

BALTIMORE COUNTY OFFICE OF HOUSING

HOUSING CHOICE VOUCHER PROGRAM

ADMINISTRATIVE PLAN

Proposed Plan Effective 2025



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Statement of Overall Approach, Policies and Objectives

The Housing Choice Voucher Program was created by the Housing and Community Development Act of 1974 and amended by the Housing and Community Development Acts when applicable.

The Baltimore County Office of Housing applies for and receives allocations to operate this program as required by regulation, throughout the County. The Baltimore County Office of Housing will also seek to apply for additional funding and resources to expand and enhance the program, and will complete any changes to the program as required by Federal Regulation.

The Baltimore County Office of Housing is committed to administering quality rental assistance programs that effectively address the needs of County low-income, very low-income, and extremely low-income families. We will do this by providing leadership, innovative responses, and comprehensive support to our citizens. Our rental assistance programs will: provide decent, safe and affordable housing free from discrimination; promote freedom of housing choice and spatial deconcentration; provide incentives to private property owners to rent to lower income families; and, promote economic self-sufficiency.

Implementation of Housing Opportunity Through Modernization Act of 2016 (HOTMA) will become effective January 1, 2025, with some provisions of this rule having other effective dates upon notification of the Housing Information Portal (HIP) being available or any HUD notification see exhibit #1.

Purpose of the Plan

The Housing Choice Voucher Programs are designed to achieve five major goals:

1. To assist very low-income and low-income families with rent payments.
2. To enable Housing Choice Voucher participants to have a greater choice in housing types and locations.
3. To provide decent, safe, and sanitary housing for eligible participants.
4. To provide incentives to private property owners to rent to low-income families by offering timely assistance payments.
5. To help facilitate a transition from housing assistance to self-sufficiency through implementation of the Family Self-Sufficiency (FSS) Program.

Use of the Administrative Plan

The Baltimore County Office of Housing has full responsibility for the satisfactory completion of all contractual obligations with the Department of Housing and Urban Development (HUD) and for complying with all subsequent changes pertaining to these programs. If such changes conflict with the Plan, HUD regulations will have precedence. The administrative burden for implementation and compliance with the federal regulations' rests with Baltimore County Office of Housing. The Plan covers both admission and continued participation policies for the Program. Policies are the same for all programs, unless otherwise noted. Changes to the Plan will be approved by the Department of Housing and Urban Development (HUD) and the Baltimore County Administrative Officer.

All issues not addressed in this document related to tenants and participants, including owners, are governed by the HUD Handbook 7420.7, Federal regulations, HUD or Baltimore County Office of Housing notices, memorandums, and guidelines.

Where the word "may" appear throughout the text, Baltimore County Office of Housing has discretion in the implementation of the policy described.

Wherever the word "must" appear throughout the text, Baltimore County Office of Housing will implement the policy as stated.

Fair Housing Policy

It is the policy of Baltimore County Office of Housing to comply fully with all Federal, State and local non-discrimination laws and to operate in accordance with the rules and regulations governing Fair Housing and Equal Opportunity in housing and employment.

Specifically, Baltimore County Office of Housing shall not on account of race, color, religion, national ethnic origin, gender, familial status, marital status, handicap or disability, sexual orientation or gender identity deny any family or individual the opportunity to apply for or receive assistance under HUD's Housing Choice Voucher Programs, within the requirements of the HUD regulations.

To further its commitment to full compliance with the Civil Rights laws, Baltimore County Office of Housing will provide Federal, State and local information to Voucher holders regarding "discrimination" and any recourse available to them should they feel that they have been a victim of discrimination. Such information will be made available during the family briefing session and all applicable Fair Housing information and Discrimination Complaint Forms will be made a part of the Voucher holder packets.

Project Based Voucher

Baltimore County Office of Housing has Project Based Voucher contracts at various locations. The current locations are Prospect Place (12), Remington Accessible Housing LLC (11), Dunfield Townhomes (78), Lyon Homes (29), Lyon Homes II (22), Lyon Homes III (4), Aigburth Vale (18) and TABCO Towers (182). Details regarding the implementation of Project-Based Vouchers are outlined in an addendum attached to this plan. All components of the Project-Based Voucher program outlined in the Addendum to the Housing Choice Voucher Administrative Plan remain applicable.

Reasonable Accommodation

It is the Baltimore County Office of Housing's policy to provide reasonable accommodation(s) for participants with disabilities where reasonable accommodation is needed to provide an equal opportunity to utilize an assisted residence. Additionally, the policy addresses reasonable accommodation(s) for a participant or applicant to have equal opportunity to use any of Baltimore County's facilities, programs and services.

The Baltimore County Office of Housing's Reasonable Accommodation Policy is outlined in the Addendum to the Housing Choice Voucher Administrative Plan.

Effective Communication Policy

The Baltimore County Office of Housing administers its assisted housing programs in a non-discriminatory manner. Baltimore County Office of Housing employees shall furnish appropriate auxiliary aids and services to afford applicant or participants with disabilities an equal opportunity to participate in, and enjoy the benefits of Baltimore County Office of Housing's programs and services upon request or is self-evident. The provision of auxiliary aids and services shall be provided at no charge to the applicant or participant.

Baltimore County Office of Housing strives to provide aides and services in a manner that protects the privacy and independence of the individual with a disability.

Fair Housing and Equal Opportunity

This chapter explains the laws and HUD regulations requiring BCOH to affirmatively further civil rights and fair housing in all federally-assisted housing programs. These laws are implemented through consistent policy and process revision. The responsibility to further nondiscrimination pertains to all areas of BCOH's housing choice voucher (HCV) operations.

Overview

The Baltimore County Office of Housing (BCOH) is committed to promoting fair housing principles and ensuring equal access to housing opportunities for all residents. This chapter outlines BCOH's policies and procedures to comply fully with federal, state, and local fair housing laws, including the Fair Housing Act, Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, Title II of the Americans with Disabilities Act (ADA), Title VIII of the Civil Rights Act of 1968 (as amended by the Community Development Act of 1974 and the Fair Housing Amendments Act of 1988), Executive Order 11063 – Equal Opportunity in Housing, The Age Discrimination Act of 1975, The Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity Final Rule, published in the Federal Register February 3, 2012 and further clarified in Notice PIH 2014-20, Violence Against Women Reauthorization Act of 2022 (VAWA), and local laws codified in Baltimore County Code, Article 29. These regulations collectively prohibit discrimination based on a broad range of protected classes.

BCOH is dedicated to fostering equity and inclusion throughout its housing programs. It ensures that all residents, regardless of their background or circumstances, have access to safe and affordable housing.

1. Non-Discrimination Policy

BCOH prohibits discrimination in its housing programs and services based on the following protected classes:

- Race
- Religion
- Color
- National Origin
- Sex
- Physical or Mental Disability
- Familial Status (pregnant women or the presence of children under 18)
- Marital Status
- Sexual Orientation
- Gender Identity or Expression
- Source of Income
- Creed
- Age
- Status as a Military Veteran

BCOH ensures that individuals in any of these protected classes have equitable access to housing opportunities and related services. Any violation of these principles is subject to corrective action, including referrals to enforcement agencies for further investigation.

BCOH will not use any of these factors to:

- Deny to any family the opportunity to apply for housing, nor deny to any qualified applicant the opportunity to participate in the housing choice voucher program
- Provide housing that is different from that provided to others
- Subject anyone to segregation or disparate treatment
- Subject anyone to sexual harassment
- Restrict anyone's access to any benefit enjoyed by others in connection with the housing program
- Treat a person differently in determining eligibility or other requirements for admission
- Steer an applicant or participant toward or away from a particular area based any of these factors
- Deny anyone access to the same level of services
- Deny anyone the opportunity to participate in a planning or advisory group that is an integral part of the housing program
- Discriminate in the provision of residential real estate transactions
- Discriminate against someone because they are related to or associated with a member of a protected class
- Publish or cause to be published an advertisement or notice indicating the availability of housing that prefers or excludes persons who are members of a protected class.

2. Reasonable Accommodations

To ensure program accessibility for persons with disabilities, BCOH provides reasonable accommodations as part of its commitment to fair housing. Examples include:

- Allowing live-in aides for individuals with disabilities.
- Modifying policies, such as extending voucher search times.
- Providing program materials in accessible formats, such as large print, Braille, or audio.

BCOH engages in an interactive process with applicants and participants to determine appropriate accommodations. A Reasonable Accommodation Coordinator oversees the review and implementation of these requests, ensuring compliance with Section 504 of the Rehabilitation Act and other applicable laws. Requests may be denied if they impose an undue financial or administrative burden or fundamentally alter the nature of the program. For additional information related to the reasonable accommodation policy, see exhibit one (1).

3. Limited English Proficiency (LEP) Services

Language for Limited English Proficiency (LEP) Persons can be a barrier to accessing important benefits or services, understanding, and exercising important rights, complying with applicable responsibilities, or understanding other information provided by the HCV program. In certain circumstances, failure to ensure that LEP persons can effectively participate in or benefit from federally assisted programs and activities, may violate the prohibition under Title VI against discrimination on the basis of national origin. This part incorporates the Final Guidance to Federal Assistance Recipients Regarding Title VI Prohibition against National Origin Discrimination Affecting Limited English Proficient Persons, published January 22, 2007, in the Federal Register.

BCOH Policy:

BCOH ensures meaningful access to its programs and services for individuals with Limited English Proficiency (LEP) and will observe Baltimore County's generally applicable "Limited English Proficiency Language Policy" (Attach the policy). Key actions include:

- Providing interpretation services during all interactions with LEP individuals.
- Translating vital documents into commonly spoken languages in Baltimore County.
- Training staff to identify and respond appropriately to LEP needs.

BCOH also uses technology, such as multilingual online tools, to further support access for LEP individuals.

4. Affirmative Fair Housing Marketing Plan

BCOH implements an Affirmative Fair Housing Marketing Plan (AFHMP) to expand housing opportunities in areas of opportunity. This plan includes:

- Outreach to underserved and protected class communities.
- Partnerships with local organizations to provide fair housing education.
- Marketing efforts to attract landlords and developers in low-poverty, high-opportunity areas.

5. Fair Housing Education and Outreach

BCOH prioritizes education and outreach efforts to increase awareness of fair housing rights and responsibilities. Educational initiatives include:

- Distributing HUD's "Fair Housing" brochure to program participants.
- Providing training for rental property owners and managers on fair housing laws.
- Offering workshops and community events to educate residents about their rights under fair housing laws.

6. Complaint Process

BCOH ensures an accessible and transparent process for reporting and addressing fair housing violations. Upon receipt of a housing discrimination complaint, BCOH will:

1. **Filing a Complaint:** Individuals may file complaints in person, by phone, or online.
2. **Investigation:** BCOH investigates complaints promptly and communicates findings to the complainant within 30 days.
3. **Resolution:** When violations are identified, BCOH implements corrective actions and refers cases to appropriate enforcement agencies, such as the Maryland Commission on Civil Rights or HUD, as necessary.
4. Keep records of all complaints, investigations, notices, and corrective actions [Notice PIH 2014-20].

BCOH Policy:

Applicants or participants who believe that they have been subject to unlawful discrimination may notify BCOH either orally or in writing.

Within 15 business days of receiving the complaint, BCOH will provide a written notice to those alleged to have violated the rule. BCOH will also send a written notice to the complainant informing them that notice was sent to those alleged to have violated the rule.

BCOH will attempt to remedy discrimination complaints made against BCOH and will conduct an investigation into all allegations of discrimination.

Within 15 business days following the conclusion of BCOH's investigation, BCOH will provide the complainant and those alleged to have violated the rule with findings and either a proposed corrective action plan or an explanation of why corrective action is not warranted.

BCOH will keep a record of all complaints, investigations, notices, and corrective actions. If the complainant is not satisfied with BCOH's disposition of the complaint, the complainant may take any action permitted by law, including submission of a housing discrimination complaint to HUD's Office of Fair Housing and Equal Opportunity ("FHEO") or to the Fair Housing Office.

7. Monitoring and Reporting

BCOH tracks metrics to evaluate compliance with fair housing obligations, including:

- Resolution times for complaints.
- Utilization rates of LEP services.
- Outcomes of reasonable accommodation requests.

Annual metrics are reported to HUD and included in BCOH's Annual Report to promote transparency and accountability.

8. HUD Regulations

BCOH adheres to all HUD regulations, including:

- 24 CFR Part 982 (Housing Choice Voucher Program)
- 24 CFR Part 8 (Non-Discrimination Based on Handicap)
- HUD's Equal Access Rule

9. Violence Against Women Act (VAWA)

Under VAWA, BCOH protects victims of domestic violence, dating violence, sexual assault, and stalking. Key provisions include:

- Prohibiting eviction or denial of assistance based on victim status.
- Allowing lease bifurcation to remove perpetrators while preserving housing for victims.
- Ensuring confidentiality of victim information.

For additional information related to the VAWA policy, see exhibit 2.

10. Promoting Deconcentration

BCOH promotes deconcentration of poverty and encourages housing program participation in high-opportunity areas by:

- Hosting landlord outreach events.
- Providing a Housing Opportunities Map highlighting schools, jobs, and transportation.
- Maintaining an online portal for landlords to list units available to voucher holders.

11. Resources for Assistance

For fair housing assistance, individuals may contact:

- **Baltimore County Office of Housing:** (410) 887-2766
- **HUD Fair Housing Hotline:** 1-800-669-9777
- **Maryland Commission on Civil Rights:** (410) 767-8600

BCOH remains steadfast in its commitment to advancing fair housing and ensuring equal opportunity for all Baltimore County residents. By implementing these policies and practices, BCOH fosters an inclusive and equitable housing environment.

Completion of Applications, Determination of Eligibility and Selection of Families

Filing of Application

Baltimore County Office of Housing initially will require families to provide only the information needed to make an initial assessment of the family's eligibility, and to determine the family's placement on the waiting list. The family will be required to provide all of the information necessary to establish family eligibility and level of assistance when the family is selected from the waiting list.

All persons who wish to apply for participation in the Housing Choice Voucher or Project Based Voucher program must file a preliminary application via the Applicant Portal at <https://baltimorecounty.myhousing.com>. The application must be made by the head of household, or his/her designee. A link to the Applicant Portal may also be obtained online at <https://baltimorecountymd.gov/departments/housing/housing-programs>.

All changes to the initial application for the Housing Choice Voucher and Project Based Voucher programs must be made via the Applicant Portal. This includes, but is not limited to, household composition, address, income and contact information.

Determination of Eligibility

If an applicant is determined to be eligible, said applicant is notified in writing. If an applicant is initially determined to be ineligible said applicant is notified in writing and advised that he/she may ask for an informal review to discuss the decision.

If at the time the applicant's name reaches the top of the waiting list, there is an outstanding debt, the applicant will be required to pay the debt in full before receiving assistance. Failure to do so will result in the applicant being removed from the waiting list, with the opportunity for an informal review. In either case, the applicant will be given the opportunity for an informal review.

Baltimore County Office of Housing reserves the right to deny housing assistance to a family or single applicant if a family member has engaged in or been evicted from assisted housing due to drug-related or violent criminal activity in the past three years. Baltimore County Office of Housing is not required to list the family on

the waitlist or to admit the family off the waitlist. A waiver, however, may be granted for an individual who clearly did not participate in or have knowledge of drug related or criminal activity or if the circumstances leading to eviction no longer exist.

To be eligible for assistance, an applicant must meet the following criteria:

- Applicant's gross family income must not exceed the Baltimore County Office of Housing income limits established for Housing Choice Vouchers.
- Meet the definition of a family. Family includes but is not limited to the following, regardless of actual or perceived sexual orientation, gender identity, or marital status. A family also includes two or more individuals who are not related by blood, marriage, adoption, or other operation of law but who either can demonstrate that they have lived together previously or certify that each individual's income and other resources will be available to meet the needs of the family:
 1. A family with or without children (A child who is temporarily away from the home because of placement in foster care is considered a member of the family);
 2. An elderly family;
 3. A near-elderly family;
 4. A disabled family;
 5. A displaced family;
 6. The remaining member of a tenant family; and
 7. A single person who
 - a. is not an elderly or displaced person, or a person with disabilities, or the remaining member of a tenant family;
 - b. is otherwise an eligible youth who has attained at least 18 years of age and not more than 24-years of age;
 - c. has left foster care, or will leave foster care within 90 days, in accordance with a transition plan described in section 475(5)(H) of the Social Security Act (42 U.S.C.675(5)(H)); and
 - d. is homeless or at risk of becoming homeless at age 16 or older.
- Elderly family - a family whose head, spouse, or sole member is a person who is at least 62 years of age. It may include two or more persons who are at least 62 years of age living together, or one or more persons who are at least 62 years of age living with one or more live-in aides.
- Near-elderly family - a family whose head, spouse, or sole member is a person who is at least 50 years of age but below the age of 62; or two or more persons, who are at least 50 years of age but below the age of 62, living together; or one or more persons who are at least 50 years of age but below the age of 62 living with one or more live-in aides.
- Disabled family - a family whose head, spouse, or sole member is a person with disabilities. It may include two or more persons with disabilities living together, or one or more persons with disabilities living with one or more live-in aides.

Person with disabilities:

1. Means a person who:
 - a. Has a disability, as defined in 42 U.S.C. 423;
 - b. Is determined, pursuant to HUD regulations, to have a physical, mental, or emotional impairment that:
 - i. Is expected to be of long-continued and indefinite duration;

- ii. Substantially impedes his or her ability to live independently, and
 - iii. Is of such a nature that the ability to live independently could be improved by more suitable housing conditions; or
 - c. Has a developmental disability as defined in 42 U.S.C. 6001.
2. Does not exclude persons who have the disease of acquired immunodeficiency syndrome or any conditions arising from the etiologic agent or acquired immunodeficiency syndrome;
 3. For purposes of qualifying for low-income housing, does not include a person whose disability is based solely on any drug or alcohol dependence; and
 4. Means "individual with handicaps", as defined in Sec. 8.3 of this title, for purposes of reasonable accommodation and program accessibility for persons with disabilities.
- Displaced family - a family in which each member, or whose sole member, is a person displaced by governmental action, or a person whose dwelling has been extensively damaged or destroyed as a result of a disaster declared or otherwise formally recognized pursuant to Federal disaster relief laws.
 - Live-in aide - a person who resides with one or more elderly persons, or near-elderly persons, or persons with disabilities, and who:
 - a. Is determined to be essential to the care and well-being of the persons;
 - b. Is not obligated for the support of the persons; and
 - c. Would not be living in the unit except to provide the necessary supportive services.

Baltimore County Office of Housing may approve a live-in aide if needed as a reasonable accommodation in accordance with 24 CFR 8, to make the program accessible to and usable by the family member with disabilities.

The live-in aide is a member of the household, but is not a family member and the income of the aide is not considered in income calculations [24 CFR 5.609]. Relatives may be approved as live-in aides if they meet all of the criteria defining a live-in aide. However, the relative who serves as a live-in aide is not considered a family member and would not be considered a remaining member of a tenant family. A live-in aide cannot change their status to be considered a family member.

A family's request for a live-in aide must be in writing, and in accordance with the Baltimore County Office of Housing Reasonable Accommodation Policy. Written verification will be required from a reliable, knowledgeable professional, such as a doctor, social worker, or case worker, that the live-in aide is essential for the care and well-being of the elderly, near elderly, or disabled family member. For continued approval, the family must submit a new, written request subject to Baltimore County Office of Housing verification at each regular reexamination.

In addition, the family and live-in aide will be required to submit a certification stating that the live-in aide is (1) not obligated for the support of the person (s) needing the care, and (2) would not be living in the unit except to provide the necessary supportive services.

The person submitted by the family as a live-in aide will be required to submit to a criminal background screening prior to any final determination by Baltimore County Office of Housing. Baltimore County Office of Housing will not approve a particular person as a live-in aide, and may withdraw such approval if the person does not pass screening, including, but not limited to [24 CFR 982.316 (b)]:

- Fraud, bribery or any other corrupt or criminal act in connection with any federal housing program;
- A record of drug related criminal activity or violent criminal activity;
- Owes rent or other amounts to Baltimore County Office of Housing or to another PHA in connection

with Section 8 or public housing assistance under the 1937 Act

Within 30 days of receiving a request for a live-in aide, including all required documentation related to the request, Baltimore County Office of Housing will notify the family of its decision in writing within the appropriate timeframe as indicated in the Reasonable Accommodation Policy.

All family members who will be assisted through the Housing Choice Voucher Program must be listed and verified as household members at the time of acceptance on the Program. Additions to the household will only be permitted if they meet the criteria listed above, and at the request of the head of household. Additions to the family must be as a result of birth, marriage/spousal relationship, custody, adoption, or reasonable accommodation for health care. These situations must be verified prior to addition to the family.

If the addition to the family is a minor, then he/she must be placed in the household through birth, adoption, court order or proof of legal custody.

SOCIAL SECURITY NUMBERS

According to (24 CFR 5.216) - All persons applying to the Program, except those who do not contend eligible immigration status, must submit the following information before being considered for admittance:

- Social Security Number of each applicant and each member of the applicant's household; and
- A valid SSN card issued by the SSA; or
- An original document issued by a federal or state government agency, which contains the name of the individual and the SSN of the individual, along with other identifying information of the individual.

If a family member is unable to provide a Social Security card or other evidence of their SSN, Baltimore County Office of Housing will accept a document stating the person's name and a declaration from the person stating

- why they cannot obtain their Social Security card and
- what their SSN is.

If Baltimore County Office of Housing has accepted any declaration as evidence of a SSN, Baltimore County Office of Housing will review the Failed SSA Identity Report monthly to identify any participants whose identity is not verified.

An applicant family may receive an offer for housing, even if the family lacks the documentation necessary to verify the SSN of a family member under the age of six (6) years. The family will be allowed a ninety (90) day grace period in which to provide the appropriate documentation. One additional ninety (90) day grace period will be granted if Baltimore County Office of Housing determines that, at its discretion, the applicant's failure to comply was due to circumstances outside the control of the applicant. If the applicant family does not produce the required documentation within the authorized time period, Baltimore County Office of Housing will terminate the tenancy in accordance with 24 CFR 5.218.

Preference in Selection of Tenants

PHAs must describe the method for selecting applicant families from the waiting list, including the system of admission preferences that the PHA will use [24 CFR 982.202(d)].

PHAs are permitted to establish local preferences [24 CFR 982.207], and to give priority to serving families that meet those criteria. HUD specifically authorizes and places restrictions on certain types of local preferences. Any local preferences established must be consistent with the PHA plan and the Consolidated Plan, and must

be based on local housing needs and priorities that can be documented by generally accepted data sources.

Families will be selected from the waiting list in the order of the date and time their applications are received by the Baltimore County Office of Housing, and upon their claim of local preferences. Families are required to document their preference at the time of their program eligibility determination. Families may only claim one local preference.

Local preferences include:

- The head of household lives in Baltimore County.
- The head of household or spouse works in Baltimore County or has received current official notification to work in Baltimore County.
- The head of household has been terminated from the County's Housing Choice Voucher Program due to insufficient program funding.
- The head of household is displaced either due to acquisition or demolition of their unit by Baltimore County Government, or in conjunction with County redevelopment efforts.
- PBV-in place

A preference will be provided for non-elderly persons with disabilities transitioning out of institutional and other segregated settings, at serious risk of institutionalization, homeless, or a risk of becoming homeless. This preference will be applicable for applicants being selected from the Housing Choice Voucher waiting list for Mainstream voucher assistance only.

All families, elderly families or families whose sole family member is elderly, displaced, or disabled (including those in protected classes, (see 24 CFR 100.80) shall be given a selection priority over all "Other Single" applicants.

"Other Single" denotes a one-person household in which the individual member is not elderly or disabled. Such applicants will be placed on the waiting list in accordance with any other preferences to which they are entitled, but they cannot be selected for assistance before any one- or two-person elderly, displaced, or disabled family, regardless of local preferences.

1. Income Requirements

Families will be assigned in accordance with the income targeting requirements established based upon waitlist demographics. Targeting requirements will be evaluated annually and modifications will be made via internal communication as amendment to this policy.

The policy will reflect waitlist demographics as indication of the demand required upon the program. Baltimore County Office of Housing will continue to adhere to the Federal Requirements as they are updated.

The targeting requirements will also be set with emphasis on insuring that the program can be well utilized by the recipients and that families of all income ranges can benefit from the program.

The selection preferences and priorities established in this section will be administered in a manner that is consistent with HUD's Fair Housing policy

Applicants who do not meet the criteria for any preferences as discussed in this Plan will remain on the waiting list according to the date and time of their application.

Maintaining the Waiting List

A list of interested families will be maintained when immediate assistance is not available. This waiting list will be maintained according to the applicant preference, and/or date and time of the family's application. All applicants must report, any changes in address, family composition, income, or factors affecting preference points when changes occur via the Applicant Portal.

When a family on the waiting list breaks up into two otherwise eligible families, only one of the new families may retain the original application date. Other former families may make a new application with a new application date if the waiting list is open. Exceptions to this policy will be reviewed on a case-by-case basis and determinations made at the discretion of Baltimore County Office of Housing given the circumstances presented.

Baltimore County Office of Housing will review the waitlist at least once every twenty-four (24) months in order to determine the interest/need of the applicant. The review process identifies those applicants that have not made any updates or inquires within a twenty-four (24) month period. Before Baltimore County Office of Housing purges an applicant from the waitlist, the applicant will be notified by one of two methods:

1. Regular mail stating they must indicate their ongoing interest in obtaining housing by responding to Baltimore County Office of Housing. The mailing is sent to the last known address on file. If the mailing is returned to Baltimore County Office of Housing indicating by the US Postal Service that it is undeliverable then the applicant will be removed from the waitlist.
2. By email via the Applicant Portal to which the applicant must indicate their ongoing interest in obtaining housing with the appropriate response as requested.

Should an applicant not respond to the request for updated information or to selection for the program for any reason, prior to the established deadline, the applicant will be deleted from the waiting list. Reasons for non-response, resulting in deletion from the list, include (but are not limited to) negligence in returning the form in a timely manner; relocation resulting in a return of an application update request to Baltimore County Office of Housing with no forwarding address or negligence in responding to interest email via the Applicant Portal.

Closing the Waiting List

BCOH is permitted to close the waiting list if it has an adequate pool of families to use its available HCV assistance. Alternatively, BCOH may elect to continue to accept applications only from certain categories of families that meet particular preferences or funding criteria.

BCOH Policy

BCOH's waiting list for the Housing Choice Voucher Program (formerly known as Section 8) will remain closed when BCOH determines that the number of applicants remaining on the list is sufficient to provide all the applicants needed for the next 12 months. The number needed will be based on the number of vouchers available or expected to become available over the next twelve months, the experience of BCOH regarding the number of applicants who are expected to successfully complete the process of establishing their eligibility, and the success rate or the number of eligible applicants who are expected to successfully lease units under the Section 8 program.

Any decision to close the waiting list, or to reopen the waiting list, will be recommended by the Executive Director or his/her designee.

Reopening the Waiting List

If the waiting list has been closed, it cannot be reopened until BCOH publishes a notice via public and media outlets. The notice must comply with HUD fair housing requirements and must specify who may apply, and where and when applications will be received.

BCOH Policy

When BCOH determines that the list is to be reopened, public notice of the opening will be made through media and other service organizations as are determined necessary to reach potentially eligible households not otherwise likely to apply. The public notice will state the dates and times at which applications will be accepted.

BCOH will announce the reopening of the waiting list at least 15 business days prior to the date applications will first be accepted. If the list is only being reopened for certain categories of families, this information will be contained in the notice.

The Baltimore County Office of Housing has entered into a HAP Contract to subsidize units at TABCO Towers (182 units); Prospect Place (Nehemiah House) (12 units); Remington (scattered site) (11 units), Dunfield Townhomes (78 units), Lyon Homes 1 (29 units), Lyon Homes II (22 units), Lyon Homes III (4 units) and Aigburth Vale (18 units). These are project-based voucher programs and require separate waiting lists, based solely upon date and time of application and eligibility for the specified unit. Remington and Lyon Homes Project Based Vouchers will require the need for accessible housing; TABCO and Aigburth Vale Project Based Vouchers will require the Head of Household to be elderly; and Prospect Place will require single, chronically homeless males.

Special Admissions

HUD may award funding for specifically named families living in specified types of units (e.g., a family that is displaced by demolition of public housing; a family affected by an owner's decision to opt out of a project-based Section 8 contract and families affected by an owner's decision to prepay a HUD insured mortgage). In these cases, Baltimore County Office of Housing may admit families that are not on the waiting list, or without considering the family's position on the waiting list. Baltimore County Office of Housing must maintain records showing that such families were admitted with special program funding.

- Families affected by an owner's decision to opt-out of a project-based Section 8 contract will receive a voucher to allow the family to remain in the affected unit or to relocate to an affordable unit. The voucher size (i.e., number of bedrooms) is based on the number of family members identified on the assisted lease for the affected project.
- Families affected by an owner's decision to prepay or upon final payment of a HUD insured mortgage will receive a voucher to allow the family to remain in the affected unit or relocate to an affordable unit. The voucher size (i.e., number of bedrooms) is based on the number of family members identified on the assisted lease for the affected project.
- To address the crisis of homelessness within Baltimore County while preserving vouchers for other families, individuals with disabilities and elderly families, BCOH will devote 25% of turnover vouchers to households that meet the HUD definition of homeless. BCOH will partner with the Continuum of Care (CoC) by creating a Memorandum of Understanding (MOU). Eligible families must be referred from the CoC through the Coordinated entry system.

Family Unification Program (FUP)

The Baltimore County Office of Housing entered into a Memorandum of Understanding (MOU) on July 23, 2018 with the Baltimore County Department of Social Services (BCDSS) and the Baltimore County Department of Planning (BCDP) to administer the Family Unification Program. The Baltimore County Office of Housing will accept family and youth certified by BCDSS as eligible for FUP. The Baltimore County Office of Housing, upon receipt of the BCDSS list of families and youth, must compare the names with those of families and youth already on the Baltimore County Office of Housing's Housing Choice Voucher waiting list. Any family or youth on the Baltimore County Office of Housing's waiting list that matches with BCDSS list must be assisted in order of their position on the waiting list in accordance with the Baltimore County Office of Housing's admission policies. Any family or youth certified by the BCDSS as eligible and not on the Housing Choice Voucher waiting list must be placed on the waiting list. If the Baltimore County Office of Housing has a closed the Housing Choice Voucher waiting list, it must reopen the waiting list and place on the waiting list a FUP applicant family or youth who is not currently on the Baltimore County Office of Housing's Housing Choice Voucher waiting list. The Baltimore County Office of Housing may reopen the waiting list to accept an FUP applicant family or youth without opening the waiting list for other applicants.

Family Youth to Independence Program (FYI)

Baltimore County Office of Housing, upon receipt of a referral(s) from the BCDSS of an eligible youth, must compare the name(s) with youth already on the Baltimore County Office of Housing's Housing Choice Voucher waiting list. Any youth on the Baltimore County Office of Housing Choice Voucher waiting list that matches with the Baltimore County Department of Social Services referral must be assisted in order of their position on the waiting list in accordance with the Baltimore County Office of Housing's admission policies. Any youth certified by the Baltimore County Department of Social Services as eligible and not on the HCV waiting list must be placed on the waiting list (pending HCV eligibility determination). If the Baltimore County Office of Housing has a closed Housing Choice Voucher waiting list, it must reopen the waiting list and place on the waiting list a FYI applicant youth who is not currently on the Baltimore County Office of Housing's Housing Choice Voucher waiting list. The Baltimore County Office of Housing may reopen the waiting list to accept an FYI eligible youth without opening the waiting list for other applicants.

Emergency Housing Voucher (EHV)

The Baltimore County Office of Housing entered into a Memorandum of Understanding (MOU) on July 16, 2021 with the Baltimore County Department of Social Services (BCDSS), Baltimore County Department of Housing and Community Development (BCDHCD) and Family Crisis Center of Baltimore County to administer the Emergency Housing Voucher Program. The Baltimore County Office of Housing will accept families certified by Family Crisis Center, BCDSS and/or BCDHCD as eligible for EHV.

DENIAL OF ASSISTANCE

Overview

A family that does not meet the eligibility criteria discussed within this Administrative Plan, must be denied assistance. In this section other situations and circumstances in which denial of assistance is mandatory, and those in which denial of assistance is optional, will be discussed.

Forms of Denial [24 CFR 982.552(a)(2)]

Denial of assistance for an applicant may include any or all of the following:

- Denying placement on the [PHA](#) waiting list
- Denying or withdrawing a voucher

- Refusing to enter into a [HAP contract](#) or approve a [lease](#)
- Refusing to process or provide assistance under [portability](#) procedures.

Prohibited Reasons for Denial of Program Assistance [24 CFR 982.202(b), 24 CFR 5.2005(b)]

HUD rules prohibit denial of program assistance to the program based on any of the following criteria:

- Race, color, religion, sex, national origin, familial status, disability or elderliness
- Where a family lives prior to admission to the program.
- Where the family will live with assistance under the program. Although eligibility is not affected by where the family will live, there may be restrictions on the family's ability to move outside BCOH's jurisdiction under portability.
- Whether members of the family are unwed parents, recipients of public assistance, or children born out of wedlock.
- Whether the family includes children.
- Whether a family decides to participate in a family self-sufficiency program.
- Whether or not a qualified applicant is or has been a survivor of domestic violence, dating violence, sexual assault, or stalking if the applicant is otherwise qualified for assistance.

MANDATORY DENIAL OF ASSISTANCE [24 CFR 982.553(a)]

HUD requires that BCOH deny assistance in the following cases:

- Any member of the household has been evicted from federally-assisted housing in the last 5 years for drug-related criminal activity.
 - HUD permits, but does not require, BCOH to admit an otherwise-eligible family if the household member has completed approved drug rehabilitation program or the circumstances which led to eviction no longer exist (e.g., the person involved in the criminal activity no longer lives in the household).

BCOH Policy

BCOH will admit an otherwise-eligible family who was evicted from federally- assisted housing within the past 3 years for drug-related criminal activity, if BCOH is able to verify that the household member who engaged in the criminal activity has completed a supervised drug rehabilitation program approved by BCOH, or the person who committed the crime, is no longer living in the household.

BCOH determines that any household member is currently engaged in the use of illegal drugs.

BCOH Policy

Currently engaged in is defined as any use of illegal drugs during the previous six months.

BCOH has reasonable cause to believe that any household member's current use or pattern of use of illegal drugs, or current abuse or pattern of abuse of alcohol, may threaten the health, safety, or right to peaceful enjoyment of the premises by other residents.

BCOH Policy

In determining reasonable cause, BCOH will consider all credible evidence, including but not limited to, any record of convictions, arrests, or evictions of household members related to the use of illegal drugs or the abuse of alcohol. A conviction will be given more weight than an arrest. BCOH will also consider evidence from treatment providers or community-based organizations providing services to household members.

Any household member has ever been convicted of drug-related criminal activity for the production or manufacture of methamphetamine on the premises of federally assisted housing

Any household member is subject to a lifetime registration requirement under the sex offender registration program of any jurisdiction.

Occupancy Guidelines

Baltimore County Office of Housing, in accordance with HUD guidelines, has established standards for the assignment of Vouchers (number of bedrooms) appropriate for the applicant family.

The following requirements apply when determining family unit size:

- For subsidy standards purposes, an adult is a person 18 years or older.
- The subsidy standards must provide for the smallest number of bedrooms needed to house a family without overcrowding.
- The subsidy standards must be consistent with space requirements under the housing quality standards and the Baltimore County livability code.
- The subsidy standards must be applied consistently for all families of like size and composition.
- A child who is temporarily away from the home because of placement in foster care is considered a member of the family in determining the family unit size.
- A family that consists of a pregnant woman (with no other persons) must be treated as a two-person family.
- Any live-in aide (approved by Baltimore County Office of Housing to reside in the unit to care for a family member who is disabled) must be counted in determining the family unit size.

Unless a live-in aide resides with a family, the family unit size for any family consisting of a single person must either be a zero-or one-bedroom unit, as determined under the subsidy standards.

Baltimore County Office of Housing will assign one bedroom for each two persons in the household, except in the following circumstances.

- Head of household - this includes head of household with spouse or in a spousal relationship
- Persons of the opposite sex over the age of five (other than spouses and those in spousal relationships), and unrelated adults will be allocated separate bedrooms.
- Foster children and/or foster adults
- Live-in aide (approved by Baltimore County Office of Housing to reside in the unit to care for a family member who is disabled) must be counted in determining the family unit size. No additional bedrooms are provided for the attendant's family.

Single person families shall be considered to be a family unit size of one.

Occupancy Standards for Assignments

MINIMUM #	MAXIMUM #	
<u>VOUCHER SIZE</u>	<u>PERSONS IN HOUSEHOLD</u>	<u>PERSONS IN HOUSEHOLD</u>
1 BR	1	2
2 BR	2	4
3 BR	3	6
4 BR	4	8
5-6 BR	6	10-12

Exceptions from Basic Occupancy Guidelines

Exceptions to these standards may be granted by Baltimore County Office of Housing to allow the assignment of a larger unit size than specified in the standards if warranted by the conditions affecting family members. All exceptions must be requested by the family, verified and documented by Baltimore County Office of Housing. Exceptions shall be granted at the discretion of Baltimore County Office of Housing.

The preceding categories of occupancy standards are guidelines only. A family may elect to occupy a smaller unit than these guidelines would dictate if they so choose as long as they are not determined overcrowded per the occupancy standards.

Unit Size Selection

The family may select a larger dwelling than that listed on the Voucher.

Two criteria are considered for the Voucher Program:

- Payment Standards: The Payment Standard for the voucher size approved for the family or the unit size actually selected by the family, whichever is less, must be applied to the unit.
- Utility Allowance: The utility allowance used to calculate the gross rent is based on the appropriate utility allowance for the lesser of the size of dwelling unit actually leased by the family or the voucher size issued, as determined under the PHA subsidy standards.

Additional Family Member

Additions to the family must be as a result of birth, marriage, legal custody (or through designee from a parent or other person having custody, with written affidavit of such parent or other person), adoption, or reasonable accommodation for health care. These situations must be verified prior to the addition to the family's assisted unit.

Family members 18 years of age or older who are removed from the Housing Choice Voucher Program will not be permitted as a future eligible household member unless requested as a reasonable accommodation in accordance with the reasonable accommodation policy.

Income Verification and Payment Calculations

Verifications Required to Determine Eligibility

- Annual income includes all amounts received from all sources by each member of the family who is 18 years of age or older, the head of household, or spouse of the head of household, in addition to unearned income received by or on behalf of each dependent who is under 18 years of age. Annual income includes “all amounts received,” not the amount that a family may be legally entitled to receive but did not. For example, a family’s child-support or alimony income must be based on payments received, not the amounts the family is entitled to receive based on any court or agency order.
- When a family member’s wages or benefits are garnished, levied, or withheld to pay restitution, child support, tax debt, student loan debt, or other applicable debts, Baltimore County Office of Housing will use the gross amount of the income, prior to the reduction, to determine a family’s annual income.
- Annual Income also includes all actual anticipated income from assets even if the asset is excluded from net family assets but the income from the asset is not otherwise excluded. Imputed returns on net family assets are included in annual income only when net family assets exceed \$5,000 (a figure that is annually adjusted for inflation) and actual asset income cannot be calculated for all assets. Baltimore County Office of Housing will not impute income from assets if the total value of net family assets is equal to or less than \$5,000 (as adjusted by inflation).
- Earned Income is defined as income or earnings from wages, tips, salaries, other employee compensation earned and net income from self-employment. Earned income does not include any pension or annuity, transfer payments (meaning payments made or income received in which no goods or services are being paid for, such as welfare assistance, Social Security, and other governmental subsidies/benefits), or any cash or in-kind benefits.

Day Laborer – An individual hired and paid one day at a time without an agreement that the individual will be hired or work again in the future.

Independent Contractor – An individual who qualifies as an independent contractor instead of an employee in accordance with the Internal Revenue Code federal income tax requirements and whose earnings are consequently subject to the self-employment tax.

Seasonal Worker – An individual who is: 1) hired into a short-term position (e.g., for which the customary employment period for the position is 6 month or fewer); and 2) the employment begins about the same time each year (such as summer or winter).

- Unearned income means any annual income, as calculated under 24 CFR 5.609, that is not earned income.
- Assets –Net family assets are defined as the net cash value of all assets owned by the family, after deducting reasonable costs that would be incurred in disposing of real property, savings, stocks, bonds and other forms of investment, except as excluded.
- BCOH will not assign monetary values to non-monetary in-kind donations received to calculate annual income. Therefore, BCOH will not conduct zero income reviews for zero income families. Instead, BCOH will monitor zero income families in EIV to identify increases in income.

Required exclusions from net family assets include the following:

- The value of necessary items of personal property
- The value of all non-necessary items of personal property with a total combined value of \$50,000 or less, annually adjusted for inflation.

- The value of any account under a retirement plan recognized as such by the Internal Revenue Service, including Individual Retirement Accounts (IRAs), employer retirement plans (e.g., 401(k), 403(b)), and retirement plans for self-employed individuals.
 - The value of real property that the family does not have the effective legal authority to sell in the jurisdiction in which the property is located.
 - Any amounts recovered in any civil action or settlement based on a claim from malpractice, negligence, or other breach of duty owed to a family member arising out of law that resulted in a member of the family being a person with disabilities.
 - The value of any Coverdell Education Savings Account under section 530 of the Internal Revenue Code of 1986; the value of any qualified tuition program under section 529 of such Code; and the amounts in, contributions to, and distributions from any Achieving a Better Life Experience (ABLE) account authorized under section 529A of such Code.
 - The value of any “baby bond” account created, authorized, or funded by the federal, state, or local government (money held in a trust by the government for children until they are adults).
 - Interest in Indian trust land.
 - Equity in a manufactured home where the family receives assistance under 24 CFR Part 982.
 - Equity in property under the Homeownership Option for which a family receives assistance under 24 CFR Part 982.
 - Family Self-Sufficiency accounts.
 - Federal tax refunds or refundable tax credits for a period of 12 months after receipt by the family.
 - The full amount of assets held in an irrevocable trust.
 - The full amount of assets held in a revocable trust where a member of the family is the beneficiary, but the grantor/owner and trustee of the trust is not a member of the participant family or household.
- Unusual expenses such as childcare to enable family members to work or furthering their education. Medical expenses for elderly family in excess of 3% of family’s annual gross income.
 - Full-time student status of adult family members.
 - Family composition such as relationship of adult family members, children with last names different from parents, custody, if applicable, foster care papers, and other similar situations of unusual family composition.
 - Medical information could be required to justify a larger bedroom size voucher than the family is otherwise eligible.
 - Regular contributions & gifts from person(s) outside the household will be counted as income. Non-recurring income are excluded.
 - Lottery winnings paid in periodic payments. (Winnings paid in a lump sum are included in net family assets - not in annual income.)
 - The annual income of the spouse of the head of the household, if that person is temporarily absent, such as away at college or in the armed forces, even if that person is not on the lease.
 - Benefits and other non-earned income paid directly to or on behalf of minors and full-time students.
 - The annual income for a family member including a permanently absent member will be counted until written verification is received that the family member has vacated the unit.
 - The gross amount (before deductions for Medicare, etc.) of periodic Social Security payments. Includes payments received by adults on behalf of minors or by minors for their own support).
 - Annuities, insurance policies, retirement funds, pension, disability or death benefits and other similar types of periodic receipts.
 - Payments in lieu of earnings, such as unemployment, disability compensation, and severance pay. Any payments that will begin during the next 12 months must be included.

- Net payments of adjusted benefits.

Annual Income Excludes

This list is not inclusive of all Annual Income exclusions. Any modifications that the Office of HUD determines after the effective date of this Administrative Plan will be applied.

- Employment income of children (including foster children) younger than 18.
- Food Stamps; Meals on Wheels or other programs that provide food for the needy; groceries provided by persons not living in the household.
- Nonrecurring Income – Income that will not be repeated beyond the coming year (i.e., the 12 months following the effective date of the certification), based on the information provided by the family. However, income received as an independent contractor, day laborer, or seasonal worker is not excluded from income under 24 CFR 5.609(b)(24), even if the source, date, or amount of the income varies.
 - o Income amounts excluded under this category may include, but are not limited to, nonrecurring payments made to the family or to a third party on behalf of the family to assist with utilities, eviction prevention, security deposits to secure housing, payments for participation in research studies depending on the duration, and general one-time payments received by or on behalf of the family.
 - o The following list of exclusions is codified at 24 CFR 5.609(b)(24) as nonrecurring income. Note the following list is not exhaustive;
 - Payments from the U. S. Census Bureau for employment lasting no longer than 180 days and not culminating in permanent employment;
 - Direct federal or state economic stimulus payments;
- Amounts directly received by the family as a result of state refundable tax credits or state tax refunds at the time they are received;
- Gifts for holiday, birthdays, or other significant life events or milestones (e.g., wedding, baby shower, or anniversary gifts);
- In-kind donations (e.g., food, clothing, or toiletries received from a food bank or similar organization); and
- Lump-sum additions to net family assets (e.g., lottery winnings, contest winnings, etc.).
- Income of Foster Children and Foster Adults
- Income earned on amounts placed in a family's Family Self Sufficiency (FSS) Account
- Payments received for the care of foster children or foster adults or State or Tribal Kinship or Guardianship Care Payments
- This income exclusion also applies to Kinship Guardian Assistance Payments (Kin-GAP), kinship care payments, and other state-based kinship or guardianship payments that are alternative to traditional foster care programs.
- Certain Payments Received by Tribal Members
- Payments received by Tribal members as a result of claims relating to the mismanagement of assets held in trust by the United States, to the extent such payments are also excluded from gross income under the Internal Revenue Code (IRC) or other federal law, are excluded from the annual income.
- Insurance Payments or Settlements – Insurance payments and settlement for personal or property losses, including but not limited to payments under health insurance, motor vehicle insurance, and workers' compensation, are excluded from annual income. Any workers' compensation is always excluded from annual income, regardless of the frequency or length of the payments.

- Civil Action Recoveries or Settlements – Any amounts recovered in any civil action or settlement based on a claim or malpractice, negligence, or other breach of duty owed to a family member arising out of law that resulted in a member of the family becoming a person with disabilities are excluded from annual income. Any amounts recovered are excluded irrespective of whether they are received periodically or in a lump sum payment.
- Civil Rights Settlements or Judgements, including settlements or judgements for back pay, are excluded from the calculation of annual income.
- Veterans Regular Aid and Attendance – Payments to veterans in need of regular aid and attendance are excluded from annual income under 38 U.S.C. 1521. This income exclusion applies only to the veterans in need of a regular aid and attendance and not to other beneficiaries of the payments, such as a surviving spouse.
- Achieving a Better Life Experience (ABLE) Accounts
 - o ABLE accounts are excluded from the definition of net family assets, and therefore income generated from such accounts is not considered when calculating income from assets. Distributions from these accounts are also excluded from income.
- Grants or other amounts received specifically for medical expenses.
- Gross Income from Self-Employment or Operation of Business
- Adoption Assistance Payments
- Income associated with persons that live in the unit but are not regular household members includes:
 - o payments received for care of foster children
 - o income of live-in attendants
- Home-Based Care payments Care payments for a Family Member(s) with Disability(ies) – Payments made by or authorized by a state Medicaid agency (including through a managed-care entity) or other state or federal agency to a family to enable a family member who has a disability to reside in the family’s assisted unit are excluded from the calculation of the family’s annual income. Authorized payments may include payments to a member of the assisted family through the state Medicaid agency (including through a managed-care entity) or other state or federal agency for caregiving services the family member provides to enable a family member who has a disability to reside in the family’s assisted unit.
A family member with a disability qualifies for this income exclusion. Amounts received may be intended for items such as services, equipment, and compensation provided to a family member. The payments are excluded from income as long as the amounts are provided to enable a family member with a disability to remain in the family’s assisted unit. Both the person providing the care and the person who has the disability must be family members (not household members) and must live in the same assisted household. The exclusion does not apply to income earned by the family for other caregiving services provided to individuals outside of the assisted household.
- Loan proceeds (the net amount disbursed by a lender to a borrower under the terms of a loan agreement) received by the family or a third party (e.g., proceeds receive by the family to finance the purchase of a car) are excluded from annual income. The loan borrower or co-borrower must be a member of the family for this income exclusion to be applicable.
 - o Loan proceeds may include, but not limited to, personal loans (with a loan agreement) and
 - o Loan proceeds may include, but not limited to, personal loans (with a loan agreement) and student loans, regardless of whether the proceeds are received in the form or a refund to the student.
- Resident Service Stipends

- Replacement housing “gap” payments made in accordance with the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (“URA”), as implemented by 49 CFR Part 24, are excluded from annual income, “Gap” payments offset the increased out-pocket costs of displaced persons who move from one federally subsidized housing unit to another federally subsidized housing unit.
 - o Replacement housing “gap” payments are not excluded from annual income if the increased cost of rent and utilities is reduced or eliminated, and the displaced person retains or continues to receive the replacement housing “gap” payments.
 - o Replacement housing “gap” payments should cover a minimum of 42 months of tenancy at the new unit.
 - The principal portion of the payments received on mortgages or deeds of trust.
 - Earned Income of dependent Full-Time Students 18 years or older in excess of the amount of the deduction for a dependent is excluded from annual income. Full-time students must be dependent family members for this exclusion to apply. This exclusion does not apply to the head of household, spouse, or co-head.
 - Income and Distributions from Coverdell Education Savings Accounts, 529 Accounts and “Baby Bond” Accounts
 - Student Financial Assistance
 - o The student financial assistance rules apply to both full-time and part-time students.
 - Amounts received under Section 479B of the Higher Education Act (HEA) of 1965, as amended (20 U.S.C. 1087uu). Types of financial assistance listed below are considered 479B student financial assistance programs; however, this list is not exhaustive,
 - o Federal Pell Grants;
 - o Teach Grants;
 - o Federal Work Study Programs;
 - o Federal Perkins Loans;
 - o Student financial assistance received under the Bureau of Indian Education;
 - o Higher Education Tribal Grant;
 - o Tribally Controlled Colleges or Universities Grant Program;
 - o Employment training program under section 134 of the Workforce Innovation and Opportunity Act (WIOA).
 - Other student financial assistance includes grants and scholarships received from the following sources:
 - o The Federal government;
 - o A state (including U.S. territories), Tribe, or local government;
 - o A private foundation registered as a non-profit under 26 U.S.C. 501(c)(3);
 - o A business entity (such as a corporation, general partnership, limited liability company, limited partnership, joint venture, business trust, public benefit corporation, or nonprofit entity); or
 - o An institution of higher education.
- Other student financial assistance does not include:
- Financial support provided to the student in the form of a fee for services performed (e.g., work study or teaching fellowship that is not excluded under section 479B of the Higher Education Act HEA); or
 - Gifts, including gifts from family and friends.

If the student is the head of household, co-head, or spouse and is under the age of 23 or without dependent children, then both the assistance received under 479B of the HEA and

other student financial assistance received by the student will be counted as income to the extent that it exceeds the total of tuition and any other required fees and charges.

- State or Local employment training programs and training of resident management staff.
- Hazardous duty pay to a family member in the military.
- Lump-sum additions to family assets - such as inheritances; one-time lottery winnings; insurance settlements under health and accident insurance and worker's compensation; settlement for personal or property losses.
- Exclusion of Deferred Periodic Payments of SSI and Social Security received in lump sum.
- Payments, rebates, or credits received under Federal, Low-Income Home Energy Assistance Programs or other government agencies.
- Income excluded by Federal Statute.
- Fully excluded income such as Food Stamp benefits and income from a live-in aide:
 - Per PIH Notice 2013-04 (HA) – Income that is fully excluded means the entire amount qualifies to be excluded from the annual income determination. For fully excluded income, the PHA is not required to:
 1. Verify the income in accordance with the HUD-prescribed verification hierarchy;
 2. Document in the tenant file why the third-party verification was not available as required by 24 CFR 982.516(a)(2); and
 3. Report the income in Section 7 of the form HUD-50058

Baltimore County Office of Housing may accept an applicant or participant's self-certification as verification of fully excluded income. Baltimore County Office of Housing's application and reexamination documentation, which is signed by all adult family members, may serve as the self-certification of the fully excluded income. Baltimore County Office of Housing reserves the right to elevate the verification requirements, if necessary, to determine if a source of income qualifies for a full exclusion.

Converting Income

To annualize full employment, multiply:

- hourly wages by 2080 hours
- weekly wages by 52
- bi-weekly amounts by 26
- semi-monthly amounts by 24
- monthly amounts by 12

Imputed Income from Assets

If net family assets exceed \$5,000, annual income must include the greater of:

- The actual income from assets; or
- An imputed income from assets:
 - Imputed income is calculated by multiplying the total net family assets by the specified interest rate. The current rate is established by HUD and will be changed as per regulatory changes.

Pursuant PIH 2016-05, Baltimore Office of Housing must obtain third-party verification of all family assets upon admitting a family to the Housing Choice Voucher Program and then again at least every 3 years thereafter. During the intervening annual reexaminations, Baltimore County Office of Housing has the discretion under this provision to accept a family's declaration that it has total net assets equal to or less than \$5,000, without taking additional steps to verify the accuracy of the declaration. If a family submits such a declaration, then the Baltimore County Office of Housing does not need to request supporting documentation (e.g., bank

statements) to verify the assets or the amount of the income expected to be received from those assets. The family's declaration of total assets must show each asset and the amount of income expected from that asset. The total amount of income expected from all assets must be less than or equal to \$5,000. The total amount of the expected income from assets will be the family's "final asset income," and must be entered in field 6j of Form HUD-50058.

Baltimore County Office of Housing may obtain a family's declaration of assets under \$5,000 at the family's next interim or annual reexamination.

PHAs are required to have all family members 18 years of age and older sign the family's declaration of total assets. Families will be required to submit a declaration of assets along with the consent forms that are required pursuant to 24 CFR 5.230. A family that knowingly submits false information is subject to a civil penalty, plus damages, under the False Claims Act (31 U.S.C. 3729).

Whenever a family member is added, the Baltimore County Office of Housing must obtain third-party verification of that family member's assets. At the next annual reexamination of income following the addition of that family member, the Baltimore County Office of Housing must obtain third-party verification of all family assets if the addition of that family member's assets puts the family above the \$5,000 asset threshold. If the addition of that family member's assets does not put the family above the \$5,000 asset threshold, then the Baltimore County Office of Housing is not required to obtain third-party verification of all family assets at the next annual reexamination of income following the addition of the family member; however, third-party verification of all family assets is required at least every 3 years.

Family assets include (This list is not inclusive of all Asset inclusions. Any modifications that the Office of HUD determines after the effective date of this Administrative Plan will be applied.):

- Amounts in savings and checking accounts.
- Equity in real property or other capital investments is the estimated current market value of the asset less the unpaid balance on all loans secured by the asset and reasonable costs (such as broker fees, penalties), that would be incurred in selling the asset.
- The cash value of trusts that are available to the household.
- IRA (an individual retirement account), Keogh and similar retirement savings accounts.
- Stocks, bonds, treasury bills, certificate of deposits, money market funds.
- Contributions to company retirement/pension funds:
 - A. While an individual is employed, count only amounts the family can withdraw without retiring or terminating employment.
 - B. After retirement or termination of employment, count as an asset any amount the employee elects to receive as a lump sum.
- Lump sum receipts such as inheritances, capital gains, lottery winnings, insurance settlements, and other claims.
- Personal property held as an investment.
- Cash value of life insurance policies.
- Assets disposed of for less than fair market value during the two years preceding application or re-examination.
- Business assets disposed of for less than fair market value. (Business assets are excluded from net family assets only while they are part of an active business.)

Assets Do Not Include

This list is not inclusive of all asset exclusions. Any modifications that the Office of HUD determines after the effective date of this Administrative Plan will be applied.

- Clothing, furniture, cars
- Interest in Indian trust lands
- Equity in a cooperative unit in which the family lives
- Assets that are not accessible to the applicant and provide no income to the applicant. In such cases the asset must be disclosed to the Baltimore County Office of Housing staff and a written affidavit from the client stating the type of asset and that they do not have access to, nor do they receive any income from the asset. Should the situation change and the client is granted access it will be incumbent upon the assisted family to disclose the change and report the asset within 10 days of the occurrence.
- The amount of equity in a mobile home for those families participating under the Mobile Home Pad Assistance.

Adjusted Income

Gross annual income minus allowances for dependents, elderly household deduction, child care, medical and handicap expenses equal adjusted income.

1. Dependent Allowance

\$480 for each household member who is under 18 years of age, or is handicapped, disabled or a full-time student.

The head of household, spouse, foster child or live-in attendant is never counted as dependents.

Cannot count unborn child or child to be adopted until the child is physically in the household.

A full-time student is one carrying a full-time subject load (as defined by the institution) at an institution in a degree or certificate program.

Baltimore County Office of Housing will adjust this amount annually in accordance with the inflationary amount provided by HUD and apply it to a family's next annual or interim reexamination after the annual adjustment, whichever is sooner.

2. Elderly Household Deduction

\$400 per family for all families in which the head or spouse is at least 62 years of age or handicapped or disabled; however, the amount will increase to \$525 effective January 1, 2025; upon HIP availability. The \$400 is a household deduction (only one per family, even if both head and spouse are elderly). This applies to a family's next interim or annual reexamination, whichever is sooner.

3. Child Care

Under 24 CFR 5.611(d), any reasonable child-care expenses necessary to enable a member of the family to be employed or to further their education are deducted from income. Reasonable child-care expenses are defined in 24 CFR 5.603(a) and are expenses for the care of children (including foster children if the unreimbursed child-care expenses are paid from the family's annual income and not from another source, such as a stipend from the child welfare agency), under 13 years of age, when all the following statements are true:

- The care is necessary to enable a family member to be employed or further his/her education (e.g., work, look for work, or further their education (academic or vocational)); and
- The expense is not reimbursed by an agency or individual outside the household. The amount deducted must not exceed the amount of employment income that is included in annual income.

Written verification from the person who receives the payments is required. If the child care provider is an individual, s/he must provide a statement of the amount they are charging the family for their services. Additionally, the family must provide cancelled checks or cancelled money orders or provider receipt of payment verifying the child care costs.

4. Allowance for Handicapped/Disabled Family Members

Families may deduct anticipated expenses for care attendants and "auxiliary apparatus" for handicapped or disabled family members if such expenses:

- Enable a family member (including the member who is a person with a disability) to be employed;
- Exceed three percent of annual income; and
- Do not exceed the earned income of the household member(s).

"Auxiliary apparatus" are items can include, for example, expenses for wheelchairs, ramps, adaptations to vehicles, guide dogs, assistance animals, or special equipment to enable a person who is blind or has low vision to read or type, or special equipment to assist a person who is deaf or hard of hearing etc., if directly related to permitting the physically challenged person or other family member to work.

5. Health and Medical Expenses

The medical expense deduction is permitted only for households in which the head of household or spouse is at least 62 years of age, handicapped or disabled.

If the household is eligible for a medical expense deduction, the medical expenses of all family members are counted.

Health and medical care expenses, as defined in 24 CFR 5.603, include the costs incurred for the diagnosis, cure, mitigation, treatment, or prevention of disease or payments for treatments affecting any structure or function of the body. Health and medical care expenses include medical insurance premiums and long-term care

premiums that are paid or anticipated during the period for which annual income is computed.

They may include:

- Services of health care facilities.
- Medical insurance premiums.
- Prescription/non-prescription medicines.
- Transportation to treatment.
- Dental expenses, eyeglasses, hearing aids, batteries.
- Live-in or periodic medical assistance.
- Monthly payment on accumulated medical bills.

Allowable medical expense is that portion of total medical expenses that is in excess of three percent of annual income.

Special Calculation for Households Who Are Eligible for Disability Assistance and Medical Expenses

If a family has both medical expenses and disability assistance expenses, a special calculation is required.

Three percent of annual income must first be deducted from the handicap assistance expenses. Any remainder is then deducted from total medical expenses.

Methods of Verifying Necessary Information

1. HUD's Verification Hierarchy [Notice PIH 2010-19]

HUD mandates the use of the EIV system and offers administrative guidance on the use of other methods to verify family information and specifies the circumstances in which each method will be used. In general HUD requires BCOH to use the most reliable form of verification that is available and to document the reasons when BCOH uses a lesser form of verification.

In order of priority, the forms of verification that BCOH will use are:

- a. Up-front Income Verification (UIV) using HUD's Enterprise Income Verification (EIV) system
- b. Up-front Income Verification (UIV) using a non-HUD system
- c. Written Third-Party Verification (may be provided by applicant or participant)
- d. Written Third-party Verification Form
- e. Oral Third-party Verification
- f. Self-Certification

2. Third Party (Independent) Verification: This should be used whenever possible as it provides the most reliable results. If other methods are used, the file should contain documentation to explain the reason. This documentation should be used to verify information obtained via the Enterprise Income Verification System (EIV).

3. Third party verification refers to written or oral verification from employers, public agencies, physicians, etc. If oral, the file must be documented with the date and name of Baltimore County Office of Housing staff member receiving the information.

Internal Revenue Service Data: This source can be used for income purposes and is especially useful when self-employment is involved. The information must be from the most recent year filed.

4. Review of Documents: When documents are reviewed, they must be photocopied unless prohibited by law. When photocopies cannot be made, information must be recorded, dated, and signed.

Notarized Statement or Signed Affidavits may be accepted from applicants or participants when all other sources have been exhausted. They should not be accepted in lieu of other possible methods.

Verifications of income or expenses must be updated if older than 60 days, for the purpose of certification.

Note: In the case of Child Support and other State provided documents, the amount eligible shall be utilized, not the amount received or historical receipts. If irrefutable evidence exists to prove that the awarded amount is not being dispersed, or no benefits at all, to the family, the average period benefits will be used.

5. Enterprise Income Verification (EIV) Data: This information is provided for all clients and must be reviewed and evaluated. The information provided must be verified by methods identified in parts 1 and 2 of the section. Social Security data provided by EIV does not require further verification. Baltimore County Office of Housing will access EIV system and obtain an Income Report for each household during annual recertifications. Baltimore County Office of Housing will not use the EIV system during interim reexaminations.

Calculating Income

When calculating a household's income, including asset income, at the time of admission to the program or during interim reexamination, Baltimore County Office of Housing will use anticipated income (current income) (i.e., the family's estimated income for the upcoming 12-month period).

Authorization for the Release of Information

Effective January 1, 2025, Baltimore County Office of Housing will require that each family member above the age of 18 sign the Authorization for the Release of Information (HUD-9886) for to authorize the release of certain information at admission. The executed consent form (HUD-9886) will remain effective until the family is denied assistance, the assistance is terminated, or if the family provides written notification to the Baltimore County Office of Housing to revoke consent. At each annual or interim reexamination, Baltimore County Office of Housing will determine if any family member turned 18 and has not signed the HUD-9886 form. Such family member will be required to sign the form at the reexamination.

Families have the right to revoke consent or refusal to sign the consent form by notifying Baltimore County Office of Housing in writing; however, revoking consent will result in termination or denial of admission.

Ineligible Determination at Time of Verification

Families may be determined ineligible if their income exceeds the very low-income standards prescribed by HUD. Families requesting to transfer their housing assistance from another jurisdiction must meet the HUD established income limits for the Baltimore County Office of Housing area.

Families may be determined ineligible when their income is such that the Total Tenant Payment is equal to or exceeds the highest rent standard for the unit size for which the family would be eligible.

Families may be determined ineligible if it is discovered that a household member submitted fraudulent information, participated in bribery or any other corrupt or criminal act. Families may be determined ineligible if it is discovered that the use of alcohol/drugs would likely result in conduct that would adversely affect the property environment.

Families may be determined ineligible due to specified criminal activity, or an action or failure to act by a household member as defined and detailed by Federal Statute. Baltimore County Office of Housing must prohibit admission to the program of an applicant for three years from the date of eviction if a household member has been evicted from federally assisted housing for drug related criminal activity. However, Baltimore County Office of Housing may admit the household if it is determined: (1) that the evicted household member who engaged in drug-related criminal activity has successfully completed a supervised drug rehabilitation approved by Baltimore County Office of Housing; or (2) that the circumstances leading to the eviction no longer exist.

Baltimore County Office of Housing may prohibit admission for a period of five (5) years if: (1) Baltimore County Office of Housing determines that any household member is currently engaging in illegal use of a drug, and (2) Baltimore County Office of Housing determines that it has reasonable cause to believe that a household member's illegal drug use or a pattern of illegal drug use may threaten the health, safety, or right to peaceful enjoyment of the premises by other residents. and/or;

Baltimore County Office of Housing will prohibit admission to the program if any household member has ever been convicted of drug-related criminal activity for manufacture or production of methamphetamine on the premises of federally assisted housing.

Baltimore County Office of Housing will prohibit admission to the program if any member of the household is subject to a lifetime registration requirement under a state sex offender registration program.

[Notice of Decision and Informal Review Process \(24 CFR 982.554\)](#)

Ineligible applicants must be advised of such in writing of the grounds on which Baltimore County Office of Housing is denying assistance, and of their right to an informal review.

The Baltimore County Office of Housing will only offer an informal review to applicants for whom assistance is being denied. Denial of assistance includes denying listing on the Baltimore County Office of Housing waiting list; denying or withdrawing a voucher; refusing to enter into a HAP contract or approve a lease; refusing to process or provide assistance under portability procedures.

An applicant is someone who has applied for admission to the program but is not yet a participant in the program. Informal reviews are intended to provide a "minimum hearing requirement and need not be as elaborate as the informal hearing requirements." (Federal Register Volume 60, No. 127, p 36490).

The Baltimore County Office of Housing must give an applicant the opportunity for an informal review of a decision denying assistance [24 CFR 982.554(a)]. Denial of assistance may include any or all of the following [24 CFR 982.552(a)(2)]:

- Denying listing on the Baltimore County Office of Housing waiting list.
- Denying or withdrawing a voucher.
- Refusing to enter into a HAP contract or approve a lease.
- Refusing to process or provide assistance under portability procedures.
- For victims of domestic violence covered by VAWA.

Informal reviews are *not* required for the following reasons [24 CFR 982.554(c)]:

- Discretionary administrative determinations by the Baltimore County Office of Housing.
- General policy issues or class grievances.
- A Baltimore County Office of Housing determination not to grant approval of the tenancy.
- A Baltimore County Office of Housing determination that the unit is not in compliance with the HQS/NSPIRE.
- A Baltimore County Office of Housing determination that the unit is not in accordance with the HQS/NSPIRE due to family size or composition.
- A determination of the family unit size under the Baltimore County Office of Housing subsidy standards.

Informal Review Request

A request for an informal review must be made in writing and delivered to the Baltimore County Office of Housing, by the close of the business day, no later than 15 business days from the date of the Baltimore County Office of Housing's denial of assistance.

The Baltimore County Office of Housing must schedule and send written notice of the informal review within 15 business days of the family's request.

[Informal Review Process \[24 CFR 982.554\(b\)\]](#)

The informal review must be conducted by a person other than the one who made or approved the decision under review, or a subordinate of this person.

The applicant will be provided an opportunity to present written or oral objections to the decision of the Baltimore County Office of Housing and present evidence during the review, regarding the reason for denial. The applicant may also have an advocate present during the informal review that may be able to substantiate the applicant's denial claims.

The person conducting the review will make a recommendation to the Baltimore County Office of Housing, but the Baltimore County Office of Housing is responsible for making the final decision as to whether assistance should be granted or denied.

[Informal Review Decision \[24 CFR 982.554\(b\)\]](#)

In rendering a decision, the Baltimore County Office of Housing will evaluate the following matters:

- Whether or not the grounds for denial were stated factually in the Notice.
- The validity of grounds for denial of assistance. If the grounds for denial are not specified in the regulations, then the decision to deny assistance will be overturned.
- The validity of the evidence. The Baltimore County Office of Housing will evaluate whether the facts presented prove the grounds for denial of assistance. If the facts prove that there are grounds for denial, and the denial is required by HUD, the Baltimore County Office of Housing will uphold the decision to deny assistance.

If the facts prove the grounds for denial, and the denial is discretionary, the Baltimore County Office of Housing will consider the recommendation of the person conducting the informal review in making the final decision whether to deny assistance.

The Baltimore County Office of Housing will notify the applicant of the final decision, including a statement explaining the reason(s) for the decision. The notice will be mailed within 15 business days of the informal review, to the applicant and his or her representative, if any, along with proof of mailing.

If the decision to deny is overturned as a result of the informal review, processing for admission will resume.

If the family fails to appear for their informal review, the denial of admission will stand and the family will be

so notified.

Briefing of Families and Issuance of Vouchers

Every effort is made to thoroughly brief potential tenants on all Housing Choice Voucher Programs. This effort includes both individual and group briefings. At the individual briefings, the tenant can ask questions specific to his/her own circumstances. At the group briefing, the following tools may be used:

- An audio-visual presentation;
- An oral presentation;
- A question-and-answer period; and
- Distribution of related materials.

At the briefings, pertinent information is discussed on all programs. All tenant responsibilities are especially emphasized.

In an effort to aid families in housing selections, a listing of available units is maintained by Baltimore County Office of Housing. These properties are not pre-screened, and this is so stated to the families. When possible, additional assistance is provided by the Baltimore County Office of Housing staff for families having difficulty finding housing.

Prior to issuance of a Voucher all income verification must be current within (60) calendar days.

Once issued, a family is given 120 days to locate suitable housing in the locale of its choice. An extension beyond 120 days will be considered as a reasonable accommodation request. .

If the Voucher expires at the end of the initial 120-day term without an extension or if it expires after any additional term requested and approved, the family may choose to reapply for the program, provided the waiting list is open, and be placed back on the waiting list according to the date of their reapplication. Baltimore County Office of Housing may not determine the family to be ineligible for the program on the grounds that it was not able to utilize a previously issued Voucher.

Housing Quality Standards (HQS)/National Standards for the Physical Inspection of Real Estate (NSPIRE) and Inspections

The Baltimore County Office of Housing will use the HUD acceptability criteria in the program regulations and the HUD Inspection booklet (HUD 52580) for all inspections of dwelling units. Effective October 1, 2025 or prior to, the Baltimore County Office of Housing will implement the National Standards for the Physical Inspection of Real Estate (NSPIRE)..

Upon a unit passing the initial or annual inspection Baltimore County Office of Housing will deem the unit eligible for a biennial inspection 24 months thereafter. Special programs may require an annual inspection per the program regulations.

All assisted families will be given the option to request an inspection if their unit is on a biennial cycle and is not scheduled for inspection during a particular year.

If there is a change in tenancy with a new lease and HAP contract, the unit must pass their inspection in order to be included in the biennial process. At any time, the Baltimore County Office of Housing reserves the right to revoke a unit's biennial status and revert it to the annual inspection process.

Baltimore County Office of Housing adheres to the acceptability criteria in the program regulations and HUD Inspection Booklet (HUD 52580) with the following exceptions:

- Carbon monoxide detectors in units identified in Bill No. 91-09 (attached)
- Smoke detectors in units identified in Bill No. 21-85
- Baltimore County Office of Housing began enforcing the new lead paint regulations mandated by 24 CFR 35 on September 15, 2000. The purpose of these regulations is to ensure that housing receiving Federal assistance does not pose lead-based paint hazards to young children. Complete regulations can be obtained at hud.gov/lead.
- Severe weather-related items: Where items on the exterior are noted and repairs cannot be made due to severe weather conditions, up to a 120-day extension may be granted by the PHA, as long as any hazardous condition is relieved. For example, where paint is peeling on the exterior and it is during a severe weather-related period, the owner will be required to scrape off the peeling paint and the repainting requirement (which is not required by HUD) may be delayed up to 120 days.
- Utilities must be turned on for the HQS/NSPIRE inspection prior to the execution of a HAP Contract.
- If the tenant is supplying the range or refrigerator, the working condition must be verified at the time of the move in.
- Discharge line on the hot water heater must be approximately 12-18" from the floor.
- The PHA may fail unsanitary conditions where exposed food, garbage, and excrement exist to a degree where health may be endangered.
- Pilot lights which are present on gas stoves must be in proper working order.
- Trash bags will not be considered "adequate covered facilities".
- Adequate heat shall be considered to be 65 degrees within three feet of the floor and from an exterior wall for all rooms used for living.
- Natural Light -- Every room or space intended for human occupancy shall have an interior glazing (window) area of not less than eight (8) percent of the floor area. (1206.2 B.O.C.A. Code 1996)
- Natural Ventilation -- The minimum openable area to the outdoors (windows) shall be four (4) percent of the floor area being ventilated. (1208.2 B.O.C.A. Code 1996)
- Means of Egress/Emergency Escape and Rescue -- Every sleeping room shall have at least one operable window or exterior door approved for emergency escape and rescue. Each emergency escape or rescue window shall have a minimum net clear opening of 5.7 square feet (0.53m²). The net clear opening shall be at least 24 inches (610mm) in height and at least 20 inches (508 mm) in width. The net clear opening dimensions shall be obtained by the normal operation of the window from the inside. Where windows are provided for emergency escape and rescue, the windows shall have the bottom of the clear opening not more than 44 inches (1118mm) above the floor. (1010.4 B.O.C.A. Code 1996)
- Walls, ceilings, and floors must be finished. Exposed wall studs and floor/ceiling joists are not acceptable.
 - Modifications or adaptations to a unit due to a disability must meet all applicable HQS/NSPIRE

Quality Control

In addition to ongoing inspections, periodic, random review of completed inspections will be performed by supervisory personnel or designee at a minimum of 5% sampling of inspections to ensure quality control.

Abatement

If the annual inspection reveals that the unit is not in decent, safe and sanitary condition as required by the HQS/NSPIRE criteria, Baltimore County Office of Housing will immediately notify in writing within 7 business days to the owner *and tenant* of the deficiencies and require that the conditions be corrected within 30 days from the date of the notification letter.

If the owner does not take the required action to correct the deficiencies deemed as his/her responsibility within 30 days, Baltimore County Office of Housing will abate the housing assistance payments until such time as the owner corrects the deficiencies. The housing assistance payment abatement will be effective immediately following the expiration of the specified correction period (including any extension). Baltimore County Office of Housing will inspect or review applicable verification of the abated units upon owner's notification that the work has been completed. The housing assistance payments will resume effective on the day Baltimore County Office of Housing deems the unit has past inspection. Baltimore County Office of Housing will not make payments for the period the unit was not in compliance.

Tenants who do not correct the deficiencies deemed as his/her responsibility in a timely manner is grounds for his/her assistance to be terminated.

At agency discretion, on a case-by-case basis, physical re-inspections for minor non-life-threatening deficiencies may not be required. However, statements, invoices, photographs and documents must be submitted within the allowable time period in lieu of the physical inspection. If the violation(s) are not corrected after a second inspection, within the prescribed time period, the housing assistance payments contract will be terminated.

Life Safety Deficiencies

If there are serious deficiencies that present an immediate danger to the health and safety of the family, Baltimore County Office of Housing will require a correction of those deficiencies within 24 hours. (The owner however, is not responsible for HQS/NSPIRE violations caused by the family. Such violations include damage to the unit by the family or guest beyond normal wear and tear and verification of the absence of tenant paid utilities.)

If the owner does not take the required action to correct the deficiencies deemed as his/her responsibility within 24 hours, Baltimore County Office of Housing will abate the housing assistance payments until such time as the owner corrects the deficiencies. The housing assistance payment abatement will be effective immediately following the expiration of the specified correction period (including any extension). The housing assistance payments will be resumed once the deficiencies are fully corrected by the owner, but Baltimore County Office of Housing will not make payments for the period the unit was not in compliance.

Tenants who do not correct the deficiencies deemed his/her responsibility in a timely manner will have their assistance terminated.

If the violation(s) are not corrected within the prescribed time period, the Housing Assistance payments contract will be terminated.

Owners who have repeated fail grades on consecutive initial inspections will receive a warning letter notifying them that they are not compliant with program regulations. If units continue to fail thereafter, an owner may be terminated from the program and no additional contracts will be allowed until the owner can prove they have the ability to comply with program obligations.

Re-Inspection Fees

Outline below are the circumstances under which re-inspection fees will be charged (applies to both tenant-based and project-based program):

1. An owner notifies Baltimore County Office of Housing a deficiency cited in a previous inspection/re-inspection has been repaired or the allotted time for repairs has elapsed, and in either case the previously cited deficiency has not been corrected. Baltimore County Office of Housing may require the owner to pay a re-inspection fee prior to conducting a second inspection/re-inspection.
2. For unit not currently under HAP contract and where an inspection has been scheduled, the Baltimore County Office of Housing may charge the owner for a re-inspection if the unit is deemed not ready for inspection, e.g., plumbing fixtures or appliances are not connected, the unit is under construction, disconnected or illegal utilities, excessive violations or the owner fails to provide access to the unit.

The re-inspection fee will not apply to:

Deficiencies caused by the participant family

- An instance in which an inspector was unable to gain access to a unit currently under HAP contact; or
- New deficiencies identified during a re-inspection. If new deficiencies are uncovered during the re-inspection, the Baltimore County Office of Housing will follow established procedures to address the newly identified deficiencies.

If the unit fails the re-inspection the landlord may be charged a fee. If the unit fails a second re-inspection the landlord may be charge an additional fee and the request will be cancelled. In which, the landlord will have to resubmit a new request for tenancy approval.

The inspection fees as described will affect both the tenant-based and project-based programs and will be:

- For a unit not currently under HAP contract and where an inspection has been scheduled, the Baltimore County Office of Housing will charge a re-inspection fee if the unit is determined to not be ready for inspection”.
- For a unit that has been placed into abatement, a reinspection fee will be assessed to the landlord after the second inspection request.

Reinspection fees will be assessed as follows:

- A reinspection fee of \$150 will be charged to schedule a second reinspection for previously documented deficiencies.
- A reinspection fee of \$300 will be charged to schedule a third and final reinspection of previously documented deficiencies.
- If the unit does not pass the final reinspection the RFTA will be canceled.

Special Requirements for Children with Elevated Blood Lead Level [24 CFR 35.1225]

Upon notification by a public health department or other medical health care provider that a child of less than 6 years of age living in a tenant-based rental assistance dwelling unit has been identified as having an elevated blood lead blood level, BCOH shall complete an environmental investigation of the dwelling unit and of common areas within 15 calendar days. The environmental investigation must be completed in accordance with program requirements, and the result of the environmental investigation must be immediately provided to the owner of the dwelling unit. In cases where the public health department has already completed an evaluation of the unit, this information must also be provided to the owner. If the child identified as having an elevated blood lead level is no longer living in the unit when BCOH receives notification from the public health department or other medical health care provider, but another household receiving tenant-based rental assistance is living in the unit or is planning to live there, these requirements will apply just as they do if the identified child still lives in the unit.

Within 30 days after receiving the environmental investigation report from BCOH, or the evaluation from the public health department, the owner is required to complete the reduction of identified lead-based paint hazards in accordance with the lead-based paint regulations located at 24 CFR 35.1325 and 35.1330. If the owner does not complete the "hazard reduction" as required, the dwelling unit is in violation of NSPIRE and BCOH will take appropriate action.

At least quarterly, BCOH shall attempt to obtain from the public health department, with a similar area of jurisdiction, the names and/or addresses of children of less than 6 years of age with an identified elevated blood lead level. At least quarterly, BCOH shall also report an updated list of the addresses of units receiving assistance under a tenant-based rental assistance program to the same public health department, except that the report(s) to the public health department is not required if the health department states that it does not wish to receive such report. If it obtains names and addresses of elevated blood lead level children from the public health department, BCOH shall match information on cases of elevated blood lead levels with the names and addresses of families receiving tenant-based rental assistance, unless the public health department performs such a matching procedure. If a match occurs, BCOH shall carry out the requirements of this section.

Lease Approval and Housing Assistance Payments Contracts Execution

In the execution of the Lease Agreement and Addendum to the Lease, both parties (tenant and owner) will be made aware of required and prohibited lease provisions. Both parties will receive a copy of pertinent contract documents. Upon receipt of a Request for Tenancy Approval, signed by tenant and owner, Baltimore County Office of Housing will ensure that the contract rent:

- Is within the applicable Payment Standard and,
- Is reasonable in relation to rents currently being charged for comparable units in the private, unassisted market, also

Baltimore County Office of Housing will also ensure:

- That the owner of the unit is not subject to certain federal actions such as debarment, suspension or denial of participation under 24 CFR 982.306.
- That the owner has not engaged in drug trafficking.
- That the owner does not have a history or practice of violating Housing Choice Voucher HQS/NSPIRE or applicable Housing Standards.

- Upon receipt of the Request for Tenancy Approval the voucher becomes suspended, i.e., the expiration date of the voucher is stopped pending the outcome of the unit inspection.
 - o If the unit fails the initial inspection twice, there may a charge of to re-inspect the unit. If the unit fails again the Request for Tenancy Approval will be cancelled.

Also, Baltimore County Office of Housing reserves the right to deny a Request for Tenancy Approval or lease renewal on any unit that has had a history of repeated HQS/NSPIRE failures, and/or has had a HAP Contract terminate due to abatement.

Release of Information

Baltimore County Office of Housing is required upon request to provide the following information to owner regarding tenants who wish to lease their dwelling unit in accordance with Section 982.307(b).

- The Family's current address as shown in our records.
- The name and address of the Landlord at the Family's current and prior address (if known).

Payment Standard Rent Limitations

The Gross Rent for a Voucher Program unit shall not exceed the standards of rent reasonableness according to local market conditions that are applicable for such unit on the date of Lease approval. Federal Statute may impose other limitations that shall become effective to maintain compliance.

Annual Activities

Review of Family Circumstances, Rent, Utilities and Housing Quality

All families (includes all adult members) will be required to recertify annually by providing information on income, assets, allowances, deductions and family composition at least annually and in accordance with Section 982.516 of the Federal Regulations. (See Verification Procedures)

- Pursuant to PIH 2016-05, the Baltimore County Office of Housing has adopted a streamlined income determination for any family member with a fixed source of income. Note that the family member may also have non-fixed sources of income, which remain subject to third-party verification. Upon request of the family, the Baltimore County Office of Housing must perform third-party verification of all income sources. Note that this provision pertains only to the verification of sources of income; the Baltimore County Office of Housing must continue to conduct third-party verification of deductions.

The term “fixed-income” includes income from:

- Social Security payments, to include Supplemental Security Income (SSI) and Supplemental Security Disability Insurance (SSDI);
- Federal, state, local, and private pension plans; and
- Other periodic payments received from annuities, insurance policies, retirement funds, disability or death benefits, and other similar types of periodic payments.

The Social Security Administration (SSA) announces the cost-of-living adjustment (COLA) by which federal SS and SSI benefits are adjusted to reflect the increase, if any, in the cost of living as measured by the Consumer Price Index for Urban Wage Earners and Clerical Workers prepared by the Bureau of Labor Statistics. Effective the day after SSA announces the COLA, Baltimore County Office of Housing will factor in the COLA when determining SS and SSI annual income for all annual reexaminations and interim reexamination of family income that have not yet been completed and will be effective January 1 or later of the upcoming year.

The determination will be made by applying a verified cost of living adjustment (COLA) or current rate of interest to the previously verified or adjusted income amount. The COLA or current interest rate applicable to each source of fixed income must be obtained either from a public source or from tenant-provided, third-party generated documentation. In the absence of such verification for any source of fixed income, third-party verification of income amounts must be obtained.

This provision is available for program participants only. The provision is not available for program applicants; in the initial year in which a streamlined income determination is made, the COLA must be applied to a source of income that has been verified previously.

In the initial year of employing a streamlined income determination, the Baltimore County Office of Housing must determine whether a source of income is fixed. The Baltimore County Office of Housing may do this by comparing the amount of income from the source to the amount generated during the prior year. If the amount is the same or if it has changed only as a result of a COLA or due to interest generated on a principal amount that remained otherwise constant, then the source is fixed. The Baltimore County Office of Housing may also make such a determination by requiring a family to identify as to which source(s) of income are fixed. The Baltimore County Office of Housing must document in the tenant file how it made the determination that a source of income is fixed.

For the second income determination involving a family member whose income was adjusted previously using a streamlined income determination, the adjustment would be made to the previously determined income amount (i.e., in year two, the COLA is applied to the year one income amount, as previously adjusted by a COLA). For any family member whose income is determined pursuant to a streamlined income determination, *third-party verification of all income amounts for all family members must be performed at least every three years*. This means that, for the third income determination involving a family member whose income had been adjusted twice using a streamlined income determination, the Baltimore County Office of Housing would need to obtain third-party verification of *all* income amounts. This also means that if a family member with a fixed-income source is added to the family during year two, for example, then the Baltimore County Office of Housing must obtain third-party verification of all income amounts for that family member at the next reexamination if the Baltimore County Office of Housing wishes to have all family members with fixed incomes on the same schedule with respect to streamlined annual reexaminations.

During the annual reexamination process, Baltimore County Office of Housing will accept a family's declaration that it has total net assets equal to or less than \$5,000, without taking additional steps to verify the accuracy of the declaration. If a family submits such a declaration, then Baltimore County Office of Housing will not request supporting documentation (e.g., bank statements) to verify the assets or the amount of income expected to be received from those assets. The family's declaration of total assets must show each asset and the amount of income expected from that asset. The total amount of income expected from all assets must be less than or equal to \$5,000.

Whenever a family member is added, Baltimore County Office of Housing will obtain third-party verification of that family member's assets. At the next annual reexamination of income following the addition of that family member, Baltimore County Office of Housing will obtain third-party verification of all family assets if the addition of that family member's assets puts the family above the \$5,000 asset threshold. If the addition of that family member's assets does not put the family above the \$5,000 asset threshold, then Baltimore County Office of Housing will not obtain third-party verification of all family assets at the next annual reexamination of income following the addition of the family member; however, third-party verification of all family assets is required at least every three (3) years.

This annual reexamination of family circumstances is coordinated with the anniversary date and inspection of the premises for continued compliance with HQS/NSPIRE. Annual reexaminations are started 120 days prior to the anniversary date to assure sufficient time to conclude this process.

Notice of annual reexaminations will be sent by first-class mail and will contain the date for responding by returning the Certification Packet along with required documents. An updated Certification form will be included in each packet.

If the family who has a person with disabilities requests a home visit or other form of reasonable accommodation both verification accommodations will be granted upon verification that the accommodation requested meets the need presented by the disability.

An advocate, interpreter, or other assistant may assist the family in the reexamination process. The family must execute a certification attesting to the role and assistance of any such third party. Families will be asked to submit all required information (as described in the reexamination notice) to the Baltimore County Office of Housing Office. The required information will include a Baltimore County Office of Housing designated reexamination form, an Authorization for the Release of Information/Privacy Act Notice, as well as supporting documentation related to the family's income, expenses, and family composition.

Any required documents or information that the family is unable to provide at the time of receipt of the Annual Recertification Packet must be provided within ten (10) business days of the date of the request.

If the family does not provide the required documents or information within ten (10) business days, the family will be sent a notice of termination.

Face-to-Face Interviews

The Family may require a face-to-face interview with the Office of Housing.

Baltimore County Office of Housing will require the family to complete a Personal Declaration Form prior to all face-to-face re-examination interviews.

All adult family members may be required to attend a re-examination interview.

If the family does not appear for the recertification interview, and has not called to reschedule, Baltimore County Office of Housing will automatically reschedule a second appointment.

If the family fails to keep the second appointment, Baltimore County Office of Housing will send the family notice of termination and offer them an informal hearing.

Exceptions to these policies may be made by the supervisor if the family is able to document an emergency or life-threatening situation that prevented them from canceling or attending the appointment or if requested as a reasonable accommodation for a person with a disability.

Any required documents or information that the family is unable to provide at the time of the interview must be provided within ten (10) business days of the interview. Exceptions may be made on a case-by-case basis.

If the family does not provide all of the required documents or information within the required time frame, the family will be sent a notice of termination.

Interim Adjustments of Rent

Families must report all changes in income which are not the result of a cost-of-living adjustment or pay scale step increase between annual recertifications.

Families may report a decrease in income and other changes that would reduce the amount of tenant rent, such as an increase in allowances or deductions.

If the addition of a new family member is under the age of 18 years, and the new family member is added at a time other than during a reexamination, such family member is to be counted as a member of the assisted household, meaning that the family becomes entitled to the dependent deduction. A full reexamination of income will be required whenever a child under the age of 18 years is added to a family.

Please note that changes reported will be processed within 15 business days from the date all documentation is verified. Such changes in Family circumstances would include but not limited to:

- Receipt or discontinuance of Public Assistance.
- Changes in family composition.
- Employment or loss of employment.
- Receipt of a deferred payment in a lump sum that represents the delayed start of a periodic payment such as Unemployment Compensation and other compensation.
- Changes with the family that will require deductions and allowances to be recalculated.

Timely Reporting Standards and Verification of Information

Participants must report changes within 15 business days of the occurrence and must be made in writing along with the verification of the change to be considered “timely”. If the verification of the reported change is not submitted at the time of the reported change, the change will not be considered reported, and will not be processed. If the change is not reported within the required time period, or if the family fails to provide verification or required signatures, it will be considered untimely reporting.

Where feasible, third-party written verification or direct document review shall be the preferred method of verifying Participant information, including Income, value of Assets, Medical Expenses, Child Care Expenses, Family composition, age, Disability, Handicap, Student Status, and displacement status. Third-party oral verification may be used if the client file is documented according to identification of all parties, the date, and the content of the information. All information must be verified as a condition of continued assistance and the Head of Household and all other adult members of the assisted family must sign HUD-approved release forms and consent authorizing private and public agencies to furnish and release required information to Baltimore County Office of Housing. Notarized statement or signed affidavits may be accepted when all other sources have been exhausted.

Decrease in tenant rent will be *effective* the first of the month following the verification of a reported decrease.

Increases in tenant rent will be *effective* on the first of the second month following the change in family circumstances. This allows for a thirty-day notification of tenant rent increase.

If Baltimore County Office of Housing determines that the tenant has misrepresented the facts, which would result in an increase in tenant rent, at the time of re-certification it shall be computed retroactively to the anniversary date. Depending on the circumstances, the tenant may, at the discretion of Baltimore County Office of Housing, be allowed to enter into a repayment agreement to repay the program for any over assistance.

Baltimore County Office of Housing may not require clients to obtain a court-order awarding legal custody of a child or children residing in one of its program units. In cases where the family has physical custody of a dependent but legal custody has not been established the client will be required to provide a written affidavit from the legal custodial guardian or parent that the child will be in the care and custody of the client. The written affidavit must be notarized by a licensed notary of the state in order to assure the signature is valid.

Contract Rent Increase by Owner

Rent increases are determined in accordance with annual adjustment factors and other provisions of the Regulations as following:

The amount of the monthly rent payable by the Family to the Owner is determined by the provisions of the Lease between the Owner and the Family. The amount of the monthly rent under the Lease may not be increased during the first year of the term of such Lease. The Lease may provide for increase in such monthly rent after the first year of the term, if the Owner gives at least ninety (90) days written notice to the Family and the family agrees to the increase in rent. The family portion of the rent must remain affordable and feasible.

Owners may not request rent increases prior to the expiration of the term of the lease. As of the first anniversary date of the lease, rent increases may be effective with a 90-day notice to the family and a copy to Baltimore County Office of Housing. An annual contract rent increase cannot exceed 7% of the current contract rent.

Landlords must first submit a written request for a rent increase to Baltimore County Office of Housing.. A rent increase request letter will be forwarded to the landlord 120 days prior to the effective date of the recertification or will be made available via the Baltimore County Government website. The landlord will be issued a deadline to return a request for a rent increase. To determine if the rent increase request is received timely the following protocol will be used:

If sent via:

- A. USPS – date postmarked
- B. Email – sent date of the mail
- C. Fax – date fax received per the fax transmittal
- D. Drop off – date of customer service receipt

If the rent increase request is received after the deadline, it will not be honored. A written response is to be forwarded to the landlord within 15 business days of receipt of the request indicating it was not received timely, therefore, will not be considered.

A rent reasonableness review will be completed. If the rent increase is reasonable, then the request will be approved. If the rent increase is not reasonable, then the request will be denied.

A written response will be forwarded to the landlord and the tenant within 15 business days of receipt of the request indicating whether it is approved or denied. If approved, BCOH will notify the landlord and the tenant of the rent increase change via mail, email, or portal at least a 30-days' notice.

Utilities

Utilities include water, electricity, gas, heating, refrigeration, and cooking fuels, trash collection and sewage services.

Allowances for tenant furnished utilities are reviewed in connection with annual reexaminations. When revisions are made, they are implemented at the time of annual rent adjustments and TTP determinations.

An Allowance for utility consumption as a result of medical equipment use may be considered. A written request must be provided by the participant. Upon approval, the appropriate utility allowance for such equipment will be considered with the total utility consumption.

Minimum Rent

In accordance with Section 402(a) (1) and (2) of the Continuing Resolution, assisted families may pay a minimum rent as set by Baltimore County Office of Housing by internal procedure. The minimum rent may not exceed \$50.00 per month. The Baltimore County Office of Housing minimum rent is currently \$50.00, however may be changed by procedure to accommodate market conditions.

If Baltimore County Office of Housing establishes a minimum rent greater than zero, Baltimore County Office of Housing must grant an exemption from the minimum rent if a family is unable to pay the minimum rent because of financial hardship.

The financial hardship exemption applies only to families required to pay the minimum rent. If a family's TTP is higher than the minimum rent, the family is not eligible for a hardship exemption. If the PHA determines that a hardship exists, the family share is the highest of the remaining components of the family's calculated TTP.

HUD-Defined Financial Hardship

Financial hardship includes the following situations:

1. The family has lost eligibility for or is awaiting an eligibility determination for a federal, state, or local assistance program. This includes a family member who is a noncitizen lawfully admitted for permanent residence under the Immigration and Nationality Act who would be entitled to public benefits but for Title IV of the Personal Responsibility and Work Opportunity Act of 1996.

A hardship will be considered to exist only if the loss of eligibility has an impact on the family's ability to pay the minimum rent.

For a family waiting for a determination of eligibility, the hardship period will end as of the first of the month following: (1) implementation of assistance, if approved, or (2) the

decision to deny assistance. A family whose request for assistance is denied may request a hardship exemption based upon one of the other allowable hardship circumstances.

2. The family would be evicted because it is unable to pay the minimum rent.

For a family to qualify under this provision, the cause of the potential eviction must be the family’s failure to pay rent to the owner or tenant-paid utilities.

3. Family income has decreased because of changed family circumstances, including the loss of employment.
4. A death has occurred in the family.

In order to qualify under this provision, a family must describe how the death has created a financial hardship (e.g., because of funeral-related expenses or the loss of the family member’s income).

5. The family has experienced other circumstances determined by Baltimore County Office of Housing.

Implementation of Hardship Exemption

Determination of Hardship

Baltimore County Office of Housing defines temporary hardship as a hardship expected to last 90 days or less. Long-term hardship is defined as a hardship expected to last more than 90 days.

When the minimum rent is suspended, the family share reverts to the highest of the remaining components of the calculated TTP. The example below demonstrates the effect of the minimum rent exemption.

Example: Impact of Minimum Rent Exemption Assume a minimum rent of \$35 has been established.			
Family Share – No Hardship		Family Share – With Hardship	
\$0	30% of monthly adjusted income	\$0	30% of monthly adjusted income
\$15	10% of monthly gross income	\$15	10% of monthly gross income
N/A	Welfare rent	N/A	Welfare rent
\$35	Minimum rent	\$35	Minimum rent
Minimum rent applies. TTP = \$35		Hardship exemption granted. TTP = \$15	

To qualify for a hardship exemption, a family must submit a request for a hardship exemption in writing. The request must explain the nature of the hardship and how the hardship has affected the family’s ability to pay the minimum rent.

Baltimore County Office of Housing will make the determination of hardship within 30

calendar days.

No Financial Hardship

If Baltimore County Office of Housing determines there is no financial hardship, the housing office will reinstate the minimum rent and require the family to repay the amounts suspended within 30 calendar days of the Baltimore County Office of Housing's notice that a hardship exemption has not been granted.

Temporary Hardship

If the PHA determines that a qualifying financial hardship is temporary, Baltimore County Office of Housing must suspend the minimum rent for the 90-day period beginning the first of the month following the date of the family's request for a hardship exemption.

At the end of the 90-day suspension period, the family must resume payment of the minimum rent and must repay Baltimore County Office of Housing the amounts suspended. Baltimore County Office of Housing will offer a reasonable repayment agreement, on terms and conditions established by Baltimore County Office of Housing. Baltimore County Office of Housing also may determine that circumstances have changed and the hardship is now a long-term hardship.

Long-Term Hardship

If Baltimore County Office of Housing determines that the financial hardship is long-term, the Baltimore County Office of Housing must exempt the family from the minimum rent requirement for so long as the hardship continues. The exemption will apply from the first of the month following the family's request until the end of the qualifying hardship. When the financial hardship has been determined to be long-term, the family is not required to repay the minimum rent.

The hardship period ends when any of the following circumstances apply:

1. At an interim or annual reexamination, the family's calculated TTP is greater than the minimum rent.
2. For hardship conditions based on loss of income, the hardship condition will continue to be recognized until new sources of income are received that are at least equal to the amount lost. For example, if a hardship is approved because a family no longer receives a \$60/month child support payment, the hardship will continue to exist until the family receives at least \$60/month in income from another source or once again begins to receive the child support.
3. For hardship conditions based upon hardship-related expenses, the minimum rent exemption will continue to be recognized until the cumulative amount exempted is equal to the expense incurred.

Terminations and Informal Hearings

Baltimore County Office of Housing terminate assistance if a participant:

- Violated any of the "Family Obligations" under the Voucher Program.

- Serious violation of the Lease. Provisions under the Violence Against Women Act will be utilized should the family seek protection under the law and rule.
- Committed any fraud or misrepresentation in connection with any Federal Housing Assistance Program.
- Defaulted on a repayment agreement.
- If the participant's TTP is sufficient to pay full gross rent and six (6) months of zero assistance has elapsed since the last HAP was made.

Informal Hearings

The Baltimore County Office of Housing will offer an informal hearing for certain Baltimore County Office of Housing determinations relating to the individual circumstances of a participant family. A participant is defined as a family that has been admitted to the Baltimore County Office of Housing's HCV program and is currently assisted in the program. The purpose of the informal hearing is to consider whether the Baltimore County Office of Housing's decisions related to the family's circumstances are in accordance with the law, HUD regulations and Baltimore County Office of Housing policies.

The Baltimore County Office of Housing is not permitted to terminate a family's assistance until the time allowed for the family to request an informal hearing has elapsed, and any requested hearing has been completed. Termination of assistance for a participant may include any or all of the following:

- Refusing to enter into a HAP contract or approve a lease.
- Terminating housing assistance payments under an outstanding HAP contract.
- Refusing to process or provide assistance under portability procedures.

Circumstances for which an informal hearing is not required are as follows:

- Discretionary administrative determinations by the Baltimore County Office of Housing.
- General policy issues or class grievances.
- Establishment of the Baltimore County Office of Housing schedule of utility allowances for families in the program.
- The Baltimore County Office of Housing determination not to approve an extension or suspension of a voucher term.
- A determination not to approve a unit for tenancy.
- The Baltimore County Office of Housing determinations that a unit selected by the applicant is not in compliance with the HQS/NSPIRE.
- A determination that the unit is not in accordance with HQS/NSPIRE because of family size.
- A determination by the Baltimore County Office of Housing to exercise or not to exercise any right or remedy against an owner under a HAP contract.

Hearing Attendees

Hearings may be attended by a hearing officer and the following applicable persons:

- A Baltimore County Office of Housing representative(s) and any witnesses for the Baltimore County Office of Housing
- The participant and any witnesses for the participant
- The participant's counsel or other representative
- Any other person approved by the Baltimore County Office of Housing as a reasonable accommodation for a person with a disability

Decisions Subject to Informal Hearing

Circumstances for which the Baltimore County Office of Housing will give a participant family an opportunity for an informal hearing are as follows:

- A determination of the family's annual or adjusted income, and the use of such income to compute the housing assistance payment.
- A determination of the appropriate utility allowance (if any) for tenant-paid utilities from the PHA utility allowance schedule.
- A determination of the family unit size under the Baltimore County Office of Housing's subsidy standards.
- A determination that an HCV Program family is residing in a unit with a larger number of bedrooms than appropriate for the family unit size under Baltimore County Office of Housing's subsidy standards, or the Baltimore County Office of Housing determination to deny the family's request for exception from the standards.
- A determination to terminate assistance for a participant family because of the family's actions or failure to act.
- A determination to terminate assistance because the participant has been absent from the assisted unit for longer than the maximum period permitted under PHA policy and HUD rules.
- A determination to terminate a family's Family Self Sufficiency contract, withhold supportive services, or propose forfeiture of the family's escrow account [24 CFR 984.303(i)].
- A determination to deny admission based on an unfavorable history that may be the result of domestic violence, dating violence, or stalking.

Requesting and Scheduling an Informal Hearing [24 CFR 982.555(d)]

A request for an informal hearing must be made in writing and delivered to the Baltimore County Office of Housing, by the close of the business day, no later than 15 business days from the date of the decision or notice to terminate assistance.

The Baltimore County Office of Housing will schedule and send written notice of the informal hearing to the family within 15 business days of the family's request.

The family may request to reschedule a hearing for good cause, or if it is needed as a reasonable accommodation for a person with disabilities. Good cause is defined as an unavoidable conflict which seriously affects the health, safety, or welfare of the family.

Requests to reschedule a hearing must be made orally or in writing prior to the hearing date. At its discretion, the Baltimore County Office of Housing may request documentation of the "good cause" prior to rescheduling the hearing.

If the family does not appear at the scheduled date and time and was unable to reschedule the hearing in advance due to the nature of the conflict, the family must contact the Baltimore County Office of Housing within 24 hours of the scheduled hearing date, excluding weekends and holidays. The Baltimore County Office of Housing will reschedule the hearing only if the family can show good cause for the failure to appear, or if it is needed as a reasonable accommodation for a person with disabilities.

Notice of Informal Hearing

In cases where the Baltimore County Office of Housing makes a decision for which an informal hearing must be offered, the notice to the family will include all of the following:

- The proposed action or decision of the Baltimore County Office of Housing.
- A brief statement of the reasons for the decision including the regulatory reference.
- The date the proposed action will take place.
- A statement of the family's right to an explanation of the basis for the Baltimore County Office of Housing's decision.
- A statement that if the family does not agree with the decision the family may request an informal hearing of the decision.
- A deadline for the family to request the informal hearing.
- To whom the hearing request should be addressed.
- A copy of the Baltimore County Office of Housing hearing procedures.

Pre-Hearing Right to Discovery

Participants and the Baltimore County Office of Housing are permitted pre-hearing discovery rights. The participant will be given the opportunity before the hearing to examine any Baltimore County Office of Housing documents that are directly relevant to the hearing.

The program participant will be allowed to copy any documents related to the hearing. Discovery documents must be requested no later than two (2) business days prior to the scheduled hearing date.

The Baltimore County Office of Housing will also be given an opportunity before the hearing to examine, at the Baltimore County Office of Housing HCV Program Office, any family documents that are directly relevant to the hearing.

Whenever a participant requests an informal hearing, Baltimore County Office of Housing will automatically mail a letter to the participant requesting a copy of all documents that the participant intends to present or utilize at the hearing. The participant must make the documents available no later than two (2) business days prior to the scheduled hearing date.

The Informal Hearing Process

Informal hearings will be conducted by a person or persons approved by the Baltimore County Office of Housing, other than the person who made or approved the decision or a subordinate of the person who made or approved the decision.

The participant may be represented by an attorney or other representative at the participant's expense

The hearing officer is responsible for managing the order of business and ensuring that hearings are conducted in a professional and businesslike manner. Attendees are expected to comply with all hearing procedures and guidelines for conduct established by the hearing officer. Any person demonstrating disruptive, abusive, or otherwise inappropriate behavior will be excused from the hearing at the discretion of the hearing officer.

The hearing officer may ask the family for additional information and/or might adjourn the hearing in order to reconvene at a later date, before reaching a decision. If the family misses an appointment or deadline ordered by the hearing officer, the action of the Baltimore County Office of Housing will take effect and another hearing will not be granted.

Any evidence to be considered by the hearing officer must be presented at the time of the hearing. There are four categories of evidence.

- Oral evidence: the testimony of witnesses

- Documentary evidence: a writing which is relevant to the case, for example, a letter written to the Baltimore County Office of Housing. Writings include all forms of recorded communication or representation, including letters, words, pictures, sounds, videotapes or symbols or combinations thereof.
- Demonstrative evidence: Evidence created specifically for the hearing and presented as an illustrative aid to assist the hearing officer, such as a model, a chart or other diagram.
- Real evidence: A tangible item relating directly to the case.

“Hearsay Evidence” is evidence of a statement that was made other than by a witness while testifying at the hearing and that is offered to prove the truth of the matter. Even though evidence, including hearsay, is generally admissible, hearsay evidence alone cannot be used as the sole basis for the hearing officer’s decision.

If either the Baltimore County Office of Housing or the family fail to comply with the discovery requirements described above, the hearing officer will refuse to admit such evidence.

Other than the failure of a party to comply with discovery, the hearing officer has the Baltimore County Office of Housing to overrule any objections to evidence.

Hearing Officer’s Decision

In rendering a decision, the hearing officer will consider the following matters:

- Baltimore County Office of Housing Notice to the Family. The hearing officer will determine if the reasons for the Baltimore County Office of Housing’s decision are factually stated in the Notice.
- Discovery. The hearing officer will determine if the Baltimore County Office of Housing and the family were given the opportunity to examine any relevant documents in accordance with Baltimore County Office of Housing policy.
- Baltimore County Office of Housing Evidence to Support the Baltimore County Office of Housing Decision: The evidence consists of the facts presented. Evidence is not conclusion and it is not argument. The hearing officer will evaluate the facts to determine if they support the Baltimore County Office of Housing’s conclusion.
- Validity of Grounds for Termination of Assistance (when applicable). The hearing officer will determine if the termination of assistance is for one of the grounds specified in the HUD regulations and Baltimore County Office of Housing policies. If the grounds for termination are not specified in the regulations or in compliance with Baltimore County Office of Housing policies, then the decision of the Baltimore County Office of Housing will be overturned.

The hearing officer will issue a written decision to the family and the Baltimore County Office of Housing no later than 30 business days after the hearing. The report will contain the following information:

Hearing information:

- Name of the participant
- Date, time and place of the hearing
- Name of the hearing officer
- Name of the Baltimore County Office of Housing Representative
- Name of family representative (if any)

Background: A brief, impartial statement of the reason for the hearing.

Summary of the Evidence: The hearing officer will summarize the testimony of each witness and identify any documents that a witness produced in support of his/her testimony and that are admitted into evidence.

Findings of Fact: The hearing officer will include all findings of fact, based on a preponderance of the evidence. "Preponderance of the evidence" is defined as evidence which is of greater weight or more convincing than the evidence which is offered in opposition to it; that is, evidence which as a whole show that the fact sought to be proved is more probable than not. Preponderance of the evidence may not be determined by the number of witnesses, but by the greater weight of all evidence.

Conclusions: The hearing officer will render a conclusion derived from the facts that were found to be true by a preponderance of the evidence. The conclusion will result in a determination of whether these facts uphold the Baltimore County Office of Housing's decision.

Order: The hearing report will include a statement of whether the Baltimore County Office of Housing's decision is upheld or overturned. If it is overturned, the hearing officer will instruct the Baltimore County Office of Housing to change the decision in accordance with the hearing officer's determination. In the case of termination of assistance, the hearing officer will instruct the Baltimore County Office of Housing to restore the participant's program status.

Notice of Final Decision [24 CFR 982.555(f)]

The Baltimore County Office of Housing is not bound by the decision of the hearing officer for matters in which the Baltimore County Office of Housing is not required to provide an opportunity for a hearing, decisions that exceed the authority of the hearing officer, decisions that conflict with or contradict HUD regulations, requirements, or are otherwise contrary to Federal, State or local laws.

If the Baltimore County Office of Housing determines it is not bound by the hearing officer's decision in accordance with HUD regulations, the Baltimore County Office of Housing must notify the family within ten (10) days of the determination and the reason for the determination.

The Baltimore County Office of Housing will mail a "Notice of Final Decision" including the hearing officer's report, to the participant and their representative. This Notice will be sent by first-class mail. A copy of the "Notice of Final Decision" will be maintained in the Baltimore County Office of Housing's file.

The Baltimore County Office of Housing is not bound by hearing decisions:

- Concerning matters in which the Baltimore County Office of Housing is not required to provide an opportunity for a hearing.
- Contrary to HUD regulations or requirements.
- Contrary to Federal, State, or local laws.
- That exceeds the authority of the person conducting the hearing.

[Hearing and Appeal Provisions for Non-Citizens \[24 CFR 5.514\]](#)

Denial or termination of assistance based on immigration status is subject to special hearing and notice rules. Applicants who are denied assistance due to immigration status are entitled to an informal hearing, not an informal review.

Assistance to a family may not be delayed, denied, or terminated on the basis of immigration status at any time prior to a decision under the United States Citizenship and Immigration Services (USCIS) appeal process. Assistance to a family may not be terminated or denied while the Baltimore County Office of Housing hearing is pending, but assistance to an applicant may be delayed pending the completion of the informal hearing.

A decision against a family member, issued in accordance with the USCIS appeal process or the informal hearing process, does not preclude the family from exercising the right, that may otherwise be available, to seek redress

directly through judicial procedures.

Notice of Denial or Termination of Assistance [24 CFR 5.514(d)]

The Baltimore County Office of Housing will send a notice of denial or termination of assistance for noncitizens advising the family:

- That financial assistance will be denied or terminated and provide a brief explanation of the reasons for the proposed denial or termination of assistance.
- The family may be eligible for proration of assistance.
- In the case of a participant, the criteria and procedures for obtaining relief under the provisions for preservation of families [24 CFR 5.514 and 5.518].
- That the family has a right to request an appeal to the USCIS of the results of secondary verification of immigration status and to submit additional documentation or explanation in support of the appeal.
- That the family has a right to request an informal hearing with the Baltimore County Office of Housing either upon completion of the USCIS appeal or in lieu of the USCIS appeal.
- For applicants, assistance may not be delayed until the conclusion of the USCIS appeal process, but assistance may be delayed during the period of the informal hearing process.

Informal Hearing Process

Informal Hearings for non-citizen will follow the same procedures program participants.

Procedure for Appeal

If the participant (or any member) claimed eligible immigrant status and the USCIS primary and secondary verifications failed to document the status, the family must make an appeal to the USCIS within ten (10) days and provide the Baltimore County Office of Housing with a copy of the written request of appeal as well as proof of mailing. Failure to provide the Baltimore County Office of Housing with such documentation and proofs will result in the termination of assistance.

The USCIS will issue a written decision to the family within thirty (30) days of receipt of the appeal and will forward a copy of the decision to the Baltimore County Office of Housing. The family is also encouraged to provide the Baltimore County Office of Housing a copy of the USCIS decision upon receipt.

The participant may then request that the Baltimore County Office of Housing conduct an informal hearing regarding the Baltimore County Office of Housing's initial determination. The request for a hearing must be made either within 30 days of receipt of the Baltimore County Office of Housing notice of termination, or within 30 days of receipt of the USCIS appeal decision.

After the Baltimore County Office of Housing has made a determination of ineligibility, the family will be notified within 10 days of the determination and informed of the option for prorated assistance (if applicable) or, for participants who qualify, for Temporary Deferral of Termination of Assistance.

Hearing Decision

The Baltimore County Office of Housing must provide the family with a written final decision, based solely on the facts presented at the hearing, within 14 calendar days of the date of the informal hearing. The decision must state the basis for the decision.

Retention of Documents

The Baltimore County Office of Housing will retain for a minimum of three (3) years from the date of denial or termination of the HCV program, documents submitted to the Baltimore County Office of Housing by the family, or provided as part of the USCIS appeal or the Baltimore County Office of Housing informal hearing process as follows:

- The application for assistance
- The form completed by the family for income reexamination

- Photocopies of any original documents, including original USCIS documents
- The signed verification consent form
- The USCIS verification results
- The request for a USCIS appeal
- The final USCIS determination
- The request for an informal hearing
- The final informal hearing decision

Owner Actions, Fraud, Misrepresentation, or Breach of Contract

If the landlord has committed fraud, misrepresentation or other breach of the Housing Assistance Payments Contract or Voucher Contract in connection with the Housing Choice Voucher Program, Baltimore County Office of Housing will terminate the Contract and review the circumstances and family's involvement to determine if the family is eligible for re-certification to relocate to another unit with continuation of assistance. Actions such as those listed above, failure to abide by program and lease requirements, disrespectful treatment and/or harassment towards staff may be grounds for denial of program participation.

Family Moves

Participants who are in compliance with all regulations and who wish to move to another unit must put their request in writing prior to issuance of a new Voucher. This notice must be forwarded to the Landlord and Baltimore County Office of Housing.

Subject to the restrictions on moves, if the family has not been recertified within the last 120 days, the Baltimore County Office of Housing will issue the voucher to move after conducting the recertification. If the family does not locate a new unit, they may remain in the current unit so long as the owner permits.

The annual recertification date will be changed to coincide with the new leased-up date.

Allowable Moves

- If the family and the owner mutually agree to terminate the lease for the family's unit [24 CFR 982.354(b)(1)(ii)], the family must give Baltimore County Office of Housing a copy of the termination agreement.
- The owner has given the family a notice to vacate, has commenced an action to evict the family, or has obtained a court judgment or other process allowing the owner to evict the family [24 CFR 982.354(2)]. The family must give Baltimore County Office of Housing a copy of any owner eviction notice [24 CFR 982.551(g)].
- Baltimore County Office of Housing has terminated the assisted lease for the family's unit for the owner's breach [24 CFR 982.354(b)(1)(i)].
- Baltimore County Office of Housing determines that the family's current unit does not meet the HQS/NSPIRE space standards because of an increase in family size or a change in family composition. In such cases, the Baltimore County Office of Housing must issue the family a new voucher, and the family and Baltimore County Office of Housing must try to find an acceptable unit as soon as possible. If an acceptable unit is available for the family, Baltimore County Office of Housing must terminate the HAP contract for the family's old unit in accordance with the HAP contract terms and must notify both the family and the owner of the termination. The HAP contract terminates at the end of the calendar month that follows the calendar month in which Baltimore County Office of Housing gives notice to the owner. [24 CFR 982.403(1) and (2)]
- Baltimore County Office of Housing will not terminate assistance if the family, with or without prior notification to Baltimore County Office of Housing, already moved out of a unit in violation of the lease, if such move occurred to protect the health or

was threatened with imminent harm from further violence if he or she remained in the dwelling unit. However, any family member that has been the victim of a sexual assault that occurred on the premises during the 90-calendar-day period preceding the family's move or request to move is not required to believe that he or she was threatened with imminent harm from further violence if he or she remained in the dwelling unit.

- If the family wants to move to a new unit, the family must notify the Baltimore County Office of Housing and the owner before moving from the old unit. If the family wants to move to a new unit that is located outside the Baltimore County Office of Housing jurisdiction, the notice to the Baltimore County Office of Housing must specify the area where the family wants to move [24 CFR 982.354(d)]. If the family was issued a voucher due to an abatement, they are required to submit a mutual agreement with the owner to terminate the lease.

Participants, who rescind their action to move with the Landlord's Agreement, may continue leasing where they are currently living, and the Housing Assistance Payment will continue to be paid to the landlord.

Participants who execute a family move are advised that issuance of a new Voucher for moving does not preclude them from being responsible for unpaid rent and for damages. Should information be received during the issuance period that the family is not compliant with obligations; any Request for Tenancy Approval will be delayed until a continued eligibility determination and related hearing are completed.

At any time, the PHA may deny permission to move in accordance with §982.552 (grounds for denial or termination of assistance) [24 CFR 982.354 (e) (2)].

Both assisted households and the Landlord must be notified when the family must move due to a change in the family's composition that changes the subsidy for which they qualify.

Housing Mobility

BCOH's Housing Mobility Program is a voluntary initiative designed to enable Housing Choice Voucher families to access a wide range of housing options and to better gain access and maintain residency within opportunity areas.

Participants enrolled in the program receive:

- Counseling to develop a service plan tailored to their household needs.
- Direct assistance throughout the leasing process
- Post-move support.
- Access to workshops focused on budgeting, understanding leases, and moving tips.

The program's primary goal is to assist families to transition to neighborhoods with higher opportunity. BCOH's Housing Mobility Program aims to promote long-term stability and economic mobility by addressing barriers to accessing high-opportunity neighborhoods through a seven (7) step process:

1. Recruitment and Enrollment
2. Pre-Move Appointment
3. Family Preparation
4. Owner Outreach, Searching and Applications
5. Leasing-up
6. Post move check-ins
7. Completed search and Follow-up.

Insufficient Funding

The Baltimore County Office of Housing may deny permission to move if the Baltimore County Office of Housing does not have sufficient funding for continued assistance. The Baltimore County Office of Housing must provide written notification to the local HUD Office within 15 business days of determining it is necessary to deny moves to a higher-cost unit based on insufficient funding [24 CFR 982.354 (e)].

Baltimore County Office of Housing will deny a family permission to move on grounds that the Baltimore County Office of Housing does not have sufficient funding for continued assistance if (a) Baltimore County Office of Housing can demonstrate that the move will, in fact, result in higher subsidy costs; and (b) Baltimore County Office of Housing can demonstrate that it does not have sufficient funding in its annual budget to accommodate the higher subsidy costs. This policy applies to moves within the Baltimore County Office of Housing jurisdiction as well as to moves outside it under portability.

Baltimore County Office of Housing, prior to denying a portability move because it does not have sufficient funding, will contact the receiving PHA and confirm that the receiving PHA will not absorb the family. If the receiving PHA will absorb the family, the Baltimore County Office of Housing will approve the move under portability.

If Baltimore County Office of Housing denies a move under portability because it does not have sufficient funding, Baltimore County Office of Housing will promptly notify the family (assuming the family is still a participant in the Baltimore County Office of Housing's Housing Choice Voucher Program) once there is sufficient funding to support the family's move.

Family Break-Up

Upon break-up of the family, Baltimore County Office of Housing will determine which family member (s) will retain the Housing Choice Voucher assistance. The factors which will be considered in making this decision are:

- The household member(s) remaining in the assisted unit.
- The interest of minor children or of ill, elderly or disabled family members.
- Whether family members were forced to leave the unit as a result of actual or threatened physical violence against those family members.
- Court determination of which family member(s) will retain housing assistance in cases of divorce or separation.

Evictions

The owner may evict in accordance with Federal Regulations or may institute court action, using the grounds for eviction available through Maryland State Law, or the owner may obtain a signed mutual termination agreement. The housing assistance payment is terminated when the lease is terminated by the owner.

Notice of the eviction must be given to Baltimore County Office of Housing either by the family or the owner.

Absences from Unit

Per 24 CFR 982.312, participants may be absent from the unit for brief periods of time not to exceed a period of more than 180 consecutive calendar days in any circumstance, or for any reason, without having their Housing assistance terminated. The PHA may allow absence for a lesser period of time.

Accordingly, Baltimore County Office of Housing participants may be absent from the unit for a consecutive period of time not to exceed three (3) weeks.

Prior to the absence from the unit, participants are to promptly notify the Baltimore County Office of Housing in writing, and include any information requested on the purposes of family absences. The family must supply any information or certification requested by the Baltimore County Office of Housing to verify the family is residing in the unit, or relating to family absence from the unit.

If the participant does not notify the Baltimore County Office of Housing prior to the absence from the unit, Housing Assistance may be terminated effective the first day of verified absence.

Security Deposits

All owners entering into a HAP contract on or after October 2, 1995 may collect a Security Deposit in accordance with CFR Section 982.313 (a). It must be placed in an account that complies with Maryland State Law. Baltimore County Office of Housing will not impose any limit on the owner Security Deposit providing that the deposit amount does not exceed the private market practices or security deposits collected for the owner's unassisted units.

If a family vacates its unit, the owner, subject to State and local law, may use the Security Deposit as reimbursement for any unpaid family contribution or other amounts owed under the lease.

Any Security Deposit provided by the Baltimore County of Housing prior to 2013 must be returned to the Baltimore County Office of Housing within forty-five (45) days of the family move-out and within the terms of the Security Deposit Agreement.

Repayment Agreements

BCOH is required to include in the administrative plan, policies concerning repayment by a family of amounts owed to BCOH [24 CFR 982.54]. This part describes BCOH's policies for recovery of monies owed to BCOH by families or owners.

When an action or inaction of an owner or participant results in the overpayment of housing assistance, BCOH holds the owner or participant liable to return any overpayments to BCOH.

BCOH Policy

If a family owes amounts to BCOH, as a condition of continued assistance, BCOH will require the family to repay the full amount or to enter into a repayment agreement, within 30 days of receiving notice from BCOH of the amount owed

If it is determined that a family owes money to Baltimore County Office of Housing (or another PHA), as a condition of continued assistance, a Promissory Note in the form of a Repayment Agreement may be executed by the family with the Baltimore County Office of Housing (or respective Agency), within 30 days of receiving notice of the amount owed.

Repayment of BCOH Debts

BCOH will enter into repayment agreements in accordance with the policies contained in this part as a means to recover overpayments

Owner Debts to BCOH

BCOH Policy

Any amount due to BCOH by an owner must be repaid by the owner within 30 days of BCOH determination of the debt.

If the owner fails to repay the debt within the required time frame and is entitled to future HAP payments, BCOH will reduce the future HAP payments by the amount owed until the debt is paid in full.

If the owner is not entitled to future HAP payments BCOH may, in its sole discretion, offer to enter into a repayment agreement on terms prescribed by BCOH.

If the owner refuses to repay the debt, does not enter into a repayment agreement, or breaches a repayment agreement, BCOH will ban the owner from future participation in the program and pursue other methods of collection.

Family Debts to BCOH

BCOH Policy

Any amount owed to BCOH by an HCV family must be repaid by the family. If the family is unable to repay the debt within 30 days, BCOH will offer to enter into a repayment agreement in accordance with the policies below. If the family refuses to repay the debt, does not enter into a repayment agreement, or breaches a repayment agreement, BCOH will terminate assistance in accordance with the policies outlined in the Administrative Plan and pursue other methods of collection.

Repayment Agreement [24 CFR 792.103]

The term *repayment agreement* refers to a formal written document signed by a tenant or owner and provided to BCOH in which a tenant or owner acknowledges a debt in a specific amount and agrees to repay the amount due at specific time periods.

General Repayment Agreement Guidelines for Families

Down Payment Requirement

BCOH Policy

Before executing a repayment agreement with a family, BCOH will require a down payment of 10 percent of the total amount owed.

Payment Thresholds

Notice PIH 2010-19 recommends that the total amount that a family must pay each month—the family’s monthly share of rent plus the monthly debt repayment amount—should not exceed 40 percent of the family’s monthly adjusted income. However, a family may already be paying 40 per cent or more of its monthly adjusted income in rent. Moreover, Notice PIH 2010-19 acknowledges that PHAs have the discretion to establish “thresholds and policies” for repayment agreements with families [24 CFR 982.552(c)(1)(vii)].

BCOH Policy

BCOH has established the following thresholds for repayment of debts:

- Amounts between \$3,000 and the federal or state threshold for criminal prosecution must be repaid within 36 months.
- Amounts between \$2,000 and \$2,999 must be repaid within 30 months.
- Amounts between \$1,000 and \$1,999 must be repaid within 24 months.
- Amounts under \$1,000 must be repaid within 12 months.

If a family can provide evidence satisfactory to BCOH that the threshold applicable to the family's debt would impose an undue hardship, BCOH may, in its sole discretion, determine that a lower monthly payment amount is reasonable. In making its determination, BCOH will consider all relevant information, including the following:

- The amount owed by the family to BCOH.
- The reason for the debt, including whether the debt was the result of family action/inaction or circumstances beyond the family's control.
- The family's current and potential income and expenses.
- The family's current family share, as calculated under 24 CFR 982.515.
- The family's history of meeting its financial responsibilities.

Execution of the Agreement

BCOH Policy

Any repayment agreement between BCOH and a family must be signed and dated by BCOH and by the head of household and spouse/co-head (if applicable).

Due Dates

BCOH Policy

All payments are due by the close of business on the 15th day of the month. If the 15th does not fall on a business day, the due date is the close of business on the first business day after the 15th.

Late or Missed Payments

BCOH Policy

If a payment is not received by the end of the business day on the date due, and prior approval for the missed payment has not been given by BCOH, BCOH will send the family a delinquency notice giving the family 15 business days to make the late payment. If the payment is not received by the due date of the delinquency notice, it will be considered a breach of the agreement and BCOH will terminate assistance in accordance with the policies outlined in this Administrative Plan.

If a family receives three delinquency notices for unexcused late payments in a 12-month period, the repayment agreement will be considered in default, and BCOH will terminate assistance in accordance with the policies in this Administrative Plan.

Repayment Agreements Involving Improper Payments

Notice PIH 2010-19 requires certain provisions to be included in any repayment agreement involving amounts owed by a family because it underreported or failed to report income:

- A reference to the items in the family briefing packet that state the family's obligation to provide true and complete information at every reexamination and the grounds on which BCOH may terminate assistance because of a family's action or failure to act.
- A statement clarifying that each month the family not only must pay to BCOH the monthly payment amount specified in the agreement but must also pay to the owner the family's monthly share of the rent to owner.
- A statement that the terms of the repayment agreement may be renegotiated if the family's income decreases or increases.

- A statement that late or missed payments constitute default of the repayment agreement and may result in termination of assistance.

Denial of Landlord

The Denial of Landlord Participation List (DLL) is a directory that is maintained by the Baltimore County Office of Housing (Office of Housing) of Single Family or Multifamily Housing. This list excludes an owner from further participation in Baltimore County's Housing Choice Voucher Program for a variety of reasons. The DLL will be composed of individuals and companies who fail to comply with specified program standards. If an owner is placed on the DLL any property in which the ownership holds an interest is also placed on the list. In some cases, the offense that leads to placement on the DLL can be remedied by the owner. The decision to deny owners on the DLL participation in the Housing Choice Voucher Program is up to the discretion of the Baltimore County Office of Housing.

Any owner that is currently on the HUD Limited Denials of Participation List (LDP List) will be denied participation in the Housing Choice Voucher Program. The LDP List will take precedent over the Baltimore County Office of Housing's DLL process. More information on the LDP List can be found at https://www.hud.gov/program_offices/general_counsel/limited_denial_participation_hud_funding_disqualifications_of_participation.

There are two ways in which an owner is placed on the DLL: (1) contract violations that are related to the Housing Quality Standards (HQS)/National Standards for the Physical Inspection of Real Estate (NSPIRE) and (2) contract violations that are unrelated to the HQS/NSPIRE. Actions taken by the Baltimore County Office of Housing will follow an escalation process. This process includes provisions for a warning as well as a probation period before denial proceedings are implemented. The Integrity Unit will track owner violations, manage the DLL, and communicate with owners.

Contract Violations Related to HQS/NSPIRE

HQS/NSPIRE violations that result in DLL actions are determined by the percentage of the total number of owner properties that fail HQS/NSPIRE for owner related items within a 12-month period. The Inspections Unit will evaluate the failure rates. Owners that have 50% or more units that failed HQS/NSPIRE will result in a first offense. The failure items will be determined in congruence with the HQS HUD-52580/NSPIRE Inspection checklist.

Level of Severity

First Offense – The owner will be placed on an 18-month probationary period. This probation will not interrupt owner participation in the Housing Choice Voucher Program. At the end of the 18-month probationary period, the failure rate will be re-evaluated. If the failure rate remains at 50% or more, it will result in a second offense. The owner will receive written notification of their probationary status within ten business days from the determination of the first offense from the Integrity Unit. The notification will explain the offense in detail, request an appointment to counsel the owner on remediation, and warn of a one (1) year suspension if the owner continues to fail 50% or more HQS/NSPIRE inspections.

If the failure rate has decreased below a 50% unit failure rate, the owner's participation in the Housing Choice Voucher Program may continue. The probation status will remain part of the owner's record and will factor into actions taken for any future violation(s).

Second Offense – The owner is placed on the DLL List and is suspended from participating in the Housing Choice Voucher Program for one (1) year. The Integrity Unit will send a letter within ten business days of the determination of the second offense that identifies the violation(s) that were committed, the effective date of the suspension, and offer the owner the opportunity to request an informal hearing. During this suspension, an owner will not be allowed to lease any additional units under the Housing Choice Voucher Program or receive

Housing Assistance Payments (HAP). Any expiring HAP contracts during the 12-month period will not be renewed.

After the 12-month suspension period the owner will be allowed participate in the Housing Choice Voucher Program for an 18-month probationary period. At the end of the 18-month probationary period, an evaluation will be conducted. If it results in a failure rate of 50% or more it will result in a third offense.

Third Offense – The owner is placed on the DLL List and is suspended from participating in the Housing Choice Voucher Program for five (5) years. The Integrity Unit will send a letter within 15 business days from the determination of the third offense identifying the violation(s) that were committed and the effective date of the suspension. During this suspension, an owner will not be allowed to lease under the Housing Choice Voucher Program or receive HAP payments. Any expiring HAP contracts will not be renewed.

After the 5-year suspension period the owner will be allowed participate in the Housing Choice Voucher Program for an 18-month probationary period. At the end of the 18-month probationary period, an evaluation will be conducted. If it results in a failure rate of 50% or more it will result in a fourth offense.

Fourth Offense – The owner is placed on the DLL List and denied participation in the Housing Choice Voucher Program permanently. The Integrity Unit will send a letter within ten business days from the determination of the fourth offense identifying the violation(s) that were committed and the effective date of the denial. The owner will no longer be allowed to lease under the Housing Choice Voucher Program or receive HAP payments.

Reinstatement from Denial

An owner may request reinstatement in writing. The decision to reinstate will be at the sole discretion of the Baltimore County Office of Housing. If reinstated, the owner's previous violation(s) will remain on the owner's record and factor in to any future actions.

Contract Violations Unrelated to HQS/NSPIRE

Contract violations that result in DLL actions are found in the HUD-52641 Housing Assistance Payment Contract – Parts A, B and C.

Appeals

When the Office of Housing notifies an owner that participation in the Housing Choice Voucher Program has been or will be suspended or denied, that owner has the option to dispute the decision by requesting an informal hearing. The owner has ten (10) business days from the date of the notification of suspension to request an informal hearing in writing. If the hearing is requested, the Integrity Unit will schedule an informal hearing and notify the owner in writing within ten (10) business days.

Informal hearings will be conducted by a Hearing Officer designated by the Office of Housing. The Officer will be someone who was not involved in the decision to suspend or deny participation. The Hearing Officer will review oral arguments and evidence and make a decision, either to uphold or overturn the Baltimore County Office of Housing's decision. This decision will be based on a preponderance of the evidence presented at the hearing. The Hearing Officer will notify the owner in writing of its final decision within ten (10) business days of the informal hearing. A decision that overturns the owner's suspension or denial will not interrupt participation in the Housing Choice Voucher Program. The owner's probation status will remain on record. If the decision to suspend the owner's participation is upheld, the Baltimore County Office of Housing will continue its action to end participation on the effective date of the original notification to suspend or deny.

Financial Management/Reporting Requirements

The Housing Assistance Payment (HAP) Register

Baltimore County Office of Housing will keep a HAP register for each tenant with the required information as listed below.

The HAP Register will be kept up-to-date with all initial payments and subsequent changes entered.

Monitoring Program Performance

To ensure quality control Baltimore County Office of Housing will conduct monthly monitoring review of all Housing Choice Voucher Programs, activities, which may include the following:

1. Review of waiting list
2. Audit of files
3. File found
4. Bi-weekly review of HAP register
5. Review of financial records
6. Review of monthly utilization reports to maximize utilization by monitoring funding availability and commitment to subsidized households to determine if voucher should be issued.
7. Sample review of HQS/NSPIRE

Baltimore County Office of Housing will closely monitor the Administrative Fee Reserve to ascertain that ongoing administrative fees are sufficient to cover ongoing administrative expenses. Proposed expenditures not in accordance with the approved budget require prior approval for a budget amendment by the Director of Health and Human Services and the Office of Budget and Finance for Baltimore County.

HUD Regulatory Amendments

Revisions to existing program regulations will be automatically incorporated in this plan subsequent to its effective date. Special rules for use of available funds will be followed when HUD provides funding for a special purpose.

Payment Standard

The Baltimore County Office of Housing determines the amount of subsidy a family will receive but does not limit the rent charged by the owner.

The maximum subsidy calculation is done at the time a family is issued a Housing Voucher.

Establishing the maximum subsidy enables the family to “shop” for housing.

The actual Baltimore County Office of Housing subsidy can be calculated only after the family has selected a specific unit and the gross rent for the unit is known.

The family may pay more than 30% of monthly adjusted income for rent and utilities.

The standards will be reviewed annually.

Adjustments to the payment standards will be made when required due to economic reasons and/or due to an adjustment in the areas Fair Market Rents. In an effort to allow flexibility, the payment standards will be set in accordance with federal regulations between 90% and 110% of the current Fair Market Rent. The factors in determining the standards will largely be affected by market conditions and trends. Baltimore County Office of Housing reserves the right to establish standards by Census Tract, if applicable and warranted, to encourage de-concentration and enhanced choice.

The Baltimore County Office of Housing may establish a separate payment standard amount within the basic range for a designated part of an FMR area

The payment standard used for a family at regular reexamination will not be less than the applicable standard previously used unless the family's size or composition increases or decreases in accordance with Baltimore County Office of Housing occupancy standards.

Exception Payment Standards for Providing Reasonable Accommodation

Pursuant to PIH 2016-05, the Baltimore County Office of Housing may approve a payment standard of not more than 120 percent of the FMR without HUD approval if requested as a reasonable accommodation by a family that includes a person with a disability.

The Baltimore County Office of Housing must maintain documentation that shows:

- A rent reasonableness analysis was conducted in accordance with the Housing Choice Voucher Program regulations at 24 CFR 982.507;
- The family requested lease approval for the unit and requested an exception payment standard as a reasonable accommodation; and
- The unit has features that meet the needs of a family member with disabilities. For example, a unit may be suitable because of its physical features or for other reasons, such as having the requisite number of bedrooms, location on an accessible transit route, or proximity to accessible employment, education, services, or recreation.

The family must submit a request for a reasonable accommodation in writing and/or include supporting documentation, for example from a medical professional.

Shared Housing 24 CFR 982.615 through 982.618

Shared housing is a single housing unit occupied by an assisted family and another resident or residents. The shared unit consists of both common space for use by the occupants of the unit and separate private space for each assisted family.

An assisted family may share a unit with other persons assisted under the HCV program or with other unassisted persons. The owner of a shared housing unit may reside in the unit, but housing assistance may not be paid on behalf of the owner. The resident owner may not be related by blood or marriage to the assisted family.

If approved by BCOH, a live-in aide may reside with the family to care for a person with disabilities. BCOH must approve a live-in aide if needed as a reasonable accommodation so that the program is readily accessible to and usable by persons with disabilities.

When providing HCV assistance in shared housing, a separate lease and HAP contract are executed for each assisted family, and the standard form of the HAP contract is used.

Project Based Voucher (PBV) Program

On October 13, 2005, HUD published final regulations for the Project-Based Voucher (PBV) program, superseding regulations at 24 CFR part 983 (see 70 FR 59892). This Addendum provides the Baltimore County Office of Housing (Baltimore County Office of Housing) policies and procedures for its PBV program in accordance with the new regulations.

Baltimore County Office of Housing's PBV program is subject to the regulations at 24 CFR part 983, which

includes regulations governing policies and procedures that are not specified in this Administrative Plan.

In addition to the policies and procedures stated below, and other PBV regulations stated at 24 CFR part 983, Baltimore County Office of Housing's PBV program is subject to most of the requirements of the Housing Choice Voucher Program, as specified in this Administrative Plan and in other HUD regulations.

Jurisdiction

The jurisdiction for Baltimore County Office of Housing's PBV program is within the confines of Baltimore County.

Baltimore County Office of Housing's PBV Commitments and Priorities

Baltimore County Office of Housing's PBV program is designed to ensure that PBV assistance is used to support goals that could not be equally achieved through the use of tenant-based voucher assistance. Baltimore County Office of Housing's PBV program has committed to the following priorities:

1. Expand and/or preserve the supply of affordable housing in an effort to increase the affordable housing choices of residents within the jurisdiction.
2. Support projects which further revitalize neighborhoods, promote the de-concentration of poverty and generally provide increased housing and economic opportunities.
3. Work with the community to identify and serve populations with particular housing needs, including but not limited to the provision of supportive services to promote self-sufficiency and supportive housing for families with disabilities.

Proposal Submission and Selection

Request for Proposals Process

BCOH is responsible for determining the amount of budget authority that is available for project-based vouchers and for ensuring that the amount of assistance that is attached to units is within the amounts available under the Annual Contributions Contract. Therefore, BCOH will conduct an annual analysis to determine the number of project-based vouchers available. Upon confirmation and approval from HUD, a notification which will include the number of PBVs available, an outline of the desired projects, how the applications will be evaluated, submission requirements along with a timeline for the Request for Proposals (RFP) process will be issued.

Baltimore County Office of Housing will select PBV proposals through a public Request for Proposals (RFP) process. Baltimore County Office of Housing's PBV RFP will be advertised in a manner to provide broad public notice of the opportunity to offer PBV proposals for consideration by Baltimore County Office of Housing. The public notice procedures will include publication of the general notice in a local newspaper of general circulation and other means designed and actually operated to provide broad public notice.

The public notice of the PBV RFP will specify the submission deadline. The public notice will inform owners or developers seeking project-based assistance of the availability of the full RFP document at Baltimore County Office of Housing's main offices at 6401 York Road, Drumcastle Center, Baltimore, Maryland 21212.

The full RFP document will provide detailed information about proposal submission and selection procedures and will be available upon request of interested parties at Baltimore County Office of Housing's main offices.

Property owners may submit PBV proposals in accordance with the proposal submission guidelines stated in the full RFP document. Proposals will be selected according to explicit criteria specified in the full RFP document, following the selection criteria stated below. Under no circumstances will Baltimore County Office of Housing's RFP selection criteria limit proposals to a single site or impose restrictions that explicitly or practically preclude owner submission of proposals for PBV housing on different sites.

Alternative Competitive Processes

BCOH may select, without issuing an RFP, a proposal for housing assisted under a Federal, State, or local government housing assistance, community development, or supportive services program that required competitive selection of proposals, where the proposal has been selected in accordance with such program's competitive selection requirements within three years of the PBV proposal selection date. BCOH may not select a housing assistance proposal using this method if the competition involved any consideration that the project would receive PBV assistance.

Proposals for PBV assistance which have been independently selected for housing assistance as described above may be submitted to Baltimore County Office of Housing on a rolling basis. Baltimore County Office of Housing's selection of proposals under the alternative competitive processes may be contingent upon the owner providing additional information required according to Baltimore County Office of Housing's selection requirements and HUD and Baltimore County Office of Housing requirements for PBV assistance. Baltimore County Office of Housing will inform owners of any additional requirements at the time their proposals are submitted.

Selection Criteria

Proposals will be selected according to the following selection criteria:

- The housing must promote one of Baltimore County Office of Housing's priorities for its PBV program;
- The proposal must comply with all HUD program regulations and requirements;
- The property must offer eligible housing;
- The proposal must comply with the HUD cap on PBV units per building;
- The housing site must meet the site selection standards detailed at 24 CFR 983.57;

Proposals that have not been through a state competition will be subject to the following:

- Proposals for new construction or rehabilitation projects must demonstrate capacity, experience, and successful outcomes in prior projects that indicate their ability to complete the construction work effectively and within the proposed schedule;
- Proposals for all housing must demonstrate capacity, experience, and successful outcomes in property management, particularly management of housing targeted to low-income persons and families;
- Proposals for supportive housing must demonstrate the capacity, experience, and successful outcomes of the supportive services provider that indicate its ability to effectively provide sufficient supportive services. More detailed information about minimum supportive services guidelines is provided later in this addendum.
- Proposals must provide evidence of sufficient financing commitments (for construction, operations, and supportive services if applicable) to demonstrate the project's long-term viability.

Public Notice and Review of Baltimore County Office of Housing Proposal Selection

At the conclusion of selection during the competitive process, Baltimore County Office of Housing will provide public notice of PBV proposal selections, including publication of public notice in a local newspaper of general circulation and/or other means designed and actually operated to provide broad public notice.

Baltimore County Office of Housing will make documentation available for public review regarding the basis for Baltimore County Office of Housing's selection of a PBV proposal.

Proposals selected via the alternate competitive process will be identified and included in the annual agency plan update, which includes publication (via public notice) of the process, documents and plans, and allows for public comment on the proposed selection.

Site Selection Standards

Baltimore County Office of Housing will only select proposals which demonstrate consideration of and compliance with the site selection standards at 24 CFR 983.57, as such may be amended or revised, which shall ensure that selected proposals will meet the above program goals of de-concentrating poverty, expanding housing and economic opportunities, and otherwise providing needed housing support.

Supportive Services Guidelines and Requirements

Pursuant to HUD regulations, project-based assistance will ordinarily be limited to 25% of the units contained within the proposed project. However, for projects providing supportive services, each unit that is occupied by families receiving qualified supportive services shall be an "excepted unit" and shall not apply towards the 25% cap

Qualifying Supportive Services

- Participation in Baltimore County Office of Housing's FSS program
- Educational Services or Counseling
- Employment or vocational training, counseling or referrals
- Life skills training or counseling
- Credit counseling
- Personal finance training and counseling
- Healthcare prevention and/or Community Outreach
- Supportive housing for persons with developmental disabilities or mental illness
- Supportive housing for persons with legal custody of grandchildren
- Referrals to or provision of day care, after school programs or other youth services.

It is not necessary that the above services be provided by or at the project. However, to qualify for as an "excepted unit" a family must have at least one member receiving at least one qualifying supportive service. Proposals that include supportive services should identify the particular services that will be provided and the service provider(s). Baltimore County Office of Housing will evaluate proposals including supportive housing units on the basis of the specific services provided, the intensity of the services and the target population to be served. Baltimore County Office of Housing will also evaluate supportive housing proposals based on the history and track record of the proposed service providers and the need for the supportive housing at the proposed site.

Family Responsibility

At the family's annual income recertification, Baltimore County Office of Housing will require written documentation from the service provider indicating the family's continued compliance with the terms of the supportive services plans. Project owners will also be expected to provide some level of monitoring of the services provided. This monitoring should be detailed in the proposal, and will be evaluated as part of the section process. At Baltimore County Office of Housing's discretion, Baltimore County Office of Housing may request additional documentation of compliance with supportive service obligations.

The unit eligible for status as an "excepted unit" so long as at the time of the occupying family's initial tenancy at least one member of the family is receiving a qualifying supportive service. If the family completes an FSS contract of participation or the supportive services requirement, the unit will continue to count as an "excepted

unit” for as long as the family resides in that unit.

Family Failure to Comply with Supportive Service Requirements

Failure without good cause by a family to complete or comply with its supportive service participation requirements will result in termination of the project-based assistance for that unit and may result in the termination of the lease by the project owner.

Waiting Lists

Baltimore County Office of Housing will establish individual site-based waiting lists for each PBV project selected.

Baltimore County Office of Housing will offer to place applicants who are listed on the waiting list for tenant-based assistance on the waiting list(s) for PBV assistance.

Baltimore County Office of Housing will open and close the site-based waiting lists pursuant to the procedures outlined in the Administrative Plan.

Preferences

Baltimore County Office of Housing may establish separate preferences for each PBV project. These preferences may include those for elderly or disabled families, or preferences related to supportive housing programs. Preferences may include those outlined in the Administrative Plan.

Any preferences that would be necessary to the operation of the project, or required by a funding source must be disclosed in the proposal.

Supportive Housing Related Preferences

If PBV units include special accessibility features for persons with disabilities, Baltimore County Office of Housing will first refer families who require such accessibility features to the owner. For other units that are designated to receive supportive services, Baltimore County Office of Housing may give preference to disabled families who need services offered at a particular project. Project owners may advertise the project as offering services for a particular type of disability; however, the project must be open to all otherwise eligible persons with disabilities who may benefit from services provided in the project.

Only families that meet the following limits will be eligible for any supportive housing preference:

- Families (including individuals) with disabilities that significantly interfere with their ability to obtain and maintain themselves in housing
- Families that without appropriate supportive services will not be able to obtain or maintain themselves in housing
- Families for whom such services cannot be provided in a non-segregated setting.

Disabled residents will not be required to accept the particular services offered at the project.

Baltimore County Office of Housing is prohibited from granting preferences to persons with specific disabilities (see 24 CFR 982.207(b)(3)).

Protection of In-Place Families

- 1) To minimize displacement of in-place families, if an in-place family is determined to be eligible prior to placement of the family's unit on the HAP contract, the in-place family must be placed on the PBV

waiting list (if the family is not already on the list) and given an absolute selection preference. If BCOH's waiting list for PBV assistance is not a project-specific waiting list, BCOH must refer the family to the applicable project owner for an appropriate-size PBV unit in the specific project.

- 2) If the in-place family is a tenant-based voucher participant, program eligibility is not re-determined. However, BCOH must determine that the total tenant payment for the family is less than the gross rent for the unit, such that the unit will be eligible for a monthly HAP, and BCOH may deny or terminate assistance for the grounds specified in [24 CFR 982.552](#) and [982.553](#).
- 3)
 - (i) During the initial term of the lease under the tenant-based tenancy, an in-place tenant-based voucher family may agree, but is not required, to mutually terminate the lease with the owner and enter into a lease and tenancy under the PBV program. If the family chooses to continue the tenant-based assisted tenancy, the unit may not be added to the PBV HAP contract. The owner may not terminate the lease for other good cause during the initial term unless the owner is terminating the tenancy because of something the family did or failed to do in accordance with [24 CFR 982.310\(d\)\(2\)](#). The owner is expressly prohibited from terminating the tenancy during the initial term of the lease based on the family's failure to accept the offer of a new lease or revision, or for a business or economic reason.
 - (ii) If, after the initial term, the owner chooses not to renew the lease or terminates the lease for other good cause (as defined in [24 CFR 982.310\(d\)](#)) to end the tenant-based assisted tenancy, the family would be required to move with continued tenant-based assistance or relinquish the tenant-based voucher and enter into a new lease to receive PBV assistance in order to remain in the unit.

(4) Admission of in-place families is not subject to income-targeting under [24 CFR 982.201\(b\)\(2\)\(i\)](#)

Applying for Admission

The process for applying for admission to the PBV program is not different than the process for applying for admission to the tenant-based program, which are provided in Baltimore County Office of Housing's Administrative Plan.

At the time of the application, Baltimore County Office of Housing will provide applicants with the opportunity to be placed on the tenant-based waiting list if open, or any open site-based waiting lists.

Tenant Selection

When notified of a vacancy in a PBV unit, Baltimore County Office of Housing will refer tenants according to the following procedures:

First-come, first-served among applicants on the specific PBV waiting list.

For PBV waiting lists that include preferences, Baltimore County Office of Housing will select applicants from the waiting list on a first-come, first-based basis who:

- Qualified for preference at the time of application; and
- Continue to qualify for preference at the time of admission.

Offer of PBV Assistance

Leasing [24 CFR 983.253(a)]

During the term of the HAP contract, the owner must lease contract units to eligible families that are selected

and referred by BCOH and that have been selected from BCOH's site-based waiting list. The contract unit leased to the family must be an appropriately sized unit, based on BCOH's occupancy standards.

Filling Vacancies [24 CFR 983.254(a)]

The owner must promptly notify BCOH of any vacancy or expected vacancy in a contract unit. After receiving such notice, BCOH must make timely and considerable effort to promptly refer a sufficient number of families for the owner to fill such vacancies to minimize the likelihood and length of any vacancy.

BCOH Policy

The owner must notify BCOH in writing (mail, fax, or e-mail) within five (5) business days of learning of a vacancy or an expected vacancy.

BCOH will make every reasonable effort to refer families to the owner within 15 business days of receiving such notice from the owner.

Tenant Screening [24 CFR 983.255]

BCOH's procedures for tenant screening for the PBV program are not different than procedures for screening tenant-based voucher applicants, which are provided in Baltimore County Office of Housing's Administrative Plan.

BCOH Responsibility

BCOH has no responsibility or liability to the owner or any other person for the family's behavior or suitability for tenancy. However, the BCOH may opt to screen applicants for family behavior or suitability for tenancy and may deny admission to an applicant based on such screening and must conduct tenant screening in accordance with policies stated with the Administrative Plan.

BCOH Policy

BCOH will not conduct screening to determine a PBV applicant family's suitability for tenancy.

BCOH must provide the owner with an applicant family's current and prior address (as shown in PHA records) and the name and address (if known) of the family's current landlord and any prior landlords.

In addition, BCOH may offer the owner other information available about a family, including information about the tenancy history of family members or about drug trafficking and criminal activity by family members. BCOH must have and provide the applicant family a description of BCOH policy on providing information to owners, and BCOH must give the same types of information to all owners.

BCOH may not disclose to the owner any confidential information provided in response to a request for documentation of domestic violence, dating violence, sexual assault, or stalking, except at the written request or with the written consent of the individual providing the documentation [24 CFR 5.2007(c)].

BCOH Policy

BCOH will inform owners of their responsibility to screen prospective tenants, and will provide owners with the required known name and address information, at the time of the turnover NSPIRE inspection or before. BCOH will not provide information to the owner, such as tenancy history, criminal history, etc.

Owner Responsibility

The owner is responsible for screening and selection of the family to occupy the owner's unit. When screening families the owner may consider a family's background with respect to the following factors:

- Payment of rent and utility bills

- Caring for a unit and premises
- Respecting the rights of other residents to the peaceful enjoyment of their housing
- Drug-related criminal activity or other criminal activity that is a threat to the health, or safety of others.
- Compliance with other essential conditions of tenancy

Procedures for Families Occupying a Wrong Size or an Accessible Unit Whose Accessibility Features are not required by the Family

If a family is determined by Baltimore County Office of Housing to occupy a wrong-sized unit, or a unit with accessibility features that the family does not require (and such unit is needed by a family that requires the accessibility features) then Baltimore County Office of Housing must promptly notify the family and the project owner of this determination and must offer continued assistance in another appropriately sized or accessible unit.

Continued assistance after unit, which may include, but is not limited to the following options:

- PBV assistance in an appropriate-sized unit (in the same building or in another building);
- Other project-based housing assistance (including occupancy of a public housing unit)
- Tenant-based rental assistance under the voucher program; or
- Other comparable public or private tenant-based assistance (e.g., under the HOME program).

For families who have been notified that they occupy a wrong-size unit, and offered continued assistance:

- If the PHA offers the families the opportunity to receive tenant-based rental assistance under the voucher program, the PHA must terminate the HAP payments for a wrong-sized unit at expiration of the term of the family's voucher (including any extensions granted by the PHA).
- If the PHA offers the family the opportunity for another form of continued housing assistance (as provided above), and the family does not accept the offer, does not move out of the PBV unit within a reasonable time as determined by the PHA, or both, the PHA must terminate the HAP payments for the wrong-sized unit, at the expiration of a reasonable period as determined by the PHA.

Right to Move

A family residing in a PBV unit may terminate the assisted lease any time after the first year of occupancy and request comparable tenant-based assistance from the Baltimore County Office of Housing.

Should a family terminate its PBV lease and request alternate assistance, the Baltimore County Office of Housing shall offer the family the opportunity for continued tenant-based rental assistance, or if such assistance is not immediately available upon termination of the lease, the Baltimore County Office of Housing will give the family priority to receive tenant-based rental assistance at the next available opportunity for such tenant-based rental assistance.

If the family terminates the assisted lease before the end of the first year of occupancy, the family will not be entitled to tenant-based assistance or priority for such assistance under this section. However, the family may reapply for tenant-based assistance or other project-based assistance as otherwise provided in this Administrative Plan.

Redetermination of Rent to Owner

The amount of rent to owner must not exceed the lowest of the following, with an exception for certain tax credit units:

1. An amount determined by Baltimore County Office of Housing, not to exceed 110 percent of the applicable fair market rent (for any exception payment standard approved by the Secretary) for the unit bedroom size minus any utility allowance;
2. The reasonable rent; or
3. The rent requested by the owner.

The owner may request an increase of the rent at the annual anniversary of the HAP contract by a 90-day written notice to Baltimore County Office of Housing.

PROPOSED FY2025 PLAN

Glossary

ABSORPTION- In portability, the point at which a receiving HA stops billing the initial HA for assistance on behalf of a portability family. The receiving HA uses funds available under the receiving HA consolidated ACC.

ACC - Annual contributions contract.

ACC RESERVE ACCOUNT (Formerly Project Reserve) - Account established by HUD from amounts by which the maximum payment to the HA under the consolidated ACC (during an HA fiscal year) exceeds the amount actually approved and paid. This account is used as the source of additional payments for the program.

ADJUSTED INCOME - Annual Income less the following allowances, determined in accordance with HUD instructions:

- A. \$480 for each Dependent;
- B. \$400 for any Elderly Family;
- C. For any Family that is not an Elderly Family but has a Handicapped or Disabled member other than the head of household or spouse, Handicapped Assistance Expenses in excess of three percent of Annual Income, but this allowance may not exceed the employment income received by Family members who are 18 years of age or older as a result of the assistance to the Handicapped or Disabled Person;
- D. For any Elderly Family
 - 1. That has no Handicapped Assistance Expenses, an allowance for Medical Expenses equal to the amount by which the Medical Expenses exceed three percent of Annual Income;
 - 2. That has Handicapped Assistance Expenses greater than or equal to three percent of Annual Income, an allowance for Handicapped Assistance Expenses computed in accordance with paragraph (c) this section, plus an allowance for Medical Expenses that is equal to the Families Medical Expenses;
 - 3. That has Handicapped Assistance Expenses that are less than three percent of Annual Income, an allowance for combined Handicapped Assistance Expenses and Medical Expenses that is equal to the amount by which the sum of these expenses exceeds three percent of Annual Income; and
 - 4.A. Child care expenses; or
 - B. in the case of families assisted by Indian housing authorities, the greater of
 - i. child care expenses, or
 - ii. excessive travel expenses, not to exceed \$25 per family per week, for employment or education related travel.

ADMINISTRATIVE FEE - Fee paid by HUD to the HA for administration of the program.

ADMINISTRATIVE FEE RESERVE (Formerly Operating Reserve) - Account established by HA from excess administrative fee income. The administrative fee reserve must be used for housing purposes.

- A. The HA must maintain an administrative fee reserve (formerly operating reserve) for the program. There are separate administrative fee reserve accounts for the HA's voucher programs. The HA must credit to the administrative fee reserve the total of:
 - a. The Amount by which program administrative fees paid by HUD for an HA fiscal year exceed the HA program administrative expenses for the fiscal year; plus
 - b. Interest earned on the administrative fee reserve.
- B. The HA must use funds in the administrative fee reserve to pay program administrative expenses in excess of administrative fees paid by HUD for an HA fiscal year. If funds in the administrative fee reserve are not needed to cover HA administrative expenses (to the end of the last expiring funding increment

under the consolidated ACC), the HA may use these funds for other housing purposes permitted by State and local law. However, HUD may prohibit use of the funds for certain purposes.

- The HA Board of Commissioners or other authorized officials must establish the maximum amount that may be charged against the administrative fee reserve without specific approval.
- If the HA has not adequately administered any Housing Choice Voucher Program, HUD may prohibit use of funds in the administrative fee reserve, and may direct the HA to use funds in the reserve to improve administration of the program or to reimburse ineligible expenses.

ADMINISTRATIVE PLAN - The administrative plan described HA policies for administration of the tenant-based programs.

- A. The HA must adopt a written administrative plan that establishes local policies for administration of the program in accordance with HUD requirements. The administrative plan and any revisions of the plan must be formally adopted by the HA Board of Commissioners or other authorized HA officials. The administrative plan states HA policy on matters for which the HA has discretion to establish local policies.
- B. The administrative plan must be in accordance with HUD regulations and other requirements. The HA must review the administrative plan if needed to comply with HUD requirements. The HA must give HUD a copy of the administrative plan.
- C. The HA must administer the program in accordance with the HA administrative plan.
- D. The HA administrative plan must cover HA policies on these subjects:
 - a. How the HA selects applicants from the HA waiting list, including applicants with federal and other preferences, and procedures for closing and reopening the HA waiting list;
 - b. Issuing or denying vouchers, including HA policy governing the voucher term and any extensions or suspension of the term. Suspension means stopping the clock on the term of a family's voucher after the family submits a request for lease approval. If the HA decides to allow extensions or suspensions of the voucher term, the HA administrative plan must describe how the HA determines whether to grant extensions or suspensions, and how the HA determines the length of any extension or suspension;
 - c. Any special rules for use of available funds when HUD provides funding to the HA for a special purpose (e.g., desegregation), including funding for specified families or a specified category of families;
 - d. Occupancy policies, including:
 - i. Definition of what group of persons may qualify as a family;
 - ii. Definition of when a family is considered to be continuously assisted;
 - e. Encouraging participation by owners of suitable units located outside areas of low income or minority concentration;
 - f. Assisting a family that claims that illegal discrimination has prevented the family from leasing a suitable unit;
 - g. A statement of the HA policy on providing information about a family to prospective owners;
 - h. Disapproval of owners;
 - i. Subsidy standards;
 - j. Family absence from the dwelling unit;
 - k. How to determine who remains in the program if a family breaks up;
 - l. Informal review procedures for applicants;
 - m. Informal hearing procedures for participants;
 - n. For the voucher program: the process for establishing and revising payment standards, including affordability adjustments;
 - o. Special policies concerning special housing types in the program (e.g., use of shared housing); and
 - p. Policies concerning payment by a family to the HA of amounts the family owes the HA.

ADMISSION - The effective date of the first HAP contract for a family (first day of initial lease term) in a tenant-based program. This is the point when the family becomes a participant in the program.

ANNUAL CONTRIBUTIONS CONTRACT (ACC) - A written contract between HUD and an HA. Under the contract HUD agrees to provide funding for operation of the program, and the HA agrees to comply with HUD requirements for the program.

ANNUAL INCOME:

- A. Annual Income is the anticipated total income from all sources received by the Family head and spouse (even if temporarily absent) and by each additional member of the Family, including all net income derived from assets for the 12-month period following the effective date of certification of income, exclusive of certain types of income as provided in paragraph (c) of this section.
- B. Annual Income includes, but is not limited to:
 - a. The full amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation for personal services.
 - b. The net income from operation of a business or profession. Expenditures for business expansion or amortization of capital indebtedness shall not be used as deductions in determining net income. An allowance for depreciation of assets used in a business or profession may be deducted, based on straight-line depreciation, as provided in Internal Revenue Service regulations. Any withdrawal of cash or assets from the operation of a business or profession will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested in the operation by the Family;
 - c. Interest, dividends, and other net income of any kind from real or personal property. Expenditures for amortization of capital indebtedness shall not be used as a deduction in determining net income. An allowance for depreciation is permitted only as authorized in paragraph (b)(2) of this section. Any withdrawal of cash or assets from an investment will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested by the Family. Where the Family has Net Family Assets in excess of \$5,000, Annual Income shall include the greater of the actual income derived from all Net Family Assets or a percentage of the value of such Assets based on the current passbook savings rate, as determined by HUD;
 - d. The full amount of periodic payments received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of periodic receipts, including a lump sum payment for the delayed start of a periodic payment (but see paragraph (c)(13) of this section);
 - e. Payments in lieu of earnings, such as unemployment and disability compensation, workers compensation and severance pay (but see paragraph (c)(3) of this section);
 - f. Welfare Assistance. If the Welfare Assistance payment includes an amount specifically designated for shelter and utilities that is subject to adjustment by the Welfare Assistance agency in accordance with the actual cost of shelter and utilities, the amount of Welfare Assistance income to be included as income shall consist of:
 - i. The amount of the allowance or grant exclusive of the amount specifically designated for shelter or utilities, plus
 - ii. The maximum amount that the Welfare Assistance agency could in fact allow the Family for shelter and utilities. If the Family's Welfare Assistance is ratably reduced from the standard of need by applying a percentage, the amount calculated under this paragraph (b)(6)(ii) shall be the amount resulting from one application of the percentage;
 - g. Periodic and determinable allowances, such as alimony and the court ordered annual or voluntarily provided child support payments, and regular contributions or gifts received from persons not residing in the dwelling;

h. All regular pay, special pay and allowances of a member of the Armed Forces (but see paragraph (c)(7) of this section); and

C. Annual income does not include the following:

- a. Income from employment of children (including foster children) under the age of 18 years;
- b. Payments received for the care of foster children or foster adults (usually individuals with disabilities, unrelated to the tenant family, who are unable to live alone);
- c. Lump-sum additions to Family assets, such as inheritances, insurance payments (including payments under health and accident insurance and Worker's compensation), capital gains and settlement for personal or property losses (but see paragraph (b)(5) of this section);
- d. Amounts received by the Family that are specifically for, or in reimbursement of, the cost of medical expenses for any family member;
- e. Income of a live-in Aide. A person who resides with an Elderly, Disabled, or Handicapped Person or Persons and who—
 - i. Is determined to be essential to the care and well-being of the Person(s);
 - ii. Is not obligated for the support of the Person(s); and
 - iii. Would not be living in the unit except to provide the necessary supportive services.
- f. The full amount of student financial assistance paid directly to the student or to the educational institution;
- g. The special pay to a Family member serving in the Armed Forces who is exposed to hostile fire;
- h.
 - i. Amounts received under training programs funded by HUD;
 - ii. Amounts received by a disabled person that are disregarded for a limited time for purposes of Supplemental Security Income eligibility and benefits because they are set aside for use under a Plan to Attain Self-Sufficiency (PASS);
 - iii. Amounts received by a participant in other publicly assisted programs which are specifically for or in reimbursement of out-of-pocket expenses incurred (special equipment, clothing, transportation, child care, etc.) and which are made solely to allow participation in a specific program;
 - iv. A resident service stipend. A resident service stipend is a modest amount (not to exceed \$200 per month) received by a resident for performing a service for the owner, on a part-time basis, that enhances the quality of life in the development. Such services may include, but are not limited to, fire patrol, hall monitoring, lawn maintenance, and resident initiatives coordination. No Resident may receive more than one such stipend during the same period of time; or
 - v. Compensation from State or local employment training programs and training of a family member as resident management staff. Amounts excluded by this provision must be received under employment training programs with clearly defined goals and objectives, and are excluded only for a limited period as determined in advance;
- i. Temporary, nonrecurring or sporadic income (including gifts);
- j. For all initial determinations and reexaminations of income carried out on or after April 23, 1993, reparation payments paid by a foreign government pursuant to claims filed under the laws of that government by persons who were persecuted during the Nazi era;
- k. Earnings in excess of \$480 for each full-time student 18 years old or older (excluding the head of household and spouse);
- l. Adoption assistance payments in excess of \$480 per adopted child;
- m. Deferred periodic payments of supplemental security income and social security benefits that are received in a lump sum payment.
- n. Amounts received by the family in the form of refunds or rebates under state or local law for property taxes paid on the dwelling unit;

- o. Amounts paid by a state agency to a family with a developmentally disabled family member living at home to offset the cost of services and equipment needed to keep the developmentally disabled family member at home; or
 - p. Amounts specifically excluded by any other Federal statute from consideration as income for purposes of determining eligibility or benefits under a category of assistance programs that includes assistance under the United States Housing Act of 1937. A notice will be published in the FEDERAL REGISTER and distributed to Baltimore County Office of Housing's and owners identifying the benefits that qualify for this exclusion. Updates will be published and distributed when necessary.
- D. If it is not feasible to anticipate a level of income over a 12-month period, the income anticipated for a shorter period may be annualized, subject to a re-determination at the end of the shorter period.
- E. Any family receiving the reparation payments referred to in paragraph (c)(10) of this section that has been requested to repay assistance under this chapter as a result of receipt of such payments shall not be required to make further repayments on or after April 23, 1993.

APPLICANT (Applicant Family) - A family that has applied for admission to a program, but is not yet a participant in the program.

BUDGET AUTHORITY - An amount authorized and appropriated by the Congress for payment to HA's under the program. For each funding increment in an HA program, budget Authority is the maximum amount that may be paid by HUD to the HA over the ACC term of the funding increment.

CONSOLIDATED ANNUAL CONTRIBUTIONS CONTRACT (Consolidated ACC)

- A. **NATURE OF ACC**
 - a. An annual contributions contract (ACC) is a written contract between HUD and an HA. Under the ACC, HUD agrees to make payments to the HA, over a specified term, for housing assistance payments to owners and for the HA administrative fee. The ACC specifies the maximum annual payment by HUD, and the maximum payment over the ACC term. The HA agrees to administer the program in accordance with HUD regulations and requirements.
 - b. HUD's commitment to make payments for each funding increment in the HA program constitutes a separate ACC. However, commitments for all the funding increments in an HA program are listed in one consolidated contractual document called the consolidated annual contributions contract (consolidated ACC). A single consolidated ACC covers funding for the HA voucher program.
- B. **BUDGET AUTHORITY AND CONTRACT AUTHORITY**
 - a. Budget authority is the maximum amount that may be paid by HUD to an HA over the ACC term of a funding increment. Contract authority is the maximum annual payment for the funding increment. Budget authority for a funding increment is equal to contract authority times the number of years in the increment term. Before adding a funding increment to the consolidated ACC for an HA program, HUD reserves budget authority from amounts authorized and appropriated by the Congress for the program.
 - b. For each funding increment, the ACC specifies the initial term over which HUD will make payments for the HA program, and the contract authority and budget authority for the funding increment. For a given HA fiscal year, the amount of HUD's maximum annual payment for the HA program equals the sum of the contract Authority for all of the funding increments under the consolidated ACC. However, this maximum amount does not include contract authority for an expired funding increment. If the term of a funding increment expires during the HA fiscal year, this maximum amount only includes the pro-rata portion of contract authority for the portion of the HA fiscal year prior to expiration. (Additional payments may be made from the ACC reserve

account described in 982.154.) However, the amount to be paid must be approved by HUD, and may be less than the maximum payment.

CONTIGUOUS MSA - In portability, an MSA that shares a common boundary with the MSA in which the jurisdiction of the initial HA is located.

CONTINUOUSLY ASSISTED - An applicant is continuously assisted under the 1937 Housing Act if the family is already receiving assistance under any 1937 Housing Act Program when the family is admitted to the voucher program.

CONTRACT AUTHORITY - The maximum annual payment by HUD to an HA for a funding increment.

DISABLED PERSON - A person who is under a disability as defined in section 223 of the Social Security Act (42 U.S.C. 423), or who has a developmental disability as defined in section 102(7) of the Developmental Disabilities Assistance and Bill of Rights Act (42 U.S.C. 6001(7)).

DISPLACED PERSON - A person or family displaced by government action, or whose dwelling has been extensively damaged or destroyed as a result of a disaster declared or otherwise formally recognized pursuant to Federal disaster relief laws, defined as follows:

- A. A definite and final order requiring demolition, closing or improvement and allowing no alternative must have been issued by the appropriate authority.
- B. The person or family must live in the dwelling at the time of the order is entered or at the time of damage or disaster. In the event a unit becomes occupied subsequent to its having been vacated by a person or by a family entitled to preference, such new occupant shall not also be entitled to preference, even though it may become necessary to serve him with an official notice to vacate.

DOMICILE - The legal residence of the household head or spouse as determined in accordance with State and local law.

DRUG-RELATED CRIMINAL ACTIVITY - Term means:

1. Drug-trafficking; or
2. Illegal use, or possession for personal use, of a controlled substance (as defined in section 102 of the Controlled Substances Act (21 U.S.C. 802)).

DRUG-TRAFFICKING -The illegal manufacture, sale or distribution, or the possession with intent to manufacture, sell or distribute, of a controlled substance (as defined in section 102 of the Controlled Substances Act (21 U.S.C. 802)).

ELDERLY FAMILY - A Family whose Head of Household or Spouse or whose sole member is:

1. At least 62 years old,
2. A Disabled Person, or
3. A Handicapped Person as defined in this section, and may include two or more elderly (at least 62 years old), Disabled or Handicapped Person living together, or one or more such persons living with another person who is determined to be essential to his or her care and well-being.

ELDERLY PERSON - A person who is at least 62 years of age.

ELIGIBILITY- Term means:

A. WHEN APPLICANT IS ELIGIBLE: GENERAL - The HA may only admit an eligible family to a program. To be eligible, the applicant must be a family, must be income-eligible, and must be a citizen or a non-citizen who has eligible immigration status as determined in accordance with 24 CFR part 5.

B. INCOME

a. To be income eligible, the family must be either:

i. A very low-income family; or

ii. A low-income family in any of the following categories:

1. A low-income family that is continuously assisted under the 1937 Housing Act.
2. A low-income family physically displaced by rental rehabilitation activity under 24 CFR part 511.
3. A low-income non-purchasing family residing in a HOPE 1 (HOPE for Public and Indian Housing Homeownership) or HOPE 2 (HOPE for Homeownership of Multifamily Units) project.
4. A low-income non-purchasing family residing in a project subject to a homeownership program under 24 CFR 248.173.
5. A low-income family displaced as a result of the prepayment of a mortgage or voluntary termination of mortgage insurance contract under 24 CFR 248.165.
6. For the voucher program only, a low-income family residing in a HUD-owned multifamily rental housing project when HUD sells, forecloses or demolishes the project.

b. The HA determines whether the family is income-eligible by comparing the family's annual income (gross income) with the HUD-established very low-income limit or low-income limit for the area. The applicable income limit for issuance of a voucher when a family is selected for the program is the highest income limit (for the family unit size) for areas in the HA jurisdiction. The applicable income limit for admission to the program is the income limit for the area where the family is initially assisted in the program. The family may only use the voucher to rent a unit in an area where the family is income eligible at admission to the program.

C. FAMILY COMPOSITION

a. A family may be a single person or a group of persons.

b. A family includes a family with a child or children.

c. A group of persons consisting of two or more elderly persons or disabled persons living together, or one or more elderly or disabled persons living with one or more live-in aides is a family. The HA determines if any other group of persons qualifies as a family.

d. A single person family may be:

i. An elderly person.

ii. A displaced person.

iii. A disabled person.

iv. Any other single person.

e. A child who is temporarily away from the home because of placement in foster care is considered a member of the family.

D. CONTINUOUSLY ASSISTED

- a. An applicant is continuously assisted under the 1937 Housing Act if this family is already receiving assistance under any 1937 Housing Act if the family is already receiving assistance under any 1937 Housing Act program when the family is admitted to the certificate or voucher program.
- b. The HA must establish policies concerning whether and to what extent a brief interruption between assistance under one of these programs and admission to the certificate or voucher program will be considered to break continuity of assistance under the 1937 Housing Act.

EXCEPTION RENT - In the certificate program, an initial rent (contract rent plus any utility allowance) in excess of the published FMR. In the certificate program, the exception rent is approved by HUD, and is used in determining the initial contract rent. In the voucher program, the HA may adopt a payment standard up to the exception rent limit approved by HUD for the HA certificate program.

FAIR MARKET RENT (FMR) - The rent, including the cost of utilities (except telephone), that would be required to be paid in the housing market area to obtain privately owned, existing, decent, safe and sanitary rental housing of modest (non-luxury) nature with suitable amenities. Fair market rents for existing housing are established by HUD for housing units of varying sizes (number of bedrooms), and are published in the FEDERAL REGISTER in accordance with 24 CFR part 888 as follows.

FAMILY -

- a. A family may be a single person or a group of persons.
- b. A family includes a family with a child or children.
- c. A group of persons consisting of two or more elderly persons or disabled persons living together, or one or more elderly or disabled persons living with one or more live-in aides is a family. The HA determines if any other group of persons qualifies as a family.
- d. A single person family may be:
 - i. An elderly person.
 - ii. A displaced person.
 - iii. A disabled person.
 - iv. Any other single person.

FAMILY SELF-SUFFICIENCY PROGRAM (FSS PROGRAM) - The program established by an HA to promote self-sufficiency of assisted families, including the provision of supportive services (42 U.S.C. 1437u).

FAMILY UNIT SIZE - The appropriate number of bedrooms for a family. Family unit size is determined by the HA under the HA subsidy standards.

FOSTER ADULT – a member of the household who is 18 years or older and meets the definition of a foster adult under the state law. In general, a foster adult is unable to live independently due to a debilitating physical or mental condition and is placed with family by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction.

FOSTER CHILD – a member of the household who meets the definition of a foster child under state law. In general, a foster child is placed with a family by an authorized placement agency (e.g., public child welfare agency) or by judgment, decree, or other order of any court of competent jurisdiction.

FMR - Fair market rent.

FMR/EXCEPTION RENT LIMIT - The Housing Choice Voucher existing housing fair market rent published by HUD Headquarters, or any exception rent. In the certificate program, the initial contract rent for a dwelling unit plus any utility allowance may not exceed the FMR/exception rent limit (for the dwelling unit or for the family unit size). In the voucher program, the HA may adopt a payment standard up the FMR/exception rent limit.

FSS PROGRAM - Family self-sufficiency program.

FUNDING INCREMENT - Each commitment of budget authority by HUD to an HA under the consolidated annual contributions contract for the HA program.

HA - Housing Agency.

HANDICAPPED ASSISTANCE EXPENSES - Reasonable expenses that are anticipated, during the period for which Annual Income is computed, for attendant care and auxiliary apparatus for a Handicapped or Disabled Family member, and that are necessary to enable a Family member (including the Handicapped or Disabled member) to be employed, provided that the expenses are neither paid to a member of the Family nor reimbursed by an outside source.

HANDICAPPED PERSON - A person having a physical or mental impairment that:

- a. Is expected to be of a long-continued and indefinite duration,
- b. Substantially impedes his or her ability to live independently, and
- c. Is of such a nature that such ability could be improved by more suitable housing conditions.

HAP CONTRACT - Housing assistance payments contract.

HOUSING AGENCY (HA) - A State, county, municipality or other governmental entity or public body (or agency or instrumentality thereof) authorized to engage in or assist in the development or operation of low-income housing, including an Indian housing authority (IHA). (Baltimore County Office of Housing and HA mean the same thing.)

HOUSING ASSISTANCE PAYMENT - The monthly assistance payment by an HA. The total assistance payment consists of:

1. A payment to the owner for rent to owner under the family's lease.
2. An additional payment to the family if the total assistance payment exceeds the rent to owner. In the certificate program, the additional payment is called a utility reimbursement.

HOUSING ASSISTANCE PAYMENTS CONTRACT (HAP CONTRACT) - A written contract between an HA and an owner, in the form prescribed by HUD headquarters, in which the HA agrees to make housing assistance payments to the owner on behalf of an eligible family.

HOUSING QUALITY STANDARDS (HQS) - The HUD minimum quality standards for housing assisted under the tenant-based programs. See 24 CFR 982.401 for specifics.

HQS - Housing Quality Standards.

HUD REQUIREMENTS - HUD requirements for the Housing Choice Voucher Programs. HUD requirements are issued by HUD headquarters, as regulations, FEDERAL REGISTER notices or other binding program directives.

IHA - Indian housing authority.

INDIAN - Any person recognized as an Indian or Alaska Native by an Indian Tribe, the federal government, or any State.

INDIAN HOUSING AUTHORITY (IHA) - A housing agency established either:

1. By exercise of the power of self-government of an Indian Tribe, independent of State law; or
2. By operation of State law providing specifically for housing authorities for Indians.

INITIAL CONTRACT RENT -In the certificate program, the contract rent at the beginning of the initial lease term.

INITIAL HA - In portability, the term refers to both:

1. An HA that originally selected a family that subsequently decides to move out of the jurisdiction of the selecting HA.
2. An HA that absorbed a family that subsequently decides to move out of the jurisdiction of the selecting HA.

INITIAL LEASE TERM - The initial term of the assisted lease. The initial lease term must be for at least one year.

INITIAL RENT TO OWNER - The rent to owner at the beginning of the initial lease term.

JURISDICTION - The area in which the HA has authority under State and local law to administer the program.

LEASE:

1. A written agreement between an owner and a tenant for the leasing of a dwelling unit to the tenant. The lease establishes the conditions for occupancy of the dwelling unit by a family with housing assistance payments under a HAP Contract between the owner and the HA.
2. In cooperative housing, a written agreement between a cooperative and a member of the cooperative. The agreement establishes the conditions for occupancy of the members cooperative dwelling unit by the members family with housing assistance payments to the cooperative under a HAP contract between the cooperative and the HA. For purposes of part 982, the cooperative is the Housing Choice Voucher owner of the unit, and the cooperative member is the Housing Choice Voucher tenant.

LEASE ADDENDUM -In the lease between the tenant and the owner, the lease language required by HUD.

LIVE-IN AIDE -A person who resides with an Elderly, Disabled, or Handicapped Person or Persons and who:

- a. Is determined to be essential to the care and well-being of the Person(s);
- b. Is not obligated for the support of the Person(s); and
- c. Would not be living in the unit except to provide the necessary supportive services.

LOW-INCOME FAMILY -A Family whose Annual Income does not exceed 80 percent of the median income for the area, as determined by HUD with adjustments for smaller and larger families. HUD may establish income limits higher or lower than 80 percent of the median income for the area on the basis of its finding that such variations are necessary because of the prevailing levels of construction costs or unusually high or low family incomes. 24 CFR Section 982.201(b) described when a low-income family is income-eligible for admission to the certificate or voucher program).

MSA - Metropolitan statistical area.

1937 HOUSING ACT -The United States Housing Act of 1937 (42 U.S.C. 1437 and following sections). The HUD tenant-based program is authorized by Housing Choice Voucher of the 1937 Housing Act (42 U.S.C. 1437f).

1937 HOUSING ACT PROGRAM - Any of the following programs:

1. The public housing program or Indian housing program.
2. Any program assisted under Housing Choice Voucher of the 1937 Act (42 U.S.C. 1437f) (including assistance under a Housing Choice Voucher tenant-based or project-based program).
3. The Section 23 leased housing program.
4. The Section 23 housing assistance payments program. (Section 23 means Section 23 of the United States Housing Act of 1937 before enactment of the Housing and Community Development Act of 1974.)

NOFA - Notice of funding availability.

NOTICE OF FUNDING AVAILABILITY (NOFA) - For funding (contract or budget authority) that HUD distributes by competitive process, HUD headquarters invites HA applications by publishing a NOFA in the FEDERAL REGISTER. The NOFA explains how to apply for assistance, and the criteria for awarding the funding.

NSPIRE – National Standards for the Physical Inspection of Real Estate

OPERATING RESERVE - Administrative fee reserve.

OWNER - Any person or entity with the legal right to lease or sublease a unit to a participant.

PARTICIPANT (Participant Family) - A family that has been admitted to the HA program, and is currently assisted in the program. The family becomes a participant on the effective date of the first HAP contract executed by the HA for the family (first day of initial lease term).

PAYMENT STANDARD - In the voucher program, an amount used by the HA to calculate the housing assistance payment for a family. Each payment standard amount is based on the fair market rent. The HA adopts a payment standard for each bedroom size and for each fair market rent area in the HA jurisdiction. The payment standard for a family is the maximum monthly subsidy payment.

PBC - Project-based certificate program.

PERSON WITH DISABILITIES (Disabled Person) - A person who is under a disability as defined in section 223 of the Social Security Act (42 U.S.C. 423), or who has a developmental disability as defined in section 102(7) of the Developmental Disabilities Assistance and Bill of Rights Act (42 U.S.C. 6001(7)).

Baltimore County Office of Housing - Public Housing Agency. (Public housing agency and housing agency have the same meaning.) A State, county, municipality or other governmental entity or public body (or agency or instrumentality thereof) authorized to engage in or assist in the development or operation of low-income housing, including an Indian housing authority (IHA). (Baltimore County Office of Housing and HA mean the same thing.)

PORTABILITY - Renting a dwelling unit with Housing Choice Voucher tenant-based assistance outside the jurisdiction of the initial HA.

PREMISES - The building or complex in which the dwelling unit is located, including common areas and grounds.

PROGRAM - The tenant-based certificate program or voucher program.

PROJECT-BASED - Rental assistance that is attached to the structure.

PROJECT BASED CERTIFICATE PROGRAM (PBC) - Project based assistance under 24 CFR part 983, using funding under the consolidated ACC for the HA certificate program.

PROJECT RESERVE - ACC reserve account.

- A. i. HUD establishes an un-funded reserve account, called the ACC reserve account (formerly project reserve), for the HA's program. There are separate ACC reserve accounts for the HA's certificate and voucher programs. The ACC reserve account is established and maintained in the amount determined by HUD.
- ii. At the end of each HA fiscal year, HUD credits the ACC reserve account from the amount by which the sum of contract authority for all funding increments under the consolidated ACC (maximum annual payment) exceeds the amount actually approved and paid for the HA fiscal year. However, the maximum annual payment does not include contract authority for an expired funding increment. If the term of a funding increment expires during the HA fiscal year, this maximum amount only includes the pro-rata portion of contract Authority for the funding increment covering the portion of the HA fiscal year prior to expiration.
- B. HUD may approve additional payments for the HA program from available amounts in the ACC reserve account.

PUBLIC HOUSING AGENCY (Baltimore County Office of Housing) - A Housing Agency (HA).

REASONABLE RENT - A rent to owner that is not more than either:

- 1. Rent charged for comparable units in the private unassisted market; or
- 2. Rent charged by the owner for a comparable assisted or unassisted unit in the building or premises.

RECEIVING HA - In portability, an HA that receives a family selected for participation in the tenant-based program of another HA. The receiving HA issues a certificate or voucher, and provides program assistance to the family.

RENTAL CERTIFICATE - Certificate.

RENTAL CERTIFICATE PROGRAM - Certificate program.

RENTAL VOUCHER - Voucher.

RENTAL VOUCHER PROGRAM - Voucher Program.

RENT TO OWNER - The monthly rent payable to the owner under the lease. Rent to owner includes payment for any services, maintenance and utilities to be provided by the owner in accordance with the lease.

SPECIAL ADMISSION - Admission of an applicant that is not on the HA waiting list, or without considering the applicant's waiting list position.

SUBSIDY STANDARDS - Standards established by an HA to determine the appropriate number of bedrooms and amount of subsidy for families of different sizes and compositions. See definition of family unit size.

SUSPENSION - Stopping the clock on the term of a family's certificate or voucher, for such period as determined by the HA, from the time when the family submits a request for HA approval to lease a unit, until the time when the HA approves or denies the request.

TENANT - The person or persons (other than a live-in aide) who executes the lease as leases of the dwelling unit.

TENANT-BASED - Rental assistance that is not attached to the structure.

TENANT RENT -In the certificate program, total tenant payment minus any utility allowance.

TOTAL TENANT PAYMENT -The portion of the Gross Rent payable by an eligible Family participating in a program covered by this part, determined in accordance with the following:

Total tenant payment for families whose initial lease is effective on or after August 1, 1982. Total Tenant payment shall be the highest of the following, rounded to the nearest dollar:

1. 30 percent of Monthly Adjusted Income;
2. 10 percent of Monthly Income; or
3. If the Family receives Welfare Assistance from a public agency and a part of such payments, adjusted in accordance with the Family's actual housing costs, is specifically designed by such agency to meet the Family's housing costs, the monthly portion of such payments which is so designated. If the Family's Welfare Assistance is ratably reduced from the standard of need by applying a percentage, the amount calculated under this paragraph (a)(3) shall be the amount resulting from one application of the percentage.

UNIT - Dwelling unit.

UNITED STATE HOUSING ACT OF 1937 (1937 Housing Act) - The basic law that authorizes the public and Indian housing programs, and the Housing Choice Voucher Programs. (42 U.S.C. 1437 and following sections.)

UTILITY ALLOWANCE - If the cost of utilities (except telephone) and other housing serving for an assisted unit is not included in the Contract Rent but is the responsibility of the Family occupying the unit, an amount equal to the estimate made or approved by a Baltimore County Office of Housing or HUD under applicable sections of these regulations of the monthly costs of a reasonable consumption of such utilities and other services for the unit by an energy-conservative household of modest circumstances consistent with the requirements of a safe, sanitary and healthful living environment. (In the case of shared housing, the amount of the Utility Allowance for an assisted Family is calculated by multiplying the Utility Allowance for the entire unit by the ratio derived by dividing the number of bedrooms in the Assisted Family's private space by the number of bedrooms in the entire unit. In the case of an assisted individual sharing a one-bedroom unit with another person, the amount of the Utility Allowance for the assisted individual is one-half of the Utility Allowance for the entire unit).

UTILITY REIMBURSEMENT - In the certificate program, the amount, if any, by which any utility allowance for family-paid utilities or other housing services exceeds the total tenant payment.

VERY LOW-INCOME FAMILY - A Low-Income Family whose Annual Income does not exceed 50 percent of the median income for the area, as determined by HUD, with adjustments for smaller and larger families. HUD may establish income limits higher or lower than 50 percent of the median income for the area on the basis of its finding that such variations are necessary because of unusually high or low family incomes.

VIOLENT CRIMINAL ACTIVITY - Any illegal criminal activity that has as one of its elements the use, attempted use, or threatened use of physical force against the person or property of another.

VOUCHER (Rental Voucher) - A document issued by an HA to a family selected for admission to the voucher program. The voucher describes the program and the procedures for HA approval of a unit selected by the family. The voucher also states the obligations of the family under the program.

VOUCHER PROGRAM - Rental voucher program.

WAITING LIST ADMISSION - An admission from the HA waiting list.

Addendum to the Housing Choice Voucher Administrative Plan

Implementation of Housing Opportunity Through Modernization Act of 2016 (HOTMA)

Effective January 1, 2025, with some provisions of this rule having other effective dates upon notification of the Housing Information Portal (HIP) being available or any HUD notification the Baltimore County Office of Housing will include the following:

Necessary and Non-Necessary Personal Property

Necessary personal property is excluded from net family assets. Necessary personal property are items essential to the family for the maintenance, use, and occupancy of the premises as a home; or they are necessary for employment, education, or health and wellness.

The following is a list of personal property, but is not exhaustive:

- Car(s)/vehicles(s) that a family relies on for transportation for personal or business use (e.g., bike, motorcycle, skateboard, scooter)
- Furniture, carpets, linens, kitchenware
- Common appliances
- Common electronics (e.g., radio, television, DVD player, gaming system)
- Clothing
- Personal effects that are not luxury items (e.g., toys, books)
- Wedding and engagement rings
- Jewelry used in religious/cultural celebrations and ceremonies
- Religious and cultural items
- Medical equipment and supplies
- Health care-related supplies
- Musical instruments used by the family
- Personal computers, phones, tablets, and related equipment
- Professional tools of trade of the family, for example professional books
- Educational materials and equipment used by the family, including equipment to accommodate persons with disabilities
- Equipment used for exercising (e.g., treadmill, stationary bike, kayak, paddleboard, ski equipment)

Non-necessary are all items of personal property that do not qualify as necessary personal property will then be classified as non-necessary personal property. Non-necessary personal property with a combined value greater than \$50,000, as adjusted by inflation, is considered part of net family assets. When the combined value of all

non-necessary personal property does not exceed \$50,000, as adjusted by inflation, all non-necessary personal property is excluded from net family assets.

The following is a list of non-necessary personal property, but is not exhaustive:

- Recreational car/vehicle not needed for day-to-day transportation (campers, motorhomes, travel trailers, all-terrain vehicles (ATVs))
- Bank accounts or other financial investments (e.g., checking accounts, savings accounts, stocks/bonds)
- Recreational boat/watercraft
- Expensive jewelry without religious or cultural value, or which does not hold family significance.
- Collectibles (e.g., coins/stamps)
- Equipment/machinery that is not used to generate income for a business
- Items such as gems/precious metals, antique cars, artwork, etc.

Inflationary Adjustments

In accordance with the Housing Opportunity Through Modernization Act of 2016 (HOTMA) the inflationary index for adjustment will be based on the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) and updated no later than September 1. Baltimore County Office of Housing will revise the amounts for adjustments published by HUD effective on January 1 of the following year. The following is a list for the following adjusted items:

- Eligibility restriction on net family assets
- Threshold above which imputed returns must be calculated on net family assets
- Threshold above which the total value of non-necessary personal property is included in net family assets
- The amount of net assets for which the PHA may accept self-certification by the family
- Mandatory deduction for elderly and disabled families
- Mandatory deduction for a dependent
- Income exclusion for earned income of dependent full-time students
- Income exclusion for adoption assistance payments

Imputed Income from Assets

Baltimore County Office of Housing will impute asset income when the following are met:

- The value of the net family assets exceeds \$50,000 (as adjusted for inflation);
- The specific assets are included in net family assets; and
- Actual asset income cannot be calculated for the specific asset.

Imputed asset income is calculated by multiplying the net case value of the asset, after deducting reasonable costs that would be incurred in disposing of the asset, by the HUD-published passbook rate. If the actual income from assets can be computed for some assets but not all assets, then Baltimore County Office of Housing will add up the actual income from the assets, where actual income can be calculated, then calculate the imputed income for the assets where actual income could not be calculated. After the Baltimore County Office of Housing has calculated both the actual income and imputed income, the Baltimore County Office of Housing will combine both amounts to account for income on net family assets with a combined value of over \$50,000. When the family's net family assets do not exceed \$50,000 (as adjusted for inflation), imputed income is not calculated. Imputed asset income will never be calculated on assets that are excluded from net family assets. When actual income for an asset – which can equal \$0 – can be calculated, imputed income is not calculated for that asset.

Baltimore County Office of Housing will use the HUD published passbook rate when calculating imputed asset income for net family assets that exceed \$50,000 (a figure that is annually adjusted for inflation). The HUD published passbook rate will be based on the Federal Deposit Insurance Corporation (FDIC) National Deposit Rate for savings accounts.

Adjusted Income - Dependent Allowance/Elderly Household Deduction

Baltimore County Office of Housing will adjust this amount annually in accordance with the inflationary amount provided by HUD and apply it to a family’s next annual or interim reexamination after the annual adjustment, whichever is sooner.

Child Care

A family whose eligibility for the child-care expense deduction is ending may receive a hardship exemption to continue receiving a child-care expense deduction in certain circumstances when the family no longer has a member that is working, looking for work, or seeking to further their education, and the deduction is necessary because the family is unable to pay their rent.

When a family requests a hardship exemption to continue receiving a child-care expense deduction that is ending, Baltimore County Office of Housing will recalculate the family’s adjusted income and continue the child-care deduction if the family demonstrates to Baltimore County Office of Housing’s satisfaction that the family is unable to pay their rent because of loss of child-care expense deduction and the child-care expense is still necessary even though the family member is no longer working, looking for work, or furthering their education. The hardship exemption and the resulting alternative adjusted income calculation must remain in place for a period of up to 90-days. The Baltimore County Office of Housing, at their discretion, may extend such hardship exemption for additional 90-day periods based on family circumstances

Allowance for Handicapped/Disabled Family Members

Families may request a hardship for care attendants and "auxiliary apparatus" expenses if either apply:

Family is currently or was receiving a care-attendants and "auxiliary apparatus" deduction prior to January 1, 2024, or the

Family can demonstrate the family’s care attendants and "auxiliary apparatus" expenses have increased, or the family’s financial hardship is a result of a change in circumstances that would not otherwise need an interim.

Health and Medical Expenses

Effective with any adjustment the allowable Health and Medical Expenses is that portion of the total Health and Medical expenses that is in excess of ten percent of the annual income is to be phased-in over two years.

Families may request a hardship for medical expenses if either apply:

Family is currently or was receiving a medical deduction prior to January 1, 2025; or the

Family can demonstrate the family’s health and medical care expenses have increased or the family’s financial hardship is a result of a change in circumstances that would not otherwise need an interim.

All families who received a deduction for unreimbursed health and medical care and/or reasonable attendant care or auxiliary apparatus expenses base on their most recent income examination prior to January 1, 2025, will begin receiving the 24-month phased-in at their next annual or interim reexamination, whichever occurs first after January 1, 2025.

Families who receive this phase-in will have eligible expenses deducted as follows:

1st twelve months – in excess of 5% of annual income

2nd twelve months – in excess of 7% of annual income

After 24-monthss – in excess of 10% threshold will phase in and remain in effect unless the family qualifies for general hardship.

Once a family chooses to obtain general relief, the family is no longer eligible for phase-in.

A family may request a hardship exemption for health or medical care expenses, reasonable attendant care, or auxiliary apparatus expenses if

A family demonstrate that their applicable expenses increased, or they experienced a change in circumstances that resulted in a financial hardship, as defined below, that would not otherwise trigger an interim reexamination. This is available regardless of whether the family previously received health and medical deductions or is currently receiving, or previously received, a phase-in hardship exemption under 24 CFR 5.611(c)(1).

A change in circumstances includes the need for new, qualifying, health/medical, reasonable attendant care and auxiliary apparatus expenses or an increase in the cost of qualifying expenses so that qualifying expenses exceed 5% of the family's annual income.

The exemption ends when the circumstances that made the family eligible for the exemption no longer apply or after 90 days, whichever comes earlier.

If the family wishes to request a successive 90-day period for the exemption, they must make the request to Baltimore County Office of Housing within 15-days of the end of the current eligibility period and must demonstrate to Baltimore County Office of Housing the reason an additional period of exemption is warranted.

If Baltimore County Office of Housing determines that the expense giving rise to the hardship exemption will not end within 90 days, Baltimore County Office of Housing will grant one or more 90-day extensions in advance.

Baltimore County Office of Housing will not consider more than four (4) consecutive requests for this hardship exemption.

Special Calculation for Household Who Are Eligible for Disability Assistance and Medical Expenses

The amount will increase to 10%) of annual income must first be deducted from the handicap assistance expenses. Any remainder is then deducted from total health and medical expenses.

Asset Limitation

Net family assets that exceed \$100,000, as adjusted annual for inflation.

Real property that is suitable for occupancy. Real property means “real property as provided under the State law in which the property is located.” Families will be out of compliance if they have a present ownership interest in, a legal right to reside in, and the effective legal authority to sell a property (based on laws of the state or locality in which the property is located) that is suitable for occupancy by the family as a residence. The real property restriction does not apply to the following:

- Any property for which the family is receiving assistance under 24 CFR 982.620(i.e., a manufactured home owned by a family who receives assistance to lease the space or lot in which it is located). Likewise, any property for which the family is receiving assistance under the Homeownership Option in 24 CFR Part 982.
- Any property jointly owned by a family member and another individual who does not live with the family but who resides at the jointly owned property.
- Any property owned by a family that includes a person who is a victim of domestic violence, dating violence, sexual assault, or stalking, as those terms are defined in 24 CFR Part 5 (Subpart L). For example, if the victim is a minor, the real property limitation does not apply to any property owned by the victim’s parent or guardian.
- Any property that the family is offering for sale.

The property will be considered suitable for occupancy unless the family demonstrates that the real property meets one of the following five conditions (24 CFR 5.618(a)(2)):

- The property is not capable of meeting the disability-related needs of all members of the family
- The property is not sufficient for the size of the family
- The property is geographically located so that it creates a hardship for the family
- The property is not safe to reside in because of its physical conditions

The family does not have the legal rights to reside in the property

Ineligible Determination at Time of Verification

Families will be determined ineligible if they have ownership of net family assets that exceed \$100,000 (as adjusted for inflation) and/or real property that is suitable for occupancy

Baltimore County Office of Housing will prohibit admission to the program if the family provides a written notice advising they revoke consent.

Annual Activities

Interim Adjustment of Rent

Baltimore County Office of Housing will conduct an interim reexamination when the family reports a change in adjusted income that may result in a decrease of 5% or more in annual adjusted income.

Baltimore County Office of Housing will apply a 0% threshold and process an interim reexamination when there is a decrease in family size attributed to the death or permanent move-out from the assisted unit of a family member during the period since the family’s last reexamination. If the removal of the household member results in an increase in annual adjusted income the household member will be removed without making changes to the family’s annual adjusted income.

Baltimore County Office of Housing will conduct an interim reexamination when the family reports a change in adjusted income that may result in an increase of 10% or more in annual adjusted income. Baltimore County Office of Housing will not consider any increases in earned income when estimating or calculating whether the family's adjusted income has increased, unless the family has previously received an interim reduction, of any type, during the same reexamination cycle.

Timely Reporting Standards and Verification of Information

if a family timely reports a change in family income or composition that will result in a decrease in tenant rent, the decrease will be effective the first of the month after the date of the actual change leading to the interim reexamination of family income.

If a family does not report the change in family income or composition timely that results in a decrease, Baltimore County Office of Housing will implement the decrease no later than the first of the month following completion of the interim.

However, Baltimore County Office of Housing may make a determination that the late reporting was due to circumstances outside of the family's control and the decrease will be implemented retroactively. Situations that may warrant a retroactive rent decrease might include (but not limited to):

- Medical Emergency
- Natural disaster
- Wage theft by the employer
- Disruptions to Baltimore County Office of Housing operations.

When the determination is made that the late reporting was outside of the family's control, then a retroactive decrease will be applied beginning on the later of the first of the month following the date of the actual decrease in income or the effective date of the most recent admission, interim, or annual income reexamination. The rent adjustment cannot be retroactive to a date prior to the last income examination.

If a family timely reports a change in family income or composition that will result in an increase in tenant rent, the family will receive a 30-day notice of the increase. The increase will be effective on the first of the month following the end of the 30-day notice.

If a family does not report the change in family income or composition timely that will result in an increase in tenant rent, will have the rent increase implemented retroactively to the first of the month following the date of the change leading to the interim reexamination.

Exhibit 1 - Reasonable Accommodations Guidelines and Policy

The following Reasonable Accommodations Policy shall be in effect for assessing requests for reasonable accommodations of housing choice voucher participants, project-based voucher participants, and applicants with disabilities¹ in programs administered by Baltimore County Office of Housing (Baltimore County Office of Housing). The Policy is not intended to be an exhaustive compilation of rules governing assessment by Baltimore County Office of Housing of requests for reasonable accommodations. If any conflicts exist or arise between this Policy and regulations issued by the U. S. Department of Housing and Urban Development, or future legal requirements, Baltimore County Office of Housing shall comply with its legal obligations notwithstanding the Policy.

General Principles

- A. Baltimore County Office of Housing will assume as an initial matter that the individual requesting a reasonable accommodation is an expert with the respect to his/her disability and the accommodation that may be appropriate in relation to it. Baltimore County Office of Housing will also assume as an initial matter that the information the person provides regarding his/her needs is accurate and the method proposed for accommodating those needs is the most appropriate one to pursue. Baltimore County Office of Housing may seek from the person documentation and/or other verification of the effect of the disability on the person and the method(s) proposed to accommodate it. Baltimore County Office of Housing may offer alternative methods for providing the requested accommodation, however whenever possible, consideration shall be given to the individual's request.
- B. Procedures for evaluating requests for reasonable accommodations and responding to those requests should take place in the context of a cooperative relationship between Baltimore County Office of Housing and the individual.
- C. Reasonable accommodations shall be focused on the individuals and designed to address each person's situation. Any meetings that must be held concerning an individual's request for a reasonable accommodation shall be held in a location accessible to the individual.
- D. In some cases, non-disabled persons may (incorrectly) perceive reasonable accommodations as conferring a special advantage on persons with disabilities. However, Baltimore County Office of Housing will not base its decisions on how those decisions will be perceived, but rather on whether the requested accommodation will be effective in removing barriers that interfere with the ability of the individual with a disability to access, use, and equally enjoy the benefits of the housing program.

Notice and Posting

- A. A copy of this Reasonable Accommodation Policy shall be posted and available at Baltimore County Office of Housing's main business offices.
- B. This Policy shall be posted on and available for download on Baltimore County Office of Housing's website.

¹ For purposes of his policy, the preferred term "disability" includes within its scope the term "handicap".

- C. Baltimore County Office of Housing shall include in prominent type and location on all notices and written communications to voucher participants and applicants the following: “If you are a person with a disability, you may ask for an accommodation based on your disability. To have assistance in understanding or completing Baltimore County Office of Housing forms, or to use Baltimore County Office of Housing service or housing. Contact: Reasonable Accommodation Coordinator at 410-887-3435 or rar@baltimorecountymd.gov.

Procedures

- A. Baltimore County Office of Housing has developed and implemented procedures through which individuals may request a reasonable accommodation, as described herein. The process for making such requests is designed to be accessible to all persons. All communications that are a part of the process should be in plain language that the individual applicant can understand, in a format that is appropriate to meet the needs of the person with disabilities. Where appropriate, Baltimore County Office of Housing shall follow its Effective Communication Policy.
- B. Baltimore County Office of Housing employees may ask individuals requesting a reasonable accommodation to complete a Reasonable Accommodation Request Form (attached as Form 1) and when needed a Verification Form (attached as Form 2). Copies of the Reasonable Accommodation Request Form and Verification Form shall be kept at Baltimore County Office of Housing’s main business offices. Baltimore County Office of Housing shall also accept verbal and other written requests for accommodations.
- C. All requests received by Baltimore County Office of Housing, either written or orally, shall be entered into Baltimore County Office of Housing’s centralized database for tracking reasonable accommodations requests promptly within receipt of the request. The Reasonable Accommodation Coordinator, or designees, shall be responsible for ensuring that all reasonable accommodation requests received are entered into Baltimore County Office of Housing’s centralized database and are responded to timely as set forth in this Policy.
- D. Baltimore County Office of Housing shall provide a receipt to every individual who makes a reasonable accommodation request. Each receipt shall include the time and date the request was made.
- E. Individuals may submit reasonable accommodations requests to rental specialists.
- F. Requesting for additional documentation to verify a disability shall be made in writing as soon as possible and no later than 10 (ten) days from the request being received. Baltimore County Office of Housing may ask individuals to provide verification information on a Verification Form (attached as Form 2). Baltimore County Office of Housing may verify an individual’s disability only to the extent necessary to ensure that the individual has a need for the request accommodation. For example, Baltimore County Office of Housing will not require that a resident using a wheelchair requesting a wheelchair accessible unit, produce verification of the applicant’s disability or need for a wheelchair accessible unit. Conversely, Baltimore County Office of Housing may request documentation to verify the same resident’s disability related need for a live-in aide.
- G. Decisions on requests for reasonable accommodation shall be made within 10 (ten) days after the date on which the request is complete. A request shall be considered complete when Baltimore County Office of Housing receives the request and any other information reasonably

required by Baltimore County Office of Housing to evaluate the request, such as verification of any aspects of the request for an accommodation, the individual supply additional information that is reasonably necessary for the Baltimore County Office of Housing to make a decision on the individuals request information, or otherwise respond to the Baltimore County Office of Housing's request within a reasonable time period.

- H. Any employees of Baltimore County Office of Housing may approve a reasonable accommodation request; however, the request must still be documented in accordance with this policy. The Reasonable Accommodation Coordinator is responsible for receiving, reviewing recommending approvals as well as ensuring that approved accommodation is provided. Only the Reasonable Accommodations Coordinator or Executive Director of Baltimore County Office of Housing may deny a reasonable accommodation request. If Baltimore County Office of Housing believes that the request is not reasonable, Baltimore County Office of Housing must engage in an interactive process with the individual to determine if there are alternative suitable accommodations that can be offered.
- I. Any denial of a request for reasonable accommodations shall explain to the individual in writing the basis for the decision and the reason(s) why the request is being denied. The individual requesting the accommodation shall also be informed of his or her right to request a grievance in the decision.
- J. Any approval of request for reasonable accommodation shall be communicated in writing. It shall describe the accommodation that will be provided and shall indicate the date for implementation, which shall be as soon as practicable and except as explained in the approval notice no later than 10 days from the date of decision. The individual requesting the accommodation shall also be informed that if he or she believes the accommodation approved will not meet his or her needs or will take too long to provide, a grievance may be requested in accordance with Baltimore County Office of Housing's grievance polices as set forth in its Administrative Plan.
- K. The written decision will be forwarded to the Reasonable Accommodation Coordinator, who will implement the final decision as soon as practicable and as general rule no later than 30 days from receipt of the written decisions, unless he or she advised the applicant in writing of the reason for the delay and provides an estimated implementation date and right to request a grievance.

Assessment of Requesting

- A. In determining whether or not to grant a reasonable accommodation, Baltimore County Office of Housing shall consider the following factors:
 - 1. The individual is a qualified "individual with disability". A person is an "individual with a disability" if he or she has, or has a record of having, or is regarded as having, physical or mental impairment which sustainably limits one or more of his or her major life activities. However, the current, illegal use of or addiction to a controlled substance along not qualify as disability.
 - 2. The requested accommodation may be necessary to provide an equal opportunity to use and enjoy Baltimore County Office of Housing's programs or service.
 - 3. Whether the requested accommodation is "reasonable". A request for an accommodation shall be considered to be "reasonable" as long as it does not create an undue financial

hardship and administrative burden or constitute a fundamental alteration in a housing program.

- a. The determination of whether an accommodation constitutes an undue financial and administrative burden shall be made on a case-by-case basis.
 - b. If granting the requested accommodation would constitute an undue financial and administrative burden, Baltimore County Office of Housing shall propose any other action that will not result in or require an alternation or burden.
 - c. If granting the requested accommodation would constitute a fundamental alteration in the housing program, Baltimore County Office of Housing may deny the request. For example, Baltimore County Office of Housing may refuse to walk a resident's service dog as doing so is a fundamental alteration of its programs and services, whereas permitting the resident to have service dog would not be a fundamental alteration.
 - d. Baltimore County Office of Housing should consider providing the accommodation requested by the individual as the accommodation most likely to address the individual's need. If there are a number of different accommodations that would satisfy the needs of the person with the disability, Baltimore County Office of Housing may select the option which is most convenient and cost effective, provided the option provides an equally effective alternative to the requested accommodation.
- B. The verification source shall be a person with appropriate credentials and current knowledge of the participant's or applicant's disability who is able to make an informed judgment bases on that knowledge. If the participant or applicant is unable to provide such a verification source Reasonable Accommodation Coordinator shall discuss alternative sources available to evaluate the participant's or applicant's needs.
- C. Baltimore County Office of Housing will not deny a request for reasonable accommodation based on a lack of sufficient information without first informing the individual requesting the accommodation of its need for additional information and affording the individual a reasonable opportunity to provided it.
- D. If a requested accommodation is unlikely to provide the disabled individual with an equal opportunity to use and enjoy the housing, the Baltimore County Office of Housing need not grant that accommodation.
- E. If the individual's requested accommodation would, based on objective evidence, pose a direct threat to the health or safety of others or result in substantial physical damage to the property of others, the Baltimore County Office of Housing need not grant the accommodation.

Communications with Disabled Applicants or Residents

- E. When auxiliary aids or services aids or services are necessary to provide effective communications Baltimore County Office of Housing shall follow its Effective Communication Policy.

Third Party Representatives

- A. An individual with a disability who makes a reasonable accommodation request may authorize a

third-party representative to act on his or her behalf in dealing with the Baltimore County Office of Housing.

- B. Upon presentation of appropriate authorize, a third-party representative may request a reasonable accommodation request on behalf of a person with a disability.

Baltimore County Office of Housing Reasonable Accommodation Coordinator

- A. Baltimore County Office of Housing shall notify all voucher participants, and applicants upon an initial and continuing basis that there is a Reasonable Accommodation Coordinator and shall identify the Department, address and the telephone number (including TDD number). Methods of notification may include periodic posting of notices, distribution of written communications, and statements made in general information or resident publications. Notice shall be made available in available in accessible formats for persons with disabilities.
- B. The Reasonable Accommodation Coordinator shall be responsible for overseeing the implementation and operation of the Baltimore County Office of Housing reasonable accommodations policies, and for coordinating all Baltimore County Office of Housing efforts to comply with the carious provisions of federal, state and local law governing reasonable accommodation in housing. Where the coordinator believes that certain corrective action is necessary, he or she shall directly advise the Baltimore County Office of Housing official involved or if deemed appropriate hall make a recommendation to the Executive Director who will in turn take appropriate action. The coordinator shall be available to Baltimore County Office of Housing applicants and voucher participant as well as staff to answer questions and to deal with issues regarding reasonable accommodation requests.
- C. The Reasonable Accommodation Coordinator may receive complaints or other reports of non-compliance with the reasonable accommodations policies from Baltimore County Office of Housing voucher participant, applicant, management staff, or interested persons outside the Baltimore County Office of Housing and shall investigate such complains promptly. Following such investigation, the coordinator shall report his or her finding and any remedial action determined to be necessary to the Executive Directors, who has the authority to take remedial or other action. This procedure shall be independent of the appeal procedures set forth in the reasonable accommodations policy for Baltimore County Office of Housing voucher or project-based participants or applicants who have requested reasonable accommodation for disability and have been denied.
- D. The Reasonable Accommodation Coordinator shall be responsible for ensuring that all Baltimore County Office of Housing employees and staff are trained on this policy and all applicable federal state and local requirements regarding reasonable accommodations.

Confidentiality

- A. Baltimore County Office of Housing shall, consistent with the applicable laws, develop procedures for keeping information related to an individual's disability confidential and available only to person with Baltimore County Office of Housing who are directly involved in decisions regarding the request for reasonable accommodation, and other authorized parties.
- B. All decisions made by the Baltimore County Office of Housing on a reasonable accommodation

request shall be kept confidential except insofar as disclosure is necessary to implement an approved accommodation or to comply with the review and appeal procedures set forth herein.

- C. Federal, state, and local civil rights enforcement agencies shall be provided with such information and documents as is authorized by law.
- D. Individuals requesting a reasonable accommodation based on disability shall, upon request to Baltimore County Office of Housing, be entitled to access all documents in their Baltimore County Office of Housing files which relate to their reasonable accommodation request, in accordance with the applicable law. In addition, authorized third party representative shall be provided access to such documents upon written request of an individual with a disability.
- E. The Baltimore County Office of Housing shall keep written records in participant or applicant files of its decisions to grant or deny any request for reasonable accommodation for a period of no less than three (3) years from the date of the request.

Non-Retaliation

- A. Baltimore County Office of Housing shall not discriminate or take any retaliatory action against a person who has requested a reasonable accommodation on the basis of a disability, or who has assisted or encouraged any other person to request such an accommodation.
- B. Baltimore County Office of Housing shall not discriminate or take any retaliatory action against a person who has exercised his or her right of appeal or filed an administrative agency complaint or sought judicial review on a reasonable accommodation request, or who has assisted or encouraged another person to do so, or who has assisted in the investigation of a reasonable accommodation claim.

Tracking & Recordkeeping

- A. The Reasonable Accommodation Coordinator shall maintain a record of how and when the notices required by this section are provided to applicants and voucher participants.
- B. Copies of all reasonable accommodation request and Baltimore County Office of Housing's response shall be kept for the duration of 3 years.
- C. The Reasonable Accommodation Coordinator will maintain a centralized database for tracking reasonable accommodations requests which will include the date the request was made; the date a response was provided to the individual from Baltimore County Office of Housing; the response and the rationale for Baltimore County Office of Housing's response; the date the accommodation is scheduled to be provided; any extension made in the provision of the accommodation; and the identification of the individual requesting or receiving the accommodation.
- D. Baltimore County Office of Housing shall maintain copies of information required by paragraph VIII (E) in the individual file of any applicant or voucher participant requesting reasonable accommodation. Copies of the following documents shall also be kept in such file: the Request(s) for Reasonable Accommodation; the Denial or Approval Notice(s); any final decision following an informal hearing any settlement agreements; any decision(s) of the Grievance Officer or Baltimore County Office of Housing Board of Commissioner; any decision(s) of an

administrative agency or a court; documentation that an approved accommodation has been implemented; and all correspondence between the applicant or participant and the Baltimore County Office of Housing, and between the Baltimore County Office of Housing and verification sources concerning the reasonable accommodation request.

Grievances

- A. If the requesting individual with a disability is not satisfied with Baltimore County Office of Housing's response to the individual's request for a reasonable accommodation, the individual may request a Grievance in accordance with Baltimore County Office of Housing's Administrative Plan and the procedures set forth therein.

Effective Communication Policy

The Baltimore County Office of Housing (Baltimore County Office of Housing) administers its assisted housing programs in a non-discriminatory manner. Baltimore County Office of Housing employees shall furnish appropriate auxiliary aids and services to afford applicant or participants with disabilities an equal opportunity to participate in, and enjoy the benefits of Baltimore County Office of Housing's programs and services upon request or is self-evident. The provision of auxiliary aids and services shall be provided at no charge to the applicant or participant. Baltimore County Office of Housing strives to provide aids and services in a manner that protects the privacy and independence of the individual with a disability. All notifications, including approvals or denials of requests for effective communication reference in this policy, will be provided in an alternate format, upon request.

Auxiliary Aids and Services

Auxiliary aids and services enable persons with disabilities to have an equal opportunity to participate and enjoy the benefits of program or activities conducted by Baltimore County Office of Housing. For example, auxiliary aids useful for persons who are deaf or hard of hearing may include handset amplifiers; video remote interpreting, real time computer aided transcription service, telephone compatible with hearing aids; telecommunications devices for deaf persons (TDD's); qualified sign language interpreters; note takers; written material and other similar services and devices. Auxiliary aids and services for person who are blind or have low vision may include qualified readers; tape texts; audio recording; Brailled materials; screen reader accessible material, magnification software; large print material; or accessible electronic information.

Provision of Auxiliary Aids and Services

- A. When an auxiliary aid or service is required to ensure effective communication, Baltimore County Office of Housing will provide an opportunity for an individual with disabilities to request the auxiliary aid or service of his or her choice. Baltimore County Office of Housing will give primary consideration to the choice expressed by the individual. "Primary consideration" means that Baltimore County Office of Housing will honor the choice unless it can show that another equally effective means of communication is available, or that use of the means chosen would result in a fundamental alteration in the nature of its service, program, or activity or an undue financial and administrative burden.
- B. All requests for auxiliary aids and services must be made and received by Baltimore County Office of Housing's Reasonable Accommodations Coordinator within a reasonable amount of time prior to the date the service is needed. If an emergency circumstances an auxiliary aid or service is needed less than two weeks prior to the date the service is needed, Baltimore County Office of Housing will take reasonable steps to secure the auxiliary aid or service.

- C. The individual with a disability, or a Baltimore County Office of Housing employee on behalf of the individual, will submit a request for auxiliary aids or services to Baltimore County Office of Housing's Reasonable Accommodations Coordinator by delivering it to the address or Email listed below. All requests shall be dated and time-stamped upon receipt.

Reasonable Accommodations Coordinator
Baltimore County Office of Housing
6401 York Road, 1st Floor
Baltimore, Maryland 21212
Telephone Number: 410-887-3435
TTY users call via Maryland Relay
Email: rar@baltimorecountymd.gov

- D. Upon receipt of the request, the Reasonable Accommodation Coordinator or designee will grant the requested aid or service, or will consult with the individual with a disability to further assess and determine the appropriate auxiliary aid or service to be provided. Consideration shall be given to relevant facts and circumstances including the individual's communications skills and the nature and complexity of the communications at issue and giving primary consideration to use communication preferences of the individual with the disability. Within 10 business days of the receipt of the request, and as soon as circumstances warrant, the Reasonable Accommodation Coordinator will provide the requesting individual with a written notification of the proposed auxiliary aid or service to be provided. The notification shall inform the individual of the right to a grievance hearing and hearing procedures.
- E. Provision of needed auxiliary aids and services shall be provided with three (3) days of the determination, or at the scheduled time of the event for which the aid or service is needed. However, if an extension of time in provision of the aid or service is reasonably requested by either the individual requiring the service or Baltimore County Office of Housing, and such extension is agreed to by both Baltimore County Office of Housing and the individual, the provision of the service or aid may be reasonably delayed provided that the delay does not significantly affect the individual's rights or benefits and further provided that the extension is documented and included in the individual's file and in the report and tracking process set forth in Paragraph D.2.

Tracking and Record Keeping

- A. The Reasonable Accommodation Coordinator will maintain copies of all requests for effective communication and Baltimore County Office of Housing's response, for the duration of three (3) years.
- B. The Reasonable Accommodation Coordinator shall maintain reporting and tracking system which will include the request made by an individual and the date the request was made; the date a response was provided to the individual from Baltimore County Office of Housing, the response and rationale for the response; the date the auxiliary aid or service was provided, any extension made in the provision of the aid or service; and the identification of the individual requesting or receiving the auxiliary aid or service. The reporting and tracking shall be kept in an electronic format.
- C. Copies of information required in Paragraph D.2 above shall also be kept in the individual files of Participant or Applicant families.
- D. Baltimore County Office of Housing will keep confidential all information and records containing personal identifying information related to an individual's disability and will release such information in accordance with law.

Procedures

- A. Notice
 - a. Baltimore County Office of Housing will maintain postings that inform applicants and participant families to contact the Reasonable Accommodation Coordinator if auxiliary aids or services are needed for effective communications. This notice will advise that various auxiliary aids and services are available free of charge as needed, and will provide example of such services to include interpreters. These notices will contain the American Sign Language pictogram for sign language interpreter. Such notices shall be posted prominently in Baltimore County Office of Housing's office.
- B. Baltimore County Office of Housing letterhead will contain the TDD/TDD telephone numbers.
- C. When it is self-evident that an individual is deaf or hard of hearing and cannot communicate without auxiliary aids or services, Baltimore County Office of Housing must engage that individual to determine what aids or services are required to effectively communicate.
- D. Public Events
 - a. Individuals with disabilities who request auxiliary aids or services for public events such as public hearings, Board meetings, public meetings, etc., must make their requests one week prior to the event whenever possible. Baltimore County Office of Housing shall make good faith efforts to respond to requests made less than one week prior to a public event, however it may not be able to secure such services. The Reasonable Accommodation Coordinator will document the efforts made to accommodate the request, including any attempts to schedule an interpreter.
- E. Continuing Duty to Communicate
 - a. Between the time that Baltimore County Office of Housing i) recognizes that an auxiliary aid is needed, or ii) receives a request for auxiliary aids or services; and the time that Baltimore County Office of Housing provides any needed aid or service, Baltimore County Office of Housing may continue to try to communicate with the individual with a disability. However, Baltimore County Office of Housing shall not require an individual to bring another person to interpret and may only rely on a person accompanying an individual who is deaf or hard of hearing to interpret or facilitate conversation in an emergency and where there is not an interpreter available.
- F. Baltimore County Office of Housing will continue to assess the communication effectiveness of any auxiliary aids or services provided and will alter services as needed to ensure effective communications.

Grievance Procedures

- A. Any adverse decision regarding a request for auxiliary aids or services or other methods of effective communication under this policy request is subject to Baltimore County Office of Housing's grievance policy in its Administrative Plan.

Exhibit 2 - Violence Against Women Act (VAWA) Policy

The following provisions are applicable to situations involving incidents involving actual or threatened domestic violence, dating violence, sexual assault, and stalking, regardless of sex, gender identity, or sexual orientation, as those terms are defined in the Violence Against Women Reauthorization Act of 2013 (P.L. 113-4) (VAWA 2013), and in Baltimore County Office of Housing's Violence Against Women Act (VAWA) Policy, and which must be applied consistently with all nondiscrimination and fair housing requirements. Pursuant Notice PIH-2017-08 Violence Against Women Reauthorization Act of 2013 Guidance, the provisions of the following notices shall prevail:

- Notice of Occupancy Rights under the Violence Against Women Act HUD-5380
- HUD-5380 Attachment – Victims of Domestic Violence, Dating Violence, Sexual Assault, or Stalking Referral Information
- HUD-5382 - Certification of Domestic Violence, Dating Violence, Sexual Assault, or Stalking and Alternate Documentation
- HUD-5381 – Emergency Transfer Plan for victims of Domestic Violence, Dating Violence, Sexual Assault, or Stalking
- HUD-5381 Attachment – Emergency Transfer Plan for Victims of Domestic Violence, Dating Violence, Sexual Assault, or Stalking Referral Information
- Hud-5383 Emergency Request for Certain Victims of Domestic Violence, Dating Violence, Sexual Assault, or Stalking

Baltimore County Office of Housing will provide HUD-5380 Notice of Occupancy Rights under the Violence Against Women Act and HUD-5382 Certification of Domestic Violence, Dating Violence, Sexual Assault, or Stalking or Alternate Documentation to applicant or tenant no later than at each of the following times:

- At the time the applicant is denied assistance or admission under a covered housing program

Baltimore County Office of Housing's Emergency Transfer Plan for Survivors of Domestic Violence, Dating Violence, Sexual Assault, or Stalking

The Baltimore County Office of Housing (BCOH) is concerned about the safety of its tenants, participants and applicants and such concern extends to tenants who are survivors of domestic violence, dating violence, sexual assault, or stalking. In accordance with the Violence Against Women Act (VAWA), this plan specifies the process for survivors of domestic violence, dating violence, sexual assault, or stalking to request an emergency transfer in BCOH's Housing Choice Voucher Program (HCVP), or the Project-Based Voucher (PBV) Program. VAWA protection is available to all victims of domestic violence, dating violence, sexual assault, and stalking, regardless of sex, gender identity, or sexual orientation.

Emergency Transfer

In accordance with the Violence Against Women Act (VAWA), the HCVP allows participants who are survivors of domestic violence, dating violence, sexual assault, or stalking to request an emergency transfer voucher entitling them to move to another unit. The ability to request a transfer voucher is available regardless of sex, gender identity, or sexual orientation. The ability of HCVP to honor such requests for participants currently receiving assistance, however, may depend upon a preliminary determination that the participant is or has been a survivor of domestic violence, dating violence, sexual assault, or stalking, and if the survivor requests to move

outside of BCOH's jurisdiction, the portability regulations apply.

This plan identifies participants who are eligible for an emergency transfer, the documentation needed to request an emergency transfer, confidentiality protections, how an emergency transfer may be provided, and guidance to participants on safety and security. This plan is based on a model emergency transfer plan published by the U.S. Department of Housing and Urban Development (HUD), the Federal agency that oversees that HCVP is in compliance with VAWA.

Eligibility for an Emergency Transfer

A HCVP participant who is a survivor of domestic violence, dating violence, sexual assault, or stalking, as provided in HUD's regulations at 24 CFR part 5, subpart L, is eligible for an emergency transfer if:

- The tenant reasonably believes that there is a threat of imminent harm of further violence if the tenant remains within the same unit.
- If the tenant is a survivor of sexual assault, the tenant may also be eligible to transfer if the sexual assault occurred on the premises within the 90- calendar- day period preceding a request for an emergency transfer.

BCOH has discretion to determine which members of an assisted participant family continue to receive assistance in the program, if the participant family breaks up. If the family break-up results from an occurrence of domestic violence, dating violence, sexual assault, or stalking, BCOH will ensure that the survivor retains assistance.

A participant requesting an emergency transfer must expressly request the transfer in accordance with the procedures described in this plan.

Participants who are not in good standing may still request an emergency transfer if they meet the eligibility requirements in this section.

Emergency Transfer Voucher Request Documentation

To request an emergency transfer, the participant shall notify the BCOH Program Integrity Unit and submit a written request for a transfer to Baltimore County Office of Housing 6401 York Rd. Baltimore, Maryland 21212. BCOH will provide reasonable accommodations to this policy for individuals with disabilities.

Transfer Requests

The participant must submit a written request for an emergency transfer. Participants may use Form HUD-5383 or another form as specified by BCOH's Program Integrity Unit. Verbal statements or requests will not be accepted. The participant's written request for an emergency transfer should include either:

1. A statement expressing and certifying that the participant reasonably believes that there is a threat of imminent harm from further violence if the participant were to remain in the same dwelling unit assisted under the HCVP; or
2. A statement certifying that the participant was a sexual assault victim and that the sexual assault occurred on the premises during the 90-calendar-day period preceding the participant's request for an emergency transfer voucher

Transfer Requests Documentation

BCOH will issue a written request requesting that the participant submit documentation of the occurrence of domestic violence, dating violence, sexual assault, or stalking. Participants may satisfy this request by providing one of the following documents as described under 24 CFR 5.2007(b)(1):

1. A complete HUD-approved certification form (Form HUD-5382) that documents an incident of domestic violence, dating violence, sexual assault, or stalking.
2. A record of a Federal, State, tribal, territorial, or local law enforcement agency, court, or administrative agency that documents the incident of domestic violence, dating violence, sexual assault, or stalking (i.e., police reports, protective orders, and restraining orders).
3. A statement, signed by the tenant, and signed by an employee, agent, or volunteer of a survivor service provider, an attorney, a medical professional or a mental health professional (collectively, "professional") from whom the victim sought assistance in addressing domestic violence, dating violence, sexual assault, or stalking, or the effects of abuse, and with the professional attesting under penalty of perjury that he or she believes that the incident or incidents of domestic violence, dating violence, sexual assault, or stalking are grounds for VAWA protection.

If the participant fails or refuses to provide one of these documents within fourteen (15) business days of the written request for documentation, BCOH may deny the participant's request for an emergency transfer. If conflicting information is provided, BCOH reserves the right to request additional verification.

Confidentiality

BCOH will keep confidential any information that the tenant submits in requesting an emergency transfer, and information about the emergency transfer, unless the tenant gives BCOH written permission to release the information on a time-limited basis, or disclosure of the information is required by law or required for use in an eviction proceeding or hearing regarding termination of assistance from the covered program. This includes keeping confidential the new location of the dwelling unit of the tenant, if one is provided, from the person or persons that committed an act of domestic violence, dating violence, sexual assault, or stalking against the tenant. See the Notice of Occupancy Rights under the Violence against Women Act for All Tenants for more information about BCOH's responsibility to maintain the confidentiality of information related to incidents of domestic violence, dating violence, sexual assault, or stalking.

Emergency Voucher Transfer Timing and Availability

BCOH cannot guarantee that a transfer request will be approved. However, BCOH will expedite administrative processes for participants who wish to move with their tenant-based assistance, including when the survivor and perpetrator are members of the same household. Vouchers will generally be issued within 5 business days and expedited upon receipt of a request for tenancy approval packet.

BCOH may also assist the participant in identifying other housing providers who may have safe and available units to which the participant could move. At the participant's request, BCOH will also assist participants in contacting the local organizations offering assistance to victims of domestic violence, dating violence, sexual assault, or stalking that are attached to this plan

Project Based Voucher (PBV) Program

Project-based voucher (PBV) participants who are survivors of domestic violence, dating violence, sexual assault, or stalking shall follow the procedure for requesting an emergency transfer as specified above for the Housing Choice Voucher Program (HCVP).

If a family has been residing in a PBV unit for less than one year, BCOH will provide several options for continued assistance:

- BCOH will first try to transfer the participant to another PBV unit in the same development or transfer to a different development where a PBV is available. BCOH will expedite the administrative processes in this case in an effort to conduct the transfer as quickly as possible.
- BCOH will make exceptions to program regulations that restrict moves, as required.
- BCOH will refer survivors to organizations that may be able to further assist
- If no units are available for an internal transfer or if there is reasonable cause to believe that such a transfer would put the survivor in jeopardy, the participant may receive continued assistance through an external transfer to either tenant-based rental assistance (HCV). Such a decision will be made by BCOH based on the availability of tenant-based vouchers.

For all other families, transfer requests are subject to availability. Families may be placed on a waiting list. If a family chooses to move without BCOH's assistance or wishes to move sooner than assistance is available, at the participant's request, BCOH will assist participants in contacting the local organizations offering assistance to survivors of domestic violence, dating violence, sexual assault, or stalking that are attached to this plan. Such families must be selected from the waiting list for the applicable program. BCOH has adopted a waiting list preference for survivors of domestic violence, dating violence, sexual assault, and stalking in its HCV and public housing programs in order to expedite this process

Safety and Security of Tenants and Participants

Pending processing of a transfer request or a transfer voucher request and the actual transfer, if it is approved and occurs, the participant is urged to take all reasonable precautions to be safe. Participants who are or have been survivors of domestic violence are encouraged to contact the National Domestic Violence Hotline at 1-800-799-7233, or a local domestic violence shelter, for assistance in creating a safety plan. For persons with hearing impairments, that hotline can be accessed by calling 1-800-787-3224 (TTY). Participants who have survivor's victims of sexual assault may call the Rape, Abuse & Incest National Network's National Sexual Assault Hotline at 800-656-HOPE, or visit the online hotline at <https://ohl.rainn.org/online/>

Participants who are or have been victims of stalking seeking help may visit the [Center for Victim and Survivor Services](https://victimsofcrime.org/ncvcs-center-for-victim-survivor-services/) <https://victimsofcrime.org/ncvcs-center-for-victim-survivor-services/>