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# RENTAL ASSISTANCE WORKBOOK



**VALOREXCEL**

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# WE WANT TO HELP YOU REACH YOUR GOALS



## A LITTLE BIT ABOUT US

ValorExcel has compiled pertinent and timely information for you in this workbook that you may find valuable in your search for rental housing. It is our goal to assist you whether you are trying to rent an apartment, a townhouse, a room, or single family home.

This workbook will arm you with consumer knowledge that will be extremely useful to you. It is pulled

from several different public information sources as well as from our own internal proprietary documents.

This workbook contains information that is legally beneficial but does not directly or indirectly constitute legal advice. If you do need legal assistance, please contact an attorney.

We wish you the best of luck!



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# WHAT SHOULD I DO RIGHT NOW?

OBJECTIVE	✓ TARGET DATE	✓ COMPLETION DATE
1. Determine your housing needs (apartment, town home, renting a room, roommate, or rent with option to buy)		
2. Set your housing priorities (needs vs. wants)		
3. Devise a calendar for when you need to move		
4. Determine transportation needs if necessary		
5. Create a workable, livable budget		
6. Develop a housing search plan based on several criteria including rental costs, transportation needs, local schools if necessary, current credit, etc		
7. Narrow down your search areas that you want to live in		
8. Research various rental properties in that area		
9. Visit the properties and ask lots of questions, insuring that the rental cost falls in line with your budget		
10. Take inventory of your furniture and supplies		
11. Get boxes so that you can pack your house		
12. Call a mover with the dates that you plan to move		



# TRANSITIONAL HOUSING RESOURCES

## **WELLS HOUSE**

124 E. BALTIMORE STREET  
HAGERSTOWN, MD 2140  
301-739-7748 PHONE  
301-793-4001 FAX  
HOURS 8:00AM TO 4:00PM  
[WWW.WELLSHOUSE.ORG](http://WWW.WELLSHOUSE.ORG)

Wells House is a halfway house for men who need treatment for drug issues, alcoholism, homeless or unemployment. They provide holistic, effective substance abuse treatment including trauma informed yoga and music therapy. Must be pre-screened for admission. Length of stay is 60 days plus additional 6 days for a medical necessity. Most residents are referred from inpatient addiction agencies. Some are referred from the court or jail system. Others are self-referrals.

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## **SOUL HAVEN WELLNESS AND RECOVERY CENTER**

119 E. ANTIETAM STREET  
HAGERSTOWN, MD 21740  
301-733-6676 PHONE  
HOURS: CLOSSES AT 6:00 PM  
[WWW.OCAMD.ORG/SOUL-HAVEN](http://WWW.OCAMD.ORG/SOUL-HAVEN)

Soul Haven is for individuals with behavioral and health issues. They deal with co-occurring disorders due to substance abuse and mental health issues. They offer support and educational groups for 40-50 people a day. Many are homeless. Transportation services are provided as well.

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## **LASTING CHANGE RECOVERY SOLUTIONS FOR WOMEN**

(FORMERLY W HOUSE)  
519 N. LOCUST STREET  
HAGERSTOWN, MD 21740  
301-791-7826 PHONE  
[WWW.THEWHOUSE.ORG/](http://WWW.THEWHOUSE.ORG/)

Lasting Change is for women with chemical dependency, at least 18 years of age and in early stages of recovery from chemical dependency. Attention to physical, emotional, social, interpersonal and spiritual well-being. There is 24 hour staffing, stay is 90 days and can be extended 3-12 month on outpatient basis.



# TRANSITIONAL HOUSING RESOURCES

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## LADDERS TO LEADERS

644 FREDERICK STREET  
HAGERSTOWN, MD 21740  
HOURS: 6:30AM TO 3:00PM  
240-452-4652 PHONE  
[WWW.LADDERSTOLEADERS.ORG](http://WWW.LADDERSTOLEADERS.ORG)

Ladders to leaders is dedicated to helping people transition from Alcoholism and addiction into productive members of society. They offer residency and employment and their mission is to help residents achieve sustainable long term recovery to become contributing members of society again.

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## CAMEO HOUSE

750 HOSPITAL WAY  
HAGERSTOWN, MD 21742  
HOURS: 7:30AM TO 5:00PM  
240-313-3322 PHONE  
[WWW.WASHCOHEALTH.ORG/HEALTH-SERVICES/CAMEO-HOUSE/](http://WWW.WASHCOHEALTH.ORG/HEALTH-SERVICES/CAMEO-HOUSE/)

Cameo House is a Washington County Health Department state funded residential program. They serve the treatment needs of alcohol and other drug dependent women and/or women with children. It is a voluntary 24 hour treatment facility. There is a 6 month long maximum stay based on open beds.

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## NORTH POINT VETERANS HOME

25 E. NORTH AVENUE  
HAGERSTOWN, MD 21740  
240-500-3105 PHONE  
[WWW.SHEPPARDPRATT.ORG/CARE-FINDER/VETERANS-HOUSING/](http://WWW.SHEPPARDPRATT.ORG/CARE-FINDER/VETERANS-HOUSING/)

North Point is part of the Sheppard Pratt health care system as funded by the US Department of Veterans Administration. The Veterans Home offers programs to prevent and eliminate homelessness among veterans and their families. Through the Supportive Services for Veteran Families (SSCP) they help veteran families and individuals secure permanent housing. They provide intensive case management and services such as housing or moving expenses, financial assistance, housing search, legal service referrals, child care support and transportation.



# TRANSITIONAL HOUSING RESOURCES

## **GATEKEEPERS**

223 N. PROSPECT STREET, SUITE #405  
HAGERSTOWN, MD 21740  
814-574-4354 PHONE  
HOURS BY APPOINTMENT  
BILL.GAERTNER@GATEKEEPERSMD.ORG  
WWW.GATEKEEPERSMD.ORG

Gatekeepers is an organization that focuses on re-entry. Their mission is to motivate, empower and encourage both current and ex-offenders through mentoring services by challenging them to make positive decisions and ultimately help facilitate the process of a successful transition back to their communities.

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## **DAD'S CONNECTION**

221 MCRAND COURT SUITE #300  
HAGERSTOWN, MD 21742  
301-790-4005 PHONE  
WWW.DADSCONNECTION.ORG

Dad's Connection is part of the Washington County Family Center and Washington County DSS. They offer support services for noncustodial fathers who want to make a difference. Their mission is to provide opportunities for personal growth and development to men, by empowering them to be responsible fathers to their children and involved members of our community. Parent education programs, educational opportunities and support and referral services are available.  
***"Any man can be a father, but it takes a special person to be a dad"***

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## **CELEBRATION MINISTRIES**

P.O. BOX  
HAGERSTOWN, MD 21740  
301-393-4377 PHONE  
WWW.CELEBRATIONMINISTRIESHAGERSTOWN.ORG

Celebrate Recovery is a Christ-centered program that provides participants with the resources and relationships to help recover from life's hurts, habits and hang ups. This is a program for anyone struggling with past or present dysfunction or compulsions. They provide a level of accountability and a place to further develop necessary life skills, while at the same time providing residents of the program a safe, clean, harmonious, and drug free affordable housing.





# TRANSITIONAL HOUSING RESOURCES

## **HANNAH'S HOMESTEAD (AN OUTREACH OF CELEBRATION MINISTRIES)**

17638 GARDEN VIEW RD  
HAGERSTOWN, MD 21740  
301-491-6956 PHONE

[KHORST@CBIMOVE.COM](mailto:KHORST@CBIMOVE.COM) (MUST CONTACT FOR A PHONE INTERVIEW)

[WWW.CELEBRATIONMINISTRIESHAGERSTOWN.ORG](http://WWW.CELEBRATIONMINISTRIESHAGERSTOWN.ORG)

Hannah's Homestead is a one to two year residential recovery home for women and children located just outside of Hagerstown. We welcome mothers with one to two children from birth to 10 years old, as well as expectant mothers. All women who desire to be part of the program need to be fully detoxed and pass all necessary tests prior to entering the program.

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## **HORIZON GOODWILL YOUTH SHELTER**

HGW PROSPECT STREET RESOURCE CENTER  
200 NORTH PROSPECT STREET  
HAGERSTOWN, MD 21740  
301-733-7330 PHONE

[WWW.HORIZONGOODWILL.ORG/MISSION-SERVICES/YOUTH-SHELTER](http://WWW.HORIZONGOODWILL.ORG/MISSION-SERVICES/YOUTH-SHELTER)

Horizon Goodwill Industries Hagerstown and Martinsburg locations have young adult shelters designed to serve young adults experiencing homelessness specifically. Their Rapid Rehousing program is specifically targeted at supporting young adults aged 16-24. While in the shelter, young adults are connected to essential services and employment opportunities that will aid in pathing people towards housing and financial stability.

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## **POTOMAC COMMUNITY SERVICES**

324 E. ANTIETAM STREET, SUITE 301  
HAGERSTOWN, MD 21740  
301-733-7330 PHONE

[WWW.POTOMACCOMMUNITY.ORG/PSH-WC](http://WWW.POTOMACCOMMUNITY.ORG/PSH-WC)

Their Permanent Supported Housing Program provides sustainable, permanent, supported housing solutions to adults and families with mental health issues who experienced homelessness. It offers supportive services throughout the individual's or families' transition from homelessness so they can live as independently as possible.

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# AFFORDABLE HOUSING RESOURCES

## **WOMEN'S CLUB**

31 S. PROSPECT STREET  
HAGERSTOWN, MD 21740  
301-739-0870 PHONE  
WWW.WOMENSCLUBHAGERSTOWN.ORG

The Women's Club provides low cost rooms for single women to rent. The rooms vary as to size and bathroom accommodations and there is a communal kitchen. Some tenants stay for years while others are there just a few months. Please contact Linda at 301-739-0870, Monday thru Friday 9:00AM to 1:00PM.



## **LOW-INCOME (SUBSIDIZED HOUSING)**

### **HAGERSTOWN HOUSING AUTHORITY**

35 W. BALTIMORE STREET  
HAGERSTOWN, MD 21740  
301-733-6911 PHONE  
WWW.HAGERSTOWNHA.COM

In partnership with community organizations, agencies, and local governments, the HHA provides housing opportunities for low and moderate income persons.

### **HOUSING AUTHORITY OF WASHINGTON COUNTY**

319 E. ANTIETAM ST. 2ND FLOOR  
HAGERSTOWN, MD 21740  
301-791-3168 PHONE  
WWW.HAWCMD.ORG

WORKS WITH CLIENTS TO PROVIDE DECENT, SAFE, AND AFFORDABLE HOUSING SOLUTIONS

## **ENERGY & FINANCIAL ASSISTANCE/HOUSING COUNSELING**

### **DEPARTMENT OF SOCIAL SERVICES**

122 N. POTOMAC STREET  
HAGERSTOWN, MD 21740  
240-420-2100 PHONE  
WWW.DHR.MARYLAND.GOV/WEATHERING-TOUGH-TIMES/EMERGENCY-ASSISTANCE

Emergency cash assistance to families who need emergency help paying rent or utilities or for other emergencies.

### **COMMUNITY ACTION COUNCIL**

101 SUMMIT AVENUE  
HAGERSTOWN, MD 21740  
301-797-4161 PHONE  
WWW.WCCAC.ORG/SERVICES/HOUSING-ASSISTANCE

Emergency assistance eviction and utility cut-off, rental allowance program (RAP) provides temporary rental assistance for the homeless, energy assistance program, weatherization program, housing counseling, rental information and referral service, landlord-tenant mediation.

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# AFFORDABLE HOUSING RESOURCES

## ENERGY & FINANCIAL ASSISTANCE/HOUSING COUNSELING CONTINUED

### WASHINGTON COUNTY COMMISSION ON AGING

9 PUBLIC SQUARE

HAGERSTOWN, MD 21740

301-790-0275 PHONE

[WWW.WCCOAGING.ORG/PROGRAMS-SERVICES/SUPPORT-SERVICES](http://WWW.WCCOAGING.ORG/PROGRAMS-SERVICES/SUPPORT-SERVICES)

For persons 50 years of age or over, information and referral on housing options, legal assistance, emergency food and shelter needs

### REACH OF WASHINGTON COUNTY

140 W. FRANKLIN STREET

HAGERSTOWN, MD 21740

301-733-2371 PHONE

[WWW.REACHOFWC.ORG](http://WWW.REACHOFWC.ORG)

Women and men only. No families or children permitted. Last Sunday of October thru last Sunday of March. Monday - Saturday 7pm - 7am. And 3 pm - 7am on Sundays. Hours may be extended in severe cold weather. Also have a day resource center open from 9 am - 1 pm for clients to come in from the cold or to apply for financial assistance with rent and utilities.





# SHELTERS IN WASHINGTON COUNTY

## **REACH COLD WEATHER SHELTER**

(OPEN OCTOBER - APRIL)

ADULTS ONLY

(301)733-2371

140 WEST FRANKLIN STREET SUITE #300

HAGERSTOWN, MD 21740

[WWW.REACHOFWC.ORG/TEMPORARY-SHELTER/](http://WWW.REACHOFWC.ORG/TEMPORARY-SHELTER/)

## **THE HOPE CENTER AT THE UNION RESCUE MISSION**

MEN ONLY

(301)739-1165

125 N. PROSPECT STREET

HAGERSTOWN, MD 21740

[WWW.HOPECENTERHAGERSTOWN.COM/](http://WWW.HOPECENTERHAGERSTOWN.COM/)

## **SALVATION ARMY**

MEN, WOMEN AND CHILDREN

(301)733-2440 X 202

534 W. FRANKLIN STREET

HAGERSTOWN, MD 21740

[WWW.SHELTERLIST.COM/DETAILS/SALVATION-ARMY-HAGERSTOWN](http://WWW.SHELTERLIST.COM/DETAILS/SALVATION-ARMY-HAGERSTOWN)

## **ST. JOHN'S EPISCOPAL CHURCH SHELTER**

FAMILIES

(301) 791-9411

14 - 16 RANDOLPH AVENUE

HAGERSTOWN, MD 21740

[WWW.STJOHNSHAGERSTOWN.ORG/SHELTER](http://WWW.STJOHNSHAGERSTOWN.ORG/SHELTER)

## **CASA, INC.**

(CITIZENS ASSISTING AND SHELTERING THE ABUSED)

WOMEN, TEENS AND ADULTS AFFECTED BY DOMESTIC VIOLENCE

(301)739-8975

116 W. BALTIMORE STREET

HAGERSTOWN, MD 21740

[WWW.CASAINC.ORG](http://WWW.CASAINC.ORG)



# SHELTERS OUTSIDE WASHINGTON COUNTY

## **WAYNESBORO NEW HOPE SHELTER**

MEN, WOMEN AND CHILDREN  
(717)762-5840  
25 S. POTOMAC STREET  
WAYNESBORO, PA 17268  
[WWW.NEWHOPESHELTER.ORG](http://WWW.NEWHOPESHELTER.ORG)

## **FREDERICK RESCUE MISSION**

MEN, WOMEN AND CHILDREN FACING HOMELESS AND ADDICTION  
(301)695-6633 PHONE  
(301)695-6637 FAX  
419 WEST SOUTH STREET  
FREDERICK, MD 21701  
[WWW.THERESCUEMISSION.ORG](http://WWW.THERESCUEMISSION.ORG)

## **MARTINSBURG UNION RESCUE MISSION**

MEN  
(301)263-6901  
608 W. KING STREET  
MARTINSBURG, WV 25401  
[WWW.MARTINSBURGRESCUEMISSION.COM](http://WWW.MARTINSBURGRESCUEMISSION.COM)

## **BETHANY HOUSE - COMMUNITY NETWORK, INC.**

WOMEN AND CHILDREN  
(304)263-3510  
216 E. JOHN STREET  
MARTINSBURG, WV 25401  
[HTCOMMUNITYNETWORKSINC.ORG](http://HTCOMMUNITYNETWORKSINC.ORG)

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# SECTION 8 HOUSING

## HOW DOES IT WORK?

The Housing Choice Voucher Program provides housing assistance, in the form of Section 8 vouchers, to low-income families. The Section 8 vouchers are used to help the family pay for housing. Local public housing agencies (PHA) administer vouchers based on household income and family size and recipients are free to choose any housing that meets program requirements. To find your local PHA to apply, and to learn more about Section 8 voucher rules, visit the HUD website.

In general, Section 8 housing program follows the below structure:

- The individual/household applies for the Section 8 Housing Choice Voucher Program.
- The applicant is likely placed on a waiting list that may take more than 1-2 years.
- During this time, the applicant can also choose to accept project-based vouchers.
- Once the applicant is approved for a tenant-based voucher, they can begin to look for an apartment or home.
- The applicant can only use the voucher at properties that accept Section 8 vouchers and meet Section 8 requirements, including a physical inspection.
- Once the property is approved, PHAs will pay a portion of rent on their behalf.
- If the applicant is approved for project-based housing vouchers, a PHA can refer the applicant to a project-based assistance property owner with a vacant unit.
- If the applicant is screened and accepted by the property owner, the PHA will pay the portion of rent on their behalf.



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# STEPS TO GET SECTION 8 HOUSING OR APARTMENTS

1. Find your local Public Housing Agency (PHA). This is the first place to start. The Housing Choice Voucher program, although overseen by the U.S. Department of Housing and Urban Development (HUD), is administered by local PHAs. ([https://www.hud.gov/program\\_offices/public\\_indian\\_housing/pha/contacts](https://www.hud.gov/program_offices/public_indian_housing/pha/contacts)). The website categorizes local PHAs by state, city and/or zip code and includes all available contact information.
2. Determine if you are eligible. The PHA will help determine if you are eligible for Section 8 assistance. This is based on both the family size and the total annual gross income – in general, the income may not exceed 50 percent of the area’s median income. Section 8 is also limited to US citizens and certain categories of non-citizens with eligible immigration status.
3. Obtain an application for the Section 8 Housing Choice Voucher program. Applications for the Housing Choice Voucher program are entirely free, and depending on the PHA, will available online, by mail or at the local housing authority’s office.
4. Fill out and submit the Section 8 Housing Choice Voucher program application. Typically, the application will ask for the following from all household members: name, date of birth, Social Security Number and gross income of those applicable. Other requirements might include mailing addresses, email addresses, housing history, criminal history, phone numbers and more. Follow all instructions when submitting the application to ensure it will be processed correctly and efficiently.



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# STEPS TO GET SECTION 8 HOUSING OR APARTMENTS

1. Find out Waiting List status. After the housing office processes the application, individuals and families will either be rejected or placed on a waiting list. Even if applicants are eligible, applications can be rejected because of high demand or because they weren't chosen in a random lottery; the PHA must provide reasoning, however, and applicants can request an informal review.
2. Confirm waiting list placement: Unfortunately, many waiting lists can be years long, given general lack of funding in relation to the increased demand for affordable housing. It can take up to a few months to process the application, but once it is processed, housing authorities will either confirm waiting list placement by mail or by logging into an online portal.
3. Once you receive your voucher, find qualified housing. Under the Section 8 Housing Choice Voucher Program, tenants will typically pay 30 percent of their monthly income toward rent. The voucher will cover the rest. Individuals must find housing that accepts Section 8 vouchers and meets program requirements, including a physical inspection. Once housing is secured, PHAs will pay the rent directly to the landlord.
4. What about project-based vouchers? The above references tenant-based vouchers, which can move with the tenant from various housing options and even across state lines. However, PHAs can use up to 20 percent of their housing choice vouchers for project-based vouchers, which are attached to specific properties. Any applicant on a PHA waiting list can choose to receive project-based vouchers.



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# SECTION 8 ELIGIBILITY

**THERE ARE FOUR FACTORS THAT THE PUBLIC HOUSING AUTHORITY (PHA) CONSIDERS TO DETERMINE SECTION 8 PROGRAM ELIGIBILITY.**

1. Your family size.
2. Income limits.
3. Your citizenship status. The applicant must meet the documentation requirements of citizenship or eligible immigration status. Undocumented immigrants are not eligible for voucher assistance.
4. Any previous evictions you've had. Anyone evicted from public housing or any Section 8 program for drug-related criminal activity are ineligible for assistance for at least 3 years from the date of the eviction.

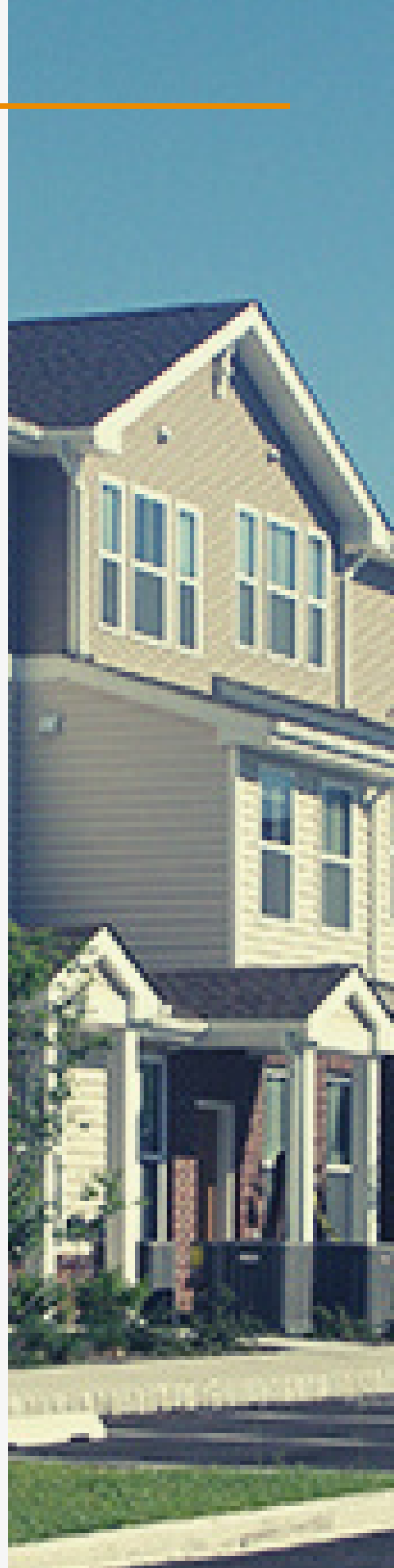


To apply for section 8 housing vouchers, the family provides information on family income, assets and family size/composition to their PHA. The agency uses this information to determine program eligibility and to calculate the housing assistance voucher amount.

# HOW DO I APPLY

## FOR THE SECTION 8 HOUSING CHOICE VOUCHER PROGRAM?

- Find your local public housing agency. This is the first step. Visit the U.S. Department of Housing and Urban Development to find your local Public Housing Agency. The website categorizes the PHAs by state, city and/or zip code and includes all available contact information.
- Confirm that you meet Housing Choice Voucher program requirements. The PHA can help determine if an individual is eligible. In general, the applicant must be 18 years old and a U.S. citizen or eligible noncitizen with a household income of less than 50 percent of area median income. Eligibility is also based on family size.
- Determine if the local PHA has any restrictions or preferences. Sometimes, local PHAs will have preferences for applicants who can receive assistance before others – elderly, people with disabilities, those experiencing homelessness and local residents. If you fall under a PHA's list of preference applicants, be sure to let them know. If not, your wait list time might be extended.
- Obtain an application for the Section 8 Housing Choice Voucher program. Applications for the Section 8 Housing Choice Voucher program are entirely free, and depending on the PHA, will be available online, by mail or at the local housing authority's office.



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# HOW DO I APPLY

## FOR THE SECTION 8 HOUSING CHOICE VOUCHER PROGRAM?

- Complete all required parts of the application. The length of the application might vary, but most will request the following information from applicants: name, date of birth, Social Security Number, gross income of those applicable, mailing addresses, email addresses, housing history, criminal history, phone numbers and more. To ensure that an application is processed completely and efficiently, be sure to follow all instructions given by the housing authority.
- Submit the application. Follow the PHA's instructions to submit the full application and turn it in by the due date or risk application rejection.
- Wait for the PHA to process the application. It can take up to a few months to process the application, but once it is processed, housing authorities will either confirm waiting list placement or rejection by mail or by asking the applicant to log into an online portal.



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# SECTION 8 WAITING LIST

IF YOUR FAMILY IS ELIGIBLE, YOU WILL BE PLACED ON A WAIT LIST, OR, IN VERY RARE CASES, HELPED IMMEDIATELY. WHEN A SPOT OPENS UP, THE PHA WILL CONTACT YOU AND ISSUE A HOUSING VOUCHER.



## HOW DOES THE SECTION 8 WAITING LIST WORK? HOW DO I GET ON THE SECTION 8 WAITING LIST?

The need for housing assistance is greater than the number of vouchers available; long waiting times are common. Some PHAs only accept Section 8 voucher applications during designated time periods. When a PHA has more applicants than it can assist in the near future, it may close its waiting list. If your local PHA has a long or closed waiting list, you can

apply for vouchers through multiple PHAs. Your PHA can provide a list of locations where your voucher can be used.

If your family is eligible, you will be placed on a waiting list, or, in some rare cases, you will be assisted immediately. When your name is reached on the waiting list, your PHA will contact you about receiving a housing voucher.

***“Patience is not the ability to wait, but the ability to keep a good attitude while waiting.”***

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# SECTION 8 WAITING LIST

Local criteria may be set by your PHA for choosing families from its waiting list. Some examples include families who are:

- Homeless
- Living in substandard housing
- Paying rent totaling over 50% of family income
- Involuntarily displaced

Families who qualify under local preferences move ahead of other families on the list. PHA's have the authority to determine selection preferences that address community priorities and housing needs.

Generally, a family must pay 30% of its income or, at least, \$50 for rent and utilities, whichever is higher. The voucher covers the remaining costs, up to a cap, known as a "payment standard," set by your PHA.

Your PHA will calculate the maximum voucher amount. The maximum amount is usually the 30% of a family's monthly adjusted income minus the payment standard OR 30% of monthly adjusted income minus the rent payment, whichever is less. In 2014, the maximum monthly voucher value was \$2200.

The payment standard represents the cost of renting a moderately-priced home in the area. Families can select a home with a rent below or above the calculated payment standard. The family is responsible for paying the difference if rent is more than the payment standard. The recipient is obligated to pay 30%, but cannot pay over 40%, of its monthly-adjusted gross income toward rent and utilities.

## VOUCHER VALUE

In general, Section 8 voucher recipients must contribute 30% of their household income or at least \$50 for rent and utilities, whichever is higher. The voucher covers the rest of those costs, up to a limit ("payment standard") set by the PHA.

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# CHOOSING AFFORDABLE HOUSING THROUGH THE SECTION 8 PROGRAM

Families can choose any affordable housing, including their current home and any other single-family homes, townhouses and apartments that meets the requirements of the program. Your PHA can advise you of all housing requirements before you begin your housing search.

## USING SECTION 8 VOUCHERS

A payment for the Section 8 voucher amount will be made directly to your landlord each month by your PHA. You will then pay the difference between the actual rent charged by the landlord and the amount covered by the voucher.

## OBLIGATIONS ONCE YOU ARE CHOSEN FOR SECTION 8

After choosing a home, the family signs a minimum one-year lease with the landlord. The tenant may be required to pay a security deposit before moving in. When the lease is up, the landlord may initiate a new lease or allow the family to remain in the home on a month-to-month basis.

After the family moves in, they are expected to follow the rules of the lease agreement, continue to meet all program requirements, pay rent on time, keep the housing unit in good condition, and notify the PHA of any changes in income or family composition. While receiving voucher assistance, no family members can engage in drug-related or violent criminal activity or commit fraud, bribery or any other or criminal act.



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# HOUSING CHOICE VOUCHER - SECTION 8 VOUCHER PROGRAM

MD SECTION 8 PROGRAM CAN BE FOUND AT:  
[HTTPS://DHCD.MARYLAND.GOV/RESIDENTS/PAGES/HOUSINGCHOICE/DEFAULT.ASPX](https://dhcd.maryland.gov/residents/pages/housingchoice/default.aspx)



## HERE'S HOW TO QUALIFY:

if you don't earn enough income to pay your rent or mortgage, you may qualify for the Housing Choice (Section 8) Voucher Program. The federal Housing Choice Voucher Program is the largest form of federal housing assistance in the U.S. The program is administered by the U.S. Department of Housing and Urban Development (HUD).

Low-income families use vouchers to help pay for private housing, including single-family homes, townhomes and apartments. The home does not need to be located in subsidized housing projects – recipients can choose any home that meets program requirements. This may even include the family's present residence.

The Housing Choice (Section 8) Voucher Program helps lift more

than one million people out of poverty. Housing vouchers reduce homelessness and alleviate hardship by giving families an opportunity to move to safer, less poor neighborhoods. Effects of the program can improve children's long-term well-being and reduce costs in other public programs by providing educational, developmental and health benefits.

Section 8 vouchers are distributed through a local public housing agency (PHA) based on a family's total annual income and family size. You must also be a U.S. citizens or have eligible immigration status to qualify.

Find your local PHS by visiting <https://www.hud.gov/offices/pih/pha/contacts> today.

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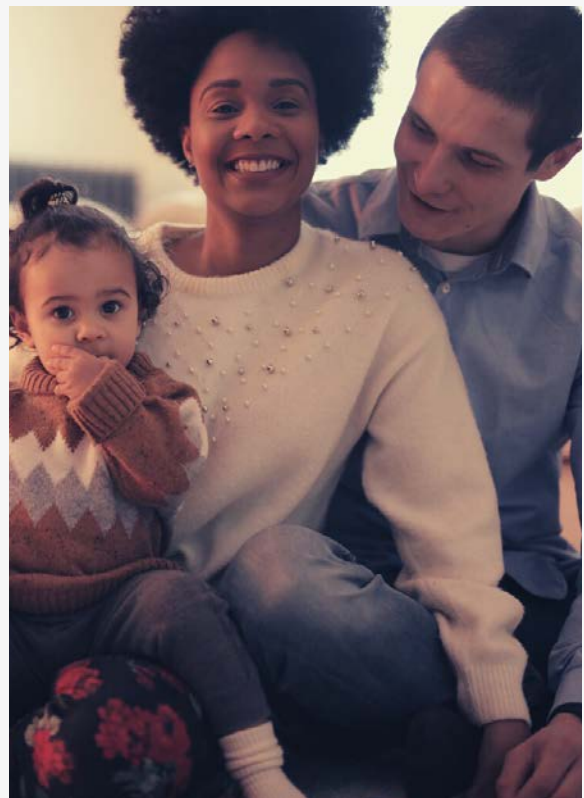
# SECTION 8 FAMILY DEFINITION

## A FAMILY INCLUDES:

- A family with or without children. A child in foster care and temporarily out of the home is considered a member of the family.
- An elderly family, which is defined as a family whose household head or single member is at least 62 years old; or two or more people who are at least 62; or at least one person who is at least 62 living with at least one live-in aide.
- A disabled family, which means a family whose household head or single member is a person with disabilities; or two or more people in the household have disabilities; or at least one person with disabilities living with at least one live-in aide.
- A displaced family, which is a family in which all members have removed from their home through governmental action, extensive damage to the home or who's home has been destroyed by a disaster (must be recognized by federal disaster relief laws).
- A remaining member of a tenant family is a family member of a family currently receiving voucher assistance who remains in the home when other members have moved out.

- A single person who does not fit in a category above.

Your PHA can provide additional information specific to your area regarding the definition of family.



THE FAMILY IS  
GOD'S GREATEST  
MASTERPIECE



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# SECTION 8 FAMILY INCOME LIMITS



Federal rules are designed to make sure vouchers go to families who need them most. In general, a family's income cannot equal more than 50% of the area's median income for where the family chooses to live. By law, a PHA must provide 75% of its vouchers to recipients from extremely low-income households (household income below 30% of the local median or poverty line, whichever is higher). HUD publishes median income levels, which vary by location.

To find the income limits for your area visit the website below or contact your local PHA.

**TO FIND YOUR STATE'S INCOME LIMITS, VISIT:**

[https://www.huduser.gov/portal/datasets/il/il15/Section8\\_IncomeLimits\\_Rev.pdf](https://www.huduser.gov/portal/datasets/il/il15/Section8_IncomeLimits_Rev.pdf)

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# FAMILIES WITH VARIED CITIZENSHIP STATUSES

Families that include members with citizenship or eligible immigration status as well as members who don't (or do not to state that they do) are eligible for prorated voucher assistance. Voucher amount is based on the number of family members with citizenship or eligible immigration status. To apply for a voucher, contact your PHA.

You'll need these documents to apply for a voucher:

- Birth certificates for all family members
- Social security cards for all family members
- Driver's license
- State or alternate government issued photo ID
- Passport (if you are not a U.S. citizens)
- Immigration papers (registered immigrants and aliens)
- Signed verification of immigrant status

## INCOME YOU'LL NEED TO PROVIDE

- Social Security Verification Letter and Proof of Benefits
- Proof of income (pay stubs, W2, tax returns)
- Bank statements
- Documentation of public assistance benefits
- Information on any assets you own

When you apply, your PHA will gather information on total family income, assets and family size/composition. This information will be verified through other local agencies, your employer and your bank and used to determine eligibility and your voucher payment amount.



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# CHOOSING AFFORDABLE HOUSING PROGRAMS

Families can choose any housing, including single-family homes, townhomes and apartments, that meets program requirements. This may include the family's present residence. Requirements include meeting Housing Quality Standards (HQS) and reasonable unit size and rent. Housing is not limited to homes within subsidized housing projects.



## The 13 key aspects covered under the HQS are:

- Overall cleanliness
- Sanitary bathrooms
- Working kitchen and area to dispose trash
- Space and security
- Temperature control
- Light and electricity
- Structure and materials
- Inside air quality
- Water availability
- Free of lead-based paint
- Access
- Area and neighborhood
- Smoke detectors

Your PHA will advise you of all housing requirements before you look for a home.

A family has at least 60 days to use a voucher after it's received. A voucher can be used to help pay rent in a family's current home or a new one. In both cases, the landlord must agree to accept Housing Choice (Section 8) Vouchers and your local PHA must confirm that the home meets HQS and that the rent is reasonable in comparison to similar homes in the area. Your PHA will tell you the eligible unit size based on family size and composition.

The PHA pays the voucher value to the landlord directly. The family is responsible for paying the difference between the total rent and the portion covered by the voucher to the landlord directly.

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# YOUR RESPONSIBILITIES FOR SECTION 8 HOUSING AS A TENANT

After a PHA approves a family's home, the family and landlord sign a one-year lease. During this time, the PHA and landlord sign a housing assistance payments contract valid for the same time period. All parties involved, including the recipient (tenant), landlord, PHA and HUD have responsibilities under the Housing Choice (Section 8) Voucher Program. It's important to understand these roles when applying for assistance and participating in the program.

**Tenant's Obligations:** When a family selects an approved housing unit, they sign a one-year lease with the landlord. The landlord may ask the tenant to pay a security deposit, which cannot exceed one-month's rent. After the first year the landlord may initiate a new year-long lease or allow the family to continue renting on a month-to-month basis. After the family moves in, they are expected to follow the lease agreement and program requirements, make rent payments on time, keep the home in good condition and notify the PHA of any changes in income or family composition. While receiving voucher assistance, no family members can engage in drug-related criminal or violent criminal activity or commit fraud, bribery or any other corrupt or criminal act.

**Landlord's Obligations:** The landlord provides clean, safe and decent housing to a family at a reasonable rent. The housing unit must be up to housing quality standards (HQS) and remaining so while the landlord receives voucher payments. They are also expected to follow the lease agreement and and the housing assistance payments contract signed with the PHA.

**Housing Authority's Obligations:** The PHA administers the housing voucher assistance to the family. The PHA also enters into a housing assistance payments contract with the landlord, which makes them responsible for providing voucher payments to the landlord. the PHA has the right to stop assistance payments if the landlord does not meet the requirements of the lease or housing assistance payments contract. In addition, the PHA executes annual reviews of the family's income and composition and inspects each home at least annually to ensure that it continues to meet minimum HQS.

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# YOUR RESPONSIBILITIES FOR SECTION 8 HOUSING AS A TENANT

**HUD's Role:** HUD administers funds to the local PHAs so they can make housing assistance payments. HUD also pays the PHA a fee for the costs of administering the program. HUD invites PHAs to apply for funds for additional housing vouchers when funds become available. HUD then reviews the applications and awards funds on a competitive basis. HUD also oversees PHA administration of the program to ensure program rules are being followed.

## CONTINUING SECTION 8 BENEFITS AFTER A MOVE

The Housing Choice (Section 8) Voucher Program allows families to move without a lapse in their voucher assistance. However, the family must notify the PHA ahead of time. The family is also responsible for ending its existing lease within the terms of the lease agreement and finding housing that meets HQS wherever they move.

New voucher recipients can pick housing anywhere in the U.S. as long as the family lived within the service area of the PHA who issued the voucher when they first applied for vouchers. If a family did not live within the service area of the PHA they applied with at the time of application, they must lease a home in that service area for at least one-year while receiving voucher assistance. If you want to move, contact your local PHA to confirm procedures before moving. This will ensure you do not lose or have a lapse in benefits.

Some PHAs participate in the Homeownership Voucher Program, which allows families receiving Home Choice (Section 8) Vouchers to use their benefits towards mortgage payments on a new home. All rules of the Housing Choice (Section 8) Voucher program apply and the benefit calculation is the same. You must be a recipient of Housing Choice (Section 8) Vouchers to participate.

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# CONTINUING SECTION 8 BENEFITS AFTER A MOVE



Additionally, families must meet these criteria to be eligible:

- First-time homeowner.
- No family member has owned or partially owned their home for a minimum of three years.
- No primary member of the family owns or partially owns residential property.
- Minimum income requirement:
- Qualified annual income of the homeowners must be greater than 2,000 times the hourly federal minimum wage.
- For disabled families, the annual income of the homeowners must be greater than 12 times the monthly Federal Supplemental Security Income (SSI) payment for an individual living alone.
- Welfare assistance is not counted when determining family income, except for elderly or disabled families.
- Your PHA may establish a higher minimum income requirement for one or all family types.
- At least one homeowner is currently employed full-time and has been for at minimum of 1 year, except for elderly or disabled families.
- Family meets any additional eligibility requirements set by their local PHA.
- Family completes the PHA's pre-assistance homeownership and housing counseling program.

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# CONTACT THE SECTION 8 CUSTOMER SERVICE CENTER

The Office of Public and Indian Housing's Customer Service Center is a central source of information for all housing programs, including the section 8 voucher program

**HOURS:** 9:00AM TO 5:00PM EST; MONDAY - FRIDAY  
(CLOSED FOR FEDERAL HOLIDAYS)

**PHONE:** TOLL-FREE 1-800-955-2232

Please have the following information ready when calling Customer Service:

- Name
- Email address
- Phone number
- Clear description of question or issue



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# HOUSING DISCRIMINATION UNDER THE FAIR HOUSING ACT

**Housing discrimination is illegal in nearly all housing, including private housing, public housing, and housing that receives federal funding.**

- The Fair Housing Act
- Who Is Protected?
- What Types of Housing Are Covered?
- What Is Prohibited?
- Additional Resources



## The Fair Housing Act

The Fair Housing Act protects people from discrimination when they are renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing-related activities. Additional protections apply to federally-assisted housing.

[https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/non\\_discrimination\\_housing\\_and\\_community\\_development\\_0](https://www.hud.gov/program_offices/fair_housing_equal_opp/non_discrimination_housing_and_community_development_0)

Learn about the History of the Fair Housing Act, and read Examples of the many forms of housing discrimination.

[https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/abouttheo/history](https://www.hud.gov/program_offices/fair_housing_equal_opp/abouttheo/history)

[https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/examples\\_housing\\_discrimination](https://www.hud.gov/program_offices/fair_housing_equal_opp/examples_housing_discrimination)



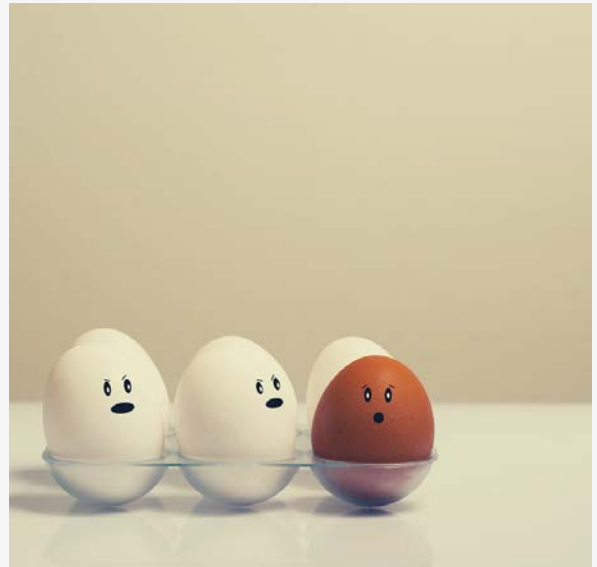
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# HOUSING DISCRIMINATION UNDER THE FAIR HOUSING ACT

## Who is Protected?

The Fair Housing Act prohibits discrimination in housing because of:

- Race
- Color
- National Origin
- Religion
- Sex (including gender identity and sexual orientation)
- Familial Status
- Disability



## What types of Housing Are Covered?

The Fair Housing Act covers most housing. In very limited circumstances, the Act exempts owner-occupied buildings with no more than four units, single-family houses sold or rented by the owner without the use of an agent, and housing operated by religious organizations and private clubs that limit occupancy to members.

## What is Prohibited?

### In the Sale and Rental of Housing:

It is illegal discrimination to take any of the following actions because of race, color, religion, sex, disability, familial status, or national origin:

- Refuse to rent or sell housing
- Refuse to negotiate for housing
- Otherwise make housing unavailable
- Set different terms, conditions or privileges for sale or rental of a dwelling
- Provide a person different housing services or facilities
- Falsely deny that housing is available for inspection, sale or rental

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# HOUSING DISCRIMINATION UNDER THE FAIR HOUSING ACT

## What is Prohibited?

### In the Sale and Rental of Housing:

- Make, print or publish any notice, statement or advertisement with respect to the sale or rental of a dwelling that indicates any preference, limitation or discrimination
- Impose different sales prices or rental charges for the sale or rental of a dwelling
- Use different qualification criteria or applications, or sale or rental standards or procedures, such as income standards, application requirements, application fees, credit analyses, sale or rental approval procedures or other requirements
- Evict a tenant or a tenant's guest
- Harass a person
- Fail or delay performance of maintenance or repairs
- Limit privileges, services or facilities of a dwelling
- Discourage the purchase or rental of a dwelling
- Assign a person to a particular building or neighborhood or section of a building or neighborhood
- For profit, persuade, or try to persuade, homeowners to sell their homes by suggesting that people of a particular protected characteristic are about to move into the neighborhood (blockbusting)
- Refuse to provide or discriminate in the terms or conditions of homeowners insurance because of the race, color, religion, sex, disability, familial status, or national origin of the owner and/or occupants of a dwelling
- Deny access to or membership in any multiple listing service or real estate brokers' organization

For more information and examples, visit Examples of Housing Discrimination.

[https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/examples\\_housing\\_discrimination](https://www.hud.gov/program_offices/fair_housing_equal_opp/examples_housing_discrimination)

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# HOUSING DISCRIMINATION UNDER THE FAIR HOUSING ACT

## What is Prohibited?

### In Mortgage Lending:

It is illegal discrimination to take any of the following actions based on race, color, religion, sex, disability, familial status, or national origin:

- Refuse to make a mortgage loan or provide other financial assistance for a dwelling
- Refuse to provide information regarding loans
- Impose different terms or conditions on a loan, such as different interest rates, points, or fees
- Discriminate in appraising a dwelling
- Condition the availability of a loan on a person's response to harassment
- Refuse to purchase a loan

For more information about discrimination in mortgage lending, visit:

[https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/fair\\_lending](https://www.hud.gov/program_offices/fair_housing_equal_opp/fair_lending)

### In Harassment:

The Fair Housing Act makes it illegal to harass persons because of race, color, religion, sex, disability, familial status, or national origin. Among other things, this forbids sexual harassment. Learn more about sexual harassment by visiting:

[https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/sexual\\_harassment](https://www.hud.gov/program_offices/fair_housing_equal_opp/sexual_harassment)



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# HOUSING DISCRIMINATION UNDER THE FAIR HOUSING ACT

## What is Prohibited?

### Other Prohibitions:

In addition, it is illegal discrimination to:

- Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise the right
- Retaliate against a person who has filed a fair housing complaint or assisted in a fair housing investigation

### In Advertising:

For more information about advertising and the Fair Housing Act, visit

[https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/advertising\\_and\\_marketing](https://www.hud.gov/program_offices/fair_housing_equal_opp/advertising_and_marketing)

### Additional Protections for Persons With Disabilities:

Housing providers must make reasonable accommodations and allow reasonable modifications that may be necessary to allow persons with disabilities to enjoy their housing. Get more information about reasonable accommodation by visiting:

[https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/reasonable\\_accommodations\\_and\\_modifications](https://www.hud.gov/program_offices/fair_housing_equal_opp/reasonable_accommodations_and_modifications)

Certain multifamily housing must be accessible to persons with disabilities. Get more information at:

[https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/physical\\_accessibility](https://www.hud.gov/program_offices/fair_housing_equal_opp/physical_accessibility)

# VETERANS PROGRAMS AND ASSISTANCE

Maryland's Commitment to Veterans	201 W. Preston St Baltimore, MD 21201	Contact: Melissa Barber	877-770-4801 or 410-725- 9971 cell
Maryland Department of Veteran Affairs	33 W. Washington St. Room 201 Hagerstown, MD	Veterans Benefits Specialist open Monday – Thursday Closed Fridays	301-791-0356
Maryland Department of Veteran Affairs	Hagerstown, MD Cumberland, MD Frederick, MD	Veterans Service Program Claims Assistance	301-791-0356 301-759-5251 301-600-2155
North Point Veterans Home	25 E. North Ave Hagerstown, MD	Call for hours of operation	240-500-3105
Veteran Affairs	100 W. Patrick St Frederick MD	Call for hours of operation	301-600-2155
Veterans Affairs Outpatient Clinic	1101 Opal Court	Monday – Friday 8am-4:30pm	301-665-1462 301-665-1469
Veterans Support Group Life House West	1028 Salem Ave.	1 <sup>st</sup> Saturday of the Month 9:30am - 11:30am	301-791-0003
Come All Who Are Thirsty support group	3904 Mills Road, Sharpsburg, MD	1 <sup>st</sup> Saturday of the month, breakfast provided by Burnside First Church of God Website: <a href="http://www.comeallwhoarethrifty.org">www.comeallwhoarethrifty.org</a>	240-347-7590
Alliance Veterans Team	8003 Corporate Dr. Nottingham, MD 21236	Call for information	443-388-7006 (Yvette Cowans) (410)282-5900
Veterans Crisis Hotline/Suicide Prevention		Call for Help	1-800-273- 8255
Troops to Careers Website TroopstoCareers.com	The Veteran Resource Network, Inc.	Lance Orndorff, MS.ED., USN Career advising, Coaching, and Placement Email: <a href="mailto:Director@TroopstoCareers.com">Director@TroopstoCareers.com</a>	888-716-4196
Hagerstown Neighborhood Development Partnership	21 E Franklin St	Call for hours of operations	301-797-0900
Maryland Department of Veterans Affairs, Garrett County	12501 Willowbrook Rd. Cumberland Md.	Call for hours of operation	301-759-5252
Aid Our Veterans	Corporate Headquarters 7820 Eastern Ave., Baltimore, MD 21224	Website: <a href="http://aidourveterans.net">http://aidourveterans.net</a> Email: <a href="mailto:info@aidourveterans.net">info@aidourveterans.net</a>	410-391-8721 fax: 443-482- 6660

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# VETERANS PROGRAMS AND ASSISTANCE

**TURNING POINT/WAY STATION - VETERAN'S PROGRAMS 301-662-0099**

**Operation New Start Homeless Veteran Reintegration Program:** assists homeless veterans in obtaining & retaining employment.

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**Veteran Educational Benefit:** Request a VA Certification of classes form at Hagerstown Community College. Call 240-500-2519 for more info.

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**Veterans Workforce Investment Program:** is to meet the workforce investment needs of veterans & to perform outreach & public information activities to develop & promote employment & job training opportunities.

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**WayStation Homeless Outreach Program:** Identifies homeless individuals in the community with mental health issues in need of services/support and links them with resources and services in an effort to address their long-term mental health needs.

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**Welcome Home Program Per Diem Program:** is to provide a transitional living program to homeless Veteran. Call 240-420-6398 for more info.



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# VETERANS PROGRAMS AND ASSISTANCE

## MARYLAND 211 HOUSING HELP FOR VETERANS

**Rental Hotline:** Are you having trouble finding an affordable rental home? The MD Housing Search locator allows you to find available housing that best fits your individual and family needs. Individuals can search for housing using a variety of search criteria with special mapping features to find apartment listings. Call toll-free, 1-877-428-8844 Mon-Fri, 9AM-8PM or visit the MD Housing Search website to do your own local search. <https://mdhousingsearch.com/>

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**MD HOPE Hotline:** If you are having trouble paying your mortgage don't wait, get assistance now. Call the MD HOPE Hotline at 1-877-462-7555 or <https://dhcd.maryland.gov/Residents/Pages/HOPE/MDHope.aspx> for more information. The MD HOPE Hotline may be able to get you in touch with a housing counselor in your area to help you work out a plan to pay your mortgage. The key is to ask for help early and persistently. Free and confidential foreclosure prevention assistance is available at many locations across Maryland. Housing counselors can help you understand your mortgage documents, explain the options you have and help you negotiate a "Workout Plan" with your lender.

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**Homeless Veteran Hotline:** The Homeless Veteran Hotline is available to homeless Veterans and their family 24 hours a day, 7 days a week, 365 a year. The hotline provides trained counselors that will assess your needs and either connect you to the Homeless Point of Contact at your local VA Hospital or provide you with a list of local organizations that may be able to assist. Call 1-877-4AID VET to talk with a counselor today.

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**National Coalition for Homeless Veterans:** The National Coalition for Homeless Veterans assists homeless Veterans in finding the services that they need by giving information to connect them with local community organizations. Call the toll-free line at 1-800-435-7838 to speak with someone today about your options or visit the National Coalition for Homeless Veterans website <http://www.nchv.org/> for more information.

Visit <http://nchv.org/index.php/help/help-maryland> for housing resources specific to Maryland. For more information on options for support and housing services dial 2-1-1 for help.

# HOUSING PREFERENCE WORKSHEET PAGE 1

## Housing Preferences Worksheet

**About this tool:** Before your clients begin their housing search, they should carefully think through the features of an apartment, building, and neighborhood that are most important to them. Have your clients use this worksheet to help them determine the features they must have, those they would prefer, and those they can live without. Once they have made these decisions, they will be able to conduct a more targeted housing search.

Apartment	I Must Have	I Would Prefer	I Could Do Without
One bedroom (as opposed to an efficiency)			
More than one bedroom			
Furnished unit			
Washer and dryer in unit			
Dishwasher			
Air conditioning			
Utilities included			
Closets and storage			
One level (no stairs)			
Private apartment (versus renting room in shared house)			
Private bathroom			
Other:			
Other:			



# HOUSING PREFERENCE WORKSHEET PAGE 2

Building	I Must Have	I Would Prefer	I Could Do Without
Specific type of building (single family, duplex, multifamily)			
Secured entrance			
On-site laundry facilities			
Yard/playground			
Off-street parking			
Handicap accessibility			
Elevator			
Pets allowed			
Storage space			
On quiet street			
Other:			
Other:			

Neighborhood	I Must Have	I Would Prefer	I Could Do Without
Near public transportation			
Near major roads/highways			
Near schools/daycare			
Near work			
Near healthcare and supportive services			
Near parks/play areas/public library			
Near family/friends			
Near grocery store & shopping			

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# HOUSING PREFERENCE WORKSHEET PAGE 3

Neighborhood	I Must Have	I Would Prefer	I Could Do Without
Near religious and recreation facilities			
Safe			
Children can play outside			
Quiet			
Other:			
Other:			



# DO YOU HAVE A PLAN?

Monthly Spending Plan		
<b>Income</b>		
Wages		
SSI / SSDI		
Child Support		
Temp. Cash Asst.		
Other		
<b>Total</b>	<b>\$0.00</b>	
<b>Expenses</b>		<b>Remaining Balance</b>
Rent		\$0.00
Clothing		\$0.00
Transportation		\$0.00
Food (not food stamps)		\$0.00
Electric		\$0.00
Water / Sewer / Trash		\$0.00
Dining Out		\$0.00
Entertainment		\$0.00
Cigarettes		\$0.00
Loans / Debts		\$0.00
Pet Expense		\$0.00
Phone		\$0.00
Internet / Cable		\$0.00
Medical		\$0.00
Child Care		\$0.00
Child Support		\$0.00
Other		\$0.00
Other		\$0.00
Other		\$0.00
<b>Total</b>	<b>\$0.00</b>	
<b>Balance</b>	<b>\$0.00</b>	

## BEFORE YOU RENT



So, you've decided to rent. **LOOK BEFORE YOU LEAP!** What you do *before* you put any money down or sign any paper could be more valuable than anything you do after you enter into a new rental relationship. **TAKE YOUR TIME AND BE THOROUGH!**

### START YOUR RENTAL FILE NOW!

A rental agreement is a business contract, so **KEEP RECORDS!** Remember, these forms have your personal information on them, so they should be kept together and in a secure place. You may use a large envelope, a file folder, or a more formal system. You will want to have a copy of any lease agreement, move-in checklist, inspections, maintenance requests, notices, special agreements, and/or forms you sign. You should request and keep receipts for all payments you make whether you pay by money order, cashier's check, personal check, cash, credit, debit, or online.

### WHAT DO YOU NEED?

It goes without saying that people have to balance what they need vs. what's available. Before you start looking for a place, hopefully you've asked yourself (and answered) the following questions:

**A. Where?** Is the place quiet enough? Is it too quiet? Will I be close enough to work? Church? Is it near a bus line? Stores? Do I feel safe there? If I have a family, is it close to schools? Play space and recreation?

**B. Does it match who I am?** If I'm elderly, does it have too many steps? If I am young and entertain a lot, will I be able to do it? Can I plant a garden? If I like to work on my car, can I? Is there a garage or off-street parking? Can I have a pet? Take the time to think about your needs and wants before you start looking.

**C. How much does it cost?** It's generally recommended that you should not spend more than 30 – 40% of your monthly income on total housing cost, which means rent plus utilities. For people on limited incomes, this is often very hard to do. Things that are important to consider include what utilities you will be responsible for and whether there are other costs you'll need to figure in. Your landlord or your local utility companies should be able to tell you what utility usage and costs have been for the past couple of years. Are you responsible for cutting the lawn? If you are, and the landlord won't provide the mower, maybe you'll have to pay somebody to do it. You may have move-in expenses such as utility deposits, truck rental, and furniture and drapery purchases. Sometimes two people decide to rent a place together. You both should be sure of what happens if one of you decides to move out! You may be stuck paying everything if your roommate moves and you can't find someone else to share the cost.

**D. How long do I want to live there?** This question comes up when it's time to decide on a lease. If you think you might be moving, getting married or getting divorced, or if there is any uncertainty in your life which might make for a questionable length of stay, think twice about signing a long-term lease. You may want a written agreement but on a month-to-month basis. Everyone should check to see what provision there is for breaking a lease, if the need arises. Don't just accept a verbal promise of, "We can work it out if something happens." Know what it is, and have it in writing. If the terms aren't right, don't move in!

### FINDING A PLACE

Once you've answered all these questions, it's time to find a place. The most common way is to check the newspaper or on the internet. Sometimes people post notices on public bulletin

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boards in stores and laundromats or on websites. Real estate companies manage rental properties; you can call or check the websites of the ones listed in your phone book and ask them. If there's a neighborhood you particularly want to live in, it may be worthwhile to drive through it and see if there are any "For Rent" signs. If you see a place that looks vacant, but there's no sign, you can call or check with the County Clerk or County Appraiser's website to see who pays the taxes at that address and then contact them directly.

Housing is often rented by word of mouth. Plan ahead and let people know you're looking well in advance.

You could contact the local Landlord organization or association. These exist in many communities as both formal and informal groups. Some organizations may consist largely of the "Mom and Pop" landlords, persons who own and manage their own rental properties. For some, the rental business provides retirement income, for some it is a full-time job, and for many, it is a part-time activity in addition to a full-time job. Conversely, many large complexes are owned by corporations and the rental business is run by hired management. This can be important information for you when you are looking for a place to rent.

If you have anything in your rental or credit history that might keep you from qualifying to rent, the Mom and Pop landlords may represent your best chance for securing housing. The property owner can choose to be more flexible with his screening standards whereas a hired manager may not have that freedom. You can meet the landlord or property owner and present your case. If he or she accepts you as a tenant, you should be sure to live up to your promises.

Be wary if a place is for sale. Check out whether it is likely to remain a rental after sale. Be extra careful by having arrangements for showing the property to potential buyers in writing. If someone promises to take a property off the market because you have moved in, get that in writing too.

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**Don't accept a substandard place with promises that "it will be fixed." Get it in writing: what will be done? How soon? The Landlord is supposed to deliver a rental unit in compliance with your lease agreement, state law, and local codes. However, some judges have said that the Tenant is responsible to look out for himself and should not move into a place he can see is not ready to be lived in and that may be unsafe or unhealthy.**

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Look around and try to find what you want. Don't just settle on a place because you're out of time. You may regret it later.

### CHECKING IT OUT

**(1) Check the hallways and stairs.** Are they lit at night? Are stairs wobbly or broken? Will you feel secure passing through the halls at night? Are they reasonably clean and in good repair?

**(2) Check the locks on the doors.** If there are no dead-bolt locks, you might want to request they be installed. What about fire exits? Does the building have security doors? Do they close and lock properly?

**(3) Check the plumbing, including pipes around radiators.** Are there any leaks? Test everything. Run the hot and cold water in all sinks, bathtubs, and showers. Flush the toilet. Examine all fixtures in the bathroom for leaks. Does the water drain freely? Is the hot water hot? How long did it take to get hot? Open cabinet doors and look under sinks. Are there drips, standing water, musty smell, and/or water stains? (Doing this might make you feel kind of silly, but when do you want to find out, now or later?)

**(4) Check the electrical wiring.** Look for exposed wires and frayed wiring. Are there outlets and are they where you will need them? Be sure there is enough electricity coming into the rental unit to run all the appliances you will want to use. If you have a 220 volt air conditioner, dryer,

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or stove, check to see if there are outlets available. If not, you will want a written agreement with the landlord about whether appropriate outlets can be installed and who will pay.

**(5) Check the floor, walls, and ceilings.** Make sure there are no holes, cracks, or broken plaster. Look for spots or streaks on the ceilings and walls. They may mean rain water or water from pipes above is leaking through. Carefully examine basement apartments. They are more prone to bugs, water leakage, and mold.

**(6) Look for signs of rodents and insects.** Check for droppings in cupboards and corners of the kitchen and bathrooms. Go to the place at night and flip the lights on to see if bugs go scurrying. Ask the landlord if he or she sprays regularly. Shredded paper often means rats or mice are nesting nearby.

**(7) Check the heat.** It is advisable to have a way to control the heat within each dwelling unit (thermostat or controls on radiators or heating vents). Find out if circulation is adequate to heat all rooms. If you are worried about whether the heater is safe, you can get a professional to come out and inspect the unit. (There may be a fee.) If you are renting during the summer, you might ask other tenants in the building about the heat in the winter.

**(8) Ask about utilities.** Who pays for water? Gas? Electricity? You may find apartments where some or all utilities are included in the rent. If they are not included, be sure to figure these expenses into the monthly total that you will be paying. The local gas and electric companies can tell you how much the bills have been for the previous twelve months. This will give you an idea of what to expect if you move in. You will probably have to pay deposits to utility companies, including the phone company, before they will connect your services.

Occasionally, and most often in older, single-family dwellings which have been converted to apartments, there is only one utility connection. Beware of such an arrangement if you are

required to have the utilities in your name. When you rent the apartment and get the utilities turned on, you do not want to find yourself billed for the whole house!

Sometimes the landlord contracts for the utilities and then bills the tenants for their share in addition to rent. **State** law addresses situations in which the landlord pays for water supplied through a master meter, then bills tenants based on usage to individual meters. If you will pay the landlord for water or other utilities, be sure to ask how the bill will be figured and when you will be expected to pay. This information should be in writing.

**(9) Check for garbage or trash containers.** Where are they? Is the area well kept? Is the landlord responsible for maintaining the containers and seeing that the trash is picked up?

**(10) Do the appliances work?** Check those that are provided (for example, stove or refrigerator). Do they possess all their parts (broiler pans, oven racks, shelves, drawers, etc.)?

**(11) Check the windows and screens.** Are they broken? Do they open? Do they lock? Are there storm windows?

**(12) Check for lead paint.** If the building was built before 1978, chances are good that there is lead-based paint. If the paint is peeling or flaking, there is a danger to young children. The taste of lead paint is sweet and children will eat it like candy. It can get into the air when repair work or sanding is done. If you have young children, do not move into a place that has exposed lead paint.

**(13) If a rental unit is furnished,** check exactly what is there and what condition it is in.

**14) Exactly what are you renting?** Is there any part of the rental property that you cannot use (for example: storage shed, garage, basement, etc.)? If an advertising brochure shows a pool and playground but you don't see them, ask, don't assume!

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(15) Find out who is expected to take care of the yard, halls, and sidewalks (mowing, scooping snow, cleaning, etc.).

(16) Is parking available and/or guaranteed? Is the number of vehicles limited to one? Two?

(17) Is there a lease? If so, get a copy. Take it home and look it over. Ask someone to help you if you don't understand it. If the landlord doesn't have one and you want one, now is the time to mention it and suggest a model.

(18) Ask about "house rules." Rules and regulations are enforceable by the landlord as long as they are reasonable, applicable to all tenants equally, and disclosed to the tenant before he or she enters the agreement. If the landlord wants to change or add a rule or regulation, the tenant must consent, preferably in writing, or the landlord will have to wait until lease renewal time. Are pets allowed? What is the policy on guests? Look around and check with neighbors about noise and other living conditions.

(19) If possible, check with former tenants about any defects they know of in the rental unit. You might also talk with neighbors to get an idea of what kind of service you can expect from the landlord.

(20) Check anything else relevant to the dwelling you are renting. Take your time and look carefully. You should make notes of concerns or questions you have and go over all of them with the landlord before you decide whether or not you want to rent a particular place. **State** law says that, if a place is not in compliance with **State** law and/or your rental agreement on the day you are supposed to move in, you have the right to get all your money back and go elsewhere. Having promises in writing can make it easier to prove whether or not they've been kept.

## GETTING ACCEPTED

Some landlords may decide whether or not to rent to you by just looking you in the eye; some

may ask you a few questions about where you work and who your current landlord is; and some may ask you to fill out very long, detailed application forms. All are acceptable ways of screening tenants.

At this time, there are almost no laws limiting what landlords may ask for on application forms, though Fair Credit Reporting laws require that the landlord not pass the information gathered on to anyone else and Fair Housing laws require that you cannot be turned down because of a need for accessibility modifications.

If you are asked to give information that seems unnecessarily personal, you may want to ask why that information is needed and possibly leave it out. Some landlords know exactly why they want certain information; some simply got the forms from someone else and only use a fraction of what you tell them. Obviously, the most important information a future landlord needs to know is whether you'll pay your rent, whether you'll take good care of the place, and if you'll keep from disturbing your neighbors.

Make sure what you write down is factual. Credit reports, court records, evictions, criminal history, newspaper reports, etc. are all available online; therefore, you can be rejected when application information does not agree with information found in public records. You can even end up losing a rental unit and having to move out if fraud is discovered later.

Many landlords charge a **nonrefundable application fee** when the application is turned in. You will NOT get this money back whether you move in or not. Some landlords pay a screening company to check the application information. If you are turned down because of a screening company's report, ask what information caused the landlord to deny you and what company was used. Before applying with another landlord, ask if he or she uses a screening service. You do not want to end up paying the screening fee several times only to get the same result.

Just as you can be rejected if you lie or fail to provide complete information, truthfulness could

make all the difference. If you know a landlord might discover negative information about you, you can address the issue with a landlord before applying and find out how much flexibility the landlord has. Many times landlords are not concerned about information you have given them, but they are troubled if you have not been upfront and honest.

A landlord has the right to select tenants on pretty much any basis as long as he or she does not illegally discriminate. (See Discrimination chapter.) If you are rejected, ask why. If the reasons don't seem good enough to you and you really want the place, make your case to the landlord. Maybe there are other references or additional information you can offer to convince the landlord that you (and your family or roommates) are a good risk.

Some landlords ask for the security deposit with the application, others require that the full deposit be paid when the tenant is accepted, regardless of when the lease begins. You should be VERY SURE you want to live in a place before you pay the security deposit. If the landlord turns you down, he is normally responsible to return the full deposit amount; however, you may not get your money back for 30 days. If you pay the deposit and change your mind, you can be charged if you cause the landlord to lose money, even if you have not signed a lease. (See Security Deposit section in Rights and Responsibilities chapter.)

### YES, WE'LL TAKE IT

So, it's a place you want, you're satisfied that anything that's not quite right will be, and the landlord has accepted you. You have probably paid a security deposit, you may have signed a lease, and you have a move-in date.

You can relax now, but you need to stay aware of what's happening and continue communication, preferably in writing, with your landlord. Remember, no matter how friendly you are with your landlord (and hopefully you are), you have

a **business relationship** with him or her. Your landlord will treat it as such, and so should you.

### IF YOUR PLACE ISN'T READY WHEN PROMISED

**State** law is very clear that if your place is not ready for move-in on the date promised in your verbal or written rental agreement, you have the right to get all of your money back and go somewhere else. If you want to (or have to) stay, the law says you don't owe rent until it's right.

Specifically, the law expects that whoever was in there before you will be out, that the place will meet minimum standards according to **State** law and any local housing code (see Landlord Responsibilities section in Rights and Responsibilities chapter), and that any promises made to you by the landlord (your rental agreement) will have been fulfilled. If any of these things are not right, the law says that you don't owe rent (rent "abates") until they are. Then, you have two choices.

- 1) If you decide you don't want to live there, you can give a 5-day written notice to the landlord stating that you will not be living there, why, and that you want all of your money back. The law does not specify exactly when the five days are to start and end, so give the notice as soon as possible. If you have to use this provision, the law says you are entitled to any rent you paid and your security deposit back (less any deductions for physical damage you caused), and the landlord owes you for any cash losses you suffer.
- 2) If you decide to stay, you still don't owe rent until the place is available to move in and/or until things are as promised, and the landlord owes you for any cash losses you suffer. You can take legal action to force the landlord to make repairs or keep promises if you like. If the situation is willful and not in good faith on the part of a landlord or on the part of a tenant who did not get out on time, you can sue for 1½ times a month's rent or 1½ times your cash losses, whichever is greater. (Keep in mind... if you ever hold over, someone could also sue you!)



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# IMPORTANT INFO

## SO YOU DON'T LOSE YOUR SECTION 8

- Pay your rent portion and utilities on time to avoid unnecessary late fees and court costs and to remain in good standing with the program.
- Report maintenance issues to your landlord in a timely manner.
- Report income changes within 14 days of occurrence.
- Do not allow people who are not on your voucher to live in your unit. This is a violation of the program and will get you terminated from the program.
- Abide by your lease requirements.
- Be a good neighbor.
- Do not pay more than your portion of the rent which is determined by your Housing Authority. Other charges such as maintenance are between you and your landlord.
- Report increases in family size to your Housing Authority and provide a birth certificate and Social Security Card for new babies and request an add on application to add adults to the household. Remember, adults need to apply and be approved before they can move in.
- Make sure you complete your recertification each year. it is a HUD requirement.
- **LANDLORDS-ALL HOUSEHOLD MEMBERS HAVE TO BE AUTHORIZED AND APPROVED BY THE HOUSING AUTHORITY. ADDING ANYONE TO THE LEASE WITHOUT PRIOR APPROVAL TO ADD THEM TO THE VOUCHER CAN BE CONSIDERED FRAUD.**

## LANDLORD AND TENANT PORTALS

Have you registered for access to the tenant or landlord portal? If you haven't, you are missing out on landlord payment histories, inspections dates, rent adjustments and more right at your fingertips. Contact your Housing Authority Representative for your registration code if you do not have it.

What to do if you want to move with your voucher:

1. Give a written 30 day moving notice to your landlord and your housing authority representative.
2. Make sure you are in good standing by having your rent and utilities paid up to date and your recertification completed if due. You can not move with your voucher if you are not in good standing.
3. Decide if you want to stay in your county or go to another area.
4. Start looking for units on Facebook Marketplace, Zillow, Apartments.com or MDHousingsearch.org.
5. You will be mailed a Mover's packet which you will need to complete and return in order to get your voucher and landlord packet.
6. Drop off the completed landlord packet to the Housing Authority and schedule an inspection.
7. **DO NOT MOVE IN UNTIL YOU ARE NOTIFIED BY YOUR HOUSING AUTHORITY THAT YOUR UNIT PASSED INSPECTION.**

# FREQUENTLY ASKED QUESTIONS

## DO I NEED A LAWYER?

In some instances, corporations and certain other business entities must be represented by an attorney. Otherwise, you are not required to have a lawyer, although one could be helpful to you.

## WHAT HAPPENS IN COURT?

When both sides appear: the Court will hear both sides of a case and make a decision. If the landlord wins, the Court will enter a judgment of possession, and if there was personal service on the tenant, the Court may also issue a money judgment in the amount of rent and costs due.

When the landlord fails to appear: the Court will most likely dismiss the case.

When the tenant fails to appear: the Court will most likely enter a judgment in favor of the landlord.

**WHAT SHOULD I BRING WITH ME TO COURT?** You should bring all of your evidence, that is, whatever you have that you believe would support your claim or defense.

**HOW DO I REQUEST A POSTPONEMENT?** You should make your request in writing prior to the court date, send a copy of your request to the opposing party, and certify that you have done so. However, you may also request a postponement in court on the trial date.

## HOW DOES THE EVICTION PROCESS WORK?

To begin the process of eviction, the landlord requests a **Warrant of Restitution**.

If the tenant does not pay all rent and costs determined by the Court to be due, the tenant may be evicted. Generally, the tenant may prevent eviction by paying all rent and costs due at any time before the eviction. This is known as the **tenant's right of redemption**.

**Exception: Foreclosure of the right of redemption:** If there have been 3 prior judgments for possession (4 in Baltimore City) in the preceding 12 months, the Court may foreclose (deny) the right of redemption.

## WHAT ARE MY RIGHTS TO A JURY TRIAL?

Jury trials are held in the Circuit Court, not the District Court. If the amount of the claim exceeds \$15,000, or if the value of the tenant's interest in the leasehold is greater than \$15,000, either party may request a jury trial. Jury trial requests must be in writing. In a residential tenancy, a request for a jury trial may be filed no later than the first appearance of the parties in District Court.

## HOW DO I FILE A CLAIM FOR HOUSING DISCRIMINATION?

Housing discrimination complaints are handled by the United States Department of Housing and Urban Development (HUD).

## HOW DO I FILE AN APPEAL?

Each party has the right to appeal by filing an appeal on form DC-CV-037. In failure to pay rent cases, the appeal must be filed no later than 4 business days after the date of judgment. In all other actions for possession, the appeal must be filed no later than 10 calendar days after the date of judgment. Whether the appeal is *de novo* (a new trial) or on the record depends on the amount in controversy. The filing of an appeal does not automatically stay the eviction. Posting the bond ordered by the Court will stay the eviction until the Circuit Court decides the appeal.

### MEDIATION: AN ALTERNATIVE

The District Court's Alternative Dispute Resolution Program (ADR) offers mediation free of charge. It is less formal, less time-consuming and less costly than going to court. A trained mediator will work with both sides to try to arrive at a mutually agreeable solution. If mediation is not successful, you may still seek a decision by the Court.

For more information on Maryland courts and procedures, please contact a clerk in any state or county courthouse or visit the Maryland Judiciary website: [www.mdcourts.gov](http://www.mdcourts.gov)

*It is the mission of the District Court of Maryland to provide equal and exact justice for all who are involved in litigation before the court.*

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DC-CV-0821BR (Rev. 04/2018)



How Tenants Can Resolve Disputes with Landlords

# Information for Tenants

## RIGHTS AND REMEDIES OF THE TENANT

### Filing with the Court:

Please make sure that your paperwork is accurate and legible. All correspondence with the Court after the initial filing should include the case number and a certification that you sent a copy to the landlord. The proper location for filing is in the county where the property is located.

## Specific Problems and Court Remedies

### SERIOUS HEALTH OR SAFETY ISSUE(S)

**What to file:** Complaint for Rent Escrow/Injunction (DC-CV-083). **Note:** You may also raise a serious health or safety issue as a defense if your landlord files a **Failure to Pay Rent** case against you. The information below regarding notice and what you must prove still applies.

**What is covered?** Conditions and defects that constitute a fire hazard or a serious and substantial threat to the life, health or safety of occupants, including, but not limited to:

- (1) lack of heat, light, electricity, or hot or cold water, except where the tenant is responsible for their payment and the lack thereof is the direct result of the tenant's failure to pay,
- (2) lack of adequate sewage disposal,
- (3) rodents in two or more dwelling units,
- (4) structural defect which presents a serious and substantial threat to physical safety, or
- (5) a condition which presents a health or fire hazard to the dwelling unit.

Minor defects that do not constitute a health or safety hazard are not covered.

### **Do I have to do anything before filing?**

Yes. You must give the landlord **notice** of the defect(s) or condition(s) by: (1) certified mail listing the conditions or defects, (2) actual notice of the defects or conditions, or (3) a notice from a government agency stating the asserted conditions or defects.

### **What do I have to prove?**

- (1) The existence of covered condition or defect, (2) notice to the landlord, (3) the landlord was given a reasonable time to make the repair(s) [more than 30 days is presumed by law to be unreasonable], and (4) the landlord has failed to do so.

### **What can the court do?**

If the tenant is successful, the court may do one or more of the following: (1) order the landlord to make the repairs, (2) reduce the rent due, (3) order that the rent be paid into the court escrow instead of to the landlord, or (4) terminate the lease.

## LANDLORD FAILS TO RETURN YOUR SECURITY DEPOSIT

**What to file:** District Court Complaint (DC-CV-001). **Note:** you must have the landlord personally served.

### **Do I have to do anything before filing?**

No.

### **What do I have to prove?**

- (1) The tenancy has terminated, and (2) the landlord, without a reasonable basis, failed to return any part of the security deposit, plus accrued interest, within 45 days after the termination of the tenancy.

### **Tenant's Rights:**

- (1) You have the right to be present at the inspection of the premises for damages, provided that you gave at least 15 days' notice by certified mail of your intention to move, the date of move, and your new address.

- (2) The landlord must send you notice by first-class mail directed to the last known address of the tenant, within 45 days after the termination of the tenancy, a written list of the damages claimed and costs actually incurred.

**What can I recover?** Up to 3 times the amount wrongfully withheld, plus reasonable attorney's fees.

## BREACH OF THE COVENANT OF QUIET ENJOYMENT

**What to file:** Complaint for breach of the Covenant of Quiet Enjoyment (on DC-CV-001, the District Court Complaint form).

The Covenant of Quiet Enjoyment means that the landlord must control disturbances to your peaceful enjoyment of the rental property that s/he has the ability and authority to control.

**Note:** the Court may require that you previously notified the landlord of the problem and gave the landlord a reasonable opportunity to correct it.

## ILLEGAL ENTRY, LOCKOUT, OR DIMINUTION OF SERVICES BY LANDLORD

1. When the landlord enters the rental premises without legal authority, you can file:

- (a) Complaint for breach of the Covenant of Quiet Enjoyment (on DC-CV-001, the District Court Complaint form), or
- (b) Petition for Peace Order (DC-PO-001, DC-PO-001A, DC-PO-001S; see brochure CC-D-C-DV-PO-001BR for more details), or
- (c) a criminal trespass charge.

2. When landlord unlawfully locks a tenant out or otherwise unlawfully causes a diminution of services to the tenant, tenant may be entitled to be placed back in possession of the property, or an award of actually monetary damages, attorney's fees, and costs, depending on the circumstances.

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# HOUSING RESOURCES



Agencies and Housing	Address	Information	Phone/Email/Hours
CAC: Community Action Council Transitional Housing	101 Summit Avenue, Hagerstown	Emergency assistance for eviction and utility cut off. RAP: Rental Assistance Program; Provides temporary rental assistance for the homeless. Energy Assistance Program; Weatherization Program, Housing Counseling, Rental information and referral service; landlord-tenant mediation	301-797-4161 P 301-791-9062 F M-F 8:30 am -12 p & 1 pm - 4:30 pm
Department of Social Services	122 North Potomac Street Hagerstown, MD	Emergency financial assistance for eviction and utility cut-off	240-420-2100
HAWC Housing Authority of Washington County	319 East Antietam Street, 2nd floor, Hagerstown		301-791-3168 P 301-791-2755 F M-Thurs. 7:30 - 4:00 Fridays 7:30-12 noon
HHA Housing Authority of the City of Hagerstown	35 W. Baltimore St., Hagerstown, MD Resident Services Office: 11 W. Baltimore St., Hagerstown, MD		301 733-6911 P 301-733-7298 F M-F 8-4:30 pm
		<b>Property Managements Accepts Section 8</b>	
Adept Property Management			David Dimartino
Advanced Property Management			410-461-3330
Antietam Property Management	19833 Leitersburg Pike, Suite 3, Hagerstown, MD 21742	All private owners, depends on landlord as to what they accept.	Rhonda or Wendy 301-797-7295 P 301-797-7297 F <a href="mailto:info@antietampm.com">info@antietampm.com</a> <a href="http://www.antietampm.com">www.antietampm.com</a> M-F 8:30 am -5:00 pm

## HOUSING RESOURCES

Agencies and Housing	Address	Information	Phone/Email/Hours
Bowen Property Management	11949 Robinwood Drive, Suite 100, Hagerstown, MD		Jamie Howe Elizabeth 301-745-9988 M-F
CME Properties 8/26/16 Not a Section 8 landlord, but will consider.	S. Burhan's Blvd Hagerstown, MD		703-943-0212 Carla Zegarra M-F 9 am – 5 pm
Dalee Properties	P.O Box 4960 Hagerstown, MD 21742	45 total units in Hagerstown City limits Partner w/HHA, CAC, & private church organizations. Work with people in need as well as ex-offenders.	David and Leesa Krehbiel 240-329-3930 daleeprops@yahoo.com
Demcore Management, LLC	2 South Potomac St. Hagerstown, MD		Paul Greenwood 240-818-3238 or 301-745-3633
DRL Properties, LLC	22725 Stevenson Rd. Smithsburg, MD 21783	Have 20 units in the Smithsburg, will consider people with a criminal history.	Lisa Jernigan 301-790-0450 Phone & Fax jernland@myactv.net
Freedom First Properties, LLC	Property on 604 Church Street, Hagerstown, MD Owner lives at 21420 SW 97th Pl., Cutler, FL		301-639-8784 (Troy) 786-693-0001
Greenside Apartments			301-791-2211
Hagerstown Management	277 Eastern Blvd., Suite 1 Hagerstown, MD 21740	Housing @25-27 W. Franklin St. \$650., includes w/s/t, tenant pays elec., 2 bdrms & 37 N. Potomac St. \$625., includes w/s/t, tenant pays elec., 2 bdrms No pets, no smoking.	Lori Harne <a href="mailto:Lori@hagerstownmanagement.com">Lori@hagerstownmanagement.com</a> 301-791-6060 P 301-791-2466 F <a href="mailto:info@hagerstownmanagement.com">info@hagerstownmanagement.com</a> <a href="http://hagerstownmanagement.com">hagerstownmanagement.com</a> M-F 9:00-4:30 pm
<b>Continued on next page</b>			

Agencies and Housing	Address	Information	Phone/Email/Hours
MTTD Investment Group	9710 Clydeleven Drive Hagerstown, MD 21740	Have 6 one bedroom units located at 229-231 South Locust Street, Hagerstown, MD No air conditioning, 3 floors	Mark Rudy and Maria Pellico 301-800-2428 Greendragmar420@gmail.com
MaHe Enterprises, LLC	P.O Box 1430 Hampstead, NC 28443 Property located at 30 E. Lee Street Hagerstown, MD 21740	Depends on person and situation. 2 units in Hagerstown, duplex, 1 bedroom with a loft area on both sides.	Kim Hetzer 240-818-9600 maherentals@gmail.com
Milestone Gardens Apartments No Section 8 or Housing Vouchers Accepted	32 Milestone Terrace Williamsport, MD 21795	1 bedrooms; \$735 w/den \$755.00 2 bedrooms; \$805 w/den \$875.00	Judy Chapman, Secretary 301-223-7622 P 301-573-1501 C 301-223-7622 F Milestonegardensapartments1@gmail.com
Oxford House		Various units in Hagerstown for recovering addicts	Jean Duly 301-606-1509
Ridgecrest Property Management	223 N. Prospect St. Hagerstown, MD 21740	Various Units throughout Hagerstown area.	Mick Hersh 301-665-2838 Ridgecrestpropertymgmt.com info@ridgecrestpropertymgmt.com
Rocky Spring Management	107 W. Church St. Hagerstown, MD 21740	5 units in Hagerstown, pets considered	Wenbin (Ben) Ma, Property Manager 240-422-4003 P 301-874-4365 F <a href="mailto:rockyspringsmant@gmail.com">rockyspringsmant@gmail.com</a> 8 am – 5 pm
Salem Housing LLC	3638 Buckeystown Pike, Buckeystown, MD 21717		301-874-5239 office (Preferred) 301-473-0095 cell
Southview Town Homes LLC	101 Doub Way, Hagerstown, MD		301-733-5578

Agencies and Housing	Address	Information	Phone/Email/Hours
Sterling Properties East, LLC	Several properties throughout Hagerstown	Has no properties available until next year.	Sterling Bogley 240-432-2006 sbogley@msn.com
Sunshine Management Corporation	178 Thomas Johnson Dr. Suite 201, Frederick, MD 21702		301-663-8383, X.203
Synergy Property Management	33 W. Franklin St. Suite 100A Hagerstown, MD 21740	Also manages Antietam Crossing and PSH; Permanent Support Housing through Potomac Case Management. (PSH is HUD & grant funded.)	Shandy 301-671-7368 P 866-610-6890 F <a href="mailto:info@rentalsforu.com">info@rentalsforu.com</a> 9 am – 5 pm M-F
Thomas Schaffer	16715 national Pike Apt. 10/11	Rents rooms	301-800-1252
Turner Enterprises	17325 Virginia Ave. Hagerstown, MD	Has a few places in Williamsport that are Section 8, none in Hagerstown. All tenants are on a case by case basis as to who they will rent to.	301-582-6350 Sharon Fay sfay@myactv.net
Valley Meadows Townhomes	11201 Scarlet Oak Drive, Hagerstown, MD	100 rent-assisted units (LMSA: Loan Management Set-Aside Program)	484-708-5100
Valley Properties Management	921 Washington Ave. Hagerstown, MD 21740	Accepts most forms of housing assistance. Studio apartments and 1, 2, 3, 4 and 5 bedroom apartments and single family homes.	301-739-1951 P 301-739-5349 FAX Gabrielle Sagi <a href="mailto:Valleyproperties79@gmail.com">Valleyproperties79@gmail.com</a> <a href="http://Valleypropertiesofhagerstown.com">Valleypropertiesofhagerstown.com</a>
Washco Management Group	11211 John Kennedy Dr. Suite 106, Hagerstown, MD 21742		844-226-7261
Woodrow Barron 11 properties, Does not accept Section 8, but have a few people who have gone onto Section 8 that they have allowed.	Mt. Aetna Road Hagerstown, MD	Around \$800.00-\$1,000. Only 2-3 bedroom units available. Double security deposit for pets, depends on the pets. No one w/a criminal background, because their units are duplexes.	301-733-1402 Does not have email



## HOUSING RESOURCES

Agencies and Housing	Address	Information	Phone/Email/Hours
Main Street Housing		Mental Health Applicants with a psychiatric documented disability. Must be over 18 years of age. Minimum monthly income of \$500.00 for single adult.	410-540-9067 www.mainstreethousing.org
Alexander House	7 East Washington St., Hagerstown, MD	Section 8, Elderly Complex	301-791-2332
Elizabeth Court	55 E. Washington St., Hagerstown, MD	Section 8, Elderly Complex	301-791-7599
Stonecroft Manor	Hagerstown	Section 8, Elderly Complex	301-791-0776
Blue Mountain Estates	11400 Stonecroft Court, Hagerstown, MD	Section 8, Elderly Complex	301-791-3168
Parkview Knoll	Hagerstown	Section 8, Elderly Complex	301-791-3168
Schoolhouse Manor	Smithsburg, MD	Section 8, Elderly Complex	301-791-3168
		Section 8: Family Complexes Low Income Subsidized Housing Low Income Subsidized Housing	
Country Village Apartments	2 Orchard Manor Drive, Boonsboro, MD	Section 8 new construction family housing complexes. One, two, and three bedroom units are available, landlord references are required. Pets may be accepted. Credit check performed.	301-791-0425
Gateway	40 Elgin Blvd Hagerstown, MD	1, 2, 3, & 4 bedroom units. Pets may be accepted with security deposit. Landlord references is required as is credit and criminal checks.	301-766-7968
Halfway Manor	11201 Scarlet Oak Drive, (turn on Lincoln Ave. off Virginia Ave.) Hagerstown, MD	3 & 4 bedroom units only. Heat is included. You must have two children. Landlord references are required. Credit & criminal check. No pet. Drug free.	301-582-4490

Agencies and Housing	Address	Information	Phone/Email/Hours
Washington Garden Apartments	1000 Security Road, Hagerstown, MD 21740	M-F 7:30-4:00, closed on Wednesday. Section 8 new construction family housing complexes. Landlord references are required. Credit & criminal checks are performed. No pets are allowed. There is a waiting list, and you must apply in person.	301-791-7320
The Point at Smithsburg	G-1 Washington Court, Smithsburg, MD	Section 8 new construction family housing complexes. There must be three persons in the household. Landlord references are required. Pets may be accepted. Credit Check performed.	301-824-2528
Brandywine Apartments	11512 Selema Dr., Suite 1, Hagerstown, MD	Section 8 new construction family housing complex	301-733-4580 304-820-0905
		<b>Maryland Assisted Housing Units &amp; Programs:</b>	
Bethel Gardens	356 Henry Avenue (off Jonathan St.) Hagerstown, Maryland 21740	Farmer's Home/236 Projects-Below market rents at fixed rates, single persons eligible	301-733-3350
Hopewell Manor Apts.	11220 A Pepperbush Circle Hagerstown, MD	Farmer's Home/236 Projects-Below market rents at fixed rates, single persons eligible	301-223-6678
Greenside Apartments	14036 Village Mill Drive Maugansville, MD 21767	Farmer's Home/236 Projects-Below market rents at fixed rates, single persons eligible	301-791-2211
Quaker Creek Apts.	601 Quaker Creek Drive Hancock, MD	Farmer's Home/236 Projects-Below market rents at fixed rates, single persons eligible	301-678-6054
Country Village Apt.	2 Orchard Manor Drive Boonsboro, MD	Farmer's Home/236 Projects-Below market rents at fixed rates, single persons eligible	301-791-0425

Agencies and Housing	Address	Information	Phone/Email/Hours
Mountain View Apartments	999 Orchard Manor Drive Boonsboro, MD	Farmer's Home/236 Projects- Below market rents at fixed rates, single persons eligible	301-432-4300
		Public Housing within the City of Hagerstown: HHA	
Douglas Court	409 Park Place Hagerstown, MD	Family Housing	301-733-6911
Frederick Manor	600 Adams Ave. Hagerstown, MD	Family Housing	301-733-6911
Gateway Crossing	40 Elgin Blvd. Hagerstown, MD	Family Housing	301-766-7968
Mountain View Apts.	999 Orchard Manor Drive Boonsboro, MD	Family Housing	301-733-6911
Noland Village	1052G Noland Drive Hagerstown, MD	Family Housing	301-733-6911
Parkside Homes	507 Lynne Haven Drive Hagerstown, MD	Family Housing	301-733-6911 866-514-9337
Scattered Sites A-AMP1	213 East Ave. Hagerstown, MD	Family Housing	301-733-6911
Scattered Sites B-AMP1	456 Mitchell Ave. Hagerstown, MD	Family Housing	301-733-6911
C.W. Brooks	40 West Baltimore Street Hagerstown, MD	Elderly Housing	301-733-6911
Potomac Towers	11 West Baltimore Street Hagerstown, MD	Elderly housing	301-733-6911
Walnut Towers	12 South Walnut Street Hagerstown, MD	Elderly housing	301-733-6911
Housing Authority of Washington County	319 East Antietam Street, 2 <sup>nd</sup> floor Hagerstown, MD	Elderly or Disabled Housing	301-791-3168
Blue Mountain Estates	Smithsburg	Elderly or Disabled Housing	301-791-3168

Agencies and Housing	Address	Information	Phone/Email/Hours
Francis Murphy Apts.	20014 Rosebank Way Hagerstown, MD	Elderly or Disabled Housing	301-791-3168
Monterey House	Williamsport, MD	Elderly or Disabled Housing	301-791-3168
Parkview Knolls	Williamsport, MD	Elderly or Disabled Housing	301-791-3168
School House Manor	Boonsboro, MD	Elderly or Disabled Housing	301-791-3168
Springfield Manor	Williamsport, MD	Elderly or Disabled Housing	301-791-3168
		Other Housing	
Apartment Gallery	4 Complexes: Brandywine, across from HCC, Hyde Park Parkview Place, Security Rd. off Eastern Blvd. Woodbridge, across from HCC	No section 8 or vouchers, income requirements.	301-797-5800 P 301-797-6072 F
The Apartments of Oak Ridge; Oak Ridge Gardens & Oak Ridge Park	17940 Garden Lane, Hagerstown, MD 21740	1-3 Bedroom units ranging in price from \$660.00 to \$950. W/S/T , gas heat, gas stove included	301-791-5300
The Bradford Apartments, managed by Humphrey Management	55 Manor Drive, Hagerstown, MD 21740	Office hours are: M - F 9-5:30 & Sat. 9-3	301-733-9434 P 301-790-0543 F
Collegiate Acres	18303 Buckeye Circle, Hagerstown, MD 21740	One bedroom apts beginning at \$949.00, Two bedrooms beginning at \$1199, and three bedrooms beginning at \$1291.00.	855-369-2851
Colonial Manor- The Meadows Apartments	1681 Langley Drive, Hagerstown, MD 21740	(No Section 8 or Vouchers) 1,2 & 3 bedroom apartments & townhouses	301-790-0338 301-790-0388 Fax
Colonial Robinwood	Across from HCC, office located at: 900 Queen Anne's Court, Hagerstown, MD		301-791-3735

Agencies and Housing	Address	Information	Phone/Email/Hours
Cortland Apartments	12806 Little Elliott Drive Hagerstown, Maryland 21742	Cortland@ShaoolMgt.com	888-621-0444 301-671-4040 301-745-3555 Fax
Dagmar Hotel	Summit Ave. Hagerstown, MD		301-733-4363
Long Meadow Apartments Next to St. Maria Goretti H.S.	300 Northern Ave., Hagerstown, MD	No Section 8 or low income 1-4 bedroom units, starting at \$499.00 up to \$685.00, includes w/s/t, tenant pays electric heat. \$800.00 SD, One month free rent if they sign a one year lease. 3% interest on Security Deposit.	301-733-9313
Meadows Apartments			301-790-0349
Nash Homes Realty		\$450.00 2 bedroom on Burger Alley	301-667-9660
North Spring Apartments			301-739-3555
New Delmar Lounge	Route 40 West Hagerstown, MD		301-733-6469
Pangborn Heights Apartments	502A Lynnehaven Drive, Hagerstown, MD	Vouchers for certain townhomes in their complex.	301-733-8800
Pangborn Park & Park Overlook Townhomes - Managed by Shaool Management	Next to Pangborn Park, 591 Pangborn Blvd. Hagerstown, MD 21742	No Section 8 or Vouchers All townhomes are 3 bedrooms, 2 baths, 3rd floor; \$895, 2nd floor; \$925, 1st floor; \$955, w/t/s included, w/d hook-ups in units, but do not provide the washers and dryers, also has a clubhouse, community room, an Olympic sized pool and baby pool	301-671-4040
Patterson Hotel	100 North Potomac Street Hagerstown, MD	No children!	301-302-1799
Robinwood Court (next to College Plaza, across from HCC)	Rental office located at Londontowne	2 bdrms beginning at \$699 and 3 bdrms beginning at \$799	301-791-3735

Agencies and Housing

Address

Information

Phone/Email/Hours

<p>Robin's Glenn Apartments &amp; Townhomes</p>	<p>Across from HCC/Varsity Medical Center on Robinwood Drive, Hagerstown (Robin's Glenn Drive, Daniel Circle, &amp; Kelly Lane)</p>		
<p>Rosewood Village- Jade Landing &amp; Jade Court</p>	<p>11211 John Kennedy Dr. Suite 106, Hagerstown, MD 21742</p>	<p>No Section 8 or Vouchers Luxury apts. &amp; townhomes</p>	<p>301-223-8814 301-790-2926</p>

# Additional Resource Links

## **Public Housing and Those That Accept Section 8 Vouchers**

<https://www.lowincomehousing.us/MD/hagerstown.html>

## **7 Tips to Renting with Bad Credit**

<https://www.apartmentlist.com/renter-life/7-tips-to-renting-an-apartment-with-bad-credit>

## **Housing Assistance Programs for Single Moms**

<https://www.verywellfamily.com/housing-assistance-programs-for-single-mothers-2997420>

## **Paycheck to Paycheck Documentary**

<https://www.youtube.com/watch?v=Ob9oGBbOQI0>

## **The Eviction Process in Maryland from Start to Finish**

<https://www.youtube.com/watch?v=DJ5SX1fCTqk>

## **Maryland Security Deposit Laws for Landlords and Tenants**

<https://www.youtube.com/watch?v=b1S3cqQFQDk>

## **Support Services for Veterans**

<http://www.veteransinc.org/services/supportive-services-for-veteran-families/>

## **Renting an Apartment after a Felony Conviction**

[https://www.needhelppayingbills.com/html/salvation\\_army\\_maryland\\_financ.html](https://www.needhelppayingbills.com/html/salvation_army_maryland_financ.html)