

Carroll's Housing Program Serves a Diverse Population

The Board of County Commissioners recently approved the Carroll County Bureau of Housing's Streamlined Annual Plan and revised Administrative Plan following a Public Hearing. The Commissioners act as the Resident Advisory Board for the County's Section 8 Housing Assistance Program.

Significant changes to the Administrative Plan include changes to the subsidy standards, dispensing of utility payments to the utility companies, using recording devices in reviews and hearings and notification to the landlord when a termination letter is sent to their tenant.

Carroll's Section 8 program currently has 556 households under lease with the following characteristics:

- 1125 individuals in those households, an average of 2 persons per household
- 37% or 205 are elderly heads of household
- 34% or 386 of all individuals are elderly or disabled
- 29% or 163 families are employed
- 33% or 181 families have a gross income of \$0 - \$10,000

- 2% or 13 families have been on the program for more than 20 years
- 12% or 65 families have been on the program between 10 and 20 years
- 30% or 169 families have been on the program 5 – 10 years
- 56% or 309 families have been on the program less than 5 years

How does the Section 8 program work? After establishing the individual or family income and deductions, the affordable rent portion is calculated. The income limits are calculated based on the County's median income and household size. To be eligible for this housing assistance a families income must be at or less than 30% of the median. The Fair Market Rent (FMR) for our area is based on the Baltimore Metropolitan Area rents supplied by the U.S. Department of Housing and Urban Development. Our housing authority has an approved payment standard which is 110% of the FMR which is gross rent and includes all tenant paid utilities.

The FMR for a two bedroom unit is \$1,037 per month. According to the National Low Income Housing Coalition, the housing wage in Carroll County (the amount needed for a person working 40 hours a week in order to afford a two-bedroom unit) is \$19.48 per hour or \$40,520 per year. An affordable unit is considered paying no more than 30% of monthly income toward rent.