

Phyllis Zolotorow  
8720 Ridge Road #208 Ellicott City, MD 21043  
[Ciz1984@aol.com](mailto:Ciz1984@aol.com) tel: 410-461-5134  
IndivisibleHoCoMD - Aging and Disabilities Team Facilitator

## **Low income Senior Citizens Suffer Housing Discrimination by Being Ignored**

### **Resolution CR47-2018 April 16, 2018**

I have read the Howard County 2018 Annual Action Plan. Nowhere in the plan are low income senior citizen renters mentioned. Howard County low income senior citizen renters, an exploding community, suffer housing discrimination by being ignored. All Baby Boomers will be 65 and over in eleven years. Our needs are neither being met nor even being considered by the county. Where are Howard County's plans for new 202 buildings to house this quickly growing population?

Rents in Senior Tax Credit buildings are increased by HUD, not based on the senior occupants' income but based on the Area Mean Income (AMI). This will not change until the counties and state make HUD aware of this inequity and insist on a fair assessment system. Tax credit buildings do accept Section 8 Vouchers but Howard County's Section 8 program has been closed since 2012 with 5,000 applications at that time. Reopen the program!

In wealthy Howard County the HUD calculated average mean income is \$98,000/yr. Based on that figure the Fair Market Rent for a 1-bedroom apartment is \$1,579/month. In a Howard County Senior Tax Credit building that means rent can be as high as \$1,025/month. In Garret County with a mean average income of \$47,000/yr the Fair Market Rent for a 1-bedroom apartment is \$579/month.

In January, my Social Security was raised \$21/month to \$1,116, while, as a resident of Park View, a senior tax credit building in Ellicott City, my rent was raised \$37/month to \$962 leaving me \$154/month for expenses. I, as well as most of my neighbors, am rent overburdened. A senior citizen living in Garret County with Social Security of \$1,116/month will pay only \$481/month rent leaving \$635/month for expenses and we live in the same state! Res No.47 states:

In Resolution No. CR47-2018 it states: WHEREAS, the primary objective of HUD in awarding Community Development Block Grant (CDBG) and HOME funds is to develop viable urban communities by providing funding and programs principally for persons of low and moderate incomes; and

WHEREAS, in *order to obtain* the yearly entitlement of CDBG and HOME funds, the County *must adopt* an Annual Action Plan *that implements the Strategic Plan as required* under the Consolidated Housing Plan. *Where is the Strategic Plan for the urgent need of Low Income Senior Housing?*

I have been a resident of Ellicott City for 30 years. During those years my main job was a full time, but unpaid, medical case manager for my family. My husband, Mike, had a near fatal heart attack at age 51 and was disabled until his death eight years later in December 2013. My son, Craig, had numerous, serious, chronic, life threatening illnesses from the time he was two.

For most of his childhood he grew up in the Johns Hopkins Children's Center with me by his side as the rooming in parent. His Hopkins pediatric specialists advised me that they didn't have any nurses who could devote most of their time to managing Craig's case, so I was "it"! I did not accrue social security credits for my 24/7 "job", nor was I able to start and add to a retirement fund. On January 12, 2015, at age 30, Craig passed away. I am now a widow and bereaved mother of my only child.

There are many Howard County senior citizens whose "job" was caring for ill family members, single mothers who worked paycheck to paycheck to support her children and families who earned salaries just enough to make ends meet without any income to invest in retirement plans.

We are expecting that the Howard County government show us the respect we deserve by requiring that Senior Low Income Rental Housing be included in the Annual Action Plan. I think it should very embarrassing to have Grandmas and Grandpas living under bridges in one of the richest counties in the wealthiest country in the world. Do something because senior citizens VOTE!

Phyllis S. Zolotorow

Cjz1984@aol.com

Tel: 410-461-5134

**IndivisibleHoCoMD - Aging & Disabilities Team**

**HOWARD COUNTY, MARYLAND – LOW INCOME RENTAL HOUSING**

**Action Requested:**

- County:**
1. Establish a waiting list of County residents who qualify for Low Income Housing.
  2. Establish requirement that all housing construction projects contribute to a Low Income Housing Fund managed by County government at a rate of 10% of total units planned for construction.
  3. Provide County funding to supplement the Low Income Housing Fund to ensure that all persons who qualify receive housing benefits within 12 months of registering.
  4. Reopen the Public Housing for Seniors and Disabled Waitlist closed since 2012.
  5. Reopen Howard County Housing Commission Section 8 HCV Waiting List closed since 2012 with 5,000 applications.
- State:**
1. Establish a waiting list of state residents who qualify for Low Income Housing.
  2. Establish a state funded program to subsidize rental housing costs for state residents who qualify for Low Income Housing.
- Federal:**
1. Increase funding for the HUD Section 8 program to ensure that all eligible people receive Low Income Housing program benefits.
  2. Base senior citizens' "Tax Credit" building rents on current income instead of Area Mean Income (AMI) so all senior Marylanders' rents will allow money left from S.S. for living expenses.
  3. Continue and increase funding the Low Income Energy Assistance Program (LIHEAP).

By 2029 all "Baby Boomers" will be age 65 and over. Very many will not have been able to save enough money to guarantee a comfortable and safe retirement for their lifetimes. Among those retirees will be many widows, statistically the group most likely to end up in poverty. No new Low Income Housing has been built or older units made available. In contrast, more new hi-end senior communities are planned in Howard County, while Low Income (LI) and Extremely Low Income (ELI) seniors continue to be in desperate need of affordable low income housing. Howard County stands to receive a windfall in new taxes from these new planned communities. It is only right and fair to designate a percentage of Howard County's property tax windfall to subsidize Rental Assistance for LI and ELI income seniors.

Housing should be a human right and policies are needed to support this. The Senate THUD Bill (Transportation, HUD Appropriations Bill) was passed on July 27, 2017. The bill provides \$60,058 billion in discretionary spending for the Department of Transportation, U.S. Department of Housing and Urban Development and related agencies. HUD receives \$40.244 billion in discretionary appropriations, an increase of 1.4 billion above the FY2017 level. Included in this bill is \$21.365 billion for tenant-based Section 8 vouchers, \$1.07 billion above FY2017 level. Part of this bill targets funding for continuing investment in **maintaining** rental assistance and community development programs. The elderly or disabled comprise approximately 57% of the 5 million individuals and families receiving housing assistance through HUD. This appropriation will provide needed increases to **continue** assistance to those **currently** served by this program. Including survivorship of Section 8 vouchers passing from one generation to another.

**No new** low income senior or disabled applicants are being added to the program. The Federal Section 8 voucher program needs to be reopened and expanded. Eliminated in the Administration's FY2018 budget is the Low Income Energy Assistance Program (LIHEAP) which helps low income persons and families pay for monthly heating and cooling bills. This will leave many vulnerable populations freezing in winter and trying to tolerate or survive increasingly hot summers due to climate change.

The Howard County Senior Rental Assistance Program applications and all Low Income Public Housing for Seniors and Disabled waiting lists have been closed since 2012 as is the federal Section 8 Voucher program that had 5,000 applicants when it also closed in 2012, according to the Howard County Housing Commission.

There are no statistics on how many low income residents need a Section 8 voucher, rental assistance or low income apartment in the last five years since no applications are being accepted. When asked what rental assistance is available for low income seniors and disabled persons in wealthy Howard County, the Howard County Housing Commission said there is presently no help and none coming in the future. When informed that less than half of all "Baby Boomers" are over age 65 and low income housing will be an exploding problem in the next 12 years when the youngest "Baby Boomers" reach 65 and asked what low income housing is being planned, the answer was none.

“Affordable housing” is a misnomer. Affordable housing is unaffordable if you are living on an income of social security or SSI only. “Low income housing” is the more accurate and understandable term. In the redevelopment plan for Columbia, Howard County, Maryland, James Rouse’s planned community, now 50 years old, with new building already in progress, 400 – 900 so called ‘affordable’ rental units are planned. The rental rates will be 50%, 40% and 30% of Area Median Income (AMI).

AMI levels are: Low = 80% of AMI, Very Low = 50% of AMI and Extremely Low Income (ELI) = 30% of AMI. According to the Howard County Department of Citizen Services, as of 2015 approximately 28% of residents age 65 and older have household incomes of \$40,000 or less. (1) Maryland’s poverty level is \$12,060 for 1 person. According to DATAUSA the area median income for Howard County, Maryland is \$98,000 a year. Fair Market Rent based on Howard County’s AMI will be \$1,025 monthly rent, higher than many LI and ELI seniors’ monthly social security checks. The low income population is obviously being ignored. Over 8.1 million ELI renters account for almost 75% of severely cost burdened households in the United States. Eighty-seven percent of ELI renters spend more than 30% of their income on housing causing them to be cost burdened.

Maryland legislators and the Governor should lobby the federal government for immediate increases in federal low income housing subsidies. It must be stressed to Congress that appropriating sufficient funds to HUD for low income housing and community developments are needed to end homelessness and make housing really affordable to LI and ELI seniors, disabled persons and Extremely Low Income families.

#### References and Additional Resources:

1. “Planning for the Growth of the Older Population in Howard County: Creating an Age-Friendly Community”, Howard County Department of Public Services, 2015.
2. Poverty Guidelines ASPE 2017; per link below:  
<https://aspe.hhs.gov>
3. “Republican Plans to Cut Taxes Now, Cut Programs Later Would Increase Homelessness and Hardship”, Center on Budget and Policy Priorities, posted November 8, 2017; per link below:  
<https://www.cbpp.org/research/federal-budget/republican-plans-to-cut-taxes-now-cut-programs-later-would-increase>
4. Low Income Housing Tax Credit Program explanation, NOVOGRADAC & Co. LLC, Affordable Housing Resource Center, per link below:  
<https://www.novoco.com/resource-centers/affordable-housing-tax-credits/lihtc-basics/about-lihtc>



**NATIONAL LOW INCOME  
HOUSING COALITION**

# Out of Reach 2017: Maryland

MINIMUM WAGE

**\$9.25**

AVERAGE RENTER WAGE

**\$16.88**

2-BEDROOM HOUSING WAGE

**\$28.27**

NUMBER OF RENTER HOUSEHOLDS

**718,727**

PERCENT RENTERS

**33%**

## Minimum Wage Worker

\$481/mo

## Household at 30% of Area Median Income

\$721/mo

## Worker Earning Average Renter Wage

\$878/mo

## 1-Bedroom Fair Market Rent

\$1,219/mo

**\$1,579/mo in Howard County**

## 2-Bedroom Fair Market Rent

\$1,470/mo

## Low Income Housing Tax Credits in Howard County

The Low-Income Housing Tax Credit (LIHTC) program aims to create affordable rental housing for low and very low income families.

From 1988 to 2012, 18 low income apartment communities containing 1,831 rental apartments have been constructed and made affordable to low income persons in Howard County by the Low Income Housing Tax Credit Program.

You can identify apartment communities that participate in the program in Howard County by looking for the Low Income Housing Tax Credit tag in the apartment list above.

If your income is less than 60% of the Area Median Income (AMI), you should not expect to pay more than the rent value for a unit in the table below. However, Affordable apartment communities that receive funding through the Low Income Housing Tax Credit program may have rental units that are not subject to income and rent limits.

Rent limits for the LIHTC Program are determined so that a household making the maximum income for the expected household size of the unit would only pay 30% of their income for rent.

## Howard County Low Income Housing Tax Credit Income Limits

AMI Band	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
50%	\$31,900	\$36,450	\$41,000	\$45,550	\$49,200	\$52,850	\$56,500	\$60,150
60%	\$38,280	\$43,740	\$49,200	\$54,660	\$59,040	\$63,420	\$67,800	\$72,180

For example, the expected household size for a two bedroom apartment is 3 people. Using the table above, the maximum income for a 3 person household at 60% of the AMI in Howard County is \$49,200 a year, or \$4,100 a month. To determine the maximum rent in the table below we multiply the monthly maximum income, \$4,100 by 30% to get a maximum rent of \$1,230 a month.

Rent for units in the LIHTC Program include a utility allowance which is determined by the average monthly cost of utilities paid directly by residents. This allowance has not been subtracted from the rents in the table below. These utility allowances are set on a property by property basis.

% of AMI	Studio	1 Bed	2 Bed	3 Bed	4 Bed	5 Bed
50%	\$798	\$854	\$1,025	\$1,184	\$1,321	\$1,458
60%	\$957	\$1,025	\$1,230	\$1,421	\$1,586	\$1,750

## Fair Market Rents in Howard County

**OPEN SECTION 8 WAITING LISTS**

**MARYLAND**

**SECTION 8 WAITING LISTS IN MARYLAND**

THERE ARE 26 HOUSING AUTHORITIES IN MARYLAND WHICH OFFER THE SECTION 8 HOUSING CHOICE VOUCHER PROGRAM. FOR MORE ON THE SECTION 8 HOUSING CHOICE VOUCHER PROGRAM VISIT THE HOUSING CHOICE VOUCHER SECTION OF OUR LOW INCOME HOUSING RENTER'S GUIDE.

AS OF MARCH 12TH 2018, THERE ARE 4 SECTION 8 WAITING LISTS THAT ARE OPEN NOW, OPENING SOON, OR ALWAYS OPEN.

SECTION 8 WAITING LISTS OPEN INDEFINITELY

THERE ARE 4 SECTION 8 HOUSING CHOICE VOUCHER WAITING LISTS IN MARYLAND THAT ARE EITHER ALWAYS OPEN OR THAT HAVE NOT ANNOUNCED A CLOSING DATE.

**SEARCH:**

**WAITING LIST**

BALTIMORE COUNTY HOUSING OFFICE

HARFORD COUNTY HOUSING AND COMMUNITY DEVELOPMENT

HOUSING AUTHORITY OF WASHINGTON COUNTY

HOUSING OPPORTUNITIES COMMISSION OF MONTGOMERY COUNTY

**SERVES**

BALTIMORE CITY, BALTIMORE COUNTY, BALTIMORE +13 MORE

HARFORD COUNTY, EDGEWOOD, ABERDEEN +3 MORE

WASHINGTON COUNTY, SMITHSBURG, HANCOCK +180 MORE

MONTGOMERY COUNTY, SILVER SPRING, GAITHERSBURG +17 MORE

**CLOSED SECTION 8 WAITING LISTS**

THE FOLLOWING WAITING LISTS HAVE BEEN CONFIRMED TO BE CLOSED.

**SEARCH:**

**WAITING LIST**

CALVERT COUNTY HOUSING AUTHORITY

HOUSING AUTHORITY OF BALTIMORE CITY

HOUSING AUTHORITY OF PRINCE GEORGES COUNTY

HOUSING AUTHORITY OF QUEEN ANNE'S COUNTY

HOUSING AUTHORITY OF THE CITY OF ANNAPOLIS

HOUSING AUTHORITY OF THE CITY OF FREDERICK

HOUSING AUTHORITY OF THE CITY OF HAGERSTOWN

HOUSING COMMISSION OF ANNE ARUNDEL COUNTY

**HOWARD COUNTY HOUSING COMMISSION**

MARYLAND DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

MARYLAND DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

WICOMICO HOUSING AUTHORITY

**CLOSED DATE**

-

MAY 31ST, 2016

MAY 13TH, 2016

-

-

-

MAY 31ST, 2015

-

-

NOVEMBER 17TH, 2016

-

MAY 29TH, 2015

1  
AFFORDABLE HOUSING ONLINE HAS SERVED LOW INCOME RENTERS IN THE U.S. FOR MORE THAN 15 YEARS WITH THE MOST COMPLETE AND UP-TO-DATE INFO ON LOW INCOME HOUSING, AFFORDABLE HOUSING, AFFORDABLE APARTMENTS, SUBSIDIZED HOUSING, PUBLIC HOUSING AND SECTION 8 HOUSING CHOICE VOUCHER (HCV) WAITING LIST INFORMATION. WE PROVIDE CURRENT DATA ON MORE THAN 77,500 APARTMENT COMMUNITIES CONTAINING MORE THAN 6,229,000 APARTMENT HOMES. WE ALSO PROVIDE DETAILED INFORMATION ABOUT 4,058 LOCAL PUBLIC HOUSING AUTHORITIES (PHA) WITH HOUSING AUTHORITY CONTACT, PROGRAM, AND CURRENT WAITING LIST INFORMATION - INCLUDING INSTRUCTIONS ON HOW TO APPLY FOR WAITING LISTS AND COMPLETE HOUSING APPLI



## Howard County Housing Commission Section 8 HCV Waiting List : **Closed** Hide

*This information was last updated on July 14th, 2016.*

The Howard County Housing Commission (HCHC) Section 8 Housing Choice Voucher Waiting List is currently closed. It was last open in July 2012. There is no notice of when this waiting list will reopen.

For more information, visit the HCHC website, or call the office at (410) 313-6320.

## Public Housing Waitlist: **Closed** Hide

*This information was last updated on May 22nd, 2015.*

The Howard County Housing Commission (HCHC) is not accepting public housing waiting list applications at this time.

## Public Housing for Senior and Disabled Waitlist: **Closed** Hide

*This information was last updated on May 22nd, 2015.*

The Howard County Housing Commission (HCHC) is not accepting public housing waiting



CURRENT:GARRETT COUNTY, MD (2018)



# Garrett County

## Fair Market Rent

FY 2018 Garrett County, MD Rental Data

Fair Market Rent Prices in Garrett County, MD :

Maryland

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\$468	\$579	\$733	\$975
Studio / Efficiency	1-Bedroom	2-Bedroom	3-Bedroom



**Howard County Council  
Public Hearing Testimony  
April 16, 2017**

**Council Resolution 47-2018: Howard County's Annual Action Plan**

The Association of Community Services supports the Council's adoption of the Annual Action Plan for housing and community services. The Plan describes how federal Community Development Block Grant (CDBG) and Home Investment Partnership Program (HOME) funds will be expended. These combined funds are a critical source of revenue that complements the County's other investments in the Plan to End Homelessness and other initiatives that support the housing safety net for low income families, persons with disabilities and our community's seniors.

As the Plan states, "The largest obstacle to addressing the County's underserved needs are financial in nature; there is a need for additional federal, state and local funding to undertake additional housing and community development projects." As indicated by that statement and the extensive need articulated in the Annual Plan, the limited CDGB and HOME funds received by Howard County are insufficient to make major strides in reducing homelessness and helping to keep significantly more families stably housed. However, the 16 projects that will be funded, which range from eviction prevention to creation of three new affordable and accessible housing units, will make a difference to at least some.

Thank you for this opportunity to support both the Plan and the Department of Housing and Community Development that works diligently to ensure that these CDGB and HOME funds are not left on the federal table and therefore lost to the County.

Respectfully,

*Jackie Eng*

Jackie Eng, Chairman  
ACS Public Policy Committee