



2026 NCSHA Annual Awards Submission

Maryland Department of Housing and Community Development
Maryland's Community Schools Rental Assistance Program
Category: Special Needs Housing
Subcategory: Combatting Homelessness

Preventing Homelessness Among Student Families

Across Maryland, housing instability among low-income renter households has become increasingly acute, with particularly severe consequences for families with school-aged children. Rising housing costs and persistent income constraints have left many families carrying significant rental arrears over extended periods, making them highly vulnerable to eviction. The Maryland Department of Housing and Community Development's (DHCD) Community Schools Rental Assistance Program (CSRAP), established in 2024, is an innovative, targeted solution to prevent homelessness for these vulnerable families. The program leverages school-based infrastructure, community partnerships, and flexible financial assistance to intervene before eviction occurs.

The launch of CSRAP revealed the scale of unmet need: over the eight week application period, more than 4,500 families applied for assistance, requesting over \$31 million—more than three times the program's available funding. This overwhelming demand underscores both the depth of the housing crisis and the importance of targeted, accessible interventions.

A New Model

At its core, the program represents a shift from reactive to proactive intervention. By leveraging the community school model—where schools serve as hubs for integrated student and family support—the program meets families where they already are, rather than requiring them to navigate complex and fragmented service systems. CSRAP provides flexible financial assistance that can be used for rental arrears, prospective rent, utility payments, relocation expenses, and associated fees, tailoring assistance to the specific circumstances of each household.

Recognizing that preventing eviction often requires rapid intervention, DHCD designed the program with low-barrier documentation requirements and streamlined application processes. In exchange for receiving payment, landlords must agree to conditions that support tenant stability, including canceling existing eviction filings, refraining from filing new evictions for a defined period, and renewing leases when applicable. These provisions ensure that financial assistance translates into sustained housing outcomes rather than temporary relief.



Delivering Impact Through Local Partnerships

The program's success is based on strong state and local partnerships. DHCD collaborated with the Maryland State Department of Education and the Governor's Office for Children to align the program with the community schools framework and existing support for children and families, enabling coordinated outreach and integration with school systems.

DHCD implemented the program by awarding funding through a competitive Request for Proposals to six experienced community-based organizations serving eight priority jurisdictions. These organizations were selected for their capacity to administer financial aid, their ties to community schools, and their ability to provide or connect families to supportive services like case management and legal assistance. Priority jurisdictions and funding allocations were determined using a data-driven formula considering the number of community schools, students experiencing homelessness, and severe housing cost burden, ensuring resources were directed where most needed.

This decentralized model allows for flexible, context-specific service delivery by local providers with deep community knowledge and relationships, while the selection process ensures a strategic allocation of resources.

Early Outcomes

The Community Schools Rental Assistance Program has already demonstrated significant impact in its first year of operation. During the initial application period, approximately \$5 million in assistance was approved and distributed to landlords, with the remaining funds expected to be fully disbursed shortly thereafter.

Early data from participating jurisdictions provide important program insights:

- The average household seeking assistance reported approximately \$4,000 in rental debt and nearly five months of accumulated arrears, indicating sustained financial hardship.
- Approximately 93 percent of assisted households are headed by women, and 70 percent are headed by Black mothers earning less than 50 percent of Area Median Income.
- Service providers reported that many applicant families had not previously accessed other forms of housing or social service assistance.
- The program has also facilitated connections to broader support networks: through grantee partnerships, families are linked to case management, legal services, and other resources.

These results underscore the program's innovative solutions. Integration with community schools enabled this funding to reach families who have not engaged with other, traditional systems; the program has played a role in addressing racial and gender disparities in housing instability; and its effects on housing stability and homelessness prevention are long-lasting – including landlord cooperation and connections to wrap-around services.



Scalable and Cost-Effective Homelessness Prevention

CSRAP demonstrates a model that is both scalable and cost-effective. By intervening early—before eviction filings or homelessness occur—the program avoids the significantly higher public costs associated with emergency shelter, healthcare utilization, and educational disruption.

The program maximizes the impact of public resources by leveraging existing infrastructure. Rather than building a new administrative system, DHCD deploys funds through established community-based organizations, enabling rapid implementation and reducing overhead costs. This makes the program's design readily adaptable to other jurisdictions. Moreover, Maryland's inclusion of urban, suburban, and rural communities in the initial rollout provides valuable insights into how the model can be implemented across different environments.

Conclusion

The Community Schools Rental Assistance Program represents a transformative approach to homelessness prevention in Maryland. By aligning housing assistance with the education system, prioritizing rapid and accessible support, and leveraging strong partnerships at every level, the program addresses both the immediate and systemic drivers of housing instability among families with children.

Its early success demonstrates not only the depth of need but also the effectiveness of a targeted, community-based approach. As Maryland continues to refine and expand the program, it offers a compelling model for other states seeking to prevent homelessness, promote housing stability, and support the well-being of vulnerable families.



Supporting Materials

1. Award Timeline from RFP to Service Delivery

Implementation Timeline



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2. Community-Based Organization Awardees

Organization	Geographic Coverage Area	Total Award
Anne Arundel County Partnership for Children, Youth, and Families	Anne Arundel	\$850,000
United Way of Central MD, Inc	Baltimore City	\$3,500,000
	Frederick County	\$750,000
Cornerstone Franciscan Ministries	Baltimore County	\$1,800,000
Housing Initiative Partnership, Inc	Montgomery County	\$1,300,000
	Prince George's County	\$750,000
Washington County Community Action Council	Washington County	\$600,000
Habitat for Humanity of Wicomico County	Wicomico County	\$450,000
Total Awards		\$10,000,000

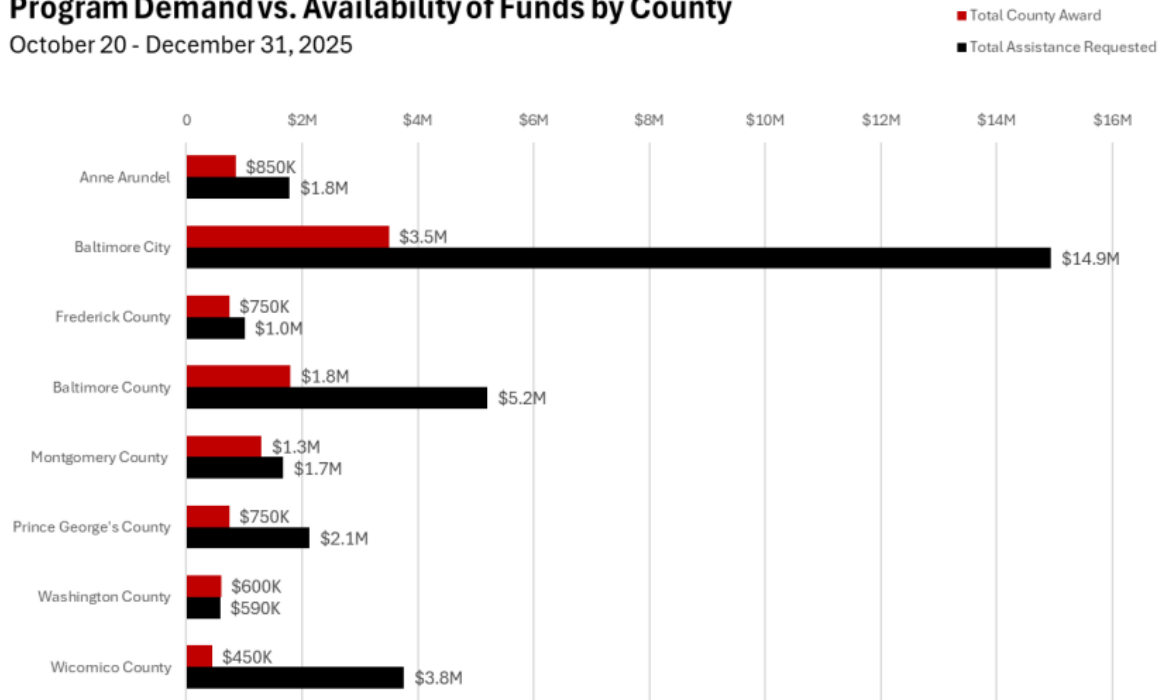


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3. Program Oversubscription by County

Program Demand vs. Availability of Funds by County

October 20 - December 31, 2025



4. Head of Household Characteristics

Head of Household Characteristics

