



# MARYLAND DEVELOPMENTAL DISABILITIES COALITION

Dedicated to the rights and quality of life for people with developmental disabilities in Maryland

**Environment and Transportation Committee  
February 19, 2019  
HB 451: Fair Housing Opportunities Act of 2019  
Position: SUPPORT**

The Maryland Developmental Disabilities Coalition supports HB 451.

**FROM THE PERSPECTIVE OF PEOPLE WITH DISABILITIES:**

National and state data confirm that low-income people with disabilities are experiencing severe housing affordability problems. It is virtually impossible for people with disabilities receiving Supplemental Security Income (SSI) to obtain affordable and accessible housing in the community unless they receive rental housing assistance.

- People with disabilities are among our poorest citizens. Many people with significant disabilities rely on SSI to cover their living expenses. The 2019 SSI payment in Maryland for an individual is \$771/month (\$9252/year)<sup>i</sup>, which is equal to 14% of the statewide area median income for a household of one.<sup>ii</sup> Income below 30% of area median income is considered “extremely low income by the U.S. Department of Housing and Urban Development.”<sup>iii</sup>
- According to the federal standards, housing is considered affordable if it consumes no more than 30% of a household’s income. Using this standard, an individual whose sole source of income is SSI can afford \$231 in monthly rent. However, the statewide Fair Market Rent for a one-bedroom apartment in Maryland ranges from \$513 to \$1415, depending on the area.<sup>iv</sup>
- The U.S. Dept. Of Housing & Urban Development reported to Congress that, approximately one in seven (14%) of renter households with “worst case housing needs” included a nonelderly person with disabilities. Worst case housing needs are defined as renters with acute needs for housing assistance, unassisted renters with incomes below half of their area's median income who pay more than half of their income for housing, or live in severely substandard housing.<sup>v</sup>
- It is commonly believed that the answer to the housing affordability gap for people with disabilities is employment. National Housing Wage data makes it clear that when people with disabilities move from the SSI program to employment, many are still likely to experience housing affordability problems unless they make significantly more than minimum wage. The latest data shows that Maryland’s “Housing Wage” was \$24.15 in 2018 for a one-bedroom apartment, which is the wage a person would need to earn (based on a 40 hour work week) in order to pay Fair Market Rent, spending no more than 30% of his/her income on housing costs.<sup>vi</sup> Comparatively, the SSI payment in 2018 was equivalent to an hourly wage of \$4.69.<sup>vii</sup>

The very intent of SSI is to assist with the cost of food, clothing AND shelter. This bill would provide protections so that people with disabilities are not denied access to housing because this is their source of income.

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According to a report by the Consortium for Citizens with Disabilities, a national coalition, “access to decent, safe and affordable housing has fostered greater inclusion in the community for people with disabilities and has increased their access to natural supports (family, friends, co-workers) as well as social and recreational opportunities routinely enjoyed by all Americans”. This is certainly the case in Maryland.

This legislation would not establish an undue burden. In fact, at least three Maryland counties, eleven states and 35 localities in the country have already implemented laws prohibiting housing discrimination based on source of income, thereby demonstrating that this fair-minded protection can be implemented.

As a progressive state, the DD Coalition believes Maryland should pass this bill and join these other jurisdictions in ensuring fair access to housing while reasonably protecting landlords.

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<sup>i</sup> Social Security Administration

<sup>ii</sup> Maryland Dept of Housing and Community Development, Income Limits 2018 guide. Maryland statewide area median income for a household of one was \$67,600.

Furthermore, based on Priced Out in 2016 (the latest report): On average, without rental assistance people in Maryland who receive SSI would have to spend 167% of their monthly SSI benefits on rent for a one-bedroom apartment, which is impossible. An SSI recipient in MD would have to pay 149% of their income for efficiency. Technical Assistance Collaborative, Inc. [www.tacinc.org](http://www.tacinc.org).

<sup>iii</sup> U.S. Housing and Urban Development (HUD). 2019 Fair Market Rent.

<sup>iv</sup> Ibid

<sup>v</sup> *Worst Case Housing Needs : 2017 Reports to Congress*; U.S. Housing and Urban Development.

<sup>vi</sup> *Out of Reach 2018*; National Low Income Housing Coalition. This research looks at the disparity between wages and rent.

<sup>vii</sup> \$750/monthly SSI payment in 2018/160 hours (40 hour work week) = \$4.69