



Housing Programs for People with Disabilities

We believe that...

People control where and with whom they live.

People live in inclusive communities.

People choose who will best support them to meet their goals and needs.

Environments support the person.

Definitions

Housing Affordability

- 30% of monthly income for rent/mortgage and utilities combined

Area Median Income (AMI)

- Middle point between the lowest and highest household income in a Federally defined area

Fair Market Rent (FMR)

- HUD standard for rent in a local area

Household (HH)

- Any adults and children living in a dwelling
- Authorized live-in aides are not considered HH members

Public Housing Agency/Authority (PHA)

- Administer vouchers (Section 8)
- Own public housing
- May own other housing



Maryland Housing Affordability

Priced Out in 2016*

- SSI = \$733/month
- 74,588 people with disabilities on SSI living in Maryland
- Nationally, individuals on SSI are at 19.9% of AMI
- In Maryland, SSI is 14% AMI – lowest in the Nation!
- Maryland average one-bedroom rent is \$1,222 which is 167% of SSI
- Source: www.tacinc.org

Out of Reach 2019*

- 72% of extremely low income renter households have a severe cost burden
- 20% of extremely low income renter households have a disability
- The housing wage for a one-bedroom apartment in Howard County is \$20.65. Howard County minimum wage is \$10.10.
- Fair market rent for a one bedroom is \$1,074.
- Source: www.nlihc.org

Permanent Supportive Housing



Laying the Groundwork

- Apply for services
- Apply for SSI
- Create a circle of support
- Establish credit
- Create a budget
- Identify financial resources
- Make a housing plan
- Find support staff



Credit Resources



Consumer Financial Protection Bureau:

<https://www.consumerfinance.gov/>

Your Money Your Goals

Building credit: <https://www.consumerfinance.gov/ask-cfpb/i-want-to-help-my-daughter-start-her-credit-history-what-should-i-do-en-1643/>

Federal Deposit Insurance Corporation

<https://www.fdic.gov/consumers/consumer/moneysmart/>

Developing a Housing Strategy: Gather Information

What is the person's income?

In which cities and/or towns does the person choose to live?

Does the person need to live close to public transportation, shopping, medical facilities, faith-based organization, family?

What size unit does the person need, considering other household members, live-in aide and/or need to store medical equipment?

Are special design features needed, such as accessibility?

Does the person have any identified barriers to housing, such as a criminal background, poor credit or poor rental history?

Housing Strategies

- Housing bundled with services
- Housing separate from services

Types of Rent Subsidy Programs

Tenant-Based Rental Assistance

- Participants locate housing of their choice in the community.
- Assistance is “portable.” If participants move, the subsidy moves with them.



Project-Based Rental Assistance

- Subsidies are tied to a unit in a building.
- To receive assistance, the individual must live in that unit.



Mainstream Vouchers

New HUD funding for tenant-based Housing Choice Vouchers for households that include a person with a disability.

Prioritizes people living in institutions & congregate settings, homeless or at risk of either

Maryland Mainstream Awards

2019

PHA	Number
Frederick City	30
St. Mary's County	100
Howard County	26
Washington County	15
Cecil County	30
Carroll County	31
Baltimore County	25

An additional NOFA notice will be published in FY20.

Finding affordable housing



- Go Section 8
www.gosection8.com
- MD Housing Search
www.mdhousingsearch.org
- Realtors, newspapers, Craig's List
- Public Housing Authority office (if person has a voucher)

Weinberg Apartments



**The Harry and Jeanette
Weinberg Foundation, Inc.**



**Maryland Partnership
for Affordable Housing**

Background



- Funded by the Harry and Jeanette Weinberg Foundation in 2011.
- Administered in partnership with
 - MD Department of Housing and Community Development
 - MD Department of Disabilities
 - MD Department of Health
- Initial \$2 million in funding for development of affordable independent rental units for people with disabilities.
 - Created 20 units serving incomes of 15 – 30% AMI.
 - All units occupied
- Additional \$2 million granted in August 2016. Goal is to create 15 units
 - 9 units identified
 - Income targeting lowered to 10-30% AMI
- Additional funding was applied for in Fall 2019. Award decisions will be issued in February 2020.

Weinberg Apartments Eligibility

Age: between 18 and 62 at time of leasing

Disabled and receiving SSI and/or SSDI cash payment

Gross household income between 10% and 30% AMI in the county in which the unit is located

Criminal background does not include

- Lifetime sex offense registry requirement
- Conviction for production of methamphetamine on federally assisted property

Tenant Rent Contribution

- 30% of income for rent and utilities

Weinberg Apartments Prioritization and Unit Identification

Priority: Location of unit and those with greatest need. Factors considered include (not in any order)

- Need for accessible housing
- People with multiple disabilities
- Health, safety and well-being of the applicant, including children
- Persons currently institutionalized or homeless, or those at risk
- Eligibility for and access to voluntary long-term supports and services that promote independent living and successful tenancy
- Readiness to move
- Date/time of application to waitlist

Unit selection

- Development must have financing through DHCD
- Must have non-profit involvement

HUD 811 Project Rental Assistance



HUD Section 811 Project Rental Assistance (PRA)

\$21 million for project-based rental assistance

- February 2013 – MD received award for \$11 million in HUD 811 PRA
- March 2015 – MD received award for additional \$10 million
- February 2020 – MD is submitted another application for HUD 811 PRA funding

Locations: 1st Award

- **Baltimore MSA**
 - Anne Arundel County
 - Baltimore City
 - Baltimore County
 - Carroll County
 - Harford County
 - Howard County
 - Queen Anne’s County
- **Washington MSA**
 - Calvert County
 - Charles County
 - Frederick County
 - Montgomery County
 - Prince George’s County



2nd Award is Statewide

811 PRA Program Overview



**Goal: 300
permanent
supportive
housing units**

Program Type

- Project-based rental assistance
- Located in multi-family housing developed with affordable housing funds
- Integrated – no more than 25% of units designated for people with disabilities

Eligible Applicants

- Age 18 to under age 62 at time of leasing
- Disabled as defined by HUD
- Medicaid recipient
- Eligible for long-term supports and services
- Income at or below 30% Area Median (AMI)
- Criminal background does not include
 - Conviction of production of methamphetamine on federally assisted property
 - Lifetime sex offense registry requirement

Tenant Rent Contribution

- 30% of income for rent and utilities combined

811 PRA Priority Population

1. Institutionalized Medicaid Recipients: nursing facility, State Residential Center for individuals with intellectual disability, state psychiatric hospital, chronic hospital

2. At risk of institutionalization due to current housing situation: i.e. unable to leave home due to accessibility needs; deplorable housing conditions

3. Moving to independent renting from: DDA Community Pathways waiver group home , Brain Injury waiver ALU, BHA Residential Rehabilitation Program, OHCQ-licensed Assisted Living Facility

4. Homeless (as defined by HEARTH Act) in this order:

- Actually homeless
- Imminent risk of homelessness
- Homeless under other Federal statutes (i.e. unaccompanied youth/families w/ youth)
- Fleeing domestic violence

2019 Income Thresholds

		1-Person Household	2-Person Household
Jurisdiction	Area Median Income (AMI)	Income Limit 30%	Income Limit 30%
Baltimore Metro Area	\$101,000	\$21,250	\$24,250
Washington, D.C. Metro Area	\$121,300	\$25,500	\$29,150
Statewide Non-Metro	\$101,300	\$21,250	\$24,300

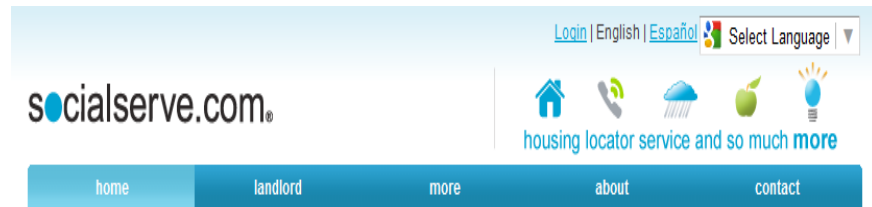


Waitlist & Referrals

MDOD manages the waitlist and referral process for Weinberg Apartments, Section 811, MFP Bridge Subsidy and CCH.

Applications must be submitted by a person's Coordinator of Community Services (CCS) or case manager

socialserve.com® a partner of **emphasys**



This is a secure, online, centralized eligibility screening tool to help Case Managers determine which housing programs their consumers are eligible for and refer them to the appropriate program.

WORK ON THIS NOW!

Housing Documentation Checklist

- Birth certificate (all household members)
 - <https://health.Maryland.gov/vsa/Pages/birth.aspx>
- Valid Government Issued Photo ID (passport or state ID) - all household members over age 18
- Social Security card (all household members)
- Proof of citizenship/legal status (if applicable)
- Child Custody - Court documentation showing custody or guardianship
- Divorce decree or separation agreement, if applicable

WORK ON THIS WITHIN 60 DAYS OF LEASING

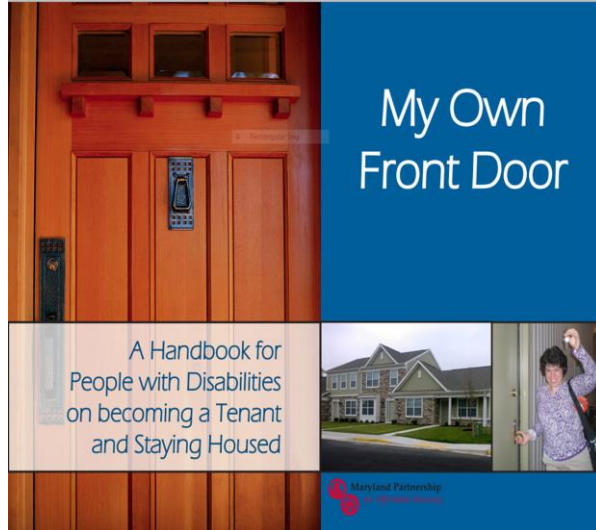
Housing Documentation Checklist

- Social Security Award Letter - NO MORE THAN 60 DAYS OLD
 - If applicant has applied or is in appeal process—documentation from SSA will be needed stating this and that applicant is not currently receiving any SSI/SSDI
- Income
 - Earned - 6 most recent, consecutive pay stubs
 - Pension – most recent statement
 - Self-employment - 2 years filed tax returns w/ Schedule C
 - Retirement Account disbursements
- Documentation of all mortgages held on property currently owned along with rental info if renting the property
- Checking Account or Direct Express: 6 most recent
- Savings, Retirement Plans, IRAs, Money Markets, Mutual Funds, annuities, stocks, 401(k) accounts, life insurance – most recent statement
- TDAP or TANF—documentation of amount received
- Child Support—documentation of amount received; paperwork from Child Enforcement Agency; paperwork from court system

MPAH Manuals

Tenant Training Manual:

<http://mdod.maryland.gov/housing/Documents/My%20Own%20Front%20Door%20finalPWP.pdf>



Case Management Manual:

<http://mdod.maryland.gov/housing/Documents/Case%20Manager%20ManualPWP.pdf>



Howard County-specific Resources

- Howard County Office of Housing and Community Development

<https://www.howardcountymd.gov/Departments/Housing-and-Community-Development>

- Affordable Multifamily Communities List

<https://www.howardcountymd.gov/LinkClick.aspx?fileticket=d3OAYs8Cvil%3d&tabid=2944&portalid=0>

Homeownership



- Owning a home does not affect Medicaid, SSI or SSDI benefits!!
 - Paying roommate is allowed – roommate contribution cannot be more than an equal/fair share of room and board (mortgage, utilities and food).
- Can be owned by the person or the special needs trust
- ABLE accounts can be used to pay mortgages, property taxes, and utilities: www.marylandable.org
- Information from SSI: <http://www.ssa.gov/ssi/text-living-ussi.htm>
- Maryland HomeAbility program for people with disabilities: <https://mmp.maryland.gov/Pages/HomeAbility/default.aspx>
- [County-specific resources](#)



Fair Housing and Reasonable Accommo- dations



Federal Fair Housing Laws

- Title VI
- Fair Housing Act
- Section 504 of the Rehab Act of 1973
- Americans with Disabilities Act

Seven Protected Classes

- Race
- Color
- Religion
- Gender
- Familial Status
- National Origin
- Disability

Nationwide, people with disabilities experience the most frequent Fair Housing violations.



Examples

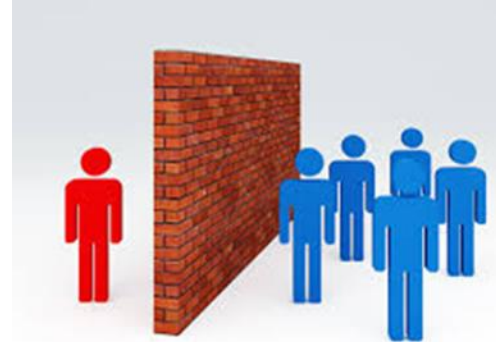


- ❑ Refuse to rent to someone ONLY because they have an intellectual disability.
- ❑ Charge someone a higher rent or security deposit because of their disability. e.g., when utilities are included, charge a person who uses a power wheelchair and other equipment a higher rent.
- ❑ Refuse to allow someone with a disability to use the residential amenities. e.g., refuse to allow someone with HIV/AIDS to use the pool or laundry facilities.
- ❑ Deny eligibility to a supportive housing program because the applicant is blind

Reasonable Accommodation:

A change, exception, or adjustment to a rule, policy, practice, or service that may be necessary for a person with a disability to have an equal opportunity to use and enjoy a dwelling.

Reasonable Accommodation



Reasonable Accommodations require a housing provider to do more: they must make changes in rules, procedures, policies, practices or services if necessary to afford a person with a disability equal opportunity to use and enjoy a dwelling.

Reasonable Modification:

A structural change to housing that may be needed by a person with a disability in order to benefit from the housing because of the disability

Reasonable Modification

Applies to builders, developers, property managers and others engaged in housing related activities



Reasonable modifications are paid for by the person unless Federal funding or Maryland DHCD resources (including LIHTC) are involved.



State and Federal Housing and Community Development Legislative Updates

State

- HOME Act (SB 530/HB231)
- Community Development Program Act (SB 387/HB472)
- Property Tax Credit for Disabled Veterans (SB 417/HB 257)
- Property Tax Exemption – Disabled Veterans (SB 349)
- Frederick County – Grants for Elderly or Disabled Renters (SB 264)
- Residential Leases – Tenant Protection Act (HB 744)
- Workgroup on Funding for a Low- or No-Interest Mortgage Program (SB 568/HB 815)
- Affordable Housing Development Credit Program (SB 715/HB1567)

Federal

- **Housing Choice Voucher Mobility (HR 1122)**
- **Affirmatively Furthering Fair Housing changes** (https://www.hud.gov/press/press_releases_media_advisories/HUD_No_20_002)
- **Community Reinvestment Act (CRA) changes** (<https://www.occ.treas.gov/news-issuances/news-releases/2019/nr-ia-2019-147.html>)



“I love my new place. It’s close to tons of shopping, it’s peaceful. And my family and I feel right at home.”

~ Linda C. - Weinberg Apartments Participant

Contact Information

Chelsea Hayman

Director of Housing Policy and Programs

Maryland Department of Disabilities

chelsea.hayman@maryland.gov

410-767-3635