

## **HB231: The HOME Act – SUPPORT**

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Brain Injury Association of Maryland  
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I know that you will hear testimony from others in greater detail about the benefits of promoting mixed income communities and giving individuals with all legal sources of income the same consideration and protections as other individuals seeking housing. I will focus my testimony on my experience over that past 10 years with the [Brain Injury \(BI\) Waiver Program](#) (which is a [Home and Community-Based \(HCBS\) Medicaid program](#)). There are many other participants in [other HCBS programs](#) with similar goals challenges. In my experience and conversations with service providers, the experience searching for and locating housing varies greatly based on whether the local jurisdiction protects source of income from discrimination.

Prior to sustaining severe brain injury, which altered the course of their lives, many BI Waiver participants lived in their own housing and worked. One of the most common goals for participants who enter residential services is to be able to move out and live in their own housing. Most participants receive Social Security Disability (SSDI) or Supplemental Security Income (SSI) that is usually is not enough for them to afford independent housing without a subsidy, especially in the Baltimore/DC corridor where most of the services are located. There has been additional funding from HUD and other programs to increase these opportunities in the past 5 years and there is a renewed sense of optimism for BI Waiver participants about the potential to reach this goal. The individuals participating in the program have often been working toward this goal for years and place a high value on obtaining and maintaining their housing once they finally get a subsidy. I visited an individual last week who was very proud to show me how well he was maintaining his apartment that he has lived in for the past two years.

For those BI Waiver participants who have moved into their own housing, the cost of Medicaid Waiver services has been reduced by about \$90,000 per year. The state has a financial interest promoting opportunities for individuals who wish to transition out of more expensive residential services to be able to access housing in stable communities that support their long-term health and safety needs so that they can remain in the community long-term. Many BI Waiver participants are not able to drive so access to transportation, shopping and health services near their home becomes critical. In some counties the supply of housing that falls within voucher payment standards and addresses these needs is very limited. Without protections for source of income, the opportunities for an otherwise qualified applicant would be further limited or unavailable.

In speaking with a service provider in Montgomery County about their experience assisting participants in locating housing using housing vouchers, they report an overall very positive experience. The provider staff reported they were able to find housing that met the participants needs and did not encounter issues with denials based on source of income. Several participants that they work with have maintained their housing for more than 10 years. The service provider in Wicomico County has had a different experience. When they are helping participants search for housing with a housing voucher their perception, based on experience, is that they are limited to those apartments that explicitly state that they accept housing vouchers. One BI Waiver participant, whose housing search is ongoing, has spent months searching for housing and has been denied by properties based solely his source of income.

I will disclose that not all participants in the BI Waiver have good credit, good rental history, or no criminal background. As I prepare participants for a housing search, I do have very frank conversations about the impact that their history may have on their options for housing, whether they live in a county where source of income is protected or not. The HOME Act is not proposing to change a landlord's right to evaluate credit, rental history, criminal background, or income sufficiency when determining whether an individual is qualified tenant. I am a landlord myself, and I am much more concerned about whether someone has paid their rent, maintained the property, and if they have been evicted in the past for other issues that they caused a rental property than I am concerned about their sources of income (if sufficient).

Please consider the benefits to Medicaid HCBS participants, including BI Waiver participants, as you consider your support for the HOME Act. I am happy to answer any questions related to my testimony.

Respectfully Submitted,

Catherine Rinehart Mello, CBIS

Brain Injury Association of Maryland