



MARYLAND  
CATHOLIC  
CONFERENCE

January 28, 2026

**Senate Bill 22**  
**Department of Disabilities - Housing Programs and Affiliated Foundations -**  
**Establishment**  
**Senate Finance Committee**

**Position: Favorable**

The Maryland Catholic Conference (MCC) is the public policy representative of the three (arch)dioceses serving Maryland, which together encompass over one million Marylanders. Statewide, their parishes, schools, hospitals, and numerous charities combine to form our state's second largest social service provider network, behind only our state government.

**Senate Bill 22** requires the Department of Disabilities to establish affordable and accessible housing programs; authorizing the Department to establish one or more affiliated foundations to work with certain programs and units of the Department to solicit and accept funds, partner with individuals and entities, and promote certain activities that support certain projects; and requiring the Department by September 1 each year to report to the Governor, the Legislative Policy Committee and the Ethics Commission certain information related to the programs.

This legislation is necessary because people with disabilities face disproportionately high housing and living costs, which affect their ability to remain stable and thrive in the community. Nationwide, people with disabilities are more likely to be low-income and rent-burdened—paying a large share of their income toward housing—while also needing accessible features that add to overall costs.<sup>1</sup> In Maryland, individuals with disabilities represent about 11% of the population, yet there are only a limited number of subsidized accessible rental units, highlighting a gap between need and supply.<sup>2</sup> High housing costs combined with additional disability-related expenses can strain household budgets, making financial stability and independent living more difficult without targeted support.

Affordable and accessible housing is not just a matter of cost; it is essential for equity and inclusion. The lack of quality, accessible housing contributes to housing instability and increases the risk of homelessness among people with disabilities. Nearly half of unhoused individuals

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<sup>1</sup> [https://mih-inc.org/housing-info/housing-accessibility/?utm\\_source](https://mih-inc.org/housing-info/housing-accessibility/?utm_source)

<sup>2</sup> [https://www.disabilitybelongs.org/2025/11/houselessness-disability-community/?utm\\_source](https://www.disabilitybelongs.org/2025/11/houselessness-disability-community/?utm_source)

nationwide live with a disability, demonstrating how housing insecurity and disability are deeply connected.<sup>3</sup> Accessible housing that meets the needs of people with mobility, sensory, or cognitive challenges is critical for safe, independent living and full participation in community life.

By establishing and supporting foundation-linked housing programs, Senate Bill 22 promotes equity in access to housing for people with disabilities. These programs can help close the gap between the number of accessible units and the number of individuals who need them, reduce cost burdens on households with disabilities, and ensure that individuals and families can live in communities where they can work, learn, and thrive. This legislation acknowledges that housing stability and accessibility are foundational to dignity, opportunity, and long-term well-being for Marylanders with disabilities.

For these reasons, the Maryland Catholic Conference asks for a favorable report on **SB 22**.

Thank you for your consideration.

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<sup>3</sup> [https://mih-inc.org/housing-info/housing-accessibility/?utm\\_source](https://mih-inc.org/housing-info/housing-accessibility/?utm_source)