

LOBBY DAY 2017

TALKING POINTS

HB172 /SB728: HOME ACT

**This document is for Health Care for the Homeless staff use only.*



What is the HOME Act?

The Housing Opportunities Made Equal (HOME) Act would prohibit landlords from discriminating against prospective tenants based on their legal source of income. Read: subsidies. If passed, the bill would give people with public subsidies—who are low-income and often have disabilities—greater opportunity to live near family, friends and other support networks, and the resources they need to thrive.

What are key arguments against the HOME Act?

- Landlords don't want to be required to accept subsidies.
 - The code they use for this: Tenants have to have incomes of 2-1/2 times the amount of the rent.
- There is still a lot of stigma against people who are poor.
- Landlords worry tenants with subsidies will destroy their properties.
- Landlords don't want to deal with the Housing Authority of Baltimore City.

Note: Avoid engaging on the Housing Authority point—it's a no-win for us, and we want to focus on why the bill is essential and good.

What are key arguments for the HOME Act?

- It has been introduced off an on in the General Assembly for 20 years; this alone underscores decades of discriminatory housing practice and the importance of—and need for—this bill.
- It would give people greater choice in where they live and access to things they need: health care, good schools, social supports, grocery stores, etc.
- It would deconcentrate poverty.
 - Baltimore City and Baltimore County, like a handful of jurisdictions in Maryland, have very high concentrations of people living below the poverty line.
 - Concentrating people who are low-income and have disabilities in neighborhoods that have experienced severe disinvestment over time is simply a bad recipe.
 - Neighborhoods like Sandtown and central Park Heights in Baltimore City and Rnadallstown and Essex in Baltimore County are filled with people who are poor and have no access to life's basic resources.
- Landlords would still have tools (background checks) to gauge tenant suitability.
- Landlord discrimination prolongs homelessness. With more options, people can find and get into housing much more quickly once they secure their vouchers.

If this is really about poor areas like Baltimore and its surroundings, why do we need a statewide law?

- Income subsidies in Maryland range from \$165 to \$735 a month.
- According to HUD, the definition of affordable housing is when people pay 30% or less of their income on housing.
- Housing statewide is *not affordable*.
 - Fair Market Rent for a two-bedroom apartment in the Washington metro area is \$1,746; in the Baltimore metro area it is \$1,376.
- Concentrating poverty in certain jurisdictions—like Baltimore, Baltimore County, Western Maryland and the Eastern Shore—is bad for the whole state.
- The District of Columbia and numerous Maryland counties—including Frederick, Howard, Montgomery and Prince George’s counties—already have laws prohibiting source-of-income discrimination.

Why does Health Care for the Homeless support the HOME Act?

- This bill has huge implications for our clients all the time.
- Most of our clients—and so many others—do not have the ability or opportunity to engage in gainful employment in order to pay Fair Market Rent. And when they are excluded from housing, they end up on the street, in shelters, doubled up and in the criminal justice system.
- Health Care for the Homeless provides housing services to hundreds of people living in deep poverty—most of whom rely on public subsidies to fill the gap between the cost of housing and what they can afford.
- We support and advocate for policies, programs and practices that increase the availability and accessibility of housing affordable to individuals and families with extremely low incomes.

OK, so in a nutshell, we need the HOME Act because:

- It ***increases housing options*** for people with low incomes and increases their chances for improved health and financial stability.
- It ***still gives landlords broad discretion*** to determine a prospective renter’s ability to comply with the lease and evaluate that renter’s tenant history and suitability.
- It ***promotes fair housing*** by expanding housing opportunities and deconcentrating poverty.
- It is ***good for the health and wellbeing of people*** and communities.