



Howard County Council

George Howard Building
3430 Court House Drive
Ellicott City, Maryland 21043-4392

Christiana Rigby
Councilmember

District 3

TESTIMONY IN SUPPORT OF HB0878

Howard County - Department of Housing and Community Development - Housing Opportunities Trust Fund

March 31, 2022

Dear Chair Pinsky, Vice Chair Kagan, and Members of the Education, Health, and Environmental Affairs Committee:

Thank you for the opportunity to provide written testimony to the Committee. I am writing to express my **strong support for HB0878**, legislation introduced by the Howard County Delegation to establish a Housing Opportunities Trust Fund in Howard County.

HB0878 would create a non-reverting special fund in Howard County with the goal of promoting and investing in affordable housing opportunities. Specifically, this legislation would allow Howard County Government to direct funds to affordable housing initiatives year after year, which will enhance our ability to provide rental and down payment assistance, construct new affordable units, and improve the quality of existing affordable housing options. Importantly, at least half of the expenditures from this fund will benefit families who are at or below 50% of our area median income.

In May 2021, the Howard County Housing Opportunities Master Plan Task Force released its final plan and recommendations, which charts a roadmap for expanding housing affordability in Howard County. The Master Plan calls for "the creation of an Affordable Housing Trust Fund, which should consist of both existing and new revenue sources that can collectively serve as a formal, coordinated, and predictable structure for allocating housing funding." HB0878 meets that call to action.

This legislation is incredibly important in our efforts to address the severe lack of affordable housing in Howard County. According to American Community Survey data for Howard County, 38% of renter households are cost burdened, and roughly 19% of renter households are severely burdened by the cost of housing. At the same time, the cost of purchasing a home and renting an apartment has risen drastically during the pandemic. This trajectory is simply unsustainable. Addressing these housing challenges will require all levels of government to directly invest in affordable housing opportunities.

HB0878 will help Howard County provide critical and sorely-needed opportunities for safe, stable, and affordable homes for residents across our community. Thank you for your consideration of this legislation. I respectfully encourage a favorable report.

Sincerely,

Christiana Rigby
Howard County Councilmember, District 3