



March 31, 2022

Senator Paul Pinsky, Chair
Senate Education, Health, and Environmental Affairs Committee
Miller Senate Office Building, 2 East
Annapolis, MD 21401

Re: Testimony **IN SUPPORT** of HB 878: Howard County – Department of Housing and Community Development – Housing Opportunities Trust Fund

Dear Chair Pinsky, Vice Chair Kagan, and Members of the Committee

I'm Kelly Cimino, Director of the Howard County Department of Housing and Community Development. On behalf of Howard County Executive Calvin Ball and the Administration, I'm testifying in support of House Bill 878 which would establish a Housing Opportunities Trust Fund. We would like to thank Delegate Feldmark for her leadership on this bill and the Howard County Delegation for sponsoring.

Part of the County's economic appeal depends on the availability of equitable and affordable housing opportunities for people that want to live in the County. There is already a significant unmet housing need for limited-income households and people with disabilities and this gap is widening.

The County completed the Housing Opportunities Master Plan earlier this year. This plan emphasizes the importance of residential options that provide a greater diversity of housing stock, including differing product types such as multifamily apartments, higher-density single-family attached or townhome options, and single-family rental units that could make housing more attainable for a diverse market audience.

The Housing Opportunities Trust Fund would be an important tool to address the critical housing infrastructure needs facing Howard County. The fund would be administered by the Department of Housing and Community Development to promote and support equitable, geographically disbursed and affordable rental and for-sale housing opportunities throughout the County and assist in alleviating the difficulties of many low- and moderate-income households, including seniors and people with disabilities, to obtain and maintain housing that meets their needs at costs that they can afford; and to meet these needs by providing funding for rental housing development, preservation and rehabilitation, rental assistance, homeownership, home improvements and other affordable housing opportunities. The Housing Opportunities Trust Fund could be used to provide loans, grants, guarantees or direct financial assistance to individuals, non-profit partners and developers to:

- 1) Construct new affordable housing units;
- 2) Acquire land upon which affordable housing may be constructed;
- 3) Buy and rehabilitate existing rental units that might otherwise be removed from the supply of affordable housing;
- 4) Increase the accessibility of new and existing housing, both rental and homeownership;
- 5) Support home modifications or improvements to help people age in place;
- 6) Assist with the purchase of for-sale housing; and
- 7) Provide rent subsidies to low-income households.

The Department would provide an annual report of revenue and expenditures to the County Council as referenced in the bill. The Housing Opportunities Trust Fund will be used to create and promote equitable access to affordable housing opportunities for low- and moderate-income households in the County. Thank you for your consideration and support of HB 878.

Kelly Cimino

Howard County Department of Housing and Community Development, Director