



**HB 878 – Howard County – Department of Housing and Community Development – Housing Opportunities Trust Fund Ho. Co. 5-22  
Committee: Environment and Transportation  
Position: Support  
March 1, 2022**

It is my pleasure to offer this testimony on behalf of Association of Community Services (ACS), which represents over 150 member organizations and community advocates in Howard County, to urge your support of HB 878 to establish the Housing Opportunities Trust Fund (HOTF) as a means of promoting equitable access to affordable housing in the County

We need mechanisms, such as the HOTF to enable us to reach a variety of our shared housing goals, such as getting creative with the types of housing that can be built, maintaining our current housing stock, redeveloping older properties, deconcentrating poverty, and building enough housing to meet the needs of our growing population. Our [Self-Sufficiency Indicators Report](#) shows that it takes approximately \$75,000 per year for families to be self-sufficient and financially stable in Howard County. Even with all of the wealth in the County, our [Affordable Housing Infographic](#) shares that nearly 1 out of every 4 renter households in Howard County pay more than 50% of their income on rent, which does leave much money for food, medicine, clothing, etc. For eligible households in the low-income categories, there are 2,600 affordable rental units available to the 9,000 renter households and 1,000 affordable rental units 4,500 eligible senior households.

Both the 2021 Housing Opportunities Master Plan and the Howard County Racial Equity Task Force give local support for the creation of a HOTF in their respective reports' recommendations. Additionally, many other jurisdictions across the country (including jurisdictions neighboring Howard County) have successfully established and are using housing trust funds to support having housing options that people can afford at every income level. Our community will more effectively serve all residents by creating more opportunities for safe, stable housing at every income level a reality. Students do better in school when they don't have to move frequently. Older adults and those with disabilities can stay in the community where they have a network of support when housing is accessible and less costly. Employers find it easier to recruit and retain staff when their staff can live close to where they work with secure and affordable housing.

There are so many benefits to investing and housing – we just need the tools available to us to do so. Now is the time to show your commitment to providing housing opportunities for all Howard County residents by voting in favor of HB 878.

Thank you,

*Joan Driessen*

Joan Driessen  
Executive Director