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February 13, 2023

Senator Brian J. Feldman, Chair
Senator Cheryl C. Kagan, Vice Chair
2 West
Miller Senate Office Building
Annapolis, Maryland 21401

**RE: Support for Senate Bill 315 – Housing Innovation Pilot Program and Housing Innovation Fund – Establishment (Housing Innovation Pilot Program Act of 2023)
Hearing before the Senate Education, Energy, and the Environment Committee on February 14, 2023**

Position: Support (FAV)

Dear Honorable Members of the Education, Energy, and the Environment Committee,

Thank you for the opportunity to submit testimony on behalf the Baltimore Regional Housing Partnership (BRHP). I am writing to express our support for Senate Bill 315. This legislation will establish the Housing Innovation Pilot Program and Housing Innovation Fund to address the affordable housing shortage within Maryland by providing a tool to local Housing Authorities to produce mixed-income affordable housing.

The Baltimore Regional Housing Partnership (BRHP) is a non-profit organization that expands housing choices for families with low incomes, who have historically been excluded from housing in well-resourced neighborhoods, helping them to access and transition successfully to safe, healthy, and economically vibrant communities. As the Regional Administrator for the Baltimore Housing Mobility Program, BRHP has opened pathways to a better future for low-income families for nearly 10 years. BRHP currently provides over 4,300 low-income families rental assistance in the form of the Housing Choice Vouchers and couples that with counseling supports for families as they move from areas of concentrated poverty to areas of opportunity in Baltimore City and the five surrounding counties.

BRHP is dedicated to helping achieve racially and socially equitable public policy that ensures low-income families have access to quality and affordable homes in communities of their choice. **We support SB 315 because this legislation will build upon the Housing Opportunities Commission of Montgomery County's innovative techniques and financial models to create and preserve affordable housing across Maryland.** This bill is one of the many tools needed to curtail the revolving door of poverty and housing instability in Maryland and will give local Housing Authorities a sorely needed mechanism to increase the number and quality of affordable rental housing in their jurisdictions.

Background

The Baltimore Regional Housing Partnership is an equal housing opportunity provider.





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There is a critical lack of affordable housing options for low-income individuals and families in Maryland. Maryland is the 8th most unaffordable state for housing. In comparison to surrounding states, our state falls behind in affordable housing production and is failing to address our worsening housing crisis. Overall, DHCD projected a need for 120,486 additional units of affordable housing by 2014. Over a decade later, the State has made inadequate progress towards meeting the needs outlined in the report, as the Department of Legislative Services recently noted federal data showing “there is a shortage of approximately 190,700 affordable rental housing units [in Maryland] for families earning less than 50% of the area median income. ⁱMaryland needs a comprehensive approach to mitigating the current housing crisis, which has been exacerbated by the COVID-19 pandemic, that must include as many useful tools as possible.

Equity Implications

This legislation will aid in breaking the bonds of social stratification along dimensions of socio-economic status and race. Blacks or African Americans have one of the lowest levels of household income both in Maryland and nationally when comparing income levels by race or ethnicity. Furthermore, data regarding renters and general median income demographics indicate that renters in Maryland are more likely to be minority, low-income, or spend a disproportionate amount of income on rent. ⁱⁱ With housing being one of the most researched social determinants of health, a vast library of literature determines a direct link between expanded access to affordable housing and improvements in family stability, economic growth, education retention, and health outcomes. Housing matters not only for the immediate well-being of individuals and families, but also for the life-chances of the subsequent generation. Historically, black and brown communities bear the brunt of unjust housing policies that continue to impede progress towards building wealth and housing equity. Senate Bill 315 will aid in reversing the legacy of harmful and unjust housing policies while making tangible progress towards creating more inclusive and affordable housing in Maryland.

BRHP appreciates your consideration and **urges the Committee to issue a favorable report for SB 315.**

Sincerely,

Adria Crutchfield
Executive Director
Baltimore Regional Housing Partnership

ⁱ Governor’s Commission on Housing Policy. (2004.) Innovative Housing and Community Revitalization in Maryland: Solutions for a Positive Change.

ⁱⁱ U.S. Census Bureau, American Community Survey, 1-Year Estimates, 2021

