



MARYLAND
LEGAL AID

Advancing
Human Rights and
Justice for All

January 27, 2023

The Honorable Kumar P. Barve
Chair of the Environment and Transportation Committee
House Office Building
Annapolis, Maryland 21401

Re: Maryland Legal Aid’s Testimony in Support for House Bill 79

Dear Mr. Chair and Members of the Committee:

Thank you for the opportunity to testify in support of House Bill 79, which would provide necessary protections for residents of manufactured housing communities, including mobile home parks. The bill will provide a loan convertible to a grant to homeowners and owners of housing that meets the needs of low-income Marylanders. It also prioritizes this funding to maintain the supply of units already serving those with voucher subsidies. I submit this testimony on behalf of Maryland Legal Aid (MLA) at the request of Delegate Stewart.

MLA is a non-profit law firm that provides free legal services to the State’s low-income and vulnerable residents. MLA handles civil legal cases involving a wide range of issues, including representing people and families struggling with housing and eviction.

Various studies have pointed out that a large part of the affordable housing supply is provided by privately owned “natural occurring affordable housing” rental units. These units provide housing to many of MLA’s clients. Unfortunately, many of the owners of this housing do not have capital resources available to repair infrastructure like roofs, heating and cooling systems, plumbing, and other conditions which affect the habitability of that housing and its residents’ quality of life. This leaves owners unable to continue to provide safe, decent housing with rents affordable to unsubsidized tenants. According to one such study, “one potential way to increase the number of affordable housing ‘developers’ is by working with individual property owners [to] offer [] low-interest renovation loans to the owners of one- to four-unit properties in exchange for affordability requirements. [This] is one approach toward expanding the supply of affordable housing units”.¹

¹https://www.jchs.harvard.edu/sites/default/files/media/imp/harvard_jchs_schreiber_gramlich_2018.pdf p. 22

Another study, commissioned by the Maryland Department of Housing and Community Development, reports, “the primary strategies to serve renters in these areas are to improve housing quality and affordability; support economic mobility initiatives; and expand and scale assistance to meet needs. For owners, these areas have a high share of cost burdened homeowners; high poverty rates; higher foreclosure and delinquency rates; and significant housing quality problems at owner-occupied properties.”²

HB 79 provides both the financing and reasonable incentives that could prevent displacement. Thus, the bill meets a need with financing currently unavailable in Maryland. With an affordable housing deficit of over 125,000 units across the state, low-income renters need a program which meets the habitability needs of this housing gap, preserves existing units, and avoids displacement. Additionally, this bill would also meet the habitability needs of low-income owners of homes and would stabilize communities. MLA’s clients and thousands of other Marylanders facing down homelessness need this stability immediately.

For these reasons we urge a favorable report for HB 79.

Sincerely,

/GC/

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² <https://dhcd.maryland.gov/Documents/Other%20Publications/Report.pdf>