

HB 79 - Whole-Home Repairs Act of 2023 LOS.pdf

Uploaded by: Brian Sims

Position: FAV



Maryland
Hospital Association

January 27, 2023

To: The Honorable Kumar P. Barve, Chair, House Environment & Transportation Committee

Re: Letter of Support- House Bill 79 - Housing and Community Development - Whole-Home Repairs Act of 2023

Dear Chair Barve:

On behalf of the Maryland Hospital Association's (MHA) 60 member hospitals and health systems, we appreciate the opportunity to comment in support of House Bill 79, which would establish a program in the Department of Housing and Community Development to fund home repairs to improve conditions in housing units and support workforce development programs. Housing quality and economic opportunity—social drivers of health—improve health outcomes.

Maryland hospitals care for millions of people each year, around-the-clock. In addition to the care they provide, they continuously evaluate factors inside and outside of their organizations to promote the health and the well-being of the populations they serve and the tens of thousands they employ. Hospitals are committed to addressing the social drivers of health, which includes cross-sector collaboration and investments outside of traditional health care settings.

The Office of the Surgeon General identified the leading causes of preventable death, disease, and disability as health hazards that may occur in homes.ⁱ Poor quality housing can raise the risk of infectious or chronic disease and exacerbate existing health conditions.ⁱⁱ Addressing the quality of housing as a public health issue may prevent and reduce negative health outcomes.

The American Psychological Association considers financial stress and economic hardship leading stressors in America, with impacts similar to adverse childhood experiences. Financial stress and economic hardship are linked to increased physical pain, lowered pain tolerance, and risk of coronary heart disease.ⁱⁱⁱ

By aligning funding to improve the conditions of housing units and to reinforce workforce development efforts, HB 79 can positively influence two significant drivers of health.

For these reasons, we request a *favorable* report on HB 79.

For more information, please contact:
Brian Sims, Vice President, Quality & Equity
Bsims@mhaonline.org

ⁱ The surgeon general's call to action to promote healthy homes - NCBI ... (n.d.). Retrieved from www.ncbi.nlm.nih.gov/books/NBK44192/

ⁱⁱ Taylor, L. (2018). Housing and Health: An Overview of the Literature. *Health Affairs*. Retrieved from: <https://www.healthaffairs.org/doi/10.1377/hpb20180313.396577/>.

ⁱⁱⁱ Weida, E. B., Phojanakong, P., Patel, F., & Chilton, M. (n.d.). Financial Health as a measurable social determinant of health. PLOS ONE. Retrieved from journals.plos.org/plosone/article?id=10.1371/journal.pone.0233359

HB0079 Whole-Home Repairs Act.pdf

Uploaded by: Cecilia Plante

Position: FAV



TESTIMONY FOR HB0079

Housing and Community Development - Whole-Home Repairs Act of 2023

Bill Sponsor: Delegate Stewart

Committee: Environment and Transportation

Organization Submitting: Maryland Legislative Coalition

Person Submitting: Cecilia Plante, co-chair

Position: FAVORABLE

I am submitting this testimony in favor of HB0079 on behalf of the Maryland Legislative Coalition. The Maryland Legislative Coalition is an association of activists - individuals and grassroots groups in every district in the state. We are unpaid citizen lobbyists and our Coalition supports well over 30,000 members.

Marylanders are very well aware of the cost that climate change will exact as it becomes more intense. We, with the help of the General Assembly, have passed the most impactful legislation to mitigate the impacts of climate change. There is much more to be done, but one of the most important aspects of addressing climate change is ensuring that people have the tools and the incentives to do what needs to be done.

We need homeowners to decarbonize in order to address a major driver of greenhouse gases. For low-income residents, this process is not straightforward. Many homeowners require fixes to the structural aspects of their residence before they can decarbonize. Roof repair, water leaks, mold remediation and other structural concerns must be addressed first before a property can be weatherized or benefit from energy efficiency or other upgrades like solar panels.

While there are a number of state and federal programs that fund weatherization, some health and safety repairs, and energy efficiency upgrades, there is a gap in the kinds of funds that are required to help low-income residents decarbonize. The bill will create a Whole-Home Repairs Program (Program) within the Department of Housing and Community Development (DHCD) to provide grants to local agencies for repairs to owner-occupied homes and small landlord rentals units to ensure they are free of structural and other concerns that will impact the decarbonization process. Additionally, the bill will create a Whole-Home Repairs Fund (Fund) to support the grant program, improve coordination across home repair programs, and increase retention in workforce development programs. The Fund will consist of appropriated state dollars, federal funds, and other funds for the benefit of the Program.

This is a common-sense approach to a problem that needs to be solved. We support this bill and recommend a **FAVORABLE** report in committee.

CDN HB79 FAVORABLE.pdf

Uploaded by: Claudia Wilson Randall

Position: FAV



Testimony HB 79
House Environment and Transportation Committee
January 31, 2023
Position: FAVORABLE

Dear Chairman Barve and Members of the House Environment and Transportation Committee

The Community Development Network of Maryland (CDN) is the voice for Maryland’s community development sector and serves nearly 180 member organizations. CDN—focuses on small affordable housing developers, housing counseling agencies and community-based non-profits across the state of Maryland. The mission of CDN is to promote, strengthen and advocate for the community development sector throughout Maryland’s urban, suburban and rural communities. CDN envisions a state in which all communities are thriving and where people of all incomes have abundant opportunities for themselves and their families.

HB 79 Establishes the Whole-Home Repairs Program in the Department of Housing and Community Development to provide grants to certain local administering agencies for the purposes of ensuring that owner-occupied and rental units are free of habitability concerns, improving coordination across home repairs programs, and increasing retention in workforce development programs; and establishing the Whole-Home Repairs Fund as a special, non- lapsing fund.

According to the Maryland Housing Needs Assessment that was completed in 2021 by the National Center for Smart Growth and Enterprise Community Partners, Maryland will have to make a significant investment in housing over the next 10 years in order to keep up with economic and demographic shifts in the state. The analysis showed that the state is short 85,000 rental units for low-income households. With Maryland expected to add an estimated 97,166 low-income households by 2030, the shortage will worsen unless the state creates and preserves many more affordable homes. Thirteen of the state’s 23 counties and Baltimore City don’t have enough housing that’s affordable to very low-income renters. The deficit is largest in Montgomery County, followed by Baltimore.

Maryland’s older adult population will rise sharply in the next ten years and its rental housing stock is not prepared. Housing Upgrades to Benefit Seniors (HUBS) and similar programs connect seniors to a network of Baltimore organizations with a shared mission of helping adult homeowners age in place. By consolidating the efforts of multiple organizations, HUBS creates efficiencies in referral, intake, and application procedures. The HUBS initiative ensures that clients are matched with the correct services and eliminates redundancies so that a greater number of older adults can live in homes that are safe, healthy, and comfortable. A well coordinated repair program on the state level would be a great tool for networks throughout the state.

We ask your favorable report for HB 79.

Submitted by Claudia Wilson Randall, Executive Director

HB0079-ET_MACo_SUP.pdf

Uploaded by: Dominic Butchko

Position: FAV



House Bill 79

Housing and Community Development - Whole-Home Repairs Act of 2023

MACo Position: **SUPPORT**

To: Environment and Transportation
Committee

Date: January 31, 2023

From: Dominic J. Butchko

The Maryland Association of Counties (MACo) **SUPPORTS** HB 79. This bill would incentivize owner-occupied units and small private landlords to keep their rental units free of habitability concerns, energy and water efficient, and accessible to individuals with disabilities.

The economic reverberations from the COVID-19 pandemic are still felt in nearly all parts of the economy, but nowhere more so than in the housing market. Due to a variety of historic and economic factors, the production and preservation of affordable housing stock has lagged behind the growth of our society. Today the cost of housing has become a significant line item in many household budgets, far exceeding the longtime standard of 30 percent of gross income.

HB 79 would help to address this preservation deficit by providing owner-occupied units and small landlords with the necessary resources to undertake expensive repairs. For small landlords, this program would lower or eliminate out-of-pocket costs for some repairs, lessening or eliminating the need for expensive rent increases. For owner-occupied units, the program has a similar impact, effectively creating a safety net for families in financially dire situations who cannot afford home repairs.

If enacted, HB 79 would provide a significant tool in preventing homelessness. By allocating resources to keep people in their homes and to preserve affordable housing, the program offers a novel approach targeting one part of the pervasive housing crisis. For this reason, MACo **SUPPORTS** HB 79 and urges a **FAVORABLE** report.

HB-079 Whole-Home Repairs Act of 2023

Uploaded by: Elizabeth Fixsen

Position: FAV



HB079
Housing and Community Development –
Whole-Home Repairs Act of 2023
Testimony before Environment and Transportation Committee
Hearing January 31, 2023
Position: Favorable

Dear Chair and Committee members:

My name is Elizabeth Fixsen, and I represent the 700+ members of Indivisible Howard County, an active member of the Maryland Legislative Coalition (with 30,000+ members). We are providing written testimony today in support of HB079, to provide grants to local agencies for repairs to owner-occupied homes and small landlord rentals units to ensure their habitability.

HB079 will provide a key tool to address the Maryland Commission on Climate Change's recommendation to "retrofit 100% of low-income households by 2030." A focus on low-income households is critical, because these households currently have a disproportionately high energy burden which will only increase as gas rates rise.

This bill will fill the gap in various state and federal programs that fund repairs for habitability, including weatherization, health and safety repairs and energy efficiency upgrades. Maryland has no wholistic approach to covering all the repair needs of a property, especially for habitability concerns (e.g., roof repair, water leaks, or other structural issues). These deficiencies must be addressed before a property can be weatherized or benefit from energy efficiency or other upgrades such as solar panels.

The bill will create a Whole-Home Repairs Program (Program) within the Department of Housing and Community Development (DHCD) to provide these grants. Additionally, the bill will create a Whole-Home Repairs Fund (Fund) to support the grant program, improve coordination across home repair programs, and increase retention in workforce development programs. The Fund will consist of appropriated state dollars, federal funds, and other funds for the benefit of the Program.

Thank you for your consideration of this important legislation.

We respectfully urge a favorable report.

Elizabeth Fixsen
Savage, MD

HB 79 - MoCo_Fitzgerald_FAV (GA 23).pdf

Uploaded by: Garrett Fitzgerald

Position: FAV



Montgomery County

Office of Intergovernmental Relations

ROCKVILLE: 240-777-6550

ANNAPOLIS: 240-777-8270

HB 79

DATE: January 27, 2023

SPONSOR: Delegate Stewart

ASSIGNED TO: Environment and Transportation Committee

CONTACT PERSON: Garrett Fitzgerald (garrett.fitzgerald@montgomerycountymd.gov)

POSITION: Favorable (Department of Environmental Protection)

Housing and Community Development – Whole-Home Repairs Act of 2023

This bill will establish a Whole-Home Repairs Program within the Department of Housing and Community Development (DHCD) to help ensure owner-occupied and rental units are free of habitability concerns; improve coordination across home repair programs; and increase retention in workforce development programs. The program will allow local administering agencies in each county to utilize grants provided by the program to:

1. Provide financial assistance to residential property owners to address habitability concerns; improve energy or water efficiency; and make units accessible for individuals with disabilities.
2. Invest in workforce development programs that will support trainees and connect them to jobs related to improving habitability and performance of residential properties.
3. Offset the costs of administering the program in coordination with related programs.

This bill has the potential to benefit thousands of Maryland families. It will strengthen our communities by helping families to stay in their homes with lower energy bills and potentially lower healthcare costs. It will enable property owners to access funding to make critical repairs, and in doing so will enable many more families to take advantage of DHCD's existing programs.

Weatherization helps residents by increasing the energy efficiency of their homes, lowering energy bills and improving comfort while ensuring health and safety. We understand from DHCD staff that each year between 35 and 50 percent of the families who apply for weatherization assistance through DHCD are denied support until critical and often costly repairs are made to their properties – repairs these families often cannot afford to make. This bill will help more families to complete those repairs and receive the benefits of weatherization.

We respectfully request that the Environment and Transportation Committee issue a favorable report on House Bill 79.

HB79 Countess FAV

Uploaded by: Gregory Countess

Position: FAV



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/

Gregory Countess, Esq.
Director of Advocacy for Housing and Community Economic Development
Maryland Legal Aid
410 951 7687

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

SierraClub_FAV

Uploaded by: Josh Tulkin

Position: FAV



P.O. Box 278
Riverdale, MD 20738

Committee: Environment and Transportation

Testimony on: Bill Number HB079, Housing and Community Development - Whole-Home Repairs Act of 2023

Position: Support with Amendments

Hearing Date: January 31, 2023

The Maryland Chapter of the Sierra Club urges a favorable report on HB 079, Housing and Community Development -- Whole Home Repairs Act of 2023, with amendments to its goals and amendments to expand the number of programs covered by the bill. This legislation establishes a mechanism to coordinate the delivery of several funding programs to pay for whole home repairs for low-income families through local agencies. An important goal of the amended program is to lower the greenhouse gas emissions from low-income homes. It also supports work force development for these activities.

Many low-income homes in Maryland need significant investment to be healthy, efficient and electric. They often have lead, structural defects, inefficient or inoperable heating and cooling equipment, inadequate electrical service and health hazards. These can result in risks of asthma, falls for the elderly and lead poisoning for youth.

Because the appliances and HVAC is inefficient, low-income families face high energy burdens, averaging 12% of income, v. 2% for the general population. When low-income residents apply for energy efficiency funds through EmPOWER, about 30% are deferred due to structural issues.

Delivering energy efficiency to low-income households will be critical to meeting our climate goals. About 25% of families in Maryland are low income. The Maryland Commission on Climate Change in 2021 called for electrifying all low-income homes by 2030. In the recently passed Climate Solutions Now Act, Maryland set a goal of reducing greenhouse gas emissions by 60% (from 2006) by 2031. With a goal of reducing greenhouse gases as a result of whole home retrofits, Maryland Sierra Club recommends adding: 4-2903 C (1) (IV) Reducing Greenhouse Gas Emissions as a sponsored amendment.

To accomplish this Maryland needs to braid together the numerous programs that can deliver healthy, safe, efficient and electric homes. By coordinating the significant resources from the the Weatherization Assistance Program, the Community Development Block grant program, the Lead Hazard Reduction Grant Program, the Lead Hazard Reduction Loan Program, the Maryland Housing Rehabilitation Program, and Neighborhood Revitalization Programs. Maryland Sierra Club recommends a sponsored amendment to the bill to add the following programs as 4-2901(D) (2) (VI) Inflation Reduction Act, (VII) the Bipartisan Infrastructure Law, (VIII) EmPOWER, (VIV) SEIF and (X) the Climate Catalytic Capital Fund as a sponsored

Founded in 1892, the Sierra Club is America's oldest and largest grassroots environmental organization. The Maryland Chapter has over 70,000 members and supporters, and the Sierra Club nationwide has over 800,000 members and nearly four million supporters.

amendment. These additions should lower bills for low-income residents and help Maryland achieve its climate goals. With these additions, Maryland should be able to improve the health impacts, structure, efficiency and reduce the climate impact of many low-income homes.

The complexity of applying for these grants and rebates can be daunting for anyone. By coordinating them in one local agency in each county, the burden of applying for these programs will be lowered for low-income families.

A challenge in delivering these retrofit programs is to develop a significant enough skilled work force to deliver the needed work for low-income families. The bill provides a mechanism to support work force development through local agencies.

Sierra Club Maryland supports the Whole Home Repairs Act of 2023, subject to the proposed amendments, as a significant step to deliver healthy, safe, efficient and climate friendly retrofits to low-income households in Maryland through a well trained work force.

Christopher Stix
Clean Energy Committee
stixchris@gmail.com

Josh Tulkin
Chapter Director
Josh.Tulkin@MDSierra.org

FAVORABLE HB 79 (1).pdf

Uploaded by: Kristen Harbeson

Position: FAV



January 27, 2023

Kim Coble
Executive Director

2023 Board of
Directors

Lynn Heller, Chair
The Hon. Nancy Kopp,
Treasurer
Kimberly Armstrong
Mike Davis
Candace Dodson-Reed
Verna Harrison
Melanie Hartwig-Davis
The Hon. Steve Lafferty
Patrick Miller
Bonnie L. Norman
Katherine (Kitty)
Thomas

SUPPORT: HB79 - Housing and Community Development - Whole-Home Repairs Act of 2023

Chairman Barve and Members of the Committee:

Maryland LCV supports **HB79 - Housing and Community Development - Whole-Home Repairs Act of 2023**, and we thank Delegate Stewart and Senator McKay for their leadership on this issue.

This bill will create a Whole-Home Repairs Program within the Department of Housing and Community Development (DHCD) to provide grants to local agencies for repairs to owner-occupied homes and small landlord rental units to ensure they are free of habitability concerns. This addresses a gap in the way weatherization and energy efficiency upgrades are dispersed. Many times, habitability concerns (e.g., roof repair, water leaks, or other structural issues) must be addressed *before* a property can be weatherized or benefit from energy efficiency or other upgrades like solar panels. This bill will provide assistance for these types of repairs so that homes, and especially low-income households, will be able to access energy efficiency upgrades.

HB 79 will provide a key tool to address the Maryland Commission on Climate Change's [recommendation](#) to "retrofit 100% of low-income households by 2030."

We would also recommend adding greenhouse gas reduction goals as part of the way this funding is allocated, and understand the sponsor will be offering this language change in the bill.

Maryland LCV urges a favorable report on HB 79.

FAVORABLE HB 79.pdf

Uploaded by: Kristen Harbeson

Position: FAV



MARYLAND
LEAGUE OF
CONSERVATION
VOTERS

January 27, 2023

Kim Coble
Executive Director

2023 Board of
Directors

Lynn Heller, Chair
The Hon. Nancy Kopp,
Treasurer
Kimberly Armstrong
Mike Davis
Candace Dodson-Reed
Verna Harrison
Melanie Hartwig-Davis
The Hon. Steve Lafferty
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Bonnie L. Norman
Katherine (Kitty)
Thomas

SUPPORT: HB79 - Housing and Community Development - Whole-Home Repairs Act of 2023

Chairman Barve and Members of the Committee:

Maryland LCV supports **HB79 - Housing and Community Development - Whole-Home Repairs Act of 2023**, and we thank Delegate Stewart and Senator McKay for their leadership on this issue.

This bill will create a Whole-Home Repairs Program within the Department of Housing and Community Development (DHCD) to provide grants to local agencies for repairs to owner-occupied homes and small landlord rental units to ensure they are free of habitability concerns. This addresses a gap in the way weatherization and energy efficiency upgrades are dispersed. Many times, habitability concerns (e.g., roof repair, water leaks, or other structural issues) must be addressed *before* a property can be weatherized or benefit from energy efficiency or other upgrades like solar panels. This bill will provide assistance for these types of repairs so that homes, and especially low-income households, will be able to access energy efficiency upgrades.

HB 79 will provide a key tool to address the Maryland Commission on Climate Change's [recommendation](#) to electrify all low-income homes in Maryland by 2030.

We would also recommend adding greenhouse gas reduction goals as part of the way this funding is allocated, and understand the sponsor will be offering this language change in the bill.

Maryland LCV urges a favorable report on HB 79.

HB079_Whole Home Retrofit Program_Environment Tran

Uploaded by: Laurie McGilvray

Position: FAV



Committee: Environment and Transportation Committee
Testimony on: HB079 Housing and Community Development – Whole-Home Repairs Act of 2023
Organization: Maryland Legislative Coalition Climate Justice Wing
Person Submitting: Laurie McGilvray, Co-Chair
Position: Favorable
Hearing Date: January 31, 2023

Dear Chair and Committee Members,

Thank you for allowing our testimony today in support of HB079. The Maryland Legislative Coalition Climate Justice Wing is a statewide coalition of over 50 grassroots and environmental advocacy organizations focused on climate justice.

We urge you to vote favorably for HB079. The bill will create a Whole-Home Repairs Program (Program) to provide grants for repairs to low-income, owner-occupied homes and loans for small landlord rental units to address habitability concerns. The bill will create a Whole-Home Repairs Fund (Fund) to support the grant and loan programs, improve coordination across home repair programs, and increase retention in workforce development programs. The Fund will consist of appropriated state dollars, federal funds, and other funds that benefit the Program.

While there are several state and federal programs that fund weatherization, health and safety repairs, and energy efficiency upgrades, Maryland has no wholistic approach to covering all the repair needs of a property, especially for habitability concerns such as roof repairs, water leaks, or other structural issues. These issues must be addressed first, before a property can be sealed and insulated, get efficiency upgrades (e.g., heating/cooling systems), or have solar panels installed.

HB079 is intended to fill this gap. It will provide a key tool to address the Maryland Commission on Climate Change’s recommendation to “retrofit 100% of low-income households by 2030.” The 2021 *Building Energy Transition Plan* recommended that the state provide funding to DHCD, the Maryland Energy Administration, and local governments and organizations to offer little-to-no upfront cost comprehensive low-income home retrofits, including dedicated funds to address safety and health and electrical upgrades needed before weatherization, energy efficiency, and electrification projects can be completed. A focus on low-income households is

critical, because these households currently have a disproportionately high energy burden which will only increase as gas rates rise.

We also would support any amendments by the sponsor which would promote energy efficiency and conversion from gas to electric appliances and heating and cooling systems. We urge a favorable vote for HB079.

HB79_MDSierraClub_fav 31Jan2023.pdf

Uploaded by: Mark Posner

Position: FAV



P.O. Box 278
Riverdale, MD 20738

Committee: Environment and Transportation
Testimony on: HB079 “Whole-Home Repairs Act of 2023”
Position: Support
Hearing Date: January 31, 2023

The Maryland Chapter of the Sierra Club urges a favorable report on HB79. This legislation seeks to improve the manner in which state and federal funding is made available for whole-home repairs for low-income families.

Many low-income homes and apartments in Maryland need significant investment to be healthy and habitable. They often have lead paint, structural defects, inefficient or inoperable heating and cooling equipment, inadequate electrical service, and other health hazards. This results, among other things, in increased cases of asthma, falls for the elderly, and lead poisoning for youth.

In addition, most low-income housing units utilize inefficient gas appliances and HVAC (heating and air conditioning) systems, and lack structural measures to promote energy efficiency. This results in high energy burdens for low-income households (on average, they spend 12% of their income on energy versus 2% for the general population).¹ In 2021, the Maryland Commission on Climate Change called for electrifying all low-income homes by 2030 to significantly limit greenhouse gas emissions owing to the current widespread use of natural gas.²

A principal goal of HB79 is to coordinate existing state and federal programs that fund efforts to make low-income housing units habitable and healthy. The current multiplicity of grants and rebates can be daunting to apply for, which reduces their utility.

Based on our discussions with the bill sponsor, it is our understanding that the sponsor will introduce an amendment in committee to expand the range of state and federal programs included in this coordination of home repair programs, so as to include programs that promote energy efficiency and shifting from gas to electric appliances and HVAC systems. We support such an amendment.

For these reasons, the Maryland Sierra Club Maryland urges a favorable report on this bill.

Christopher Stix
Clean Energy Committee
stixchris@gmail.com

Josh Tulkin
Chapter Director
Josh.Tulkin@MDSierra.org

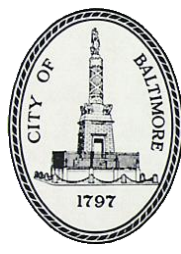
¹ Maryland Office of People’s Counsel, Maryland Low-Income Market Characterization Report – 2022 Report Update, September 2022, Table 2.1.

² Maryland Commission on Climate Change, 2021 Annual Report and Building Energy Transition Plan, page 8, <https://mde.maryland.gov/programs/air/ClimateChange/MCCC/Pages/MCCCReports-Archive.aspx>

HB0079-ET-FAV.pdf

Uploaded by: Nina Themelis

Position: FAV



BRANDON M. SCOTT
MAYOR

*Office of Government Relations
88 State Circle
Annapolis, Maryland 21401*

HB 0079

January 31, 2023

TO: Members of the Environment and Transportation Committee
FROM: Nina Themelis, Interim Director of Mayor's Office of Government Relations
RE: House Bill 79 – Housing and Community Development - Whole-Home Repairs Act of 2023
POSITION: **Support**

Chair Barve, Vice Chair Stein, and Members of the Committee, please be advised that the Baltimore City Administration (BCA) **supports** House Bill (HB) 79.

HB 79 would establish the Whole-Home Repairs Program in the Department of Housing and Community Development to provide grants to certain local administering agencies for the purposes of ensuring that owner-occupied and rental units are free of habitability concerns, improving coordination across home repairs programs, and increasing retention in workforce development programs; and establishing the Whole-Home Repairs Fund as a special, non-lapsing fund.

HB 79 would enhance our ability to support and retain tenants, homeowners and future homeowners in Baltimore City by providing additional fiscal support for programs that we currently administer such as the Weatherization Assistance Program, Community Development Block Grants, Lead Hazard Reduction Grants and support of the Maryland Housing Rehabilitation Program and other neighborhood revitalization programs.

Baltimore City currently administers programs to address habitability concerns, improve energy efficiency and make units accessible for individuals with disabilities. Should HB 79 be enacted it would increase our staffing needs due to the anticipated increased program participation however the administrative framework is already in place to effectively deliver these programs and services and may be able to help address a significant back log.

HB79 would also be beneficial in that small landlords have often sought assistance that we presently have no ability to provide. This Bill is reflective of the needs that have been expressed from the landlord, tenant and homeowner communities.

Currently Baltimore City's LIGHT Intake & Assessment Unit is responsible for the application processing on these cases. There would need to be additional staff in place to handle the increased volume of applications. In addition, both the field teams of the Weatherization and Rehabilitation Services Staff would need to be increased to complete the grant agreements as well as to complete the scopes of work. Additional staffing would be required including Construction Building Inspector II's, a Construction Project Supervisor for the Team and a Social Services Coordinator Supervisor.

In a typical, non-COVID year, Baltimore City's staff of 13 serves about 211 constituents using approximately \$2.2m in combined Federal, State and City capital funding. A typical case load for a Rehabilitation Technician (project manager/field staff) is approximately 30-45 cases at any given time at different stages in our case matriculation process. Baltimore City DHCD has 6 Rehabilitation Technicians and one supervisor that directly address constituent housing repairs.

A typical case load for an underwriter is approximately 25-35 cases at any given time. Baltimore City DHCD has 2 underwriters on staff.

Fiscal Impact based on and average grant of \$25,000

Administration-Parking Stickers	\$ 525.00
Administration-Housing Building Inspector III	\$ 81,000.00
Administration-Housing Building Inspector II	\$ 73,000.00
Administration-Housing Building Inspector II	\$ 73,000.00
Administration-Real Estate Agent II	\$ 121,000.00
Administration- Sr. Social Services Coordinator Supervisor	\$ 121,000.00
Administration- Sr. Social Services Coordinator	\$ 70,000.00
Administration-Energy Technician II	\$ 64,000.00
Administration-Office Support Specialist III	\$ 57,000.00
Administration--Construction Project Supervisor I	\$ 127,000.00
Administration-Laptops	\$ 10,000.00
Administration-iPads	\$ 3,000.00
Administration-cellphones	\$ 3,600.00
Administration-Database License	\$ 5,600.00
Administration-Payments to Contractors	\$ 2,500,000.00
Total Estimate	\$3,309,725.00

The passage of HB 79 would have an impact on Baltimore City operations but increases our ability to serve landlord, tenant and homeowner communities. Should Baltimore City choose to apply for these grants the administration would work towards addressing the operational impact.

For these reasons, the BCA respectfully request a **favorable** report on HB 79 which would protect the health and safety of renters and homeowners in Baltimore City and incentivize landlords to address outstanding repairs.

GHHI Written Testimony - HB79.pdf

Uploaded by: Ruth Ann Norton

Position: FAV



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Baltimore, MD 21224-4716
P: 410-534-6447
F: 410-534-6475
www.ghhi.org

January 27, 2023

Delegate Kumar Barve, Chair
House Environment & Transportation Committee
House Office Building, Room 251
Annapolis, Maryland 21401

Re: **SUPPORT** – HB79 – Housing and Community Development – Whole Home Repairs Act of 2023

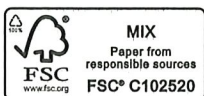
Dear Chairman Barve and Members of the Committee:

On behalf of the Green & Healthy Homes Initiative (GHHI), I offer this testimony in support of HB79 that will transform low income housing service delivery in Maryland. GHHI is a member of Energy Efficient Maryland and I represent GHHI as a member of the EPA Children's Health Protection Advisory Committee, the CDC Lead Exposure and Prevention Advisory Committee, the Maryland Public Health Association Advisory Committee and as Chair of the Maryland Lead Poisoning Prevention Commission. GHHI is dedicated to addressing the social determinants of health and advancing racial and health equity through the creation of healthy, safe and energy efficient homes. GHHI has been at the frontline of holistic healthy housing for three decades.

GHHI created the holistic health, housing and energy efficiency service delivery model that is implemented in our nationally recognized, Maryland-based direct services program in Baltimore City. In addition, GHHI has helped to elevate Maryland as a national leader in healthy housing by helping reduce childhood lead poisoning by 99% in the state and helping support over 45 pieces of healthy housing legislation that have become law in the State of Maryland and local jurisdictions. By delivering a standard of excellence, GHHI aims to eradicate the negative health impacts of unhealthy housing and unjust policies to ensure better health, economic, and social outcomes for children, seniors and families with an emphasis on communities of color.

Whole Home Program Model

In 2010, in partnership with HUD, CDC, the Council on Foundations and the White House Office of Recovery Implementation, GHHI developed and launched a multi-city national initiative to integrate and leverage lead hazard reduction, healthy homes and weatherization housing intervention services through an innovative whole house model. GHHI's holistic housing intervention approach is now recognized and promoted by the U.S. Department of Housing and Urban Development across the country as a model for effective coordination of federal and local lead, healthy homes and weatherization program resources. Through HB79, Maryland would join Pennsylvania as national leaders in addressing substandard conditions in low income communities through an innovative, holistic model in its state housing programs. By coordinating housing, energy and health program resources, low income families and seniors will have improved service delivery, reduced deferral rates from weatherization and lead remediation



Program services they would be eligible to receive, and see improved health outcomes, reduced energy costs and increased housing stability.

Existing programs funded through the state can be impactful, but they are not well coordinated across agencies and programs, and insufficiently address the multiple health, safety, energy and housing rehabilitation needs that exist in occupied, low income housing in the state. Housing is a major social determinant of health and one of the most important ways that communities build wealth. Lead poisoning affects children's developing brains and nervous systems, causing reduced IQ, learning disabilities, and behavioral problems with impacts lasting into adulthood. Pests, mold and poor indoor air quality can trigger asthma episodes which nationally is the most widespread chronic health issue affecting children and is responsible for 14.4 million missed days of school and 14.2 million missed days of work. Over 500,000 children and adults in Maryland have been diagnosed with asthma. Other hazards such as asbestos, radon, household safety and injury risks and lack of heating or cooling prevent residents from staying healthy, create unaffordable energy burdens for households, and reduce property values.

Many Marylanders lack the resources to address these conditions in their homes without financial assistance. With the age and deteriorated condition of significant parts of Maryland's low income housing stock, the need for housing interventions often exceeds the capacity of a single program. Funding available through federal housing programs such as the Weatherization Assistance Program (WAP) have limited funding to address the health and safety issues (lead paint, mold, asbestos or roofing repair) that are commonly found in the oldest and highest-need housing. As result, homes are often deferred from weatherization services and remain energy inefficient. The state's efforts to implement electrification and decarbonization measures will also be thwarted by homes that are deferred due to structural repairs, water infiltration or lead hazards. Low income communities of color are disproportionately exposed to the harms of inadequate housing at higher rates due to a history of disinvestment in minority communities as well as larger inequalities in resources that often lead to deferred maintenance of homes.

Comprehensive programs that integrate resources through a coordinated process as proposed in HB79 can dramatically change the life trajectory of children and create safe and stable housing for families and seniors in disinvested neighborhoods. This program can raise the quality of life state-wide by reducing the need to address health, energy, and economic crises that result from living in substandard housing. By integrating funding sources and increasing funding to address gaps in the existing state-wide programs, the Whole Home Program can be utilized at a scale to make an incredible impact on the lives of residents. At the Green & Health Homes Initiative, we have developed and advocated for the whole-home model and have found great success in partnership with Baltimore City DHCD in addressing housing issues comprehensively in our current programs in Baltimore. Doing so reduces the burdens on households as well as programs through cross trained assessors and contractors. As a result, more homes are served with a higher quality of intervention and with fewer contractors and disruptions for the client.

The creation of the Whole Home Repair Fund will enable Maryland DHCD to braid cross sector funding sources while more effectively pursuing the numerous opportunities that exist to substantially increase federal, philanthropic and private sector investments in the state and its housing stock. By utilizing the Whole Home Repair Program model and obtaining new funding for the Repair Fund, DHCD and partnering agencies will coordinate funding more efficiently and dedicate additional resources to eliminating the barriers limiting the impact of the existing home repair efforts. The Whole Home Repair Program will set the state on a path to sustainability for housing, energy and the environment as well as socially with improvements in the health, education and financial stability of families.

Other Jurisdictions Passing Whole Home Legislation/Implementing Whole Home Models

- In 2022, the State of Pennsylvania passed the Whole Home Repairs Act that established a holistic Whole Home Repair Program model for housing intervention services in Pennsylvania and allocated \$125 million in funding to address gaps and to conduct holistic interventions.
- In New Jersey, the Governor’s Office and the New Jersey Board of Public Utilities, with technical support from GHHI, have launched a Whole House Pilot Program to align energy efficiency, lead hazard reduction and healthy homes services through a comprehensive process.

Benefits of Whole Home Model

From our own work and through research on evidence-based practices nationally, GHHI has found that a healthy and energy efficient home yields a multitude of energy and non-energy benefits for residents, particularly low income residents who can benefit the most from hazard remediation and energy efficiency improvements in terms of economic mobility, housing stability and wealth retention over the long-term. Benefits of the Maryland Whole Home Model:

Health, Housing, Energy and Social Outcomes

- Reductions in asthma related hospitalizations and emergency department visits
- Reductions in asthma related missed school days and improved school performance
- Reductions in asthma related missed work days and increased income for parents/adults
- Reductions in childhood lead poisoning and health disparities
- Reductions in household injuries for children and trip and fall injuries for seniors
- Increased mobility and accessibility in the home for older adults who are able to Age in Place in the homes and communities where they choose to live
- Reductions in greenhouse gas emissions

Cost savings and System Change

- Improved service delivery to low income households and reductions in deferral rates from housing program services that clients are otherwise eligible to receive
- Program and government cost savings from efficiencies in implementing comprehensive assessment and housing intervention models utilizing cross-trained assessors and contractors

- Government innovation through the utilization of an integrated, comprehensive housing intervention model by state agencies that attracts new federal and philanthropic investment
- Reductions in medical costs including Medicaid costs
- Reductions in energy consumption and energy costs
- Reductions in housing maintenance costs

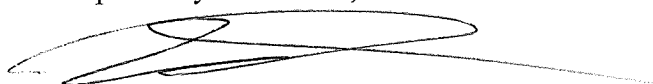
GHHI HB79 Amendments

GHHI offers the following friendly amendments for consideration by the Committee:

1. Revise “affordable units” income definition (page 2, line 24) and the grant eligibility income criteria (page 6, line 6) to $\leq 80\%$ AMI.
2. Reduce the period for small landlords to qualify for the forgivable loan from 15 years to 5 years. (Page 2, line 21)
3. Add clarifying language that the \$50,000 per unit cap on grant funding does not include projects involving substantial housing rehabilitation funding as part of the braided funding mechanism so that homes with more substantial housing defects can receive the full housing services needed. (Pages 6, line 27)
4. Insert a description of additional critical elements of the Whole Home Repairs Program model that need to be implemented by DHCD in order to be an effective Program (Page 4, line 2):
 - Provide a single portal client intake process and enhanced application assistance
 - Conduct a comprehensive environmental assessment and energy audit of every home
 - Complete comprehensive housing interventions through an integrated process
5. Include priorities for funding by the Whole Home Program to properties where children with elevated blood lead levels or children with diagnosed asthma reside. (Page 6, line 28)
6. Include energy and health outcomes metrics in the Program’s annual report: (Page 7, line 2)
 - Reductions in energy consumption and energy costs for units pre and post intervention
 - Improvements in health outcomes for occupants pre and post intervention (lead poisoning, asthma episodes, household injury)

GHHI is deeply committed to advancing racial and health equity, economic mobility and climate resiliency through improved housing standards for low income housing. HB79 will improve health outcomes, reduce energy burdens and improve housing service delivery for Maryland’s low income residents. Maryland’s children, families, seniors and workers will all substantially benefit from more effective and coordinated housing intervention programs. Lastly, in order to support our state’s new, ambitious climate goals through electrification and renewable energy technologies in homes, we have to prepare and repair our housing stock through the use of this comprehensive housing model. We request a favorable report on HB79.

Respectfully Submitted,



Ruth Ann Norton
President and CEO

HB 79 FAV Del Stewart.pdf

Uploaded by: Vaughn Stewart

Position: FAV



THE MARYLAND HOUSE OF DELEGATES
ANNAPOLIS, MARYLAND 21401

Testimony in Support of HB 79

The Whole-Home Repairs Act of 2023

Testimony by Delegate Vaughn Stewart

January 31st, 2023 | Environment & Transportation Committee

What the Bill Does

House Bill 79 would establish the Whole Homes-Repair Program under the Department of Housing and Community Development. The program would provide local administering agencies with funding to pass on to homeowners and small landlords for property repairs. The program could also improve coordination across the state's home repair programs, and increase retention in workforce development programs.

If enacted, the program would provide grants of up to \$50,000 to be used for repairs related to health, efficiency, and accessibility. Two-thirds of the funding would be reserved for property owners with a household income under 50% of the area's median income.

The funds would also allow those agencies to launch workforce development programs. The workforce development program would provide cash stipends to trainees and assist with costs related to the design and implementation of pre-apprenticeship, apprenticeship, and publicly funded on-the-job training. The goal is to create jobs in partnership with local businesses committed to improving the habitability and performance of residential properties.

The creation of a statewide whole-home repair program, filling in the gaps left by existing programs, would fight the housing crisis, the climate crisis, and the displacement of communities all at once. By protecting low-income homeowners, as well as small landlords and their tenants, Maryland can preserve and restore the places homeowners and renters already call home.

Why the Bill is Important

The Whole-Home Repairs Act seeks to address habitability issues and acknowledges the threat of loss of homeownership due to repair costs. Current demand for home repairs and weatherization far outpaces available funding, and lack of coordination among existing programs means that many eligible households don't receive any funding at all. When Marylanders forgo expensive repairs, many are forced to sell their homes, which worsens displacement and destabilizes communities. Our residents

are falling through the cracks in our current system, and our communities, and our affordable housing stock, are suffering because of it.

Over time, even minor home issues deteriorate into health and safety hazards. Landlords who maintain properties face the challenges of aging infrastructure and poor property conditions. Homeowners are often forced into a terrible choice when budgeting: put aside their money for home repairs, or spend it on family necessities such as health care and food? Without repairs, units may be removed from the housing stock, further exacerbating the shortage of affordable and available units. Much-needed investments would provide higher-quality living conditions to Maryland homeowners and renters and would preserve affordability in the long term.

The success of local home repair interventions hinges upon the availability of skilled workers employed by licensed and insured businesses, but there are not enough skilled home repair professionals to meet an increased demand. Through the creation of the Whole Home Repairs Program, service providers will have access to flexible funding that will increase retention in construction, roofing, HVAC, and weatherization training and certification programs by providing wraparound supports—stipends for essential needs like transportation, childcare, and food or other pre-employment supportive services—to trainees.

Why the Committee Should Vote Favorably

Maryland can be a leader in preserving affordable housing and training a local workforce to meet the growing demand. The Whole-Home Repairs Act fills in the gaps in our current system by taking a three-pronged approach:

1. It funds habitability repairs and energy efficiency updates for homes throughout Maryland by providing grants to homeowners and forgivable loans to small landlords with affordability restrictions.
2. It allocates resources for support staff to help people access the right programs in the right order to meet their needs and maximize their access to holistic repairs.
3. It boosts retention in home repair and weatherization training programs and pre-apprenticeship programs, including by providing stipends to trainees, so that our state can build up the skilled workforce it needs.

By passing the Whole-Home Repairs Act, Maryland will help keep residents safely housed, stabilize communities, lower utility bills, reduce energy use, prevent blight, and create new, good-paying jobs in a growing industry. **I urge a favorable report.**

HB 79- FWA - MML.pdf

Uploaded by: Angelica Bailey Thupari

Position: FWA



Maryland Municipal League

The Association of Maryland's Cities and Towns

TESTIMONY

January 31, 2023

Committee: House Environment & Transportation

Bill: HB 79 - Housing and Community Development - Whole-Home Repairs Act of 2023

Position: Support with Amendment

Reason for Position:

The Maryland Municipal League supports House Bill 79 which helps local governments improve housing security for our residents with the help of a new fund through the Department of Housing and Community Development. The Whole-Home Repairs Fund is designed to aid residential habitability and increase workforce development. While many municipalities don't have housing departments or housing repairs programs, those that do will have the opportunity to apply for funds to help residents improve their homes and generate new jobs. This is a laudable goal and MML appreciates the Sponsors' intent.

However, the current draft limits funding to one municipality per county. This seems like an unnecessary and unfair restriction, especially for a county like Prince George's which has 27 municipalities and significant housing shortages. The Sponsor has been amenable to removing this section, which MML appreciates.

As such, the League respectfully requests that this committee adopt the Sponsors' amendments and provide HB 79 with a favorable report.

FOR MORE INFORMATION CONTACT:

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Mayor_Ashman_Gaithersburg_FAV

Uploaded by: Jud Ashman

Position: FWA



Bill: SB 296/HB 79 - Housing and Community Development - Whole-Home Repairs Act of 2023

Position: Support w/ Amendment

Dear Chair, Vice-Chair, and Members of the Committee:

The City of Gaithersburg, a municipality of Montgomery County, with a population of almost 70,000 at the time of the 2020 Census is the third largest City in the State. The City recognizes the importance of addressing habitability concerns, improving energy or water efficiency, and making units accessible for individuals with disabilities to better our community.

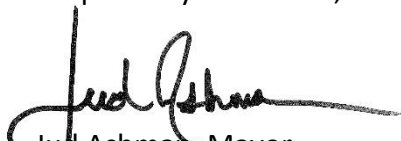
The City appreciates the willingness of the bill sponsor to amend the bill to ensure there are no barriers to municipalities seeking to apply to the Whole-Home Repair fund.

For these reasons, the City of Gaithersburg supports this bill with the **sponsor amendment to strike the language, beginning on line 22 “, providing that the municipal corporation is not served by another local administering agency”**.

For these reasons, we respectfully request your support.

Should you have any questions, please feel free to contact me at 301-466-5350 or our government relations consultant, Sarah Peters, at speters@hbstrategies.us. We appreciate your support.

Respectfully submitted,



Jud Ashman, Mayor
City of Gaithersburg

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Jim McNulty
Ryan Spiegel
Robert Wu

CITY MANAGER
Tanisha R. Briley

HB 79 - Whole Home Repair - FWA - REALTORS.pdf

Uploaded by: Lisa May

Position: FWA



House Bill 79 – Housing and Community Development - Whole-Home Repairs Act of 2023

Position: Support with Amendment

Maryland REALTORS® offers its support for HB 79, which establishes the Whole-Home Repair fund to increase housing conditions for lower-income Maryland residents.

REALTORS® greatly appreciate the inclusion of small rental housing providers in this program. Many of the rental housing registration and inspection programs which have been established and the county and municipal levels are due to code compliance concerns. When those programs are enacted, there is always a concern about how independent landlords, who do not have access to the capital as larger property management companies, will be able to afford or finance any necessary repairs to their rental units.

This bill provides both loan and grant options for those landlords to raise the level of habitability in their units. However, our members have expressed some concern on the ability of independent landlords to meet the requirements currently outlined for loan forgiveness. Those include a 15-year lookback period on both annual rent increases and timeframes for past violation corrections.

REALTORS® would encourage as much flexibility be given to landlords to have their loans forgiven under this program, especially since it is ultimately their tenants who benefit from the improvements made to their units. At a minimum, state and local agencies should closely review the annual reports on the number of landlords who had their loans forgiven and adjust program parameters if necessary.

With consideration for the outlined limitations on loan forgiveness for small landlords, Maryland REALTORS® asks for your support of House Bill 79.

**For more information contact
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