



MONTGOMERY COUNTY, MARYLAND  
WOMEN'S DEMOCRATIC CLUB

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**Senate Bill 315 – Housing Innovation Pilot Program and Housing Innovation Fund  
– Establishment (Housing Innovation Pilot Program Act of 2023)  
Education, Energy, and Environment Committee – February 14, 2023  
SUPPORT**

Thank you for this opportunity to submit written testimony concerning an important priority of the **Montgomery County Women's Democratic Club (WDC)** for the 2023 legislative session. WDC is one of the largest and most active Democratic clubs in our county with hundreds of politically active members, including many elected officials.

**WDC urges the passage of SB0315.** This bill will provide creative affordable housing opportunities for low-and moderate-income families in Maryland.

Maryland is facing a significant affordable housing crisis. A 2021 report commissioned by the Maryland Department of Housing and Community Development found that the state currently lacks 85,000 rental units for low-and moderate-income families. This number is expected to increase appreciably over the next ten years. As rents in the state have skyrocketed by more than 30 percent in the last decade, low-and moderate-income families find themselves left behind, as they face housing insecurity, inability to pay rent, and potential homelessness.

The Housing Innovation Pilot Program creates opportunities and incentives for local affordable housing production. It establishes a five-year pilot program to reward counties that use innovative methods to fund affordable housing. The program provides matching funds for projects that will remain in public ownership and that meet affordability set-asides. The project must set aside 20% of units for residents with a household income under 50% Area Mean Income (AMI) or 40% of units for residents with a household income under 60% AMI.

All Maryland families deserve access to affordable, quality housing. **We ask for your support for SB0315 and strongly urge a favorable Committee report.**

Diana E. Conway  
WDC President

Janet Frank  
WDC Advocacy Committee