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**Written Testimony**

**SB483 - Housing and Community Development Financing Act of 2024  
 Education, Energy, and the Environment Committee– February 22, 2024  
 Support**

**Background: Senate Bill 483** would establish the Maryland Community Investment Corporation as an independent unit to make investments in certain low-income communities; require the Corporation to apply for an allocation of federal new markets tax credits; and expand the eligible uses of the Strategic Demolition and Smart Growth Impact Fund to include grants and loans for debt payments and for credit enhancement for certain projects.

**Written Comments:** The Baltimore Jewish Council represents The Associated: Jewish Federation of Baltimore and all of its agencies. This includes Comprehensive Housing Assistance Inc. (CHAI), a housing and community development agency that promotes stable communities for Jewish residents and their neighbors in Northwest Baltimore and other designated areas. Their many projects help create and maintain affordable housing; improve public spaces; encourage neighborhood investment; and enhance quality of life.

The need for affordable housing is far-reaching. Though the Maryland poverty rate has decreased 6.8% over the past 10 years, it still ranks among one of the higher poverty rates in the country. By establishing the Maryland Community Investment Corporation and requiring that it is responsible for many functions, including (but not limited to):

- Receiving, making, and facilitating qualified equity investments and financial assistance for low-income communities;
- Coordinating with other qualified community development entities to help ensure that low-income communities are receiving the maximum benefit of qualified equity investments;
- Making investments and financial assistance available to low-income communities; and
- Fostering inclusive and diverse entrepreneurship and innovation throughout the state, including initiative to raise awareness of programs that assist low-income communities,

We will truly set up a pipeline that will properly serve our low-income residents across the state.

**For these reasons, the Baltimore Jewish Councils asks for a favorable report on SB483.**

*The Baltimore Jewish Council, a coalition of central Maryland Jewish organizations and congregations, advocates at all levels of government, on a variety of social welfare, economic and religious concerns, to protect and promote the interests of The Associated Jewish Community Federation of Baltimore, its agencies and the Greater Baltimore Jewish community.*