SB0483_RichardKaplowitz_FAV 2/21//2024

Richard Keith Kaplowitz Frederick, MD 21703

TESTIMONY ON SB#/0483 – FAVORABLE

Maryland Community Investment Corporation - Establishment (Housing and Community Development Financing Act of 2024)

TO: Chair Feldman, Vice Chair Kagan, and members of the Education, Energy and the Environment Committee

FROM: Richard Keith Kaplowitz

My name is Richard K. Kaplowitz. I am a resident of District 3. I am submitting this testimony in support of SB#0483, Maryland Community Investment Corporation - Establishment (Housing and Community Development Financing Act of 2024)

This bill is a recognition of Governor Moore's promise that "In Maryland, we leave no one behind". It serves to create a funding source that will leverage federal and state monies to create sustainable changes in the lower income areas of the state. It will improve the housing and living conditions for residents in those areas in a strategic plan for smart growth. It will remediate problems that can only be solved through demolition and retrenchment that creates a new and healthier environment for communities long neglected.

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My Jewish faith tells me in the book of Isaiah 58:7 "Is it not to share your bread with the hungry, and moaning poor you shall bring home; when you see a naked one, you shall clothe him, and from your flesh you shall not hide." This bill states that Maryland sees and recognizes everyone and wants and understands that we all succeed when all of us succeed.

This bill makes that moral and ethical statement of Maryland's values for all of its residents.

I respectfully urge this committee to return a favorable report on SB#0483.