



THE MARYLAND HOUSE OF DELEGATES
ANNAPOLIS, MARYLAND 21401

TESTIMONY OF DELEGATE PAM QUEEN
HB 1090- Revitalizing Neighborhoods Through Homeownership Program
and Fund-Establishment

SUPPORT

Greetings Chair Marc Korman, Vice-Chair Regina Boyce, and members of the Environment and Transportation Committee:

I seek a favorable recommendation for HB 1090 - Revitalizing Neighborhoods Through Homeownership Program and Fund-Establishment

Problem:

Communities need a spectrum of housing which includes *temporary housing* (emergency shelters and transitional housing), *rental housing*, and *homeownership*.

"The housing crisis remains one of the greatest threats to our state's success."..... "We get all around the state in urban, rural and suburban areas, and the thing that we're repeatedly hearing from people is that housing is a challenge," remarked Governor Wes Moore. Further, Governor Moore stated that there's a 96,000-unit shortage in the state.

HB 1090 - Revitalizing Neighborhoods Through Homeownership Program and Fund-Establishment focuses on *increasing homeownership* in Maryland without the quandary of where and how to develop new units.

Approach:

Homeownership benefits individuals, families, and the communities creating financial stability, financial wealth, tax deductions, a permanent home, and a sense of belonging in your community.

HB 1090 will leverage federal programs that promote homeownership for low-to-moderate income families in Maryland by providing matching state funds.

One existing federal program which is underutilized in Maryland is the federal Housing and Urban Development (HUD) Dollar Home Initiative that helps local governments to foster homeownership opportunities for low-to- moderate income families, addresses community blight from abandoned homes, and offers the purchase of qualified HUD-owned homes to local families. This successful program

provides an inventory of affordable housing for new homeowners in Maryland and provides a pathway out of poverty which benefits individuals, families, and communities.

In Baltimore City, vacant properties contribute to blight, crime, and other dangers. Baltimore has roughly 13,000 vacant and abandoned houses and structures, more than 20,000 vacant lots, and tens of thousands more homes that are affected because they are next to vacant and abandoned properties. HB1090 establishes a vehicle for matching state and federal funds to restore vacant properties and to promote homeownership in jurisdictions like Baltimore City.

I seek a favorable recommendation for HB 1087 which addresses one spectrum of the housing crisis in Maryland that benefits individuals, families, and Maryland communities.