

**Testimony SB 387 –
Housing – Community Development Fund Program Act Funding
February 12, 2019
Position: FAVORABLE**

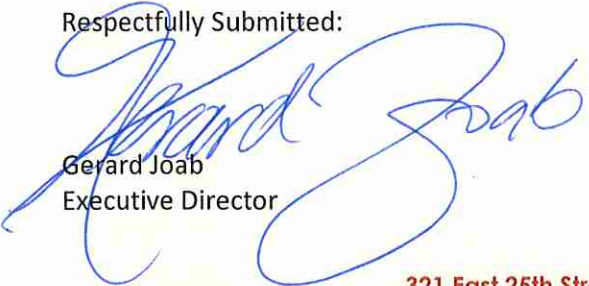
Dear Chairman Guzzone and the Members of the Senate Budget & Taxation Committee:

On behalf of the Board and staff of the St. Ambrose Housing Aid Center I urge this committee to vote a favorable report for SB 387 – Housing – Community Development Fund Program Act - Funding SB 387 creates a permanent funding source for the Community Development Fund which was created during the 2018 legislative session. The funding will be critical operating dollars to use for community development organizations to apply for affordable housing, neighborhood and commercial revitalization, housing and financial counseling, small business development, community services, and more. The funding source is \$5 million from surplus of the Unclaimed Property Fund.

St. Ambrose Housing Aid Center, is a fifty year old Baltimore based community based agency which provides services to preserve and increase access to affordable housing. We do this by connecting individuals and families to financial education tools, addressing housing sustainability, providing resources and benefits to achieve financial goals and assuring safe, healthy, affordable housing opportunities, St. Ambrose serves as a stabilizing influence in the lives of thousands of individuals in the Baltimore Metropolitan area every year. Our five programmatic areas, Housing Counseling, Legal Services, Homesharing, Rental Services and Housing Development are designed to respond to the challenges faced by low to moderate income individuals and families. During our most recently completed fiscal year, July 1, 2018-June 30, 2019, the agency served a total of 2,794 clients.

For organizations like ours one of the challenges we face each year is how to keep our doors open, address the growing and changing needs of our community as well as increase our capacity to meet the needs of our residents. Access to predictable and flexible operating funding is critical to our future. The Housing – Community Development Fund Program Act Funding will assist us in meeting this challenge. I urge you to please vote a favorable report for SB 387.

Respectfully Submitted:


Gerard Joab
Executive Director

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