



TESTIMONY IN SUPPORT OF HB 1090

Department of Housing and Community Development – Partnership Rental Housing Program – Alterations (Mixed-Income Housing Act of 2021)

House Environmental and Transportation Committee

February 23, 2021

Submitted by Stacey Jefferson and Julia Gross, Co-Chairs

Member Agencies:

Advocates for Children and Youth
Baltimore Jewish Council
Behavioral Health System Baltimore
CASH Campaign of Maryland
Catholic Charities
Episcopal Diocese of Maryland
Family League of Baltimore
Fuel Fund of Maryland
Health Care for the Homeless
Homeless Persons Representation Project
Job Opportunities Task Force
League of Women Voters of Maryland
Loyola University Maryland
Maryland Catholic Conference
Maryland Center on Economic Policy
Maryland Community Action Partnership
Maryland Family Network
Maryland Hunger Solutions
Paul's Place
Public Justice Center
St. Vincent de Paul of Baltimore
Welfare Advocates

Marylanders Against Poverty

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Marylanders Against Poverty (MAP) supports HB 1090, which adds to the purpose of the Partnership Rental Housing Fund to create safe, decent, sanitary and affordable housing for Marylanders in lower and middle incomes, and that funds be used to create mixed-income housing developments that are permanently affordable via public ownership and in locations where schools and public transit are available and walkable.

There is critical lack of affordable housing options for low-income individuals and families in Maryland. Maryland is the 8th most unaffordable state for housing. In order to afford the Fair Market Rent (FMR) for a two-bedroom unit in Maryland, a person would have to work over 100 hours per week at minimum wage to avoid paying more than 30% of their income on housing-related expenses.¹ Unfortunately, the challenges of residing in a state with high living costs are borne disproportionately by low-income families. In Maryland, there is a shortage of approximately 132,506 affordable rental housing units for families earning less than 50% of the area median income (AMI), and as such 77% of families under 50% of AMI in Maryland are housing cost burdened.² Given the large and growing need for affordable housing in Maryland – and the consequent number of families living without stable housing - it is imperative to maximize affordable housing resources.

Creating permanently affordable housing, like proposed in HB 1090, is a sound investment for the state. Homelessness and housing instability are public health crises, and dire need for additional affordable housing in Maryland has only been exacerbated by the pandemic. COVID-19 has laid to bare longstanding inequities in our systems, and more and more Marylanders are finding their housing options compromised. Lack of permanent and safe housing, in turn, places individuals at risk for other challenges such as finding employment, taking care of their families, and treating critical medical needs. Consequently, moving individuals into safe and reliable housing ultimately saves the state resources that would otherwise go to maintain shelters and state-funded safety-net programs. We know our individuals and families thrive in economically secure households with stable housing, and thriving families means a thriving economy.

Safe, quality, and affordable housing is the foundation of healthy communities, families, and individuals. Creating publically funded, mixed-income communities like proposed in HB 1090 reframes traditional public housing developments by deconcentrating poverty and creating vibrant, affordable communities for families of all incomes.

MAP appreciates your consideration, and strongly urges favorable report on HB 1090.

Marylanders Against Poverty (MAP) is a coalition of service providers, faith communities, and advocacy organizations advancing statewide public policies and programs necessary to alleviate the burdens faced by Marylanders living in or near poverty, and to address the underlying systemic causes of poverty.

¹ National Low Income Housing Coalition (2020). *Out of Reach*. <https://reports.nlihc.org/oor>

² National Low Income Housing Coalition. 2020. Maryland: The Gap. <https://reports.nlihc.org/gap/2018/md>