Chairman William C. Smith 2 East Miller Senate Office Building Annapolis, MD 21401

March 16, 2021

LETTER OF SUPPORT HB0399 - REAL PROPERTY – REQUIRED NOTICES FOR CONTRACTS OF SALE – ZONES OF DEWATERING INFLUENCE

Dear Chairman Smith,

Habitat for Humanity of Frederick County purchased 23 Hamilton Avenue in Frederick, MD 21701 with no knowledge that the property was included in the zone of influence. We might have decided not to purchase 23 Hamilton Avenue if we were aware. Along with not knowing we were purchasing a property in the zone of influence we also didn't know that sink hole insurance existed. We definitely would have bought a sinkhole insurance rider if that information had been disclosed.

Habitat for Humanity holds this property within our Affordable Housing Land Trust program. Meaning the improvements were sold to a buyer but we retain ownership of the land. Keysha Saxon is the owner of the home; she is a single mother with 3 children. She came to us never living in housing that was truly handicap accessible for her son Chaz. We specifically picked the property because the house was wide enough that it could be modified for Keysha 's son Chaz who is confined to a wheelchair. Keysha had never owned a home and was using a Housing Authority housing voucher to offset the cost of rent. Through Habitat for Humanity's Affordable Housing Land Trust program she was able to buy an affordable home.

We are in the process of having the land tested for sinkholes. We will have to pay out of pocket for this testing. If there is strong evidence of a sinkhole forming or high risk one could form, we are not sure what the outcome will be. The safety of Keysha and her family are top priority.

Habitat for Humanity strives to be good stewards to all our Habitat homeowners.

Where would Keysha and her family go if a sinkhole was discovered or in the process of forming? We cannot re-house them without having the funds to do so.

Habitat for Humanity urges you to vote in support of HB0399.

Sincerely,

Ron Cramer

Habitat for Humanity of Frederick Co. Director of Housing