



**Delaware-Maryland Synod**  
**Evangelical Lutheran Church in America**  
God's work. Our hands.

Testimony Prepared for the  
**Ways and Means Committee**  
on  
**House Bill 1178**  
March 11, 2021  
Position: **Favorable**

Madam Chair and members of the Committee, thank you for the opportunity to testify in favor of equitable housing and capital expansion. I am Lee Hudson, assistant to the bishop for public policy in the Delaware-Maryland Synod, Evangelical Lutheran Church in America, a faith community with congregations in three synods in every part of our State.

When our community surveyed the economy as value system (ELCA, "Economic Life," 1999), development of sufficient, sustainable livelihood was identified as a just public good and desirable public policy.

In a trading and holding economy as sponsored in the United States, fair access to capital and asset growth is a just policy goal.

Housing is both a necessity and a resource and in such an economy. Public policy that invests in equity invests in the common welfare and benefits the whole.

**House Bill 1178** would establish a financial instrument incentivized by tax expenditure to expand opportunity for acquisition of housing and accrual of value. Because this benefit is directed toward those currently outside the housing market, and because it will benefit low/modest incomes, we regard it as an equity issue and an investment in fair housing policy.

Therefore, my community supports **House Bill 1178** and urges a favorable report.

Lee Hudson