



**TESTIMONY TO THE SENATE EDUCATION, HEALTH, AND ENVIRONMENTAL AFFAIRS
COMMITTEE**

**HB 878 – HOWARD COUNTY – DEPARTMENT OF HOUSING AND COMMUNITY
DEVELOPMENT – HOUSING OPPORTUNITIES TRUST FUND HO. CO 5-22**

POSITION: FAVORABLE

By: Betsy Singer and Laura Salganik, Co-Chairs

Date: March 31, 2022

The Jewish Community Relations Council of the Jewish Federation of Howard County believes that affordable housing is a social justice issue. It is well known that Howard County has a severe shortage of affordable housing, particularly for rentals. The latest county rental survey found a shortage of about 6,600 units for low-income households.

Where are these households living? Many are forced to rent apartments they can't afford. Almost a quarter of all rental households in the County – almost 7,000 households – pay 50 percent or more of their income on rent. When households are paying 50 percent or more of their income on rent, it is impossible to have enough money for other necessities: food, health care, childcare, broadband access, and transportation. This situation leads to cascading problems including poor health, lack of transportation to work, unemployment, mental health challenges, issues in school. It is an untenable way to live.

The housing shortage has a disproportionate impact on African American households. In FY21, about 75 percent of housing voucher holders identified themselves as Black/African American. About 60 percent of callers to the housing emergency hotline were Black/African American.

Howard County's housing crisis cannot be solved by the private market alone or by annual budget allocations of public funds.

The Housing Opportunities Trust Fund will enable Howard County to accrue a source of funds from multiple sources that is dedicated to promoting equitable access to affordable housing. The fund may be used for providing assistance to renters and first-time homebuyers; developing, preserving, rehabbing, and improving affordable housing; and increasing, by other means, affordability or accessibility of housing for households with limited income. It will assure that the lowest income residents will benefit, by requiring that 50% of expenditures benefit those with no more than 50% of Howard County median income and 40% benefit those with an annual income of not more than 30% of median income.

Howard County needs to establish the Housing Opportunities Trust Fund. We respectfully urge this committee to provide a FAVORABLE report on HB878.