



**Testimony**  
**Housing and Community Development – Affordable Housing – Listing**  
**and Disposal of Real Property**  
**Position: Support**  
**FEBRUARY 22, 2022**

Chair Barve and Members of the Environment and Transportation Committee:

Habitat for Humanity Metro Maryland (HFHMM) urges your support of HB0927, Housing and Community Development – Affordable Housing – Listing and Disposal of Real Property.

HFHMM is a nonprofit provider of affordable housing, working to provide equitable access to homeownership in Montgomery and Prince George’s Counties. Habitat builds and rehabilitates homes that it sells to income-qualified families, providing an affordable, zero interest mortgage financed by our organization. Habitat also runs a repair and weatherization program that helps lower income homeowners make necessary health, safety, accessibility, and energy efficiency improvements in their homes.

We all know that homeownership provides stability for families and is the primary way we build wealth in the US. Accessing homeownership was difficult before the pandemic. It is difficult to save for a down payment when so much of your income goes to rent and student loans. Now, already high home prices are increasing even more making the housing market more competitive and less accessible. Additionally, construction material and labor costs are skyrocketing, making it even more difficult for housing organizations like ours to build affordable units.

In order to provide affordable homes and mortgages, Habitat subsidizes each home it builds. The subsidy, made up of grants and donations, fills the gap between what it costs to build and how much a lower income family can afford to pay. In the DC metro area, that subsidy is typically between \$100,000 and \$200,000 per home.

Providing publically owned land to nonprofit affordable housing developers is one critical way that we can create the subsidy needed to provide affordable housing for those most in need. Habitat Metro Maryland enthusiastically supports this bill and believes that it could be instrumental to increasing much needed affordable housing opportunities across the state.

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