



**Habitat for Humanity Susquehanna**  
205 S. Hays Street, Bel Air, MD 21014  
[ygolczewski@habitatsusq.org](mailto:ygolczewski@habitatsusq.org), 410-638-4434, x5

## Testimony

### **SB643 – Housing – Community Development Fund Program Act - Funding**

BUDGET & TAXATION COMMITTEE

**March 8, 2023**

**Position: FAVORABLE**

Dear Chairman Guzzone and Members of the Senate Budget and Taxation Committee:

Habitat for Humanity Susquehanna urges this committee to vote a favorable report for **SB632 – Housing – Community Development Fund Program Act - Funding**

SB643 creates a permanent funding source for the Community Development Fund which was created in 2018. The funding is critical operating dollars for community-based organizations to use for affordable housing, neighborhood and commercial revitalization, housing and financial counseling, small business development, community services, and more.

We are seeking \$5 million from the Unclaimed Property Fund after usual disbursements have been made.

**Habitat for Humanity Susquehanna** works to provide affordable homes for low and low-moderate income families to purchase in Harford and Cecil Counties. The need is tremendous. I have not found any builders in our area who are building affordable starter homes for families and 40% of all households living at or below 100% AMI are housing cost burdened in Harford County alone. Families are living in substandard conditions with rents they cannot afford and are homeless or at risk.

The Black population in Harford and Cecil Counties average about 15% of the general population. We are an Equal Housing Opportunity agency, but 52% of our Habitat homeowners happen to be Black. Therefore, we are working to reduce the racial homeownership and wealth gaps through our Homeownership Program.

We also provide critical home repairs for families and seniors living in substandard conditions (leaky roof, no heat, etc.) and provide ADA modifications for seniors and those with disabilities so they may remain in their homes and live more healthily and safely.

Donors prefer their contributions go to our programs, not operational costs. **However, we must have funding for staff to run the programs!** This funding is very difficult to raise but is vital to our survival. We are consistently understaffed with several people working in more than one position. We are dedicated and continue to do our work in the community, but we need more general operating support to not only sustain us day-to-day, but allow us to do more.

The result of an economic impact study for Habitat Susquehanna showed for every \$1.00 invested by us, \$1.57 is injected into our community. That is a 64% return on the investment in our work! With access to more general operating support means more impact. **We not only change lives, we revitalize communities.**

**Please vote a favorable report for SB643.**

Respectfully Submitted:



Yvonne Golczewski  
Executive Director  
Habitat for Humanity Susquehanna



**Habitat for Humanity Susquehanna**  
205 S. Hays Street, Bel Air, MD 21014  
[ygolczewski@habitatsusq.org](mailto:ygolczewski@habitatsusq.org), 410-638-4434 x5

## Testimony

### **HB 838 – Housing – Community Development Fund Program Act - Funding**

APPROPRIATIONS COMMITTEE

**March 14, 2023**

**Position: FAVORABLE**

Dear Chairman Barnes and Members of the House Appropriations Committee:

HB 838 creates a permanent funding source for the Community Development Fund, which was created in 2018. The funding is critical operating dollars for community-based organizations to use for affordable housing, neighborhood and commercial revitalization, housing and financial counseling, small business development, community services, and more.

We are seeking \$5 million from the Unclaimed Property Fund after usual disbursements have been made.

**Habitat for Humanity Susquehanna** works to provide affordable homes for low and low-moderate income families to purchase in Harford and Cecil Counties. The need is tremendous. I have not found any builders in our area who are building affordable starter homes for families and 40% of all households living at or below 100% AMI are housing cost burdened in Harford County alone. Families are living in substandard conditions with rents they cannot afford and are homeless or at risk.

The Black population in Harford and Cecil Counties average about 15% of the general population. We are an Equal Housing Opportunity agency, but 52% of our Habitat homeowners happen to be Black. Therefore, we are working to reduce the racial homeownership and wealth gaps through our Homeownership Program.

We also provide critical home repairs for families and seniors living in substandard conditions (leaky roof, no heat, etc.) and provide ADA modifications for seniors and those with disabilities so they may remain in their homes and live more healthily and safely.

Donors prefer their contributions go to our programs, not operational costs. **However, we must have funding for staff to run the programs!** This funding is very difficult to raise but is vital to our survival. We are consistently understaffed with several people working in more than one position. We are dedicated and continue to do our work in the community, but we need more general operating support to not only sustain us day-to-day, but allow us to do more.

The result of an economic impact study for Habitat Susquehanna showed for every \$1.00 invested by us, \$1.57 is injected into our community. That is a 64% return on the investment in our work! With access to more general operating support means more impact. **We not only change lives, we revitalize communities.**

**Please vote a favorable report for HB83.**

Respectfully Submitted:

A handwritten signature in blue ink that reads "Yvonne Golczewski". The signature is written in a cursive style.

Yvonne Golczewski  
Executive Director  
Habitat for Humanity Susquehanna