



**Statement of Maryland Rural Health Association (MRHA)**

To the House Environment and Transportation Committee

Chair: Delegate Kumar P. Barve

February 17, 2023

***House Bill 501: Revitalizing Neighborhoods Through Homeownership Program and Fund – Established***

**POSITION: SUPPORT**

Chair Barve, Vice Chair Stein and members of the committee, the Maryland Rural Health Association (MRHA) is in SUPPORT of House Bill 501, Revitalizing Neighborhoods Through Homeownership Program and Fund – Established.

It is an honor to submit a testimony for HB 501, which will make funds available to render financial assistance to low to moderate-income Marylanders. According to NHLIC Tabulation of 2020, 42% housing cost burden for low-income earners and 15% for middle-income earners; this bill will help to lessen the housing burden by low to middle-income earners in Maryland and, more importantly, in rural counties. Furthermore, revitalizing the neighborhood housing will help to foster positive physical health outcomes, increase community stability, increase housing preservation, and improve the home sales lag that has been there for years due to lack of affordability. More Marylanders can be able to own a home without much financial strain. This will also reduce community instability and increase revenue by improving the homeownership rate, attracting businesses and health centers to the community.

*Sincerely,*

*Jonathan Dayton, MS, NREMT, CNE, Executive Director*

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Mirabella, L. (2021, September 29). *Maryland Broadens Home Loans Low-income program is being expanded to cover middle class; \$31 million available; to qualify, couples can have incomes up to \$56,000 a year.* Baltimore Sun. Retrieved February 17, 2023, from <https://www.baltimoresun.com/news/bs-xpm-1996-02-28-1996059005-story.html>

Maryland. National Low Income Housing Coalition. (n.d.). Retrieved February 17, 2023, from <https://nlihc.org/housing-needs-by-state/maryland>  
<https://www.neighborworks.org/Community/Revitalization/Stable-Communities/Community-Revitalization/Strategize>