

**TESTIMONY IN SUPPORT OF SB 420**  
TCA Housing Allowance Act of 2023

Hearing of the Senate Finance Committee, February 23, 2023  
Maryland General Assembly  
Senator Melony Griffith, Chair  
Senator Katherine Klausmeier, Vice Chair

Honorable Members of the Senate Finance Committee,

I am Michael Rinderman, a Rule 19 student attorney in the University of Baltimore School of Law's Civil Advocacy Clinic. I am here to speak about the urgent need to pass The TCA Housing Allowance Act of 2023. The low-income clients we represent at the Civil Advocacy Clinic often rely entirely on public benefits. The cases we see include landlord-tenant issues, wage thefts, debt collections, and other financial disputes affecting vulnerable populations.

Skyrocketing costs have left low-income Maryland families vulnerable to housing instability, overcrowded living arrangements, eviction, and homelessness. TCA or TSS recipients who do not have a housing subsidy should not be left to the costs of the private market without additional support.

**Who SB 420 Targets**

- These families do not receive federally subsidized housing support, so they are left to fend for themselves in the private rental market. SB 420 would provide additional housing support for families who rely on TCA or TSS benefits but do not have a government housing subsidy.<sup>1</sup>
- Most of these TCA/TSS recipients would qualify for federally subsidized housing, but they are forced into the private rental market because of the need for more availability in these programs.
- The waiting time for a federally subsidized rental is currently estimated at over 40 months in Maryland. Over 80,000 low-income Maryland families remain on a seemingly endless waitlist.<sup>2</sup>

<sup>1</sup> Maryland General Assembly. <https://mgaleg.maryland.gov/mgaweb/Legislation/Details/sb0420?ys=2023RS>

<sup>2</sup> Department of Housing and Urban Development Office of Policy Development and Research. Subsidized Housing Availability Calculator. [https://www.huduser.gov/portal/datasets/assths.html#2009-2021\\_query](https://www.huduser.gov/portal/datasets/assths.html#2009-2021_query)

<sup>3</sup> Department of Housing and Urban Development Office of Policy Development and Research, Fair Market Calculator. <https://www.huduser.gov/portal/datasets/fmr.html>

- The housing allowance will target those families specifically left out of existing programs. These families would likely qualify for such programs but are forced into the more expensive private housing market due to the lack of available subsidized housing units.

### **Rent is Unaffordable**

- Rents have skyrocketed in the past several years. The average private-market rent for a two-bedroom is over \$1,500/month in Baltimore County and Anne Arundel County. And over \$1,800/month in Prince George's County.<sup>3</sup>
- Families' TCA benefits are maxed at \$727 a month, but the average rent in Maryland is over \$1500 a month and rising, leaving families dependent on these benefits out in the cold. Rent prices are rising in Maryland, even in formerly affordable areas, and Maryland is the 9<sup>th</sup> most unaffordable state in the nation.<sup>3</sup>

### **SB 420 Provides Stability**

- Families experiencing poverty need access to housing assistance to help them afford their basic needs and maintain stable households as they build their careers.<sup>4</sup>
- TCA or TSS is intended to support recipients to eventually not need assistance but leaving these renters to the private market without help only reinforces their instability.
- This bill furthers the goal of the TCA program by allowing stability at home, which allows greater upward mobility in the community.<sup>4</sup>

### **Conclusion**

Without access to stable housing from a federal housing program, Maryland recipients' housing instability prevents them from building a self-sustaining life. Creating more stable housing for these families should be a priority.

For these reasons, the Clinic strongly urges a **FAVORABLE report on SB420**.

#### **For More Information, Call:**

Michael Ross Rinderman  
Second-Year Law Student, and Rule 19 Student Attorney  
Emily Poor, Clinical Teaching Fellow, and Supervising Attorney  
University of Baltimore School of Law Clinical Law Offices  
(410) 837-5706

<sup>4</sup> Center on Budget and Policy Priorities. <https://www.cbpp.org/research/family-income-support/tanf-can-be-a-critical-tool-to-address-family-housing-instability>.