## **United Way of Central Maryland**

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## FOR INFORMATIONAL PURPOSES

<u>Letter of Information Re: House Bill 538/Senate Bill 484 – Housing Expansion and Affordability Act of 2024 and House Bill 599/Senate Bill 483 – Housing and Community Development Financing Act of 2024.</u>

United Way of Central Maryland (United Way) is committed to pursuing a more just, fair, and equitable society where one's background does not predict future outcomes. Unfortunately, every day, low-wage earners are forced to make impossible decisions. They are ALICE: Asset Limited, Income Constrained, Employed. They often earn too much to qualify for government benefits, but not enough to support a "survival budget" for life's essentials. ALICE households and households in poverty are forced to make tough choices, such as deciding between quality child care or paying the rent — choices that have long-term consequences not only for their families, but for all.

United Way's public policy team analyzes the effects of legislation and policies on individuals and communities and helps guide policy formation to expand equity, opportunity, and access for all. Supported by a board-level Public Policy Committee, we advocate for needed investments, governmental action, and community empowerment, and help amplify the voices of others to effect positive change for our region. United Way in collaboration with its Public Policy Committee has identified accessible childcare and initiatives to move ALICE households away from the benefits cliff <sup>1</sup>and promote self-sufficiency as its 2024 Maryland General Assembly Legislative Session Key Priorities (Key Priorities).

An essential component to United Way's advocacy of its Key Priorities is the support of programs and funding aimed at eviction prevention and rehousing. Therefore, United Way supports the Governor Wes Moore's Administration's efforts to make housing affordable and accessible for ALICE residents and other struggling Marylanders. To learn more about United Way housing programs, visit: <a href="https://uwcm.org/housing-programs">https://uwcm.org/housing-programs</a>.

If you have any questions concerning United Ways Key Priorities or public policy initiatives, please contact either Windy Deese, Vice President of Public Policy and Economic Advancement for United Way, at <a href="windy.deese@uwcm.org">windy.deese@uwcm.org</a> or our contract lobbyists Lisa Harris Jones (<a href="lisa.jones@mdlobbyist.com">lisa.jones@mdlobbyist.com</a>) and/or Caitlin McDonough (<a href="mailto:caitlin.mcdonough@mdlobbyist.com">caitlin.mcdonough@mdlobbyist.com</a>) with Harris Jones & Malone, LLC.

<sup>&</sup>lt;sup>1</sup> A "benefits cliff" is a term used to describe the potential loss of public benefits to working people resulting from small increases in earned income—sometimes as little as \$100 a year—whether or not they're financially stable enough to absorb the loss of those benefits.