

**Land Use – Affordable Housing – Zoning Density and Permitting
(Housing Expansion and Affordability Act of 2024)
Senate Bill 484**

Position: Favorable

March 1, 2024

Members of the Senate Energy, Education, and the Environment Committee:

My name is Sarah Reddinger and I'm the Vice President of Community Development with Habitat for Humanity Metro Maryland. Habitat Metro Maryland is an affordable homeownership nonprofit serving Prince George's and Montgomery Counties.

Maryland is experiencing an affordable housing crisis which is particularly acute as it relates to affordable homeownership. Current market conditions make it nearly impossible for many lower- and middle-income families to purchase homes and build generational wealth.

The data show that the only income bracket increasing in net ownership units are households earning more than \$150,000 and there is an increasing racial ownership gap. In Montgomery County, there is a 36% gap between white and Black and African American households that own their homes. We must actively and intentionally work to break down inequitable systems and barriers to affordable housing. For too long, land use and zoning policies have been tools used to segregate our communities.

Habitat is pursuing manufactured housing options to increase the speed of affordable housing development while decreasing the cost per unit. There are many high quality, energy efficiency driven manufactured housing options on the market that can fit seamlessly into existing neighborhoods.

Regarding zoning changes, allowing for small increases in density will make the creation of new affordable homes less costly. Habitat typically subsidizes each single family, detached home that it builds or rehabilitates by between \$150,000 and \$200,000. Increasing density allows organizations to spread costs across more units, ultimately decreasing the subsidy needed per home and increasing the number of homes we can build with the same amount of money.

Also, by allowing increases in density for affordable homes, we may be able to build in higher cost neighborhoods that otherwise do not have affordable homeownership options, thus ensuring that families of all incomes have access to all neighborhoods.

No one tool will solve our housing crisis. We need a plethora of tools working in tandem to ensure all Marylanders are safely and affordably housed. This bill will add more tools to help us build a wealthier and more equitable Maryland.

Thank you for your time and consideration. We urge a favorable report on SB484.

Sarah Reddinger
Vice President of Community Development
Habitat for Humanity Metro Maryland, Inc.
8380 Colesville Road, Suite 700, Silver Spring, MD 20910
Sarah.Reddinger@HabitatMM.org
(301)332-4391
www.HabitatMM.org