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**TO:** Education, Energy, and the Environment Committee  
**FROM:** Comprehensive Housing Assistance, Inc. (CHAI)  
**SUBJECT:** SB 484 Housing Expansion and Affordability Act  
**DATE:** March 1, 2024  
**POSITION:** Favorable

**Comprehensive Housing Assistance, Inc. (CHAI) supports SB484 Housing Expansion and Affordability Act**

Comprehensive Housing Assistance, Inc. (CHAI) is a nonprofit community-based provider of housing and community development serving northwest Baltimore City and County for 40 years. Since our founding in 1983, CHAI has developed and owns 17 multi-family properties with nearly 1,700 units of affordable housing, primarily age-restricted to benefit low-income older adults. Each property has onsite staff, including a service coordinator who works alongside residents to create a warm, welcoming, and vibrant community and to connect residents to resources needed to remain well as they age in community for as long as they desire. CHAI also provides community-based housing programs and services including a senior home repair program, HUD-certified housing counseling, and no-interest homeowner loans. CHAI's other community services include support to neighborhood associations and schools, serving as the fiscal sponsor of the Northwest Baltimore Partnership (through which we are a BRNI partner), and a significant focus on wellness and connection for older adults.

Affordable housing development has never been more critical to the health and wellbeing of all Marylanders and at the same time, has never been more complicated and challenging to produce. CHAI is grateful to Governor Moore for bringing forward a common-sense solution to streamline development that will increase the supply of housing that is accessible across generations and income levels. The Housing Expansion and Affordability Act will authorize certain properties, including ones owned by a nonprofit organization like CHAI, to develop housing at a higher density in a more expeditious manner than through our current system. This legislation will increase the opportunity for Marylanders of all income levels to live in affordable communities that promote wellbeing, like the ones developed and owned by CHAI.

This jumpstart to housing production is especially important as it relates to senior housing, where demand outpaces supply at rapidly increasing rates. When Baby Boomers became older adults, there was a focus on increasing services to support wellness. Now that the Boomers are aging into the later years of older adulthood, their needs are increasing while their income streams are dwindling. They have fewer adult children to care for them than previous generations, and the government must be a partner in ensuring an adequate supply of homes where they can be safe and secure in their later years. Nationwide, the number of households headed by an adult 65+ that are housing cost burdened is at an all time high. This puts older adults at a significant risk for homelessness, especially as the wait for affordable housing communities can be anywhere from 2-8 years. The inclusion in this bill of multiple modes of housing such as multifamily, ADU's and basement apartments, marks the kind of smart solution needed to address the magnitude of the challenge before us.



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Housing promotes healthy living, leads to stronger educational outcomes, and supports economic growth. CHAI commends the State of Maryland for taking the lead in advancing a strategy that will lead to more children, families and older Marylanders living securely in homes that anchor their lives in wellbeing.

CHAI respectfully requests a favorable report.

