



Committee: Environment and Transportation

Testimony on: HB538 – Land Use – Affordable Housing – Zoning Density and Permitting (Housing Expansion and Affordability Act of 2024)

Organization: The Jewish Community Relations Council, Howard County, MD

Submitting: Betsy Singer and Laura Salganik, Co-chairs

Position: Favorable

Hearing Date: February 20, 2024

Dear Chair and Committee Members:

The Jewish Community Relations Council of Howard County (JCRC) is submitting this testimony in support of HB538.

It is an important tenet of justice in Judaism that everyone should have a safe and affordable place to live. Unfortunately, we are falling far short of this social justice goal in Maryland.

The Housing Expansion and Affordable Housing Act of 2024 contributes to Smart Growth by proposing important steps to increase the supply of affordable housing in the state through density bonuses and a more expeditious approval process for some housing, limiting the ability of APFO to deny permits for housing funded through some mechanisms, and permitting manufactured homes that meet a legal definition and are attached to a foundation in single-family residential areas.

Increasing the supply of affordable housing is important because housing is central to every aspect of individuals' lives – health, education, maintaining a job, etc. In addition, it is crucial for a thriving economy – places for workers to live. Lack of affordable housing is responsible for a myriad of problems that affect both residents and businesses, and become a drain on public resources.

When families can't find housing that is affordable – i.e., costs are 30 percent or more of their income – they enter the ranks of the "rent-burdened," and are likely to have difficulty affording other necessities such as food, clothing, transportation and medical care. Those who pay 50 percent or more of their income on rent burden are designated as "severely rent burdened." Imagine having a low income and spending 50 percent of it on rent! What is left? No wonder so many families line up in their cars to get food from neighborhood food programs. Rent is eating up their money.

In Maryland in 2022, there were about 370,000 households who were rent burdened, almost half of all rental households. And 180,000 households were severely rent-burdened, almost a quarter of all rental households. Contrary to what one might expect, the percentages of rental households who were rent burdened and severely rent-burdened was similar in Howard County, our home county, the wealthiest in Maryland. This is a state-wide issue.

However, in spite of the importance of affordable housing, it is a constant struggle to build. **We urge you to pass HB358, the Housing Expansion and Affordability Act of 2024.**