

**Testimony  
HB 538  
Environment and Transportation Committee  
February 20, 2024  
Position: Favorable**

Dear Chair Korman, Vice-Chair Boyce and members of the Committee:

For 40 years, Habitat for Humanity of the Chesapeake has been a catalyst for moving low-income families out of poverty toward more prosperous, stable futures through affordable homeownership. By bringing people together to build homes, communities, and inspire hope, we settled 794 families into energy-efficient, affordable homes with zero-interest mortgages. This positively impacted the lives of more than 3,000 partner family members (more than half of whom are children), involved more than 1,200 volunteers annually and impacted hundreds of other community residents who benefit from safer, more vital communities as homeownership rates increase.

During the next year, Habitat Chesapeake will work on 16 homes, some of them new construction, and rehabilitate properties that stand vacant or abandoned in Baltimore area neighborhoods including Curtis Bay, Milton-Montford, and Sandtown.

We know that homeownership is one of the most effective means for ensuring progress for first-time and first-generation homebuyers. It also provides tremendous benefit for our city and entire state. The supply of homes—especially for first-time homebuyers has plummeted over the past few years, and we know that this is deeply affecting us in Maryland.

The Housing Expansion and Affordability Act could provide a real means for our State to meet its goal of creating more housing units, increasing population, and creating equitable revitalization.

We favor enlarging access to affordable homeownership for low- to moderate-income homebuyers as an essential strategy for equitable revitalization. Such investments will pay great dividends for Baltimore and the State of Maryland. We hope that the Committee will look favorably upon this bill, as it may provide a real solution to some of the consistent problems of housing supply in our state.

Sincerely,



Mike Posko, CEO