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ALLEGANY COUNTY HUMAN RESOURCES DEVELOPMENT COMMISSION, INC.

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EXECUTIVE DIRECTOR
Wendolyn Mckenzie

February 14, 2025

Re: In Support of Senate Bill 666: Maryland Community Action Agencies Funding

Dear Honorable Chair Guzzone, Vice-Chair Rosapepe, and Members of the Committee,

On behalf of Allegany County Human Resources Development Commission (HRDC), I urge you to support SB0666 – Maryland Community Action Agencies Funding.

The Allegany County Human Resources Development Commission, Inc. (HRDC) is the designated Community Action Agency (CAA) and Area Agency on Aging for Allegany County, Maryland. The mission of HRDC is to strive to eliminate social and economic barriers to promote individual and community stability through services, advocacy, and collaboration. In 2024, HRDC celebrated its 59th year of continuous operation for the non-profit organization. HRDC currently operates thirty-two (32) programs from 16 different sites located throughout the County and is the sponsoring agency for community programs geared towards empowering low-income individuals, seniors & families.

Allegany County HRDC supports SB0666 because of the impact it will have on the individuals served through our agency. The services provided by HRDC touch 1 in every 3 residents of Allegany County and are critical to ensuring the well-being and safety of our most vulnerable residents.

I would like to share a few success stories submitted by staff as a result of the services provided by our agency.

On October 21, 2024, I met with a couple who was seeking pre purchase counseling. He is 60 and she is 49. After speaking with both of them awhile I found out neither have ever owned anything in their life.

They always rented. She had some credit score but very limited and he had no credit score at all. They both have lived using cash for everything and only buying what they need. They both are on disability and have anxieties and depression. She has a brother who has more severe disabilities and a mother who is a living assistance home. The dream is to own a home and have both the mother and brother live with them. They wasn't sure if just having four disability checks a month if it would ever be realistic. I explained to them with education and understanding we were going to make this dream come true. They just needed the right tools and money management concepts to make it happen.

We had three sessions totaling fourteen hours of education. Now some of this time was them opening up to me on some private life events but the other time was spent making sure they understood the whole process from renting to owning, credit, property, realtor relations and what to expect with lenders. There were times I felt they were overwhelmed, I would stop and tell them to breathe. There was no time limit. I wanted them to know I was there for them. I wanted them to believe in themselves as much as I believed in them. I would be there for them through the whole process regardless how small or big the question. We built trust and with that came acceptance and confidence. On December 2, 2024 I received a message that they had put a contract on a home. He was so appreciative of everything and stated they could not have done this without my patience. I cannot explain to you the happiness that filled my heart. I later found out from the lender that they would be closing on the home on January 14, 2024. The lender was able to provide them with three programs to assist with cost. Knowing that four



months ago they were renting a two bedroom apartment with no yard on a main street to being able to purchase a home for their whole family is the most rewarding feeling.

Family Z; parents M and B have been residing with grandma and step-grandpa; making multiple family members living in one house. Over the course of 2022/2023 home based school year, both parents have gotten stable jobs since B has returned from the US Army. B is now working as a prison guard for the Federal prison. M is also able to work part time with home respite care. They are now able to save money and over the course of a few months have been able to fix up a house 2 doors down completely and now as we speak, are planning to move in to in ASAP. The family had gone from residing with family to working parents with a newly remodeled house of their own. They are excited to move into the home with the children and be more independent.

Parent C is a very involved parent with Early Head Start. She and her son, J, transferred to Allegany County Early Head Start from Washington County Early Head Start. Parent C values education and she is pursuing classes towards her LPN. J has good attendance and parent remains very involved with the Early Head Start program by having daily interaction with staff, attending parent meetings, and attending socials. Parent has also been working on improving discipline techniques with her child and has noticed an improvement in his behavior since he started the school year. Parent C has stated on numerous occasions how she values the family involvement within the program and how helpful all staff are to her and her child. Parent C is doing very well with her course work in college and plans to achieve her goal of becoming a nurse.

SB0666 is a landmark bill that ensures sustained funding for CAAs, reinforcing our collective mission to combat poverty and uplift Maryland's families and communities.

If passed, the bill would:

- Mandate the Governor to allocate essential appropriations to the Department of Housing and Community Development (DHCD) to provide operating grants to Community Action Agencies across the state.
- The structured funding plan phases in from FY 2027 to FY 2032 and allows these funds to enhance the capacity of CAAs to provide critical anti-poverty services.
- The Community Action Fund supports the work of Community Action Agencies across Maryland to offer competitive wages, meet the rising demand for services, and revitalize communities through housing and community development.

Your partnership and advocacy play a crucial role in making these necessary investments a reality. With your dedication, we are making significant strides towards creating pathways to economic mobility.

We truly appreciate your leadership and collaboration in championing this cause. Your efforts make a meaningful difference, and we look forward to continuing our work together to see SB0666 pass and be successfully signed into law. If there is any additional information that I can provide as you consider this bill, I would be happy to help. You can contact me at [contact information].

Sincerely,
Wendolyn Mckenzie
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