



Testimony SB 430
Education, Energy and the Environment Committee
March 4, 2025
Position: FAVORABLE

Chair Feldman and Members of the Education, Energy and the Environment Committee:

The Community Development Network of Maryland (CDN) is the voice for Maryland's community development sector and serves nearly 200 member organizations. CDN—focuses on small affordable housing developers, housing counseling agencies and community-based non-profits across the state of Maryland. The mission of CDN is to promote, strengthen and advocate for the community development sector throughout Maryland's urban, suburban and rural communities.

SB 430 - Requires the Department of Housing and Community Development and the Department of Planning to calculate regional housing infrastructure gaps and authorizes local jurisdictions to reduce local housing infrastructure gaps. It further emphasizes local governments affirmative obligation to expeditiously approve housing development project applications.

Ensuring that all families live in affordable, stable homes will improve community health outcomes, thereby reducing health care and education costs. Housing is an urgent priority for economic growth. Building a firm foundation for stable homes begins with policies that increase the production of housing affordable to households making less than \$65,000 per year. Given the health, educational, and cost implications of families living in unstable homes, there is an urgent need to increase supply of affordable homes throughout the state.

According to [Out of Reach 2024](#), an annual report published by the [National Low Income Housing Coalition](#) (NLIHC) in Maryland the average fair market rent for a two-bedroom rental home was \$1,909, while in Baltimore County it was \$1,943. The report illuminates the difference between what people need to earn and rent, and shows just how out of reach affordable rental homes are for millions of low-wage workers and other families. The report calculates a "Housing Wage" – an estimate of the hourly wage full-time workers must earn to afford a rental home at fair market rent without spending more than 30 percent of their incomes.

To afford this level of rent and utilities — without paying more than 30% of income on housing — a Baltimore County household must earn \$77,720 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of \$37.37 – or

more than double the state minimum wage of \$15/hour. For the state, that hourly Housing Wage is \$36.70.

The Housing for Jobs Act directly addresses the primary driver of unaffordability and financial insecurity in the state: housing costs. This is of particular concern to young people who are moving out of the state. Over the last decade, housing costs have far outpaced inflation and wages. These numbers also impact the costs for older adults who are dependent on social security income and benefits.

SB 430 respects the autonomy of Maryland's counties, empowering local governments to enter into agreements that meet their specific housing needs. The bill strikes a thoughtful balance between incentivizing local government, property developers and ensuring access to affordable housing for urban, suburban and rural areas of the state.

Our members need streamlined zoning and permitting processes and relief from rising construction and insurance costs. This bill begins by aligning interests for all areas of the state.

We urge a favorable report for Senate Bill 430.

Submitted by Claudia Wilson Randall, Executive Director