

Written Testimony on Senate Bill 430

March 4, 2025

Mr. Brian Feldman, Chair Ms. Cheryl Kagan, Vice Chair Senate Education, Energy and the Environment Committee 2 West Miller Office Building Annapolis, MD 21401

Dear Chair Feldman, Vice Chair Kagan and Committee members,

I am the Executive Director of Columbia Housing Center, a Howard County based nonprofit organization with a mission to champion and sustain thriving, integrated neighborhoods in and around Columbia, MD. We offer a variety of housing support programs serving low- and moderate-income households, including an affirmative marketing housing referral service that furthers fair housing, a rent subsidy program for students at Howard Community College, and a program to help voucher holders find homes in Howard County's competitive rental market. We receive requests for housing referrals from about 600 households each year, and we must turn away about 75% of those households because there is no housing available for families earning less than 60% of our Area Median Income.

With a highly-competitive housing market where home prices are rising, plus an apartment vacancy rate of 2.8% for market rate apartments and 0.3% for affordable rental units, Howard County is in desperate need of more housing — especially affordable housing. Therefore, Columbia Housing Center strongly supports the Administration's "Housing for Jobs Act" (SB430). This legislation will spur much needed home building for our county and for all Marylanders, especially for the 1 in 3 residents who are cost burdened by their rent or mortgage.

The underlying reason for the State's unaffordability crisis is the lack of supply of homes near jobs. Based on 2022 data, the Maryland Department of Housing and Community Development estimates that the Baltimore Region is almost 90,000 homes short of having what is considered an economically healthy ratio of 1.5 jobs to 1 housing unit. To help resolve this regional housing infrastructure gap, Howard County will need to produce 11,600 new housing units. To put the magnitude of this production challenge into perspective, in 2023 only about 450 new homes were sold in the County and no new multi-family rental units were added in 2024.

To help meet the State's, our Region's and our County's housing infrastructure challenges, Columbia Housing Center supports SB430's foundational basis that local jurisdictions have an obligation to approve new housing units unless there is a reason for denial that outweighs the community's need for housing. The legislation's enhanced reduction incentive will be of significant value in helping Howard County meet its recently established General Plan target of developing 340 new affordable units per year.

The housing generated by this bill will be an important step in creating a more affordable and financially stronger Howard County and Maryland. Significant numbers of new housing units will help drive down rental and homeownership costs for residents which should, in turn, generate an expanded economic base of new businesses and jobs.

Columbia Housing Center requests that the Education, Energy and Environment Committee issue a favorable report on SB430.

Respectfully Submitted,

Executive Director

Columbia Housing Center