



HEALTH CARE FOR THE HOMELESS TESTIMONY

FAVORABLE

SB 430 – Land Use - Regional Housing Infrastructure Gap (Housing for Jobs Act)

Senate Education, Energy, and the Environment Committee

March 4, 2025

Health Care for the Homeless supports SB 430, Housing for Jobs Act, which addresses our State’s exorbitant housing costs by creating a streamlined process for the approval of new housing development projects. This bill designs a helpful tool to address our State’s severe housing shortage.

Health Care for the Homeless is a Federally Qualified Community Health Center that has been providing health and housing services to individuals and families who lack safe and stable homes since 1985. Every day, our providers see how the lack of affordable rental housing creates housing instability and exacerbates homelessness.

1 in 3 Maryland families are cost burdened by their monthly rent or mortgage payment, including 53% of Maryland renters who pay more than 30% of their income on rent.¹ In Baltimore, more than half of all Baltimoreans rent housing, and more than half of Baltimore’s renters pay more than 30% of their income on housing and utilities. Housing costs are too high and there is not enough affordable housing.²

In response, Health Care for the Homeless formed a subsidiary non-profit organization known as HCH Real Estate Company, Inc. to increase Baltimore’s affordable housing supply.³ HCH Real Estate Company, Inc. develops affordable and supportive multifamily rental housing in Baltimore. Our projects are designed to be community-centered, environmentally sustainable and deeply affordable. Current affordable housing development efforts in the market, target households with incomes above 50% of the Area Median Income. This leaves people with extremely low incomes to consistently pay more than they can afford—increasing the risk of eviction and homelessness.

The Housing for Jobs Act uses a different approach to addressing our State’s housing costs by identifying areas of the State with “housing infrastructure gaps” and streamlines the process for the development of more housing in those areas. In the bill, “housing infrastructure gaps” calculates shortages of housing units by comparing housing stock to the total number of jobs in the region. If there are more than 1.5 jobs per housing unit, a region has a shortage. Local jurisdictions with a housing infrastructure gap have an obligation to approve new housing units unless there is a reason

¹[United States Census Bureau](#)

² See also National Low Income Housing Coalition, *Out of Reach 2024*, <https://nlihc.org/oor>, noting that Maryland has the 9th highest housing wage in the country, requiring a wage of \$36.70/hour in order to afford a 2-bedroom rental home. That means a person needs to work 98 hours/week at minimum wage in order to afford a 2-bedroom rental home.

³ <https://hchreco.org/>. Learn about some of our projects at <https://www.hchmd.org/news/lets-build-future-without-homelessness>.

for denial that outweighs the community's need for housing. Each standard housing unit built will reduce the regional housing gap on a one-to-one basis. The bill also includes enhanced reductions in the regional housing gap calculations for affordable housing development. There will be a 1.5 unit reduction for every 1 affordable housing unit built.

Everyone deserves a home they can afford in a stable and healthy community. The Housing for Jobs Act is a thoughtful approach to addressing Maryland's unaffordable housing costs and we urge a favorable report.

Health Care for the Homeless is Maryland's leading provider of integrated health services and supportive housing for individuals and families experiencing homelessness. We deliver medical care, mental health services, state-certified addiction treatment, dental care, social services, housing support services, and housing for over 11,000 Marylanders annually at sites in Baltimore City and Baltimore County.

Our Vision: Everyone is healthy and has a safe home in a just and respectful community.

Our Mission: We work to end homelessness through racially equitable health care, housing and advocacy in partnership with those of us who have experienced it.

For more information, visit www.hchmd.org.