

Good afternoon. My name is Rev. Kristin Grassel Schmidt, my pronouns are she/her, and I am Senior Minister of the Unitarian Universalist Church of Silver Spring, a proud member of the Maryland Just Power Alliance.

I am here today to urge you to pass HB239, the Starter and Silver Homes Act in order to help address the lack of affordable and attainable housing here in Maryland.

I urge you to pass this bill, not because it would solve the entire affordable housing crisis in Maryland. No single bill could possibly do that. But HB239 is a well-thought out approach to lower basic barriers and create a diversity of different kinds of more affordable housing.

When people come to visit my home, they almost always comment on what a nice neighborhood it is. My home happens to be in Olney, where apartment buildings, town homes, and single-family homes of varying sizes are intermingled. It is a fabulous community, in large part because it is a diverse community, where different kinds of housing and housing density exist alongside one another. This does not take anything away from the neighborhood, rather it enhances it. I love living in a town where I am not segregated according to how much money I can afford to pay each month toward my mortgage.

A poll done just last month by Greater Greater Washington suggests that most Marylanders agree. 69% of respondents supported allowing duplex housing to be built in residential areas, 66% supported allowing smaller single-family lots, and 64% supported allowing homeowners to decide for themselves if they want to divide up their property into two or three lots. None of these things are far-fetched, experimental approaches to a shortage of affordable housing. Some of the most desirable places to live in the entire country allow a greater diversity of housing types than Maryland does. The core components of this

bill are, quite frankly, the lowest possible hanging fruit, the barest minimum that we as Marylanders can do to begin taking responsibility for this problem which Maryland policies have created.

I was born in Maryland and I am a proud graduate of this state's public schools. Today, I serve a Maryland congregation of 230 members and my children are enrolled in Maryland elementary and middle schools. I have never been more proud to be a resident of Maryland than I am today. I love living in a state where public education and science-based public health policy are still valued, where democracy and equal rights are still cherished and defended.

But I am *not* proud that fewer and fewer people, and especially people of color, can afford to rent or buy homes here. I am *not* proud that so many people are compelled by the cost of living to move out of the great state of Maryland.

If we don't take action now, this trend will only get worse. If you and I continue to kick the can on affordable housing today, my children and many of your children and grandchildren may have to move out of Maryland tomorrow. If we don't take action to begin removing barriers to building affordable housing, this will be just one more huge structural problem we leave to the next generation to solve. I, for one, think our children and their children deserve far better.

In the meantime, we deserve better today. We can and should do better to shape public policy to give people more affordable housing options so that everyone who wishes can call Maryland home.

Thank you.