



Testimony HB 1466
Education, Energy, and the Environment Committee
March 31, 2026
Position: FAVORABLE

Chair Korman 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. We advocate for strong communities and secure housing.

HB 1466 would amend the current UPLIFT law enabling the program to include urban renewal as a category and give DHCD staff more latitude to provide funding to foundational communities that lay partially or entirely outside of a low-income census tract. This funding could appreciably decrease the cost of affordable homeownership development in foundational communities.

The Maryland UPLIFT (Utilizing Progressive Lending Investments to Finance Transformation) program, administered by the Department of Housing and Community Development (DHCD), increases homeownership and property values in historically redlined, low-income, or disinvested communities. It addresses the "appraisal gap" by funding affordable housing construction. The program accelerates the development and sale of high-quality, affordable housing, transforming vacant lots and structures into thriving, sustainable communities and builds wealth for residents in historically disinvested areas by reducing the appraisal gap.

While the program focuses on specific neighborhoods (currently those who have been the victims of redlining) to create clusters of new or rehabilitated homes, it utilizes census tract data to identify neighborhoods in which to work. In many foundational and otherwise disinvested communities in Montgomery County, whole or parts of neighborhoods were leveled and replaced by higher cost housing that has raised income levels above current UPLIFT standards based on census tracts and not original neighborhoods. Additionally, census tracts are problematic because they are not drawn based on actual neighborhoods and communities.

This law was meant to serve communities previously left out because of redlining and urban renewal policies. We hope this technical change will allow more communities and marginalized people to benefit from investment.

We urge your favorable report for HB 1466.

Submitted by Claudia Wilson Randall, Executive Director