



BOARD OF TRUSTEES

March 31, 2026

COMMITTEE: Senate Education, Energy and the Environment Committee

BILL: HB 168 – Housing and Community Development – Affordable Housing – Educator Workforce Housing and Municipal Corporations

POSITION: Support

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The Horizon Foundation is the largest independent health philanthropy in Maryland. We are committed to a Howard County free from systemic inequities, where all people can live abundant and healthy lives. The Foundation is pleased to **support HB 168 – Housing and Community Development – Affordable Housing – Educator Workforce Housing and Municipal Corporations**. This bill would allow educator workforce housing projects to qualify for financial assistance provided by the Department of Housing and Community Development and make teachers and other school employees eligible for the federal Low-Income Housing Tax Credit Program.

During the Horizon Foundation’s most recent strategic planning process that involved extensive community engagement, residents cited obtaining safe, affordable and high-quality housing as one of the biggest barriers to their ability to live a healthy and abundant life. For over a year, we have been working with local and statewide housing advocates and service providers to examine and develop solutions to this problem and to build a movement for housing justice in Howard County and in Maryland. Where we live impacts our quality of life and how healthy we are – and we all want to live in vibrant neighborhoods full of opportunity. But for many Howard County residents, our community is becoming an increasingly unaffordable place to live – and our housing system is a major reason why.

According to a recent report from the Comptroller’s office, between 2019 and 2022, housing inventory dropped between 40% and 75% in every county in Maryland. During that same time period, median home prices increased by 26% in Howard County.ⁱ The median sales prices of a home in Howard County in April 2025 was \$630,000 – much higher than the regional median sales price of \$435,000. The middle market – homes in the \$300,000 to \$500,000 range – has essentially vanished in Howard County, pricing out young adults and working families from buying a home.ⁱⁱ That middle price range is still far too expensive for many families and working people. Renting does not provide much cost relief either – in fact, Howard County renters pay among the highest rents in the state. The typical gross rent, including the cost of utilities, is over \$2,100 per month.ⁱⁱⁱ

We need to have housing policies that support the working people of Howard County, including our teachers and school employees who are vital members of our community. People should be able to live where they work. Having a quality, stable place to live should be a pathway to economic stability, growth and intergenerational wealth.

We want Howard County and the state of Maryland to be a place where quality, stable homes that people can afford are widely available. Investing in a housing system that works for everyone will improve our state's wellbeing and prosperity. For these reasons, the Foundation **SUPPORTS HB 168** and urges a **FAVORABLE** report. Thank you for your consideration.

ⁱ <https://www.marylandcomptroller.gov/content/dam/mdcomp/md/reports/comptroller/SOTE.pdf>

ⁱⁱ <https://www.thebanner.com/community/housing/howard-county-real-estate-3LURTCXKVZF13AJPXOO2Y74I6E/>

ⁱⁱⁱ <https://www.thebanner.com/community/local-news/howard-county-census-home-ownership-XZZZGULB5BBEFIN7N2BWBMEIEA/>