



**Ho. Co. 5-22 – Howard County – Department of Housing and Community Development –  
Housing Opportunities Trust Fund  
Position: Support  
November 16, 2021**

It is my pleasure to offer this testimony on behalf of Association of Community Services (ACS), which represents over 150 member organizations and community advocates in Howard County, to urge your support of Ho.Co. 5-22. First and foremost, I want to thank Senator Guzzone and Delegate Feldmark for introducing this legislation that will establish the Housing Opportunities Trust Fund (HOTF) as a means of promoting equitable access to affordable housing in the County

You will see in our [Self-Sufficiency Indicators Report](#) that it takes approximately \$75,000 per year for families to be self-sufficient and financially stable in Howard County. Despite the wealth in the County, nearly 1 out of every 4 renter households in Howard County pay more than 50% of their income on rent, which does leave much money for food, medicine, clothing, etc. In addition to that, there are 2,600 affordable rental units available to the 9,000 eligible low-income renter households and 1,000 affordable rental units 4,500 eligible low-income senior households. We need mechanisms, such as the HOTF to enable us to reach a variety of our shared housing goals, such as deconcentrating poverty, getting creative with the types of housing that can be built, maintaining our current housing stock, redeveloping older properties, and building enough housing to meet the needs of our growing population.

The creation of a HOTF is a recommendation from both the 2021 Housing Opportunities Master Plan and the Howard County Racial Equity Task Force. Many other jurisdictions across the country (including jurisdictions neighboring Howard County) have successfully established and are using housing trust funds to support having housing options that people can afford at every income level. Now is the time to advance this legislation in Howard County, which also gives the Department of Housing and Community Development the ability to put an administrative structure in place to ensure the goals of Ho.Co. 5-22.

We stand to lose more if we do not make opportunities for safe, stable housing at every income level a reality in all of our communities. Students do better in school when they don't have to move frequently, people are not pushed into living in temporary shelters, healthy living spaces help us to live healthier lives, and people have actual opportunities to live close to where they work. Fortunately for us, we have shown that, here in Howard County, we can meet the challenges of the day so we can uphold a high quality of life for all residents. Now is the time to show your commitment to providing opportunities for all of our residents by voting in favor of Ho.Co. 5-22.

Thank you,

*Joan Driessen*

Joan Driessen  
Executive Director