



March 17, 2026

Good evening, Council members. My name is Dana Sohr, from Columbia, and I am here on behalf of Bridges to Housing Stability, a nonprofit whose mission is to prevent and end homelessness in Howard County.

For 35 years, Bridges has worked on the front lines of homelessness and housing instability in our community. Today we operate an array of housing-support programs that last year served 900 individuals in 300 families, including 453 children, 123 people with disabilities, and 37 seniors.

We strongly support CR 40, and I want to tell you why, from where we sit.

Every day, the people we serve are caught in the same brutal math. The average two-bedroom apartment rents for \$2,625 a month, over \$31,000 a year. The people we serve, including paraeducators, nursing assistants, childcare workers, delivery drivers, and food service workers, typically earn no more than \$50,000 a year. There is no version of that math that works. And when housing consumes 50 to 75 percent of each paycheck, a life emergency can often mean no housing at all.

In most cases, homelessness is not a story about people making bad choices. It is a story about a mother who flees domestic violence with her children and has nowhere safe and affordable to land. It is a story about the seniors who call our office because their Social Security checks no longer cover the cost of even a studio apartment. It is a story about a property manager who trips and falls down a flight of stairs while showing a home; her injury leads to the loss of her job, and she is forced to live in her car for the next three years. These are the people who come through our door. In most cases, they ended up homeless not because they were reckless or irresponsible. They ended up homeless because one thing went wrong: one illness, one abusive partner, one layoff, one diagnosis in a county where housing costs consume such a large percentage of income that there is often no safety margin left when life goes sideways.

In fiscal year 2025, for the first time in five years, the number of people experiencing homelessness on a given night in Howard County increased. We have worked for 35 years to drive that number down. But our county's worsening housing shortage is working against us, because the cost of housing is escalating far beyond the means of those who earn below the median income.

People are often surprised to learn that one in four County households – that's 30,000 households – earn low income. And it's estimated that we have a shortage of 9,000 affordable homes for those households. That gap isn't shrinking; it's growing.

To meet our community's housing needs, we must expand the supply of affordable homes. A robust, well-funded Housing Opportunities Trust Fund, backed by a stable revenue source, is essential to

Bridges to Housing Stability, Inc.

9520 Berger Rd., Suite 311, Columbia, MD 21046

Phone (410) 312-5760 Fax (410) 312-5765

www.Bridges2HS.org



achieving that goal. With only \$15 million to date, the fund has already proven what's possible, but demand has far outpaced what it can provide.

Affordable housing is infrastructure. It is the foundation on which families build stability, children succeed in school, workers can live where they work, and seniors can age gracefully in the community they have served.

CR 40 does not borrow money or raise taxes. It simply asks whether affordable housing deserves the same long-term financing we already use for schools, roads, and other assets that serve our community for generations. We believe it does. There are 856 housing trust funds operating across the country, most with dedicated revenue sources. It is time Howard County has one, too.

We urge the Council to pass CR 40 and let the voters of Howard County make this decision. They deserve the chance to say yes.

On behalf of the entire Bridges family, thank you for your support and your commitment to serving everyone in our community.

Bridges to Housing Stability, Inc.

9520 Berger Rd., Suite 311, Columbia, MD 21046

Phone (410) 312-5760 Fax (410) 312-5765

www.Bridges2HS.org

Fran LoPresti
6985 Deep Cup
Columbia, MD 21045
fflopresti@gmail.com
410-370-7630 (cell)

Good evening Chair Jones and county council members. My name is Fran LoPresti and I live in Columbia. I am testifying in favor of CR40-2026 which proposes to add, via charter amendment, Housing Opportunities Trust Fund affordable housing projects as capital projects in the county's budget. If approved by the voters, it would permit the county to issue bonds for affordable housing projects as it does for roads, schools, and other long-term infrastructure.

I have served on many task forces dedicated to senior and housing issues and the general theme is that we do not have enough affordable housing for the people who work and live here. The Housing Allocation Chart approved by this Council designated 340 affordable housing units per year. We are nowhere near that number, even with redevelopment projects. We really need homes for people making 60% or less of the median income. This includes paraeducators, clerical assistants, childcare workers, nursing aides, cooks, servers, delivery drivers, customer service representatives, retail salesclerks, warehouse workers, and more. And affordable appropriate housing for seniors is very scarce. Properly funding the Housing Opportunities Trust Fund with bond funding can get us closer to that goal.

The Housing Opportunities Trust Fund was established in 2021 and has been able, with limited funding from fund reserves, to leverage the redevelopment of three mixed-income home projects, help in the rehabilitation of some rental units, provide rental subsidies for some very low-income adults, fund modifications for homes for some seniors to help stay in the home, and help with foreclosure and downpayment assistance for a small number of residents. They are small but significant project areas.

Bond Funding would make the Trust Fund more effective. It is a steady way to invest in more housing development and redevelopment rather than scrambling for funds each year and off cycle for development. The bonds would be repaid over a period of 20 years. These bonds do not replace the private market. It helps fill in the gaps to make those private projects include more affordable units for sale or rent.

Housing is not only a family necessity, but also an economic driver for the county. People who live in the county spend their dollars in the county at our small businesses. They work at our small businesses allowing them to grow.

This is a very important bill. If the voters agree, it puts a new tool in the toolbox on providing affordable housing in the county. Let's give them that chance and pass CR40. Thank you.



**Howard County Council Public Legislative Hearing
March 17, 2026**

Testimony in Support of CR40-2026

The Housing Affordability Coalition speaks today in strong support of CR40-2026 – a Resolution that would place a charter amendment on the November ballot, asking voters whether Howard County should use the same proven financing tools for affordable housing that we already use for schools, roads, and other key infrastructure.

Our County's housing needs are outrunning us. Howard County faces a shortage of roughly 9,000 affordable homes for households earning below 60 percent of area median income. These households include the para-educators who support children in the classroom, the nursing assistants who care for aging parents, the childcare workers who enable parents to have careers, the retail workers and service employees who keep this county running every single day. These are not strangers. They are our neighbors, our colleagues, our community – and too many of them cannot afford to live here. They commute from somewhere less expensive, or they leave entirely, or they stay and struggle in ways that strain their families.

CR40-2026 responds directly to this reality. If passed by this Council, it places a charter amendment on the November ballot – giving Howard County voters the opportunity to approve giving the County the authority to use bonds to finance the Housing Opportunities Trust Fund. Bonds are the same mechanism we have always used to build schools and repair roads. Shouldn't the government's investment in new housing units be financed the way other infrastructure is financed – strategically, over time, responsibly, at scale?

We believe voters should have that choice. And we urge this Council to give it to them.

The Housing Opportunities Trust Fund was created in 2021 to build equitable, geographically dispersed affordable homes across our community. With roughly \$15 million – most drawn from limited housing reserves – the Fund has already contributed to remarkable things. Patuxent Commons, Waverly Winds, and Ranleigh Court are real places where real families now live or will soon live with stability and dignity. Rental assistance has kept people housed through hard times. Homeownership support has helped working people put down roots. Critical repairs have let older adults and people with disabilities remain in the homes they've known for decades.

CR 40 is also about Howard County's economic future. The Spending Affordability Advisory Committee's FY 2027 report is sobering: population growth has slowed below 1 percent per year, workforce growth is flattening, construction activity is declining, and housing costs are quietly eroding our competitiveness. The Committee warns plainly that the economic engine supporting our past rapid revenue growth is slowing – and recommends that the County grow its economic base by addressing housing constraints, rather than simply raising taxes or cutting services. Without more housing – especially attainable housing for our workforce – we will continue to struggle to sustain the tax base that funds our schools, our public safety, and everything else we value about living here.

A bond-backed HOTF can help grow our County's economic base. Affordable and mixed-income homes near jobs, transit, and schools mean shorter commutes, more stable neighborhoods, and essential workers who can afford to stay. That sustains local businesses, preserves school enrollment, and protects the long-term fiscal health that the Spending Affordability Committee says is essential to maintaining our AAA credit rating.

We know that housing trust funds work because communities across the United States have proved it. More than 800 housing trust funds operate nationwide. Montgomery County's Housing Initiative Fund has produced thousands of homes. Anne Arundel County's fund—authorized the same year as Howard County's—has already tripled its affordable housing production pace. Milwaukee, Pittsburgh, Seattle, Austin, and Denver have all used bond-backed or dedicated trust funding to prevent displacement and keep working families stably housed. Howard County should stand *with* these peers – not behind them.

This Continuing Resolution also is about who gets to call Howard County home. For too long, historic housing barriers have shaped which families could access our strongest schools, safest neighborhoods, and best job opportunities. A bond-backed HOTF can turn that negative legacy to the positive by funding affordable homes in high-opportunity communities, preventing displacement, and giving families the chance to build the stability and intergenerational wealth that comes from staying rooted in one place.

Finally, CR40-2026 is about democracy – and about this Council's role in it. Your affirmative vote does not mandate that bonds can be issued. It decides whether Howard County voters get to make the bond authority decision themselves this November. If you pass this Resolution, the question goes to the ballot. If voters approve it, the County gains the authority to consider bond-funded HOTF projects – subject to future public input and Council approval at every step. This is not a leap. It is an invitation to a conversation Howard County needs to have.

On behalf of the Housing Affordability Coalition, we urge you to pass CR40 and send this charter amendment to the community that is most affected by the current housing deficit. CR 40 is fiscally responsible, economically necessary, and consistent with the values of fairness, inclusion, and opportunity that have always defined Howard County at its best.

Respectfully submitted,

Jackie Eng

Jackie Eng, Coordinator

Attachment: CR 40 Testimony Background



Housing Opportunities Trust Fund

County Executive Calvin Ball has filed legislation with the County Council to place the following referendum on the November 2026 general election ballot.

Council Resolution 40-2026

A RESOLUTION proposing to amend the County Charter to fund the Housing Opportunities Trust Fund with Bonds, and submitting the amendment to the voters of Howard County for their adoption or rejection.

If the legislation is approved by the Council, voters in November would be asked to authorize the use of bond financing for the Housing Opportunities Trust Fund (HOTF), which supports the creation and preservation of affordable housing throughout Howard County.

The Housing Affordability Coalition strongly supports this legislation.

In this Background Document:

Overview of the Resolution	1
Why It Matters to You	2
Housing Trust Funds in Other Communities	4
Why Do Housing Trusts Funds Need Dedicated Funding Sources?	7

Overview of the Continuing Resolution

The Housing Opportunities Trust Fund (HOTF) is Howard County's local housing fund, which promotes equitable, geographically dispersed affordable rental and for-sale homes throughout the county. The HOTF was created in 2021 and has received limited funding drawn from the County's financial reserves. This resolution proposes to amend the County Charter to define HOTF-funded affordable housing projects as capital projects so the County may use bond funding, just as it does for schools, roads, and other long-term infrastructure.

The fund does not replace the private market; instead, it helps to fill financing gaps for projects that the market does not serve, especially for people with a range of limited incomes. Further, the amendment does not automatically issue any bonds; it simply creates the authority to use bonds for eligible HOTF projects in future budgets, subject to public input and County Council approval.

Why the Continuing Resolution Matters

Housing in Howard County: Too Scarce and Too Expensive

Too many people who grow up, work, learn, or retire in Howard County cannot afford to live here or remain here. We have a severe housing shortage, which causes rents and home prices to rise faster than many family incomes. The rising costs of housing are squeezing young adults and families, seniors, people with disabilities, and essential workers such as teachers, nurses, childcare providers, and service workers.

Over the past 10 years, Howard County has seen a dramatic increase in home prices and rents. Today:

- Median home price: \$630,000
- Average 2-bedroom rent: \$2,625

Howard County faces a documented shortage of approximately 9,000 affordable homes for households that earn below 60% of area median income. About 15,000 County households fall into this income range. Income examples:

Category	Occupations	Typical annual pay range
K-12 schools	Paraeducators / teacher assistants	\$30,000 – \$45,000
County government	Administrative assistants / office support staff	\$40,000 – \$55,000
Healthcare	Nursing assistants	\$35,000 – \$45,000
Childcare	Childcare workers (centers, family care)	\$30,000 – \$40,000
Retail	Retail salespersons	\$30,000 – \$45,000
Food service	Cooks and servers (restaurant/institutional)	\$20,000 – \$40,000
Transportation	Light truck / delivery drivers	\$35,000 – \$50,000
Warehousing	Laborers and freight, stock, material movers	\$30,000 – \$45,000
Office/admin	Customer service representatives, office clerks	\$35,000 – \$50,000

The widening gap between incomes and housing costs leaves many workers and families without realistic options. Unless the supply of housing – especially affordable housing – expands significantly, prices will continue to increase rapidly. More long-time residents will be pushed out, commutes will get longer, and neighborhoods will continue to grow less diverse and less stable.

The County's affordable housing shortage was first documented through detailed market analysis conducted as part of the *Housing Opportunities Master Plan*. The County Council later reinforced this finding in *HoCo By Design*, the updated General Plan, which established an

annual production goal of 340 affordable homes (both rental and for-sale). Properly funding the HOTF will help our community achieve the goal.

Howard County's Current Trust Fund

Our current Housing Opportunities Trust Fund (HOTF), established in 2021, has so far been funded by drawing down the financial reserves of the County's Department of Housing and Community Development. Even with the limited funds that have been made available since its inception (\$15 million), HOTF has contributed critical funding to replace aging buildings, create mixed-income developments, and provide inclusive housing for older adults, families, and people with disabilities:

- Patuxent Commons redevelopment (76 mixed-income homes)
- Waverly Winds redevelopment (123 mixed-income homes)
- Ranleigh Court redevelopment (82 mixed-income homes)
- Bridges to Housing Stability (rehabilitation of affordable rentals and home sharing pilot)
- Columbia Housing Center (rental subsidies for Howard Community College students)
- The Arc of Howard County (rental subsidies for adults with disabilities)
- United Way (rental subsidies for older adults with very low incomes)
- Foreclosure and downpayment assistance
- Downpayment assistance for voucher holders
- Accessibility modifications and critical repairs for low- and moderate-income households, including older adults and people with disabilities

Bond Funding Would Make the HOTF More Effective

A Housing Trust Fund backed by bonds would give our community a steady, long-term way to invest in more housing development, just like we do for schools and roads. Instead of scrambling each year to find budget room, the county would have dedicated dollars to:

More affordable homes would:

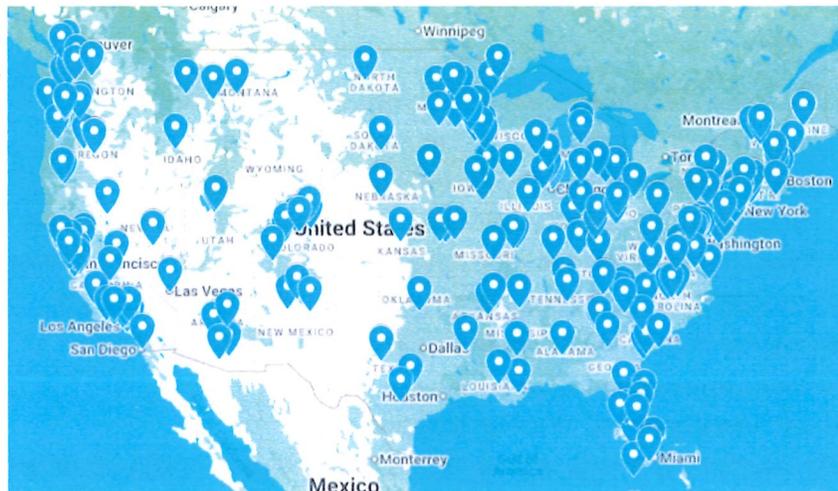
- Help families stay in their neighborhoods and kids stay in the same schools
- Help older adults remain in their communities without being priced out
- Keep essential workers (who keep our county running) housed close to their jobs

Housing Trust Funds in Other Communities

A Common Method to Support Housing Development

Housing trust funds are operating today in many U.S. communities. According to a [database](#) managed by the National Low-Income Housing Coalition, there are currently 856 housing trust funds, including:

- 598 city funds
- 183 county funds
- 28 statewide funds
- Hundreds of multi-jurisdictional funds, including:
 - Iowa | 23 funds
 - Massachusetts | 147 funds
 - Pennsylvania | 54 funds
 - Washington | 39 funds



Housing trust funds are used widely across the United States

What are Other Housing Trust Funds Achieving?

In other U.S. communities, housing trust funds are a proven, flexible, and high-impact way to expand affordable housing, especially for people with a range of limited incomes.

- **They reliably produce and preserve affordable homes.** Every locality in a ten-city study used its trust fund to develop or preserve units, with many prioritizing extremely low-income households and long-term affordability. Cities highlighted by CityHealth and PolicyLink have financed thousands of homes and kept them affordable over time, reducing displacement pressures.
- **They leverage a lot of additional funding.** Local housing trust funds routinely turn relatively small local dollars into much larger investments by filling financing gaps and attracting tax credits, state/federal grants, and private capital. Some cities have multiplied each trust fund dollar more than 18 times in outside resources for affordable housing.
- **They promote equity, stability, and health.** Many trust funds explicitly target people at or below 30–50% of Area Median Income, including seniors, people with disabilities, and families at risk of homelessness. Evaluations find that by lowering rent burdens and

preserving long-term affordability, trust funds help stabilize neighborhoods and improve health-related conditions linked to housing cost, quality, and stability.

Anne Arundel County, Maryland

Anne Arundel County's Affordable Housing Trust Fund, established in 2021 and funded through a dedicated increase in the real estate transfer tax on properties over \$1 million, has quickly become a cornerstone of the county's affordable housing strategy. Trust fund dollars support new rental housing development, preservation of existing affordable units, down payment assistance, eviction prevention, and shelter diversion. In just its first few years, the fund helped build the largest affordable housing pipeline the county has seen in recent history, tripling the pace of unit production compared to the previous five-year period.

Key impact: Over \$20 million allocated in trust fund and county funds in FY 2023–2024, with \$11.45 million in local commitments leveraging over \$145 million in federal, state, and private resources, putting more than 1,550 affordable units into the development pipeline, including 460 newly constructed units.

Source: Anne Arundel County Office of County Executive – Affordable Housing Accomplishments (October 2023); Anne Arundel County press release – Eagle Park workforce housing project (October 2023); Arundel Community Development Services (ACDS) – Rental Housing Production Program.

Montgomery County, Maryland

Montgomery County's Housing Initiative Fund (HIF), one of the most established local housing trust funds in the nation, has provided flexible financing for affordable housing production, preservation, and rental assistance since 1989. Funded by a dedicated share of county property tax revenue, the HIF provides gap loans to developers building or rehabilitating deeply affordable and mixed-income housing. The county has supplemented the HIF with additional tools including a \$100 million revolving Housing Production Fund, a Nonprofit Preservation Fund, and an Affordable Housing Opportunity Fund, creating one of the most comprehensive local housing finance systems in the country.

Key impact: Over \$1.2 billion invested through the Housing Initiative Fund over 25 years, with more than \$316 million committed since FY 2023 alone. Has supported nearly 4,400 affordable units across 58 projects in just the past three fiscal years, and over 17,000 moderately priced units produced countywide through the companion MPDU program since 1973.

Source: Action in Montgomery (AIM) – Housing Initiative Fund history; Montgomery County DHCA – Affordable Housing Pipeline Report (FY25); Montgomery County DHCA press release (October 2025); Montgomery Planning – Affordable Housing overview.



Milwaukee, Wisconsin

Milwaukee's Housing Trust Fund has turned a relatively small local investment into more than a quarter-billion dollars in affordable housing development. It has supported over a thousand affordable homes, including supportive housing for unhoused residents and rehab of older buildings so that long-time tenants are not forced out by rising costs or unsafe conditions.

Key Impact: \$7.9 million in local grants and loans leveraged over \$250 million in total funding, creating 1,264 affordable units and preventing displacement.

Source: Housing Trust Funds case study – The New School Budget Equity Project; National Low Income Housing Coalition – State & Local Housing Trust Fund publications.

Pittsburgh, Pennsylvania

Pittsburgh's Housing Opportunity Fund provides dedicated dollars each year to create and preserve affordable housing and to help residents stay in their homes. The fund supports new construction, home repairs for low-income owners, and rental assistance, all aimed at preventing displacement in neighborhoods where housing costs are climbing.

Key Impact: \$10 million dedicated to preventing displacement through production, preservation, and homeowner assistance programs.

Source: Local Housing Solutions – “Housing trust funds in ten localities” (Pittsburgh Housing Opportunity Fund case study).

Seattle, Washington

Seattle's local housing trust fund, supported over many years by voter-approved housing levies, has helped create and preserve thousands of affordable homes across the city. It has financed deeply affordable and supportive housing that helps long-time residents stay in their neighborhoods as prices rise and keeps people exiting homelessness stably housed.

Key Impact: Multi-decade track record leveraging over \$650 million in outside investment and producing more than 3,800 affordable homes through sustained voter support.

Source: National Low Income Housing Coalition – Housing Trust Fund Project; CityHealth, “Affordable Housing Trusts: A Healthy Housing Choice for Cities.”

Austin, Texas



Austin's local housing trust fund and related dedicated revenue streams have helped the city build and preserve thousands of affordable homes in a rapidly growing market. Trust fund dollars often provide the "last piece" of financing needed for deeply affordable and supportive housing near transit and job centers, giving lower-income residents a foothold in high-opportunity areas.

Key impact: Gap financing that makes deeply affordable projects viable, keeping low-income residents connected to jobs, transit, and opportunity in one of the nation's fastest-growing cities.

Source: Local Housing Solutions – "Housing trust funds in ten localities" (Austin case study); National Low Income Housing Coalition – Housing Trust Fund Project.

Denver, Colorado

Denver's Affordable Housing Fund invests in rental developments, preservation, and supportive housing across the city. By funding new, deeply affordable homes and protecting older buildings from being flipped to luxury units, the fund helps long-time residents stay in place and provides stable housing options for people exiting homelessness.

Key impact: Balanced investments in production and preservation prevent displacement while addressing homelessness with supportive housing in a high-cost market.

Source: CityHealth, "Affordable Housing Trusts: A Healthy Housing Choice for Cities" (Denver profile).

Why Do Housing Trusts Funds Need Dedicated Funding Sources?

A dedicated funding source is critical. It makes the trust fund reliable, targeted, and more impactful over time.

- **Stable, predictable money:** Dedicated revenue (such as a bond stream) ensures funding every year, instead of sporadic one-time appropriations that disappear in tight budgets. Dedicated funding allows jurisdictions to plan multi-year pipelines of projects and programs.
- **Reaches people with the greatest need:** Local trust fund dollars can be aimed at affordable and supportive housing, and are used as flexible "gap financing" to make projects financially feasible while enabling them to serve households with limited incomes.



- **Protected and leveraged:** When dollars are legally committed to the trust fund, they can be used to leverage much larger amounts of state, federal, and private investment. Each local dollar of investment can mean several dollars of housing on the ground.
- **Competitive advantage for the County:** Reliable local funding gives developers an incentive to select the County when they determine where to build their projects.

Citizens for Age-Friendly Howard County

Coalition of Members from Major Aging Groups

citizensforagefriendlyhowardcounty@outlook.com

My name is Jim Sanders. I am 40+ year resident, active community advocate, and Professor at the University of Maryland and Johns Hopkins business schools. I study entrepreneurship, innovation, the business of health, and housing innovation. Earlier, I led strategy for several Fortune 100 companies.

I represent the Citizens for Age Friendly Howard County I am focusing today on 50,000 Howard County residents who are over 65.

Seniors and the coalition strongly support CB-40 and the creation of a stable, predictable, multi-year funding program focused on affordable housing.

I will address the challenges and opportunities of aging and the impact of housing on health.

The takeaway is four things:

1. Older adults want adequate and affordable housing. This is one of the highest expectations for improvements in government policy.
2. Adequate housing for seniors impacts health, longevity, and quality of life.
3. The proposed sustainable trust fund creates flexibility and control
4. The trust fund supports innovation, speed, and aging-appropriate housing.

I. Housing and Healthcare are interdependent for seniors

Both the perception and the reality of inadequate housing create negative health impacts.

- Implementing CB-40 provides evidence of commitment to new approaches to solving the difficult problems.
- Seniors housing and health are interdependent. A recent study of 12,000 adults over 65 found that the perception of lack of housing availability, affordability, accessibility, and adequate condition created increased risk of hopelessness, depression, chronic diseases, cognitive impairment, and heart disease (Wilkinson 2026)

II. The proposed sustainable trust fund creates flexibility and control

- CB-40 creates options, not requirements. Fund uses and approvals continue with the county executive and council.
- Flexibility is created by the ability to respond to local needs and housing market conditions with targeted strategies. Included are new units, repurposing, rehabilitation, and supportive housing.
- Flexibility is also created by the ability to partner with a range of government and philanthropy housing development programs

III. The trust fund supports innovation, speed, and aging-appropriate housing.

- CB 40 fully implemented creates the opportunity to utilize innovations that reduce cost and improve speed. Examples: modular, 3D, prefab, kites, manufactured, small houses, ADUs.
- It creates the opportunity for new or modified housing appropriate to the lifecycle of aging. Health-affirming housing is affordable, supports home safety, accessibility, caregivers, remote monitoring, and hospital-at-home.

I urge the adoption of CB-40 without amendments.



Testimony in support of CB40-2026

Kelli Rives, Jewish Community Relations Council

Jewish Federation of Howard County

March 17, 2026

My name is Kelli Rives, and I am a member of the Executive Committee of the JCRC – the Jewish Community Relations Council of the Jewish Federation of Howard County and have lived in Howard County for over 30 years. The JCRC is here to support the passage of CB 40. Creating a dedicated revenue stream for the Housing Opportunities Trust Fund is in line with values that guide our actions: showing respect for all human beings, pursuing justice, leaving the world better than we found it, and loving our neighbors.

It is no secret that we have a severe shortage of housing in the County, particularly housing that is affordable for those households with incomes below the County median. Given that by definition, half have income below the median, this is not a small number of households. This has been confirmed over and over again by the County.

In addition, individual stories from County residents verify this need. The JCRC is a member of PATH (People Acting Together in Howard), and we participated in the PATH listening sessions this past winter. We asked 169 Jewish participants about their top concerns. The most cited issue, not surprisingly, was antisemitism, which was mentioned by almost a quarter of our participants. But very close seconds were political polarization and housing. Our participants spoke about the need for housing for first responders, teachers, young people, seniors, adults with special needs, and for those with no place to live. We want to live in a place where our adult children and senior parents can afford to live nearby. On a personal note, I have a son who graduated college in 2025 and is working towards becoming a Social Worker. He is living at home, and I don't see a path for him to live on his own in Howard County in the near future given the cost of housing relative to his income.

Housing is an important resource for any community's well-being. When families don't have stable and adequate housing, their physical and mental health suffers—putting a

strain on health care systems, also a frequent top concern mentioned in our listening sessions. We constantly hear about our school system's need for additional money. Some of the needs of the students stem from challenges coming from housing.

In addition, housing is a resource needed for a growing and dynamic economy. It is not exactly attractive to businesses if workers at all salary levels can't find places to live with a reasonable commuting distance.

Some may ask, why does this matter to us? We recognize that many of our residents are pretty happy with the way things are in the County. But the quality of the public services we have come to expect has been made possible over the past decades by the revenue generated from the growing population and economy. If we don't create the conditions for growth, we won't even be able to maintain what we have. Keeping things the same is not an option.

Thinking of housing this way supports the view that housing really is infrastructure. There is no reason why initial housing costs can't be paid through bonds, just as other infrastructure costs are.

Yet progress seems to move at a snail's pace. Eight years ago, the 2018 Spending Affordability Advisory Committee Report called for sustained funding to attain housing goals. In 2022, the Fund was established. Yet since then, it has received only \$15 million in funding, all from general County funds which are becoming more and more strained.

We need a dedicated funding stream for housing. There is no reason for this option not to be put to the voters in November. We urge you to pass CB 40.

Testimony before County Council on CR40-2026, March 17, 2026

Good evening, Council Members.

My name is Paul Casey and my home is in Ellicott City. I serve as a Howard County Housing Commissioner, but tonight I'm testifying as a concerned citizen urging you to support CR40-2026. This Resolution would authorize a Charter Amendment allowing the County to fund the Housing Opportunities Trust Fund with bond proceeds.

If approved by the voters, this Charter Amendment would fulfill the recommendation of the HOMP Task Force and HoCo by Design by creating a predictable funding mechanism that the Trust Fund could use to provide "gap financing" for development projects . It would add a critical tool to help meet the annual 340-unit affordable housing goal set by this Council when you adopted the HoCo By Design General Plan.

Building affordable housing almost always requires multiple layers of financing, and so to achieve the 340-unit target we need as many tools as possible. We know the County has some good tools already. For example, the MIHU program has helped produce hundreds of affordable rental and homeownership units. In addition, over the past five years this Council has appropriated

a total of \$15 million to the Trust Fund to support various affordable housing initiatives. Last year, this Council adopted Council Member Walsh's legislation requiring motel and mobile home park owners planning to sell their properties to give the County and the Housing Commission, or their assignees, the option to purchase in order to provide affordable housing—an important tool to have when the opportunity arises.

But what happens if no tool is available? Let me share a brief story of what could happen. In 1985, as a Maryland Assistant Attorney General, I represented the State's housing department in a closing for a 33-unit senior affordable housing development. Seven churches in Baltimore's Govans neighborhood had come together to address the critical shortage of affordable housing for the elderly in their parishes. They planned to redevelop an old hotel into efficiency apartments and call it Epiphany House. Because the churches had no development experience the lenders required a fully funded completion guarantee. The pastors waited until closing to confess they didn't have the money—and no tool to get it—but promised they would “pass the basket” as many times as necessary to get the money if needed—just please trust us they said. Ordinarily, this would have “killed the deal”, but, as the lenders were struggling to decide what to do, in walked Lt. Governor Joe Curran, who had

represented Govans as a State Senator and he persuaded the lenders to accept a written pledge from the churches. With this Divine Intervention, the deal closed—and Epiphany House is still operating more than 40 years later. But the lesson is that Divine Intervention and Lt. Governors are not always available to save a deal—money in a trust fund would be a much more reliable and predictable tool. Help our county to achieve the annual goal of 340 affordable units by making it possible that when a Faith-Based Development Initiative or other nonprofit needs “gap financing’ our Trust Fund will have the funds to be that resource. I urge you to approve the Resolution and submit the Charter Amendment to the voters.