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County Executive Ball has appointed me to the Board of the Dept of Housing and Community Development, pending your approval.

I have advocated for low-income senior renters in Ho Co. for years. On December 31, 2029, all Baby Boomers will be between 65 and 83 years of age with the majority being women, so this is also a women's issue. Statistics show that by 2030 it is expected that approximately 20% of Howard County's population will be seniors of all income levels. Most retired and living on fixed incomes.

A large group of low income seniors will likely be widowed, some divorced. I can tell you from personal experience how widows are affected financially. When your spouse dies, your income is suddenly cut in half. Your housing costs are not lowered accordingly and you can also expect a rent increase on your next lease renewal. We start looking for housing units we can now afford on severely decreased incomes, but there are none. Any number of current or future low income seniors will have to decide whether to buy medicine, food or pay rent. Some seniors have no family to turn to for help.

Many low and extra low-income seniors are living in Howard County at the poverty level or just survival levels financially and at this time there are no concrete plans to assist our growing group. I hope to share my experiences as a low-income Howard Co senior, widow and bereaved mother of my only child on this Board.

Thank you