

November 11, 2022

To Whom It May Concern,

With affordable homeownership and housing affordability in mind, Habitat Chesapeake urges support of City Council Bill 22-0195 Inclusionary Housing Policy with amendments. Since the prior Inclusionary Housing Policy timed out, it gives opportunity to rethink the policy so that it offers a more effective outcome than the total of 37 units of affordable housing developed through the 15 years of the prior policy. We can, and need to, create a pathway for developers to offer housing affordability when using public funds, and the Inclusionary Housing Policy (22-0195) provides a solid foundation for this.

Bill 22-0195 ensures that developers who receive benefits from the city are required to set 10% of their units to be affordable to 30-60% area median income. This low to moderate income bracket includes essential healthcare workers, food service workers, landscapers, teachers, construction workers and more. We are worried about the increasing cost of housing while wages remain relatively stagnant.

The new bill removes loopholes and waivers that made the last policy ineffective and applies to all developers who are awarded tax credits or benefits from the city. According to the city's own Finance department report on the City's tax credit programs, tax credits have been distributed inefficiently and inequitably disadvantaging predominantly Black neighborhoods and low-income residents in the city.

Our work as an affordable homeownership developer lands us in partnership with multiple stakeholders, including the City, who are actively working to create equitable development in previously disinvested neighborhoods. We support development of all types in the City, and would like to see that avenues for inclusionary housing are created and flourish in their number and type. This may include partnering with organizations like Habitat Chesapeake in order to fulfill the inclusionary housing requirements which prioritize the AMI range that we uniquely serve through our affordable homeownership program.

We believe that housing for all requires multiple items in the toolbox, including to ensure a successful passage of a more effective inclusionary housing policy. Please ensure successful passage of a more effective inclusionary housing policy by voting in favor of 22-0195 with Councilwoman Odette Ramos' amendments for a more equitable Baltimore.

Thank you,



Mike Posko, Chief Executive Officer