



*Advocating better skills, jobs, and incomes*

**TESTIMONY IN SUPPORT OF Bill 22-0195: Inclusionary Housing**

**Inclusionary Housing**

**TO: Members of the Baltimore City Council**

**FROM: Ioana Stoica, Policy Advocate**

**DATE: November 16, 2022**

The Job Opportunities Task Force (JOTF) is an independent, nonprofit organization that develops and advocates policies and programs to increase the skills, job opportunities, and incomes of low-wage workers and job seekers in Maryland. We support the Inclusionary Housing Bill 22-0195 as a means of improving housing access for Baltimore City residents, reducing homelessness in our city, and providing stability for low-income workers.

Maryland's low-wage workers are especially vulnerable to housing instability, as they are often faced with rising costs and a lack of affordable housing options. In 2018, the National Low-Income Housing Coalition (NLIHC) released state data on housing affordability by state and county. In the Baltimore City metro area, the [NLIHC data](#) shows that a low-wage worker would need to work over 80 hours per week to afford a market-rate apartment. On the state level, affordable housing in Maryland was declared as simply "out of reach," while the data gives a startling glimpse into the reality faced by our low-wage working families and residents.

Job stability is predicated on affordable housing availability. A 2016 Harvard study showed that stable housing has a direct impact on an individual's ability to maintain employment. This study found that the likelihood of job loss was 11 to 22 percent higher for individuals who did not have secure housing. Even further, lost employment disrupts the ability to maintain housing – creating a vicious cycle of poverty for Maryland's most vulnerable.

This cycle is playing out in Baltimore City and the crisis of affordable housing has escalated over the course of the past several years. Meanwhile, the laws in place have not served Baltimore City residents. In fact, the Inclusionary Housing law in effect since 2007 has only produced 27 affordable units, because developers have been able to receive waivers primarily by claiming they could not afford to construct affordable units. Furthermore, there has been no enforcement of the law, and no reporting requirements by developers and by DHCD. And yet, these developers have continued to receive subsidies from the City to construct luxury housing units.

# JOTF JOB OPPORTUNITIES TASK FORCE

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Bill 22-0195 would require all developers accepting subsidies to comply with Inclusionary Housing requirements, and would remove all waivers. Specifically, developments of 20 units or more would be required to set aside 10% of the units as affordable for low income residents. This bill is a necessary step towards ensuring stable housing, and in turn, stable employment for residents who are already struggling to make ends meet. Baltimore City has the opportunity to alleviate the poverty trap that exists between affordable housing and low-wage workers.

JOTF understands the fragile relationship that exists between housing and employment: to be stable in your employment, you must have a consistent, reliable, and safe place to live. For these reasons, we respectfully urge a favorable report on Inclusionary Housing Bill 22-0195.

Respectfully,

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**Job Opportunities Task Force**