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THE MARYLAND HOUSE OF DELEGATES Annapolis, Maryland 21401

Testimony of Delegate Bonnie Cullison in Support of Special Appropriation to the County Government's FY21 Operating Budget COVID-19 Assistance

For Short-term Assistance to Distressed, Affordable Common Ownership Communities July 21, 2020

Good afternoon, President Katz, Vice President Hucker and Councilmembers. Thank you very much for this opportunity to speak to you on behalf of an essential element of our affordable housing network—common ownership communities. I am in strong support of the Special Appropriation of \$2,025,000 to those communities which are experiencing grave financial challenges due to impact of COVID-19 on the well-being, both health and economic, of our residents. I applaud you for this landmark consideration of how to maintain this affordable housing provided for a significant number of our residents.

Working families across our county—indeed our state-- pour much of their personal wealth into purchasing and maintaining the value of their homes. In choosing to purchase a condominium, a buyer will look for a building which is clean, safe, and offers amenities to provide a good quality of life and a stable environment in which we raise a family and build personal wealth over the long term. The older condominium buildings, many with master-metered utilities, offer this opportunity for our residents who with less financial resources, including a great many of our service workers and retirees.

As you know, in these master-metered buildings, the Condo Association fees are what cover the cost of the utilities. When these residents are faced with furloughs and job losses because of the shutdown of non-essential services, they are likely paying their mortgages first. Whatever funds remain are being used for food and living needs, not condominium fees. The associations do not have the reserves to sustain themselves through this time and utility payments and the services will—and are--suffering.

This special appropriation will go a long way in helping these folks maintain the livability of their homes and enable them to stay.

I applaud this Council's approach to helping our families and friends during this health and economic crisis. I especially appreciate your courage and willingness to consider the impact on these affordable housing units for some of our most vulnerable residents with this special appropriation. I encourage you to pass this appropriation swiftly so these common ownership communities can be sustained.

Thank you very much for your consideration this afternoon and if I can be of any further assistance in your deliberations, I am available to you.

Take care and be well.