Mr. Courtenay Ellis 3-11-2025 "Workforce" Housing Testimony

I am here as a homeowner who is tired out and taxed out. I apologize that I have not been able to keep up with your number three venture "more housing now" which sounds like a dream slogan for developers. You are an ever moving target that we homeowners are not paid follow.

The first law of politics is: "Don't mess with people's homes."

No wonder people were in shock at your plan A "Attainable Housing Strategy" to allow residential zoning to become multiplex "by right."

If you desire stability MoCo's not the place to be

For soon you would be groaning When "by right" they'd change your zoning

You can't rely on the "Master Plan"
They changed it with a wave of the hand

They turned "Smart Growth" into "Thrive" And then the County took a dive

"Thrive" is code for Pave and Tax Some think they've got developers' backs

They thought that they could ignore The Zoning in existing law

And so they tried to change your zone To make condos from your home

What did this cost our budget?

They don't know, they just fudge it

Workforce Housing is their Plan B Where they want you and me

To fund a housing subsidy In a MoCo housing lottery

Where we who've paid for our homes Also pay for others' loans

And cheap down payments too Will be billed in taxes to you

Cheap housing is no problem at all When you rob Peter to pay Paul

To cut housing costs, take your axes And cut our soaring property taxes

For taxes in the county Moco Have now gone completely loco

Also why not take a bit Out of developer profit

Demand some homes that cost less For a project to progress

This is a much simpler way than your complex ZTA

And It's also much more fair For BIG BIG profits to be shared

Or imagine, what the heck

Why not work with the County Exec?

Over half my Social Security Goes in taxes on my property

So we taxpayers are in the same boat As the "workforce" - fighting to stay afloat.

Therefore it seems most unfair.

To tax us more than we can bear

And remember this basic thing You are a council, not a king

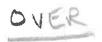
Supplement to Mr. Courtenay Ellis 3-11-25 Testimony on MoCo Workforce Housing Proposal and ZTA (relabeled "More Housing Now"- a Developer's Slogan?)

It is impossible to keep one's testimony current, because the Council keeps shifting its ground, going from (1) Affordable, then renamed Attainable Housing Strategy, to (2) Workforce Housing and now (3) More Housing NOW.

This is a constantly moving target.

Here are Twenty Questions for analysis of the Council's workforce proposal and ZTA to make house/home purchases affordable for qualified members of the "workforce."

- 1. Who qualifies for workforce affordable housing and by what criteria?
- 2. Why not plumbers painters, electricians, gardeners, food store staff, delivery drivers, Uncle Tom Cobley and all who do valuable work?
- 3. How will you stop applicant cheating, such as hiding cash from extra jobs and pretending to be single to hide partner's income?
- 4. How do you draw the line of qualification?
- 5. Does preference of certain workers violate Supreme Court's antidiscrimination decisions?
- 6. Does price support to qualifying jobs create golden manacles, tying applicants to the job?
- 7. Do they have to stay in qualified workforce positions forever?
- 8. If not, for how long do they have to stay in the workforce position?
- 9. If they mysteriously become wealthier after qualifying as poor for the lottery, do they have to pay back? Will there be monitoring of later wealth? How much will this cost?



- 10. If they leave their "workforce" position, is there a payback obligation?
- 11. If they sell at a profit, do they have to repay their purchase subsidy from their profit?
- 12. What happens if Federal job cuts burst the housing bubble and subsidized borrowers go "underwater" and lose their houses?
- 13. When more applicants than available properties apply how will the winners be chosen?
- 14. Where does the \$4 million for the subsidy fund come from?
- 15. The suggested subsidy yields a down payment support of \$25,000 but 10% of a \$500,000 townhouse is \$50,000; does this mean that the richer applicant who has the extra \$25,000 for the down payment beats out the applicant who does not?
- 16. How is this fair?
- 17. Does fairness require an additional subsidy for the poorer applicant?
- 18. Where does this stop?
- 19. How much will this cost taxpayers?
- 20. Instead, why not follow the money and have affordable housing provided by the developers, as a set proportion of each development project?

<u>Compare</u> Bootham Crescent, York, England where the developer of the old soccer stadium is to provide 19 affordable units out of a total of 89, 14 social rent and 5 discount for sale.

https://www.jrht.org.uk/about-us/providing-new-affordable-homes/bootham-crescent

See generally https://www.jrht.org.uk/about-us/providing-new-affordable-homes

Please publish your conclusions. Also, please work with the County Executive who is expert on housing and zoning matters. Thank you.