

Dear, Chairman Guzzone, Vice Chair Rosapepe and the AA County Delegation,

My name is Toni strong Pratt and I'm sending testimony in favor of bill ISO SB 566 and at the end of my testimony I pray that each of you will vote in favor of it as well.

It is with joy unspeakable joy that my husband and I are homeowners in the place that we grew up. This dream did not always seem attainable to us and frankly we had settled into the fact that we would be renters for the rest of our lives. We often wondered how this could be. We worked here for years we contributed our taxes just like others had but didn't have the means to purchase a home in such and expensive county!

The dream became a reality through a housing trust in Annapolis! In AA County to purchase a home is super expensive and so many people like us who work here can't afford to live here and that can change if you vote yes to this bill. We purchased our first home in 2019 through a lease to purchase affordable housing program the only one in our county might I add. We were half way there but they high closing cost threatened to halt the process once again!

We got a call from our property to let us know that homeownership was about to become a reality for us and in our county might I add!! The city of Annapolis would assist with a grant for closing cost through a similar trust fund in Annapolis. We were ecstatic! Not only had we grew up her. We raised our children here, helped build the wealth here, worked her, organized here but are now homeowner here.

We don't want this just to be our story but stories of others that will come after us and each of you can make this a reality just as the city helped make this a reality for us! Please join me in voting yes for bill ISO SB 566. We owe it to the people that work here and have lived here all their lives to be able to be homeowners here. Thank you

Toni Strong Pratt