

MMHA - 2024 - SB 953 - Community Development Progr

Uploaded by: Aaron Greenfield

Position: FAV



Senate Bill 953

Committee: Budget & Taxation
Date: February 28, 2024
Position: Favorable

This testimony is offered on behalf of the Maryland Multi-Housing Association (MMHA). MMHA is a professional trade association established in 1996, whose membership consists of owners and managers of more than 207,246 rental housing homes in more than 937 apartment communities. Our members house over 667,000 residents of the State of Maryland throughout the entire State of Maryland. MMHA membership also includes more than 216 associate members that supply goods and services to the multi-housing industry. More information is available at <https://www.mmhaonline.org/>

Senate Bill 953 allocates \$5 million from the State's unclaimed property fund to the Community Development Program Fund (CDPF) within the Department of Housing and Community Development (DHCD) from fiscal year 2024 to fiscal year 2027. The bill also repeals uncodified language from prior chapter law specifying that DHCD is not required to incur costs for the Community Development Program (CDP) until money is appropriated in the State budget.

The CDPF is used to provide financial assistance for community development projects and community development organizations in the form of loans, grants, technical assistance, and tax credits. This translates into programs that benefit the residents all throughout Maryland. With this \$5 million, DHCD will have greater ability to support the organizations that engage with their local communities and enable them to provide high-quality programming to the residents of Maryland.

For the reasons above, MMHA respectfully requests a favorable report on Senate Bill 953.

If you have any questions, please contact Aaron Greenfield at 410.446.1992

SB 953 Final Testimony Sen. Sydnor.pdf

Uploaded by: Charles E. Sydnor III

Position: FAV

CHARLES E. SYDNOR III, ESQ.
Legislative District 44
Baltimore County

DEPUTY MAJORITY WHIP

Judicial Proceedings Committee
Executive Nominations Committee

Joint Committees

Administrative, Executive, and
Legislative Review

Children, Youth, and Families

Senate Chair, Legislative Ethics

Chair

Baltimore County Senate Delegation



James Senate Office Building
11 Bladen Street, Room 216
Annapolis, Maryland 21401
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Charles.Sydnor@senate.state.md.us

THE SENATE OF MARYLAND
ANNAPOLIS, MARYLAND 21401

Testimony for Senate Bill 953
Housing–Community Development–Funding
February 28, 2024

Good afternoon Chair Guzzone, and members of the Budget and Taxation Committee,

I stand before you fully in support of Senate Bill 953 (“SB 953”), which allocates money to the Community and Development Program Fund in the hopes of revitalizing Maryland communities.

Under current law, funds collected from the disposition of abandoned property must be distributed by the Comptroller to Maryland Legal Services Corporation.¹ This legislation requires the funds to be distributed by the Comptroller include an annual allocation of \$5,000,000 to the state’s Community Development and Program Fund (“the Fund”) in addition to Maryland Legal Services Corporation.

The purpose of the Fund is to provide financial assistance for statewide community development projects and community development organizations.² The fund provides “financial assistance, including capital and operating grants, to community development projects and community development organizations to provide and support: (1) affordable housing; (2) neighborhood revitalization for residential and commercial areas; (3) housing counseling, financial counseling, and foreclosure prevention; (4) community organizing; (5) small business development; (6) community services; and (7) any other community development purpose.”³

Governor Moore’s administration has made affordable housing initiatives top priority,⁴ thus, SB 953 compliments the Governor’s initiatives. SB 953 will encourage opportunities for affordable housing and invest in communities that have been left behind. As such, I respectfully request a favorable report for SB 953.

¹ Md. Code Housing and Development Article § 17-317.

² Md. Code. Housing and Community Development § 6-606(b).

³ *Id.* at § 6-607.

⁴ See The Housing Expansion and Affordability Act, SB 482 / House Bill 538; and The Housing and Community Development Financing Act SB 483 / House Bill 599.

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Baltimore County

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Baltimore County

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CDN SB 953 FAVORABLE.pdf

Uploaded by: Claudia Wilson Randall

Position: FAV



Testimony SB 953
Budget & Taxation Committee
February 28, 2024
Position: FAVORABLE

Dear Chair Guzzone and Members of the Budget & Taxation Committee:

The Community Development Network of Maryland (CDN) is the voice for Maryland’s community development sector and serves nearly 200 member organizations. CDN—focuses on small affordable housing developers, housing counseling agencies and community-based non-profits across the state of Maryland. The mission of CDN is to promote, strengthen and advocate for the community development sector throughout Maryland’s urban, suburban and rural communities.

SB 953 creates a permanent funding source for the Community Development Fund which was created in 2018. The funding is critical operating dollars for community-based organizations to use for affordable housing, neighborhood and commercial revitalization, housing and financial counseling, small business development, community services, and more. We are seeking \$5 million from the Unclaimed Property Fund after usual disbursements have been made.

Each year our members rely on funding from the Capital Budget, including Community Legacy, Baltimore Regional Neighborhood Initiative (BRNI), National Capital Strategic Economic Development Fund (NED,) Rental Housing Works, to complete a wide variety of projects including development of rental housing, home ownership and community revitalization throughout the state of Maryland. The operating funds to support these capital commitments is simply not enough to sustain organizations work.

The last four years have been especially challenging. According to researchers from the National Alliance of Community Economic Development Associations (NACEDA) many organizations are experiencing financial stress—operating margins and net incomes are declining, on average. A third of community-based development organizations (CBDO) have experienced financial disruptions and insolvency. Further, the report found that a disproportionate amount of the sector’s resources is concentrated in a few of the larger organizations, and those larger organizations tend to be more stable financially. Smaller CBDOs own fewer assets than large CBDOs and are more likely than larger organizations to experience negative net income and cannot afford lines of credit.

These national trends are in line with the experiences of organizations in the state of Maryland. The proposed Community Development Fund would complement substantial increases in the

Governor's proposed capital budget for Baltimore Regional Neighborhood Initiative (BRNI), National Capital Strategic Economic Development Fund (NED,) Strategic Demolition as well as funds for Rental Housing production. While impact investments power some innovative aspects of community development, these non-profits need funding for operating costs if they, and their work, are to survive. Our state's progress on everything from affordable housing and family wealth-building to health, climate and jobs depends on it.

Please vote a favorable report for SB 953.

Submitted by Claudia Wilson Randall, Executive Director, Community Development Network

SB 953-Support-SeatPleasant.pdf

Uploaded by: Claudia Wilson Randall

Position: FAV



City of Seat Pleasant, *A City of Excellence*

6301 Addison Rd, Seat Pleasant, MD 20743

301-336-2600

krhoda@seatpleasantmd.gov

SENATE BILL 953

Housing – Community Development Fund Program Act - Funding

BUDGET & TAX COMMITTEE

February 28, 2024

Position: FAVORABLE

Dear Chairman Guzzone and Members of the Senate:

The City of Seat Pleasant urges this committee to vote a favorable report for **SB953 – Housing – Community Development Fund Program Act - Funding**

SB 953 creates a permanent funding source for the Community Development Fund which was created in 2018. The funding is critical operating dollars for community-based organizations to use for affordable housing, neighborhood and commercial revitalization, housing and financial counseling, small business development, community services, and more.

Seat Pleasant is a Prince George's County Municipality of less than 5,000 residents bordering the District of Columbia. I serve as the Grant Manager under the city's Economic Development Department. Seat Pleasant has a small, incorporated area (1 mile radius). Therefore, we need to maximize all assets and aspects of our city. This includes homeownership opportunities, business retention, façade treatments, vacant properties, recreational spaces, while still trying to attract new development opportunities. Community Development requires much preparatory work such as demolitions, charrettes, project management, analytic work, designs, etc. This is where Community Development funds are so vital to secure professional expertise and services.

We are seeking \$5 million from the Unclaimed Property Fund after usual disbursements have been made.

Please vote a favorable report for SB 953.

Respectfully Submitted:

Kyrthlyn Rhoda

Kyrthlyn Rhoda
Grant Manager

SB 953 Housing- Community Development Program Act-

Uploaded by: Dan Ellis

Position: FAV



Neighborhood Housing Services of Baltimore, Inc.

February 27, 2024

Senator Guy Guzzone, Chair
Miller Senate Office Building
Annapolis, Maryland 21401

RE: Senate Bill 953

Honorable Chair Guzzone and Members of the Budget and Taxation Committee:

I am the Chief Executive Officer of Neighborhood Housing Services of Baltimore (NHS). Our organization believes that economic and social justice are a right for all residents and communities. We promote this belief by removing barriers of access to homeownership, helping resident access resources to maintain their homes, and supporting communities historically impacted by systemic disinvestment.

Establishing a funding source for the community development fund is critically important as we look to invest in Maryland. There are several significant investments in the proposed budget to support community development across the state. Unfortunately, there are not corresponding operating funds to enable organizations to deploy the capital. The result is that smaller non-profit organizations are not able to access and deploy these funds. This disproportionately impacts historically disinvested communities of color across Maryland. Providing \$5 million of annual funding to the Community Development Fund will provide the resources needed for smaller organizations to be able to deploy available capital. This will help create more equity to support communities.

We ask that the committee provide a *favorable* report on SB953

Sincerely,

A handwritten signature in black ink, appearing to read "D. T. Ellis".

Daniel T. Ellis
Chief Executive Officer



25 E. 20th Street, Suite 170 Baltimore, Maryland 21218
Office: 410-327-1200
Fax: 410-675-1855

www.nhsbaltimore.org

SB0953-BT_MACo_SUP.pdf

Uploaded by: Dominic Butchko

Position: FAV



Senate Bill 953

Housing - Community Development Program Act - Funding

MACo Position: **SUPPORT**

To: Budget and Taxation Committee

Date: February 28, 2024

From: Dominic J. Butchko

The Maryland Association of Counties (MACo) **SUPPORTS** SB 953. This bill would provide an additional \$5 million to the Community Development Program (CDP), a critical tool in county efforts to enable more affordable housing and neighborhood revitalization.

The economic reverberations from the COVID-19 pandemic are still felt in nearly all parts of the economy, but nowhere more so than in the housing market. Due to a variety of historic and economic factors, the production and preservation of affordable housing stock has lagged behind the growth of our society. Today, the cost of housing has become a significant line item in many household budgets, far exceeding the longtime standard of 30 percent of gross income.

SB 953 would help to address this production and preservation deficit by providing additional resources to the CDP, which can be used for addressing affordable housing and neighborhood revitalization. Investing in these elements is critical to overcoming the current challenges of the housing market. Counties cannot solve the housing crisis alone and welcome any state support to further this effort.

If enacted, SB 953 would provide new resources to further the development of affordable housing and neighborhood revitalization. For this reason, MACo **SUPPORTS** SB 953 and urges a **FAVORABLE** report.

BaltimoreCounty_FAV_SB0953.pdf

Uploaded by: Elisabeth Sachs

Position: FAV

JOHN A. OLSZEWSKI, JR.
County Executive



JENNIFER AIOSA
Director of Government Affairs

AMANDA KONTZ CARR
Legislative Officer

WILLIAM J. THORNE
Legislative Associate

BILL NO.: **SB 953**

TITLE: Housing – Community Development Program Act – Funding

SPONSOR: Senator Sydnor

COMMITTEE: Budget and Taxation

POSITION: **SUPPORT**

DATE: February 28, 2024

Baltimore County **SUPPORTS** Senate Bill 953 – Housing – Community Development Program Act – Funding. This legislation will allocate \$5 million annually to the Community Development Program Fund from the Abandoned Property Fund. The Community Development Program is designed to provide financial assistance, including capital and operating grants, to community development projects and organizations.

These organizations provide and support affordable housing, neighborhood revitalization, housing counseling, financial counseling, foreclosure prevention, community organizing, small business development, and community services. Resultingly, SB 953 will provide a direct investment into the betterment of neighborhoods across Baltimore County. The legislation directly identifies the source of the funding, the Abandoned Property Fund, fully funding this initiative.

These community development organizations are often strapped for financial support for their operating expenses. Several programs have been launched recently to provide capital dollars to these organizations. For example, Community Legacy, the Baltimore Regional Neighborhood Initiative, and the Maryland Façade Improvement Program all provide funding for community development capital projects. Alternatively, the funding provided by the Community Development Program will allow organizations to effectively implement community development projects by providing flexible funding that these organizations can use to support their operating costs. The needed development of our communities depends on the State of Maryland and local jurisdictions continuing to collaborate and support these organizations.

Accordingly, Baltimore County urges a **FAVORABLE** report on SB 953 from the Senate Budget and Taxation Committee. For more information, please contact Jenn Aiosa, Director of Government Affairs at jaiosa@baltimorecountymd.gov.

SB 953_signed.pdf

Uploaded by: Leila Kohler-Frueh

Position: FAV



Bringing people together to build homes, communities & hope

SENATE BILL 953
Housing – Community Development Fund Program Act - Funding
BUDGET & TAX COMMITTEE
February 28, 2024

Position: FAVORABLE

Dear Chairman Guzzone and Members of the Senate:

Habitat Chesapeake urges this committee to vote a favorable report for **SB 953 – Housing – Community Development Fund Program Act - Funding**

SB 953 creates a permanent funding source for the Community Development Fund which was created in 2018. The funding is critical operating dollars for community-based organizations to use for affordable housing, neighborhood and commercial revitalization, housing and financial counseling, small business development, community services, and more.

We are seeking \$5 million from the Unclaimed Property Fund after usual disbursements have been made.

For 42 years, Habitat for Humanity of the Chesapeake has been a catalyst for moving low-income families toward more prosperous, stable futures through affordable homeownership. By bringing people together to build homes, communities, and inspire hope, we settled 798 families into energy-efficient, affordable homes with zero-interest mortgages. This positively impacted the lives of more than 3,000 partner family members (more than half of whom are children), involved more than 5,000 volunteers annually and impacted hundreds of other community residents who benefit from safer, more vital communities as homeownership rates increase.

Our key services include:

- Home construction and Rehabilitation
- Homeowner Services
- HabiCorps, Workforce Development
- Financial Literacy
- Credit Remediation
- Volunteer Engagement
- Community Engagement and Revitalization
- ReStore, a Social Enterprise



Bringing people together to build homes, communities & hope

This year, we are working on 16 homes, both new construction and rehabilitation of properties that stand vacant or abandoned in Baltimore area neighborhoods including Milton-Montford, Woodbourne-McCabe, Sandtown, and Curtis Bay. How do we accomplish this work? With devoted and compassionate employees, strong community partnerships, committed funding partners, trusted partner families, and a network of six ReStores.

With chronic underinvestment in nonprofit infrastructure and staff, we are strained for capacity, forced to stretch dollars, or decrease the pace of our work, thereby limiting our impact. Sources for operating funds, as well as unrestricted support, are traditionally difficult for the nonprofit sector to access and are critical to the success of the planning and completion of capital projects, particularly those that support homeownership as a generational wealth building tool for low-income families in underinvested communities.

Habitat Chesapeake is grateful for the funding sources that we are able to access for operating, but we are also abundantly aware of the limited number of sources, and the fact that more organizations with increasing need will compete for the same pool of funds in our region.

Please vote a favorable report for SB 953.

Sincerely,

A handwritten signature in blue ink that reads "Leila Kohler-Frueh".

Leila Kohler-Frueh

SB0953 ACDS Support - Community Development Fund.p

Uploaded by: Lisa Sarro

Position: FAV



SB 0953 – Housing – Community Development Fund Program Act - Funding

BUDGET AND TAXATION COMMITTEE

February 28, 2024

Position: FAVORABLE

Arundel Community Development Services, Inc. (ACDS), urges you to **support SB0953 – Housing – Community Development Fund Program Act – Funding**. ACDS serves as Anne Arundel County’s nonprofit housing and community development agency, helping Anne Arundel County residents and communities thrive through the provision of affordable and sustainable housing opportunities, programs to prevent evictions and end homelessness, and community development initiatives. In fulfilling this role, ACDS administers numerous grants to nonprofit partners, directly develops and implements programming, and develops housing and community development strategies for Anne Arundel County.

SB 0953 creates a permanent funding source for the Community Development Fund, which was created in 2018 to provide financial assistance for community development projects and community development organizations around the State. Adequate operating dollars are critical to support the work of community-based organizations that do the work required for robust, effective community development programs. These organizations engage every day in the hard work of creating and sustaining affordable housing, initiating and completing neighborhood and commercial revitalization projects, providing housing and financial counseling, supporting small business development and the provision of key community services, and much more.

Our County has long prioritized financial support for community-based organizations because we understand that general operating funds are a key part of ensuring that nonprofits doing critical work for our community can sustain their day-to-day operations and meet their basic operational needs, such as making payroll and rent. However, **local funding alone does not begin to meet demand. ACDS administers locally available Public Services funds through grants to local nonprofits. Every year, the funding requests we receive from great nonprofits that implement crucial programs far exceed the funds available to meet the operating expenses of those nonprofits. This severely limits their ability to administer crucial programs to support those most in need in our community.** This bill would go a long way toward ensuring that Maryland’s excellent community development partners are actually able to do the community development work they are set up and ready to do.

For the reasons noted above, we urge you to issue a FAVORABLE report for SB 0953.

SB953 - Community Development Fund - RMC Support T

Uploaded by: Megan D'Arcy

Position: FAV



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Email: rmc.mda@maryland.gov
Website: www.rural.maryland.go

Susan O'Neill, Chair

Charlotte Davis, Executive Director

Testimony in Support of
Senate Bill 953 – Housing – Community Development Program Act – Funding
Senate Budget and Taxation Committee
February 28, 2024

The Rural Maryland Council supports Senate Bill 953 – Community Development Program Act – Funding. This bill requires the Comptroller to distribute \$5.0 million annually from the State’s unclaimed property fund to the Community Development Program Fund (CDPF) within the Department of Housing and Community Development (DHCD). The bill also repeals uncodified language from prior chapter law specifying that DHCD is not required to incur costs for the Community Development Program (CDP) until money is appropriated in the State budget. The bill takes effect June 1, 2024.

Senate Bill 953 creates a permanent funding source for the Community Development Fund which was created in 2018. The funding is critical operating dollars for community-based organizations to use for affordable housing, neighborhood and commercial revitalization, housing and financial counseling, small business development, community services, and more.

Rural communities face unique challenges when dealing with the affordable housing crisis. Because development does not generally occur at a large scale in rural areas, construction costs are often higher in rural communities compared to urban areas, which reduces the incentives for private investment. Additionally, a lack of access to credit in many rural areas limits funding for maintenance of existing units. Senate Bill 953 will provide the financial support needed to help resolve these housing challenges.

The Rural Maryland Council respectfully requests your favorable support of Senate Bill 953.

The Rural Maryland Council (RMC) is an independent state agency governed by a nonpartisan, 40-member board that consists of inclusive representation from the federal, state, regional, county and municipal governments, as well as the for-profit and nonprofit sectors. We bring together federal, state, county and municipal government officials as well as representatives of the for-profit and nonprofit sectors to identify challenges unique to rural communities and to craft public policy, programmatic or regulatory solutions.

“A Collective Voice for Rural Maryland”



50 Harry S. Truman Parkway • Annapolis, MD 21401
Office: 410-841-5772 • Voice: 410-841-5761 • TTY: 800-735-2258
Email: rmc.mda@maryland.gov
Website: www.rural.maryland.go

Susan O'Neill, Chair

Charlotte Davis, Executive Director

SB0953-EnterpriseFAV_Feb2024.pdf

Uploaded by: Melissa Bondi

Position: FAV



Before the Senate Budget and Taxation Committee

SB0953: Housing - Community Development Program Act – Funding

Position: Favorable

submitted via electronic transmission
February 27, 2024

To All Members of the Committee:

I am writing today on behalf of Enterprise Community Partners (Enterprise) **to urge support for \$5 million in Community Development Program Funding as outlined in Senate Bill 0953.** A portion of proceeds from the state’s Unclaimed Property Fund could cover this request in its entirety.

About Enterprise:

Founded 40 years ago here in Maryland, Enterprise is committed to make home and community places of pride, power and belonging, and platforms for resilience and upward mobility for all.

Our impact and investment in Maryland housing and affordability is one measure of our commitment to the state and its residents. Enterprise’s affordable housing production, preservation, and rehabilitation efforts total more than \$1 billion in total portfolio value, including 76 apartment communities and more than 7,500 homes in Maryland. Our work is centered on holistic resident services and environmentally sustainable design, construction and operations.

In addition, we provide millions of dollars each year in loan financing, equity investments and grants to nonprofit and mission-minded community organizations, as well as technical assistance, partnerships, and a variety of federal, state, and local policy analysis.

Enterprise brings substantial first-hand experience of the vital role the state’s housing and community development programs play in meeting community needs.

About the Community Development Program Fund:

As you may recall, the state established a Community Development Fund, whose purpose is to provide financial assistance for community development organizations, and community development projects, across Maryland. Eligible purposes may include capital and/or operating grants supporting:

- affordable housing;
- neighborhood revitalization for residential and commercial areas;
- housing counseling, financial counseling, and foreclosure prevention;
- community organizing;
- small business development;
- community services; and

- any other community development purpose

Community-serving organizations are critical partners in meeting the vision and the priorities of Maryland to support residents, small businesses, services and amenities that benefit the overall health and well-being of neighborhoods large and small. As partners to the state, with on-the-ground expertise and knowledge of community need and opportunity, community development organizations create projects support and enhance quality of life for all.

Enterprise works with many community serving organizations across Maryland, from our annual federal Section 4 grantees to Community Development Corporations (CDCs) in Baltimore, and many community-serving partners in the Purple Line corridor and beyond. We see first-hand how investments in both the projects and the organizations themselves are leveraged to garner even greater federal, local, and private sector investments in Maryland communities.

Combined, the state's investments provide a larger economic impact than its own dollars, all of which are used to support Maryland residents and neighborhoods directly. This approach is more effective and more resource-efficient than if the state worked by itself to accomplish the same impact. It also creates and maintains more Maryland jobs in communities, within partner organizations and the additional project employees and contractors they support.

Providing \$5 million in resources to support the work of the Community Development Program Fund can be paid for by a portion of the Unclaimed Property Fund. This designation would also cover the costs to the Department of Housing and Community Development (DHCD) administration costs, as outlined in the Fiscal and Policy Note for this bill and its companion, HB1224.

The total amount of unobligated resources from the state's Unclaimed Property Fund in FY23 was \$153.1 million. This was distributed to the general fund after other obligations for fund proceeds were met. We agree that designating a small percentage of this balance each year to the Community Development Program Fund is both a strategic and equitable use of resources to support Maryland organizations and communities. **We urge you to move favorable this legislation for \$5 million to support the Community Development Program Fund.**

Our team would be happy to answer any questions you may have about our work in Maryland, and we appreciate your consideration of these views.

Respectfully submitted:

Melissa Bondi
Mid-Atlantic State & Local Policy Director

Rev. David C. Bowers, Vice President and Mid-Atlantic Market Leader

MAHC Testimony_SB 953_CD Fund_FAV.pdf

Uploaded by: Miranda Willems

Position: FAV



Testimony to the Budget & Tax Committee
SB 953 – Housing - Community Development Program Act - Funding
Position: Favorable

SB 953 creates a dedicated source of funding for the Community Development Fund (the “Fund”), which was established in 2019 to provide flexible funding for community development projects and community development organizations throughout the State, and it includes affordable housing and neighborhood revitalization as eligible uses. MAHC represents both non-profit and for-profit developers of affordable rental housing who primarily create housing using the Department of Housing and Community Development’s rental housing programs. The Community Development Fund could serve as an additional gap resource for the creation and preservation of affordable housing, as well as provide much needed operating support to those organizations that develop affordable housing. SB 953 proposes the Fund be supported by the Unclaimed Property Fund, which is a viable solution for long-term, sustainable funding, and thus the Fund would not compete for annual appropriations with existing DHCD programs. We support SB 953 to provide funding for the Community Development Fund to support community development organizations with the development of affordable housing.

MAHC is the leading organization for the affordable rental housing industry in Maryland and represents over 185 member organizations, including nonprofit and for-profit developers, community action groups, State and local housing authorities, property management companies, financial institutions, community development organizations, contractors, investors, consultants and individuals. This fund will provide an additional resource for our members to use for the development and preservation of affordable housing across Maryland.

Respectfully submitted on February 28, 2024 by Miranda Darden-Willems, Executive Director, on behalf of the MAHC Board of Directors.

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Jessica D. Zuniga, Foundation Development Group, Ex Officio

www.mdahc.org
443-758-6270

Community Development Fund SB953.pdf

Uploaded by: Sarah Reddinger

Position: FAV

SENATE BILL 953
Housing – Community Development Fund Program Act - Funding
February 28, 2024
Position: FAVORABLE

Dear Chairman Guzzone and Members of the Senate:

Habitat for Humanity Metro Maryland urges this committee to vote a favorable report for **SB953 – Housing – Community Development Fund Program Act - Funding**

SB 953 creates a permanent funding source for the Community Development Fund which was created in 2018. The Community Development Fund would provide critical operating dollars for community-based organizations providing affordable housing, neighborhood and commercial revitalization, housing and financial counseling, small business development, community services, and more.

We are seeking \$5 million from the Unclaimed Property Fund after usual disbursements have been made.

Habitat for Humanity Metro Maryland is a nonprofit serving Montgomery and Prince George's Counties focused on affordable homeownership. Habitat builds and rehabilitates homes that it sells to income-qualified buyers, providing an affordable mortgage financed by the organization. Habitat also offers a home preservation program that helps lower income homeowners make necessary health, safety, accessibility, and climate resiliency improvements in their homes. Since its founding in 1982, Habitat has completed more than 885 projects, serving more than 1,700 Marylanders.

The pandemic only increased the need for services provided by nonprofit organizations including affordable housing nonprofits. Our organization alone has more than 4,000 people on the interest in home purchase email list and more than 2,300 households on the home preservation inquiry list. While we've been able to identify additional capital funding sources, although not nearly enough to meet the need, it is significantly more difficult to find operating dollars.

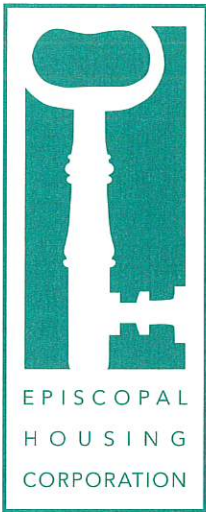
In order to meet the needs of more Marylanders, nonprofits like ours need additional operating funds to build staffing capacity. It's critical for nonprofits to remain competitive in the labor market and maintain the ability to attract and retain talented employees.

Please provide a favorable report for SB953.

Sincerely,

*Sarah Reddinger, Vice President of Community Development
Habitat for Humanity Metro Maryland, Inc.
8380 Colesville Road, Suite 700, Silver Spring, MD 20910
(301)332-4391
Sarah.Reddinger@HabitatMM.org*

SB 953 testimony.pdf
Uploaded by: Shannon Snow
Position: FAV



SENATE BILL 953
Housing – Community Development Fund Program Act - Funding
BUDGET & TAX COMMITTEE
February 28, 2024
Position: FAVORABLE

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BALTIMORE, MD 21211
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Daniel McCarthy
Executive Director

Dear Chairman Guzzone and Members of the Budget and Tax Committee:

Episcopal Housing Corporation respectfully requests that this committee vote for a favorable report for **SB 953 – Housing – Community Development Fund Program Act - Funding**

SB 953 creates a permanent funding source for the Community Development Fund which was created in 2018. The funding is critical operating dollars for community-based organizations to use for affordable housing, neighborhood and commercial revitalization, housing and financial counseling, small business development, community services, and more.

We are seeking \$5 million from the Unclaimed Property Fund after usual disbursements have been made.

Episcopal Housing is a nonprofit developer of affordable housing and community facilities and while we rely on capital funding for the bricks and sticks of our projects, without operating funding, we simply are unable to do the work.

The demand for safe, decent, and affordable housing continues to grow, yet nonprofit community development organizations struggle to have the capacity to meet the need. A dedicated source of operating funds will provide the funding stability that these nonprofits need and allow these organizations to begin to make real progress in addressing the affordable housing crisis in Maryland.

Please vote a favorable report for SB 953.

Sincerely,

Shannon Snow
Projects Director

DHDSB953Favorable1.pdf

Uploaded by: Shavaugn Jackson

Position: FAV



8025 Liberty Road Windsor Mill, Maryland 21244
Phone: (410) 496-1214 Fax (410) 496-9352 website: www.diversifiedhousing.org

Dear Chairman Guzzone and Members of the Senate:

Diversified Housing Development, Inc. urges this committee to vote a favorable report for **SB953 – Housing – Community Development Fund Program Act - Funding**

SB 953 creates a permanent funding source for the Community Development Fund which was created in 2018. The funding is critical operating dollars for community-based organizations to use for affordable housing, neighborhood and commercial revitalization, housing and financial counseling, small business development, community services, and more.

We are seeking \$5 million from the Unclaimed Property Fund after usual disbursements have been made.

Diversified Housing Development, Inc. is a Non-Profit Housing and Community Development organization located in Northwest Baltimore County. We offer Housing Counseling, Home Weatherization, and Housing Rehabilitation and Development, to low to moderate income families.

Our community is becoming more and more diverse and the needs for the services that we provide are growing. Yet the operating support that sustains our organization continues to decline. We have been unable to expand our staff due to lack of funding. This impacts the number of families that we can help due to staffing constraints. It also can begin to affect the quality of services we may be able to offer.

Our organization is also in a very different situation due to its location. Because of where we are located, we not only receive requests for service from Baltimore County residents, but we also receive many requests for help from Baltimore City, Carroll County and Howard County residents. These requests for services add to the strain that is placed on the agency.

Please vote a favorable report for SB 953.

Respectfully Submitted:

A handwritten signature in cursive script that reads "Shavaugn Jackson".

Shavaugn Jackson
Executive Director