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House Environment and Transportation

HOUSE BILL 69: Community Development Administration - Live Near Where You Teach Program - Establishment

DATE: JANUARY 30, 2024

POSITION: In Favor

The Baltimore Teachers Union is in favor of House Bill 69, Authorizing the Community Development Administration in the Department of Housing and Community Development to administer a home buyer assistance program, a rental assistance program, and certain community development projects that assist certain school staff members with the purchase or rental of homes near where the school staff member is employed

The Baltimore Teachers Union represents 8,280 teachers, paraprofessionals, counselors, clinicians, librarians, secretaries, community school site specialists, bus transportation aides, and many more school-based and central office support staff. We are 4 out of 5 workers in Baltimore City Public Schools, serving 75,811 students and their families. Our national union, the American Federation of Teachers, has over 1.7 million members in the United States and its territories.

This innovative initiative aims to address a critical concern within our education system - the housing challenges faced by school staff members. As representatives of the teachers union, we firmly believe that implementing this program will have a positive impact on both the educational workforce and the communities they serve. Our educators are the backbone of our education system, and their commitment to nurturing the next generation is unparalleled. However, the increasing difficulty in finding affordable housing near their workplace poses a significant obstacle to their well-being and, consequently, their ability to deliver the best education to our students.

When educators live in close proximity to their schools, they become more engaged members of the community. Increased community engagement fosters stronger relationships between educators, students, and parents, leading to a more collaborative and supportive learning environment. Shorter commutes result in less stress and more time for personal and professional development. By addressing the housing challenges faced by our educators, we contribute to their overall well-being, enabling them to be more effective in their roles.

In conclusion, the "Live Near Your Work" incentive program is a crucial step towards ensuring a stable, satisfied, and engaged educational workforce. By investing in our educators' well-being and addressing the housing challenges they face, we are not only supporting them individually but also contributing to the overall improvement of our education system.

The Baltimore Teachers Union urges the esteemed members of this committee to consider the immense positive impact this program could have on our schools, educators, and communities. Your support for the "Live Near Your Work" incentive program will undoubtedly enhance the educational experience for our students and strengthen our commitment to fostering excellence in education.

Telephone: (410) 358-6600 Fax: (410) 358-2894 Website: www.baltimoreteachers.org

HB 69_AFSCME3_FAV.pdf Uploaded by: Denise Gilmore Position: FAV



HB 69 - Community Development Administration - Live Near Where You Teach Program - Establishment Environment and Transportation Committee

January 30, 2024

FAVORABLE

AFSCME Council 3 supports HB 69. We represent non-instructional staff in K-12 schools districts across Maryland. Our custodians, bus drivers, and maintenance staff are often the lowest-paid employees in the school system and often have difficulty accessing affordable housing near the schools where they work. This legislation authorizes the Department of Housing and Community Development to administer home buyer and rental assistance programs to help school staff access housing near the schools where they work. The home buyer program assists school staff members with receiving low-interest mortgage loans, and down payment and closing cost assistance. The rental assistance program offers new school staff members \$1,000 per month in housing assistance for the fist 18 months of full-time employment if the staff member is lives near their school.

With raising housing costs, benefits like these go a long way in recruiting and retaining quality staff. DHCD has similar programs already and we encourage continued investment in helping public employees live near where they work and serve their communities.

We urge the committee to provide a favorable report.

HB0069-ET_MACo_SUP.pdf Uploaded by: Dominic Butchko



House Bill 69

Community Development Administration -Live Near Where You Teach Program - Establishment

MACo Position: **SUPPORT**To: Environment & Transportation Committee

Date: January 30, 2024 From: Dominic J. Butchko

The Maryland Association of Counties (MACo) **SUPPORTS** HB 69. This bill establishes the Live Near Where You Teach Program, which offers rental and homebuyer assistance for school staff.

For the 2024 Maryland General Assembly Session, MACo has made it a priority – one of the Association's four legislative initiatives – to *Advance Comprehensive Housing Solutions*. Much like climate change and sea level rise, the challenges surrounding affordable housing are vast and call for a large, multipronged effort. While in other policy areas, it may be easy to deduce a simple cause-and-effect relationship, housing is a complex web of multifaceted factors. Addressing challenges like workforce, financing, interest rates, broad economic trends, supply chain, and large out-of-state corporate interests – among many other obstacles – requires an all-hands-on-deck effort from policy makers at all levels.

MACo is working with sponsors to cross-file legislation to target several components of this crisis: abandonment/blight disincentives, corporate owner transparency, and short-term rental oversight. Additionally, under this initiative, counties will be supporting other pro-housing legislation which helps to advance the conversation, balances local flexibility, and ensures more Marylanders can afford a place to call home.

Counties support HB 69 as it both provides an additional tool in the toolbox in addressing affordable housing and supports critical elements of the education workforce. This legislation also makes smart use of local programs as force multipliers that can be used in conjunction with this new state benefit. While school staff are not the only government workforce in need of additional support, the Live Near Where You Teach Program offers a step in the right direction, with financing tools to help combat today's difficult financial marketplace for new homebuyers.

To meet the state and local obligations under the Blueprint, it is important to ensure that not only educators, but all school staff have somewhere affordable to call home. For this reason, MACo urges the committee to give HB 69 a **FAVORABLE** report.

HB 69 - Live Where You Teach - FAV - REALTORS.pdf

Uploaded by: Lisa May



House Bill 69 – Community Development Administration - Live Near Where You Teach Program - Establishment

Position: Support

The Maryland REALTORS® offers its support for House Bill 69, which establishes the Live Near Where You Teach Program.

Average salaries for Maryland teachers are approximately \$60,000, which is well below the income needed to qualify for a starter home in the state. Affordability challenges also exist for teachers in the rental market. Nationally, rent consumes nearly 50% of a starting teacher's salary. This places them in the "severely housing cost burdened" category as defined by the United States Department of Housing and Urban Development.

Spending that percentage of income on rent makes it incredibly difficult to save for a home purchase. This is due not just because average teacher pay lags 11-30% behind workers of similar educational attainment, but also because rents and home prices have risen faster than wages in nearly all employment sectors. Student loan debt for teachers has also increased by as much as 82% in recent years.

Despite the efforts of Maryland local governments to incentivize homeownership through down payment and other assistance programs, it often is not enough to reach affordability for educators, particularly in the state's higher-cost areas.

The Live Near Where You Teach Program would supplement these local efforts and expand upon Employer Assisted Housing programs which exist in the private sector. REALTORS® respectfully ask for your support of House Bill 69.

For more information contact lisa.may@mdrealtor.org or christa.mcgee@mdrealtor.org



[2024 - 01.30] HB69 Written Testimony .pdf Uploaded by: Marlon Amprey

Marlon Amprey Legislative District 40 Baltimore City

DEPUTY MAJORITY WHIP

Economic Matters Committee



The Maryland House of Delegates 6 Bladen Street, Room 315 Annapolis, Maryland 21401 410-841-3520 · 301-858-3520 800-492-7122 Ext. 3520 Marlon.Amprey@house.state.md.us

THE MARYLAND HOUSE OF DELEGATES Annapolis, Maryland 21401

Tuesday, January 30, 2024

Testimony of Delegate Marlon Amprey in Support of House Bill 69 Live Near Where You Teach Program

Dear Members of the Environment and Transportation Committee,

It is widely known that teachers have a tremendous impact on students' lives and play a pivotal role in shaping future advocates. Teachers make up a huge part of our future generation and therefore, the future of Baltimore and the State of Maryland. Not only do teachers contribute greatly to our community, but also the members of the school staff such as school psychologists, paraprofessionals, school secretaries, guidance counselors, etc., play a tremendous role in our students' lives. All of these members work endlessly to make sure their students feel safe, comfortable, and understood in the classroom environment and beyond. Therefore, it is our responsibility to make sure these educators are getting the best assistance and are rewarded for their investment in our youth.

House Bill 69 enables the Community Development Administration in the Department of Housing and Community Development to administer a home buyer assistance program that assists teachers and school staff members to receive certain low-interest mortgages for the purchase of homes near where the member is employed; it also enables the Administration to administer certain community development projects to provide school staff members with certain financial assistance to buy homes near where the individual is employed under certain circumstances. The 'Live Near Where You Teach' initiative is notable for its special emphasis on educators, providing support that is tailored to educators and support staff. Its unique goal of establishing a direct line of communication between educators and their communities is what makes it stand out. The program's accountability is improved by its specificity, which guarantees a focused and effective implementation that directly benefits teachers and the educational environment they contribute to.

We are currently experiencing a nationwide teacher shortage and wish to bring in and retain teachers in the State of Maryland. This program made for educators will not only support our school staff by providing financial benefits, but will help teachers establish their roots in their communities. The program will help retain teachers while encouraging, incentivizing, and attracting teachers in areas where we need them the most. Through this legislation, we seek to add to the current programs for employer-assisted housing financing. A new program dedicated to our dedicated educators is *needed* to ensure that all of Maryland's eligible school staff have access to financial resources to live near their respective schools, incentivizing them to stay and help their students prosper.

The enactment of HB69 will further financially support our teachers and address the staffing shortages in Maryland's schools. Additionally, creating more homeowners who are teachers will ensure we have more strong social pillars in needy communities. Living in the same neighborhoods as their students will grant Maryland's teachers and school staff the opportunity to better understand and connect with their students and improve educational outcomes while incentivizing home ownership in needy communities.

For these reasons, I strongly urge a favorable report on House Bill 69.

Respectfully,

Delegate Marlon Amprey

40th Legislative District of Maryland

Mil D. Cly

HB69_MACC_BradPhillips_FWA.pdf Uploaded by: Jane Thomas



Environment and Transportation Committee

Testimony by:
Maryland Association of Community Colleges
Dr. Brad Phillips, Executive Director
January 30, 2024

HB 69 – Community Development Administration – Live Near Where You Teach Program - Establishment

Position: Favorable with Amendments

The Maryland Association of Community Colleges (MACC), representing all of Maryland's 16 community colleges, supports HB 69, which authorizes the Community Development Administration in the Department of Housing and Community Development to administer a home buyer assistance program and other community development projects that assist school staff members with purchasing a home near the school where the staff member is employed.

MACC would like to make a friendly amendment that would also allow staff and faculty members who are employed at a Maryland community college to also take advantage of the establishment of a Live Where You Teach Program. Like teachers in our State's public elementary and secondary schools, our colleges would benefit from any incentives and benefits that would strengthen retention of the workforce and create a greater sense of community among the college.

Thank you for your consideration of this bill, our amendment, and all your efforts to improve Maryland's community colleges for the benefit of the students we serve.

BaltimoreCounty_FWA_HB0069.pdf Uploaded by: Jennifer Lynch



JOHN A. OLSZEWSKI, JR. County Executive

JENNIFER AIOSA Director of Government Affairs

AMANDA KONTZ CARR Legislative Officer

WILLIAM J. THORNE
Legislative Associate

BILL NO.: HB 69

TITLE: Community Development Administration – Live Near Where

You Teach Program – Establishment

SPONSOR: Delegate Amprey

COMMITTEE: Environment and Transportation

POSITION: SUPPORT WITH AMENDMENTS

DATE: January 30, 2024

Baltimore County **SUPPORTS WITH AMENDMENTS** House Bill 69 – Community Development Administration – Live Near Where You Teach Program – Establishment. This legislation would establish the Live Near Where You Teach Program, which would assist school staff members with the purchase or rental of homes near where the staff member is employed.

Baltimore County seeks to expand the affordability and accessibility of homeownership, utilize schools as anchors for community development, and expand benefits to school staff members. This Live Near Where You Teach Program would support existing efforts to increase homeownership around schools while also addressing barriers to stable housing for working families.

An expansion amendment that Baltimore County suggests would include personnel that support the transportation, grounds, and facility maintenance of schools that live within the County that they serve. These individuals are often assigned to more than one school and are some of the lower-paid employees within the system. These employees and their families deserve to and would benefit from a housing ownership incentive.

Accordingly, Baltimore County urges a **FAVORABLE WITH AMENDMENTS** report on HB 69 from the House Environment and Transportation Committee. For more information, please contact Jenn Aiosa, Director of Government Affairs at <u>jaiosa@baltimorecountymd.gov</u>.

HB69_DHCD_INFO.pdf Uploaded by: Chuck Cook Position: INFO



WES MOORE Governor ARUNA MILLER Lt. Governor JACOB R. DAY Secretary JULIA GLANZ Deputy Secretary

DATE: January 30, 2024

BILL NO.: House Bill 69

TITLE: Community Development Administration - Live Near Where You Teach Program -

Establishment

COMMITTEE: House Committee on Environment and Transportation

Letter of Information

Description of Bill:

House Bill 69 authorizes the Department of Housing and Community Development to establish a down payment assistance program in conjunction with an employer partner match for teachers. This program would be offered as an add-on for eligible loans under the Maryland Mortgage Program. HB 69 is similar to HB 81 - introduced in the 2023 Legislative Session - but has the addition of a program that offers newly hired staff members \$1000/month in rental assistance for the first 18 months of full-time employment.

Background and Analysis:

The Department currently operates an employer-based down payment assistance match program called House Keys 4 Employees (https://mmp.maryland.gov/pages/downpayment.aspx), which is substantially similar to this proposal. Our Partner Match Programs offer additional down payment and/or closing cost assistance for qualified borrowers who meet the criteria established by the partner. DHCD will match the partner's assistance with up to \$3,500 in additional down payment or closing cost assistance above our standard down payment assistance.

There are currently multiple participating schools or school systems who participate including the public school systems for Calvert County, Charles County, Montgomery County, Prince George's County, Harford County, and Baltimore City, as well as at least one private school, and a number of colleges, universities, and local governments (https://mmp.maryland.gov/Pages/Partner-Employers.aspx). All school systems in the state are eligible to participate.

Employees of a participating employer are eligible, including school faculty and staff, subject to the conditions of the employer and general eligibility for the Maryland Mortgage Program.



