



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](mailto:rmc.mda@maryland.gov)  
Website: [www.rural.maryland.gov](http://www.rural.maryland.gov)

*Susan O'Neill, Chair*

*Charlotte Davis, Executive Director*

Testimony in Support of  
House Bill 1090 – Revitalizing Neighborhoods Through Homeownership Program and Fund -  
Established  
House Environment and Transportation Committee  
Tuesday, February 27, 2024

**The Rural Maryland Council supports House Bill 1090 – Revitalizing Neighborhoods Through Homeownership Program and Fund – Established.** This bill will reverse blight as well as increase the available stock of affordable housing by establishing the Revitalizing Neighborhoods Through Homeownership Program at the Department of Housing and Community Development. This program will 1) provide financial assistance in the form of loans to political subdivisions to support the purchase and renovation of Department of Housing and Urban Development (HUD) dollar homes and abandoned residential properties for resale to low to moderate income buyers 2) establish the Revitalizing Neighborhoods Through Homeownership Program and Fund as a special, non-lapsing fund to provide financial assistance in the form of loans under the Programs provisions.

Local governments across the state face challenges related to vacant and abandoned properties. A survey done by the Community Development Network of Maryland in 2017 found that smaller municipalities want more tools to address issues related to vacant properties. The City of Cambridge and Salisbury University were jointly recognized in 2018 with a Special Achievement in GIS (SAG) award for its pilot blighted housing study, which married ArcGIS and Survey123 software to effectively measure risk factors leading to eventual housing blight. According to a Harvard Law and Policy Review article on rural blight, grants and loans to struggling homeowners for property repairs, historic preservation incentives for local governments and developers, demolition assistance, and other programming to support local efforts have demonstrated potential to make a dent in rural blight. ([https://harvardlpr.com/wp-content/uploads/sites/20/2019/02/20180613-1\\_Eisenberg.pdf](https://harvardlpr.com/wp-content/uploads/sites/20/2019/02/20180613-1_Eisenberg.pdf))

HB1090 will help low to moderate income families to purchase a home through the HUD's Dollar Homes program by providing matching funds. According to HUD about Dollar Homes | HUD.gov / U.S. Department of Housing and Urban Development (HUD), Dollar Homes are single-family homes that are acquired by the Federal Housing Administration as a result of foreclosure actions. These properties are available to be sold for \$1.00 through the program if FHA is unable to sell the homes for six months. These newly occupied homes can offer security and stability for the homeowners and revitalize their surrounding communities.

The 2020 Maryland Housing Needs Assessment & 10-Year Strategic Plan shows that there is a severe lack of affordable housing in the State. This plan found there is significant variation in the homeownership market across Maryland. Some rural areas in Eastern and Western Maryland, along with Baltimore City and Prince George's County, are still struggling with higher-than-average foreclosures, delinquency rates, and short sales.

(<https://dhcd.maryland.gov/Documents/Other%20Publications/Report.pdf>)

The Rural Maryland Council respectfully requests your favorable support of House Bill 1090.

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”**