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February 23, 2021

The Honorable Paul Pinsky  
Chairman  
Education & Environmental Affairs Committee  
2W Miller Senate Office Building  
Annapolis, Maryland 21401

Dear Chairman Pinsky:

On behalf of the University of Maryland, Baltimore, I would like to express my strong support for ***SB 637 - Community Development Administration – Live Near Your School Program – Establishment***. The University of Maryland, Baltimore’s (UMB) Live Near Your Work (LNYW) Program is a home buying assistance benefit for University employees that offers money toward the down payment and closing costs of homes in select West Baltimore neighborhoods, including the purchase of a home requiring major renovations.

Currently, the program offers UMB employees assistance with down payments and closing costs on newly purchased homes in designated areas. UMB contributes \$16,000 per eligible participant as a commitment to its surrounding communities, while the city of Baltimore will offer a matching grant of up to \$2,500 for those who are eligible. To be eligible, applicants must be a regular full or part-time (at least half-time) faculty, staff, or postdoctoral fellow employee in good standing. Participants must contribute a minimum of \$1,000 toward the down payment, prove creditworthiness, and complete a homeownership counseling program.

From January 2018 through January 2021, the program has helped 56 employees to purchase homes in the eligible neighborhoods in Southwest/West Baltimore, with one in the pipeline, meaning nearly half of LNYW’s initial \$1.5 million subsidy has been expended. The average purchase price has been \$193,000.

The seven neighborhoods that were part of UMB’s Live Near Your Work program initially were Barre Circle, Franklin Square, Hollins Market, Mount Clare, Pigtown/Washington Village, Poppleton, and Union Square. In June, 2020, the program capitalized on its success by expanding into two neighborhoods with historic significance: Druid Heights and Heritage Crossing.

While undergraduate or graduate students do not participate in UMB’s program, we believe that adding a Live Near Your School program, if funded properly, would complement our successful LNYW program at UMB. A LNYS program would encourage our students to help contribute to the revitalization of West Baltimore and the City of Baltimore.

As the committee is aware, UMB’s student population is made up of the majority of graduate and professional students. The bill language defines a “RECENT GRADUATE” to MEAN AN INDIVIDUAL WHO, WITHIN 5 YEARS BEFORE APPLYING FOR ASSISTANCE UNDER THIS SECTION, GRADUATED FROM A PUBLIC INSTITUTION OF HIGHER

EDUCATION IN THE STATE WITH AT LEAST 120 CREDITS. Under this current definition there will be some UMB graduates who will not meet this 120 credit threshold because they will not earn enough credits from either the graduate or professional degree program. For example, our graduate from our School of Social Work will earn their professional degree with only 60 credits. Therefore, we would respectfully request the committee to amend the bill language to allow a “recent graduate” to apply for assistance from the program if they have earned at least 30 credits from a graduate level or professional degree program.

We support passage of ***SB 637 - Community Development Administration – Live Near Your School Program – Establishment.***

Respectfully,

A handwritten signature in black ink that reads "Dawn M. Rhodes". The signature is written in a cursive, flowing style.

Dawn M. Rhodes, MBA  
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