

SB 637_FSU_FAV_Clapsaddle.pdf

Uploaded by: Clapsaddle, Mary

Position: FAV



SB637

FAVORABLE

One University. A World of Experiences.

To: Chairman Pinsky, Environment Health and Educational Affairs committee
From: Mary Clapsaddle, FSU Director of Government Relations
Date: February 23, 2021
Re: SB637 – Community Development Administration – Live Near Your School Program – Establishment

Frostburg State University is pleased to voice its support for SB637, which would authorize the provision of low interest loans and closing cost assistance for students and recent graduates who purchase homes in proximity to FSU. This program will have several obvious benefits: to the extent that students invest in properties around campus, these neighborhoods will be stabilized, and recent graduates would be incentivized to stay in Frostburg to work. As importantly, the increased likelihood of a robust housing market will inspire current property owners to keep their properties well-maintained to maximize their sales potential.

Frostburg would be able to carefully evaluate any supplemental incentives we may be able to provide as a match, and we appreciate that flexibility to determine what, if anything, is best for the institution and our students.

This program is a natural next step from the very successful Live Near Your Work program, and FSU urges a FAVORABLE committee report.

Cc: Senator Antonio Hayes, Sponsor

For more information, contact Mary E. Clapsaddle, Director of Government Relations at 410-562-2838
FSU is a constituent institution of the University System of Maryland

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FSU is a constituent institution of the University System of Maryland

BaltimoreCounty_FAV_SB0637.pdf

Uploaded by: Conner, Charles

Position: FAV



JOHN A. OLSZEWSKI, JR.
County Executive

CHARLES R. CONNER III, ESQ.
Director of Government Affairs

JOEL N. BELLER
Deputy Director of Government Affairs

BILL NO.: **SB 637**

TITLE: Community Development Administration – Live Near Your School Program – Establishment

SPONSOR: Senator Hayes

COMMITTEE: Education, Health and Environmental Affairs

POSITION: **FAVORABLE**

DATE: February 23, 2021

Baltimore County **SUPPORTS** Senate Bill 637 – Community Development Administration – Live Near Your School Program – Establishment. This legislation would require the Department of Housing and Community Development to administer a home buyer assistance program for students and recent graduates of public higher education institutions.

Maryland has some of the most prestigious public higher education institutions producing highly trained and hardworking young adults. While these young people receive their education in the state, many leave and take their talents to other cities around the country. Educated young adults are some of the state’s most precious resources and Maryland must work to incentivize their students to work and live locally.

This legislation would keep talent in Maryland by qualifying students and graduates of public high education institutions to receive low interest mortgages if they purchase a home near their college or university. HB 943 would also require the State to administer community development projects through the Live Near Your School program in these neighborhoods. These programs will help revitalize university neighborhoods, keep talented youth in the state and help young Marylanders grow their wealth through home ownership.

Accordingly, Baltimore County requests a **FAVORABLE** report on SB 637. For more information, please contact Chuck Conner, Director of Government Affairs, at cconner@baltimorecountymd.gov.

SB 637 Testimony - Senator Hayes.pdf

Uploaded by: Hayes, Antonio

Position: FAV

ANTONIO HAYES
Legislative District 40
Baltimore City

Finance Committee



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THE SENATE OF MARYLAND
ANNAPOLIS, MARYLAND 21401

February 23, 2021

Testimony of Senator Antonio Hayes in Support of Senate Bill 637: Community Development Administration - Live Near Your School Program - Establishment

Dear Chairman Pinsky and Members of the Education, Health, and Environmental Affairs Committee,

I am proud to introduce **Senate Bill 637** to help Maryland invest in both its students and communities around the State. The Live Near Your School (LNYS) program represents a natural next step from the highly successful Live Near Your Work program that was established in 2018.

SB 637 would require the Community Development Administration (CDA) to assist current students and recent graduates, as defined in the bill, in receiving *low-interest loans* for the purpose of purchasing homes near the public institution of higher education attended by the individual. Additionally, the LNYS program would administer community development projects that provide current students and recent graduates with grants to buy homes in *sustainable communities* that are near the school attended by the student or graduate.

The Department of Legislative Services concluded that only one new employee would need to be hired to administer the program, and that the program will likely become self-sustaining after just five years.

The LNYS program would help reduce household travel and energy costs, as well as reduce the impact of long commutes on roads, congestion, and air quality. Furthermore, the LNYS program would help stabilize the neighborhoods around schools through student investment, and increase the likelihood of a robust housing market in these areas. Finally, a home is one of the best investments anyone can make, and a way to establish a financial foundation for future generations. We should do everything in our power to help our young people make these important investments in their futures.

For these reasons, I strongly urge a favorable report on SB 637.

Respectfully,

A handwritten signature in blue ink, appearing to read "Antonio L. Hayes".

Senator Antonio L. Hayes
40th Legislative District - MD

SB637_USM_FAV_HOGAN.pdf

Uploaded by: Hogan, Patrick

Position: FAV



SENATE EDUCATION, HEALTH & ENVIRONMENTAL AFFAIRS COMMITTEE

Senate Bill 637

Community Development Administration – Live Near Your School Program – Establishment

February 23, 2021

Urging a Favorable Report

Chair Pinsky, Vice Chair Kagan, and members of the committee, thank you for the opportunity to share our thoughts regarding Senate Bill 637. The bill requires the Community Development Administration in the Department of Housing and Community Development to administer a home buyer assistance program that assists current students and recent graduates of public institutions of higher education to receive low-interest mortgages for the purchase of homes near their schools.

Alternately, the “Live Near Your Work (LNYW)” movement is a form of employer assisted housing program to not only support an employee toward buying a home, but also encourage them to live closer to their job. The LNYW program proposal pairs a homeownership grant for down-payment and closing cost assistance in partnership between a municipality and participating employers within the area. The municipality or county will often match contributions made by a participating employer with the primary purpose of encouraging employees (or students or recent graduates in the case of Senate Bill 637) to live close to their place of employment, study or transit. Senate Bill 637 encourages prospective homebuyers to live within walking and/or transit distance to their place of employment or educational study in order to reduce not only household travel and energy costs, but to reduce the impact of long commutes on roads, congestion, and air quality.

Nationally, the LNYW program was initially targeted towards the employees of large employers, such as the federal government, major universities and health-hospital campuses in order to have significant impact on commuting levels (since many workers might be eligible for such a program), and to allow employers to offer the program as a tradeoff for employee parking or other commuter benefits.

The cities and counties that are home to University System of Maryland (USM) institutions continue to evolve and welcome new residents. From Mountain Maryland, to Baltimore City and Somerset County – all boast an unrivaled sense of community and intimacy without sacrificing diversity or dynamism. A home, sold to a qualified applicant under fair lending terms, is one of the best investments anyone can make and a way to establish a financial foundation for future generations.

If Senate Bill 637 were to become law, purchasing a home in a qualifying neighborhood would allow students and recent graduates to:

- Become involved, active, and civically-engaged in ever-growing communities.
- Shorten lengthy commutes to work or class.
- Live within walking distance of restaurants, stores, stadiums, and cultural centers.
- Choose from a variety of housing types, ranging from historic single-family homes, to rowhouses to newly constructed condos.

The USM urges a favorable report on Senate Bill 637.

SB0637-EHEA-FAV.pdf

Uploaded by: Mehu, Natasha

Position: FAV



BRANDON M. SCOTT
MAYOR

*Office of Government Relations
88 State Circle
Annapolis, Maryland 21401*

SB 637

February 23, 2021

TO: Members of the Education, Health, and Environmental Affairs Committee
FROM: Natasha Mehu, Director of Government Relations
RE: Senate Bill 637 - Community Development Administration – Live Near Your School Program – Establishment

POSITION: SUPPORT

Chair Pinsky, Vice Chair Kagan, and Members of the Committee, please be advised that the Baltimore City Administration (BCA) **supports** Senate Bill (HB) 637.

SB 637 would create the Live Near Your School program to assist current students and recent graduates by providing low-interest mortgage loans with down payment and closing cost assistance options for the purchase of a home near the school attended they attended.

It is a priority of the BCA to promote equity and advance minority homeownership and economic standing. This bill provides a pathway forward to homeownership for young adults that are often burdened by student loans and facing a housing stock that may be unaffordable without additional support. The mechanisms in this bill not only create a new program to specifically help the targeted population, but would also allow for coordination and leveraging of other existing homeownership programs offered in the public or private sector.

Through the Live Near Your School program, students and recent grads would be afforded the opportunity for homeownership, higher education institutions would potentially retain a larger share of students who attend their institutions, and the communities surrounding the institutions would benefit from increased homeownership and the economic benefits that come from it.

For these reasons, the BCA urges a **favorable** report on SB 637.

*Annapolis – phone: 410.269.0207 • fax: 410.269.6785
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SB637 Community Development Administration – Live

Uploaded by: Rhodes, Dawn

Position: FAV



Dawn M. Rhodes, MBA
Chief Business and Finance Officer
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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
Chief Business & Finance Officer and Vice President

Johns Hopkins Testimony -SB 637-Community Developm

Uploaded by: Hafey, Elizabeth

Position: FWA

TO: The Honorable Paul G. Pinsky, Chair
Senate Education, Health, and Environmental Affairs Committee

FROM: Elizabeth A. Hafey, Esq.
Associate Director, State Affairs, Johns Hopkins University and Medicine

DATE: February 23, 2021

Johns Hopkins offers its **support with amendment** to **Senate Bill 637 – Live Near Your School Program – Establishment**. This bill establishes a home buyer assistance program for current students and recent graduates to receive low-interest mortgage loans, with down payment and closing cost assistance options, for the purchase of homes near the school attended by the student or graduate. While this bill does not currently apply to private institutions of higher education, we would urge an amendment to allow those independent higher education institutions that choose to participate in the program to opt in. This program would be immensely valuable to our students wishing to remain in Baltimore and valuable to the City itself as it seeks to retain recent university graduates within the City.

Johns Hopkins already operates a Live Near Your Work program. That program encourages homeownership near places of employment and offers grants of up to \$17,000 for the University employees, and up to \$14,500 for Johns Hopkins Medicine employees, toward a down payment and closing costs associated with buying a house in designated city neighborhoods. Individuals can couple the Johns Hopkins program with the City Live Near Your Work grants. Johns Hopkins consistently works to render this program more accessible to its employees. For example, in 2019, Johns Hopkins expanded the boundaries of eligible territories to encompass more eastern and central Baltimore neighborhoods between the Homewood and Bayview campuses.

Johns Hopkins is committed to the neighborhoods in and around our footprints – working collaboratively with neighborhood associations, foundations, and other employers – to strengthen and revitalize areas affected by disinvestment. HB 943 bill encourages students to remain in Baltimore and promotes continued investment in Baltimore. As we know, the rates of homeownership in Baltimore - and across the country – continue to decline, and this bill will bolster and incentivize homeownership. More importantly, homeownership will boost the economy, which, in turn, creates a better future for Baltimore.

For these reasons and others, Johns Hopkins urges a favorable with amendment report on **SB 637 Community Development Administration – Live Near Your School Program – Establishment**.

cc: Members of the Education, Health, and Environmental Affairs Committee
Senator Antonio Hayes