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**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.

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