

HB81 - Community Development Administration - Live

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Position: FAV

BALTIMORE CITY PUBLIC SCHOOLS

Brandon M. Scott
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Johnette A. Richardson
Chair, Baltimore City Board
of School Commissioners

Dr. Sonja Brookins Santelises
Chief Executive Officer

**Testimony of the
Baltimore City Board of School Commissioners
In Support of
House Bill 81 – Community Development Administration –
Live Near Where You Teach Program – Establishment**

January 18, 2022

The Baltimore City Board of School Commissioners supports any legislation that would help to attract and retain teachers. In such a critical time in this world and with the shortage of highly qualified persons willing to go into the teaching profession, such programs as low interest rate mortgages and providing financial assistance to purchase homes near where a person teaches is another manner in which to attract and retain teachers in Baltimore City public schools and elsewhere.

Such programs envisioned under this legislation for various professions is not new. The programs as administered through this legislation (closing assistance, low interest rates, downpayments) as well as the salary increases under the Blueprint for Maryland's Future will undoubtedly be another attractive ingredient to attract and retain persons in the teaching profession.

For the foregoing reasons, the Baltimore City Board of School Commissioners supports House Bill 81 and urges a favorable report.

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HB0081 - 1.12.22-- Community Development Administr

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Position: FAV



TESTIMONY PRESENTED TO THE HOUSE ENVIRONMENT AND TRANSPORTATION COMMITTEE

**HOUSE BILL 81 – COMMUNITY DEVELOPMENT ADMINISTRATION - LIVE NEAR WHERE YOU
TEACH PROGRAM - ESTABLISHMENT**

Delegate Marlon Amprey

January 18, 2022

**DONALD C. FRY
PRESIDENT & CEO
GREATER BALTIMORE COMMITTEE**

Position: Support

House Bill 81 establishes a *Live Near Where You Teach* homebuyer assistance program for Maryland certified teachers and administrators who work full time at an elementary or secondary school in Maryland. It would assist teachers with low interest mortgage loans, with down payment and closing assistance cost options, for the purchase of homes near where the teacher is employed. The program would be applicable to the purchase of either newly constructed or existing homes and would coordinate with similar programs offered by private employers and county and municipal governments to maximize the total amount that teachers can receive under the program.

The GBC supports House Bill 81 as a way to incentivize the recruitment and retention of teachers. Studies have shown that the length of teacher tenure has a positive effect on student performance. This bill would help attract and retain teachers by incentivizing home ownership for teachers, encouraging them to plant roots and stay in Maryland.

This bill is consistent with a key tenet in *Gaining the Competitive Edge: Keys to Economic Growth and Job Creation in Maryland*, a report published by the GBC that identifies eight core pillars for a competitive business environment and job growth.

Workforce that is highly-educated and meets Maryland’s business needs. Maryland’s secondary and higher education institutions must offer access to quality instruction at all levels and cultivate a workforce that is well-suited to a modern economy and to the specific needs of Maryland’s business sectors.

The *Live Near Where You Teach* homebuyer assistance program has the potential, if marketed and leveraged properly, to have a positive impact on increasing the length of teacher tenure, which can improve the quality of education for our students and to ultimately strengthen the workforce and economy as a whole.

For these reasons, the Greater Baltimore Committee urges a favorable report on House Bill 81.

The Greater Baltimore Committee (GBC) is a non-partisan, independent, regional business advocacy organization comprised of hundreds of businesses -- large, medium and small -- educational institutions, nonprofit organizations and foundations located in Anne Arundel, Baltimore, Carroll, Harford, and Howard counties as well as Baltimore City. The GBC is a 67-year-old, private-sector membership organization with a rich legacy of working with government to find solutions to problems that negatively affect our competitiveness and viability.

GREATER BALTIMORE COMMITTEE

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HB81_FAV_MullerPaz

Uploaded by: Franca Muller Paz

Position: FAV

Live Near Where You Teach Program / [HB0081]
Official Testimony
Position: **FAVORABLE**

To the Environment and Transportation *Committee*,

My name is Franca Muller Paz, and I'm a Baltimore resident and a teacher in Baltimore City Schools since 2013. I support the Live Near Where You Teach Program (HB0081).

This bill will financially support educators, teachers, paraprofessionals, and administrators by granting low-interest mortgages for the purchase of homes near where they are employed. In light of the severe pressures placed on educators who have been on the front lines throughout the COVID crisis, they are exiting the profession in droves with huge spikes in resignations and early retirements. This fall, administrators and school districts have struggled to fill vacancies for weeks or months at a time. And in light of staff shortages, students are being herded into gymnasiums and auditoriums, because there simply are not enough substitute teachers or paraprofessionals in the building who can step into that role. In an interview with WJZ, Cheryl Boast, the leader of the Maryland State Education Association shared that, "We really see a crisis in teacher shortages and other staffing shortages. We have vacancies in classrooms across the state and in some districts, there are hundreds of vacancies."

At my school, Baltimore City College High School, it took us over a month to fill a vacancy for a math teacher. And we are still trying to fill the crucial role of ESOL paraprofessional, a vacancy that opened nearly 5 months ago!

It is crucial that incentives for educators, like this bill, be implemented immediately. We must encourage educators to stay in the classroom in our state and cities, or we will continue to see a mass exodus of teachers, leaving our classrooms overcrowded and students without the important resources and support that educators provide.

Additionally, I believe we should open this opportunity to both educators with teaching certificates and educators that are in roles that do not require them. Both groups of educators are integral to our schools and are experiencing an unprecedented rise in shortages.

I respectfully urge this committee to issue a favorable report on HB0081, the Live Near Where You Teach Program.

Sincerely,

Franca Muller Paz
Baltimore City Schools Teacher & Baltimore Teachers Union Building Representative
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HB 81.pdf

Uploaded by: Lisa May

Position: FAV



House Bill 81 – Community Development Administration - Live Near Where You Teach Program

Position: Support

The Maryland REALTORS® offers its support for House Bill 81, which establishes the Live Near Where You Teach Program.

A 2019 report by the Brookings Institution outlines the difficulties that teachers have finding affordable housing options in the communities where they teach. 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. When faced with both high rents and significant student loan debt, homeownership is often beyond the reach for all but the most highly compensated teachers.

This is due not just because average teacher pay lags 11-30% behind workers of similar educational attainment, but also because student loan debt for teachers has increased by as much as 82% in recent years. Housing prices have also risen faster than wages in nearly all employment sectors. 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 81.

For more information contact bill.castelli@mdrealtor.org, susan.mitchell@mdrealtor.org, lisa.may@mdrealtor.org or theresa.kuhns@mdrealtor.org

House Bill 81 - Live Near Where You Teach - DHCD L

Uploaded by: Graham Shaffer

Position: INFO

DATE: January 18, 2021

BILL NO.: House Bill 81

COMMITTEE: House Committee on Environment and Transportation

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

SPONSORS: Del. Amprey

Letter of Information

Description of Bill:

House Bill 81 authorizes the Department of Housing and Community Development to establish a downpayment 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.

Background and Analysis:

The Department currently operates an employer-based downpayment 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 \$2,500 in additional downpayment or closing cost assistance above our standard downpayment assistance.

There are currently multiple participating schools or school systems who participate including Calvert County Public Schools, Charles County Public Schools, Baltimore City Public Schools, as well as at least one private school, and a number of colleges, universities, and local governments, all participate in the House Keys 4 Employees program (<https://mmp.maryland.gov/Pages/Partner-Employers.aspx>). Should other schools or school systems choose to participate, they may contact our MMP team at any time.

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.

If this is intended to be operated as a separate program, the fiscal and operational impact of standing up a new mortgage product would be significant and would include staffing, capitalization, and marketing costs.

Conclusion

In order to avoid duplication of effort, the Department recommends your consideration of the existing program when reviewing this proposal.