

**MMHA - 2023 -SB 643 favorable.pdf**

Uploaded by: Chinelo Osakwe

Position: FAV



MARYLAND MULTI-HOUSING ASSOCIATION, INC.

## Senate Bill 643

Committee: Appropriations  
Date: April 4th, 2023  
**Position: Favorable**

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This testimony is offered on behalf of the Maryland Multi-Housing Association (MMHA). MMHA is a professional trade association established in 1996, whose membership consists of owners and managers of more than 207,246 rental housing homes in more than 937 apartment communities. Our members house over 667,000 residents of the State of Maryland throughout the entire State of Maryland. MMHA membership also includes more than 216 associate members that supply goods and services to the multi-housing industry. More information is available at <https://www.mmhaonline.org/>

Senate Bill 643 allocates \$5 million from the State's unclaimed property fund to the Community Development Program Fund (CDPF) within the Department of Housing and Community Development (DHCD) from fiscal year 2024 to fiscal year 2027. The bill also repeals uncodified language from prior chapter law specifying that DHCD is not required to incur costs for the Community Development Program (CDP) until money is appropriated in the State budget.

The CDPF is used to provide financial assistance for community development projects and community development organizations in the form of loans, grants, technical assistance, and tax credits. This translates into programs that benefit the residents all throughout Maryland. With this \$5 million, DHCD will have greater ability to support the organizations that engage with their local communities and enable them to provide high-quality programming to the residents of Maryland.

For the reasons above, MMHA respectfully requests a favorable report on SB 643.

**If you have any questions, please reach out to Chinelo Osakwe at 954-681-8743.**

**CDN SB 643 FAVORABLE AC.pdf**

Uploaded by: Claudia Wilson Randall

Position: FAV



**Testimony SB 643**  
**Appropriation Committee**  
**April 4, 2023**  
**Position: FAVORABLE**

Dear Chairman Barnes and Members of the House Appropriations Committee:

The Community Development Network of Maryland (CDN) is the voice for Maryland's community development sector and serves nearly 200 member organizations. CDN—focuses on small affordable housing developers, housing counseling agencies and community-based non-profits across the state of Maryland. The mission of CDN is to promote, strengthen and advocate for the community development sector throughout Maryland's urban, suburban and rural communities.

SB 643 creates a permanent funding source for the Community Development Fund which was created in 2018. The funding is critical operating dollars for community-based organizations to use for affordable housing, neighborhood and commercial revitalization, housing and financial counseling, small business development, community services, and more. We are seeking \$5 million from the Unclaimed Property Fund after usual disbursements have been made.

Each year our members rely on funding from Capital Budget, including Community Legacy, Baltimore Regional Neighborhood Initiative (BRNI), National Capital Strategic Economic Development Fund (NED), Main Streets, Maryland Housing Counseling Fund as well as funds from Rental Housing Programs, Rental Housing Partnership and Tax Credits, to complete a wide variety of rental housing, home ownership and community revitalization projects throughout the state of Maryland. While these funding sources from the Department of Housing and Community Development come with some operating support it is simply not enough to sustain organizations operations.

The last three years have been especially challenging. According to researchers from the National Alliance of Community Economic Development Associations (NACEDA) many organizations are experiencing financial stress—operating margins and net incomes are declining, on average. A third of community-based development organizations (CBDO) have experienced financial disruptions and insolvency. Further, the report found that a disproportionate amount of the sector's resources is concentrated in a few of the larger organizations, and those larger organizations tend to be more stable financially. Smaller CBDOs own fewer assets than large CBDOs and are more likely than larger organizations to experience negative net income and cannot afford lines of credit.

These national trends are in line with the experiences of organizations in the state of Maryland. The proposed Community Development Fund would complement existing public and private funds for housing and community development projects and allow groups especially smaller groups, to have some stability. The community development sector is critical for the improvement of health, economic development and education in the State of Maryland. These are vital community partners.

Please vote a favorable report for SB 643.

Submitted by Claudia Wilson Randall, Executive Director, Community Development Network

# **Communities Planning and Housing Association.pdf**

Uploaded by: Claudia Wilson Randall

Position: FAV



Communities Planning and Housing Association, Inc.  
P.O. Box 4512  
Baltimore MD 21212  
[www.cphamd.org](http://www.cphamd.org)

Testimony

**SB643 – Housing – Community Development Fund Program Act - Funding**

APPROPRIATIONS COMMITTEE

APRIL 4, 2023

**Position: FAVORABLE**

Dear Chairman Barnes and Members of the Appropriations Committee:

*Communities Planning and Housing Association, Inc. (CPHA)* urges this committee to vote a favorable report for **SB632 – Housing – Community Development Fund Program Act - Funding**

SB643 creates a permanent funding source for the Community Development Fund which was created in 2018. The funding is critical operating dollars for community-based organizations to use for affordable housing, neighborhood and commercial revitalization, housing and financial counseling, small business development, community services, and more.

We are seeking \$5 million from the Unclaimed Property Fund after usual disbursements have been made.

*Communities Planning and Housing Association, Inc. (Formerly known as Citizens Planning and Housing Association, Inc.) (CPHA)* is an eighty-two (82) year-old, 501-C3 community engagement nonprofit organization headquartered in Baltimore City focusing on Baltimore City/Baltimore Region communities of place (neighborhood and community associations) and interest (various populations and groups). CPHA is especially interested in working with marginalized populations, immigrants, and BIPOC communities. CPHA is highly interested in multiculturalism.



CPHA is heavily involved in community engagement and organizing work. CPHA has a part-time Executive Director, contracted bookkeeper, contracted digital organizer, and two community engagement interns (one paid and one receiving college credit).

CPHA fully engages in three projects, conducting a city-wide community, neighborhood, and tenant association community needs assessment, acts as one of the leaders of Baltimore's Inclusionary Housing Coalition, and is planning the Activate Your Inner Citizens Conference for Baltimore City neighborhoods and community stakeholders. We are identifying operating funds to engage, train and make effective change.

CPHA when fully funded has created programs and organizations such as the Housing Authority of Baltimore City, Healthy Homes, Live Baltimore, Maryland's first fair housing organization, Baltimore Neighborhood Indicator Alliance. CPHA ceased operations in 2017 due to insufficient funds and recently reopened in 2021. CPHA has had a positive impact on Baltimore. However, the need for operating funds could once again jeopardize the organization's future, directly impacting the community. Our community engagement with community associations, neighborhoods, tenants (communities of place), and communities of interest is critical to be the effective change everyone in Baltimore, the region, and the state wants to see. We need this funding to continue to operate and expand our services.

Please vote a favorable report for SB643.

Respectfully Submitted:

*Charmeda D. McCready*

Charmeda "Char" McCready  
Executive Director  
Communities Planning and Housing Association



**DHCHC SUPPORT LETTER .pdf**

Uploaded by: Claudia Wilson Randall

Position: FAV

# ***Druid Heights Community Development Corporation***



**SB643 – Housing – Community Development Fund Program Act - Funding  
Appropriations Committee  
April 4, 2023  
Position: FAVORABLE**

Dear Chairman Barnes and Members of the Appropriations Committee:

Druid Heights CDC urges this committee to vote a favorable report for SB632 – Housing – Community Development Fund Program Act - Funding

SB643 creates a permanent funding source for the Community Development Fund which was created in 2018. The funding is critical operating dollars for community-based organizations to use for affordable housing, neighborhood and commercial revitalization, housing and financial counseling, small business development, community services, and more.

We are seeking \$5 million from the Unclaimed Property Fund after usual disbursements have been made.

Druid Heights CDC is a community-based, 501 (c)(3) non-profit community development corporation. DHCDC is located in zip code 21217 in Baltimore City, within Census Tract 1403 a designated Urban Renewal Area. Our mission is to cause, encourage and promote community self-empowerment, through the development of economic, educational, employment, and affordable housing opportunities.

Druid Heights CDC serves residents and community members by providing affordable housing, outreach efforts and supportive services. With the increased prices for capital expenses to build homes, it is imperative that community based developers receive sustainable funding to continue creating affordable housing opportunities.

Please vote for a favorable report for SB643.

JohnDre Jennings  
Executive Director

**DHD SAMPLE SUPPORT LETTER 2023.pdf**

Uploaded by: Claudia Wilson Randall

Position: FAV



8025 Liberty Road  
Windsor Mill, MD 21244  
410-496-1214 ext. 201  
sjackson@diversifiedhousing.org

Testimony

**SB643 – Housing – Community Development Fund Program Act - Funding**

APPROPRIATIONS COMMITTEE

APRIL 4, 2023

**Position: FAVORABLE**

Dear Chairman Barnes and Members of the Appropriations Committee:

*Diversified Housing Development, Inc.* urges this committee to vote a favorable report for **SB643 – Housing – Community Development Fund Program Act - Funding**

SB643 creates a permanent funding source for the Community Development Fund which was created in 2018. The funding is critical operating dollars for community-based organizations to use for affordable housing, neighborhood and commercial revitalization, housing and financial counseling, small business development, community services, and more.

We are seeking \$5 million from the Unclaimed Property Fund after usual disbursements have been made.

Diversified Housing is a nonprofit housing organization that assists families with purchasing their first home as well as families that are facing foreclosure. We also provide home weatherization services and provide housing acquisition and rehabilitation for low to moderate income families. We are currently finding it increasingly more difficult to acquire operating funds for the operation of our organization. Over the past few years, we have seen funding continue to decline. The ability to be able to access a funding pool such as the Community Development Fund would allow many organizations to continue to service our communities at a level in which we can be effective.

General operating support is the working capital nonprofits need to sustain their day-to-day operations. A lack of working capital can prevent organizations from meeting basic operational needs, like payroll and rent. In the last three years, we have lost staff and struggled to keep up with inflation....

Please vote a favorable report for SB643.

Respectfully Submitted:

Shavaugn Jackson

Executive Director

# **Dundalk Renaissance Support Letter.pdf**

Uploaded by: Claudia Wilson Randall

Position: FAV



11 Center Place, Dundalk, MD 21222  
[Tasha@DundalkUSA.org](mailto:Tasha@DundalkUSA.org) (410) 282-0261 ext. 102

Testimony

**SB643 – Housing – Community Development Fund Program Act - Funding**

APPROPRIATIONS COMMITTEE

APRIL 4, 2023

**Position: FAVORABLE**

Dear Chairman Barnes and Members of the Appropriations Committee:

Dundalk Renaissance urges this committee to vote a favorable report for **SB632 – Housing – Community Development Fund Program Act - Funding**

SB643 creates a permanent funding source for the Community Development Fund which was created in 2018. The funding is critical operating dollars for community-based organizations to use for affordable housing, neighborhood and commercial revitalization, housing and financial counseling, small business development, community services, and more.

We are seeking \$5 million from the Unclaimed Property Fund after usual disbursements have been made.

Dundalk Renaissance is a non-profit community development organization and a certified HUD housing and financial counseling agency. We assist our residents across Baltimore County and Baltimore City prepare for life's financial huddlers. We assist the larger community by rehabilitating vacant homes and building. We assist small businesses in providing funding to keep their doors open. We have the honor of being funded by the State and other entities with large capital dollars. Unfortunately, that does not help pay for salaries to hire staff to manage those dollars. Operating funds are few and are not easy to get. Many funders are unable to help non-profits build capacity. The Community Development Fund would help fill in the gaps that many non-profits see when trying to hire and retain staff. General operating support is the working capital non-profits need to sustain their day-to-day operations. A lack of working capital can prevent organizations from meeting basic operational needs, like payroll and rent.

Please vote a favorable report for SB643.

Respectfully Submitted:

A handwritten signature in black ink, appearing to read "Latasha Gresham-James".

Latasha Gresham-James, Executive Director

# **Housing.Unlimited.Testimony.SB643.pdf**

Uploaded by: Claudia Wilson Randall

Position: FAV



March 31, 2023

**SB643 – Housing – Community Development Fund Program Act - Funding**

APPROPRIATIONS COMMITTEE

APRIL 4, 2023

**Position: FAVORABLE**

Dear Chairman Barnes and Members of the Appropriations Committee:

Housing Unlimited urges this committee to vote a favorable report for **SB632 – Housing – Community Development Fund Program Act - Funding**

SB643 creates a permanent funding source for the Community Development Fund which was created in 2018. The funding is critical operating dollars for community-based organizations to use for affordable housing, neighborhood and commercial revitalization, housing and financial counseling, small business development, community services, and more.

We are seeking \$5 million from the Unclaimed Property Fund after usual disbursements have been made.

My organization, Housing Unlimited, based in Silver Spring, Maryland, has a great need for operating assistance. As you know, our mission is to provide permanent, affordable independent housing for very low income adults in mental health recovery in Montgomery County. We currently serve 236 individuals in 86 scattered-site shared homes. Because we serve extremely low income individuals (many coming to us from Montgomery County homeless shelters), we charge very low rents. Consequently, our rental revenue covers only 75% of our annual organizational operating expenses. We therefore must raise 25% of our annual operating budget needs each year from public and private sources (this amounts to over \$700,000 this year). A Nonprofit Sustainability Fund would provide critical operating support funds to organizations like Housing Unlimited that serve vulnerable individuals in our communities.

Please vote a favorable report for SB643.

Respectfully Submitted:

Abe Schuchman, CEO  
Housing Unlimited

*Housing Unlimited, Inc. has received Maryland Nonprofits' Seal of Excellence for completing the Standards of Excellence Program. We proudly display this logo to demonstrate our commitment to upholding the highest standards of ethics and accountability in the nonprofit sector.*



**NDCC SUPPORT LETTER.pdf**

Uploaded by: Claudia Wilson Randall

Position: FAV



**Network for Developing Conscious Communities**  
**28 46<sup>th</sup> Place North East, Washington, DC 20019**  
[www.ndccnetwork.org](http://www.ndccnetwork.org)

Testimony

**SB 643 – Housing – Community Development Fund Program Act - Funding**

APPROPRIATIONS COMMITTEE

**April 4, 2023**

**Position: FAVORABLE**

Dear Chairman Barnes and Members of the House Appropriations Committee:

**SB 643** creates a permanent funding source for the Community Development Fund which was created in 2018. The funding is critical operating dollars for community-based organizations to use for affordable housing, neighborhood and commercial revitalization, housing and financial counseling, small business development, community services, and more.

We are seeking \$5 million from the Unclaimed Property Fund after usual disbursements have been made.

Network for Developing Conscious Communities (NDCC) supports HB 838 Housing Community Development Fund Program Act Funding. NDCC has worked on the design and implementation of racially equitable community development practices, which connects local racially based dis-invested neighborhoods of color on developing a framework to increase Black led organizational capacity, expand technical knowledge and abilities and structuring greater access to financial capital.

We believe that equitable development should be measured and guided by defined equitable development principles, and that Maryland government financial support is needed for indigenous grassroots stakeholders and localized organizations.

Please vote a favorable report for **SB 643**.

Respectfully Submitted:

Ron Hantz  
Executive Director  
Network for Developing Conscious Communities  
ronhantz@ndccnetwork.org

**SECDC SUPPORT LETTER.pdf**

Uploaded by: Claudia Wilson Randall

Position: FAV



# SOUTHEAST

community development corporation

3323 Eastern Avenue, Suite 200

Baltimore, MD 21224

410-342-3234 | 410-342-1719 fax

[www.southeastcdc.org](http://www.southeastcdc.org)

Testimony

## **SB643 – Housing – Community Development Fund Program Act - Funding**

APPROPRIATIONS COMMITTEE

APRIL 4, 2023

**Position: FAVORABLE**

Dear Chairman Barnes and Members of the Appropriations Committee:

Southeast Community Development Corporation urges this committee to vote a favorable report for **SB632 – Housing – Community Development Fund Program Act - Funding.**

SB643 creates a permanent funding source for the Community Development Fund, which was created in 2018. The funding is critical operating dollars for community-based organizations to use for affordable housing, neighborhood and commercial revitalization, housing and financial counseling, small business development, community services, and more.

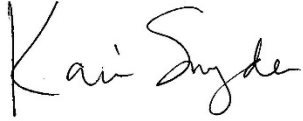
We are seeking \$5 million from the Unclaimed Property Fund after usual disbursements have been made.

Southeast CDC is dedicated to growing and supporting a thriving, socioeconomically, and racially diverse Southeast Baltimore where residents share in the improvement of their communities. We support the expansion of homeownership through housing counseling and housing development; prevent eviction with financial assistance and case management; manage the Community Schools strategy at five public schools; implement the Highlandtown Main Street program; coordinate the Highlandtown Arts and Entertainment District; improve quality of life through capital investments in public spaces, parks and business districts; and market Baltimore as a great place to live.

Creating and sustaining positive neighborhood change requires a multi-faceted strategy implemented by well-resourced community development organizations that have deep knowledge of neighborhood housing markets, economic development opportunities, and community priorities. Investing in the operations of community development organizations allows us to hire and retain an experienced workforce with the skills, knowledge and relationships necessary to tackle this important work. General operating support is the working capital nonprofits need to sustain their day-to-day operations, and a lack of working capital can prevent organizations from meeting basic operational needs.

Please vote a favorable report for SB643.

Respectfully Submitted:

A handwritten signature in black ink that reads "Kari Snyder". The signature is written in a cursive style with a large, prominent "K" and "S".

Kari Snyder  
Executive Director

# **SHARE SB643 Testimony.pdf**

Uploaded by: Claudia Wilson Randall

Position: FAV



April 4, 2023

**Officers**

**Chairperson**

*Danise Jones Dorsey*

**Vice Chairperson**

*Meleny Thomas*

**Treasurer**

*Sharon Hunt*

**Secretary**

*Peter Sabonis*

Hon. Ben Barnes, Chair  
House Appropriations Committee  
Lowe House Office Building, Room 121  
6 Bladen Street  
Annapolis, MD 21401

RE: Testimony in support of SB643: Housing – Community Development Program Act – Funding

**Members**

**Northeast Housing Initiative**

Dear Chairman Barnes,

**Charm City Land Trusts**

Chairman Barnes and the esteemed members of the House Appropriations Committee:

**Harbor West Collective Affordable Housing Land Trust**

My name is Krystle Okafor. I serve as director of policy and planning at SHARE Baltimore, Baltimore's community land trust coalition. SHARE Baltimore is pleased to support SB643, the Community Development Fund bill. The Community Development Fund bill provides \$5 million annually for capital and operating grants related to affordable housing, neighborhood revitalization, community organizing, and other purposes.

**South Baltimore Community Land Trust**

**Cherry Hill Community Development Corporation**

SHARE Baltimore mobilized in 2018 to train, convene, and otherwise support Baltimore's community land trusts. Community land trusts are nonprofits that act as long-term custodians of land, using shared governance to develop and preserve land for various community needs. In Baltimore, our land trusts are engaged in the exact work contemplated in the Community Development Fund bill. Baltimore's community land trusts develop housing for low- and moderate-income families, restore blocks long abandoned to vacancy and blight, and foster relationships and build power with neighborhood residents.

**York Road Partnership**

As SHARE Baltimore's members engage in this important work, capital and operating grants from the Community Development Fund would be a tremendous support fit for the tremendous need in Baltimore City. 2022 data from the National Low-Income Housing Coalition show that there are just 38 affordable and available units for every



100 low-income households in the Baltimore metropolitan area. What is more, 2020 data from the Baltimore Neighborhood Indicators Alliance show that 7.7% of Baltimore City's residential properties are vacant and, in neighborhoods hardest hit by urban decay, the residential property vacancy rate is as high as 32%.

Community land trusts are well-positioned to address both Baltimore's housing affordability gap and distressed residential properties. In neighborhoods where housing prices are escalating, community land trusts confer stability by purchasing land and leasing the homes on them to families in need at affordable rates. In neighborhoods where properties are in distress, community land trusts confer stability by improving housing quality, empowering residents, and laying the foundation for thriving communities. If enacted, SB643 would further and accelerate the efforts of Baltimore's community land trusts.

I urge you to pass SB643 so that we at SHARE Baltimore and our member community land trusts may continue to own and develop land for the benefit of the community. Thank you for your time and consideration.

Sincerely,

/s/

Krystle Okafor

Director of Policy & Planning  
SHARE Baltimore



# **UCAP SUPPORT LETTER.pdf**

Uploaded by: Claudia Wilson Randall

Position: FAV



**SB643 – Housing – Community Development Fund Program Act - Funding**

APPROPRIATIONS COMMITTEE

APRIL 4, 2023

**Position: FAVORABLE**

Dear Chairman Barnes and Members of the Appropriations Committee:

*United Communities Against Poverty, Inc.* urges this committee to vote a favorable report for **SB632 – Housing – Community Development Fund Program Act - Funding**

SB643 creates a permanent funding source for the Community Development Fund which was created in 2018. The funding is critical operating dollars for community-based organizations to use for affordable housing, neighborhood and commercial revitalization, housing and financial counseling, small business development, community services, and more.

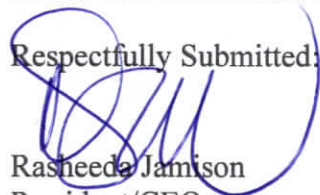
We are seeking \$5 million from the Unclaimed Property Fund after usual disbursements have been made.

United Communities Against Poverty is the designated Community Action Agency for Prince Georges County. We are also a Community Housing and Development Organization (CHDO) and a HUD certified Housing Counseling agency that takes pride acquiring, rehabbing, and creating opportunities for low-income first-time home buyers to establish equity within their families and communities. Our nonprofit communities current lack of working capital can prevent organizations from meeting basic operational needs, like payroll and rent. The CD Fund will bridge the gap in funding needs and allow nonprofit developers the needed leveraging resource to bring our projects and programs to fruition.

Home ownership should be an option for **ALL** community stakeholders!!

Please vote a favorable report for SB643.

Respectfully Submitted:

  
Rasheeda Jamison  
President/CEO

United Communities Against Poverty, Inc.

# **SB 643 Community Development Fund Crossover.pdf**

Uploaded by: Dan Ellis

Position: FAV



Neighborhood Housing Services of Baltimore, Inc.

March 31, 2023

Delegate Ben Barnes  
Appropriations Committee  
House Office Building  
Annapolis, MD 21401

**RE:** Senate Bill 643

Honorable Chair Barnes and Members of the Committee:

I am the Executive Director of Neighborhood Housing Services of Baltimore (NHS), and a resident of Baltimore City. Our organization believes that economic and social justice are a right for all people and communities. We promote this belief by removing barriers of access to homeownership, helping resident access resources to maintain their homes, and supporting communities historically impacted by systemic disinvestment.

SB643 provides operating funding to support community development groups impacting our communities. For many years the state has provided capital resources to complete projects without providing corresponding operating funds to support the investments. This disparity has resulted in community development groups struggling to survive in a significantly resource constrained environment. SB643 is a first step in addressing this inequality. By providing funding to support operations, community development groups will be able to build and sustain capacity to connect with residents and ensure ongoing community voice and leadership of this work. Failure to provide resources will result in the continuing exclusion of smaller organizations from opportunities to invest capital in their communities. This funding is critical as we migrate toward positive change supporting historically disinvested communities.

We ask that the Committee issue a ***favorable*** report on SB 643

Sincerely,

A handwritten signature in black ink that reads "Daniel T. Ellis".

Daniel T. Ellis  
Executive Director



25 E. 20<sup>th</sup> Street, Suite 170 Baltimore, Maryland 21218  
Office: 410-327-1200  
Fax: 410-675-1855  
[www.nhsbaltimore.org](http://www.nhsbaltimore.org)

**SB0643-APP\_MACo\_SUP.pdf**

Uploaded by: Dominic Butchko

Position: FAV



## **Senate Bill 643**

### *Housing - Community Development Program Act - Funding*

MACo Position: **SUPPORT**

To: Appropriations Committee

Date: April 4, 2023

From: Dominic J. Butchko

The Maryland Association of Counties (MACo) **SUPPORTS** SB 643. This bill would provide an additional \$5 million to the Community Development Program (CDP), a critical tool in county efforts to enable more affordable housing and neighborhood revitalization.

The economic reverberations from the COVID-19 pandemic are still felt in nearly all parts of the economy, but nowhere more so than in the housing market. Due to a variety of historic and economic factors, the production and preservation of affordable housing stock has lagged behind the growth of our society. Today, the cost of housing has become a significant line item in many household budgets, far exceeding the longtime standard of 30 percent of gross income.

SB 643 would help to address this production and preservation deficit by providing additional resources to the CDP, which can be used for addressing affordable housing and neighborhood revitalization. Investing in these elements is critical to overcoming the current challenges of the housing market. Counties cannot solve the housing crisis alone and welcome any state support to further this effort.

If enacted, SB 643 would provide new resources to further the development of affordable housing and neighborhood revitalization. For this reason, MACo **SUPPORTS** SB 643 and urges a **FAVORABLE** report.

# **SB643.pdf**

Uploaded by: Donna Hurley

Position: FAV



**SB643 – Housing – Community Development Fund Program Act - Funding**

APPROPRIATIONS COMMITTEE

APRIL 4, 2023

**Position: FAVORABLE**

Dear Chairman Barnes and Members of the Appropriations Committee:

**Housing Options & Planning Enterprises, Inc. (H.O.P.E.)** urges this committee to vote a favorable report for **SB632 – Housing – Community Development Fund Program Act - Funding**

SB643 creates a permanent funding source for the Community Development Fund which was created in 2018. The funding is critical operating dollars for community-based organizations to use for affordable housing, neighborhood and commercial revitalization, housing and financial counseling, small business development, community services, and more.

We are seeking \$5 million from the Unclaimed Property Fund after usual disbursements have been made.

H.O.P.E. is a HUD-approved housing counseling agency, serving Baltimore City, Charles, and Prince George's Counties. We have done substantial façade and home rehabilitation to assist our seniors to age-in-place and assist low-to-moderate households with necessary repairs. The demand is overwhelming for these individuals in need of the essential repairs to the older stock homes in these communities. Housing counseling services including Foreclosure Prevention, Housing Assistance Fund Counseling, Financial Counseling are other critical services we provide to the community.

Nonprofits require working money to maintain their daily operations, known as general operating support. Payroll and rent are two fundamental operational requirements that an organization can only meet if it has enough working capital.

Please vote a favorable report for SB643.

Respectfully Submitted:

Donna Hurley, CEO



**Baltimore County\_FAV\_SB0643.pdf**

Uploaded by: Joshua Greenberg

Position: FAV



JOHN A. OLSZEWSKI, JR.  
*County Executive*

JENNIFER AIOSA  
*Director of Government Affairs*

AMANDA KONTZ CARR  
*Legislative Officer*

JOSHUA M. GREENBERG  
*Associate Director of Government Affairs*

**BILL NO.:**            **SB 643**

**TITLE:**                Housing - Community Development Program Act – Funding

**SPONSOR:**            Senator McCray

**COMMITTEE:**        Appropriations

**POSITION:**          **SUPPORT**

**DATE:**                April 4, 2023

Baltimore County **SUPPORTS** Senate Bill 643 – Housing – Community Development Program Act – Funding. This legislation would allocate \$5 million annually to the Community Development Program.

The Community Development Program provides financial assistance to community development projects and community development organizations to provide and support housing initiatives for residents to find and maintain housing. The COVID pandemic exacerbated the already growing housing insecurity crisis, and no one local jurisdiction can bear the fiscal burden alone.

SB 643 expands a critical tool for ensuring that all residents in need receive the resources necessary to find and maintain housing. Using this funding, the Program will provide and support affordable housing, neighborhood revitalization for residential and commercial areas, housing counseling, financial counseling, and foreclosure prevention, community organizing, small business development, community services, and any other community development purpose.

Accordingly, Baltimore County requests a **FAVORABLE** report on SB 643. For more information, please contact Jenn Aiosa, Director of Government Affairs at [jaiosa@baltimorecountymd.gov](mailto:jaiosa@baltimorecountymd.gov).

# **CHCDC Support Fund.pdf**

Uploaded by: Mike Posko

Position: FAV



**Testimony**

**SB643 – Housing – Community Development Fund Program Act - Funding  
APPROPRIATIONS COMMITTEE**

**APRIL 4, 2023**

**Position: FAVORABLE**

Dear Chairman Barnes and Members of the Appropriations Committee:

*The Coppin Heights Community Development Corporation* urges this committee to vote a favorable report for **SB643 – Housing – Community Development Fund Program Act - Funding**

SB643 creates a permanent funding source for the Community Development Fund which was created in 2018. The funding is critical operating dollars for community-based organizations to use for affordable housing, neighborhood and commercial revitalization, housing and financial counseling, small business development, community services, and more.

We are seeking \$5 million from the Unclaimed Property Fund after usual disbursements have been made.

We are a local developer in the West Baltimore Coppin Heights Greater Rosemont corridor vested in eliminating blight, building community, and engaging in development without displacement. Both the Community Legacy, and BRNI are flexible sources of capital funding, and critical to our work. However, it is still not enough. Each year there are more than \$30 million in applications for this funding. 2012 Community Legacy funds were instrumental in our rehabilitation of the Historic Baltimore Hebrew Orphan Asylum, now a community state of the art Center for Healthy Living and Wellness. However, our 2022 BRNI application was denied due to limited funding. This impacted our ability to continue acquisition and development of property along the blighted, underserved West North Avenue corridor and delayed completion of the Revitalization Project. As the work grows, general operating support is the working capital nonprofits need to sustain our day-to-day operations. A lack of working capital prevents organizations from meeting basic operational needs, like payroll, supplies, and rent. Project dollars without corresponding operational dollars results in delays and non-completion of much needed community work. In the last five years, we have lost staff, and currently struggle to replace those areas of manpower need due to rising cost of living, or other factors that impact operational capacity.

Please vote a favorable report for SB643.

Respectfully Submitted:

*Dr. Gary D Rodwell, CEO  
Coppin Heights Community Development Corporation*

*Board of Directors*  
Dr. John Bullock  
*President*  
Bishop William Gaines  
*Vice President*  
Johns Hopkins  
*Secretary/Treasurer*  
Theotis Freeman  
Donald Covington  
Cheryl Gross  
Margaret Powell  
Minister Glen I Smith  
Dr Wanda McCoy  
Bishop Stanley Cruse

*CDC Staff*  
Dr. Gary Rodwell  
Chief Executive Officer  
Pastor Meldon Dickens  
*Executive Director*

Angela Cole  
*Community Engagement  
Specialist*  
Crystal Parker, JD  
*Administration  
Resource Coordinator*

# **SB643 Housing Community Development Fund Program**

Uploaded by: Mike Posko

Position: FAV

**SB643 – Housing – Community Development Fund Program Act - Funding**

Appropriations Committee

**April 4 , 2023**

**Position: FAVORABLE**

Dear Chairman Barnes and Members of the Appropriations Committee:

For 40 years, Habitat for Humanity of the Chesapeake has been a catalyst for moving low-income families out of poverty toward more prosperous, stable futures through affordable homeownership. By bringing people together to build homes, communities, and inspire hope, we settled 789 families into energy-efficient, affordable homes with zero-interest mortgages. This positively impacted the lives of more than 3,000 partner family members (more than half of whom are children), involved more than 1,200 volunteers annually and impacted hundreds of other community residents who benefit from safer, more vital communities as homeownership rates increase.

Our key services include:

- Home Construction and Rehabilitation
- Homeowner Services
- HabiCorps, Workforce Development
- Financial Literacy Education
- Credit Remediation
- Tax Preparation
- Volunteer Engagement
- Community Engagement
- Community Revitalization
- ReStore, a Social Enterprise

During the next year, Habitat Chesapeake will work on 20 homes and rehabilitate properties that stand vacant or abandoned in Baltimore area neighborhoods including Milton-Montford, Orchard Ridge, Sandtown, and Curtis Bay.

Our work with future homebuyers includes an extensive homeownership education program of fifty hours, inclusive of the HUD homeownership counseling provided by various Maryland

homeownership counseling agencies. In addition to the curriculum, we also work one-on-one with our future homebuyers on their budgeting and finances, including at least once per month sessions. This work, as well as the work in our other programs, such as workforce development training, community engagement, and more, is part of what the operating dollars provision within the Community Development Fund could help support. We see this work, as well as the work of other non-profit partners, as critical for the success of so many good programs aimed toward the success of the health, economic development, and improved quality of life of our most vulnerable neighbors. Many, like Habitat homebuyers, simply need a hand up.

Habitat Chesapeake urges this committee to vote a favorable report for **SB643 – Housing – Community Development Fund Program Act – Funding.**

SB643 creates a permanent funding source for the Community Development Fund which was created in 2018. The funding is a critical source of operating dollars for community-based organizations to use for affordable housing, neighborhood and commercial revitalization, housing and financial counseling, small business development, community services, and more.

We are seeking \$5 million from the Unclaimed Property Fund after usual disbursements have been made.

Funding for the Community Development Fund is an investment well-made in the people of Maryland. Efforts like the homeownership affordability—and homeowner readiness—that Habitat Chesapeake provides create an immediate return to the community, through generating new homeowners, property tax revenue, and stabilized neighborhoods.

Please vote a favorable report for SB643.

Respectfully,



Mike Posko,  
Chief Executive Officer

# **SB643 - RMC Support Testimony-Housing - Community**

Uploaded by: Molli Cole

Position: FWA





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*Susan O'Neill, Chair*

*Charlotte Davis, Executive Director*

Testimony in Support of  
Senate Bill 643 – Housing – Community Development Program Act – Funding  
House Appropriations Committee  
April 4, 2023

**The Rural Maryland Council supports Senate Bill 643 – Housing – Community Development Program Act – Funding as amended by the Senate Budget & Taxation Committee.** The amended bill requires the Comptroller to distribute \$5.0 million from the State's unclaimed property fund to the Community Development Program Fund (CDPF) within the Department of Housing and Community Development (DHCD) for Fiscal Years 2024, 2025, 2026, and 2027. The bill also repeals uncodified language from prior chapter law specifying that DHCD is not required to incur costs for the Community Development Program (CDP) until money is appropriated in the State budget. The bill takes effect June 1, 2023.

Senate Bill 643 creates a permanent funding source for the Community Development Fund which was created in 2018. The funding is critical operating dollars for community-based organizations to use for affordable housing, neighborhood and commercial revitalization, housing and financial counseling, small business development, community services, and more.

Rural communities face unique challenges when dealing with the affordable housing crisis. Because development does not generally occur at a large scale in rural areas, construction costs are often higher in rural communities compared to urban areas, which reduces the incentives for private investment. Additionally, a lack of access to credit in many rural areas limits funding for maintenance of existing units. Senate Bill 643 will provide the financial support needed to help resolve these housing challenges.

The Rural Maryland Council respectfully requests your favorable support with amendments of Senate Bill 643.

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”*