

**Testimony from Ryan Tegtmeyer, Edmondson Westside High School Teacher,
District 40 Resident
HB81- Live Near Where You Teach Program**

1/23/23

Position: FAVORABLE

Good morning members of the Environment and Transportation Committee,

My name is Ryan Tegtmeyer and I'm a District 40 resident, a 10th grade American Government teacher in Baltimore City Public Schools, and a member of the Baltimore Teachers Union. I'm writing to give my full support of HB81 to give all Baltimore City Schools staff members the ability to own a home near their school.

I started teaching at Edmondson Westside High School right out of college in 2006. At that time I earned \$42,000 a year, more than I imagined as a starting Social Studies teacher, but I quickly found that this was just barely sufficient to make ends meet. For 10 years, I lived in a single bedroom, fourth floor walkup apartment in the Station North neighborhood. With college loan payments, exorbitated car insurance costs, and rising rent, I found it nearly impossible to save the necessary 20% down payment to even hope to purchase a home.

In 2016 I became aware of the HUDs "Good Neighbor Next Door" program. This program allows Law enforcement officers, teachers (pre-Kindergarten through 12th grade) firefighters and emergency medical technicians to purchase eligible single family homes located in revitalization areas that are listed exclusively for sale through the Good Neighbor Next Door Sales program. HUD provides a discount of 50% from the list price of the home. In return, eligible buyers must commit to live in the property for 36 months as his/her principal residence.

Through this program, I found a foreclosed home in the Reservoir Hill neighborhood that I could actually afford. This house still required a substantial amount of rehabilitation, all of the appliances and cabinets had been stripped while it was empty. I was able to bundle these costs with the mortgage in a FHA loan that only required me to put down 1% at closing. I have now lived in this home for five years with no plans to leave any time soon.

Unfortunately this program only offers at most a dozen homes in Baltimore City at any given time. More programs like this are needed to get Baltimore City School employees to plant roots in Baltimore City. I think programs like these would help build our neighborhoods across Baltimore City and encourage Baltimore City School employees to commit to this job for the long term.

For these reasons, I respectfully urge the Committee to issue a favorable report on HB81. Thank you.

Sincerely,

Ryan Tegtmeyer

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