

**SB90\_USM\_FAV\_LAWRENCE.pdf**

Uploaded by: Andy Clark

Position: FAV



## **SENATE BUDGET AND TAXATION COMMITTEE**

### **Senate Bill 90**

### **Community Development Administration - Live Near Your School Program - Funding and Extension**

**January 17, 2024**

**Favorable**

Chair Guzzone, Vice Chair Rosapepe and members of the committee, thank you for the opportunity to share our thoughts regarding Senate Bill 90. The bill extends the sunset provision for fiscal years 2026 through 2030. Since 2021, the Community Development Administration in the Department of Housing and Community Development has administered this impactful home buyer assistance program.

The “heart” of the Live Near Your School Program in Senate Bill 90 is that it provides a homebuying financial incentive that can be used toward a downpayment or closing costs associated with the purchase of a home. Senate Bill 90 not only supports current students and recent graduates in buying a home, but also encourages them to live closer to the public institution that plays a key role in their lives.

The ability to live within walking and/or transit distance to one’s place of employment or educational study reduces not only travel and energy costs, but also the physical and mental impacts of long commutes, traffic congestion, and poor air quality. The cities and counties that are home to University System of Maryland (USM) institutions continue to evolve and welcome new residents. The 12 institutions and 3 regional centers that call the USM “home” 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. Senate Bill 90 extends this critical investment. The continued support allows 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 90.



### **About the University System of Maryland**

The University System of Maryland (USM)—one system made up of twelve institutions, three regional centers, and a central office—awards eight out of every ten bachelor’s degrees in the State of Maryland. The USM is governed by a Board of Regents, comprised of twenty-one members from diverse professional and personal backgrounds. The chancellor, Dr. Jay Perman, oversees and manages the operations of USM. However, each constituent institution is run by its own president who has authority over that university. Each of USM’s 12 institutions has a distinct and unique approach to the mission of educating students and promoting the economic, intellectual, and cultural growth of its surrounding community. These institutions are located throughout the state, from western Maryland to the Eastern Shore, with the flagship campus in the Washington suburbs. The USM includes Historically Black Colleges and Universities, comprehensive institutions, research universities, and the country’s largest public online institution.

Contact: Susan Lawrence, Vice Chancellor for Government Relations, [slawrence@usmd.edu](mailto:slawrence@usmd.edu)

# **SB 90 Testimony.pdf**

Uploaded by: Antonio Hayes

Position: FAV



THE SENATE OF MARYLAND  
ANNAPOLIS, MARYLAND 21401

Wednesday, January 17, 2024

**Testimony in Support of Senate Bill 90: Community Development Administration - Live Near Your School Program - Funding and Extension**

Chairman Guzzone and esteemed members of the Budget and Taxation Committee,

I am writing to express my strong support for Senate Bill 90, a crucial initiative aimed at sustaining the positive impact of the Living Near Your School (LNYS) program. This program, inspired by the success of the 2018 Live Near Your Work Program, focuses on fostering stability for college students and low-income families.

Senate Bill 90 proposes to extend the sunset date of the LNYS program from September 2024 to 2030. This extension is pivotal in ensuring that students and recent graduates can continue benefiting from low-interest loans provided by the Community Development Administration (CDA) to facilitate the purchase of homes near their respective public institutions of higher education.

Additionally, SB90 requests a \$200,000 appropriation for the program in the annual budget bill. This funding not only addresses the immediate housing challenges faced by students but also contributes to the long-term stability of communities surrounding Maryland's higher education institutions. The positive ripple effect extends to benefit both the state's students and the overall housing market.

The LNYS program effectively tackles the issue of students struggling to afford housing near their schools during their academic tenure and post-graduation. By stabilizing the communities around Maryland's higher education institutions, the program contributes to a robust housing market in these areas. Additionally, it prioritizes the best interests of both students and the state, as having students reside closer to their colleges reduces overall travel costs and minimizes societal impacts associated with longer commutes, such as air pollution, traffic congestion, and energy costs.

Encouraging young adults to invest in homeownership after graduation is a pivotal step towards securing their financial future. Senate Bill 90 aligns with this objective, urging us to do everything in our power to educate and motivate students to make these significant investments, thereby establishing a foundation for the financial security of future generations.

Thank you for your attention to this critical matter, and I urge you to support the passage of Senate Bill 90.

Respectfully,

A handwritten signature in blue ink, appearing to read "Antonio L. Hayes". The signature is fluid and cursive, with a prominent initial "A" and a long, sweeping tail.

Senator Antonio L. Hayes  
40<sup>th</sup> Legislative District – MD

# **MLU TESTIMONY SB90 - Community Development Adminis**

Uploaded by: Carlos Orbe, Jr.

Position: FAV



## **WRITTEN TESTIMONY**

### **SB090 - Community Development Administration - Live Near Your School Program - Funding and Extension**

January 16, 2024

Budget and Taxation Committee

My name is Carlos Orbe. I am the Communications and Public Affairs Specialist for Maryland Latinos Unidos (MLU). I am writing to express Maryland Latinos Unidos' (MLU) strong support for the "Live Near Your School Program" as outlined in Senate Bill 90. As a statewide network dedicated to advocating for and supporting Latino and immigrant communities across Maryland, we believe that this program aligns with our mission and can make a significant positive impact on the lives of Latino students and graduates in our state.

Maryland Latinos Unidos is comprised of organizations, businesses, and individuals who are deeply committed to addressing the disparities and inequities faced by Latino and immigrant communities. We believe in finding practical solutions and taking coordinated actions to improve the well-being of these communities. Our focus is on capacity-building within grassroots Hispanic-serving organizations to ensure that all Latinos have access to essential services.

The "Live Near Your School Program" represents an opportunity to address one of the key challenges faced by many Latino students and recent graduates – the burden of student loan debt and the struggle for financial stability. By providing grants to help current students and recent graduates buy homes near their educational institutions, this program can significantly contribute to their economic mobility and overall well-being.

We are particularly encouraged by the fact that the University of Maryland, College Park, would have the option to implement this program. It aligns with our belief in collective action and collaboration to achieve more substantial results. By retaining recent graduates in College Park and the surrounding area, this initiative can stimulate economic growth, support local businesses, and contribute to the development of a thriving college town.

We appreciate your dedication to addressing the needs of our diverse communities in Maryland and believe that the "Live Near Your School Program" is a step in the right direction. It not only aligns with our mission to create a more equitable and supportive environment for Latinos and immigrants but also offers a practical solution to the challenges faced by college students and recent graduates.



We urge you to support Senate Bill 90 and advocate for its passage, as it has the potential to create a brighter and more prosperous future for Maryland's Latino students and graduates. We are confident that, through collaborative efforts, we can continue working towards a more inclusive and thriving Maryland for all.

Thank you for your attention to this important matter. We look forward to seeing positive changes for our communities through the implementation of the "Live Near Your School Program."

Respectfully,

*Carlos Orbe Jr.*

Carlos Alberto Orbe, Jr.

# **SB90 Community Development Administration Live Ne**

Uploaded by: Dawn Rhodes

Position: FAV



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

*Administration and Finance*  
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January 16, 2024

The Honorable Guy Guzzone  
Chairman  
Budget and Taxation  
3W Miller Senate Office Building  
Annapolis, Maryland 21401

Dear Chairman Guzzone:

On behalf of the University of Maryland, Baltimore, I would like to express my strong support for ***SB 90 - Community Development Administration – Live Near Your School Program – Funding and Extension***. 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 December 2023, the program has helped 71 employees to purchase homes in the eligible neighborhoods in Southwest/West Baltimore. The average purchase price has been \$191,500.

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 three neighborhoods with historic significance: Druid Heights, Upton and Heritage Crossing. In December 2023, Harlem Park was added. This extends the LNYW benefit to a total of 11 southwest Baltimore neighborhoods.

We believe that funding properly a Live Near Your School program 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.

We support passage of ***SB 90 - Community Development Administration – Live Near Your School Program – Funding and Extension***.

Respectfully,

A handwritten signature in black ink that reads "Dawn M. Rhodes". The signature is written in a cursive style with a large, sweeping initial 'D'.

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

# **CSU Testimony in Support of SB90 01 16 2024.pdf**

Uploaded by: Dr. Anthony Jenkins

Position: FAV



OFFICE OF THE PRESIDENT

**Testimony in Support of Senate Bill 90**  
**Chair: Senator Guy Guzzone**

**January 16, 2024**

Dear Chairman Guzzone, and members of the committee:

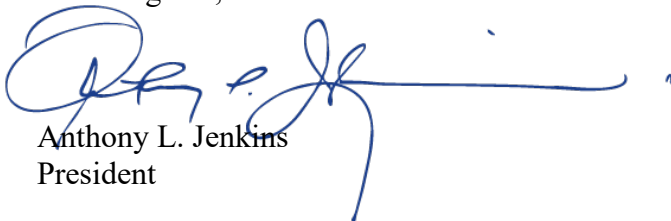
On behalf of the students, faculty, and staff of Coppin State University, I appreciate the opportunity to provide written testimony in support of Senate Bill 90.

Coppin State University holds the distinct designation of being an anchor institution. As such, we have the responsibility and play a crucial role in lifting the community of West Baltimore. Since 1900 we have catalyzed creating upward and economic mobility for our students and the surrounding community.

In 2021, Senator Antonio Hayes introduced the Live Near Your School Bill SB 637. Senate Bill 637 seeks to ensure that Maryland invests in both its students and college communities around the state. The intent of the legislation is for current students and recent graduates to secure low-interest loans to purchase a home near their school as well as help provide students with grants for purchasing homes in sustainable communities. The philosophical premise of this bill aligns with the mission of Coppin State University.

Senate Bill 90 extends the sunset until 2030. Currently, the bill will sunset in September 2024. It also provides a mandatory appropriation of \$200,000 over the next 5 years. Therefore, I am requesting your consideration and favorable support to help invest in the communities that support local and state economic development.

Best Regards,

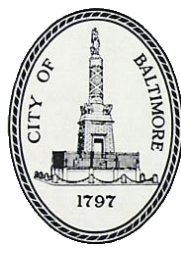


Anthony L. Jenkins  
President

**SB0090-BT-SUPP.pdf**

Uploaded by: Nina Themelis

Position: FAV



**BRANDON M. SCOTT**  
MAYOR

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

**SB0090**

January 17, 2024

**TO:** Members of the Budget and Taxation Committee  
**FROM:** Nina Themelis, Director of Government Relations  
**RE:** Senate Bill 90 – Community Development Administration - Live Near Your School Program - Funding and Extension

**POSITION: SUPPORT**

Chair Guzzone, Vice Chair Rosapepe, and Members of the Committee, please be advised that the Baltimore City Administration (BCA) **supports** Senate Bill (SB) 90.

SB 90 would require the Governor to fund the Live Near Your School program from 2026 through 2030 and extend the sunset of the program from 2024 through 2030.

In 2021, the City of Baltimore supported SB 637 which created 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 was, and remains, a priority of the BCA to promote equity and advance minority homeownership and economic standing.

Young adults are seeking a pathway toward homeownership, while simultaneously juggling the burdens of student loans, rising economic costs and an unaffordable housing stock. Extending the intent of SB 637 (2021) will allow for continued 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 graduates are able to afforded the opportunity for homeownership, higher education institutions may potentially retain a larger share of students who attend their institutions, and the communities surrounding the institutions may benefit from increased homeownership.

For the above reasons, the BCA respectfully requests a **favorable** report on SB 90.



**BaltimoreCounty\_FAV\_SB0090.pdf**

Uploaded by: William Thorne

Position: FAV



JOHN A. OLSZEWSKI, JR.  
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KIMBERLY S. ROUTSON  
*Deputy Director of Government Affairs*

AMANDA KONTZ CARR  
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WILLIAM J. THORNE  
*Legislative Associate*

**BILL NO.: SB 90**

**TITLE:** Community Development Administration – Live Near Your School Program – Funding and Extension

**SPONSOR:** Senator Hayes

**COMMITTEE:** Budget and Taxation

**POSITION:** **Support**

**DATE:** January 17, 2024

Baltimore County **SUPPORTS** Senate Bill 90 – Community Development Administration – Live Near Your School Program – Funding and Extension, which extends the sunset provision on the Live Near Your School Program to 2030 and continues to fund the program during that period. This program can provide financial support to current students and recent graduates for homebuying close to the school that they currently attend or have graduated from.

Baltimore County supports initiatives that increase the accessibility and affordability of homeownership and appreciates the continued potential demonstrated by this program. The communities surrounding Towson University, Goucher College, the University of Maryland – Baltimore County, Stevenson University, and the County’s CCBC campuses continue to grow. These educational institutions act as anchors and critical leaders in that growth. This initiative will bolster the investments and partnerships developed around the sustainability, livability, and vibrancy of Baltimore County’s neighborhoods.

Accordingly, Baltimore County urges a **FAVORABLE** report on SB 90. For more information, please contact Jenn Aiosa, Director of Government Affairs at [jaiosa@baltimorecountymd.gov](mailto:jaiosa@baltimorecountymd.gov).