



Neighborhood Housing Services of Baltimore, Inc.

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Delegate Maggie McIntosh, Chair
Appropriations Committee
Room 121 - House Office Building
Annapolis, Maryland 21401

Dear Chairwoman McIntosh and Members of the Committee:

RE: HB0867/SB0699

Neighborhood Housing Services of Baltimore (NHS) is a nonprofit organization dedicated to the revitalization of Baltimore communities. Our mission is to spark renewed vitality in neighborhoods by engaging community partners, increasing sustainable homeownership, and advancing capital solutions. We are both a HUD-certified counseling agency and a Community Development Financial Institution (CDFI). NHS works tirelessly to promote homeownership, create informed and prepared homebuyers, and increase access to credit through financial coaching. We also provide support to seniors wanting to age in place through several grant and loan programs as well as offering various consumer loans. In 2015, we reestablished a presence in West Baltimore by working closely with the community and our community partners. BRNI funds are a significant part of our West Baltimore community engagement and revitalization activities that include neighborhood outreach and leadership development, residential and commercial facade projects, homeownership promotion, beautification/spruce up projects, and block-level capital improvements. Over the last two years, BRNI funds were used for down payment assistance, senior home repair, operating support for our community development partner, CHCDC, block level beautification projects and most recently acquisition/stabilization of vacant properties. To date, NHS has received over \$750,000 in support through BRNI, which provides a critical boost of investment in West Baltimore. In FY20, NHS helped 457 people purchase homes in Baltimore; 421 households received down payment assistance of \$10,000 or more, and 102 vulnerable seniors received essential home improvements helping them to stay in their homes. This could not have been achieved without programs like BRNI.

BRNI funds were decreased, but HB0867/SB0699 will increase the BRNI funds back to the original appropriation. Therefore, we strongly support extending the requirement to provide an annual appropriation of \$12,000,000 in the State budget for the Baltimore Regional Neighborhood Initiative Program Fund through fiscal year 2026.

Sincerely,

Daniel T. Ellis, Executive Director

