

COMMUNITYREVIEW

a publication of

THE MARYLAND DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT



...ensuring that all Maryland citizens have the opportunity to live and prosper in affordable, desirable and secure housing in thriving communities.



Message from Secretary Raymond Skinner

Governor Martin O'Malley's 2010 legislative agenda features several significant housing and neighborhood revitalization-related measures that deserve your support.

The *Keeping Marylanders in their Homes Act* establishes a mediation process for Maryland homeowners facing foreclosure. Last year, more than 25,000 families lost their homes, often due to circumstances beyond their control. Many might have been eligible for help under the federal Home Affordable Modification Program or one of the other loss mitigation options, had they only known about them.

The governor's proposal would require lenders to inform homeowners of sustainable alternatives to losing their home. It doesn't make the foreclosure process any longer. It does require lenders and servicers to work harder during that mandatory 45-day period after they file a notice of intent to foreclose.

Building upon the O'Malley-Brown administration's bold reforms of the foreclosure process since the crisis first hit in 2007, the *Keeping Marylanders in Their Homes Act* exemplifies the administration's commitment to ensuring that those homeowners who are eligible for loan modifications are able to obtain them, and that others can pursue alternatives to avoid foreclosure or lessen its harmful impact.

The *Sustainable Communities Act* promises to bring new vitality to Maryland's Main Streets even as we are all challenged

to recover from the economic excesses of Wall Street. The act combines two of the state's core revitalization programs, Community Legacy and Neighborhood BusinessWorks into a new Sustainable Communities designation.

Modeled after a similar effort on the federal level, the *Sustainable Communities Act* ensures that the departments of housing, transportation and the environment work closely to increase private investment, preserve and protect historic and cultural resources and encourage a mix of land uses to produce sustainable communities that are walkable, accessible to public transportation and offer affordable housing.

This effort builds upon the administration's Smart, Green & Growing initiative, which is designed to help us create a more sustainable future for our state. Our goal is to involve every Marylander in reducing our carbon footprint, preserving our most valuable resource lands and restoring the health of the Chesapeake Bay.

Maryland's state agencies, local governments, businesses and citizens have already begun working together toward our vision for a smarter, greener, more sustainable state. Together we are creating more livable communities, improving transportation options, supporting resource-based industries and investing in green technologies.



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Governor O'Malley, Rep. Cummings, Testify on Foreclosure Mediation Bill Bill to Increase Protections for Maryland's Homeowners

Testifying February 16 before members of the Senate Judicial Proceedings Committee and the House Environmental Matters Committee, Governor Martin O'Malley and Seventh District Congressman Elijah Cummings, called for the passage of a foreclosure mediation bill that protects Maryland homeowners by giving every family facing foreclosure the legal right to mediation with their lender.

"The legislation is designed to empower fellow Marylanders, putting them on a more equal footing with mortgage companies," the governor said. "It is designed to give borrowers the information they need at an early stage, as well as the right to have access to their lenders when they feel they are unfairly being denied a loan modification or other loss mitigation options."

The bill requires lenders/servicers to use the 45-day period prior to the filing of the foreclosure action more productively to achieve loan modifications where possible.

"During my 14 years in Congress, I have found that no issue has created more heartache in our communities than the current foreclosure crisis," said Cummings. "I am proud to support the governor's bill because it is the kind of creative policy-making that we need to weather this storm."



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Congressman Cummings has hosted three foreclosure prevention workshops for residents in the Baltimore region and has become a nationally leading voice on the issue of homeownership protection and foreclosure prevention. Cummings also introduced legislation to fund short-term bridge loans to help unemployed homeowners stay current on their mortgages while they get back on their feet. Working with others in Congress, Cummings was able to secure \$3 billion in the recently passed House financial services regulatory reform bill to fund bridge loans.

In the past three years, Governor O'Malley has achieved what the Washington Post called some of the most sweeping reforms in the country. Through the HOPE network, non-profit counselors – supported by state government – have assisted more than 35,000 Marylanders. In 2009 alone, the Maryland Department of Labor, Licensing and Regulation secured \$2.9 million in refunds from financial institutions for consumers. Through these reforms, and by working together, more than 9,800 Maryland homes have been saved, and foreclosure events have reduced by 23 percent.



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HUD Announces New Office of Sustainable Housing and Communities

WASHINGTON, DC (Feb. 5) – U.S. Housing and Urban Development Secretary Shaun Donovan announced the launch of HUD's new Office of Sustainable Housing and Communities, an initiative designed to help build stronger, more sustainable communities by connecting housing to jobs, fostering local innovation and building a clean energy economy. Funded by Congress in HUD's 2010 budget, the office is a key component of the Obama administration's Partnership for Sustainable Communities. The average household spends more than half of its budget on housing and transportation. With the Office of Sustainable Housing and Communities as lead, HUD will work to improve access to affordable housing and transportation options, saving money for American families while allowing them more time to spend at home and less time traveling.

[Learn more](#)



Governor Announces Legislative Agenda to Create Jobs, Strengthen Small Businesses, Enhance Public Safety

ANNAPOLIS, MD (Jan. 25) – Governor O'Malley submitted his legislative agenda, focusing on strengthening small businesses and creating jobs to bring Maryland through the national recession. The governor also proposed additional protections for Maryland families facing

foreclosure, and specific reforms to further improve the nation's number one public school system. And the governor's energy agenda focuses on fueling innovation to create green jobs, and position Maryland as a national leader in renewable resources. [Learn more](#)

Veterans to Get Downpayment Assistance When Buying Homes in Prince George's County

CROWNSVILLE, MD (Jan. 21) – Lt. Governor Anthony G. Brown and Secretary Skinner announced a special initiative to help veterans purchase previously foreclosed property within designated areas in Prince George's County. The goal is to regenerate the tax base for approximately 50 vacant foreclosed properties in the county. DHCD will fund the initiative using more than \$2.1 million from the federal Neighborhood Stabilization Program and the Maryland Mortgage Program. Prince George's County is an ideal jurisdiction to pilot this concept because of the large concentration of veterans along with many distressed areas caused by the recent foreclosure crisis. [Learn more](#)

Governor Announces Four-Point Plan to Promote and Sustain Affordable Housing in Maryland



BALTIMORE, MD (Jan. 8) – Governor Martin O'Malley announced a four-point plan for improving Maryland neighborhoods, reducing foreclosures and making quality housing more affordable for more people. The governor made this announcement at the annual meeting of the Maryland Affordable Housing Coalition in Baltimore. In partnership with the Obama administration, DHCD is

implementing the New Issue Bond Program, which will help open up access to affordable housing for low- and middle-income families – whether they are renting or buying. Maryland will receive more than \$246 million under the Obama administration's plan to help stabilize the U.S. housing market. [Learn more](#)

Maryland Invests \$1 Million in Cambridge: Targeted Assistance Provided for "Smart Site" Main and Maple Street Development Investment

CAMBRIDGE, MD (Jan. 7) – Governor Martin O'Malley announced an additional \$600,000 in assistance from the Maryland Department of Housing and Community Development for Smart Site activities in the City of Cambridge, bringing Maryland's total investment in Cambridge's Smart Site areas to \$1 million. The governor designated Cambridge a Smart Site last June for the city's Maple Street Neighborhood Initiative, a comprehensive plan which calls for the revitalization of the historic residential communities adjacent to Cambridge's Main Street business district with a focus on green infill housing. [Learn more](#)

New Year, New Building Codes In Effect: Updated Guidelines to Help Facilitate Energy Efficient Development and Streamline Rehabilitation Process

Crownsville, MD (Jan. 6) – Secretary Skinner announced the adoption of building codes that highlight energy efficiency, public safety measures and guidelines for the rehabilitation of existing structures. The Maryland Building Performance Standards and the Model Performance Code are updated every three years and combine the 2009 versions of the International Building Code, International Residential Code

and International Energy Conservation Code along with other related building codes. The International Code Council Foundation estimates that homes built to the 2009 standards will save between 12 percent and 14 percent on energy. The new code includes the use of more efficient windows, doors and lighting; increased insulation; building envelop and duct air leakage testing, and other energy efficiencies. [Learn more](#)

FEBRUARY 27

- **First-Time Home Buyer Workshop**

A free workshop that provides families the information they need to turn their dream of homeownership into reality. For more information call (410) 342-3234.

Host: Southeast Community Development Corporation.

Time: 10 a.m. to 12 p.m.

Location: 3700 Eastern Ave, Baltimore, MD

MARCH 4

- **First-Time Home Buyer Workshop**

A free workshop that provides families the information they need to turn their dream of homeownership into reality. For more information call (410) 342-3234.

Host: Southeast Community Development Corporation.

Time: 6 p.m. to 8 p.m.

Location: 3700 Eastern Ave, Baltimore, MD

MARCH 6

- **Mortgage Late? Don't Wait! Event**

A free workshop that provides information and legal assistance to families facing foreclosure.

For more information call Wendy Ingram (410) 992-5832.

Host: Bridgeway Community Church

Time: 10 a.m. to 3 p.m.

Location: 9189 Red Branch Road, Columbia, MD

MARCH 13

- **Money Power Day**

A free financial fitness event dedicated to helping participants boost their financial well being.

For more information call Monica Copeland (410) 234-2803.

Host: Baltimore Cash Campaign.

Time: 9 a.m. to 3 p.m.

Location: 1400 W. Cold Spring Lane, Baltimore, MD

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