



**Testimony HB 1099**  
**Housing and Community Development –**  
**Down Payment and Settlement Expense Loan Program**  
**Home Buyer Education Requirements**

**February 25, 2020**

**Position: FAVORABLE**

**Dear Chairman Barve & Members Environment & Transportation 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. CDN envisions a state in which all neighborhoods are thriving and where people of all incomes have abundant opportunities for themselves and their families.

CDN represents more than 30 agencies across the state that provide home buyer education and counseling. These are community-based organizations working with people to increase homeownership in a geography or among an underserved population in Maryland. These are organizations working to improve the financial well-being of households and strengthen their ability to obtain and retain homeownership.

HB 1099 is designed to refocus the Maryland Mortgage Program - Department of Housing & Community Development state housing finance agency - on the promotion of Maryland based resources for home buyer education and counseling. We are seeking a partnership that will promote the availability of Maryland housing counselor in-person services and support their local efforts for clients’ sustainable home ownership.

In addition, we are seeking data from the Maryland Mortgage Program that will help counseling agencies gauge their effectiveness in giving aspiring home buyers access to down payment assistance and a 30- year fixed rate mortgage. We are not seeking any personal information but rather simple numbers and count of agencies’ production.

We urge a favorable report for HB 1099.

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