SAMUEL I. "SANDY" ROSENBERG Legislative District 41 Baltimore City

Health and Government Operations Committee *Chair*

Health Occupations and Long-Term Care Subcommittee

House Chair Joint Committee on Administrative, Executive, and Legislative Review



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Testimony of Delegate Samuel I. Rosenberg Before the Environment and Transportation Committee In Support of

House Bill 1302

Housing and Community Development - Housing Counseling

Chair Korman and Members of the Committee:

The State of Maryland experienced a 3.5 % increase in homelessness from 2023 to 2024, according to the United States Housing and Urban Development's 2024 Annual Homelessness Assessment Report. This is a small but significant trend, despite our State's historic reduction in homelessness, down 37% from 2007 to 2024.

Maryland residents continue to face difficulties with persistently high housing costs. We have the country's 9th highest hourly wage required to afford a 2-bedroom rental home at the fair market rate, according to 2024 research from the National Low Income Housing Coalition. As reported by Maryland Matters, there is a particularly worrisome upward trend in homelessness among adults aged 65 and older—a **77%** increase from 2018 to 2024. We must do more to help our most vulnerable residents keep a roof over their heads, and that begins with House Bill 1302.

This legislation would place a greater emphasis on assisting insecure Maryland residents by ensuring that entities that receive funding from the State for a housing project also provide housing counseling approved by the U.S. Department of Housing and Urban Development. This funding need is a priority for this year's legislative session, as evidenced by the introduction of House Bill 796, which is being heard in the Judiciary Committee. HB 796 would double the filing fee for residential mortgage foreclosure, raising more funding to support housing counseling services and accessibility.

It remains up to the two committees to evaluate the most appropriate course of action to better support our housing-insecure constituents, but the need for better financial support is clear.

I urge the Committee to issue a favorable report on HB 1302 so that we can continue our efforts to support our State's most vulnerable residents.

March 4, 2025