



**Testimony HB 1302**  
**Environment and Transportation Committee**  
**March 4, 2025**  
**Position: FAVORABLE WITH AMENDMENTS**

Chair Korman and Members of the Environment and 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 was founded in 2006 as The Asset Building and Community Development Network. In 2013, the ABCD Network chose to change its name to CDN and increase its focus on state and local advocacy. In 2015, the Maryland Housing Counselors Network, made up of organizations providing housing counseling and foreclosure intervention services, merged with CDN. During the 2008 foreclosure crisis, the Maryland Housing Counselors Network was a lead partner with the State of Maryland to establish the foreclosure mediation program and Maryland Housing Counselors Fund. The fund has been an important source of support for housing counselors throughout the state.

**HB 1302 - Requires the Maryland Department of Housing and Community Development to offer housing counseling for prospective residents of projects.**

**We have two main points**

- 1.) We want to call attention to HB 796 which increases the foreclosure filing fee in the state of Maryland from \$300 to \$600. This would increase the amount of funding available for housing counseling and have no impact on the Maryland budget.
- 2.) DHCD should publicize the availability of housing counseling as a part of Project Reinvest as the state and city work to build homeownership opportunities for the people in Baltimore city.

HB 796 would increase the filing fee for residential foreclosures and has no impact on the budget. The fees fund the Maryland Housing Counseling Fund. The fund pays for housing counseling services, legal services as well as foreclosure mediation. This fee has not been changed since 2010.

Housing counselors throughout the country can provide advice on buying a home, renting, defaults, forbearances, foreclosures, and credit issues.

I estimate that the community based nonprofit organizations in our network has served more than 10,000 clients per year for the past 14 years. The cost of labor, insurance and technology has increased substantially in the last ten years. These organizations need to be available to serve the increasing number of people facing housing instability in Maryland and people looking to buy their first home without the legacy of homeownership.

We urge your favorable consideration of House Bill 1302.

Submitted by Claudia Wilson Randall, Executive Director