



Neighborhood Housing Services of Baltimore, Inc.

February 17, 2025

Delegate Luke Clippinger, Chair
100 Taylor House Office Building
Annapolis, Maryland 21401

RE: House Bill 792

Honorable Chair Clippinger and Members of the Committee:

I am the Chief Executive Officer of Neighborhood Housing Services of Baltimore (NHS), and a resident of Baltimore City. Our organization believes that economic and social justice are a right for all residents and communities. We promote this belief by removing barriers of access to homeownership, helping resident access resources to maintain their homes, and supporting communities historically impacted by systemic disinvestment.

One way that NHS removes barriers encountered by communities impacted by years of disinvestment is by providing high quality education about credit and the home buying process. As a HUD certified agency we provide 8 hours of education as well as one on one counseling sessions that allow clients to ask specific questions to highly trained and certified experts who can help guide them through the complex process of purchasing a home. These services are provided free of charge to clients and receive support from multiple levels of government. The state provides support through the housing counseling fund. Unfortunately, this fund provides less than 10% of the costs to operate the program. With looming significant cuts in the federal budget, it is critical that additional support from the state be made available to this important industry. HB792 would generate additional revenue needed to support this important work.

HB792 would support homebuyers across the state to be able to access quality education through the home buying process. We ask that the Committee issue a *favorable* report on HB792.

Sincerely,

A handwritten signature in black ink that reads "Daniel T. Ellis".

Daniel T. Ellis
Chief Executive Officer



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