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## HB343: Housing Development Projects - Housing Counseling Services Position: Favorable March 31, 2026

Mr. Chair, Mr. Vice Chair, and Members of the Senate Budget and Taxation Committee:

I write today in strong support of HB343, which would ensure that recipients of state capital funds for rehabilitation of residential housing provide information about HUD-certified housing counseling services that help connect Marylanders with the newly created housing opportunities.

Since 1983, CHAI has strengthened neighborhoods in northwest Baltimore through comprehensive housing and community services. CHAI has created more than 1,700 affordable homes, is working to transform vacant properties into single-family homeownership opportunities and delivers robust housing counseling. As a HUD-certified agency, CHAI assists low- to moderate-income homeowners, first-time buyers, and renters in Baltimore City and County with mortgage readiness, pre-purchase counseling, homebuyer education, rental assistance, and foreclosure prevention. CHAI's combination of housing development and counseling enables us to connect the two pieces of the puzzle—ensuring that newly created housing opportunities are both available and accessible, and helping Marylanders achieve their dream of stable homeownership right here in the state.

The State of Maryland has made major capital investments in housing production, including through the Baltimore Vacants Reinvestment Initiative (BVRI), in which CHAI is proud to participate. These investments are essential to revitalizing neighborhoods and supporting population growth. To fully realize their impact, the State must pair capital investment with services that connect residents to the resulting homes—and that is where housing counseling comes in. Housing counselors guide prospective homebuyers through the process, help them determine what they can afford, link them to incentive programs, and support them in securing a sustainable mortgage. They also prepare buyers for long-term homeownership, including planning for repairs and future costs, and provide foreclosure counseling if challenges arise. By working one-on-one with residents, housing counselors ensure that Maryland's investments result not only in quality housing but in stable, successful homeowners. Without these services, we risk having beautiful properties without the qualified residents who bring communities to life. **CHAI urges your support of HB343.**

Respectfully submitted:

Lisa K. Budlow  
Chief Executive Officer



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CHAI is an agency of The Associated

