

HB 343 CDN Testimony 2026.pdf

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Testimony HB 343
SENATE Budget & Tax Committee
March 31, 2026
Position: FAVORABLE

Chair Guzzone and Members of the Budget and Taxation 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. We advocate for strong communities and secure housing.

HB 343 bill seeks to make available notice of availability of housing counseling services and provide funding for housing counseling in the state of Maryland in 2028.

Housing Counselors serve homebuyers, homeowners and renters as they work to achieve their housing goal or meet their housing needs. CDN has a long history of partnering with the state of Maryland, the banking and mortgage industry, and philanthropic donors to deliver training and provide professional development for US Department of Housing and Urban Development (HUD) certified housing counselors. Counselor certification requires an exam and affiliation with HUD approved not-for-profit organizations.

Homebuyer education, sometimes called housing or pre-purchase counseling, helps homebuyers prepare for purchasing a home and the many new challenges of being a homeowner. Homebuyer education can be any class approved by HUD, Fannie Mae, or Freddie Mac, as long as it meets the insurer and master servicer requirements. This service helps first time home buyers to be fully informed about the process and requirements of home buying and home ownership.

This is critically important for first generation home buyers that do not have the experience of home buying.

I respectfully request a FAVORABLE report on HB 343.

Claudia Wilson Randall, Executive Director, Community Development Network of MD

CHAI Testimony HB343 Housing Counseling 3.31.26.pd

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Lisa K. Budlow
Chief Executive Officer



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



CHAI: Comprehensive Housing Assistance, Inc. 5809 Park Heights Avenue • Baltimore, Maryland
21215 • 410-500-5300 • Fax: 410-466-1996 chaibaltimore.org

CHAI is an agency of The Associated



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

Health and Government Operations
Committee

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Health Occupations and
Long-Term Care Subcommittee

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Executive, and Legislative Review



THE MARYLAND HOUSE OF DELEGATES
ANNAPOLIS, MARYLAND 21401

Respond to Office Indicated

□ *Annapolis Office*
The Maryland House of Delegates
6 Bladen Street, Room 365
Annapolis, Maryland 21401
410-841-3297 · 301-858-3297
800-492-7122 Ext. 3297
Samuel.Rosenberg@house.state.md.us

□ *District Office*
4811 Liberty Heights Avenue
Baltimore, Maryland 21207
410-664-2646

Testimony of Delegate Samuel I Rosenberg
Before the Budget & Taxation Committee

In Support of

House Bill 343

Housing Development Projects – Housing Counseling Services

According to the Mayor's office of Homelessness Services, the City of Baltimore experienced a 26.5% increase in homelessness from 2024 to 2025. This drastic increase is largely attributable to increased housing costs, increased costs of living, and the ending of COVID-related programs and protections in 2024. These pressures persist even as the State has begun investing in supply-side solutions such as the Baltimore Vacants Reinvestment Initiative (BVRI), which seeks to return vacant properties to productive use— highlighting the needs to pair redevelopments efforts with direct support that helps residents remain housed.

Maryland residents continue to face difficulties with persistently high housing costs. We have the country's 8th highest hourly wage required to afford a 2-bedroom rental home at the fair market rate, according to 2025 research from the National Low Income Housing Coalition. There is a particularly worrisome upward trend in homelessness among adults aged 65 and older—a 77% increase from 2018 to 2024, as reported by *Maryland Matters*. While initiatives like BVRI are critical to expanding and stabilizing the housing stock in Baltimore City, housing production alone is insufficient without ensuring that vulnerable residents have access to counseling and navigation services that help prevent displacement.

This legislation would place a greater emphasis on assisting insecure Maryland residents by providing that entities which receive BVRI funding from the State will also provide housing counseling approved by the U.S. Department of Housing and Urban Development (HUD). HUD-approved housing counselors provide no-cost services including foreclosure prevention, eviction and rental counseling, landlord-tenant dispute assistance, and navigation of housing programs.

These services complement State investments in redevelopment, such as BVRI, by helping residents remain stably housed as neighborhoods are revitalized. Last year HB 796 was

signed into law, raising the filing fee for residential mortgage foreclosure from \$300 to \$450. This has in turn raised more funding to support HUD-certified housing counseling services and their accessibility statewide.

Aligning redevelopment initiatives like BVRI with mandatory access to HUD-approved housing counseling represents a balanced, prevention-focused approach.

I urge the Committee to issue a favorable report on HB 343 so that we can continue our efforts to support our State's most vulnerable residents.

March 31st, 2026