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## HB343: Housing Development Projects - Housing Counseling Services

Position: Favorable

February 5, 2026

Madam Chair, Madam Vice Chair, and Members of the House Economic Matters Committee:

I write today **in strong support of HB343**, which would ensure that recipients of state capital funds for housing development offer housing counseling services that help connect Marylanders with the newly created housing opportunities.

Since 1983, CHAI has strengthened the fabric of neighborhoods in northwest Baltimore by delivering comprehensive housing and community-based services. Recognizing that stable housing is essential to health, opportunity, and community cohesion, CHAI takes a holistic approach—developing more than 1,700 units of affordable housing, renovating vacant properties into single-family homeownership, and providing robust housing counseling services. As a HUD-certified agency, CHAI supports low- to moderate-income homeowners, first-time buyers, and renters in Baltimore City and County through mortgage readiness, pre-purchase counseling, homebuyer education, rental counseling, and foreclosure prevention. This unique combination of housing development and counseling enables CHAI to connect the two pieces of the puzzle—ensuring that 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

