



February 3, 2026

HB343: Housing Development Projects- Housing Counseling Services

Position: Favorable

Dear Madam Chair, Madam Vice Chair and Members of the House Economics Matter Committee:

I strongly support HB 343 that would require housing counseling services be offered by recipients of DHCD funding to prospective residents of DHCD funded/supported housing development projects, and that the Governor appropriate funds for community development organizations to partner with housing counseling agencies to provide said housing counseling services.

Since its incorporation in 2007, Garwyn Oaks Northwest Housing Resource Center (GO Northwest), a community-based, HUD certified housing counseling agency in NW Baltimore City has provided housing and financial education, counseling, technical assistance, and resources to help predominantly low-moderate income individuals stabilize, build and strengthen financial capacity, secure and maintain a home, and avoid foreclosure affordably. Our housing counselors prepare buyers to purchase and retain their homes by teaching buyers the steps of the home purchase process, preparing them to be mortgage ready, and successfully addressing financial issues that could impede buyers from purchasing and retaining a home affordably and successfully.

Housing counseling is not a peripheral service—it is a core infrastructure that protects public investment in housing development and helps make homeownership a reality for many households.

HB 343 strengthens housing outcomes by pairing capital investment with resident readiness, reducing displacement risk that can be a result of housing development projects, improving long term occupancy and ensuring that redevelopment benefits existing communities as well future residents. Housing counselors provide homebuyers with tools, information, resources and space to help them be financially, emotionally, and technically prepared to purchase a home affordably and successfully.

Building or rehabilitating units without intentional buyer readiness services risks creating empty units and displaced families. Successful revitalization should include both supply expansion AND capacity building for the people most affected by historical disinvestment. Although the developer provides a home for sale, doesn't guarantee its occupancy-- "if we build it, they will come" from the Field of Dreams is not the reality if the buyer does not have the needed financial capacity, capability, credit status, guidance and support to make the purchase and retain the house.

Requiring housing counseling as a part of housing development project:

Serves as prevention that reduces downstream public costs. Housing counseling lowers the rate of foreclosure, eviction, and housing instability – outcomes that increase public expenditures related to emergency housing, legal services and other social supports.

Provides positive return on the State's investment: HUD evaluations of foreclosure counseling programs found that a significant share of counseled households obtained mortgage remedies and avoided foreclosure, preventing neighborhood destabilization, home abandonment, and loss of tax base. A housing counselor' job is not only to help the buyer get the house, but to keep the house.

With the State investing millions of dollars in housing development to get homes produced, such as the Baltimore Vacants Reinvestment Initiative (BVRI) and other major capital investments in housing production throughout the State to meet the Governor's affordable housing priority, we believe the State will achieve its goal t by providing funding to a part of the process that works to bring equipped buyers to the table, who are not only equipped to afford the purchase, but have the training, knowledge and tools to retain their homes for the long term.

Housing Counseling is a professional service requiring training and certification of staff as well as local, state and federal compliance oversight requirements. This legislation rightly recognizes the importance of improving buyer readiness and long-term housing stability. It also acknowledges that demand for housing counseling is ongoing and, particularly in times of economic uncertainty, increasing. At the same time, funding that allows counseling services to remain free to renters, homebuyers, and homeowners has declined across nearly all sources: local, state, federal, corporate, and philanthropic. Without explicit provisions to sustain the agencies delivering these vital services, the goals of securing and retaining affordable housing for many of Maryland constituents will be even more difficult to achieve.

Therefore, I urge you to support HB343. Thank you for your consideration.

Respectfully submitted,

*Mereida Goodman*

Executive Director