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Legislative District 41
Baltimore City

Health and Government Operations
Committee
Chair
Health Occupations and
Long-Term Care Subcommittee

House Chair
Joint Committee on Administrative,
Executive, and Legislative Review



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Testimony of Delegate Samuel I. Rosenberg

Before the Economic Matters Committee

In Support of

House Bill 343

Housing Development Projects - Housing Counseling Services

Chair Valderrama and Members of the Committee:

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.

February 5th, 2025