

**Testimony
HB135
Economic Development - Tax Increment Financing - Noncontiguous Areas
Economic Matters Committee
February 17, 2026**

Dear Chair Valderrama and Vice-Chair Charkoudian,

I am writing to express support for HB 135, to create non-contiguous area TIFs, which seeks to address areas in need of revitalization throughout the State.

Habitat for Humanity of the Chesapeake is the leading provider of affordable homeownership opportunities in Central Maryland. Since our founding 45 years ago, we have built or renovated over 800 homes in 26 communities across Baltimore City and Baltimore, Anne Arundel and Howard counties. This year, we are in active construction or pre-development in several neighborhoods in Baltimore, as well as on projects in Severn and Colombia. These include both new construction and intensive rehabilitation of long-vacant homes.

We support the goal of creating another tool for counties throughout Maryland to use to invest in under-invested areas. We applaud the chance to have more homeownership units in these efforts, and invite the chance for those to include homeownership affordability.

Please support this proposal to create another tool for development in key areas within the State, adding the flexibility of non-contiguous units or areas to that toolbox.

Sincerely,

Mike Posko, CEO

