



Neighborhood Housing Services of Baltimore, Inc.

February 17, 2026

Delegate Kriselda Valderrama, Chair  
230 Taylor House Office Building  
Annapolis, Maryland 21401

**RE:** House Bill 548

Honorable Chair Valderrama and Members of the Committee:

I am the Chief Executive Officer of Neighborhood Housing Services of Baltimore (NHS), and a resident of Baltimore City. Our organization believes that economic and social justice are a right for all residents and communities. We promote this belief by removing barriers of access to homeownership, helping resident access resources to maintain their homes, and supporting communities historically impacted by systemic disinvestment.

Maryland currently has a significant housing affordability issue. According to reports from the Maryland Department of Community Development, the state needs an additional 96,000 housing units to meet the current level of demand. Additionally, there is an acute shortage of affordable housing in our community. HB548 is an important piece of a comprehensive strategy to address this need. The bill does two primary things. First the bill eliminates the moving target of zoning and permitting rules that can delay or prevent projects from being built. Delays also increase costs for projects which are ultimately passed on to the end homeowner or renter. HB548 establishes that the permitting and zoning rules in place at the time of project application apply to the project throughout the entire process. This removes the moving target and increased fees associated with the uncertainty. This provision does not remove any local authority over zoning or permitting. Rather, this provision affirms the importance of the approval process based on a non-changing set of criteria. Second, the bill changes the timing on when impact fees are paid. Impact fees can be a significant cost for projects and provide critical resources to local governments to support necessary infrastructure. HB548 moves the timing of these payments from the time of application to when construction is complete. This lowers the amount of financing required during the predevelopment stage. Financing is most expensive and hardest to secure during early project stages. Moving the payments will reduce costs of financing and ultimately reduce the costs that are passed on to the homeowner or renter.



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HB548 provides reasonable changes to housing policy that will result in additional housing development. It is important for the state to provide leadership in this work. We applaud the Moore administration for proposing common sense solutions designed to bring real solutions to Maryland. We ask that the Committee issue a *favorable* report on HB548.

Sincerely,

A handwritten signature in black ink that reads "Daniel T. Ellis". The signature is written in a cursive style.

Daniel T. Ellis  
Chief Executive Officer



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