



**February 20, 2026**

**Testimony in Support of HB889  
Property Tax Credit for Salisbury Neighborhood Housing Services  
Maryland General Assembly – 2026 Session**

Members of the Committee:

Thank you for the opportunity to provide testimony in support of House Bill 889, which authorizes a property tax credit for Salisbury Neighborhood Housing Services (SNHS). My name is Cheryl Meadows and I serve as Executive Director. I respectfully urge favorable consideration on this legislation.

Salisbury Neighborhood Housing Services is a longstanding nonprofit community development organization dedicated to expanding safe, affordable homeownership opportunities, stabilizing neighborhoods, and preserving housing stock throughout Salisbury and the surrounding region. For decades, SNHS has partnered with local government, lenders, and community stakeholders to rehabilitate vacant or distressed properties, provide homebuyer education and counseling, and deliver down payment and closing cost assistance to income-qualified households.

The property tax credit proposed in HB889 would directly strengthen SNHS's ability to carry out this mission. Like many nonprofit housing developers, SNHS must temporarily hold properties during acquisition, rehabilitation, and resale. During this period, the organization incurs carrying costs—including property taxes—that do not generate revenue but are necessary to bring homes back into productive use. These costs ultimately increase the total development expense and can limit the number of homes that can be rehabilitated each year. Since COVID-19, the cost of housing has soared, construction costs remain high and rising interest rates have placed

homeownership further out of reach for working families. For nonprofits like ours, the burden of carrying costs—including property taxes, insurance, and maintenance—diverts scarce resources away from our core mission of creating and preserving affordable homes.

Providing a property tax credit would:

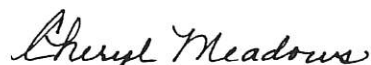
1. **Reduce development costs and stretch public and private investment.**  
Lower carrying costs mean that grant funds, donations, and program income can be reinvested into additional housing units, repairs, and buyer assistance rather than absorbed by taxes during the construction phase.
2. **Accelerate the return of vacant or underutilized properties to the tax rolls.**  
By easing the financial burden of holding properties, SNHS can move projects forward more efficiently, returning rehabilitated homes to owner-occupancy sooner and restoring them as fully taxable, productive assets for the community.
3. **Support affordable homeownership and neighborhood stability.**  
SNHS's programs primarily serve low- and moderate-income households, many of whom are first-time buyers. Reducing project costs helps keep purchase prices attainable, promotes long-term owner occupancy, and strengthens neighborhood revitalization efforts.
4. **Leverage a proven local partner.**  
SNHS has demonstrated a track record of responsible stewardship, effective program delivery, and measurable community impact. This targeted credit is a modest but strategic investment that enhances the effectiveness of an organization already delivering strong returns for Salisbury and Wicomico County.

HB889 represents a practical, locally focused tool to help a trusted nonprofit continue its work revitalizing homes, expanding access to homeownership, and strengthening communities. By approving this bill, the General Assembly will help ensure that more families can achieve stable housing while more vacant properties are restored and returned to productive use.

For these reasons, I respectfully request favorable consideration **on HB889**.

Thank you for your consideration, and I am happy to answer any questions.

Sincerely,



Cheryl Meadows  
Executive Director