

**FAVORABLE Testimony in Support of House Bill 805 Building Homes Act
Ways and Means
February 17, 2026
1:00 pm**

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The Maryland State Education Association (MSEA) supports House Bill 805, which authorizes Baltimore City and counties and municipal corporations to provide a property tax credit for certain homes subject to nonprofit mortgages and long-term affordability covenants. This legislation creates an important local tool to expand and preserve permanently affordable homeownership opportunities in Maryland communities.

Specifically, House Bill 805 enables local governments to grant a property tax credit for dwellings that are encumbered by nonprofit-held mortgages or affordability covenants that ensure long-term affordability for eligible homeowners. By reducing the property tax burden on these homes, the bill strengthens the viability of shared-equity and other nonprofit housing models that make homeownership attainable for working families and essential public servants.

MSEA's support for this legislation is grounded in MSEA Resolution F.23 – Fair Housing, which states: "MSEA believes that fair housing practices should be broadened and strengthened to assure each citizen an equal opportunity to reside in a neighborhood of their choice." House Bill 805 advances this principle by supporting sustainable homeownership opportunities that promote economic stability and prevent displacement.

MSEA represents 76,000 educators and school employees who work in Maryland's public schools and community colleges, teaching and supporting our almost 900,000 K-12 students so they can pursue their dreams. MSEA represents more than 44 local affiliates in every county across the state of Maryland, and our parent affiliate is the 3 million-member National Education Association (NEA).



Housing affordability remains a significant challenge for many educators and school employees across Maryland. Rising home prices and property taxes often place homeownership out of reach, particularly in high-cost areas. When educators cannot afford to live in the communities where they work, schools experience higher turnover, longer commutes, and reduced community engagement. By supporting long-term affordability models and reducing ongoing property tax burdens for eligible homeowners, House Bill 805 helps create pathways for stable, sustainable homeownership.

Stable housing is directly connected to strong school communities. When families and educators can remain in their communities, schools benefit from continuity, stronger family engagement, and deeper relationships between educators and students. Policies that promote housing stability also strengthen neighborhood cohesion and economic vitality.

House Bill 805 provides local governments with flexibility to support innovative nonprofit housing models that promote lasting affordability. By reinforcing community stability and expanding access to homeownership, this bill aligns with Maryland's commitment to equity, opportunity, and strong public institutions.

For these reasons, MSEA urges the committee to issue a Favorable Report on House Bill 805.