



HOWARD COUNTY OFFICE OF COUNTY EXECUTIVE

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February 17, 2026

The Honorable Jheanelle K. Wilkins, Chair
Ways and Means Committee
Taylor House Office Building, Room 131
6 Bladen St., Annapolis, MD 21401

Re: **TESTIMONY IN SUPPORT of House Bill 805: Building Homes Act**

Dear Chair Wilkins, Vice Chair Feldmark, and Members of the Committee:

I want to express my appreciation to Delegate Solomon for his leadership on House Bill 805 – Building Homes Act (HB805). This legislation would authorize counties and the City of Baltimore to grant tax credits on certain affordable homes, particularly units developed by nonprofits subject to a mortgage and a covenant that ensures such housing remains affordably priced. The one-time property tax credit allows nonprofits to recapture or reduce upfront costs of developing affordable housing.

Maryland is facing a housing crisis. We need more home production and must help our constituents navigate the challenges of rising costs that strain their monthly budgets. Affordable housing is critical for stable, healthy communities and a strong, competitive local economy. Nonprofits play an integral role in developing affordable housing and HB805 provides nonprofit developers with a means to utilize unrealized equity as capital for future projects and close funding gaps in affordable housing production.

In Howard County, we have expanded affordable housing using creative financing strategies, targeted tax relief and collaboration with the nonprofit development community.

In 2019, Enterprise Community Development initiated a plan to redevelop five aging and obsolete rental properties under their ownership in Columbia. After receiving approval from the Zoning Board, Enterprise began advancing plans to redevelop these affordable housing communities into modern, mixed-income communities. We championed these projects and partnership with Enterprise through payment in lieu of taxes (PILOT) agreements to help finance redevelopment. Furthermore, the County has invested more than \$17 million in the Enterprise redevelopment plan, including more than \$4 million from the Housing Opportunities Trust Fund. When the redevelopment plan is complete, Enterprise is expected to deliver approximately 600 modern, mixed-income homes in Howard County that welcome families at a variety of price points. In 2024, Howard County cut the ribbon on the first of these community projects, Legacy at Twin Rivers. This new development, with workforce housing, welcomes more than 150 families to live in a walkable, amenity-rich community near Downtown Columbia. In 2025, Howard County joined Enterprise to break ground on their next two redevelopment projects, the Legacy at Cedar Lane and the Vision at Parkway, which will result in 205 new homes for the local workforce.



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In October 2023, we launched our Housing Opportunities are Meant for Everyone initiative, known as HOME. Comprised of a suite of policy and programmatic initiatives, HOME is aimed at tackling housing affordability in Howard County. HOME proposals included an expansion of Howard County's Right to Purchase law, state legislation to expand financing options for the creation of new affordable housing units, new rental assistance programs for students and families experiencing homelessness, and home accessibility modifications for seniors and people with disabilities.

As part of the new Performing Arts Center in Downtown Columbia, the Howard County Housing Commission is constructing a mixed-income housing community called Artists Flats. This project, which is supported by more than \$3 million in County investment, will bring 174 new residential units to Downtown Columbia across several mixed-income price points. The mixed-income housing will be constructed on top of the Performing Arts Center. Funding for this housing project was supported in part by the nonprofit Columbia Downtown Housing Corporation, which works to provide a full-spectrum and diverse mix of housing, ensuring that low-, moderate- and middle-income families have an opportunity to live in Downtown Columbia. The realization of this important progress will help meet a critical need for workforce housing in Howard County.

My administration has been a strong supporter of Patuxent Commons, a 76-unit mixed-income community that is focused on housing people with disabilities, older adults, and families. Importantly, 25% of units will be set aside for people with disabilities, making this inclusive project the first of its kind in Howard County. The project was developed by the nonprofit Mission First Housing Group in partnership with the Howard County Housing Commission and the Autism Society of Maryland. The County invested more than \$6 million to advance this project and partnered with the Patuxent Commons team on financing solutions. Completed in 2025, this project serves as a model for other inclusive housing projects throughout the United States.

Additionally, in 2022, we created Howard County's first Housing Opportunities Trust Fund (HOTF). A key recommendation of the Housing Opportunities Master Plan, the HOTF is a critical funding tool that allows investment in affordable housing opportunities, homeownership programs, unit preservation, and homeless services. My administration has invested \$15 million into the Trust Fund, which have supported new affordable housing projects, promoted affordable homeownership, provided rental assistance to seniors, and more. Key investments from the Trust Fund include gap financing to affordable housing projects, as well as funding to support foreclosure prevention, senior rental assistance, and homeownership opportunities.

Passage of HB805 would provide Counties with another tool to support housing affordability by providing targeted relief from property taxes to nonprofit housing providers. For the above-stated reasons, I urge the Committee's **support for HB805**.

Respectfully,

Calvin Ball
Howard County Executive