



House Bill 1209 – Environment – Flood Control – Flood Risk Assessment and Model Ordinance (Climate Ready Floodplain Act of 2023)

Position: Oppose

Maryland REALTORS[®] opposes HB 1209, which seeks to establish a statewide flood mapping tool and a statewide floodplain development ordinance by 2025.

While REALTORS[®] take no issue with the flood mapping tool to provide additional information to consumers, we do have serious concerns about the model floodplain ordinance's impacts on future housing development.

Maryland currently faces a shortage of nearly 120,000 housing units and growing. This shortage now impacts not just low-income residents, but also those of moderate incomes, young professionals, seniors, and working families. It encompasses not only what has been traditionally considered as "affordable housing" but also "missing middle" housing types.

By prohibiting the construction of any building in an area where there is projected to be a 1% chance of flooding, no matter what flood prevention construction techniques are used, we will severely restrict areas where housing for residents could be added. Further, this bill restricts projects of over an acre which increase the likelihood of flooding without indicating an acceptable percentage increase. This would rule out housing that is merely projected to increase the likelihood of flooding by a small fraction of a percent.

Finally, the retrofit requirements in the bill could severely restrict the ability of homeowners to repair properties which are now included within a floodplain. The costs to raise the ground level of the property can be significant. Property owners may not qualify for financing those additional costs, preventing them from restoring damage that had occurred. As of now, no estimate has been given on the number of properties this may impact in Maryland or the additional costs imposed by this bill.

Maryland must balance the needs for environmental protection against the present and future housing needs of our residents. HB 1209 places too high a burden on the latter. Due to these impacts, REALTORS[®] recommend an unfavorable report.

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