

HB0691\_RichardKaplowitz\_FAV

02/19/2026

Richard Keith Kaplowitz

Frederick, MD 21703

**TESTIMONY ON HB#/0691- POSITION: FAVORABLE**

**State Government - Procedures - Permitting Efficiency for Housing Development Projects**

**TO:** Chair Valderrama, Vice Chair Charkoudian and members of the Economic Matters Committee

**FROM:** Richard Keith Kaplowitz

My name is Richard Keith Kaplowitz. I am a resident of District 3, Frederick County. I am submitting this testimony in support of HB#/0691, **State Government - Procedures - Permitting Efficiency for Housing Development Projects**

The National Housing Conference has recognized the importance of the actions this bill will undertake in Maryland. *Expedited permitting and review policies encourage affordable development.*<sup>1</sup>

Complicated and lengthy approval processes extend development time, tying up developers' capital and resulting in a mounting price tag for project-related **soft costs**, such as architect and legal fees, insurance payments and property taxes incurred during the development period. The fees associated with obtaining development approvals and building permits further increased costs, driving up the price of the finished product and making affordable homes more difficult to deliver.

Expedited permitting and review policies help increase the supply of homes and apartments that are affordable to families by expediting and simplifying the permitting and review processes applicable to all homes and apartments. By reducing development costs and allowing the market to work more efficiently, these steps help to make all homes and apartments more affordable.

This bill will accomplish this purpose through requiring each unit in the Executive Branch of State government responsible for issuing a permit related to housing construction to adopt procedures to streamline certain permitting processes for housing projects; requiring the State Housing Ombudsman, to the extent feasible, to ensure consistency between certain permitting processes developed by different units; and authorizing the delegation of certain tasks related to the review or approval of permits related to housing construction to certain local governmental units.

**I respectfully urge this committee to return a favorable report on HB#/0691.**

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<sup>1</sup> <https://nhc.org/policy-guide/expedited-permitting-and-review-the-basics/expedited-permitting-and-review-policies-encourage-affordable-development/>