



February 19, 2026

The Honorable Kriselda Valderrama
Chair
House Committee on Economic Matters
Taylor House Office Building, Room 362
6 Bladen Street
Annapolis, MD 21401

RE: Support HB 548 — Maryland Housing Certainty Act of 2026

Dear Chair Valderrama and Members of the Committee:

Chamber of Progress, a tech industry coalition promoting technology's progressive future, writes to express **strong support for HB 548**, the Maryland Housing Certainty Act of 2026. This legislation is a vital component of Maryland's 2026 housing agenda, aimed at removing the regulatory unpredictability and hidden costs that frequently stall housing production and drive up prices for Maryland families.

Maryland faces a housing affordability crisis. In 2000, nearly three out of four of Maryland households could afford a median-priced home; the same could no longer be said for even half of Maryland families by 2022.¹

The current crisis is a matter of shortage, speed, and certainty. Under the status quo, housing projects can be derailed years into the planning process by changes to local regulations.² These delays add significant "risk premiums" to development, which are ultimately passed onto renters and homebuyers.³ HB 548 addresses this by establishing vested rights, ensuring that once a substantially completed application is submitted, the project is governed by the rules in place at the time of submission.

¹ "Department of Housing and Community Development." Maryland Department of Housing and Community Development, <https://news.maryland.gov/dhcd/2025/07/24/state-of-maryland-releases-2025-housing-needs-assessment>

² Rudi Davis. "Regulatory Delays, Not Costs, Pose the Biggest Threat to Small Developers." *KeyCrew*, Feb. 12, 2026. <https://keycrew.co/journal/regulatory-delays-not-costs-pose-the-biggest-threat-to-small-developers/>.

³ Maya Brennan, Pam Blumenthal, Laurie Goodman, Ellen Seidman, and Brady Meixell. "Housing as an Asset Class." *Urban Institute*, Sept. 2017. https://www.urban.org/sites/default/files/publication/93601/housing-as-an-asset-class_1.pdf.

By keeping applicable laws consistent from the time of an application's substantial completion, the bill prevents shifting or expanding regulatory requirements from making housing projects financially unfeasible after significant investments have already been made, or restarting a lengthy process midstream. Importantly, this comes with well-needed exceptions for things like new health and safety laws. Furthermore, the bill's provision to defer the collection of impact fees and development excise taxes until the completion of a project, rather than requiring them upfront, lowers the barrier to entry for builders and improves project cash flow.

HB 548 does not strip local governments of their ability to set standards, instead requiring that those standards be transparent and consistent throughout the life of a specific project application. This certainty is exactly what Maryland needs to guarantee housing stability.

Ultimately, by creating a more predictable environment, HB 548 encourages increased housing construction and lowers the cost to build, which is ultimately the best solution to Maryland's housing shortage—and lower prices for consumers.

We greatly appreciate the Committee's focus and commitment on this issue and respectfully urge a favorable report on HB 548.

Sincerely,

A handwritten signature in black ink, appearing to read "Brianna January". The signature is fluid and cursive, with the first name being more prominent.

Brianna January,
Director, State and Local Government Relations, Northeast.
Chamber of Progress