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TO: House Economic Matters
FROM: LeadingAge Maryland
SUBJECT: House Bill 548, Land Use - Permitting - Development Rights (Maryland Housing Certainty Act)
DATE: February 19, 2026
POSITION: Favorable

LeadingAge Maryland supports House Bill 548, Land Use - Permitting - Development Rights (Maryland Housing Certainty Act).

LeadingAge Maryland is a community of more than 150 not-for-profit aging services organizations serving residents and clients through continuing care retirement communities, affordable senior housing, assisted living, nursing homes and home and community-based services. Members of LeadingAge Maryland provide health care, housing, and services to more than 20,000 older persons each year.

House Bill 548 would establish a more stable and predictable framework for housing development in Maryland by providing certainty once a project has been approved. By granting vested rights for a minimum of five years, the bill protects housing developments from shifting regulatory requirements after approval, allowing developers, investors, and lenders to proceed with greater confidence. This regulatory stability reduces the likelihood that projects will be delayed, redesigned, or abandoned after significant time and resources have already been invested.

Maryland's housing shortage—estimated at approximately 96,000 units—continues to drive up costs for renters and homebuyers and undermines the state's economic competitiveness. House Bill 548 responds directly to this challenge by removing barriers that slow or discourage housing production. The bill supports large-scale and phased developments by treating each phase as its own discrete project, enabling complex developments to move forward efficiently over multiple years without reopening approvals for completed phases.

The legislation also improves project feasibility and affordability by deferring development excise taxes and impact fees until construction is complete and a certificate of occupancy is issued. This approach reduces upfront financial burdens, improves cash flow, and

lowers financing costs—factors that are especially important in today’s high-interest-rate and high-construction-cost environment. These efficiencies can ultimately translate into more attainable housing prices and rents for Maryland residents.

In addition, House Bill 548 promotes a more efficient and transparent local review process by requiring prompt determinations on application completeness. Clear timelines reduce unnecessary delays, increase accountability, and allow applicants to address deficiencies early, helping projects move more quickly from approval to construction.

Taken together, these reforms strike an appropriate balance between maintaining local oversight and ensuring that approved housing projects can proceed without undue disruption. House Bill 548 represents a practical and necessary step toward increasing housing supply, improving affordability, and sustaining housing production during periods of economic uncertainty.

For these reasons, we respectfully urge the committee to issue a favorable report on House Bill 548, the Maryland Housing Certainty Act.