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HB 548 – Maryland Housing Certainty Act
House Economic Matters Committee
February 19, 2026
FAVORABLE

Good afternoon, Chair Valderrama, Vice Chair Charkoudian, and members of the House Economic Matters Committee. My name is Sara Westrick, Advocacy Director for AARP Maryland.

AARP Maryland is one of the largest membership-based organizations in the state, with approximately 850,000 members. We represent the interests of Maryland's over 50 population. Key priorities of our organization include helping all Marylanders achieve financial and health security and supporting livable communities.

We would like to express our support for HB 548, known as the Maryland Housing Certainty Act. We thank Delegates Behler, Acevero, Addison, Allen, Amprey, Bofo, Boyce, Edelson, Fair, Holmes, Ivey, Lewis, Moreno, Palakovich Carr, Pasteur, Qi, Ross, Ruff, Schindler, Simmons, Stewart, Vogel, and Wims for sponsoring this legislation.

Maryland faces a significant and growing housing shortage. Delays, uncertainty, and shifting requirements in local permitting processes add time and cost to new housing development. HB 548 addresses these barriers by providing a more predictable and timelier regulatory environment for housing construction while preserving appropriate local oversight.

The requirement that approvals rely only on laws in effect at the time of application reduces uncertainty and prevents midstream rule changes that can stall or derail housing development. In addition, the 15-day completeness review and 20-day "deemed complete" guarantee that applicants and the community know in a timely fashion whether an application can proceed.

The bill also provides a time-limited vested right of five years or more as determined locally, so projects can secure financing and follow through on approvals. Importantly, HB 548 does not limit local governments' ability to enforce immediate health and safety protections. This is a key safeguard for residents.

In sum, we feel that the provisions in HB 548 have the potential to help ease the uncertainty and delays in local permitting for housing projects, where changing rules mid-process can stall or derail development. We respectfully urge the Committee to issue a favorable report on HB 548.

If you have any questions, please contact Sara Westrick at swestrick@aarp.org or by calling 410-310-0374.