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Environment and Transportation
Committee

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Agriculture and Aquaculture

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Environment

THE MARYLAND HOUSE OF DELEGATES
ANNAPOLIS, MARYLAND 21401

February 19, 2026

**Testimony in Favor of HB0548
Land Use – Permitting – Development Rights
(Maryland Housing Certainty Act)**

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

I respectfully request a favorable report for House Bill 548 – the Maryland Housing Certainty Act. This legislation would provide critical regulatory certainty for those seeking to build new housing in Maryland and lower the costs passed onto purchasers or renters by creating an “early vesting” system for those seeking to build and by requiring all related development impact fees to be due when the certificate of occupancy is granted for a project – in other words at the end of the process, rather than at the beginning.

Maryland is in a housing crisis – we are facing a shortage of nearly 100,000 units Statewide – and because of that we are seeing too many Marylanders not be able to find housing and face skyrocketing costs for the housing that is available. While there are a variety of reasons that we can point to as to why we are facing this shortage of housing units and for rising housing costs – this legislation tackles the issue of regulatory certainty and the costs (primarily related to interest) that are passed on to consumers because of development impact fees.

I find it important to also share my personal story here as well. I am a renter, and my rent to live in Annapolis is \$1,975, which is simply far too unaffordable for most Marylanders. An even better example of this is related to the first apartment I moved into in Annapolis. That apartment was originally \$1,200 a month in 2020 – as recently as July, that same apartment, which was the same in every way, was listed for \$1,900 a month. We have to build more housing units in every corner of the State and limit the costs that are passed on to consumers so we can bring down costs.

More than just my own experience as a renter, I also come from a family where – until this very year, when my mom turned 50 – we were not able to achieve homeownership. There are hundreds of thousands of families across Maryland in similar circumstances, unable to build the generational wealth that provides long-term financial stability. This legislation would help change that reality by spurring new investment in housing and providing regulatory certainty that makes it easier to build more homes – ultimately increasing supply and lowering costs through the creation of more attainable units.

To increase the supply of housing, this legislation would provide critically important regulatory certainty by transitioning our State to an “early vesting” framework for new housing construction projects. This would “lock in” local regulations at the time when a complete application is submitted, and allow projects to move forward more efficiently. Our current vesting framework, developed decades ago through court decisions, allows for local jurisdictions to change the rules of the road under which housing construction is approved up until visible construction has begun. This allows for projects to face significant delays and regulatory uncertainty – and in turn can cause drastically increased costs and even the cancellation of projects.

To lower the costs associated with the construction of new housing units, this bill would provide for the collection of development impact fees at the end of the development when the certificate of occupancy is granted as opposed to at the beginning or sporadically throughout the process. Ultimately, these costs are passed along to the consumer and the soon-to-be owner or renter of a property – and because those seeking to construct housing finance these fees, if we require them at the beginning of development they are subjected to ever-increasing interest rates. By providing for the collection of these fees at the end of the development process, when the impact of the soon-to-be residents causes a true impact, we can save homeowners or renters thousands of dollars per unit.

I find it important to also be incredibly clear that this legislation does not preclude local jurisdictions from passing ordinances to guide the requirements placed on new developments or their authority to say where they want different types of residential developments through the local zoning process – what this bill is saying is that we have an obligation to provide clear rules for those seeking to help us address the housing crisis and that we cannot make it exceedingly difficult to build housing across the State.

We continue to be in collaboration with all stakeholders related to this legislation – most notably the Maryland Association of Counties – and we will continue to try and find compromise opportunities where they exist.

Once again, I respectfully request a favorable report of House Bill 548, the Maryland Housing Certainty Act, to help address the housing crisis we are facing by making it easier to build new housing and lowering costs related to housing.