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## Land Use - Permitting - Development Rights (Maryland Housing Certainty Act) Position: Favorable February 19, 2026

Madam Chair, Madam Vice Chair and Members of the House Economic Matters Committee:

I write today to urge a **favorable** report on HB548, the Maryland Housing Certainty Act, on behalf of CHAI. CHAI is a community-based nonprofit agency located in northwest Baltimore City and County. Over four decades of service, we have developed over 1,700 units of affordable housing primarily serving adults 62+. We also provide housing services and programs that promote social connection and engagement among our older neighbors. CHAI is an active member of both the Maryland Affordable Housing Coalition, which advocates for resources for affordable housing rental development, and LeadingAge Maryland, which unites nonprofit providers of aging services, including affordable housing communities and providers of housing with services.

As an affordable housing developer, it is clear to CHAI that the Maryland Housing Certainty Act will improve upon current processes and facilitate the building of more homes. The industry has become increasingly complex, with many layers of funding, multiple partners, and significant regulatory requirements. Navigating this complexity to achieve affordable housing production is challenging, and legislation that simplifies the process is most welcome.

The Maryland Housing Certainty Act will provide affordable housing developers with the required predictability of process and fees needed to pursue affordable housing development in Maryland - a goal which is more important than ever given the housing shortage and the economic vulnerability of Marylanders. Affordable housing developers, especially nonprofit developers, struggle to keep up with the significant resources and time demanded by the complex development arena. The certainty of regulations afforded by the Housing Certainty Act would relieve risk and facilitate the production of more affordable housing units across Maryland, particularly in jurisdictions like Baltimore where CHAI works and the housing is needed the most. Additionally, the prohibition of the collection of development excise taxes and impact fees until the housing development project is completed further facilitates production by tying the fee to the actual impact.

We believe HB548 is good for Maryland, and we urge a **favorable** report.

Respectfully submitted:

Lisa K. Budlow  
Chief Executive Officer



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CHAI is an agency of The Associated

