

March 6, 2026

The Honorable Kriselda Valderrama  
Chair, House Economic Matters Committee  
230 Taylor House Office Building  
Annapolis, Maryland 21401

**RE: MBIA Letter of Support HB 1252 - Department of Housing and Community Development -  
Montgomery County Study MC 19-26**

Dear Chair Valderrama,

The Maryland Building Industry Association is submitting testimony in support of HB1252, legislation directing the Maryland Department of Housing and Community Development to conduct a comprehensive study on housing availability and affordability in Montgomery County and to issue interim and final reports with actionable recommendations.

Montgomery County continues to face significant housing challenges. While it remains one of the State's strongest economic engines, rising housing costs, limited inventory at key price points, and increasing cost burdens for renters and homebuyers threaten long-term economic competitiveness and quality of life. A data-driven, independent assessment by DHCD will provide a clear, objective understanding of the scope and root causes of these challenges.

This legislation is important for several reasons - The study will evaluate housing supply across income levels, affordability gaps, regulatory barriers, financing constraints, and market conditions. A coordinated review at the State level can identify structural issues that may not be apparent when viewed solely through local data. By requiring two interim reports and a final report by November 30, 2028, the bill establishes clear benchmarks and ensures policymakers and stakeholders remain informed throughout the process.

Rather than advancing piecemeal reforms, this study will equip the Montgomery County Delegation and local leaders with actionable recommendations grounded in research and best practices. Thoughtful policy solutions require reliable data, stakeholder engagement, and careful analysis — all of which this bill mandates. Housing affordability directly impacts workforce stability, small business growth, educational outcomes, and overall economic vitality. Ensuring a balanced housing ecosystem benefits employers, families, seniors, and young professionals alike.

For these reasons, MBIA respectfully requests the Committee give this measure a favorable report. Thank you for your consideration.

For more information about this position, please contact Lori Graf at 410-800-7327 or [lgraf@marylandbuilders.org](mailto:lgraf@marylandbuilders.org).

cc: Members of the House Economic Matters Committee