



**Testimony to the Economic Matters Committee
HB 548 – Housing Certainty Act
Position: Favorable (FAV)**

Maryland faces a severe housing shortage. We are tens of thousands of units short of what is needed to meet demand. That shortage is especially acute for low- and moderate-income households, seniors on fixed incomes, and working families. When housing production stalls, rents rise, families are displaced, and economic opportunity suffers.

One of the most significant barriers to building affordable housing is unpredictability during the entitlement and approval process. Affordable housing projects often take years to assemble financing, secure tax credits, and move through local review. During that time, local governments sometimes change zoning standards, development regulations, impact fee structures, or procedural requirements midstream. In some cases, those changes effectively “move the goalposts” and make it impossible for a project to proceed — even after substantial time and resources have been invested. For affordable housing developments operating on thin margins and dependent on competitive financing like Low-Income Housing Tax Credits, even modest regulatory changes can kill a project outright.

HB 548 addresses this problem in a balanced and reasonable way. By clarifying that development applications are governed by the laws in effect at the time of submission, and by providing appropriate vesting protections, this bill brings certainty and fairness to the process. Developers, lenders, and investors need predictability. Without it, projects simply do not get financed.

The bill does not eliminate local oversight or weaken health and safety standards. It simply ensures that affordable housing proposals are evaluated under a stable set of rules — not shifting regulations that can derail desperately needed homes. At a time when Maryland must increase housing production, we cannot afford to lose viable projects because the regulatory landscape changes mid-process.

MAHC is the leading organization for the affordable rental housing industry in Maryland and represents over 185 member organizations, including nonprofit and for-profit developers, community action groups, State and local housing authorities, property management companies, financial institutions, community development organizations, contractors, investors, consultants and individuals. This new tax exemption will provide an additional resource for our nonprofit members to use for the development and preservation of affordable housing across Maryland. **We urge your support of HB 548.**

Respectfully submitted on February 17, 2026 by Miranda Darden-Willems, Executive Director, on behalf of the MAHC Board of Directors.



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