

February 19, 2026

The Honorable Kriselda Valderrama
Chair, Economic Matters Committee
Maryland House of Delegates

Re: Support for HB 548 (Maryland Housing Certainty Act)

Dear Chair Valderrama and Members of the Committee,

On behalf of the Greater Washington Partnership (the Partnership), I am writing to express our support for the Maryland Housing Certainty Act (HB 548). We applaud the Moore-Miller administration for introducing measures to address regulatory uncertainty, delays, and impact fees that drive up the cost of attainable housing development.

The Partnership is a nonprofit alliance of nearly 50 leading corporate, university, and nonprofit employers in Maryland, Virginia, and the District of Columbia committed to championing the region's growth and vitality. Our member organizations provide 647,000 direct and supported jobs through their economic activity across the region, and together we leverage our collective resources to offer solutions to the region's critical workforce, transportation, and economic development challenges.

In October 2025, the Partnership released a Housing Playbook in response to the region's deepening housing crisis and its growing impact on economic competitiveness. The Playbook finds that housing affordability is one of the most significant constraints on regional growth, limiting employers' ability to recruit and retain workers while increasing commute times that reduce productivity and quality of life. As housing becomes increasingly unattainable, businesses struggle to attract talent – posing serious risks to community investment and long-term economic growth.ⁱ Housing demand has significantly outpaced supply, driving costs upward faster than both inflation and wage growth and fueling today's affordability crisis. As a result, more than half of Maryland renters are cost-burdened, spending over 30 percent of their income on housing.ⁱⁱ

The Maryland Housing Certainty Act directly addresses rising housing costs and project delays by providing developers with greater predictability and stability throughout the development process. By locking in the laws, zoning requirements, and regulations in place at the time a complete application is submitted, the bill prevents midstream rule changes that can increase costs or stall approved projects. Additionally, it delays the collection of certain excise taxes and impact fees until project completion—easing early-stage financial burdens. Together, these reforms reduce regulatory uncertainty, limit cost escalation, and help ensure that approved housing developments move efficiently from vision to delivery, expanding affordability and opportunity for Maryland families.

For these reasons, we urge a favorable report on HB 548. Thank you for your consideration and for your partnership in advancing the policy reforms needed to unlock housing affordability and expand opportunity for our communities, as well as making this region the best place to live, work, and build a business.

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ⁱ[The Housing Playbook: A Practical Guide for Employers](#) (Greater Washington Partnership, 2025).

ⁱⁱ[Turning the Key: Unlocking Maryland's Potential](#), (Maryland Dept. of Housing & Community Development, 2024)

