



Bill Title: Senate Bill 325, Land Use - Permitting - Development Rights (Maryland Housing Certainty Act)

Committee: Senate Education, Energy and Environment

Date: February 17, 2026

Position: **Favorable**

This testimony is offered on behalf of the Maryland Multi-Housing Association (MMHA). MMHA is a professional trade association established in 1996, whose members consist of owners and managers of more than 214,000 rental housing homes in over 1015 apartment communities. Our members house over 571,000 residents of the State of Maryland. MMHA also represents over 270 associate member companies who supply goods and services to the multi-housing industry.

Senate Bill 325 provides much-needed certainty and predictability for housing developers. By granting vested rights for at least five years, approved projects are protected from shifting regulations, allowing developers and lenders to move forward with confidence. This reduces the risk that projects stall or are abandoned midstream, which can be costly and wasteful. With a stable regulatory environment, developers can focus on delivering high-quality housing that meets the needs of our communities.

As we all know, Maryland is facing a severe housing shortage, with a staggering 96,000-unit deficit. This shortage has far-reaching consequences, including increased housing costs, reduced affordability, and a significant impact on our state's economic competitiveness. Senate Bill 325 offers a comprehensive solution to this problem by providing certainty and predictability for housing developers, encouraging phased and large-scale housing development, improving housing affordability, promoting faster and more transparent local review, and supporting housing production during periods of economic uncertainty.

Granting vested rights for at least five years protects approved projects from shifting regulations, allowing developers and lenders to move forward with confidence and reducing the risk that projects stall or are abandoned midstream. This provision will help ensure that housing projects are completed in a timely manner, increasing the overall supply of housing units in the state.

Treating each phase of a phased development as a discrete project allows complex, multi-year developments to proceed logically and efficiently, supporting the delivery of housing over time without reopening approvals for completed phases. This approach will encourage developers to undertake larger, more ambitious projects, which will help address the state's housing shortage.



By delaying excise taxes and impact fees until construction is complete, the legislation eases early-stage financial pressure, improves project cash flow, and lowers financing costs. These savings can be passed on to consumers, helping to keep home prices and rents more affordable. This is especially important in a state like Maryland, where housing costs are already high.

Requiring timely determinations on application completeness reduces unnecessary delays, increases accountability, and helps developers address deficiencies quickly, speeding up the overall housing production timeline. This provision will help ensure that local review processes are efficient and transparent, allowing developers to get projects underway more quickly.

Finally, by stabilizing regulatory expectations and lowering early financial barriers, the policy makes it more feasible to move housing projects forward even when interest rates, construction costs, or market conditions are volatile. This will help ensure that housing production continues to move forward, even in uncertain economic times.

In conclusion, the Maryland Multi-Housing Association strongly supports Senate Bill 325, the Maryland Housing Certainty Act. This legislation addresses critical issues affecting the development and delivery of housing in our state, and we believe it will play a significant role in addressing the pressing need for more housing units in Maryland.

For these reasons, the Maryland Multi-Housing Association respectfully requests a favorable report on Senate Bill 325.

Please contact Aaron J. Greenfield at 410.446.1992 if you have any questions.