



**Testimony on SB 325
Maryland Housing Certainty Act
Education, Energy and the Environment Committee**

Homes for America **strongly supports SB 325**, the Maryland Housing Certainty Act.

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.

SB 325 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. For these reasons, Homes for America respectfully urges a favorable report on SB 325. Thank you for your consideration.