

SB953_FAV_EconAction.pdf

Uploaded by: Jennifer Bevan-Dangel

Position: FAV



SB953: Charles County - Rent Stabilization - Seniors

Position: Favorable

March 11, 2026

The Honorable Will Smith, Chair
Senate Judicial Proceedings Committee
2 East, Miller Senate Office Building
Annapolis, Maryland 21401
cc: Members, Judicial Proceedings Committee

Chair Smith and Members of the Committee:

Economic Action Maryland Fund urges a favorable report on SB953, which would protect older adults in Charles County from skyrocketing rent increases.

As of January this year, rent in Maryland made the state the 8th most expensive place to rent in the nation.¹ The price of a one bedroom apartment in Waldorf surged 61.43% in the last three years; a two bedroom increased 29% in that same time.² For an older adult living on a fixed income, these increases - compounded by escalating prices of groceries and utilities - are simply unaffordable.

Since the start of this year, Economic Action Maryland Fund has seen a sharp increase in calls to our housing services staff due to individuals facing eviction. **Calls for assistance are up 329% from the same period last year.** These clients cite job loss and rising expenses as the reason they are unable to keep up with rent. This situation is particularly dire for vulnerable older adults.³

SB953 would protect the County's most vulnerable residents, ensuring that seniors face only modest rent hikes, determined by the consumer price index. For these reasons, we urge a favorable report on SB953.

Sincerely,
Jennifer Bevan-Dangel
Deputy Director

¹ <https://thebaynet.com/high-demand-high-rent-maryland-now-8th-most-expensive-for-renters/>

² <https://www.renthop.com/average-rent-in/waldorf-md>

³ <https://link2hope.org/rent-raising-landlords-and-the-affect-it-has-on-fixed-income-seniors/>

Economic Action (formerly the Maryland Consumer Rights Coalition) champions economic rights and housing justice through advocacy, research, consumer education, and direct service. Our 12,500 supporters include consumer advocates, practitioners, and low-income and working families throughout Maryland.

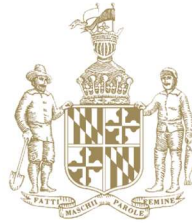
SB953

Uploaded by: Kevin Harris

Position: FAV

KEVIN M. HARRIS
Legislative District 27
Calvert, Charles, and Prince George's
Counties

Education, Energy, and the
Environment Committee



James Senate Office Building
11 Bladen Street, Room 302
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410-841-3700
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Kevin.Harris@senate.maryland.gov

THE SENATE OF MARYLAND
ANNAPOLIS, MARYLAND 21401

**Official Sponsor Testimony in Support of SB 953: Charles County – Rent Stabilization –
Seniors**

Charles County Senators

Chair Smith, Vice-Chair Waldstreicher, and Members of the Judicial Proceedings Committee.

Many older adults live on fixed incomes derived from Social Security, pensions, and limited savings. Sudden or excessive rent increases can create severe financial hardship for seniors who often have limited ability to increase their income or relocate. SB 953 seeks to address this issue in a targeted manner by authorizing Charles County to adopt a rent increase limit for seniors tied to the Consumer Price Index, plus 3%, ensuring that rent adjustments reflect real economic conditions while protecting vulnerable residents.

By linking rent increases to inflation, this bill strikes a careful balance between the needs of tenants and the legitimate interests of property owners. Landlords retain the ability to adjust rents annually, while seniors gain protection from unpredictable or disproportionate increases that could threaten their housing stability.

Stable housing is particularly important for older adults. Housing insecurity among seniors can lead to increased health risks, greater reliance on emergency services, and higher public costs associated with displacement or institutional care. Preventing displacement through reasonable rent stabilization is both humane and fiscally responsible.

We recognize the importance of protecting Charles County's seniors and ensuring that they can age in place. We also recognize the seriousness of Maryland's affordability and housing crises. SB 953 advances the mission of achieving housing security for seniors and increasing affordability for the vulnerable.

For these reasons, we respectfully request a favorable committee report on SB 953.

LeadingAge Maryland - 2026 - SB 953 - Charles Coun

Uploaded by: Aaron Greenfield

Position: FWA



PO Box 34
Sykesville, MD 21784

TO: Senate Judicial Proceedings Committee
FROM: LeadingAge Maryland
SUBJECT: Senate Bill 953, Charles County - Rent Stabilization - Seniors
DATE: March 11, 2026
POSITION: Favorable with Amendment

LeadingAge Maryland respectfully requests a favorable with amendment report on Senate Bill 953, Charles County - Rent Stabilization – Seniors.

LeadingAge Maryland is a community of more than 150 not-for-profit aging services organizations serving residents and clients through continuing care retirement communities, affordable senior housing, assisted living, nursing homes and home and community-based services. Members of LeadingAge Maryland provide health care, housing, and services to more than 20,000 older persons each year.

We support the intent of Senate Bill 953 to address housing affordability challenges, and we respectfully urge the Committee to adopt an amendment to ensure that federally subsidized housing is exempt from the rent stabilization framework proposed in this bill.

Housing affordability is a critical issue in Maryland, particularly for older adults on fixed incomes and other vulnerable populations. We appreciate the efforts to explore policy options to address rising rents and the cost of living. Ensuring that Marylanders have stable, affordable housing is a shared goal across sectors.

However, policy solutions must be grounded in evidence that leads to increased housing production, not restricted supply. Unfortunately, rent control and strict rent stabilization policies have historically had abysmal results in every jurisdiction that has enacted them, particularly when implemented without consideration for local market dynamics and developer incentives.

Evidence of Rent Control's Unintended Impact

Recent experience in Montgomery County, Maryland provides a cautionary example. Following the enactment of a strict rent control ordinance in July 2024, the County experienced a dramatic decline in new multifamily housing permits. Quarterly multifamily permits plummeted from an average of 582 units to just 23 units — a 96% drop — indicating that developers dramatically scaled back new construction in response to rent regulatory risk. This decline in building activity has serious consequences:

- Reduced housing supply, exacerbating affordability pressures rather than alleviating them
- Shrinking options for older adults and low-income households seeking accessible, well-located units
- Increased rents in unregulated segments of the market, as demand continues to outstrip supply

These outcomes demonstrate that well-intentioned rent regulation can actually undermine housing affordability rather than improve it.

Why an Exemption for Federally Subsidized Housing Is Critical

LeadingAge Maryland supports a targeted, strategic exemption to Senate Bill 953 for all federally subsidized housing, including properties receiving support through programs such as:

- Section 8 Project-Based Rental Assistance
- Section 202 Supportive Housing for the Elderly
- Low-Income Housing Tax Credit (LIHTC) properties
- Other HUD or USDA rental assistance programs

These properties are already subject to robust federal affordability regulations, annual state and/or federal oversight, and prudent rent frameworks that ensure rents remain affordable to low-income residents. Applying state rent stabilization on top of these existing federal regulations would create:

- Redundant regulation, with limited incremental benefit for tenant protections
- Operational complexity, as owners try to reconcile multiple, potentially competing rent rules
- Financial instability, undermining long-term contracts that already preserve affordability

An explicit exemption will ensure that federally subsidized and mission-driven housing remains viable, continues to attract investment, and preserves housing that specifically serves older adults and low-income Marylanders.

Proposed Amendment

We recommend amending Senate Bill 953 to include language that exempts federally subsidized housing from the rent stabilization provisions. On page 2, line 8 insert:

“THIS ACT DOES NOT APPLY TO ANY HOUSING UNIT OR COMMUNITY THAT RECEIVES FEDERAL RENTAL SUBSIDY OR AFFORDABILITY SUPPORT THROUGH FEDERAL PROGRAMS, INCLUDING BUT NOT LIMITED TO SECTION 8 PROJECT-BASED RENTAL ASSISTANCE, SECTION 202 SUPPORTIVE HOUSING FOR THE ELDERLY, LOW-INCOME HOUSING TAX CREDITS, USDA RENTAL ASSISTANCE, OR OTHER SIMILAR FEDERAL HOUSING ASSISTANCE PROGRAMS.”

This clarification preserves the intent to address affordability in the broader rental market while protecting federally supported housing that is vital to Maryland's seniors and low-income families.

LeadingAge Maryland supports the underlying goals of Senate Bill 953 and urges the Committee to adopt the recommended exemption for federally subsidized housing. Excluding these units from rent stabilization will help ensure that we continue to produce and preserve the affordable homes that Maryland's most vulnerable residents need and deserve.

With this amendment, Senate Bill 953 can advance affordability goals without unintended harm to housing supply or federally assisted communities.

For these reasons, LeadingAge Maryland respectfully requests a favorable report with amendment on Senate Bill 953.

SUPP_CharleCounty_SB953S.pdf

Uploaded by: Reuben Collins

Position: FWA



Charles County Government

CHARLES COUNTY COMMISSIONERS

Reuben B. Collins, II, Esq., *President*
Ralph E. Patterson, II, M.A., *Vice President*
Gilbert O. Bowling, III
Thomasina O. Coates, M.S.
Amanda M. Stewart, Ed.D.

Deborah E. Hall, CPA
Acting County Administrator

March 11, 2026

Bill: Senate Bill 953 Charles County – Rent Stabilization – Seniors
Position: FAVORABLE WITH AMENDMENTS
Committee: Senate Judicial Proceedings

Dear Chairman Smith, Vice Chairman Waldstreicher and Members:

On behalf of the County Commissioners for Charles County, this letter is to express support for Senate Bill 953 Charles County - Rent Stabilization – Seniors, with requested amendments.

Older residents of Charles County are particularly vulnerable to rising housing costs. Many of our seniors depend on Social Security benefits and retirement savings that have not increased at the same pace as housing costs in our area. Because of this, they cannot absorb housing increases without impacting necessities, such as food and medication purchases. In the absence of safeguards like those proposed in SB 953, significant rent increases can quickly place safe and stable housing out of reach for many of our older neighbors.

SB 953 links allowable rent increases to the Consumer Price Index, which provides a balanced and predictable approach. By following a known public inflation measure, SB 953 allows landlords to adjust rents based upon a transparent benchmark and not their own whims. Further, Social Security and pensions often rise with CPI cost-of-living adjustments, so the limitations on rent increases will be consistent with broader financial trends and ensure that seniors are protected from sudden or excessive increases that could force them from their homes.

When we think about quality of life in our community, access to affordable housing is a critical factor that allows our older residents to more readily maintain their health and independence. The disruption caused when seniors are forced to relocate due to rising rents can negatively affect their physical and emotional well-being and place additional strain on community support resources, as we combat displacement and potential homelessness.

SB953 is a targeted solution that will assist our residents 62 years of age and older by allowing them to remain in their homes while maintaining fairness for property owners.

The County Commissioners of Charles County request two amendments to the bill as written. First, we would ask that the bill be enabling in order to allow the Commissioners to pass a local law to establish further details on the rent stabilization program that will not conflict with the SB 953. Secondly, we request a minor wording change to capture residents intended to benefit from the rent increase cap are those who are party to a residential lease agreement, and not merely an occupant in a rented residential unit. The redline bill is enclosed for your reference.

For the reasons stated herein, we encourage a FAVORABLE report on SB 953 with the amendments attached. Thank you for the opportunity to provide our support.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Reuben B. Collins, II, Esq.', with a stylized flourish at the end.

Reuben B. Collins, II, Esq., President
County Commissioners of Charles County

Enclosure

cc: Charles County Delegation

MBIA Letter of Oppositon SB953.pdf

Uploaded by: Lori Graf

Position: UNF

March 11, 2026

The Honorable William C. Smith Jr.
Chair, Senate JPR Committee
2 East Miller Senate Office Building
Annapolis, Maryland 21401

RE: MBIA Letter of Opposition SB 953 - Charles County – Rent Stabilization for Seniors

Dear Chair Smith,

The Maryland Building Industry Association, representing 100,000 employees of the building industry across the State of Maryland, appreciates the opportunity to participate in the discussion surrounding **SB953**. MBIA is in opposition to legislation requiring Charles County to establish a rent increase limit for rental units occupied by seniors.

While we recognize the importance of ensuring that seniors have access to stable and affordable housing, imposing rent control measures at the local level can create unintended consequences that ultimately reduce housing availability and discourage investment in rental housing. Rent increase caps can make it more difficult for property owners to keep pace with rising operating costs, including property taxes, insurance, utilities, maintenance, and capital improvements.

In addition, policies that restrict rent adjustments may discourage the development of new housing and reduce incentives for property owners to maintain and upgrade existing rental properties. Over time, this can limit housing supply and negatively affect the quality and availability of housing options for seniors and other residents.

Housing affordability challenges are best addressed through policies that expand housing supply, encourage new development, and support targeted assistance programs for seniors who may need financial help. Broad rent control mandates risk undermining these goals and may have lasting impacts on the housing market in Charles County.

For more information about this position, please contact Lori Graf at 410-800-7327 or lgraf@marylandbuilders.org.

cc: Members of the Senate JPR Committee

MMHA - 2026 - SB953 - UNF.pdf

Uploaded by: Matthew Pipkin

Position: UNF



Senate Bill 953

Committee: Judicial Proceedings

Bill: Senate Bill 953 – Charles County – Rent Stabilization – Seniors

Date: March 11th, 2026

Position: Unfavorable

The Maryland Multi-Housing Association (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 953 (“SB 953”) requires Charles County to establish a rent increase limit for units occupied by seniors as defined.

MMHA **urges** an unfavorable report for SB 953 for the following reasons:

I. The data does not justify such a radical policy in Charles County.

When it was brought to MMHA’s attention that the Charles County Board of Commissioners voted to move forward with this proposal as a part of the Charles County Commissioners 2026 Proposed Legislative Package, MMHA contacted the National Apartment Association to conduct research on what sort of impact this may have on the county. The results were revealing and were shared with the Board of Commissioners on October 11th, 2025.

Based on a proposed Prince George’s County bill of a 4.5% rent cap on senior housing in Charles County (See Appendix I), these are the estimated figures:

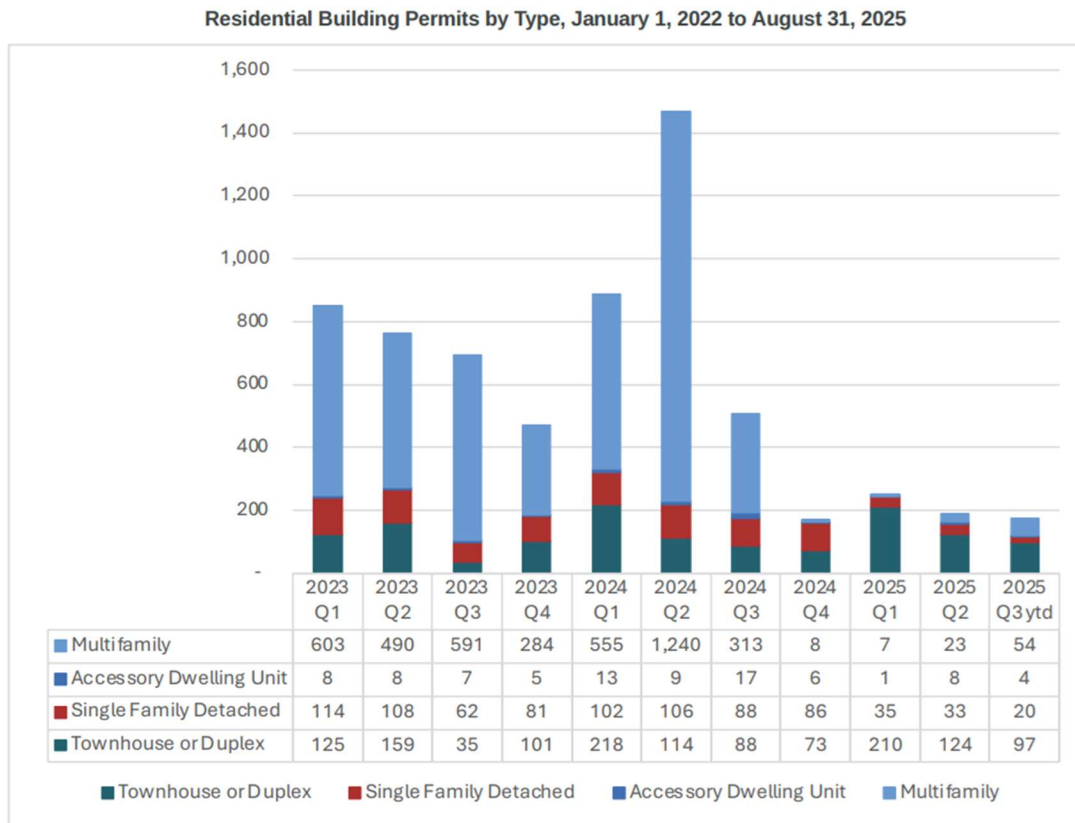
- Number of Existing Rental Units Impacted: **915**
- Rental Income Loss Through 2033: **-\$1.7 million**
- Maintenance Spending Loss Through 2033: **-\$401,482**
- Property Value Loss: **-\$11.1 million**
- Property Tax Revenue Loss: **-\$105,717**

As an overview of Charles County, according to data provided by CoStar as of 9/29/2025 and shared with the Board of Commissioners, there are approximately 85 multi-family properties within the county, including senior housing multi-family accounting for 10 properties. Of the multi-family properties in the county, and adjusted for inflation, the year-over-year market rent growth since 2020 has **decreased in 4 out of the last 5 years (see appendix II). Within the senior housing subset, inflation-adjusted rent growth has averaged a *negative* 0.777% per year over the past decade (see appendix III).**

These figures clearly demonstrate that there is no data driven or market-based justification for imposing rent control on multifamily properties, particularly senior housing, in Charles County. Seniors choosing to live in professionally managed rental communities are making sound financial decisions, often avoiding the rising costs of homeownership such as insurance, maintenance, and repairs. However, as shown by experience in neighboring jurisdictions in Maryland, rent control policies have created harmful consequences that undermine housing availability and affordability. In addition, most recent census data reveal the number of Marylanders age 65 and older grew by 3.35% from 2023 to 2024, increasing faster than U.S as a whole. The aging population is only expected to increase as baby boomers continue to age into retirement years increasing the fiscal impact this bill will have on Maryland.

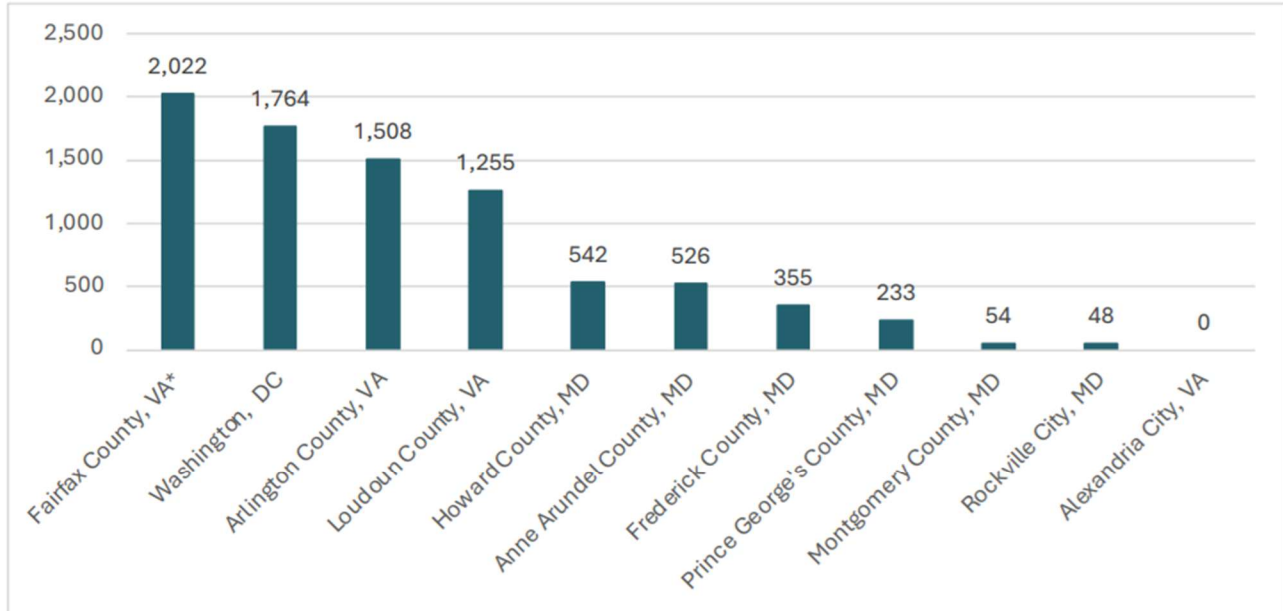
II. Rent control has been a cataclysmic failure in Maryland.

It has been well documented, from the Montgomery County Planning to news outlets to our partners at the Apartments and Office Building Association of Metropolitan Washington, that rent control in Montgomery County has been a **tried and verified failure. Since its enactment, there has been a 96% drop in multifamily units being permitted.** As reported by Montgomery County Planning, the decline in residential building permits was sudden and abrupt, and an outlier from neighboring jurisdictions:



Source: Montgomery County Department of Permitting Services, tabulated by Montgomery Planning 9/15/25; data subject to revision

Multifamily Building Permits in Major Washington DC Region Jurisdictions from Oct. 1, 2024 to August 31, 2025



*Includes Fairfax City and Falls Church City

Except for the City of Rockville, permit data are from [US Census Building Permit Survey](#), reported data only, compiled by Montgomery Planning; these data are subject to revision and differ slightly from Planning permitting data due to differences in building-type classifications. Rockville data from [City of Rockville Residential Development Trends](#).

If SB 953 were to pass, it is reasonable to expect a similar outcome in Charles County as Montgomery and Prince George’s Counties (See Appendix IV for additional data). In a time where housing affordability remains a priority for Marylanders, and the State has a dearth of 96,000 housing units, Maryland cannot afford policies that will stymie growth and result in further housing disinvestment.

III. SB 953 is deeply flawed and would be overburdensome to implement.

In listening to discussions at the local level, it appeared that the intent of this legislation would be for it to apply only to senior housing facilities. However, as drafted, this reads that Charles County would need to implement a rent control policy “FOR RENTAL UNITS OCCUPIED BY A SENIOR”, regardless of whether they are in a senior housing facility or not. For apartment communities, this would be a nightmare to grapple and manage, as **the County would effectively be mandating apartment communities to treat residents differently based on age**. Ethical concerns with that policy aside, there are practical concerns that need to be considered, such as: what if two people are co-signers to the lease and one of them becomes a senior and not the other? If the rent control policy were to be limited to senior housing only, the age cutoff of 62 in the bill would still require these facilities to treat individuals differently based on age.

The data and numbers speak for themselves: rent control would be catastrophic for Charles County. As promised before, MMHA stands ready to assist the County Commissioners and the local Charles County Delegation in finding solutions to have a more affordable county for both housing providers and senior renters alike. **But the passage of a rent control bill such as SB 953, even if it is a local bill tailored only to seniors and/or senior housing, would only further exacerbate statewide, interconnected housing issues.** This Committee should not give deference to the local delegation on a bill that will have ripple effects on housing in the State.

For all of those reasons, MMHA urges an unfavorable report on SB 953.

Please contact Matthew Pipkin, Jr. at (443) 995-4342 or mpipkin@mmhaonline.org with any questions.

APPENDIX I:

Estimated Impact of a 4.5% Rent Cap on Senior Housing in Charles County, MD

Number of Existing Units Impacted	915
Rental Income Loss Through 2033	-\$1.7 million
Maintenance Spending Loss Through 2033	-\$401,482
Property Value Loss	-\$11.1 million
Property Tax Revenue Loss	-\$105,717

Source: NAA, Hanson, A. and Brannon, I. Modeling the Impacts of Rent Control (2024), CoStar Group, and Census Bureau

Modeling the Impacts of Rent Control

Capital Policy Analytics for the National Apartment Association, 2024

Methodology, Assumptions and Sources

Capital Policy Analytics (CPA) constructed multiple models to measure the impacts of rent caps. It first modeled the change in expected rents for apartment property owners through an examination of historical rent increases. The data were used to assign a probability that an apartment owner is likely to see a spike in demand that results in a rental price increase that exceeds the proposed cap through 2033 for a given area. Model results for estimated rent reduction were based on Zillow Rental Listings metropolitan area median, and neighborhood data for 5+ unit apartment buildings.

The expected rent changes were linked to estimates of new building and maintenance expenditures based on a new empirical model. The outputs from these models were combined to estimate the effect of rent caps on total income.

CPA directly modeled the relationship between rents and maintenance using a unique empirical model, but due to difficulty in obtaining robust data on maintenance investment, concluded the results were not as statistically significant as the other models. However, the model indicated that for every 10 percent decrease in rents, the two-year maintenance expenditures for a unit would decline by 4.6%. Outputs included Expected Rent Reduction, Percent Reduction in Maintenance Spending and Annual Dollars of Maintenance Spending Reduction. Model results were based on the number of apartment units in buildings with 5 or more units and the average 2-year maintenance spending per unit in the 15 largest metropolitan areas from the American Housing Survey. The definition of maintenance spending here included dollars spent on repairs resulting from natural disasters, remodeling expenses, exterior additions and replacements (such as roofing or garage), interior additions and replacements (such as

insulation and plumbing), and lot or yard additions and replacements (such as fencing and swimming pool).

Losses to income were the result of rent reductions as well as foregone construction. Outputs from the income loss model included Expected Rent Reduction.

Ultimately, the annual income lost from rent due to imposing a cap on rent growth should be capitalized into property values.

If property value losses are realized in the assessment of property, then they would also be realized by lower property tax collections. Taking the property loss estimates from the low-discount rate model and assuming that property assessments follow market value losses, annual property tax revenue losses were estimated. Property tax loss estimates were based on apartment property tax rates for each city reported in the Lincoln Institute of Land Policy "50-State Property Tax Comparison Study for Taxes Paid".

The model relies on several academic papers that estimate the relationship between rents, rent control, and various housing outcomes. It also relies on original empirical estimates by the author. The following academic papers were either used for their parameter estimates directly, or consulted to provide a range of parameter estimates used in the model:

Baum-Snow, N. and Han, L. (2024) The Microgeography of Housing Supply. *Journal of Political Economy*.

Hanson, A. and Brannon, I. (2019) Modeling the Impact of Rent Growth Caps on Metropolitan Apartment Markets. National Apartment Association Study.

Kholodilin, K. (2024) Rent Control Effects Through the Lens of Empirical Research: An Almost Complete Review of the Literature. *Journal of Housing Economics*.

Martin, H. and Hanson, A. (2016) Metropolitan Area Home Prices and the Mortgage Interest Deduction: Estimates and Simulations from Policy Change. *Regional Science and Urban Economics*.

Saiz, A. (2010) The Geographic Determinants of Housing Supply. *Quarterly Journal of Economics*.

Sturtevant, L. (2018). The Impacts of Rent Control: A Research Review and Synthesis. National Multifamily Housing Council Research Foundation Study.

Rajasekaran, P., Treskon, M., and Solomon, G. (2019) Rent Control: What Does the Research Tell Us About the Effectiveness of Local Action? Urban Institute Research to Action Lab Study.

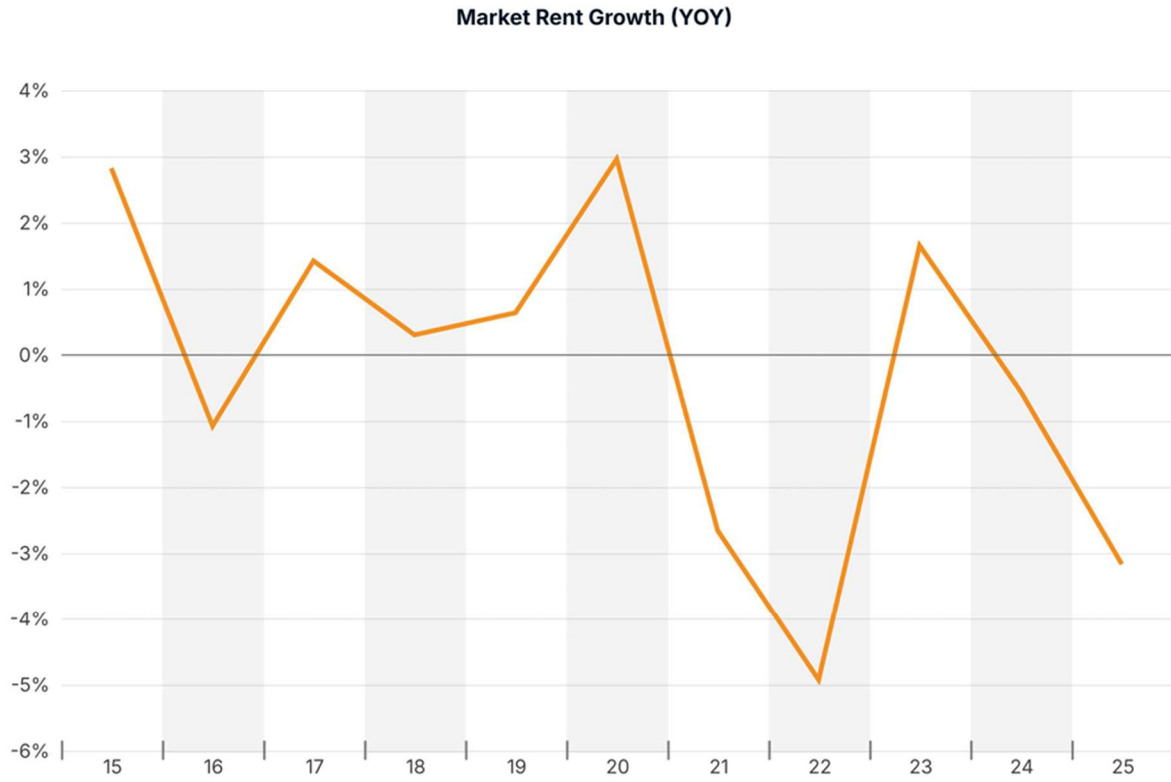
Additionally, the model relies on data, either directly or for the background empirical work, from the following sources:

American Housing Survey, U.S. Department of Housing and Urban Development and U.S. Census Bureau.

Capital Policy Analytics 2019 Metropolitan Area Specific Rent Growth Cap Model.
Zillow Research Housing Data Summaries including ZORI ZIP rental data for multiple years.

APPENDIX II:

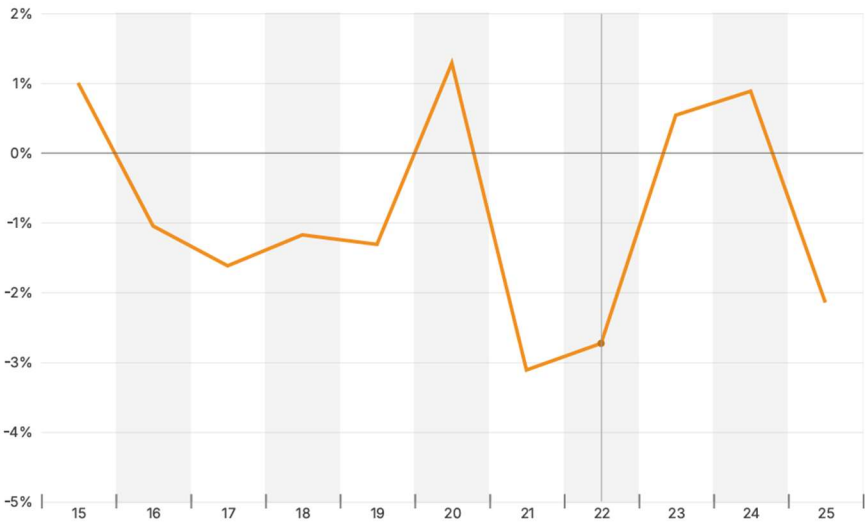
Charles County Market Rent Growth for multi-family properties (inflation adjusted):



APPENDIX III:

Senior Multi-Family Properties in Charles County Market Rent Growth YOY (inflation adjusted) for the past 5 years (see line graph) and 10 years:

Market Rent Growth (YOY)



© 2025 CoStar Realty Information Inc.

9/29/2025

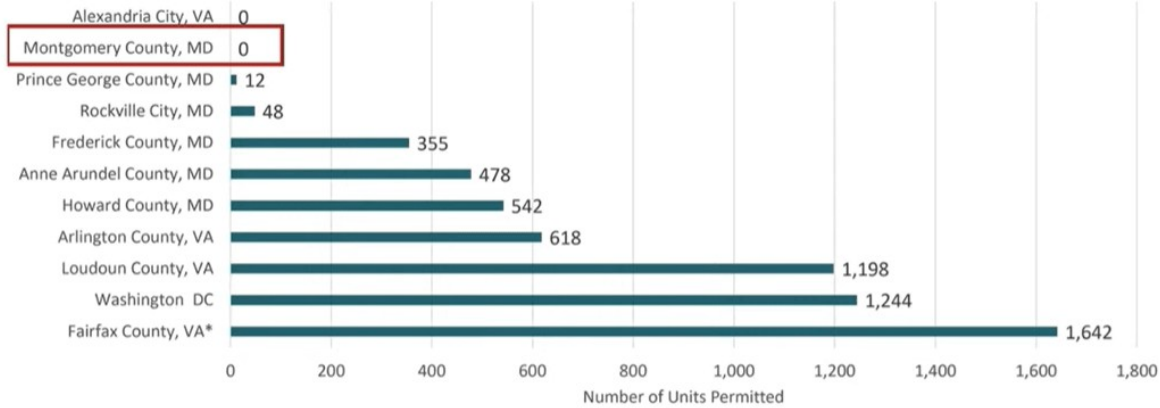
Market Rent Growth (YOY) ▾

Period	Current Search
2025 YTD	-1.286%
2024	0.885%
2023	0.541%
2022	-2.728%
2021	-3.110%
2020	1.288%
2019	-1.310%
2018	-1.174%
2017	-1.617%
2016	-1.046%
2015	1.002%

APPENDIX IV:

Multifamily Residential Building Permits

Number of Units Permitted in Buildings with 3 or more Units, Oct. 1, 2024 to June 30, 2025



Data: US Census Building Permit Survey – Not including Census Bureau imputations; Reported permits only. Rockville data from City’s [Development Trends Dashboard](#).
*Includes Fairfax City and Falls Church City

Residential Building Permits

■ Townhouse or Duplex ■ Single Family Detached ■ Accessory Dwelling Unit ■ Multifamily



Data: Montgomery County Department of Permitting Services; subject to revision from ongoing quality checking process.

Montgomery County Economic Development Corporation & Montgomery County Planning Department, Research and Strategic Projects Division. (2025, July 31). *MoCo Quarterly Economic Indicators: Staff report* [Presentation to the Montgomery Planning Board]. Montgomery Planning Board. [Montgomery Planning Board Live Stream: 7/31/25](#)