

April 21, 2026

The Honorable Reuben B. Collins II  
President, Board of County Commissioners  
200 Baltimore Street  
La Plata, MD 20646

**RE: MBIA Letter of Support Affordable Housing PILOT Program**

Dear Presidents Collins,

The Maryland Building Industry Association (MBIA) is submitting testimony in support the proposed Affordable Housing PILOT Program. Charles County is at a pivotal moment - We are experiencing steady population growth, rising housing costs, and increasing demand from residents who want to live and work in this community. However, the supply of affordable and workforce housing has not kept pace with that demand. Without targeted action, we risk pricing out the very people who make this County function—our teachers, first responders, healthcare workers, and service employees.

A PILOT program is a proven, practical tool that can help address this challenge. Affordable housing is fundamentally different from market-rate development. By design, these projects generate lower rental income, yet they face the same rising construction costs, land prices, and financing challenges. Property taxes often become the deciding factor in whether a project moves forward or stalls.

A PILOT agreement provides predictability and reduces operating costs, making these developments financially viable. Importantly, a PILOT is not a giveaway—it is a strategic investment. In exchange for tax relief, developers commit to long-term affordability requirements, often lasting 15 to 30 years or more. This ensures that the County receives a lasting public benefit: stable, attainable housing for residents who need it most. Without a PILOT program, many of these projects simply will not be built. That means fewer housing options, increased cost burdens on residents, and missed economic opportunities. With a PILOT program, the County can unlock private investment, create construction jobs, and expand the tax base over time—even if at a reduced level.

Additionally, many jurisdictions across Maryland and the broader region already use PILOT programs successfully to attract affordable housing development. If Charles County does not adopt similar tools, we risk falling behind in competing for limited state and federal housing resources.

A well-structured PILOT program also gives the County flexibility. It can be tailored to prioritize workforce housing, senior housing, or deeply affordable units, while including strong accountability measures to ensure compliance and performance.

For these reasons, MBIA respectfully requests the Commissioners give this measure a favorable report. Thank you for your consideration.

cc: Planning and Growth Management