AFFORDABILITY

Talking Points — District 33

Updated April 2026

THE CORE MESSAGE

Marylanders rank affordability as the #1 issue. But the answer is not more government programs — it is better government. Before expanding bureaucracy and spending, our officials must fix the problems they already own.

1. GOVERNMENT SPENDING IS DRIVING INFLATION

- **41.6% of the 2022 inflation spike**MIT research (2024) found that federal government spending caused
- Interest rate effects (14.3%) and inflation expectations (16.9%) accounted for most of the rest — both traceable to fiscal policy decisions.
- **Runaway spending is not solving the affordability crisis — it is causing it.** Bottom line:

What We Must Demand

- Pass federal appropriations on time. Continuing resolutions and shutdowns impose real costs on states, counties, and the private sector.
- The 2018-2019 federal shutdown cost $11 billion in GDP — $3 billion of which will never be recovered (CBO).
- Three shutdowns between 2013-2019 wasted nearly $4 billion in taxpayer dollars (Senate report).
- Our own District 33 congressional representative has voted for government shutdowns. Voters should take note.

2. TACKLE WASTE, FRAUD & ABUSE FIRST

- More new programs are not the answer when existing programs are riddled with inefficiency.
- Any discussion of new taxes must be preceded by a genuine, documented effort to eliminate waste, fraud, and abuse of existing funds.
- Additional taxes shouldn't even be on the table until government proves it is a responsible steward of what it already collects.

3. HOUSING COSTS: GOVERNMENT IS PART OF THE PROBLEM

Politicians propose more housing programs. They rarely ask why housing is unaffordable in the first place. Much of the cost is government-imposed.

The Numbers

- **$90,000 to the cost of a typical new home.**The National Association of Home Builders estimates government processing and regulatory requirements add
- **two county-based developers no longer build here**Anne Arundel County's review process has become so burdensome that
  - Result: higher costs and reduced supply — exactly the opposite of what residents need.
- 45% of the county's 54,702 renter households are cost-burdened, paying more than 30% of income on housing (ACDS).
- Median home price in Anne Arundel County reached $488,510 in 2024 — up 3.9% year-over-year.
- Residential building permits have dropped to just over 1,000 — the lowest since the Great Recession.

Smart Planning, Not More Bureaucracy

- The County ran a massive planning effort: Plan2040 plus nine separate Regional Plans over multiple years. Cost and staff time? Never fully accounted for.
- Staff used the process to push 'affordable housing everywhere including suburban and rural areas — contrary to what residents actually want.
- Little thought was given to locating housing near existing transit. The Baltimore-Washington Corridor already has highways, light rail, heavy rail, commuter rail, and bikeways — it is the logical place for denser, more affordable development.
- **25-35% vs. traditional office-to-apartment conversions (PEW Trust)**Converting vacant office buildings to co-living residential units could cut construction costs
  - These are already near transit with existing sidewalks. Why push density into our suburban communities instead?

On Maryland's 2024 Housing Legislation

- Governor Moore signed three housing bills in April 2024. They aim to remove barriers to development — barriers that state and county government created in the first place.
- Before applauding these bills, we should ask: Who implemented the environmental mandates, permitting delays, and approval processes being rolled back?
- The Renters' Rights Act increases costs on landlords. Those costs will be passed to tenants — the very people the bill claims to protect.
- Developers already must bring attorneys, engineers, and environmental consultants just to apply for permits — then wait months or years. That cost is baked into every unit's price.
- The Housing Trust Fund was financed by a new 0.5% real estate transfer tax on properties over $1 million. If government had done its job, this new tax would have been unnecessary.

4. WHAT WE SHOULD DO INSTEAD

Our communities want solutions that reduce costs at the source — not programs that mask government-created problems with more spending.

Immediate Priorities

- Conduct a full cost-benefit analysis of county and state permitting requirements — quantify the cost imposed on every new housing unit.
- Streamline the development review process to restore supply in a responsible, community-consistent way.
- Focus affordable housing development in the urban corridor and near transit — not in suburban District 33 neighborhoods.
- Explore office-to-residential conversions in transit-served areas before expanding into greenfield suburban land.
- Demand federal fiscal discipline: timely budgets, no shutdowns, no continuing resolutions.
- Require waste, fraud, and abuse audits before considering any new program spending or tax increases.

THE BOTTOM LINE

> *Government at every level has contributed to the affordability crisis through excess spending, regulatory overreach, and poor planning. The path to affordability runs through better government — not bigger government.*

We owe our constituents honest answers — not more programs that appear to help more than they actually do.