

Testimony in Support of HB 1406
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To Chairman Barve, Vice Chairman Stein, and the honorable members of this committee, thank you for your time and consideration. My name is Kevin Waterman and while I am a real estate professional and have been involved in various issues of land use policy in the past, I am here today as a private citizen to offer my support for this bill.

HB 1406 is a much needed piece of policy here in Maryland. Housing affordability is a problem people face across the country and that is equally true here in Maryland. Many factors are driving the excess growth in housing costs, but at its core the fundamental problem is that the housing supply is insufficient to meet demand. And the way you fix that is to create more housing, at a quicker pace, and at a higher density.

In an ideal world, we would not need this bill. This would be an issue that was solved at the local level, where zoning issues are traditionally handled. Unfortunately that is not the world we live in. Zoning codes are frequently byzantine and ossified, difficult to change. Worse, all too often the process for creating change is subject to regulatory capture by property owners and activists, both with loud, powerful voices and strong incentive to oppose the very changes we need to see happen, while those who would most benefit are those least able to speak out in support of the changes – the weak, the voiceless, the young, and the economically disenfranchised. Maybe it's an exaggeration, but I don't think it's much of one, to say that in all places and all times zoning ends up becoming a tool used by the powerful and the privileged against everyone else.

This bill also helps solve another problem, the diversity of the housing supply. Today the vast majority of residential new builds, at least in the parts of the state where I live and work, are single family homes. This is for a very simple reason – single family homes are what are in most cases easiest and in many cases, one of the only options one can build within the law.

Single family homes are a good thing – they are what many people want and they suit the needs of many people. But they don't suit everyone and options should exist for these individuals as well. After all, this is America, not a centrally planned Soviet state where the government decides what everyone can and cannot have.

And to this bill's credit, it achieves the goal of housing diversity in the right way – by allowing the market to solve the problem. It does not force developers to try and shoehorn in products that don't mesh with the rest of their project. But it makes what was once impossible now an option, part of the toolbox that can be implemented to answer market demands.

I encourage all of you to give your full support to this bill. It is a bill that should enjoy broad, bi-partisan support. It is a bill that is good for property rights. It is a bill that is good for housing affordability. It is a bill that is good for the weak and the voiceless. It's exactly the kind of bill the people of Maryland need.