

February 24th, 2026

The Honorable Kriselda Valderrama
Chair, House Economic Matters Committee
230 Taylor House Office Building
Annapolis, Maryland 21401

RE: MBIA Letter of Support HB 778 Land Use - Middle Housing Options - Requirements

Dear Chair Valderrama,

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 **HB 778 Land Use - Middle Housing Options - Requirements**.

This bill requires local jurisdictions to evaluate underutilized commercial and industrial land for residential use and to allow certain middle housing types by right in single-family zoning districts, while limiting zoning requirements that create barriers to building more housing. According to a recent study by Comptroller Brooke Lierman, Maryland is short 150,000 homes, and high housing costs are pushing out longtime residents to neighboring states like Pennsylvania and Virginia. When there aren't enough homes to meet demand, tough competition dramatically drives up housing costs and causes our state to lose talented workers and valued neighbors. HB 778 directly addresses this challenge by creating more opportunities to build "middle housing," such as duplexes, triplexes, quadplexes, cottage clusters, and townhomes. These types of homes provide attainable options for first-time homebuyers, seniors looking to downsize, and working families who are priced out of many Maryland communities. Allowing these types of homes by right in single-family zones will reduce regulatory uncertainty and lower the cost of development.

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

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

cc: Members of the House Economic Matters Committee