

Testimony in Support of House Bill 239

Land Use – Zoning – Limitations (Starter and Silver Homes Act of 2026)

House Economic Matters Committee

Hearing: February 12, 2026

Position: FAVORABLE

Good afternoon, Chair and Committee Members:

I am submitting this testimony on behalf of St. John Properties, Inc. St. John Properties has invested in or developed over 3,000 residential units in Maryland, with an additional 2,000 units in their development pipeline as of February 2026.

St. John Properties strongly supports **HB 239** as a common-sense land use reform that will help Maryland meet its housing needs by modernizing zoning to allow a broader range of housing types, including townhomes, in areas currently limited to traditional single-family detached homes.

Why This Bill Matters

Maryland is facing a housing affordability and supply challenge: the state must produce tens of thousands more homes to keep up with population growth and economic demand. Adding smaller, more diverse housing forms — such as townhomes — is a proven strategy for expanding supply and lowering cost pressures on buyers and renters alike.

HB 239 takes an important step by updating zoning rules that currently restrict where townhomes and similar housing types can be built. Specifically, the bill would:

- Prohibit local jurisdictions from blocking townhouses in areas zoned for single-family residential use, enabling greater housing variety.
- Limit zoning provisions — like excessive minimum lot sizes and large setback requirements — that make it harder and more expensive to construct smaller homes.

This policy aligns with the broader goal of creating “missing middle” housing — a range of home types between low-density single-family houses and large apartment complexes — which many communities struggle to provide under current zoning.

The Case for Townhomes

Townhomes are a vital housing form for Maryland’s future because:

1. Townhomes expand attainable homeownership

Townhouses typically cost less to build and buy than detached single-family homes, because they share walls and infrastructure and require smaller lots. This makes them a more attainable

option for first-time buyers, young families, and households priced out of traditional single-family markets.

2. They provide an appealing alternative to dense apartment living

For many Marylanders, especially those who want ownership and outdoor space, townhomes strike a balance: they offer a private entrance and often a small yard or garage, but at a lower price point and smaller footprint than detached houses.

3. Townhomes help communities grow without sprawl

Allowing townhomes within existing residential neighborhoods supports smarter growth and more efficient use of land. Rather than pushing development outward, this form of housing allows families to remain near job centers, schools, and services — reducing pressures on infrastructure and transportation systems.

Addressing Common Concerns

This bill does **not** remove essential safety standards or override necessary public health, building, or fire codes.

It also respects local context by exempting historic districts and certain agricultural or conservation lands.

Conclusion

Maryland's housing crunch will not be solved without expanding the supply and variety of housing options. HB 239 unlocks vital flexibility by allowing townhomes and similar homes to be built where they are currently prohibited and by removing outdated zoning barriers that make housing more expensive to build. Expanding access to townhomes helps Maryland families — from young buyers to empty nesters — find affordable, livable housing in communities they love.

For these reasons, we would urge a **FAVORABLE report** on HB 239.