



Chair Kris Valderrama
and Members, Economic Matters Committee
House Office Building
6 Bladen Street
Annapolis, Maryland 21401

February 12, 2026

House Bill 239 – Starter and Silver Homes Act of 2026 – Favorable


Dear Chair Valderrama and Members of the Economic Matters Committee:

My name is Dan Reed and I serve as the Maryland Policy Director for Greater Greater Washington, a nonprofit that supports better housing, land use, and transportation policies throughout Greater Washington and beyond. **GGWash strongly supports House Bill 239, the Starter and Silver Homes Act.**

The rationale for this bill is simple: we aren't building enough homes, prices have spiked in recent years, and our friends and loved ones are moving out. I bet most of us in this room, myself included, know someone who's moved to North Carolina because it's just too expensive in Maryland.

Our poll, released last week, found that **92% of Maryland voters say home prices are a problem.** It holds true all the way across political, demographic, and geographic margins: Democrats and Republicans, from the panhandle to the lower shore, from Baltimore to Bethesda. **Marylanders told us that they're putting off starting a family or saving for retirement because of housing costs.** They told us their local governments aren't doing a good job on this issue, and that **the state needs to step in.**

What this bill does is it sets common standards for our local jurisdictions so that they do not throw up arbitrary barriers to housing production. Chief among them is the requirement that homes come with a large lot, which not everyone wants or needs. But it does keep out people who did everything right, who got an education and a career, who want to see their kids or grandkids grow up here, who could afford a decent home without subsidies if a builder could build that house on a smaller lot, or as a duplex or townhome. The kind of homes this state produced by the thousands just a few decades ago, when my family came here from North Carolina and the Caribbean.

The Washington, DC region is great  and it can be greater.



Places that have done away with those mandates—Raleigh, North Carolina and Portland, Oregon are just two of them—have found that builders can and do deliver smaller, lower-priced homes that young families and downsizing seniors can access.

Not surprisingly, **two-thirds of Marylanders, across party lines, income brackets, and zip codes, told us they support the proposals in this bill.** You won't hear from many of them—and nor do our local governments—because they're too busy with their lives and families and careers. But they vote, and by a margin of three to one, said they're less likely to vote for legislators who don't support making smaller, more affordable homes easier to build.

This bill offers small changes that could make a big difference for families like yours and mine, and we urge the Economic Matters committee for a favorable report.

Sincerely,

Dan Reed
Maryland Policy Director



What Marylanders are saying about housing issues in 2026

including Governor Moore's Housing Growth + Affordability Agenda

Poll of 807 Maryland voters
January 7-16, 2026

For more information, visit www.ggwash.org

This poll has a margin of error of +/- 4.3%.

Main Takeaways

- 92% of Marylanders polled think the cost of renting or buying a home is a problem.
- Marylanders say there aren't enough homes that are affordable for average people to buy or rent.
- Voters say housing costs are keeping them from saving for retirement or affording groceries or medicine, while younger voters say it's harder to afford an education or start a family.
- Voters say there should be more housing in cities and suburbs throughout Maryland, as well as in their own communities.
- Voters support each of the three bills in Governor Moore's Housing Growth and Affordability Agenda.
- Marylanders are less likely to vote for state legislators who oppose policies to promote the construction of smaller, more affordable homes.

For the third year in a row, voters housing costs and inflation are top issues

The cost of housing

23%

Inflation

20%

Taxes

16%

Health-care costs

12%

Availability of good-paying jobs

10%

Crime

7%

Other

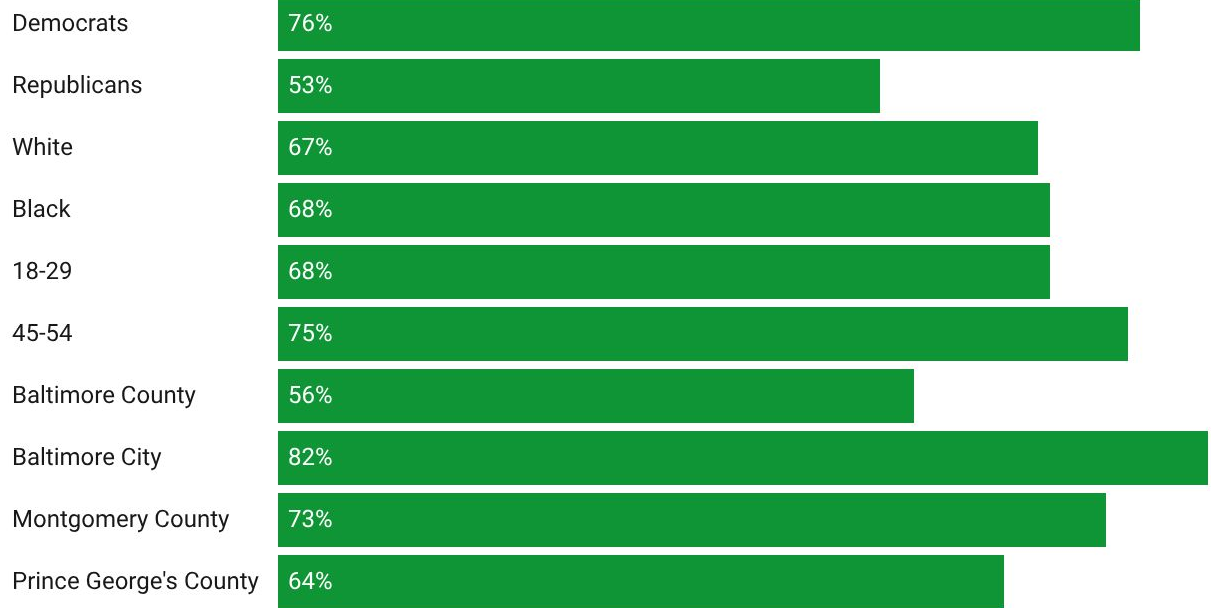
7%

Immigration

6%

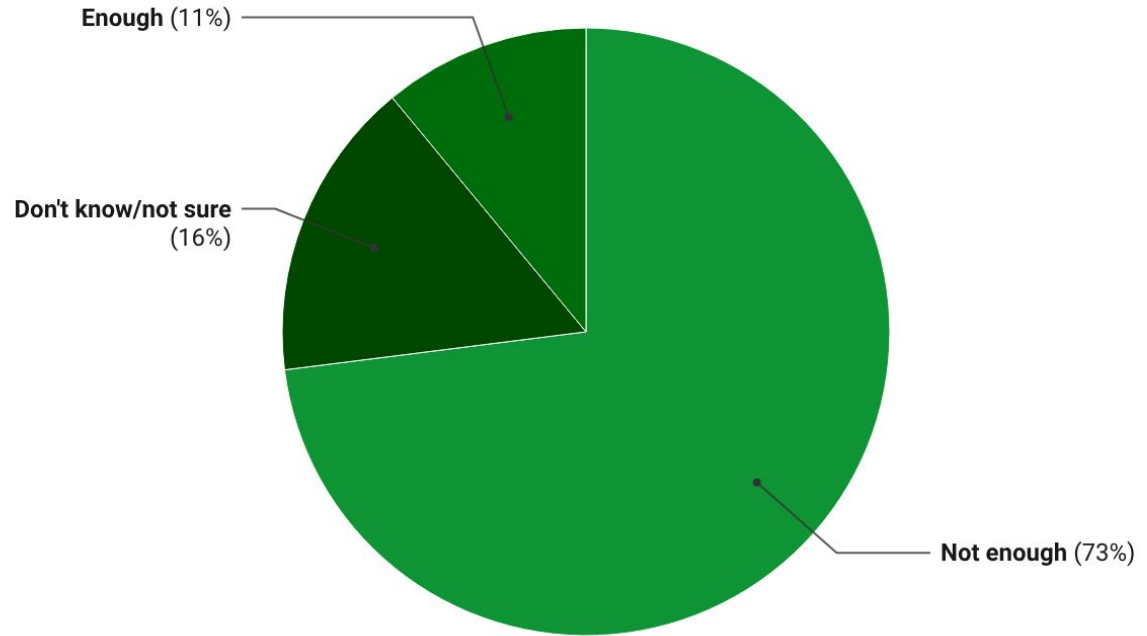
From a January 2026 survey of 807 voters: "From this list of issues, which ONE do you see as the most important issue facing Maryland today?"

Marylanders across all walks of life say housing costs are a major problem



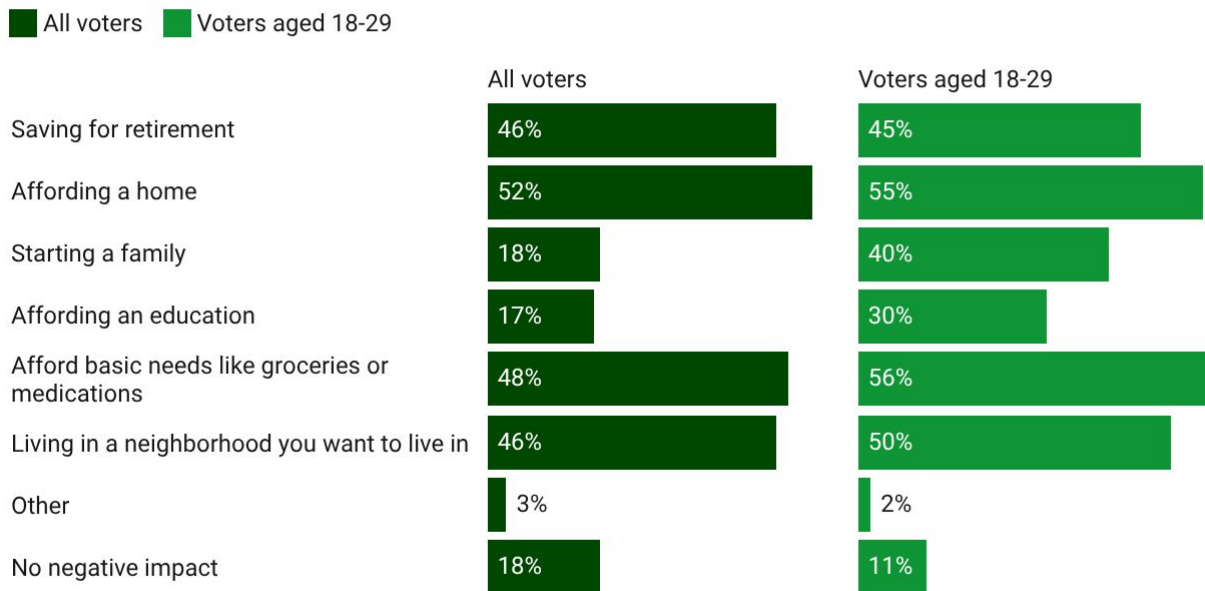
From a January 2026 survey of 807 Maryland voters: "Would you say that the cost of renting or buying a home in Maryland is [a major problem, somewhat a problem, a minor problem, or not really a problem?]"

Marylanders say there aren't enough homes average people can afford



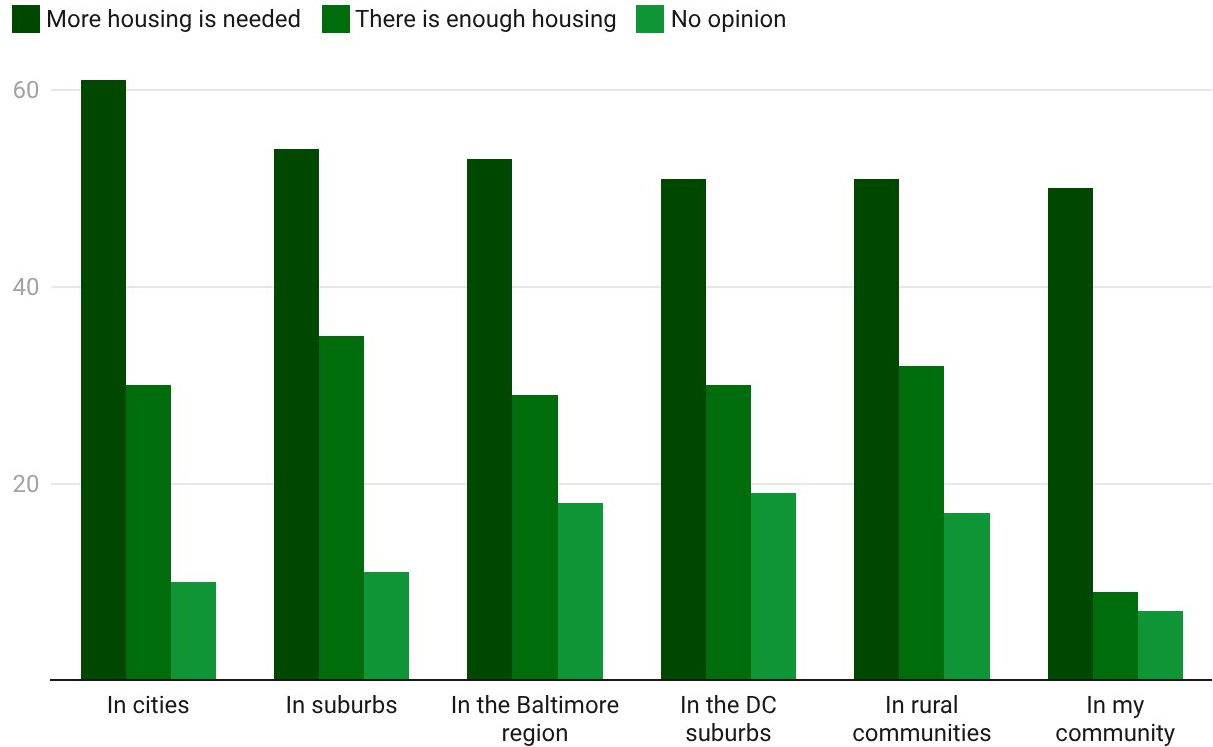
From a January 2026 survey of 807 Maryland voters: "Generally speaking, do you think Maryland [has enough homes that are affordable for average people to buy or rent, or not enough]?"

How housing costs hurt Marylanders' ability to build a life here



From a January 2026 survey of 807 Maryland voters: "Have housing costs had a negative impact on any of the following in your life, or in the lives of your family, friends, or neighbors? Select all that apply."

Marylanders support more homes in more places



From a January 2026 survey of 807 voters: "Estimates say that Maryland needs as many as 96,000 homes to accommodate its current population, and 590,000 homes by 2045 to accommodate future population growth. For each of the following, please indicate if you think [more housing is needed or there is enough housing.]"

Marylanders support the Housing Growth + Affordability Agenda

■ Support
 ■ Oppose
 ■ Not sure

Allow duplexes to be built in residential areas



Allow townhomes to be built in residential areas



Allow single-family starter homes to be built on smaller lots



Allow homeowners to divide their property into two or three lots



Require local governments to use a quick and clear permitting process



Allow property owners to decide how much parking to provide for new homes



From a January 2026 survey of 807 voters: "Estimates say that Maryland needs as many as 96,000 homes to accommodate its current population, and 590,000 homes by 2045 to accommodate future population growth. Next, you will see some proposals to increase housing production here in Maryland. For each proposal, please indicate whether you [support or oppose] this proposal, or if you are unsure."

Chart: Dan Reed for Greater Greater Washington • Source: YouGov Blue • Created with Datawrapper

Marylanders support other 2026 housing proposals

■ Support ■ Oppose ■ Not sure

Allow homes to be built near businesses and in shopping districts



Require local governments to set housing targets and adopt policies that produce enough homes to meet them



Allow cities and counties to set a split-rate, or land value tax



From a January 2026 survey of 807 voters: "Estimates say that Maryland needs as many as 96,000 homes to accommodate its current population, and 590,000 homes by 2045 to accommodate future population growth. Next, you will see some proposals to increase housing production here in Maryland. For each proposal, please indicate whether you [support or oppose] this proposal, or if you are unsure."

Marylanders support various proposals for renter protections

■ Strongly support ■ Somewhat oppose ■ Not sure

Require landlords to install fire safety measures in high-rise apartment buildings when they're being renovated



Set a cap, or limit, for how much landlords can raise the rent each year



Require landlords to provide a reason why they are not offering to renew a tenant's lease



End pet breed or weight restrictions in rental housing, while allowing landlords to ban dangerous animals



From a January 2026 survey of 807 voters: "One-third of Maryland households rent their homes. Next, you will see some proposals to protect tenants in Maryland. For each proposal, please indicate whether you [support or oppose] this proposal, or if you are unsure:"



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