

Economic Matters Committee  
230 Taylor House Office Building  
Annapolis, Maryland 21401

Dear members of the Economic Matters Committee,

**I respectfully request that you provide a Favorable recommendation to HB239, The Starter and Silver Homes Act.**

I am a local elected official representing the area that you are sitting in—downtown Annapolis. To be clear, the following is my opinion, not necessarily representative of the Annapolis City Council. I also happen to be an environmental policy professional, with a degree in economics.

As such, I am particularly familiar with the concept of “the tragedy of the commons” in which decisions that are rationally made at the individual level lead to situations that make a community worse off in aggregate. As communities across Maryland have banned the kinds of housing that most Marylanders can afford, this same tragedy has played out to segregate our state and leave us all with higher housing costs. Each municipality may be acting rationally, but we need this coordination from the state to best manage our scarce land resources.

The Starter and Silver Homes Act is a small step towards addressing our state's shortage of housing that people can actually afford by cutting red tape. It will give my constituents and yours the freedom to live in homes that match their unique needs, rather than mandate that everyone get poorer just so some communities can pretend to look richer. It will ameliorate municipalities falling into the tragedy of the commons that currently exists.

Some will ask you to further amend this legislation, but what's in front of you is already a compromise. There are parts, such as the maximum minimum lot size, that I think do not go far enough to address Maryland's well-documented, inequality-exacerbating housing shortage. Surely, some powerful interests benefiting from the status quo will tell you that the legislation as written goes too far. As legislators, you and I know that a fair compromise leaves both sides wanting.

Please—as you consider this legislation—think about how cold it has been outside for weeks on end. Think about how it would feel to live in that without the relief of a warm living room fire or toasty bedroom that you and I have. Or, just recognize that passing the Silver and Starter Homes Act as written would mean fewer Marylanders will have to endure that deprivation.

Sincerely,  
Harry M Huntley  
Ward One Alderman  
City of Annapolis