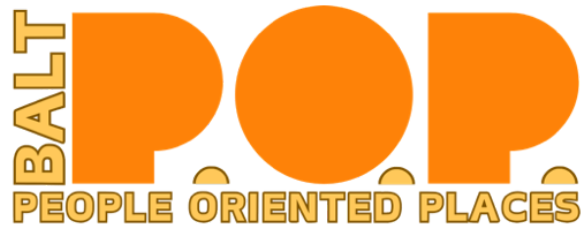


Bill: HB0239

Bill Title: Land Use - Zoning - Limitations (Starter and Silver Homes Act of 2026)

Position: **Favorable**



Members of the House Economic Matters Committee,

As a group which believes that encouraging traditional, higher-density development patterns in Maryland will deliver us appealing, affordable, fiscally-sustainable communities, we support HB0239.

Housing affordability has gradually and all at once become a top concern for Marylanders. [1] Younger residents/voters, in particular, are overwhelmingly feeling the effects of this in an acute way, with 75% of **all** Marylanders agreeing that there is too little housing for them. [2]

One of the principal reasons for this is that we are not allowing enough housing to be built, period. However, the dearth of housing is to be found most acutely at the smaller, cheaper end of the housing spectrum. Relatively affordable starter homes aren't being built here. This bill would be one step toward rectifying that.

Maryland is stronger when all of its communities include a wide range of housing options - of varying sizes, price points, ages, formats, and ownership options. Adding a diversity of housing options to our communities, especially these largely absent smaller, more affordable homes, means they can accommodate people as they move through different life stages and their housing needs change.

The zoning code reforms outlined in this bill are necessary for improving housing affordability in the state. They are a crucial step toward a gradual, broad-based densification of the low-density suburbs that dominate our residential communities. That increased density is a sign of the housing abundance (of smaller starter homes) we need. And that gradual trajectory will allow the state's municipalities to comfortably plan for any needed infrastructure investments, while being able to use the additional property taxes accrued by the resulting infill development to pay for those investments.

Housing flexibility is the phrase that comes to our mind with this bill. The purpose of zoning is prevention. By allowing only single-family detached homes in large areas of the state, we unnecessarily limit housing flexibility available to residents. Single-family detached homes, given their relatively large living areas and large lots, are unaffordable to many prospective

residents. This bill will allow for the construction of smaller, more affordable homes statewide. It is these starter homes that we need the most.

The homes built will be more likely to seamlessly fit into the character of existing neighborhoods, more so than large multi-family buildings with imposing massing and sudden and daunting infrastructure demands - which are so often the target of blistering community opposition.

These smaller homes do sometimes get built today, but only by exception, in limited/inadequate numbers, and only in a few areas. This bill will extend that flexibility to all neighborhoods, state-wide, improving economic mobility and housing options for all.

We expect that a prime concern that people will have with this bill is that it will exacerbate parking contention. Please realize that when we choose to not build housing because of sensitivity over parking, what we are saying is that we are more sensitive to the pain of trying to find a place to park than we are sensitive to the pain of trying to find a place to live.

We would have preferred to see Maryland's counties make these zoning changes themselves, but they have not. And there isn't any reason to believe that they will do so anytime soon. As such, we believe that the bold actions called for in this bill are warranted.

We hope the committee finds these points helpful and convincing and we urge its members to **vote in favor of HB0239**. Thank you for your efforts and the opportunity for us to testify on this legislation.

[BaltPOP - Baltimoreans for People-Oriented Places](#)

#### References:

[1] Hallie Miller. The Baltimore Banner. "Poll: Maryland voters cite housing as top concern". February 12, 2025.

<https://www.thebaltimorebanner.com/politics-power/state-government/maryland-housing-costs-poll-TCX7O2ZX5NELBFQYUBXD7VMKFE/>

[2] Maryland REALTORS. "State Of Maryland Housing 2025". As of February 27, 2025.

<https://www.mdrealtor.org/Portals/22/adam/Content/NbGwqQoHZ0-GWM27fprVA/Link/2350-MDR-LobbyDay-Infographic-2025-WEB-M.pdf>