

HB0239\_RichardKaplowitz\_FAV

02/12/2026

Richard Keith Kaplowitz

Frederick, MD 21703

**TESTIMONY ON HB#/0239- POSITION: FAVORABLE**

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

**TO:** Chair Valderrama, Vice Chair Charkoudian and members of the Economic Matters Committee

**FROM:** Richard Keith Kaplowitz

**My name is Richard Keith Kaplowitz. I am a resident of District 3, Frederick County. I am submitting this testimony in support of HB#/0239, Land Use - Zoning - Limitations (Starter and Silver Homes Act of 2026)**

There is a housing affordability crisis in Maryland, this is a positive step we can take to address it in our state.

A starter home is defined as: <sup>1</sup> “Starter homes are smaller, more affordable homes designed to get first-time buyers into the housing market.”

Based on the provided search results, a "silver home" most commonly refers to a residential building that has achieved **LEED Silver certification**. <sup>2</sup>

Here are the key details regarding LEED Silver homes:

- **Certification Level**
- **Scoring:**
- **Environmental Impact:** While lower than Gold or Platinum, a LEED Silver home takes significant steps to be more eco-friendly and energy-efficient than standard building code requirements.

This bill seeks to add to the housing stock in Maryland, by preventing their exclusion from it, starter homes and home that are more environmentally friendly as part of the housing mix in any county.

This will be accomplished by prohibiting local jurisdictions from adopting or enforcing certain zoning provisions relating to lot size, dimensions, setback requirements, lot coverage, and design or architectural elements for certain single-family homes; prohibiting local jurisdictions from prohibiting certain housing types in certain zones; and prohibiting local jurisdictions from prohibiting certain subdivisions of certain lot types.

There is a housing affordability and availability crisis in Maryland, this is a positive step we can take to address it in our state.

**I respectfully urge this committee to return a favorable report on HB#/0239.**

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<sup>1</sup> <https://realestate.usnews.com/real-estate/articles/what-is-a-starter-home>

<sup>2</sup> Google AI Search “What is meant by a silver home”