



February 10, 2026

The Honorable Kriselda Valderrama  
Chair  
House Committee on Economic Matters  
Taylor House Office Building, Room 362  
6 Bladen Street  
Annapolis, MD 21401

**RE: Support HB 239 — Starter and Silver Homes Act of 2026**

Dear Chair Valderrama and Members of the Committee:

Chamber of Progress, a tech industry coalition promoting technology's progressive future, writes to express **strong support for HB 239**, the Starter and Silver Homes Act of 2026. This legislation represents a thoughtful and necessary step toward addressing Maryland's worsening housing affordability crisis and expanding access to homeownership for families, young adults, and seniors across the state.

Homeownership has moved out of reach for too many Marylanders. Between 2015 and 2022, the number of homes available for sale in Maryland declined by more than 60 percent,<sup>1</sup> while rising prices and interest rates have locked out new generations of buyers. In 2000, nearly three-quarters of Maryland households could afford a median-priced home; by 2022, fewer than half say the same.<sup>2</sup> These trends disproportionately affect first-time homebuyers and seniors alike.<sup>3</sup>

HB 239 addresses these challenges directly by removing outdated and exclusionary zoning barriers that drive up housing costs without advancing public safety or environmental goals. By allowing smaller single-family homes on smaller lots in areas

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<sup>1</sup> "Governor Moore's Housing Growth & Affordability Agenda," *Chevy Chase View MD*, Jan. 5, 2026. <https://www.chevychaseviewmd.gov/DocumentCenter/View/597/Governors-Housing-Growth-and-Affordability-Agenda-PPT?bidId>.

<sup>2</sup> "Department of Housing and Community Development." *Maryland Department of Housing and Community Development*,

<https://news.maryland.gov/dhcd/2025/07/24/state-of-maryland-releases-2025-housing-needs-assessment/>.

<sup>3</sup> Sam Williamson. "Housing Cost Burden Reaches Decade-Long Peak, Squeezing Those Just Starting and Those Staying Put." *First American Blog - The First Word*, Jul. 9, 2025.

<https://blog.firstam.com/economics/housing-cost-burden-reaches-decade-long-peak-squeezing-those-just-starting-and-those-staying-put#>.

served by public water and sewer systems, the bill makes it possible to build more truly attainable homes, giving families more options while preserving agricultural and conservation lands. Townhouses, for example, typically sell for 25 to 30 percent less than detached single-family homes.<sup>4</sup> As such, by permitting townhouses in residential zones statewide, the legislation expands access to one of the most affordable forms of homeownership. Simply put, this legislation will break down the financial barriers that so many Maryland residents struggle to overcome.

Importantly, the Starter and Silver Homes Act preserves local authority over health, safety, environmental protection, and historic districts, while setting reasonable statewide guardrails to ensure Maryland families and older Marylanders have more options for truly attainable homes. These reforms are targeted and precise, helping to free up new housing supply while respecting community governance.

We greatly appreciate the Committee's leadership on this critical issue and respectfully urge a favorable report on HB 239. We stand ready to work with you to advance policies that make Maryland a more affordable and inclusive place to live.

Sincerely,

A handwritten signature in black ink, appearing to read "Brianna January". The signature is fluid and cursive, with the first name being more prominent.

Brianna January,  
Director, State and Local Government Relations, Northeast.  
Chamber of Progress

CC: Members of the Education, Energy, and the Environment Committee

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<sup>4</sup> Richard D Elliott. "Wes Moore Announces Major Housing Agenda for Maryland's 2026 Legislative Session." *The Washington Informer*, Jan. 14, 2026. <https://www.washingtoninformer.com/maryland-housing-agenda-moore/>.