

**Testimony in Favor with Amendments**  
**House Bill 239 – Starter and Silver Homes Act of 2026**  
Before the Economic Matters Committee

**Position: Favorable with Amendments**

Good afternoon Chair, Vice Chair, and distinguished members of the Committee.

My name is **Dr. Cashenna A. Cross**, City Councilwoman-at-Large for the City of Glenarden. I appear before you today in support of House Bill 239, the Starter and Silver Homes Act of 2026, with amendments to ensure that the bill expands housing opportunity without undermining municipal governance, infrastructure stability, or community trust.

**Why This Bill Matters**

Maryland faces a clear and urgent housing challenge. First-time homebuyers are priced out of ownership, seniors seeking to downsize lack attainable options, and workforce families struggle to remain in the communities they serve. HB 239 takes important steps by reducing exclusionary zoning barriers, allowing smaller attainable housing types, and encouraging efficient land use where infrastructure already exists.

**Why Amendments Are Necessary**

As drafted, HB 239 risks over-centralizing zoning authority, creating unintended consequences for municipalities—particularly small cities and fully built-out jurisdictions. Local governments are not barriers to housing; we are stewards of balance between growth and infrastructure, affordability and safety, and density and quality of life.

**Proposed Amendment: Municipal First Authority**

Municipalities must retain primary zoning authority within their corporate limits before county or State zoning authority is applied. This ensures infrastructure capacity is assessed, growth aligns with comprehensive plans, communities are protected from destabilizing mandates, and State housing goals are achieved through collaboration.

**Why Municipal Authority Matters**

Municipal governments are accountable for roads, public safety, code enforcement, and long-term fiscal sustainability. Bypassing municipal zoning authority can strain infrastructure, increase opposition, and erode public trust. Housing policy works best when the State sets the vision and local governments implement it responsibly.

**A Balanced Path Forward**

With amendments, HB 239 can expand starter and silver housing, respect home rule, encourage smart density, and build housing with communities—not against them. This is not about stopping housing. It is about doing housing right.

**Closing**

I respectfully urge a Favorable Report with Amendments on House Bill 239. Thank you for your leadership and commitment to housing opportunity balanced with local accountability.

Respectfully submitted,  
**Dr. Cashenna A. Cross**  
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