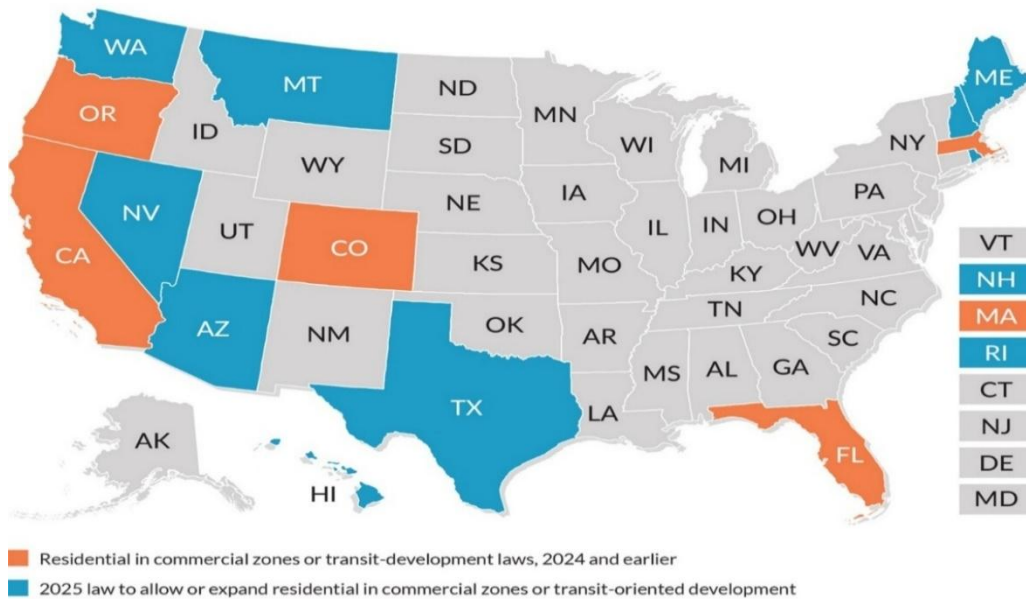


Written Testimony of The Pew Charitable Trusts
Tushar Kansal, Senior Officer, Housing Policy Initiative
Before the Maryland House Economic Matters Committee
March 5, 2026

Thank you Chair Valderrama and members of the Economic Matters Committee for the opportunity to submit testimony regarding House Bill 1137 – the Bring Back Main Street Act. My name is Tushar Kansal, and I am a Senior Officer with the Housing Policy Initiative at The Pew Charitable Trusts’ (Pew). Pew is a nonpartisan nonprofit organization that conducts research and policy work in the public interest.

The foremost issue raising housing costs is a national shortage of 4-7 million homes, including a severe shortfall in Maryland.¹ To address shortages and improve affordability, a growing number of states are passing bipartisan laws legalizing housing on all commercially zoned land.² This gives property owners the flexibility to both permit businesses and meet housing needs.

Commercial Zoning Reforms and Transit-Oriented Development Gaining Traction
 14 states have expanded housing options near jobs or transit



Source: Pew analysis of legislative records
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¹ Maggie Haslam, University of Maryland School of Architecture, Planning and Preservation, “UMD Researchers Find Homeownership Increasingly Out of Reach for Marylanders,” July 28, 2025. <https://arch.umd.edu/about/news-and-events/news/umd-researchers-find-homeownership-increasingly-out-reach-marylanders>.

² Tushar Kansal and Alex Horowitz, The Pew Charitable Trusts, “State Legislatures Make Bipartisan Breakthroughs on Policies That Promote Housing,” September 15, 2025. <https://www.pew.org/en/research-and-analysis/articles/2025/09/15/state-legislatures-make-bipartisan-breakthroughs-on-policies-that-promote-housing>.

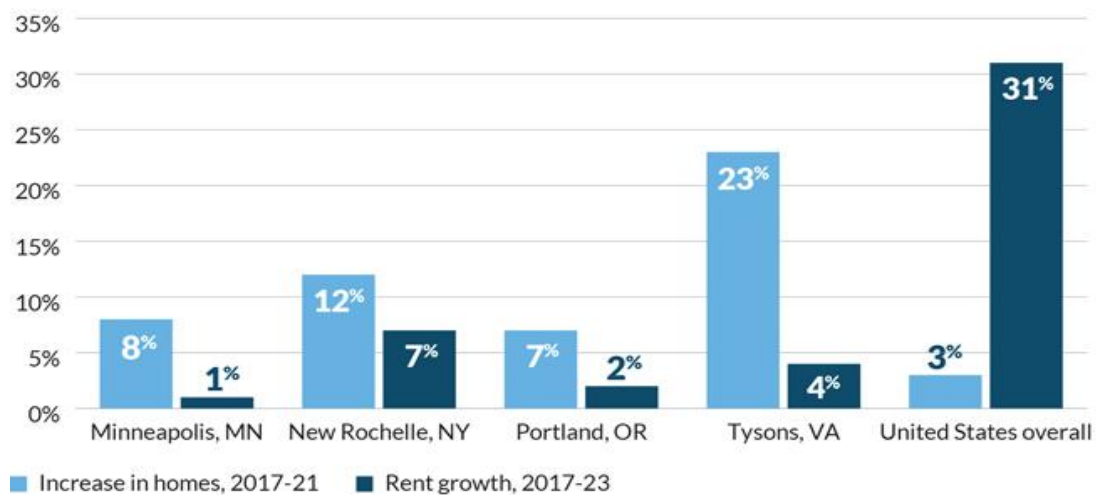
Pew’s research on the outcomes of state and local housing policies finds that legalizing housing near commerce is the single most effective reform for boosting housing production and reducing rent growth.

If a three-story office building is allowed on a main road, then a three-story apartment or condo building should be allowed there too. The sorts of small and mid-rise apartment buildings allowed under these laws consistently rent for less than single-family homes. Housing built near commerce can enable both affordability and walkability, reducing traffic and commuting costs.

Allowing housing and mixed-use buildings in commercial areas also speeds up permitting and reduces the onerous requirements that have previously stymied apartment construction. For example, after Tysons, Virginia enacted this reform, the city added more to its housing stock than any other jurisdiction in Virginia between 2017 and 2024, and rents rose just 5% total during that time—compared to an average rent increase of 25% across the rest of the state.³

Rent Growth Proves Much Slower Than Nation in Jurisdictions That Have Allowed More Housing

Percentage change in homes, 2017-21, and median rent estimates, February 2017-February 2023



Note: The U.S. Census Bureau’s American Community Survey data are one-year estimates, except for Tysons, for which only five-year estimates are available. The time frames are determined by data availability.

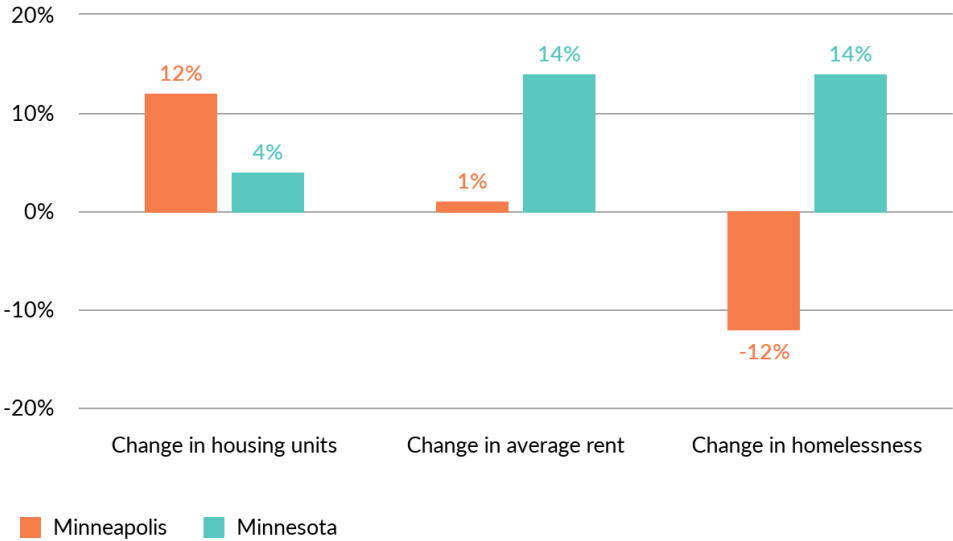
Sources: Pew’s analysis of housing unit data from the U.S. Census Bureau’s American Community Survey and Apartment List Rent Estimate data downloaded on March 22, 2023

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³ Alex Horowitz and Chase Hatchett, The Pew Charitable Trusts, “How Restrictive Zoning in Virginia Has Hurt Housing Affordability,” January 22, 2024. <https://www.pew.org/en/research-and-analysis/articles/2024/01/22/how-restrictive-zoning-in-virginia-has-hurt-housing-affordability>.

Minneapolis had similar success: as the city enacted a series of land use reforms allowing more housing, rents remained essentially flat even as they rose substantially across the rest of Minnesota.⁴ One important part of this reform is removing minimum parking mandates, which add substantial costs—research finds that each below-grade parking space adds roughly \$50,000 in per-unit development costs while surface parking spaces are still costly and reduce the total amount of land that can be developed.⁵ Off-street parking mandates driving up rents and discouraging construction. Eliminating parking mandates, as Minneapolis did citywide in 2021, is among the most effective steps a jurisdiction can take to unlock more housing production.

Minneapolis’ Rent Growth Was Much Lower Than Minnesota’s
 Percentage change in housing stock, average rent, and homelessness, 2017-22



Note: The Minnesota housing unit data does not include Minneapolis. Homelessness data for Minneapolis reflects data for Hennepin County. Homelessness data for Minnesota excludes Hennepin County.

Sources: Rent growth comes from Apartment List’s rent estimate data from 2017 and 2022. Rent data was downloaded Oct. 6, 2023, and represents an average of Apartment List’s monthly median rent estimates. Data on housing units comes from the U.S. Census Bureau’s American Community Surveys one-year population estimates from 2017 and 2022. Homelessness data comes from the Department of Housing and Urban Development’s Point-in-Time homelessness counts from 2017 and 2022.

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4 Linlin Liang, Adam Staveski, and Alex Horowitz, The Pew Charitable Trusts, “Minneapolis Land Use Reforms Offer a Blueprint for Housing Affordability,” January 4, 2024. <https://www.pew.org/en/research-and-analysis/articles/2024/01/04/minneapolis-land-use-reforms-offer-a-blueprint-for-housing-affordability>. See also: “Minneapolis City Council Unanimously Eliminates Parking Requirements,” Star Tribune, December 8, 2021. <https://www.startribune.com/minneapolis-city-council-unanimously-eliminates-parking-requirements/600057275/>.

5 Hannah Hoyt and Jenny Schuetz, The Brookings Institution, “Parking Requirements and Foundations Are Driving Up the Cost of Multifamily Housing,” June 2020. <https://www.brookings.edu/articles/parking-requirements-and-foundations-are-driving-up-the-cost-of-multifamily-housing/>. See also: Nick Magrino, “What Happens When You Ease Parking Requirements for New Housing,” January 30, 2018. <https://www.nickmagrino.com/blog/2018/1/30/when-you-dont-have-to-build-so-much-parking>.

These policies are good for economic activity, as businesses have more potential customers and employees living nearby. This solution has become even more relevant recently, as many areas continue to experience high post-pandemic office vacancy rates.

In addition to providing these benefits, this approach is popular. Pew's housing survey found 75% of Americans favor allowing apartments to be built near commerce.⁶

Thank you again for this opportunity to provide testimony, and I would be pleased to answer questions or provide additional information upon request.

⁶ Tushar Kansal and Alex Horowitz, The Pew Charitable Trusts, "Survey Finds Large Majorities Favor Policies to Enable More Housing," November 30, 2023. <https://www.pew.org/en/research-and-analysis/articles/2023/11/30/survey-finds-large-majorities-favor-policies-to-enable-more-housing>.