



Wes Moore | Governor

Aruna Miller | Lt. Governor

Carmel Roques | Secretary

Date: February 12, 2026

Bill Number: HB 239

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

Committee: House Economic Matters Committee

**MDOA Position: FAVORABLE**

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**Madam Chair, Vice-Chair and Committee Members:**

Thank you for the opportunity to present testimony in strong support of **House Bill 239**, the Starter and Silver Homes Act of 2026. As Secretary of the Department of Aging, we are pleased to support the legislation being championed by our sister agency, the Department of Housing and Community Development (DHCD). We must pursue every available strategy to address what we see as a top policy priority: to ease Maryland's affordable housing crisis.

The Maryland Department of Aging (MDOA) respectfully urges a **favorable report** on this legislation, which is an important step toward expanding affordable housing options for Maryland residents of all ages, including our growing population of older adults. HB 239 modernizes local zoning constraints and enables a greater diversity of housing types statewide.

Maryland's aging population is expanding rapidly and at a historic pace. State projections show that the share of residents aged 65 and older will grow from approximately **16 % of the population in 2022 to 21% by 2040**. This growth reflects both increasing longevity and demographic shifts statewide, and it has significant implications for housing demand and affordability.

Older adults also make up a large and increasing share of the population aged 60 and older, with nearly one in four residents expected to be in this age group within the next decade. This underscores the urgency of developing housing solutions that support independence, affordability, and community living.



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Many older Marylanders face significant housing cost pressures, particularly renters. State housing data show that more than **half of senior renters (55 +) are housing cost-burdened**, meaning they spend more than 30 % of their income on housing, a rate higher than for renters overall.

Equally important, older homeowners often prefer to remain in their communities but may struggle with the high costs of home maintenance, renovations for accessibility, and property taxes over time. A lack of diverse housing options, including smaller, more affordable homes, limits older adults' ability to age in place without undue financial strain.

Without expanded affordable and accessible housing options, many older adults may be forced to relocate away from support networks or into settings that are unnecessarily institutional, at greater public cost and with potential negative impacts on quality of life.

HB 239 advances housing affordability and choice. It addresses some of the structural barriers that constrain the production of smaller, more affordable homes by prohibiting certain local zoning restrictions on lot size, setbacks, coverage, design elements, and housing types. By enabling a broader range of single-family homes, townhouses, and smaller lot configurations statewide, the bill promotes housing affordability and choice.

This flexibility is especially important for older Marylanders who may benefit from:

- **Smaller and more manageable homes** that reduce maintenance and utility costs.
- **Homes in walkable, transit-accessible neighborhoods**, supporting access to services, social connections, and community amenities.
- **Affordable ownership or rental options** that allow older adults on fixed incomes to remain in place without compromising financial security.



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By encouraging a diverse housing stock and reducing regulatory barriers to development, HB 239 supports housing solutions that older households are increasingly seeking as they age.

Expanding affordable, adaptable housing aligns closely with **Longevity Ready Maryland**, the State's comprehensive ten-year plan to prepare for an aging population. This initiative includes a focus on improving access to **affordable housing that supports aging in place and long-term stability** as a core strategy to help older adults thrive across the lifespan.

As Maryland's demographic profile evolves, policy actions that increase the supply of attainable housing options, including smaller homes and diverse housing types, are essential to ensuring that older adults can live with dignity, choice, and independence.

For these reasons, the Maryland Department of Aging respectfully urges a **favorable report** on **House Bill 239**. This legislation will help break down outdated regulatory barriers, expand housing opportunities, and promote affordability for older Marylanders and residents of all ages.

Sincerely,

Carmel Roques  
Secretary  
Maryland Department of Aging