

Economic Matters Committee
Bill Hearing on
HB0239, the Starter and Silver Homes Act of 2026
Thursday, February 12, 2026

I'm Lloyd Guerci, a retired federal employee who has lived in Washington, DC area for over 52 years and in Montgomery County for over 30 years. I oppose HB0239, the Starter and Silver Homes Act.

First, the Starter and Silver Homes Act would impose a sweeping override of local zoning powers and effectively undermine the longstanding power and authority of counties and some cities over land use, as well as the core principle of community residents' input into zoning. I object in principle to this fundamental change.

Second, the bill's impact would be far reaching and negative. In Montgomery County alone, Single-Family Zones (Residential Detached Zones) represent 53 percent of developable parcels. As now written, HB0239 would change many zoning standards and master plans along with procedures currently in place in Montgomery County. The substantive land use standards were adopted over time, in some cases in broad zoning code rewrites, after detailed examinations and reexaminations of the facts, including what revisions to the zoning code would achieve and any unintended consequences, such as to local neighborhoods. HB0239 would trash that extensive work of elected county officials, without a sound basis, including without a valid assessment of what would likely be brought about, what would be lost and the adverse ramifications. Moreover, the Starter and Silver Homes Act ignores recent Montgomery County efforts such as *More Housing Now*, which already creates opportunities for expanded and affordable housing.

More particularly, the Starter and Silver Homes Act implicitly rejects consideration of important local conditions. It is rigidly close-minded and arbitrarily precludes taking into account matters generally considered in planning. Its Procrustean approach irretrievably eliminates consideration of capacity for and impacts of additional residential buildings in single family neighborhoods, including infrastructure and services. The bill ignores capacity constraints of and problems relating to, among others:

- Schools
- On-street parking
- Roads and traffic, including safety
- Environmental concerns, flooding and stormwater systems (with climate change stormwater is an increasing problem)

This bill would create very real problems. As to schools, for example, the nearest elementary school to my home, Somerset School, was first constructed in 1928 and has been rebuilt. It is constrained by a lot of 3.76 acres including for playing fields – the smallest in the Montgomery County system, and less than generally required for an elementary school. It has been over capacity. The School Board said there is no room for an addition or relocatable classrooms.

To provide a feel for the real-world parking problems, consider the block where I live. There are 27 houses on this block, which is roughly 750 feet long. If consistent with HB0239 each house became three townhouses, there would be 81 residential units on this block. There is

more. There are 28 on-street parking spaces on this block, all on one side (the block was platted about 120 years ago and the street is narrow). In general, the vast majority of these spaces are occupied at night. When a private school at one end of my street has an event for parents, no on-street parking spaces are available, even next to fire hydrants. What would happen if there were 81 residential units on the block? There would be social problems. See, [Prince George's Co. residents fed up with neighborhood parking problems - WTOP News \(3/28/2025\)](#).

And consider this. Adjoining our neighborhood is Norwood Park, a very old park. The primary vehicle route to this M-NCPPC park is Norwood Drive. Norwood Park does not have adequate parking for moderate and high use periods. HB0239 does not provide for consideration of and is callously indifferent to already highly strained parking situations such as this.

Traffic safety is not simply ignored by the Starter and Silver Homes Act; it is undercut. Under existing Montgomery County procedures, in the master plan process, residents can and do speak at hearings to safety concerns such as to children playing. These pleas would be to no avail in the regime that would be imposed by the bill.

In short, under HB0239, overwhelming density could be added, even where infrastructure is stressed, but attendant problems would not be considered. This is the antithesis of planning.

Third, the bill's name -the Starter and Silver Homes Act - is at best a misnomer and more fairly viewed as misleading. For the most part, the bill would provide neither starter homes nor homes well-suited for aging people. For the Washington DC metropolitan area, a Washington Post article on Arlington, Virginia's experience provides a typical example of the economics of replacement of a single-family house with townhouses. *See, Va. appeals court says Arlington can eliminate single-family-only zoning - The Washington Post June 25, 2025*]:

Alex Wilson, a developer who owns several properties in Arlington. . . . converting two single-family homes into missing-middle housing.

... his plans for one missing-middle property — a run-down Cape Cod in the Claremont neighborhood he had bought for \$570,000 and turned into a semidetached duplex, each half of which he expects to sell for about \$1.2 million.

In the above example, a starter home is eliminated and townhouses priced beyond the financial reach of most people are built. And townhouses, with their multilevel stairs, are problematic for aging (silver) people.

One might hope that the above unsatisfactory (and apparently unintended) consequence gives rise to a new homeowner, albeit one financially very well off. But even that cannot be assumed. The occupant could just as easily be a renter in hedge fund - owned properties

In short, the Starter and Silver Homes Act is a blunt cudgel, applied sweepingly, that is unlikely to result in affordable housing and likely will reduce naturally occurring affordable housing (NOAH) and increase gentrification.

Fourth, the Starter and Silver Homes Act seemingly is premised in part on an assumption that a root cause of housing problems simply is an insufficient supply of buildable lots, which would be satisfactorily increased by demolishing single-family homes and building three townhomes in their places. There has not been an adequate diagnosis of a critical underlying housing constraint which broadly is demand at price points, and specifically there is not enough demand at price points for market rate housing to justify construction by the development sector. The underlying problem stems in substantial part from incomes that are inadequate to purchase homes. This results in limited demand at price points of the actual market.

The shortfall in demand at price points is reflected in the “Pipeline” of unbuilt projects-- an inventory of development projects that have been approved by but not completely built or built at all, even though there have been approvals. The large development pipeline has been noted many times by Montgomery County Executive Marc Elrich. Also, as noted in an October 2025 Montgomery County Planning Department Report, estimates from September 2025 show that in Montgomery County there are roughly 26,900 unbuilt units with initial Planning approvals and 13,200 that have all Planning approvals needed to move forward. Development Pipeline Analysis. Prince George’s County, that report noted, had 48,542 900 unbuilt units with initial Planning approvals. Elements that constrain construction of new units include interest rates, construction costs, weak demand/ job growth and policies, in the multifamily sector. Montgomery Planning Pipeline Report, *infra*, pp. 8-9. The same applies to single family units.

Inasmuch as income is not going up enough to give rise to construction of very large numbers of residences, wouldn’t it be nice if the Starter and Silver Homes Act were a magic wand that would reduce the price of the residences so that people in existing income bands could buy them? That seems to be a predicate hope of HB0239. It is unrealistic at least in magnitude. The costs of construction of a house include acquisition of an existing lot and building, demolition and disposal, design fees, site preparation and utility connection, labor, materials, general contractor fees /builder markup. *See*, Mid-Range Custom Home Construction Costs – Howard County, Maryland 2025 – Innovative Building Services. While smaller new residences would cost less than larger new houses, the Moore Administration does not say what homes would cost under their bill or at what income levels they would be affordable. It does not deal with the real-world facts as in the Arlington, VA example above. The Administration does not provide a breakdown of costs and say which costs would go down and how much under HB0239. Common sense dictates that under this bill notions of substantial cost reductions, to bring costs of a residence to a level that many can afford, are unrealistic. Most of the public would be deceived if they thought that this bill would benefit them, instead of some developers, well-off people and investors.

In view of the above, the Committee should set aside the Governor’s Starter and Silver Homes Act of 2026 and meet with the Maryland Association of Counties (MACo) on what would work. Their Building Affordably in My Back Yard Act (BAMBY) deserves serious consideration. *See*, BAMBY Act Drops, Session of Housing Takes Shape – Conduit Street