

February 10th, 2026

The Honorable Kriselda Valderrama
Chair, House Economic Matters Committee
230 Taylor House Office Building
Annapolis, Maryland 21401

RE: MBIA Letter of Support HB 239 Land Use – Zoning – Limitations (Starter and Silver Homes Act of 2026)

Dear Chair Valderrama,

The Maryland Building Industry Association, representing 100,000 employees of the building industry across the State of Maryland, appreciates the opportunity to participate in the discussion surrounding **HB 239 Land Use – Zoning – Limitations (Starter and Silver Homes Act of 2026)**.

This bill prevents local governments from imposing large lots on areas connected to public water and sewer systems, minimum home sizes, excessive setbacks, lot coverages, or design requirements on single-family homes. It also prevents them from banning townhouses in single-family zones and from blocking the subdivision of an existing single-family lot into up to three conforming lots. Homeownership is simply out of reach for a large portion of Maryland families. To put this in perspective, close to 75% of households in Maryland could afford to purchase the median-valued home in the year 2000. By 2022, that share had dropped to only 49%. MBIA believes the zoning reforms in this bill is exactly what our needs to address the 100,000-unit shortage and make home ownership attainable for young families and seniors looking to age in place.

Preventing local jurisdictions from requiring large homes on lots greater than 5,000 square feet in areas already served by public water and sewer will allow builders to construct smaller starter homes for families that would normally struggle to attain home ownership. Allowing smaller homes within existing communities will expand affordable housing options without impacting agricultural land. The bill modernizes outdated zoning rules that would make many of Maryland's older, affordable homes illegal to build under today's laws.

Our state does not have a lot of developable land left, so we need to make sure we are using it efficiently. Allowing townhouses in single-family zones is important to efficient land use because they provide compact, small-scale housing that increases supply without drastically changing existing communities. Townhouses are typically 25–30% less expensive than detached homes and are proven to expand affordable ownership opportunities for young families and seniors looking to downsize.

The bill also makes it easier to subdivide oversized residential parcels into smaller lots that are easier to build on, which streamlines a process that is unnecessarily restrictive. This reform complements the bill's provisions that allow the construction of smaller starter homes and townhouses, which will promote better use of existing residential land and increases in housing supply.

For these reasons, MBIA respectfully requests the Committee give this measure a favorable report. Thank you for your consideration.

For more information about this position, please contact Lori Graf at 410-800-7327 or lgraf@marylandbuilders.org.

cc: Members of the House Economic Matters Committee