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TO: House Economic Matters
FROM: LeadingAge Maryland
SUBJECT: House Bill 239, Land Use - Zoning - Limitations (Starter and Silver Homes Act of 2026)
DATE: February 12, 2026
POSITION: **Favorable**

LeadingAge Maryland respectfully requests a favorable report on House Bill 239, Land Use - Zoning - Limitations (Starter and Silver Homes Act of 2026).

LeadingAge Maryland is a community of more than 150 not-for-profit aging services organizations serving residents and clients through continuing care retirement communities, affordable senior housing, assisted living, nursing homes and home and community-based services. Members of LeadingAge Maryland provide health care, housing, and services to more than 20,000 older persons each year.

House Bill 239 seeks to expand affordable housing in Maryland by limiting local zoning restrictions in single-family residential areas, including caps on minimum lot sizes, building dimensions, lot coverage, setbacks, and design requirements. It also prevents jurisdictions from banning townhouses in single-family zones and from blocking subdivision of existing lots into up to three compliant parcels, while preserving exemptions for historic districts, agricultural land, and conservation properties.

As an organization dedicated to advancing the interests of older adults and the organizations that serve them, we recognize the importance of smaller homes in meeting the needs of this population. National surveys consistently show that nearly 80 percent of adults age 50 and older want to remain in their communities as they age, and the overwhelming majority prefer to stay in their own homes for as long as possible. Yet restrictive zoning policies often prevent the development of smaller, more manageable housing options that would allow older adults to successfully age in place. House Bill 239 directly addresses this barrier by enabling housing types that better align with these preferences.

Smaller homes are not only more affordable, but they also offer critical benefits for older adults, including lower maintenance costs, improved energy efficiency, and greater accessibility.

They also allow older residents to remain close to family, neighbors, health care providers, and community supports — factors proven to improve health outcomes and reduce social isolation. By enabling these housing choices, House Bill 239 supports independence, dignity, and quality of life for Maryland’s growing older population, which is projected to continue to increase, making up 21% of the total population by 2040.¹

The provisions of House Bill 239 strike a thoughtful balance between expanding housing opportunity and preserving neighborhood character. By allowing more flexible housing options in single-family residential areas, the bill promotes inclusive, multigenerational communities that reflect the real needs of Maryland families.

We respectfully urge the Committee to support House Bill 239 and recognize its important role in helping older adults age in place while strengthening housing affordability and community stability across Maryland.

For these reasons, LeadingAge Maryland respectfully requests a favorable report on House Bill 239.

For additional information, please contact Aaron J. Greenfield, 410.446.1992

¹ 2025 Maryland Housing Needs Assessment