

TESTIMONY IN OPPOSITION

STARTER & SILVER HOMES ACT

CITIZENS COORDINATING COMMITTEE ON FRIENDSHIP HEIGHTS

FEBRUARY 12, 2026

The Citizens Coordinating Committee on Friendship Heights (CCCFH) is an umbrella organization that represents 18 communities and 20,000 residents in southwest Montgomery County — District 16 — on land use, housing and infrastructure development issues.

Although CCCFH is committed to the creation of truly affordable housing throughout Maryland and supports approaches recommended in the recently proposed Housing Certainty Act and the Transit Oriented Development Act, we strongly oppose the Starter and Silver Homes Act, House Bill 239. We oppose the legislation for the following reasons:

1) The legislation broadly pre-empts local zoning for single-family neighborhoods, preventing the crafting of decisions tailored to local requirements. Moving single-family zoning to the state level ignores the diversity among Maryland counties and municipalities and overlooks community needs. Substitution of state for local decision-making on zoning eliminates community input, neighborhood-specific master planning and decision-making by local elected officials.

It is especially ironic that the bill would permit townhomes by right in almost every single-family neighborhood in Maryland. This approach was considered by Montgomery County and rejected in 2025 after a series of County listening sessions revealed overwhelming public opposition. CCCFH suspects that House Bill 239 will be equally unpopular statewide.

2) The legislation will create infrastructure, and environmental problems. Existing single-family neighborhoods were designed by civil engineers for single-family densities. Roads and water and sewer systems in these neighborhoods are not designed for townhouse occupancies. Enactment of the bill will accelerate the deterioration of infrastructure in single-family neighborhoods, requiring costly replacements by the taxpayers. To avoid an explosion in local infrastructure expenses, reject House Bill 239.

The Starter and Silver Homes Act is bad for the environment. Increasing density in existing single-family neighborhoods statewide will create extensive stormwater management problems, loss of tree canopy, heat islands and traffic-induced climate emissions in areas with little or no mass transit. These outcomes undercut Maryland's sustainability agenda.

Increased density, including townhomes and multi-family housing, is appropriately located close to mass transit, including the rail-centered development zones proposed by Governor Moore — not in existing single-family communities.

3) The legislation will not produce the affordable housing needed to address Maryland's housing crisis. House Bill 239 does not contain affordability requirements. The market prices of new, unsubsidized townhomes track and typically exceed the prices of the single-family homes they replace. In Montgomery County, new townhomes are retailing for \$800,000 and up as of 2026, with prices exceeding \$1 million in some parts of Rockville and North Bethesda. Prices in southwest Bethesda start in the \$1.5 million range and some recently completed townhomes are listing for close to \$2 million. This is not affordable housing.

An October 2025 impact analysis performed by Montgomery County's Office of Legislative Oversight found that new single-family upzoning requirements limited to major roads "could have a negative impact on racial equity and social justice (RESJ) in Montgomery County" and "could disproportionately displace existing Black and Latinx homeowners for the development of market-rate housing units that primarily benefits White, Asian, and Pacific Islander community members."

The mandated statewide upzoning of existing single-family neighborhoods can be expected to produce similar results: the replacement of smaller, older, less-expensive single family units with more expensive townhomes, accelerating the displacement of moderate-income homeowners and homeowners of color.

Conclusions. The Starter and Silver Homes Act is highly flawed and should be defeated. The legislation ignores the diversity of Maryland's counties and municipalities, eliminates community input and overrides local decision-making. The legislation will accelerate infrastructure deterioration and environmental degradation, problems that will be costly and difficult to correct. Most importantly, the legislation will not make housing in Maryland more affordable and is likely to result in the displacement of moderate-income families and homeowners of color.

Worthwhile proposals to address Maryland's housing crisis are on the table, including the Housing Certainty Act and the Transit Oriented Development Act. The Starter and Silver Homes Act is not among them. CCCFH respectfully urges the Economic Matters Committee to reject the Starter and Silver Homes Act.