

**Testimony on HB 239, Starter and Silver Homes Act of 2026**  
**House Economic Matters Committee**  
**M. Elizabeth Joyce, District 20**  
**February 12, 2026**

Good afternoon, Chair Valderrama, Vice Chair Charkoudian, and Committee members. My name is Elizabeth Joyce from District 20. Thank you for the opportunity to testify today.

I support the intent of SB239 to make Maryland housing more affordable and abundant. But I respectfully suggest that significant amendments be made for the bill to meet its goals. My three main concerns include affordability, equity, and the lack of evidence to support this sweeping elimination of single-family zoning statewide.

**Affordability:** Why would allowing three townhomes on 5,000 square foot lots statewide lower the cost of housing by 30%? The median townhome in Maryland costs \$415,000+ taxes and fees of up to \$500 per month), which requires (depending on interest rates and down payments) an annual income of roughly \$115-\$150K. Yet the median income in MD (2023) was \$94,584-\$98,678. The bill is unlikely to meet this key goal.

**Equity:** By overriding most local regulatory authority, the bill denies jurisdictions the flexibility to enact their planning goals. Montgomery County, for example, has spent the last five years and millions of dollars enacting new legislation to meet goals similar to the Governor's. Our Planning Board will submit dozens of proposed amendments to this bill to give the County the flexibility to protect our legislation, infrastructure, and the environment. The Governor's recent (9/2/2025) [executive order on housing](#) proposed setting targets and working with the counties to meet them—a much better and more respectful approach.

Gentrification and displacement of current lower-income homeowners could also result from the bill. MC's Office of Legal Oversight reported that [a bill less stringent than the Governor's](#) could significantly displace minority and low-income homeowners, replacing them with much higher-income homeowners.

Also, exemptions now being proposed for (usually wealthier) historic districts, rural areas, and those with no public sewer and water systems, would shift the burden to larger jurisdictions with complex challenges. If this policy is sound, it should apply to all areas. Not only that—the bill creates an unfunded mandate for areas where it applies.

**Lack of evidence:** [Impressive recent scholarship](#) challenges the Governor's assumptions that zoning is the main reason for housing costs and that [upzoning will solve the problem](#).

The COVID epidemic and the 2008-2009 financial collapse fundamentally altered the housing market (with investors purchasing large numbers of single-family homes rather than issuing mortgages. Mandating statewide “solutions” based on flawed assumptions would be unfortunate for the Governor, would-be homeowners, and those who have invested their life savings in their homes.

Thank you again for the opportunity to speak with you today.