

Testimony on HB0239 – The Starter and Silver Homes Act
February 12, 2026

My name is Rohit Khanna; I am a Member of the Somerset Town Council.

The Town of Somerset appreciates the productive discussions we have had with the Department of Housing and Community Development on the Starter and Silver Homes Bill. However, we continue to have reservations about the bill. We share the objective of promoting smaller homes across Maryland; but this bill is not fit for its purpose.

Our concerns are outlined in the letter we signed with 11 other municipalities in Montgomery County which I have attached to my written testimony. In summary,

- We object to the virtual elimination of authority granted to municipalities and counties to determine building regulations within their jurisdictions.
- A rigid one-size-fit-all model of townhouses is inappropriate for our already-compact, century-old towns and does not consider the provision of infrastructure required for this higher level of density.
- Looser setbacks and elimination of lot coverage limits are likely to have the perverse outcome of encouraging larger homes.
- The exclusive focus on market-rate housing means that developers can side-step county-level zoning incentives for affordability.

Recent research from Georgetown and Vanderbilt Universities conclude that housing deregulation without policy direction invariably benefits higher income earners at the expense of low-income earners – precisely the population struggling most with affordability. (see attachment)

A better, more progressive alternative would have been a bill based on partnership between the State and local governments, rather than preemption, with:

- The State and local governments agreeing on targets.
- Local governments being required to develop housing growth plans, with affordability provisions.
- The State deploying “carrots and sticks” to incentivize ambition at the local level.

The recent Connecticut legislation and the bi-partisan housing bills being considered by Congress have adopted this approach.

If you must proceed with this bill, we request the sensible amendment proposed by the Maryland Municipal League and the Maryland Association of Counties to exempt municipal corporations, which is particularly relevant to small towns like Somerset.

Thank you.