

2/10/2026

HB0239



**Testimony offered on behalf of:**  
**MARYLAND MORTGAGE BANKERS & BROKERS ASSOCIATION, INC.**

**IN SUPPORT OF:**  
**HB0239 – Land Use - Zoning – Limitations**  
**(Starter and Silver Homes Act of 2026)**

**House Economic Matters Committee**  
**Hearing – 2/12/2026 at 1:00 PM**

On behalf of the Maryland Mortgage Bankers and Brokers Association (MMBBA), whose members provide residential mortgage financing to homebuyers across Maryland, we respectfully **urge a favorable report on House Bill 0239, the Starter and Silver Homes Act of 2026.**

Maryland continues to face a housing affordability challenge that limits access to homeownership. Our members see this firsthand as qualified borrowers, particularly first-time homebuyers and seniors seeking to downsize—struggle to find homes that are appropriately sized and priced. These challenges are driven less by credit availability than by a shortage of housing options that meet current market demand.

Restrictive zoning and land-use requirements have constrained the development of smaller, more attainable homes, contributing to higher prices and reduced affordability. From a housing finance perspective, the lack of entry-level and downsizing inventory remains a significant barrier to sustainable homeownership. House Bill 0239 provides a practical solution by allowing smaller single-family homes on smaller lots in areas already served by public water and sewer. By removing mandates that require larger and more expensive homes regardless of demand, this legislation helps better align housing production with the needs of Maryland households.

Expanding access to starter homes supports first-time buyers in entering the market and building equity, while providing downsizing options allows older Marylanders to remain in their communities and helps free up existing housing stock. Together, these outcomes strengthen housing affordability and promote a more balanced housing market.

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**For these reasons, the Maryland Mortgage Bankers and Brokers Association strongly supports House Bill 0239 and respectfully requests a favorable report.**

Respectfully submitted,

*Rich Green*

**Richard J. Green  
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