



### House Bill 239

### Land Use - Zoning - Limitations (Starter and Silver Homes Act of 2026)

Hearing before the House Economic Matters Committee

February 12, 2026

### Position: Favorable

*Maryland Legal Aid submits its written testimony on HB 239 at the request of the state Department of Housing and Community Development.*

Maryland Legal Aid is a non-profit law firm that provides free legal services to the State's low-income and vulnerable residents. Our 12 offices serve residents in each of Maryland's 24 jurisdictions and handle a range of civil legal matters, including housing. Our clients are critically impacted by the housing unaffordability crisis. As the costs of housing continue to outpace wage growth in Maryland, our clients struggle to make ends meet, facing impossible budgeting choices, and often having to accepting substandard conditions and predatory landlord practices to maintain their housing. We urge the Committee to report favorably on HB 239, which aims to spur the production of smaller homes and higher density of such homes.

HB 239 requires Maryland jurisdictions to allow subdivision of improved lots, in single-family zoning, into three or fewer smaller lots. It further requires jurisdictions to allow development of townhouses within areas zoned for single-family residential use. These measures will benefit low-income renters in two ways. First, the production of smaller, affordable homes will draw some households out of the rental market, thereby lowering demand and potentially lowering rents. Secondly, many of our clients aspire to leave the rental market and to become homeowners. By opening residential areas to development of smaller homes, HB 239 potentially creates a more feasible pathway for low-income renters across the state to achieve homeownership.

For these reasons, Maryland Legal Aid urges the Committee's **favorable** report on HB 239.

If you have any questions, please contact:

Zafar Shah

*Advocacy Director for Human Right to Housing*

zshah@mdlab.org | (410) 951-7672