

HB 239 Favorable Stuart Simon

I live in a condo complex less than a mile from the Bethesda Metro station. On my walk along Leland Street to the Metro, I pass a dozen, once affordable homes, that have been torn down and replaced by McMansions with brick or concrete carports where trees once stood. This is happening because although this street would be ideal for townhouses or apartment buildings, only single-family homes are allowed.

While many of my neighbors are writing in opposition to HB 239 and claim that this would hurt, not help, less affluent residents, the results in other jurisdictions confirm that this is an excellent strategy for encouraging more affordable housing while significantly improving economic and educational opportunities and a healthier environment, especially for less affluent Marylanders.

A recent nationwide study from the Pew Foundation found that limited housing supply is associated with the greatest rent increases in low-income neighborhoods, while new housing slows rent growth the most for older, more affordable, units.

<https://www.pew.org/en/research-and-analysis/articles/2025/07/31/new-housing-slows-rent-growth-most-for-older-more-affordable-units>

Pew research from 2024 found that cities and towns with zoning that allow only single-family homes in most areas, tend to be less affordable and have [lower shares of Black and Hispanic residents](#), excluding them from the schools, jobs, and opportunities these communities offer.

<https://www.pew.org/en/research-and-analysis/articles/2024/01/22/how-restrictive-zoning-in-virginia-has-hurt-housing-affordability>

A recent 3-part study by the Harvard Center for Housing Studies, April 1, 2025, found that throughout the U.S., missing middle housing (between single family housing and apartment buildings) which were once commonplace, are now effectively illegal due to zoning restrictions. They recommended 6 policy changes:

- re-legalize missing middle housing types in all residential areas where only single-family homes are currently allowed;
- remove or decrease residential parking minimums;
- reduce minimum lot sizes;
- increase lot coverage and reduce setback restrictions;
- streamline the development review process; and
- reform building codes that limit missing middle housing.

In other words, changes close to those proposed in HB239 except for the unfortunate absence of HB239 extending to apartment buildings.

Oregon has long had an affordability issue, so starting in June 2021, they allowed duplexes on every single-family lot for towns over 10,000. A year later, they allowed four-unit buildings and cottage clusters in all cities over 25,000 residents. They also banned parking minimum requirements near high-frequency transit service areas.

Since the first law went into effect, apartment rent prices in Oregon have increased by much less than the national average as of May 2024. In general, these policies led to a large uptick in new permits for two- to four- unit buildings. Research from the [City of Portland](#) found that newer middle housing units were, on average, **\$117,000 to \$300,000 less expensive** than traditional market-rate detached homes.

<https://www.portland.gov/bps/planning/rip/news/2023/7/5/new-study-shows-promising-housing-production-results-residential>

In Montgomery County, Maryland research found that permitting more affordable housing near better schools had a much greater impact in improving school performance for lower income residents than did spending \$2,000 extra per student in high poverty schools. Heather Schwartz, “Housing Policy is School Policy: Economically Integrative Housing Promotes Academic Success in Montgomery County, Maryland,” The Century Foundation, 2010. <https://productiontcf.imgix.net/app/uploads/2010/10/16005437/tcf-Schwartz-2.pdf>

In Montgomery County, the historical record shows that restrictive single family house zoning was purposely legislated to create affluent, overwhelmingly white only, neighborhoods that displaced lower income communities. Because of this, builders trying to meet the demand for more affordable housing have had to move farther and farther away from the urban job centers to former farms and forests, the only places where they are allowed to build townhouses, garden apartments, and apartment buildings. Along with that comes car dependency, traffic, and a continuous demand for more and larger roads resulting in the destruction of thousands of acres more of trees, meadows, and farmland.

For at least the past decade, local legislators here, and elsewhere throughout Maryland, have proposed numerous measures to loosen restrictive zoning so more affordable townhomes and multi-family housing can be built within a more reasonable distance of mass transit and jobs. But almost every effort in more densely populated areas throughout the state, has been blocked by the same people who benefitted from the originally racist, classist, restrictive zoning.

The result is that Maryland now has one of the least affordable housing environments. In large part because of this, it has a stagnant economy and is losing population, especially of younger folks.

Given this situation, no less the benefits to reducing GHG emissions, and saving green areas, the Governor has been driven to propose a modest, statewide, deregulation. Yes, a more locally crafted initiative might have proven less upsetting, but unfortunately, NIMBY neighborhood associations have blocked all such efforts. So here we are.

As the people's representative concerned with creating a more just society, a healthy economy for all, and slowing the worst effects of climate change, you should be championing this initiative to begin creating a better quality of life that all Marylanders can enjoy.