



Prince George's County Position Statement on the Governor's Starter and Silver Homes Act of 2026 (SSHA) (HB 239/SB36)

February 10, 2026

Hon. Brian J. Feldman, Chair
Education, Energy, and the Environment Committee
2 West Miller Senate Office Building
Annapolis, Maryland 21401

Hon. Kriselda Valderrama
Chair, Economic Matters Committee
231 Taylor House Office Building
Annapolis, Maryland 21401

Re: Starter and Silver Homes Act of 2026 (HB 239/SB36) — Support with Amendment

Introduction

Prince George's County Council is pleased to support the Governor's vision to expand and create access to affordable homeownership for Marylanders in the Starter and Silver Homes Act of 2026 (HB 239/SB 36) (SSHA 2026)—subject to an amendment that certain housing targets will not apply to Prince George's County and other similarly situated counties where data for housing units already meet or exceed certain annual housing targets. As demonstrated below and supported by the County Executives of Prince George's and Montgomery County, and respective Planning Commissions, Council's amendment will strengthen the vision, goals and policies of SSHA 2026. Evidence of statistical housing data over time, and unmatched success of the implementation of its 2014 General Plan (Plan 2035), demonstrates that Prince George's County, the second most populated and dense county in the State, leads the region for decades in affordable housing stock through approved and completed housing units.

Prince George's County's success in leading the region for decades in achieving affordable housing targets comes at a price—unique to Prince George's. Housing and economic data demonstrate over time that Prince George's has an imbalance of jobs and housing. Because the County relies heavily on residential property taxes and attracts households with comparatively lower median incomes in the region—the resulting tax base is smaller than our neighboring jurisdictions. A smaller tax base limits resources for schools, infrastructure, and services. To strengthen fiscal sustainability and economic opportunity, the County needs a more balanced mix of housing and employment development, including options at a range of price points. Moreover, the County's jobs-to-housing ratio remains below optimal levels—meaning many residents commute outside the County for work—which adds transportation costs and reduces affordability for current homeowners.

Council's amendment is an objectively reasonable compromise and advances the Governor's vision, goals and policies in SSHA 2026—to rezone low-to-medium density areas to higher density in underperforming jurisdictions—without disrupting the harmony of orderly development of affordable housing that already exists due to the County's successful implementation of Plan 2035.

Amendment Will Increase Housing Projections in SSHA 2026

In accordance with the 2030 Housing Production Targets for the State of Maryland, Council agrees that the State should collaborate with each local jurisdiction to set housing targets that are objectively reasonable and that are suitable to the existing character of neighborhoods established through decades of input from relevant local community stakeholders. As such, the Council supports SSHA 2026, subject to the following amendment:

On Page 8: Line 19 reads as follows:

19 (2) THE PROVISIONS OF THIS SUBSECTION DO NOT APPLY TO:

Proposed Amendment will be added in this section as follows:

On page 8, after line 26, add **(IV) A COUNTY THAT MEETS THE FOLLOWING STANDARD: THE AVERAGE NUMBER OF THE COUNTY’S HOUSING UNITS APPROVED OVER A ROLLING THREE-YEAR PERIOD EXCEEDS THE NUMBER OF THE ANNUAL HOUSING UNITS NEEDED, BASED ON ANNUAL HOUSING DATA FROM THE COUNTY’S PLANNING DEPARTMENT.**

For reasons stated above and based on statistical housing data below, the amendment above is critical to the orderly development of Prince George’s County and other similarly situated counties. At the risk of being redundant, Prince George’s County already provides the most affordable housing in the region, and this measure ensures that similarly situated counties meeting or exceeding housing production standards can continue implementing comprehensive plans without changing their ability to zone for affordable single-family housing. By recognizing counties that approve more housing units than their annual need over a rolling three-year period, the amendment incentivizes sustained housing development and affordability. Measured deference to jurisdictions that meet or exceed affordable housing production standards through comprehensive plans, which are typically the result of decades of local stakeholder input—is the essence of democracy. Council’s amendment safeguards the relevance of local input and subsequent execution in comprehensive plans.

Table 3: Statewide Housing Production Targets demonstrate that Prince George’s County’s Average Annual Units Produced exceeds its Annual Housing Unit Production Needed.

Jurisdiction	Estimated Average Annual Units Produced	Annual Housing Unit Production Needed	Annual Housing Production Target
Prince George’s	3,120	2,563	3,120

Even though Prince George’s meets or exceeds production units on a yearly average, it also meets or exceeds the number of housing units approved on a yearly average. Because Plan 2035 policies have taken hold, there has been an increase in development in Centers and an increase in SFA (approved) and multi-family dwellings (over 50% of approved housing units over a 10-year period). This data

demonstrates that the County is averaging **6,300** approved units annually over a 10-year period. Plan 2035 designated eight Regional Transit Districts (including three Downtowns) and over two dozen centers for development (most of which are served by rail). A target was set for 50% of new dwellings to be in Regional Transit Districts, and a 25% target was set for Local Centers. These policies aligned with the MWCOG target of 75% of all new housing to be in Regional Activity Centers or near High-Capacity Transit. Due to the County’s unique housing issues and tax base problems, we believe that the core SSHA provisions will undermine our economic development efforts at a time when we are already meeting the Housing Unit Production Targets.

Respectfully, SSHA 2026 does not address the issue of the substantial number of approved housing units. For example, an August 2024 Report from the County’s Planning Department shows that the County has approximately 48,000 housing units in the development pipeline.

Approved Residential Development by Year				
Year	SFA	SFD	MF	Total
2015	942	235	2,472	3,649
2016	2,069	753	2,825	5,647
2017	3,233	856	5,355	9,444
2018	4,215	1,018	3,482	8,715
2019	1,160	1,274	4,230	6,664
2020	3,640	1,752	4,451	9,843
2021	3,120	380	2,701	6,201
2022	1,681	6	2,882	4,569
2023	2,046	278	3,365	5,689
2024	1,319	692	1,031	3,042
Total	23,425	7,244	32,794	63,463

Source: MNCPPC (Maryland National-Capital Park and Planning).

Review of median home values and median home sales prices demonstrate the degree to which the County already provides a disproportionate share of affordable housing in the region—which translates into a lower per capita tax base. The following Table compiled by MWCOG shows Prince George’s standing in the Metropolitan Washington region. The County’s median housing value is even below that of outer suburban counties such as Charles, Frederick and Prince William.

Median Value for Owner Occupied Housing Units		
Jurisdiction	Median Value Owner-Occupied Units	% of Prince George's County Median Value
Prince George's County	\$436,000	
Charles County	\$462,100	106%
Frederick County	\$503,700	116%
Montgomery County	\$660,800	152%
City of Gaithersburg	\$530,500	122%
City of Rockville	\$708,400	162%
District of Columbia	\$733,400	168%
Arlington County	\$945,700	217%
Fairfax County	\$760,400	174%
Loudoun County	\$790,400	181%
Prince William County	\$571,200	131%
Washington Metro Area	\$604,800	139%

Source: U.S. Census Bureau, "Selected Housing Characteristics," 2024 American Community Survey 1-Year Estimates, Table DP04 (Compiled by MWCOG) (Metropolitan Washington Council of Governments).

Data compiled by MNCPPC from a different census source shows a similar median housing value comparison. In addition, this Table provides data showing that Prince George's has the lowest median household income in the Metropolitan Washington region.

Median Household Income & Median Home Value				
Jurisdiction	Median Household Income	% Metro Region	Median Home Value	% Metro Region
Prince George's County, Maryland	\$ 100,708	81.3%	\$ 404,300	73.1%
District of Columbia	\$ 106,287	85.8%	\$ 724,600	131.0%
Charles County, Maryland	\$ 120,592	97.3%	\$ 402,300	72.7%
Frederick County, Maryland	\$ 120,458	97.2%	\$ 437,700	79.2%
Montgomery County, Maryland	\$ 128,733	103.9%	\$ 615,200	111.2%
Arlington County, Virginia	\$ 140,160	113.1%	\$ 864,800	156.4%
Fairfax County, Virginia	\$ 150,113	121.2%	\$ 699,700	126.5%
Loudoun County, Virginia	\$ 178,707	144.2%	\$ 701,000	126.8%
Prince William County, Virginia	\$ 128,873	104.0%	\$ 500,600	90.5%
Washington-Arlington-Alexandria, DC-VA-MD-WV Metro Area	\$ 123,896	100.0%	\$ 553,000	100.0%

Consequences of a Real Property Tax Base Overly Reliant on Low Value Residential Property.

A comparison of key fiscal factors demonstrate that Prince George’s has a lower income populace living in lower value homes, and they are disproportionately tax burdened.

	Per Capita Tax Base	Rank	Per Capita Net Taxable Income	Rank	*Total Property Tax Rate
Montgomery	\$222,854	4	\$ 56,307	1	\$1.0905
Howard	\$204,417	6	\$ 54,378	2	\$1.1560
Anne Arundel	\$177,576	8	\$ 44,147	5	\$1.0890
Frederick	\$162,147	9	\$ 38,990	8	\$1.0790
Calvert	\$157,551	11	\$ 39,515	7	\$1.2220
Charles	\$146,166	13	\$ 31,089	14	\$1.2530
Prince George’s	\$139,689	14	\$ 24,983	18	\$1.4860

Source: MACo (Maryland Association of Counties) Budget & Tax Rates Survey FY 2026.

	*Per Capita Tax Base	Rank	*Per Capita Net Taxable Income	Rank	County Tax Rate	County Add-ons	State	**Total Property Tax Rate
Montgomery	\$222,854	4	\$ 56,307	1	\$0.6700	\$0.3692	\$0.1120	\$1.1512
Howard	\$204,417	6	\$ 54,378	2	\$1.0440	\$0.2860	\$0.1120	\$1.4420
Anne Arundel	\$177,576	8	\$ 44,147	5	\$0.9770	-	\$0.1120	\$1.0890
Frederick	\$162,147	9	\$ 38,990	8	\$1.1100	-	\$0.1120	\$1.2220
Calvert	\$157,551	11	\$ 39,515	7	\$0.9670	-	\$0.1120	\$1.0790
Charles	\$146,166	13	\$ 31,089	14	\$1.1410	\$0.0640	\$0.1120	\$1.3170
Prince George’s	\$139,689	14	\$ 24,983	18	\$1.0000	\$0.3740	\$0.1120	\$1.4860

* Source: MACo (Maryland Association of Counties) Budget & Tax Rates Survey FY 2026.

** Source: County websites for unincorporated areas.

Prince George’s already has a strong foundation for affordable housing, which is an asset for regional equity and accessibility. But to strengthen its fiscal sustainability and economic opportunity—the County needs a more balanced mix of housing and employment development, including options at a range of price points. Additionally, the County’s jobs-to-housing ratio remains below optimal levels, meaning many residents commute outside the County for work—which adds transportation costs and reduces affordability for current homeowners. SSHA 2026 approach of rezoning low-to-medium

density areas to higher density would be incompatible with orderly development plans to maintain a balanced housing stock. Objectively, the County's amendment, coupled with the provisions of SSHA 2026, will yield real solutions to the affordable housing crisis in Maryland.

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Conclusion

Clearly, housing data shows that Prince George's currently meets its housing targets set by the Department of Housing and Community Development (DHCD). While the County's housing production targets may fluctuate due to economic conditions such as inflation, high interest rates and overall economic growth not within the County's control—the County's robust stock of approved housing units in the development pipeline and projected production targets—certain zoning regulations in SSHA 2026 should not apply to Prince George's County and other similarly situated counties where housing data from the local jurisdiction demonstrate that housing targets already meet or exceed certain annual housing targets proposed set by DHCD.

Sincerely,



Krystal Oriadha
Council Chair

CC: Prince George's County Senate Delegation
Prince George's County House Delegation
Aisha Braveboy, County Executive
Education Energy Environment Committee
Economic Matters Committee
David Murray, Council Administrator