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February 12, 2026

Economic Matters Committee
Maryland House of Delegates
230 Taylor House Office Building
Annapolis, Maryland 21401

Re: Baltimore Regional Housing Partnership SUPPORT for HB 239 Land Use - Zoning - Limitations (Starter and Silver Homes Act of 2026)

Dear Chair Valderrama, Vice Chair Charkoudian, and Members of the Committee:

On behalf of the Baltimore Regional Housing Partnership (BRHP), I respectfully submit these comments in support of HB 239, the *Starter and Silver Homes Act of 2026*.

At BRHP, our mission is to expand housing choices for families historically excluded from opportunity-rich neighborhoods. As the Regional Administrator for the Baltimore Housing Mobility Program, we serve over 4,300 families, helping them transition from areas of concentrated poverty to communities where they can thrive. Our work is grounded in the [research](#) that demonstrates that where you live shapes your access to education, employment, health, and safety and ultimately family success. Yet, we continue to face a persistent barrier: the lack of affordable housing in well-resourced neighborhoods.

This bill is necessary. Maryland's housing shortage has made affordable housing increasingly out of reach for working families and seniors. In the [2025 Maryland State Housing Needs Assessment Update](#), housing costs continue to rise across the state.

The gap for extremely low-income households has now grown to 132,000 homes.

The shortage of affordable housing across all regions of the state is increasing burdens for both renters and homeowners. **Maryland's percentage of renters who are cost burdened rose from 33% in 2000 to 46% by 2022**, and renters across all regions are impacted. Older adults and low and moderate-income renters, already at heightened risk of homelessness, are among those most deeply affected as rents continue to climb. Maryland needs to take action now to increase the supply of

affordable housing in all communities and ensure housing stability for vulnerable Marylanders.

What HB 239 does. The bill expands affordable housing by:

- **Allowing smaller single-family homes on smaller lots** in areas served by public water and sewer, removing oversized lot mandates that inflate costs. [National research finds that halving minimum lot sizes reduces sales prices ~14% and rents ~9%.](#)
- **Allowing townhouses in residential areas statewide** served by public water and sewer, creating opportunities for more affordable housing that fits family budgets without changing the essential residential character of these neighborhoods.
- **Simplifying lot splitting** to enable smaller homes and townhouses by allowing infill development.

Expanding attainable housing is also critical to Maryland's long-term economic competitiveness. The Maryland Comptroller's most recent [State of the Economy Report](#) emphasizes that a robust supply of affordable housing is essential for economic prosperity, noting: *"More affordable housing inventory can boost Maryland's economy by lowering cost of living, thereby attracting and retaining talent."* [Maryland's ongoing outmigration is already costing the state billions of dollars in economic activity and tax revenue.](#)

Maryland's housing crisis requires decisive action to address. HB 239 is a pragmatic supply-side solution that helps to address the state's housing shortage by creating opportunities for new smaller home development to unlock housing opportunities for families across the state.

For these reasons, we respectfully ask for a **Favorable** report.

Sincerely,

Adria Crutchfield
Executive Director