

## Voice your opinion on the end of single family lots in Maryland



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Gov. Wes Moore's latest housing legislation includes House Bill 239/Senate Bill 36, which seek to end single-family home lots in Maryland. The bills, as written, allow single-family lots to subdivide up to three residential units per lot, allow townhouses on those lots, reduce setbacks to ten feet front and back, and 5 feet on side, and reduce minimum lot sizes to only 5000 square feet. Testimony on these bills must be sent by Feb. 10 (for hearing on Feb. 12) on the House bill, and Feb. 13 (for hearing on Feb. 15) on the Senate bill. To see tutorial videos on how to testify either orally or in writing, go to this site:

<https://mgaleg.maryland.gov/mgawebsite/Information/VideoTutorials>

Once you have an account, it should send you to this link to sign up.

<https://mgaleg.maryland.gov/mgawebsite/MyMGATracking/WitnessSignup>

While it is a commendable goal to expand housing options and improve affordability for Marylanders, as currently written, this legislation will not achieve those goals, and risks significant consequences unless significantly amended.

The bills would potentially increase the value of land, which does not translate into affordability for buyers. With respect to rentals, the bills do not require owner occupancy for the creation nor rental of additional units. This omission incentivizes investor purchases of single-family homes, to convert them into triplexes or townhouses. Investor-driven development will occur more frequently than homeowner-initiated conversions, overwhelming regional areas, and will result in higher, not lower rents, compared to homeowner-occupied lots.

The legislation is exceptionally broad and lacks meaningful standards or guardrails to ensure outcomes align with its goals. Reduced setbacks do not guarantee smaller or more affordable housing. Instead, they may encourage construction of larger, more expensive homes built closer together, further increasing prices.

Proponents of the bill state it eliminates local zoning that is one-size-fits-all, but by removing local control over setbacks, infrastructure, and safety considerations, the bill applies a one-size-fits-all zoning mandate statewide, despite clear differences among neighborhoods. Some communities face flood risk, overcrowded schools, insufficient parking, aging water and sewer systems, even differing emergency access. The bill provides no exemptions nor mechanisms for local governments to address these real constraints, which will result in significant costs for local governments. The bill is an unfunded mandate.

Many supporters argue that increasing housing density automatically lowers prices through supply and demand. This assumption ignores key realities: construction costs, interest rates, land prices, resale markets, and persistent demand in many regions. Price reduction forecasts given in testimony recently to the General Assembly committees are optimistic and minimal. Such small decreases do not make homes affordable to households previously priced out, especially when investor ownership captures any potential savings. There are numerous studies that counter the lower rent outcome belief, noting new housing actually increases rents at lower income levels, and produce slight reductions at higher rates. See some examples, [The Center for Urban and Regional Affairs Working Paper, "Build, Baby, Build?" \(2020\)](#), and [Federal Reserve Board, "Housing Supply and Affordability: Evidence from Rents, Housing Consumption and Household Location" \(2020\)](#).

Maryland should pursue affordability directly and intentionally, partly by rezoning targeted areas, including underutilized or open spaces. Well-planned developments of smaller units could be far more effective than imposing blanket changes on established neighborhoods without adequate planning or oversight.

Sign up to testify or send requests for amendments in writing to the General Assembly including:

1. **Require owner occupancy** for the creation and rental of additional units.
2. **Preserve local control over setbacks**, which are essential for utilities, safety, and environmental concerns.
3. **Allow local governments to impose restrictions and/or conditional allowance** based on infrastructure capacity, public safety, and regional conditions.

We must do better than policies that disrupt existing neighborhoods without delivering affordability. We should prioritize direct affordable housing production through financing tools, tax incentives, and other benefits for requirements that actually deliver affordability, rather than relying on speculative market effects. We must ask the Legislature to amend this Bill so it genuinely serves Maryland residents.