

February Program: The Governor’s Housing Package | Among the numerous items in the housing package introduced in the State legislature, the Starter and Silver Homes Act raises the most concerns | **P. 3**

The Starter and Silver Homes Bill | Bullet by bullet, the problems with this bill (SB 36/HB 239) are enumerated | **P. 5**

of note

Next MCCF Meeting #971

Monday, February 9, 2026, 7:00 p.m. *online via Zoom.* Topic: “New Housing Legislation.”

- Join the Zoom Meeting Here
[See further instructions on page 2. No password is required.]

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January Meeting Minutes

- General Meeting #970 **P. 6**
- Executive Committee Meeting **P. 8**

Membership Application

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Federation Meeting #971

Monday, February 9, 2026
7:00 p.m.
Online Zoom Meeting

AGENDA

1. Call to Order/Introductions
2. Approval of Agenda
3. Approval of Minutes: January General Meeting **P.6**
4. Treasurer’s Report
5. Announcements
6. February Program: The Governor’s Housing Package **P.3**
7. Committee Reports
8. Old Business
9. New Business
10. Adjournment

About MCCF Meetings

All monthly MCCF meetings are open to the public. They are held on the second Monday of each month, September through June.

The February meeting will be held online via Zoom (see page 3 for program) at 7:00 p.m.:

█ To be part of the video conference, first **visit the Zoom website** to download the program for your phone or computer.

█ Date and Time: Monday, February 9, 2026, 7:00 p.m. Eastern Time.

█ To **join the Zoom meeting from your browser, use this link.**

█ To participate by phone (audio only), call 301.715.8592. The meeting ID is **835 7811 6427**. No password is required.

We hope you will join us! █

The **Montgomery County Civic Federation, Inc.**, is a county-wide nonprofit educational and advocacy organization founded in 1925 to serve the public interest. Monthly MCCF meetings are open to the public (agenda and details at left).

The *Civic Federation News* is published monthly except August. It is emailed to delegates, associate members, news media, and local, state, and federal officials. **Recipients are encouraged to forward the Civic Federation News to all association members, friends, and neighbors.** Permission is granted to reproduce any article, provided that proper credit is given to the “*Civic Federation News* of the Montgomery County (Md.) Civic Federation.”

Civic Federation News

civicednews AT montgomerycivic.org

TO SUBMIT AN ARTICLE, SEE PAGE 9

February President's Letter: Dear Delegates and Friends,

By Cheryl Gannon, President

The New Year started off with a bang, when the Governor had his housing package introduced in the state legislature. The bill that raises the most concerns is The Starter and Silver Homes Act (SB 36/HB 239).

Our part-time legislature has a short and compressed schedule for legislation, and it is often difficult to be heard and difficult for full debate of compromises and alternatives. We must be very focused and involve our neighbors in the lobbying effort on this bill. There is no time to waste.

The political reality is that the Governor's bill will pass in some form. Getting behind amendments and compromises that better reflect our priorities and goals is essential to success.

HOUSE BILL 239		
C9, L6	(PRE-FILED)	6lo184 CF SB 36
By: Chair, Economic Matters Committee (By Request - Departmental - Housing and Community Development)		
Requested: October 29, 2025		
Introduced and read first time: January 14, 2026		
Assigned to: Economic Matters		
A BILL ENTITLED		
1	AN ACT concerning	
2	Land Use - Zoning - Limitations	
3	(Starter and Silver Homes Act of 2026)	
4	FOR the purpose of prohibiting local jurisdictions from adopting or enforcing certain zoning provisions relating to lot size, dimensions, setback requirements, lot coverage, and design or architectural elements for certain single-family homes; prohibiting local jurisdictions from prohibiting certain housing types in certain zones; prohibiting local jurisdictions from prohibiting certain subdivisions of certain lot types; and generally relating to local zoning laws.	
10	BY repealing and reenacting, with amendments,	
11	Article - Land Use	
12	Section 1-101, 1-401, 4-102, 4-103, 10-103, and 10-202	
13	Annotated Code of Maryland	
14	(2012 Volume and 2025 Supplement)	
15	BY adding to	
16	Article - Land Use	
17	Section 4-104(a)	
18	Annotated Code of Maryland	
19	(2012 Volume and 2025 Supplement)	
20	SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,	
21	That the Laws of Maryland read as follows:	
22	Article - Land Use	
23	1-101.	
EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW. (Brackets) indicate matter deleted from existing law.		

The goal of this bill is to increase the supply of market rate housing and foster greater density in neighborhoods, but the legislation does not have affordability standards, environmental protections, stormwater mitigation, or infrastructure funding including schools. By-right development provides no opportunity for resident input on projects. There is no logical link between untethered market rate housing and greater affordability. There are no protections against the loss of naturally occurring affordable housing and gentrification and displacement and equity issues for communities of color. The loss of tree canopy when lots are covered with the units from one end to the other is bound to be significant. Stormwater runoff on

MORE

President's Letter, cont.

neighboring properties, already a growing problem, will increase. Our water mains are 100 years old; we have had hundreds of water main breaks in from last winter to this winter and we have an aging sewer system. There is no plan or money for addressing this long-neglected infrastructure—never mind add significant density burden. Both the county and the state are dealing with budget shortfalls. Ignoring these issues is not responsible governing.

There are many unanswered questions. One question is whether the county can even enforce its MPDU program, a national model for building affordable units or affordable or workforce units under recently enacted legislation. There is a question about whether the county can enforce its adequate public fa-

cilities ordinance. When our naturally occurring affordable homes are replaced by more expensive townhomes, who does that help? Building by-right means that builders can go straight to permitting without review and no resident input. The impact on neighbors who may face townhomes construction on lots next door or behind their lot could be significant. The bill will undo all the careful work done by advocates for guardrails on where townhouses are sited and rules surrounding construction of those units. These questions will be central issues that we will seek answers for.

For more details on the bill, see the box on the next page or:

- [Link to HB 239](#)
- [Link to S 36](#)
- [Link to Bill Progress in MGA](#) ■

CIVIC FED TONIGHT!

SEEKING POSSIBLE SPEAKERS FOR YOUR CIVIC ASSOCIATION MEETINGS?

Members of the MCCF Executive Committee have extensive experience in issues such as transportation, land use and zoning, schools, parks, environmental concerns, taxes, and public spending. Plus, they have a community-oriented perspective on these matters. If you would like an executive committee member to speak at a meeting, contact President Cheryl Gannon at *president at montgomerycivic dot org*. Include topics/possible dates.

Starter and Silver Homes Bill (H269/S36)

█ Requires counties to allow townhouses by-right on any property zoned for single-family homes or on any lot or area zoned for single family homes. Townhouses would be defined as single-family homes.

█ Defines townhouses as dwelling units constructed in a row of three or more dwelling units, where each unit shares a common wall with another unit.

█ Prohibits jurisdictions from mandating lot sizes of more than 5,000 square feet, which shrinks the current county minimum sizes.

█ Prohibits jurisdictions from establishing front and back setbacks for construction on single-family area of more than 10 feet, or side setbacks of more than 5

feet, shrinking our existing required setbacks.

█ Prohibits jurisdictions from mandating maximum lot coverage rules or exterior dimensions of structures. Generally, our code limits structures on lots to 35% of the lot, with exceptions for some infill lots where the percentage is lower.

█ Prohibits jurisdictions from establishing design, architectural, or aesthetic standards for construction on single-family lots.

█ Allows subdivision of lots by right up to 3 separate lots if the minimum size of 5,000 sq feet is met.

█ The bill provides no improvements or funding for infrastructure demands from increased housing units.

█ By-right development means that developers of townhouses can bypass existing reviews by the Planning Board and proceed straight to permitting.

█ There is no requirement for affordability. There is no logical link between the bill and improving affordability.

█ There are no provisions to avoid loss of naturally occurring affordable housing or avoiding gentrification and displacement.

█ There are questions about whether the county MPDU or Adequate Public Facilities Ordinance can be enforced on townhouse developments.

MCCF General Meeting #970 Minutes, January 12, 2026, 7 p.m. via Zoom

By Alan Bowser, Secretary

1. Call to Order. The meeting was called to order by President Cheryl Gannon at 7:05 p.m.

2. Approval of the Agenda. The agenda was approved.

3. Approval of the Minutes. The minutes of the December 8, 2025 General Meeting were approved.

4. Treasurer's Report. Treasurer Jerry Garson reported a bank balance of \$5825.00.

5. Announcements.
█ There will be a special meeting of the Montgomery County Civic Federation, Inc., on January 20, 2026, via

Zoom, with Maryland State Delegate Marc Korman, Chair of the House Environment and Transportation Committee, to discuss the Governor's housing proposals.

█ The Parents' Coalition of Montgomery County and the Montgomery County Taxpayer's League will hold its annual Budgetpalooza on February 16, 2026, via Zoom, to discuss the MCPS Operating Budget proposal.

█ The planned MCCF in-person social event has been postponed and will be rescheduled.

6. By-laws Amendment. Members considered the following amendment to the MCCF By-laws proposed by the Executive Committee: In accordance with ARTICLE XVII of the MCCF Bylaws, Section

1, AMENDMENT OF BYLAWS, the Executive Committee proposes the following change to Article XV, Annual Awards. (New section (d)):

Legacy of Leadership Award—to be given to a leader whose vision, integrity, and devotion to service have left an enduring mark on the county and its people through a career of service and steadfast commitment to the public good, justice, and inclusive government. The award may be given annually or periodically as deemed appropriate by the Awards Committee and Executive Committee.

The amendment was approved unanimously.

7. Friendship Heights Sector Plan Update. Leanne Tobias

January Minutes, cont.

provided an update on the planning department's progress. Key points included community preferences for mid-rise housing over high-rises and concerns regarding specific redevelopment sites like the Geico campus and the Saks Fifth Avenue parking lot. Additionally, there is a contentious proposal for a bicycle lane on Western Avenue that could impact parking and emergency vehicle access.

8. University Boulevard Corridor Plan Update. John Holden reported on the County Council's approval of the UBC plan on December 9th. The MCCF expressed deep disappointment, citing

concerns over increased housing costs, traffic congestion, and potential displacement of lower-income residents. While some members noted "concessions" such as reduced building heights and protected shopping centers, others argued the plan remains flawed and ignores racial equity warnings.

9. Montgomery County Office of the People's Counsel. Alan Bowser provided a report on the effort to restore funding for the OPC, which has been defunded since 2010. The OPC is intended to provide independent legal and technical support to residents and civic groups in land use and planning issues. The County Executive proposed approximately \$261,000 in the FY26 budget to restart the office.

10. Governor's Housing Proposals. Members began a discussion of three state-level housing bills, including the "Starter and Silver Homes Act" [see page 5]. Members expressed concern that these bills could preempt local zoning authority, allowing townhouses "by-right" in single-family neighborhoods across the state. A member suggested that a coalition of community groups hire a professional lobbyist to represent their interests in Annapolis regarding new housing bills.

11. Adjournment. The meeting was adjourned at 9:00 p.m. [Video of the meeting is on-line here.](#) ■

MCCF Executive Committee Minutes, January 22, 2026, 7 p.m. Via Zoom

By Alan Bowser, Secretary

1. Call to Order. The meeting was called to order by President Cheryl Gannon at 7:05 p.m.

2. Members present: Cheryl Gannon, Alan Bowser, Joyce Gwadz, Elizabeth Joyce, Jerry Garson, Joe Harkins, Jay Elvove, and Jacquie Bokow.

3. February Program. Members discussed possible speakers for the February General Meeting and expressed the hope that Montgomery County Executive Marc Elrich would join the meeting to preview the FY27 Operating Budget proposal as well as the Administration's current thinking about the siting of data centers in the County.

4. Discussion of the Governor's Housing Bills. Members discussed the elements of the housing bills proposed by Governor Wes Moore and alternative legislation advanced by the Maryland Association of Counties. President Gannon, noting that she wanted the Federation to offer testimony on the bills at an upcoming State Senate hearing, proposed a series of points that would form the foundation of a Federation position and upcoming testimony. The following points were highlighted:

- a. Building more affordable housing is important and a priority of the Civic Federation.
- b. We endorse data-driven policies that will result in sufficient building units that will help those that need help.

c. Of the three Governor's bills, the Starter and Silver Homes proposal is the most problematic as it pre-empts local land use policies.

d. We oppose an unwarranted intrusion into local rules on development, including placing by-right townhouse developments in single-family zones and blocks and also oppose the prohibitions on local control of lots division, setbacks, height, compatibility.

e. We have an APFO and GIP that are an important part of our land use policies.

f. There is no evidence that the structure on zoning proposed by the Starter and Silver Homes bill will result in meaningful increase in affordable housing.

g. The housing targets in the

Jan. ExCom Minutes, cont.

Executive order need review for equity, given the disproportionately high allocation to Montgomery County.

h. We commend MACO for including elements that bring greater probability of our joint interest in more affordable housing.

i. The Federation emphasizes the need for more robust economic development that would bring good, high-paying jobs to Maryland and allow families to thrive and boost the tax base.

5. Members agreed that the talking points were a good framework for testimony, and suggested that a draft of the talking points be shared with the membership for comment.

6. Federation Lobbyist.

Gannon said that some Federation members were interested in hiring a lobbyist to influence the proposed State housing legislation. Members expressed the view that it was not necessary for MCCF to do so, commenting that some of MCCF's members were planning to hire a lobbyist.

7. Data Centers. Members discussed how to follow up MCCF's recent consideration of issues related to more data centers in the County.

8. Pedestrian Safety. Members discussed pedestrian safety issues.

9. Newsletter Deadline. January 28, 2026, is the deadline for submissions for the February newsletter. ■

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Submit contributions for the next issue by the 26th of the current month. Send to CFN at *civicednews AT montgomerycivic.org*.

Send all address corrections to *membership AT montgomerycivic.org*.

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