

**March Program: A Conversation with Montgomery County Executive Marc Elrich** | Elrich will attend to discuss the proposed FY27 Operating Budget

**MCCF Testimony on SB 36** | President Cheryl Gannon testified on February 17 on the proposed Starter and Silver Homes Act | **P. 3**

**Civic Federation Town Hall on the Governor’s Housing Proposal** | See what was discussed in the dissection of the Starter and Silver Homes Act; the complete meeting is also available for viewing online | **P. 9**

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## of note

### Next MCCF Meeting #972

Monday, March 9, 2026, 7:00 p.m. *online via Zoom*. Topic: “County Executive Marc Elrich on the FY27 Operating Budget.”

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

**AGENDA, P. 2**

### February Meeting Minutes

General Meeting #971 **P. 10**  
Executive Committee Meeting **P. 12**

### Membership Application

**JOIN ONLINE | MAIL-IN FORM**

## Federation Meeting #972

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

### AGENDA

1. Call to Order/Introductions
2. Approval of Agenda
3. Approval of Minutes: February General Meeting **P.10**
4. Treasurer’s Report
5. Announcements
6. March Program: CE Marc Elrich on the FY27 Operating Budget
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 March 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, March 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 **858 5266 6512**. 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).

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### Civic Federation News

civicednews AT montgomerycivic.org

**TO SUBMIT AN ARTICLE, SEE PAGE 12**

## Testimony on the House Economic Matters Committee SB 36, Starter & Silver Homes Act

[The following is the testimony of MCCF President Cheryl Gannon before the Maryland Senate Education, Energy, and Environment Committee on February 17, 2026.]

Good afternoon, my name is Cheryl Gannon, and I am the President of the Montgomery County Civic Federation, a 100-year-old nonprofit umbrella organization of neighborhood civic and homeowner associations across Montgomery County. Thank you for the opportunity to testify today.

The MCCF acknowledges the projected future growth in Montgomery County population and supports providing equitable housing opportunities (both home ownership and rental) to current and

future generations of residents. We endorse data-driven proposals that will meet the needs of residents who struggle to afford housing, while protecting the environment and providing necessary infrastructure. We have a strong commitment to an inclusive planning process that includes resident voices in the future of their own communities.

We call on the Maryland General Assembly to work toward a strategic compromise on housing legislation that focuses on data-driven affordability measures, public land use opportunity around transit, certainty in the market, and retaining local flexibility and discretion on how to meet overall county housing targets with measures that actually improve affordability, protect the environ-

ment, and provide the necessary infrastructure.

In that regard, we appreciate the *Transit & Housing Opportunity Act of 2026* to unlock land around transit areas and create as many as 7,000 new homes. We also appreciate the *Housing Certainty Act of 2026* to create certainty in the market for developers. Both measures will unlock new opportunities for housing.

The stated goal of the *Starter and Silver Homes Act*, to create more affordable typologies in housing is an important goal. However, as structured, the bill will not necessarily increase affordability and in some cases will worsen the affordability problem, while doing damage to the environment, and ignoring

MORE

## Starter+Silver Homes, cont.

critical infrastructure needs. The legislation amounts to a sweeping preemption of local control over planning and turns the planning process over to private developers to increase density in single family areas with no requirements for affordability, or environmental protection or infrastructure. This is the predictable result of slapping down one-size-fits-all land use rules, without guardrails, across a large and diverse state. Changes are needed to bring this legislation in line with stated affordability goals and local conditions.

### LOCAL CONTROL AND PUBLIC INPUT

The bill must restore local control and restore public input into the

Planning process.

If the state-wide preemption in the Starter and Silver Homes bill were to be adopted, the opportunities for local jurisdictions to act creatively in addressing their housing needs, to adapt approaches to the characteristics and needs of their communities, and to learn from each other's experience what works well and what doesn't (and why), would be lost. This would be a substantial and damaging loss. The state can help (and even push) by defining the state-wide housing need and allocating the responsibility to address that need across the state's counties. But the best approaches are unlikely to be found (and large-scale mistakes may be made) if our counties do not have the opportunity to adopt different approaches suited to their specific situations and needs and to

learn from each other's knowledge, expertise, and experiences.

In Maryland, the principle of local control over zoning is more than 100 years old. Yet, the Starter and Silver bill proposes to preempt this principle, which has supported steady economic growth, with a statewide zoning code. The assumption seems to be that what is good land use for Garrett County is good for Montgomery County, and what is good for Montgomery is good for St. Mary's. Geography alone tells us otherwise. Moreover, citizens know what level of government suits their housing needs best—county and municipal officials with granular knowledge and multineighborhood experience. The following "thought experiment" illustrates the value of the historical consensus on local control over the fundamentals of

MORE

## Starter+Silver Homes, cont.

zoning: If a Republican Administration proposed this bill, would it receive any Democratic votes? If not, the bill cannot be sound housing policy.

### TARGETS/EXEMPTIONS

The bill should establish equitable targets for jurisdictions, grounded in reliable data projections, and focus on zoned capacity. Once a jurisdiction zones for capacity, and provides approvals for projects, it should not be penalized for the failure of developers to move forward. There are many reasons why projects do not move forward—financing, lack of job growth and construction costs loom large. Blaming zoning does not make sense considering the land has been zoned and Montgom-

ery County has many units in the pipeline.

Targets for new housing must be equitably spread across the state and within each county. Exemptions push the overall target numbers onto smaller areas within a county, increasing the burden on nonexempt communities to absorb the entire target. Ironically, the state is proving the point that one-size-fits-all measures don't work by carving out exemptions.

### ECONOMIC DEVELOPMENT

The state must refocus on economic development. Stable, well-paying jobs are the key to affordability. Maryland's economic development record is lackluster. Developers have indicated in both the Montgomery County Planning Department's pipeline analysis and

study of Pike and Rose development that job projections do not justify moving any faster on developing approved units. The Council of Government data shows that Montgomery County has enough zoned land now to accommodate future needs. Developers have said several times that they will proceed with building planned and approved housing when the job projections justify it.

The Maryland DHCD misunderstands the Austin, Texas, example. Austin experienced a tech and jobs boom when Oracle, Apple, Tesla, and others moved in and brought a spike in available jobs.

Pandemic remote work brought new residents as well. But jobs were the underlying factor promoting housing construction. In response, the market overbuilt—not as a deliberate policy choice but as a miscalcu-

MORE

## Starter+Silver Homes, cont.

lation—and there was a drop in rents that has now leveled off. But there were also failed projects—creating a literal ghost town, for example, of unfinished homes that sat rotting in the elements for several years until they were bulldozed by the city, and developer financial difficulties and bankruptcies. Maryland should aspire to the economic development of Austin, but not the chaotic miscalculations of housing and jobs. Housing follows jobs, and not the other way around.

### AFFORDABILITY

Affordability requires subsidy. The most critical housing needs in Montgomery County are concentrated among residents of low to moderate income who cannot afford or

are challenged to afford market-rate housing. These residents will not be helped by new market rate housing. Affordable housing needs a subsidy, and a sweeping preemption of local control will not magically produce affordable housing.

There is no connection between untethered market rate housing and affordability. This bill has no affordability requirements. Even worse, the bill provides opportunity for developers to circumvent the workforce and affordable housing requirements under recently enacted legislation in Montgomery County. There is nothing to prevent developers from removing lower-priced housing and replacing it with higher-cost housing.

We have seen this locally and in other parts of the country. In Montgomery County, one example—Pres-

ton Place in Chevy Chase—a project that removed and replaced the historic, naturally occurring affordable Lake Apartments (66 dwelling units) with 63 luxury townhomes. Phase II will replace 67 naturally affordable 2- and 3-bedroom rental townhomes with 84 luxury townhomes. The county's Racial Equity and Social Justice review found that the University Blvd. Corridor Plan would have a moderately detrimental effect on communities of color as the naturally occurring affordable housing is replaced with new and more expensive market rate units.

The legislature should include provision banning the price-fixing algorithms used by the largest landlords to collude and keep rents high. We also agree suggestions to limit investor purchases of homes as an affordability tool.

MORE

## Starter+Silver Homes, cont.

The state must initiate a major funding initiative to ramp up affordable and workforce housing construction. Sweeping preemptions of zoning processes and rules will not produce affordable housing.

### INFRASTRUCTURE AND ENVIRONMENT

Montgomery County must have adequate infrastructure to support growth. The Adequate Public Facilities Ordinance requires that new development is approved after determining that the surrounding infrastructure—such as sidewalks, roads, and schools—can meet the needs of new residents, visitors, and students. Our water mains are 100 years old and we have hundreds of breaks each winter. We just had a

massive raw sewage spill into the Potomac River, transportation is underfunded, the schools have a multibillion-dollar deficit just for maintenance of schools never mind new construction or educational programs.

Considering the state's deficit and budget squeeze, the burden of keeping up with this unregulated upzoning plan proposed by the Governor will fall on taxpayers and local jurisdictions. The state should not be mandating anything if it cannot afford to underwrite the costs. The state must initiate a review of infrastructure deficits and work with school districts, public utilities, and transportation agencies to ramp up the infrastructure needed to accommodate growth. Impact taxes have never covered all the costs of development.

The expanded building envelope mandated by this bill will reduce green space and tree canopy on lots, which are important to the overall environment. Limiting the building envelope on a lot forces development to happen in one contained footprint, leaving the rest of the land to function like natural green space. Across a subdivision, that adds up to:

- Better stormwater control,
- More trees,
- More habitat,
- Cooler neighborhoods, and
- Cleaner water.

It's a subtle zoning tool, but environmentally, it's very powerful.

The state is already struggling to meet 5-year climate goals and increasing paved surfaces by allowing development over most of a lot will necessarily involve reducing

## Starter+Silver Homes, cont.

green space and trees and accelerate existing stormwater runoff problems. Downtown Silver Spring, for example, is a NOAA-designated heat island, and the trees of the surrounding community are essential to the environment. Clear cutting lots to build townhouse developments will create an environmental disaster. We do not have county rules about trees on single-family zoned lots. Redefining multifamily developments to single-family homes will mean that reviews of removing trees or planting new trees that would have applied through optional method will no longer be in place.

In conclusion, the bill should be limited to setting targets for zoned capacity for counties and municipalities while retaining local control

and current regulations and processes that include resident input into where and how the housing is developed, including appropriate placement of townhouses, setbacks and height limitations, density maximums, lot coverage limitations, tree and stormwater management, resident input into existing development review process, compatibility standards including design and architectural standards, and climate goals.

Additional funding is needed from the state to upgrade infrastructure including roads, schools and transportation, and build affordable and workforce housing. Montgomery County has an Adequate Public Facilities Ordinance that must be retained and funded.

The state should consider a study panel focused on policy levers to

promote and subsidize affordable housing for target populations not served by this bill's focus on market rate construction and where the need is greatest. The primary causes of projects that are stalled are financing challenges, construction costs, and lack of job growth. The state should refocus on measures to get beyond these hurdles, including possible state and private partnerships on project financing. The state should increase its funding for subsidized housing and provide grants to localities to foster projects to meet the needs of workforce and income-restricted housing. Limiting investor-owned housing and price-fixing collusion by landlords are important elements of a final bill. ■

## Civic Federation Town Hall on the Governor’s Housing Proposal

*By Alan Bowser, MCCF Recording Secretary*

On February 22, 2026, the Montgomery County Civic Federation convened a critical Community Town Hall to dissect the “Starter and Silver Homes Act,” a piece of state legislation that could fundamentally reshape local neighborhoods. The session featured a technical analysis by Lisa Govoni of Montgomery Planning and provided a forum for residents to voice concerns directly to state representatives regarding the future of land use in Maryland.

### THE PUSH FOR STATE PREEMPTION

The proposed bill aims to address the housing crisis by “pre-empting” local control, effectively

stripping counties of the power to set certain zoning standards. Specifically, the act would mandate minimum lot sizes of no more than 5,000 square feet and strictly cap setbacks at 10 feet for front/rear and 5 feet for sides. While the stated goal is to create “starter” homes for young families and “silver” homes for downsizing seniors, experts warned of significant physical and environmental consequences. Govani highlighted that these rigid, one-size-fits-all standards could interfere with essential stormwater management and the preservation of the county’s vital tree canopy.

### INFRASTRUCTURE AND AFFORDABILITY GAPS

A recurring theme throughout

the town hall was the disconnect between state mandates and local infrastructure reality. Residents and officials pointed out that the bill does not account for aging sewer systems or the fact that many local schools are already operating well over capacity. Furthermore, speakers noted the absence of mandatory affordable housing requirements within the bill. Economic analysis presented during the meeting suggested that “trickle-down” affordability from market-rate townhouses is speculative at best, with price reductions often taking decades to materialize—if they do at all.

### LEGISLATIVE RESPONSE AND ADVOCACY

Delegates Jared Solomon, Teresa

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## Housing Town Hall, cont.

Woorman, and Sarah Wolek emphasized that this was a gubernatorial proposal, not a product of the local delegation. They encouraged continued grassroots advocacy, noting that constituent feedback is essential for shaping or opposing the legislation in Annapolis. The meeting concluded with a call to action for residents to contact their representatives to ensure that any housing growth is matched by adequate public facilities and environmental protections.

[You can watch the entire Town Hall here.](#) ■

## MCCF General Meeting Minutes February 9, 2026, 7 p.m.

*By Alan Bowser, MCCF Recording Secretary*

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

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

**Approval of the Minutes.** The minutes of the January 2026 meeting were approved.

**Treasurer’s Report.** Treasurer Jerry Garson reported a bank balance of \$6,065.00.

### FEBRUARY PROGRAM: DISCUSSION OF THE GOVERNOR’S STARTER AND SILVER HOMES ACT

Attorney Michele Rosenfeld provided a detailed overview of the proposed legislation and its potential impact on local zoning and housing:

**■ Zoning Changes:** The bill proposes sweeping statewide changes, including establishing a minimum lot size of 5,000 square feet for single-family detached homes and townhouses in any residential zone. This would significantly impact lower-density zones like R-200 (which currently requires 20,000 square feet).

**■ Townhouse Density:** Because the bill defines townhouses as single-family units, they could be built on these 5,000-square-foot lots. Furthermore, townhouses constructed under a condominium regime would have no minimum lot size at all.

[MORE](#)

## February Minutes, cont.

**I Reduced Setbacks:** The legislation prohibits local jurisdictions from requiring front or rear setbacks greater than 10 feet or side setbacks greater than 5 feet.

**I Affordability:** Rosenfeld notes that the bill contains no specific affordability provisions; the goal is to increase market-rate supply to lower overall prices.

**I Economic Critique of Housing Policy:** Dr. Erika Jorgensen, a Ph.D. economist, presents a critique of the Maryland Comptroller's housing report, which serves as the policy justification for the bill.

**I Migration Trends:** Jorgensen argues that net out-migration from Maryland is modest and often due to jobs or family rather than housing costs.

**I Market Analysis:** She presents data suggesting that housing prices in Maryland have flattened when adjusted for inflation and that the market is shifting toward buyers.

**I Supply vs. Zoning:** The report argues that up-zoning (increasing density) is an ineffective "trickle-down" strategy that does not directly solve the shortage of affordable homes for the bottom 50% of earners.

### DISCUSSION

Members expressed significant concerns:

**I Infrastructure & Safety:** Members worry about the impact of increased density on overcrowded schools, aging sewer systems, and fire safety (specifically regarding wood-frame buildings in close proximity).

**I Local Control:** There is strong opposition to the "by-right" nature of the bill, which would preempt local zoning authority and resident input.

**I Exemptions & Equity:** The discussion touches on how exemptions for historic districts or areas without public water/sewer might unfairly push density into specific, less-wealthy neighborhoods.

### ADJOURNMENT

The meeting was adjourned at 9:00 p.m.

[[Watch the entire meeting on YouTube here.](#)] ■

## MCCF ExCom February 19, 2026, Meeting Minutes

*By Alan Bowser, Secretary*

**Members present:** Cheryl Gannon, Jay Elvove, Alan Bowser, Jerry Garson, Ken Markison, Joyce Gwadz, Liz Joyce, and Jacquie Bokow.

**Treasurer's Report.** Jerry Garson reported a bank balance of \$6,170.00.

**Town Hall Planning.** Members discussed planning for Sunday's online Town Hall meeting on the Governor's Housing Bill. All State representatives have been invited. State Representatives Sara Love, Teresa Woorman, Sarah Wolek, Ryan Spiegel, Joe Vogel, and Pamela Queen are expected to attend. Montgomery Planning and the County Executive's Office are expected to send representatives.

**March 9th Program.** County Executive Marc Elrich will attend to discuss the proposed FY27 Operating Budget.

### Discussion of State Testimony on Governor's Housing Bill.

President Cheryl Gannon reported on the Senate hearing on the Governor's Silver & Starter Bill and discussed her testimony on the proposed housing legislation. She observed that a significant proportion of the testimony was "support with amendments" and "opposed." There was discussion of other housing bills being proposed in the General Assembly.

**Newsletter Deadline.** The deadline for newsletter submissions is February 26, 2026. ■

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**Submit contributions for the next issue by the 26th of the current month.** Send to CFN at [civiefednews@montgomerycivic.org](mailto:civiefednews@montgomerycivic.org).

**Send all address corrections to** [membership@montgomerycivic.org](mailto:membership@montgomerycivic.org).

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