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**Land Use – Zoning – Limitations (Starter and Silver Homes Act of 2026)  
Position: Favorable  
February 12, 2026**

Madam Chair, Madam Vice Chair and Members of the House Economic Matters Committee:

I write today to urge a **favorable** report on HB239, the Starter and Silver Homes Act of 2026, on behalf of CHAI. CHAI is a community-based nonprofit agency located in northwest Baltimore City and County. Over four decades of service, we have developed over 1,700 units of affordable housing primarily serving adults 62+. We also provide housing services and programs that promote social connection and engagement among our older neighbors. CHAI is an active member of both the Maryland Affordable Housing Coalition, which advocates for resources for affordable housing rental development, and LeadingAge Maryland, which unites nonprofit providers of aging services, including affordable housing communities and providers of housing with services.

CHAI’s dual mission of strengthening both neighborhoods themselves and the neighbors who live there leads us to focus on lifting up both people and place. The Silver and Starter Homes Act of 2026 will promote housing opportunity for Maryland residents and prospective residents and strengthen Maryland neighborhoods, aligning it squarely with CHAI’s mission. Housing provides the platform for people to pursue their life goals – whether to find jobs, improve their health, make community connections and so on – success in the pursuit of these goals depends on having a stable place to live. When there is insufficient attainable housing, people have two choices – they remain with uncertainty, compromising their other personal goals, or they move elsewhere to find a home that works for them to build their lives. If we want to retain and grow our population and support Marylanders in achieving quality of life, we must ensure an adequate supply of housing. Further, truly strong communities must offer various types of housing that meet the needs of diverse community members at every age and stage, each income level, and all circumstances they find themselves in. No one type – rental, homeownership, condo, townhouse or single-family home of any size – is the answer. We must offer choice. And to do so, we must enact policy that promotes housing production.

We believe HB 239 will do just that, and we urge a **favorable** report.

Respectfully submitted:

Lisa K. Budlow  
Chief Executive Officer

