

Chair and Members of the Committee,

My name is Cristi Richardson, and I work directly with individuals experiencing homelessness and housing instability in Salisbury and throughout Wicomico County. I appreciate the opportunity to provide testimony in strong support of the Starter and Silver Homes Act of 2026.

Every week, I assist individuals who have done everything we ask of them. They complete treatment programs, secure employment, maintain sobriety, participate in case management, and actively search for housing. Yet despite these efforts, they are unable to transition into stable housing because the current market simply does not offer options at attainable price points.

For example, I recently worked with a man who completed a recovery program and secured full-time employment, earning approximately \$42,000 per year. He was ready to exit transitional housing. However, modest one-bedroom apartments in our area often range from \$1,200 to \$1,500 per month. After taxes, rent at that level would consume nearly half of his income. When utilities, transportation, and other living expenses are added, independent housing becomes financially unsustainable.

Because there are limited, smaller starter homes or moderately priced townhomes available, individuals like him remain in transitional programs longer than necessary. This creates a system bottleneck. Those ready to move forward cannot exit, and those in crisis cannot access shelter because beds remain full.

I also regularly work with individuals and families who receive housing vouchers. While vouchers are a critical support, many landlords in our region do not accept them. Even when vouchers are available, there are often too few qualifying units within payment standards. Families spend months searching, sometimes losing vouchers due to expiration, before they can secure a landlord willing to participate. The shortage of modest, attainable housing directly undermines the effectiveness of existing housing assistance programs.

The Starter and Silver Homes Act addresses a core issue: supply. Allowing smaller single-family homes on smaller lots, permitting townhouses in residential areas served by public water and sewer, and simplifying lot-splitting processes will expand the number of attainable units available to working Marylanders.

Townhouses in Maryland are, on average, significantly less expensive than detached single-family homes. Creating housing options that are 25–30% less expensive opens pathways for working individuals, seniors looking to downsize, and families transitioning out of assistance programs. Increased supply at these price points would also ease pressure on the rental market, benefiting voucher holders and low-income renters alike.

From my professional perspective, housing stability is the foundation for employment, health, recovery, and family stability. When individuals cannot transition out of homelessness despite meeting program goals, it is not a failure of effort; it is a failure of available housing options.

This legislation is not about overdevelopment or altering agricultural land. It is about making better use of land already served by infrastructure and allowing communities to build housing that reflects today's economic realities. Without increasing attainable housing stock, we will continue to see working individuals remain stuck between systems, unable to fully stabilize despite their progress.

I respectfully urge you to support the Starter and Silver Homes Act of 2026. Expanding housing options is one of the most practical and preventative steps we can take to reduce homelessness and strengthen communities across Maryland.

Thank you for your consideration.