



Committee: Economic Matters
Testimony: HB239 Silver and Starter Homes Act
Organization: Jewish Community Relations Council of Howard County, MD
Submitting: Laura Salganik, Chair
Position: FAVORABLE
Hearing Date: February 12, 2026

Dear Chair Valderrama, Vice Chair Charkoudian, and Committee Members:

The Jewish Community Relations Council is submitting this testimony in favor of the Silver and Starter Homes Act. The Act requires local governments to remove barriers to building more homes by prohibiting requirements for large lots to build single family homes and makes it easier to build more multi-family homes such as townhomes.

The Act only applies to homes with water and sewer lines already in place, and we think it is very important that additional infrastructure such as fire protection and schools be addressed in future years as these houses get built. However, we are in a housing crisis and need to get started now on fixing the problem.

According to the Maryland Comptroller's report of 2024, Maryland has a shortage of 100,000 houses, and this number continues to grow. This is a key factor in Maryland losing residents to other states through outmigration. If this continues, the loss of revenue to the state will make it difficult to fund public services and we may even lose a seat in Congress.

We support this bill because so many Marylanders are not able to afford homes near their jobs and families, and this is disproportionately affecting those with lower incomes as well as people of color.

We respectfully urge this committee to return a favorable report on SB0036.