



Testimony

House Economic Matters Committee
HB 239: Starter and Silver Homes Act of 2026
February 12, 2026

Chair Valderrama, Vice Chair Charkoudian and Members of the Committee,

The Howard County Housing Affordability Coalition is a broad-based alliance of residents, community groups and advocates committed to ensuring that Howard County remains a place where everyone has equitable access to safe and affordable housing. We strongly urge a favorable report on HB 239.

Our Coalition operates on a simple principle: Howard County's economic vitality is dependent upon access to jobs and housing that individuals and families can afford. Currently, our county faces a critical housing shortage that disproportionately impacts our most vulnerable neighbors--seniors trying to age in place, teachers, public safety officers, young adults starting their careers, and lower-wage workers who are essential to our local economy but are increasingly priced out of our community..

SB36 provides a necessary statewide framework to address this crisis by:

- Diversifying the "Starter Home" Market: By prohibiting the ban on townhomes and reducing minimum lot sizes to 5,000 square feet, this bill legalizes the "missing middle" housing that currently is absent from many of our residential zones. These smaller, more dense housing types are naturally more affordable and provide a crucial entry point for first-time homebuyers.
Creating Silver Home Options for Seniors: Many seniors are "over-housed" in large single family homes because there is a lack of smaller, accessible options in their neighborhoods. This bill allows for the creation of smaller units that enables them to downsize without leaving their support networks, which in turn frees up larger homes for growing families.
Removing Regulatory Barriers to Inclusion: For too long restrictive zoning and local land use