



**Columbia
Housing
Center**

**Testimony in Support of Senate Bill 0036
House Economic Matters Committee**

Committee: Education, Energy, and the Environment

Bill: SB0036 – Starter and Silver Homes Act of 2026

Position: SUPPORT (FAVORABLE)

Testimony By: Jessamine Duvall, Columbia Housing Center

Dear Chair and Members of the Committee,

The Columbia Housing Center, Inc. (CHC) strongly supports **SB0036**, the **Starter and Silver Homes Act of 2026**. This legislation is a vital tool for developing inclusive, vibrant, and economically diverse communities that organizations like ours work every day to protect and expand.

Columbia and the surrounding communities in Howard County are consistently ranked among the best places to live in the country. This success is not accidental; it is rooted in Columbia's founding principles of intentional racial and economic integration and a commitment to housing variety.

However, as our community has become more desirable, our housing prices have increased significantly due to high demand and low supply. Today, we have reached a critical tipping point. **Housing prices in Howard County have skyrocketed to the point that a household must earn at least \$80,000 per year just to afford the average monthly rent for a two-bedroom apartment.** This high barrier to entry is denying many people access to our high-opportunity community, effectively reversing the very values on which Columbia was founded and turning our vibrant, inclusive community into an exclusive one.

We support SB0036 because it addresses housing barriers by:

- **Legalizing Townhomes by Right:** Prohibiting the exclusion of townhomes in single-family zones allows for naturally occurring affordable housing that serves as an entry point for first-time buyers and an accessible option for seniors.
- **Modernizing Lot Requirements:** Limiting minimum lot sizes to 5,000 square feet and easing restrictive setbacks ensures that land is used efficiently, reducing the overall cost of new homes by an estimated 30%.
- **Supporting "Silver" Housing:** By allowing smaller, low-maintenance homes on smaller lots, we provide seniors the freedom to downsize within their own communities, freeing up larger family homes for the next generation.

The provisions in SB0036 are exactly what Marylanders are asking for. Greater Greater Washington's recent Maryland Housing Survey (2025) indicates that a strong majority (**63%**) of **Marylanders believe the state government should be doing "more" to make housing more affordable.** The survey also indicates that **75% of Marylanders support making it easier to build new homes in our state to help lower costs** and **62% of Marylanders support allowing "missing middle" housing (like duplexes and apartments) in areas currently zoned only for single-family homes.** Lastly, this data indicates that **a majority (55%) of Marylanders support**

the state government requiring local governments to allow more housing if they fail to meet affordability needs.

Unfortunately, the local control of zoning regulations in Howard County has allowed a small, vocal minority of primarily wealthy, white residents to uphold restrictive rules that encourage the construction of McMansions that benefit the wealthiest residents and make it very challenging to construct moderately-priced housing that serves households with incomes below our Area Median Income. It's time for the state to step in and ensure that ALL Marylanders have an affordable home, and no one is left behind.

SB0036 is a necessary step to legalize more diverse housing types in residential zones—like townhomes and smaller-lot starter homes—that will ensure that Howard County remains multigenerational and accessible to all residents, regardless of their stage in life or income level.

We urge the Committee to issue a **FAVORABLE** report on SB0036.

Thank you for your time and consideration.

Respectfully submitted,



Jessamine Duvall
Executive Director
Columbia Housing Center