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Testimony

SB0036 Starter and Silver Homes Act of 2026  
Education, Energy, and the Environment Committee  
February 17, 2026

Position: FAVORABLE WITH AMENDMENTS

Dear Chairman Feldman and members of the EEE Committee,

The Affordable Housing Conference of Montgomery County (AHCMC) urges this committee to vote a report of favorable with amendments for SB0036 – Starter and Silver Homes Act of 2026.

As a Charter County with the authority to enact local laws in the best interests of its residents, Montgomery County has long been committed to carrying out thoughtful, balanced policymaking and addressing the varying needs of its diverse communities throughout the County. We believe this bill in combination with the **Maryland Transit and Housing Opportunity Act** (SB0389) and the **Maryland Housing Certainty Act** (SB0325) will help advance the proposed goals collectively as they address critical housing needs not only for Montgomery County, but for jurisdictions across the State of Maryland. We applaud these efforts to keep housing affordability a priority and "front and center" in the legislative agenda.

Secretary Jake Day testified last Thursday to the House Economic Matters Committee on HB0239 that many submitted amendments have already been incorporated, improving this bill substantially. However, we remain concerned on the following points:

- there is no provision for affordability;
- current affordable housing may be put at risk of gentrification;
- adequate local public facilities must be in place for all residents, now and in the future; and
- lot coverage maximums, to increase building density, will not necessarily increase the number of residential units and instead lead to further mansionization.

While increasing housing supply is not the only factor in the housing affordability crisis, it certainly is one of the most critical ones. Careful thought must be given to what is being built and who it is being built for. New supply doesn't necessarily translate into affordable housing nor is it the panacea. What is needed is the right housing built intentionally for those who need it the most.

Please vote a favorable report with amendments.

Sincerely,  
Melissa McKenna  
Executive Director