

Comments regarding SB 36:

As a Maryland resident, I am committed to, and support, genuine housing affordability throughout our state. Currently there are numerous mechanisms in the State of Maryland to achieve this goal that including approaches currently recommended in Governor Moore's Transit Oriented Development Act and Housing Certainty Act and locally-developed approaches to spur the construction of housing affordable to Maryland's working families, recent graduates, seniors and others who need help in buying a home.

The proposed Starter and Silver Homes Act (Senate Bill 36, House Bill 239) can be harmful to Maryland's residents and communities and will likely NOT meet the goal to make housing more affordable. I strongly oppose the Starter and Silver Homes Act in its current form and would rather see legislation that proactively partners with local governments and developers to improve housing affordability statewide.

I urge you to vote against the current version of the Starter and Silver Homes Act for the following reasons:

- 1)** It eliminates community input and causes local problems the state is not even aware of.
- 2)** Other states, including Connecticut and New Jersey, allow local governments to choose among alternative compliance pathways in meeting the need for affordable housing, such as building affordable or mixed income units, or renovating the existing affordable housing stock. A flexible approach for Maryland's counties and cities would result in more consensus and better housing plans than the potentially arbitrary zoning override proposed in the Starter and Silver Homes Act.
- 3)** The legislation would create expensive state infrastructure that we taxpayers would then have to pay for on top of the funding for local zoning programs. Much of existing aging infrastructure including roads, water and sewer systems in these neighborhoods is inadequate for townhouse occupancies; enactment of the Starter and Silver Homes Act would accelerate the deterioration of this infrastructure requiring costly replacements by us and other taxpayers.
- 4)** The legislation pre-empts current local zoning for single-family neighborhoods, preventing the crafting of decisions tailored to local requirements and needs and ignores the diverse needs of individual Maryland counties and municipalities. Direction from the state to solve community needs is a bad idea and pre-empts local authorities.

5) The legislation is bad for the environment by increasing wastewater, electricity, and natural gas demands as well as damage to the environment due to loss of tree canopy and increase in heat islands and traffic-induced climate emissions in areas currently with little or no mass transit. These environmentally unfriendly outcomes of the Starter and Silver Homes Act would seriously undercut Maryland's sustainability agenda.

6) The legislation will not produce the affordable housing needed to address Maryland's housing affordability crisis. The Starter and Silver Homes Act contains no affordability requirements. At the same time, median market prices of new, unsubsidized townhomes appear to exceed the median sales prices of existing single-family homes in counties across Maryland. Many Maryland property owners currently find their mortgage payments surpass their property taxes.

A new median price comparison by a prominent Maryland land use advocacy group with a comparison of a sample of 121 new townhomes to existing single-family homes in 7 Maryland counties found that new townhomes were more expensive in 5 of the 7 counties reviewed (Baltimore, +21%; Charles +13%; Dorchester +18%; Montgomery +41%; Prince George's +9%). This information suggests the Starter and Silver Homes Act will likely degrade housing affordability in Maryland's existing single-family neighborhoods.

7) The legislation could accelerate gentrification and the displacement of homeowners of color. An October 2025 impact analysis performed by Montgomery County's Office of Legislative Oversight found that Montgomery County legislation to build new townhomes and other multi-family housing in single-family zones along major roads "could have a negative impact on racial equity and social justice (RESJ) in Montgomery County" and "could disproportionately displace existing Black and Latinx homeowners for the development of market-rate housing units that primarily benefits White, Asian, and Pacific Islander community members."

The mandated statewide upzoning of existing single-family neighborhoods could produce similar results throughout Maryland: the replacement of smaller, older, less-expensive single-family units with more expensive townhomes, potentially accelerating the displacement of moderate-income homeowners and homeowners of color.

- 8) Property owners who purchased their current homes based on current population densities in their communities could suddenly be faced with higher population densities in their community that can cause more traffic, less parking, more burden on community infrastructure, and less quality of life than what they enjoy presently.

The Starter and Silver Homes Act is highly flawed and should be defeated in its current form. The legislation ignores the diversity of Maryland's counties and municipalities, eliminates community input and overrides local decision-making. The legislation would accelerate infrastructure deterioration and environmental degradation, problems that will be costly and difficult to correct. Most important, Senate Bill 36 will not make housing in Maryland more affordable and may accelerate the displacement of moderate-income families and homeowners of color.

I respectfully urge you to reject this version of the Starter and Silver Homes Act and instead enact legislation that allows local officials to partner with the state to ensure housing affordability.

Sincerely,

Mark Lombard
16013 Charles Hill Drive
Gaithersburg, MD
Home Phone: 301-926-9203