

**DATE:** February 17, 2026

**BILL NO.:** Senate Bill 36

**TITLE:** Land Use – Zoning – Limitations (Starter and Silver Homes Act of 2026)

**COMMITTEE:** Senate Education, Energy, and the Environment Committee

### **Letter of Support**

Senate Bill 36 limits the ability of local governments to impose zoning and land-use rules that restrict certain types of single-family housing development. The bill prohibits minimum lot sizes, dimensional standards, subdivision limitations, and design requirements that exceed new statewide thresholds, while allowing townhouses and limited subdivision of existing improved lots to expand attainable housing options across Maryland.

Maryland is facing a severe housing affordability crisis driven by chronic undersupply. According to the Comptroller of Maryland, the State currently has a shortage of over 100,000 housing units and has seen roughly 40,000 residents leave each year since the pandemic due to housing affordability pressures. Fewer than half of Maryland households can afford a median-priced home of \$446,400. These trends threaten Maryland's economic competitiveness, workforce stability, and long-term tax base.

SB 36 directly addresses these challenges by removing zoning and land-use constraints that artificially limit housing production. By enabling smaller lot sizes, modest subdivision of existing lots, and more flexible residential forms, the bill supports incremental, market-responsive housing growth without compromising health and safety standards. These reforms are essential to expanding housing supply at moderate costs and retaining working-age and middle-income residents.

The bill also advances housing options for older Marylanders. Many seniors wish to age in place but are constrained by zoning rules that limit downsizing or multigenerational living arrangements. SB 36 complements the State's accessory dwelling unit (ADU) framework by further removing barriers that allow retirees to remain in their communities while creating housing. In this way, SB 36 is a critical companion to the General Assembly's 2025 ADU reforms and strengthens Maryland's broader affordability strategy.

The Maryland Real Estate Commission respectfully requests a favorable report on Senate Bill 36.

Sincerely,

Demetria Scott  
Chair, Maryland Real Estate Commission