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SB 36 - Land Use – Zoning – Limitations (Starter and Silver Homes Act of 2026)
Senate Education, Energy, and the Environment Committee
February 17, 2026
FAVORABLE

Good afternoon, Chair Feldman, Vice Chair Kagan, and members of the Senate Education, Energy, and the Environment Committee. My name is Jim Campbell, president emeritus for AARP Maryland, chair of the AARP Maryland Veterans Committee, and a former state delegate.

AARP Maryland is proud to be one of the largest membership-based organizations in the state, representing nearly 850,000 members. We would like to support SB 36, known as the Starter and Silver Homes Act of 2026.

AARP is the largest nonprofit, nonpartisan organization representing the interests of Americans age 50 and older and their families. Key priorities of our organization include helping all Marylanders achieve financial and health security and supporting livable communities.

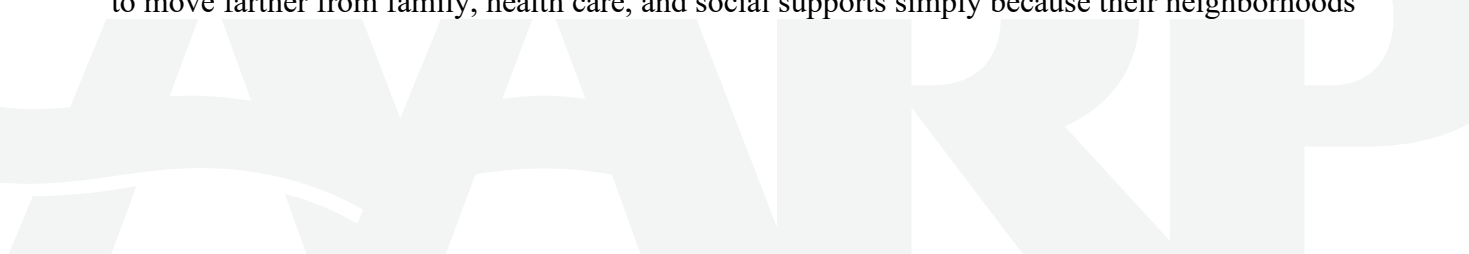
The Starter and Silver Homes Act of 2026 is a smart, balanced approach to expanding affordable, age-friendly housing in Maryland. It removes outdated barriers, delivers real cost savings and choices for older adults, and does so without compromising safety or historic character.

The bill removes exclusionary barriers that have historically limited the supply of affordable, age-friendly homes, especially for older adults seeking to downsize or age in place. It does this by setting clear, statewide limits on zoning restrictions for single-family homes, including townhouses, while preserving essential health and safety protections.

For example, by capping minimum lot size, the bill allows more homes per acre, reducing the land cost per home, which is a major driver of affordability. Removing minimum home size requirements likewise enables the creation of smaller, more manageable homes, reducing construction, heating, cooling, and maintenance costs.

Other provisions, like allowing townhouses and small-lot splits, increase the supply of modestly priced, fee-simple homes, which are ideal for older adults on fixed incomes or those seeking to downsize. Older homeowners will be able to subdivide lots, creating opportunities for family or caregivers to live nearby, or to monetize land for retirement needs.

AARP regularly hears from members across Maryland who are ready to downsize but cannot find smaller, affordable homes in the communities where they have long lived. Many are forced to move farther from family, health care, and social supports simply because their neighborhoods



allow only large, expensive homes. The Starter and Silver Homes Act addresses this gap by expanding options for modest, accessible housing.

In conclusion, AARP Maryland supports the passage of SB 36 and urges the Committee to make a favorable report.

If you have any questions, please contact Sara Westrick at swestrick@aar.org or by calling 410-310-0374.