



BOARD OF TRUSTEES

February 17, 2026

COMMITTEE: Senate Education, Energy and the Environment Committee

BILL: SB 36 – Land Use – Zoning – Limitations (Starter and Silver Homes Act of 2026)

POSITION: Support

The Horizon Foundation is the largest independent health philanthropy in Maryland. We are committed to a Howard County free from systemic inequities, where all people can live abundant and healthy lives. The Foundation is pleased to **support SB 36 – Land Use – Zoning – Limitations (Starter and Silver Homes Act of 2026)**. This bill would lower minimum lot size requirements in local jurisdictions for areas connected to public water and sewer systems, making it easier to build townhomes and other smaller size and lower priced homes across the state.

During the Horizon Foundation’s most recent strategic planning process that involved extensive community engagement, residents cited obtaining safe, affordable and high-quality housing as one of the biggest barriers to their ability to live a healthy and abundant life. For over a year, we have been working with local and statewide housing advocates and service providers to examine and develop solutions to this problem and to build a movement for housing justice in Howard County and in Maryland. Where we live impacts our quality of life and how healthy we are – and we all want to live in vibrant neighborhoods full of opportunity. But for many Howard County residents, our community is becoming an increasingly unaffordable place to live – and our housing system is a major reason why.

According to a recent report from the Comptroller’s office, between 2019 and 2022, housing inventory dropped between 40% and 75% in every county in Maryland. During that same time period, median home prices increased by 26% in Howard County.ⁱ The median sales prices of a home in Howard County in April 2025 was \$630,000 – much higher than the regional median sales price of \$435,000. The middle market – homes in the \$300,000 to \$500,000 range – has essentially vanished in Howard County, pricing out young adults and working families from buying a home.ⁱⁱ That middle price range is still far too expensive for many families, and starter homes are virtually nonexistent in our community. In addition, Howard County’s population of homeowners is significantly older than other communities; the lack of smaller homes available so they can downsize means that seniors are often stuck in homes they can no longer take care of or that no longer fit their needs.

The Comptroller’s report also found that people are leaving this region and moving out of state because the cost of living has outpaced incomes. In fact, Maryland lost a total of 2.3 million

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residents to other states between 2010-2023 and has been losing a net average of 40,000 people per year to states with lower housing costs and more housing.ⁱⁱⁱ If we do not make policy changes that makes quality, stable homes that people can afford more available for all, we will continue to lose residents, disrupting communities and reducing the state’s tax base and its ability to pay for critical services.

Lowering the minimum lot size so more homes can be built and sold or rented at a lower price is an important part of the solution to this problem. Having more options like smaller starter homes and townhomes will help young adults who want to live independently but stay near their families, couples and smaller households looking to buy their first home and seniors looking to downsize. It also supports the working people of our state – our teachers, firefighters, police officers, hospital employees and more – by making it more affordable to live where they work. Overall, increasing the housing supply is an important part of driving down costs for everyone.

We want Howard County and the state of Maryland to be a place where quality, stable homes that people can afford are widely available. Investing in a housing system that works for everyone will improve our state’s wellbeing and prosperity. For these reasons, the Foundation **SUPPORTS SB 36** and urges a **FAVORABLE** report. Thank you for your consideration.

ⁱ <https://www.marylandcomptroller.gov/content/dam/mdcomp/md/reports/comptroller/SOTE.pdf>

ⁱⁱ <https://www.thebanner.com/community/housing/howard-county-real-estate-3LURTCXKVZF13AJPXOO2Y74I6E/>

ⁱⁱⁱ <https://marylandmatters.org/2025/10/21/high-housing-costs-are-driving-people-out-of-maryland-new-state-report-finds/>