

Marlene Saulsbury
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Vice President, Forest Crossing HOA

To: Maryland General Assembly

Re: Opposition to HB 0239/ SB 0036, the “Starter and Silver Homes Act of 2026.”

The Forest Crossing Homeowners Association is a 13-unit homeowners association located in Olney, Maryland, (Montgomery County). Our homes were built via the County Master Plan to include single-family detached (SFD) homes. The development also includes a 4-acre forest conservation parcel.

We are writing to inform you of our opposition to SB 36 and HB 239, the Starter and Silver Homes Act, as currently written.

The legislation raises serious concerns for our community. The bill would override our HOA covenants, the local zoning authority, and replace local planning decisions with a statewide mandate, limiting community input and reducing the role of locally elected officials.

We share the concerns of over 500 residents as well as the Greater Olney Civic Association (GOCA) who have signed a petition opposing the legislation due to concern about the potential strain on aging roads, water, and sewer infrastructure designed for single-family densities, as well as potential environmental impacts, including increased stormwater runoff, loss of tree canopy cover, and traffic-related emissions.

In addition, the legislation does not include affordability requirements. Available data suggest that new townhomes often sell for higher prices than existing single-family homes in many counties, raising questions about whether the bill would meaningfully address housing affordability. Concerns were also raised about the potential for redevelopment pressures that could displace moderate-income homeowners.

In conclusion Forest Crossing HOA is submitting this formal written testimony to the Senate Education, Energy, and the Environment Committee requesting an unfavorable report on SB0036. For the reasons outlined above, we ask that you oppose the bill as it now stands.

We welcome the opportunity for dialogue with you about how this bill could be amended to bring it in line with the realities of addressing housing challenges in the current environment and preserving the quality of life we all appreciate in Montgomery County.

Sincerely,

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