



Senate Bill 36 - Land Use - Zoning - Limitations (Starter and Silver Homes Act of 2026)

Position: Support

On behalf of real estate professionals who work every day with homebuyers, sellers, and property owners in communities across the state, Maryland REALTORS® respectfully urge a favorable report on SB 36, the Starter and Silver Homes Act.

This legislation addresses one of the most pressing challenges facing Maryland today: the growing gap between the homes Marylanders need and the homes our regulatory framework allows to be built. Our members consistently hear the same concern from consumers across all regions and income levels: housing costs are simply too high. These conditions are not the result of market failure alone, but of policy choices that have constrained housing options and driven prices beyond the reach of many Maryland families.

The impact is especially acute for two growing segments of our population: young adults just beginning their careers and older Marylanders looking to downsize. 74 percent say there is too little housing available for young individuals who are just getting started, while 64 percent say there is too little housing for seniors who want to downsize but remain in their communities. These shortages are not theoretical—they show up every day in bidding wars, limited inventory, and families being forced to look farther from jobs, transit, and support networks.

SB 36 offers a practical, market-responsive solution by expanding the types of homes that can be built in areas already served by public water and sewer. Allowing smaller single-family homes on smaller lots removes regulatory mandates that artificially require larger, more expensive homes, even when there is clear demand for more modest options. Creating new homeownership options at these price points will help young families enter the market and give seniors the ability to downsize without leaving their neighborhoods.

This legislation is a meaningful step toward restoring housing affordability, strengthening communities, and ensuring that Maryland remains a place where people at every stage of life can find a home that fits their needs and their budget. For these reasons, we strongly support SB 36 and respectfully request a favorable report.

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