

SB0036 Favorable Montgomery For All

Montgomery for All is a grassroots organization supporting efforts to increase the supply of affordable housing especially to meet the needs of the “missing middle”. We applaud Governor Moore’s housing proposal and support SB0036 along with the friendly amendments proposed by the Department of Housing and Community Development (DHCD) particularly regarding limiting the scope of this bill to Priority Funding Areas, in Tier 1 and Tier 2, to prevent yet more unintended sprawl, and to allow building heights and front setbacks to align with neighboring lots wherever possible. We also agree that the bill’s definition of “Sensitive areas” should specifically cite Forest Interior Dwelling Species (FIDS) sites.

Almost every month, while neighborhood associations raise objections to every attempt to ease obstacles to building more affordable housing, existing homes are being torn down and replaced by McMansions throughout the lower half of Montgomery County. For example, within a mile of the Bethesda and Medical Center metro stations, dozens of once affordable homes, have been torn down and replaced by single family, often 2 person, McMansions with brick or concrete carports where trees once stood. This is happening because although these plots would be ideal for townhouses or apartment buildings, providing occupants non-car dependent access to jobs, those plots are still zoned for single-family housing only.

Many of my neighbors opposing SB0036, claim it would hurt, not help, less affluent residents. However, the results from similar initiatives throughout the county confirm that upzoning is an excellent strategy for encouraging more affordable housing while significantly improving economic and educational opportunities and a healthier environment. How can we expect to reignite a vibrant economy in Maryland if our young families, teachers, health workers, government staff, if they cannot afford to live anywhere close to mass transit or where their jobs are and instead are forced into long commutes or give up and move to other states?

A recent 3-part study by the Harvard Center for Housing Studies, April 1, 2025, found that throughout the U.S., missing middle housing (between single family housing and apartment buildings) which was once commonplace, is now effectively illegal due to zoning restrictions. They recommend 6 policy changes:

- re-legalize missing middle housing types in all residential areas where only single-family homes are currently allowed;
- remove or decrease residential parking minimums;
- reduce minimum lot sizes;
- increase lot coverage and reduce setback restrictions;
- streamline the development review process; and

- reform building codes that limit missing middle housing.

In other words, changes largely reflected in SB0036.

Neighborhood associations' often voice the claim that a bill such as SB0036 would only increase the supply of luxury townhouses and therefore have no impact or a negative impact on the cost of rents and housing especially for the most vulnerable. In fact, a recent nationwide study from the Pew Foundation found that limited housing supply is associated with the *greatest rent increases* in low-income neighborhoods, while new housing *slows rent growth the most* for older, more affordable, units.

<https://www.pew.org/en/research-and-analysis/articles/2025/07/31/new-housing-slows-rent-growth-most-for-older-more-affordable-units>

In addition, Pew research from 2024 found that cities and towns with zoning that allow only single-family homes in most areas, tend to be *less affordable* and have [lower shares of Black and Hispanic residents](#), excluding them from the schools, jobs, and opportunities these communities offer.

<https://www.pew.org/en/research-and-analysis/articles/2024/01/22/how-restrictive-zoning-in-virginia-has-hurt-housing-affordability>

Oregon has long had an affordability issue, so starting in June 2021, they allowed duplexes on every single-family lot for towns over 10,000. A year later, they allowed four-unit buildings and cottage clusters in all cities over 25,000 residents. They also banned parking minimum requirements near high-frequency transit service areas.

Since the first law went into effect, apartment rent prices in Oregon have increased by much less than the national average as of May 2024. Research from the [City of Portland](#) found that the newer, middle housing, units were, on average, *\$117,000 to \$300,000 less expensive* than traditional market-rate detached homes.

<https://www.portland.gov/bps/planning/rip/news/2023/7/5/new-study-shows-promising-housing-production-results-residential>

In Montgomery County, the historical record shows that restrictive single family house zoning was knowingly legislated to create more affluent, overwhelmingly white only, neighborhoods that displaced lower income communities. Because of this, builders trying to meet the demand for more affordable housing have had to move ever farther away from the urban job centers to former farms and forests, the only places where they are allowed to build townhouses, garden apartments, and apartment buildings. Along with that comes car dependency, traffic, and a continuous demand for more and larger roads resulting in the destruction of thousands of acres more of trees, meadows, and farmland.

For at least the past decade, local legislators here, and elsewhere throughout Maryland, have proposed numerous measures to loosen restrictive zoning so more affordable townhomes and multi-family housing can be built within a more reasonable distance of mass transit and jobs. But almost every effort in more densely populated areas throughout the state, has been blocked by the same people who benefitted from the originally racist, classist, restrictive zoning.

The result is that Maryland now has one of the least affordable housing environments. In large part because of this, we have a stagnant economy and are losing population, especially of younger folks.

Given this situation, the Governor has proposed a modest statewide deregulation that allows more affordable, missing middle, homes to be built, while protecting environmentally sensitive areas. Yes, local housing initiatives, specifically crafted to unique local conditions, might have proven less upsetting but, unfortunately, NIMBY neighborhood associations have blocked nearly all such efforts. So here we are.

As the people's representatives, concerned with creating a more just society, a healthy economy for all, and slowing the worst effects of climate change, we look to you to support and champion this initiative to begin creating a better quality of life that all Marylanders can enjoy.