



**Howard County Citizens Association**  
*Since 1961...*  
*The Voice Of The People of Howard County*

**Testimony - SB0036**

**Position: UNFAVORABLE**

**To:** Education, Energy and Environment Committee Chair and Member

**From:** Kristy Mumma, representing the Howard County Citizens Association (HCCA)

**Date:** 2/13/2026

**Subject:** Opposition to SB0036 – Land Use - Zoning - Limitations (Starter and Silver Homes Act of 2026)

Good Day Chairs and Members of the Committee,

My name is Kristy Mumma, and I am submitting testimony representing the **Howard County Citizens Association (HCCA)** and its membership. Since 1961, HCCA has advocated for the interests of Howard County residents, focusing on orderly growth, the preservation of community character, and the maintenance of our high quality of life through sound land-use planning.

HCCA strongly opposes **SB0036**. While we recognize the state's desire to address housing affordability, this "Starter and Silver Homes Act" is a direct assault on **Local Home Rule**, an assault on single-family home zoning, an assault on the ability of Howard County citizens to have a voice in how their own communities evolve, and frankly an assault on common sense.

Our opposition is based on the following critical points:

### **1. Bypasses Local Infrastructure Standards (APFO)**

For decades, Howard County has utilized our Adequate Public Facilities Ordinance (APFO) to ensure that the pace of residential growth does not outstrip our infrastructure. SB0036 effectively bypasses these local safeguards by mandating density and prohibiting local zoning controls on lot size and setbacks. By forcing density into established neighborhoods without requiring the infrastructure tests our residents rely on, this bill risks overwhelming our schools and roads, water, sewer, fire, police and other key resources. Adding density "by right" under a state mandate would make it impossible for county to plan for new student seats, not to mention funding them. Increasing density without tying the costs of the increased loads placed on infrastructure is creating a deficit that local taxpayers—not the developers—will be forced to bridge. This is density without guardrails.

### **2. Elimination of Citizen Input and Planning**

Zoning is not merely a technicality; it is a community pact. HCCA believes that land-use decisions should be made closest to the people they affect. This legislation strips the Howard County Council and our Department of Planning and Zoning of their authority to manage lot coverage and design elements.

Restrictions are needed for parking and infrastructure and removing them is removing too much local control **and borders on negligence for basic safety**. Also, what are the guardrails to protect our historic districts?

### **3. Incentivizing Investor Speculation over Homeownership**

This bill creates a lucrative environment for outside investors and institutional speculators by stripping away lot-size and setback requirements and not requiring owner-occupancy. Instead of creating truly "affordable" starter homes, this bill will encourage the purchase and demolition or full remodel of existing modest homes to be replaced by high-density, multi-unit rentals. This shifts the character of our neighborhoods from stable, owner-occupied communities to high-turnover investment portfolios, offering little long-term benefit to the families the bill claims to help. Owner occupancy is common-sense!

### **4. Environmental Impacts**

Our lot-line and setback regulations are also vital for stormwater management, tree canopy/ forest preservation, and watershed health—particularly in our Planned Service Areas. Prohibiting local jurisdictions from enforcing these provisions will lead to increased impervious surfaces and runoff, complicating our efforts to meet Chesapeake Bay restoration goals and protect local properties from flooding. We already know we have flooding problems in Howard County and across the state!

### **Conclusion**

The "one-size-fits-all" approach of SB0036 fails to account for the careful balance Howard County residents have worked for years to maintain. Columbia is a master-planned jewel that has stood the test of time. This bill replaces that proven intentionality with fragmented development, risking the long-term stability and character of Howard County's most iconic community. True housing solutions must be collaborative, not coercive. We urge you, our state representatives, to protect our infrastructure and our right to local self-governance by issuing an **Unfavorable Report** on SB0036.

Respectfully Submitted,

Kristy Mumma

on behalf of Howard County Citizens Association (HCCA)