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Howard County Association of REALTORS®

To: Council Chair Jones and Honorable Members of the County Council

Date: May 18, 2026

RE: CB25-2026 (ZRA 224) Age Restricted Adult Housing Cottage Clusters

Good Morning Chairperson Jones and Members of the Howard County Council,

On behalf of the Howard County Association of REALTORS®, we support CB25-2026 (ZRA 224) Age Restricted Adult Housing Cottage Clusters with amendments.

First, we strongly support Howard County exploring new housing types, particularly forms of “missing middle” housing that create opportunities for downsizing seniors, first-time buyers, young professionals, and residents seeking smaller and more sustainable ownership opportunities within the County.

However, with the current proposal, CB25-2026 will not be sustainable as these cottage clusters will not bring affordable housing to members of Howard County.

First, the current age restriction unnecessarily limits the potential success of this housing type. Young couples, first-time buyers, remote workers, widowed residents, downsizing seniors, and residents seeking low-maintenance ownership opportunities could all benefit from this type of housing product. Restricting these developments solely to age-qualified occupancy may unintentionally reduce demand and weaken long-term feasibility. **We ask that the Council remove the Age-Restricted requirement from this proposal.**

Second, the requirements for public water and sewer access, combined with electrification and infrastructure demands, will limit the number of viable parcels within Howard County capable of supporting these developments. As currently structured, this framework favors large institutional developers, rather than local builders and smaller-scale developers. **We ask that the Council reevaluate the infrastructure and electrification burdens for developers.**

Third, the requirements for parking conflicts with the practical realities of aging-in-place housing. While minimizing vehicle dominance is an understandable goal, many seniors require direct and convenient access to their vehicles for mobility, groceries, medical equipment, and



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emergency situations. **We ask that the Council allow for additional parking options, both next to and attached to units.**

Howard County must focus on reducing long-term operating costs for residents. One way to create this is smaller, community-oriented housing options. However, in order for these developments to become attainable and financially realistic in Howard County, then, the Council must consider:

- Removing the Age-Restricted requirement from this proposal.
- Reevaluate the infrastructure and electrification burdens for developers.
- Allow for additional parking options, both next to and attached to units.

Respectfully,
Joshua Palagyi
Vice Chair, HCAR Legislative Committee
Howard County Association of REALTORS®