



*Queen  
Anne's  
County*

**DEPARTMENT OF PLANNING & ZONING**

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Centreville, MD 21617

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**County Commissioners:**

James J. Moran, At Large  
Jack N. Wilson, Jr., District 1  
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Philip L. Dumenil, District 3  
Christopher M. Corchiarino, District 4

9 February 2023

The Honorable Delegate Kumar P. Barve, Chair  
Environment and Transportation Committee  
House Office Building, Room 251  
Annapolis, Maryland 21401

**Re: HB98 - Condominiums – Mandatory Insurance Coverage – Alterations  
SUPPORT**

Dear Delegate Barve,

Having reviewed last year's HB553 and this year's HB98, I am comfortable in noting the fact that insurance coverage would have no impact (negative or positive) on the zoning of a condominium regime and/or cottage homes. I would note that QAC enacted cottage homes provisions in March 2021 in order to support affordable housing options in accordance with numerous Comprehensive Plan and Community Plan strategies. I would further note that the 2022 Queen Anne's County Comprehensive Plan identifies the need to ensure avenues for workforce and affordable housing as key issues and Plan themes.

The County's cottage homes use is a condominium regime by definition and is now a permitted multifamily use option in sixteen zoning districts on the County. Cottage housing provides more diverse housing opportunities that will serve all age and income levels. Due to their modest size and smaller land requirements, they may be more affordable than the traditional single-family units on larger lots. Cottage homes may meet the needs of a buyer who wants less home and yard to maintain and is not attached to their neighbor, while still providing a sense of community that a typical neighborhood provides.

If you have any additional questions or concerns, please do not hesitate to contact the Department at (410) 758-1255.

Sincerely,

A handwritten signature in black ink that reads "Amy G. Moredock".

Amy G. Moredock, CFM  
Director

CC: Delegate Steven J. Arentz, District 36  
Todd Mohn, QAC County Administrator