

Thank you, Madame Chair, Senators, and guests

My name is Kati George and I reside at 695 Americana Dr. #25, in Annapolis, MD.

I am here today as an advocate of more affordable housing alternatives in Maryland. That is partly because I spent most of 2021 as Feasibility Chair of the Annapolis' Housing Affordability Task Force. During that time of our extensive research, I learned the specifics and causes of the housing shortage in Annapolis and throughout our region.

But more importantly, I've also owned an ADU and experienced first-hand how financially beneficial it was for me. I was a divorced Mom back in Texas with two preschoolers when I purchased a 1930's home, mainly because it had a "little house", or ADU, at the back of the lot. The documentation for a long-term rental income stream made me eligible to buy the home, at all. For five years, I rented, variously, to a new lawyer, a student couple and a part-time hairstylist. That rental income helped defray my mortgage costs. Then for the next five years, our "little house" allowed my elderly Mother to live on-site with me and her grandchildren. So yes, I personally know the advantages of having an ADU when you have limited financial resources.

SO HERE ARE 10 REASONS WHY I BELIEVE ADU'S ARE a GOOD IDEA FOR THE FUTURE OF MARYLAND!

ADU's can...

- Provide needed housing to address rental stock shortages in urban areas of Maryland.
- Allow existing homeowners to optimize the highest and best use of their own property.
- Increase the property value and resale of the primary residence for the property owner.
- Encourage multi-generational family units on one site and build a true sense of neighborhood.
- Serve as a cost-effective private guest accommodation for visiting family and friends.
- Support home ownership by allowing for a potential long-term rental income stream to help defray mortgage costs.
- Provide an on-site private workspace for remote workers in a post-COVID world.
- Give housing options to young, senior, or disabled populations.
- Do no harm to our Environment –new construction must meet existing environmental standards.
- And finally.... ADU's are a permanent, long term dwelling solution that increase housing options for those who need it most.

Thank you very much for allowing me to appear before you and for your consideration of this critical issue.