



*Queen
Anne's
County*

DEPARTMENT OF PLANNING & ZONING

110 Vincit St., Suite 104
Centreville, MD 21617

Telephone Planning: (410) 758-1255
Fax Planning: (410) 758-2905
Telephone Permits: (410) 758-4088
Fax Permits: (410) 758-3972

County Commissioners:

James J. Moran, At Large
Jack N. Wilson, Jr., District 1
J. Patrick McLaughlin, District 2
Philip L. Dumenil, District 3
Christopher M. Corchiarino, District 4

9 February 2023

The Honorable Senator William C. Smith, Jr., Chair
Judicial Proceedings Committee
2 East Miller Senate Office Building
11 Bladen Street
Annapolis, MD 21401

**Re: SB403 - Condominiums – Mandatory Insurance Coverage – Alterations
SUPPORT**

Dear Senator Smith,

Having reviewed last year's HB553 and this year's SB403 (cross-filed with 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