

Housing Strategy  
for  
Queen Anne's County, Maryland

Prepared for:

Queen Anne's County  
Department of Community Services

April 20, 2021



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## Foreword

Queen Anne’s County has thrived as a desirable rural community with a high quality of life. But with its evolution has come a growing shortage of housing affordable to many of its residents and workers. Too many residents are spending more than half their income for housing. Others are commuting long distances to find affordable housing. People are forced to accept inadequate housing or live in overcrowded dwellings shared with multiple roommates. On the lower end of the income spectrum, some individuals and families are being forced to sleep on friends’ couches or in their cars. Unable to find local housing they can afford, young people who have grown up in Queen Anne’s County are leaving their families for lower-cost or higher-wage locations.

Facing a high-cost housing market, businesses and local governments struggle to recruit and retain workers, and the area becomes less competitive for business attraction and expansion. This strategy focuses on fulfilling the County’s vision expressed in the Comprehensive Plan:

Affordability is defined by the U.S. Department of Housing and Urban Development (HUD) as gross housing costs not exceeding 30 percent of a household’s income.

“that Queen Anne’s County consist of *sustainable neighborhoods that are collectively economically diverse, provide living arrangement options and housing opportunities for all income levels and age, with access to a variety of goods, services, transportation options, employment, public and private facilities, amenities and services.*”

## Importance of Affordable Housing

### For Residents

- Reduced financial stress
- Money for other life essentials
- Family stability and well-being
- Higher child educational achievement
- Better physical and mental health
- Shorter work commutes freeing time for family and other pursuits
- Reduced overcrowding
- Adult children able to continue living in the county
- Seniors able to downsize

### For the Local Economy

- More diverse workforce available for critical service jobs
- Better employee retention
- More competitive for business recruitment and retention
- Less environmental damage from commuting excessive distances

### For County and Town Governments

- Better able to compete for qualified teachers, police officers, firefighters
- Better employee retention/lower turnover
- Lower response times for personnel called in for emergencies

## I. Housing Conditions

Queen Anne’s County is facing serious challenges in housing affordability. Fully 40 percent of the county’s renter households and 25 percent of its homeowners are spending too much of their income on housing costs. Summarized below, a more thorough documentation of the county’s housing issues is available in the August 2020 *Housing Needs Assessment and Market Analysis for Queen Anne’s County, Maryland*.

Affordability is defined by the U.S. Department of Housing and Urban Development (HUD) as gross housing costs not exceeding 30 percent of a household’s income.

### Renters

Among county renters, 1,553 households – 38 percent of all renter households – spent more than 30 percent of their income on rent and utilities in 2019. Of those, 761 (19 percent) spent more than **half** of their income for housing. At that level, many have so little income

Low-income households, generally defined as less than \$75,000 for a family of three, include one-quarter of the county’s owner households and three out of five renter households. Moderate-income households earn less than \$94,000.

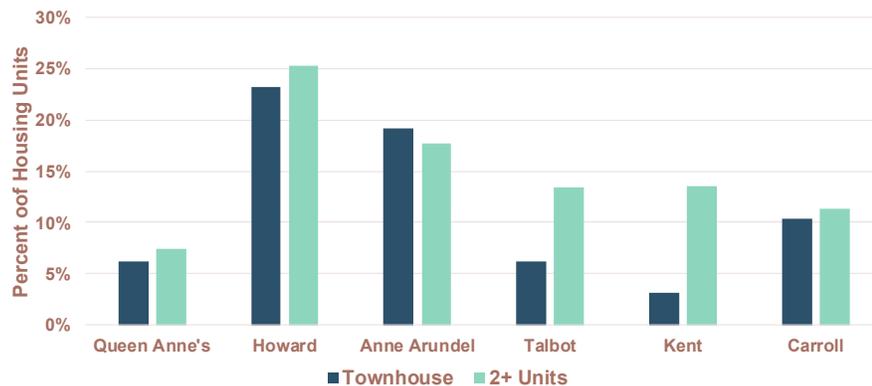
after rent that they cannot afford adequate food, medicine, health care and/or transportation. Burdens are most prevalent among households in the lowest income groups due to the limited supply of affordable housing.

The shortage of rental housing is a key cause of high rents and the resulting cost burdens. New housing construction has not kept pace with the

population growth, causing high occupancy rates and less competition to keep rents lower. At only 21 percent of all county housing units, Queen Anne’s County has the second lowest level of rental housing of all Maryland counties, due in part to development policies that have prioritized single-family houses. In comparison, rental units are 27 percent of Anne Arundel County housing and 35 percent of Talbot County’s inventory.

Over the last 20 years, only five percent of new housing units (283 units) built in the county were in multi-family structures, including condominiums.

**Percent of Housing in Townhouses and Multi-Family Structures**





Low-income families vie for access to the 613 units of assisted housing and the 141 Housing Choice Vouchers supported by HUD, which limit their housing costs to 30 percent of their income. The current waiting list for these vouchers is now about 10 years.

**10 Years**  
Typical Wait for a  
Housing Choice Voucher

### Two-Bedroom Apartment

**\$986** Maximum Affordable Rent at a \$47,000 income

**\$1,300** Fair Market Rent in Centreville

**\$1,790** Fair Market Rent in Chester

For many of those dependent on private rental housing, rents far exceed what they can afford. A family of three with an income of \$47,000 can afford to pay \$986 in monthly rent for a two-bedroom apartment. Market rents are \$1,790 in Chester and \$1,300 in Centreville, causing the family to spend \$300 to \$800 more per month than they can afford. In responding to a housing

survey conducted on the County’s website, all of the 12 renters who rented homes in the last two years found it at least somewhat difficult to find a unit they could afford with 58 percent finding it very difficult. Among renters with incomes below \$75,000, all reported that it was very difficult to find a unit they could afford. Appendix A summarizes the survey results.

Rental housing for seniors is in short supply, which limits their ability to move out of their single-family homes when they can no longer maintain them. The online housing survey received inputs from two people who rented a seniors apartment in the last two years. One found it very difficult while the other reported that it was somewhat difficult to find a unit they could afford.

Families find that their adult children can no longer live in Queen Anne’s County because of high rents and housing prices. The online housing survey asked respondents who had adult children where their children are now living. Eleven percent reported that their children have moved out of the county due to high housing costs; another 7 percent commute into the county from another jurisdiction; and 18 percent are still living in their parents’ homes.

## Homeowners

Many county homeowners bear housing cost burdens as well. Spending more than 30 percent of income on homeownership costs is not uncommon because many home loans are written based on a higher share of the owner’s income. Most critical are those spending more than half their income on housing – a total of 1,200 low- and moderate-income owner households in 2019 – almost nine percent of all county homeowners.



The substantial increases in house prices over the past two decades have pushed single-family housing to prices well beyond what many first-time homebuyers can afford. The median price of single-family houses and townhouses sold between July 2019 and July 2020 was over \$349,000. That same three-person family with an income of \$47,000 could afford to pay no more than \$228,000 for a house. Out of 646 housing units with at least three bedrooms sold last year for which bedroom count data were available, only 74 units sold at prices at or below \$228,000, including condominiums. In the online housing survey, 19 respondents had purchased a home in the past two years; 42 percent reported it was difficult or very difficult to find housing they could afford.

<p style="text-align: center;"><b>Three-Bedroom House</b></p> <p><b>\$228,000</b> Maximum Affordable Price at \$47,000 income</p> <p><b>74</b> Houses Sold at Lower Prices Countywide</p> <p><b>11</b> Current Listings at Lower Prices</p>
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An estimated 345 Queen Anne’s County renter households would prefer to own their own homes and would become first-time homebuyers if affordable units were available.

## Other Housing Problems

Though much less prevalent than cost burdens, the Census Bureau estimated that 100 county households lived in units that lacked complete plumbing and/or kitchen facilities during the 2012-2016 time period. Overcrowding is one response to high housing costs with families and individuals “doubling up.” Based on a standard of 1.0 person per room, 205 households were living in overcrowded conditions, including 45 living with more than 1.5 persons per room.

The COVID-19 pandemic has revealed the precarious financial position of low- and moderate-income households. Temporary actions preventing evictions have protected many during this health crisis, but the eviction moratoria are scheduled to expire soon. The County will likely face a growing need for housing assistance and a possible increase in the number of homeless individuals and families.

Heirs’ properties can be a significant impediment to renovation or redevelopment of properties in rural portions of the county where family heads may have passed away without a will that would provide clear title to their descendants due to the custom of shared family farm ownership and/or lack of access to legal services. As a result, a property may be nominally owned by several or even dozens of heirs, making it difficult or impossible to get a mortgage, insurance or even disaster relief to help rebuild a destroyed house. The process for clearing title involves identifying and contacting all living heirs to secure releases or going through the courts. The costs of these legal services are often beyond the family’s resources.

## II. Housing Strategies

Achieving the County’s vision of “housing opportunities for all income levels and age” will require deliberate actions to

- preserve existing housing,
- adopt planning and zoning provisions to allow a greater range of housing types;
- incentivize new housing;
- explore partnerships for affordable housing; and
- pursue additional financial resources.

### Preserve Existing Housing

Preservation is almost always the least-cost approach to ensuring continued access to affordable housing into the future. That includes support for both publicly-assisted housing and for repairing private housing that is slipping into disrepair.

Much of Queen Anne’s County’s supply of assisted housing is owned and operated by the Queen Anne’s County Housing Authority. The Housing Authority’s inventory is well maintained and occupied. This may become more challenging over time as federal support for assisted housing renovation continues to fall short of the need, so the County will need to pursue State support and perhaps devote more local funding to protecting this important housing resource. Though some units developed with Low-Income Housing Tax Credits (e.g. The Willows at Centreville, Village at Slippery Hill) are new, other federally-assisted housing operated by area non-profits (e.g., Tilghman Terrace) is reaching the age when significant capital improvements will be required to maintain them in good condition. The County should work closely with the development’s sponsors to help identify and secure financial resources.

Also important is preventing the deterioration in the existing housing stock that results as aging residents lack the physical and financial capacity to adequately maintain their homes. As the county’s population ages, the need for programs to help low- and moderate-income homeowners repair and modernize their homes will increase. Weatherization can be very effective in helping homeowners reduce their energy costs. Home improvements such as ramps, grab bars, easy access cabinets and ample lighting can allow seniors to age in place, extending the time when they can safely remain in their homes.

The County operates an Emergency Repair Loan & Grant Program that provides grants and/or low-interest loans to county residents for emergency repairs to their homes they would otherwise be unable to afford. The Housing Rehabilitation program provides loans for home repairs to remedy health and safety hazards, including exterior and interior deficiencies, accessibility modifications, weatherization, energy conservation and lead-based paint remediation. Over time, the County should increase available funding for these



programs. To assist owners of heirs' properties, a small grant program that helped underwrite the legal costs of clearing title would be helpful in facilitating property repairs and/or redevelopment.

## **Adopt New Planning and Zoning Policies**

Housing development is guided by each jurisdiction's comprehensive plan, zoning code, environmental health regulations, water and sewer plan, building code and fire prevention code. Those plans and regulations can directly impact the affordability of new housing and a developer's ability to build affordable housing successfully. Review of the County's Comprehensive Plan and Zoning Ordinance, summarized in Appendix B, reveals a number of good elements that speak to the need for a variety of housing types. The Comprehensive Plan explicitly envisions "a range of housing densities, types and sizes provides residential options for citizens of all ages and incomes." It calls for preserving and maintaining existing affordable workforce housing and providing affordability for households with incomes between 60 and 120 percent of the Area Median Family Income (AMI).

However, the county has the second-lowest share of multi-family units of all Maryland counties and a very low share of rental units. The vast majority of land in the county and its municipalities is zoned for single-family residential development, ranging from Countryside zoning limits of one unit per eight acres to Suburban Residential with two units per acre to Urban Residential with 3.2 units per acre to Planned Neighborhood zones with a maximum of 3.5 units per acre (or 4.375 units with Transferable Development Rights). Little provision is made for small-lot single-family development of six or more units per acre even in individual towns. Some of that relates to the lack of water and sewer service in many areas, requiring dependence on wells and septic systems.

The Board of County Commissioners and Planning Commission recently amended the Zoning Ordinance to allow for cottage homes in multi-family zones. The amendment specifies cottage homes as fully-detached single-family units developed under a condominium regime ranging in size from 800 to 1,200 square feet. Development is limited to 4 to 10 units per parcel.

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### **Increase Multi-Family and Apartment Zoning**

County provision of zoning for any kind of multi-family development is very limited (only 8.97 percent of land countywide allows for more than two multi-family units per acre). Though the specific provisions vary from district to district, the allowable densities for multi-family and apartment developments are exceedingly low. Multi-family densities are generally 4.5 to 10 units per acre. Only 1.68 percent of the total land in the county is zoned for multi-family development of at least 5.0 units per acre. Land zoned for apartment development (typically 10 to 20 units per acre) accounts for only 1.07 percent of the county total. Apartment development is conditioned on meeting five conditions: 1) five-acre maximum site size; 2) design, bulk, height and building materials compatible with surrounding development; 3) provision of workforce housing, age-restricted housing or other



moderately price housing; 4) landscape screening for adjacent single-family residential uses; and 5) a public meeting in the community. Densities can be increased in designated districts by up to 25 percent with the use of Transfer of Development Rights (TDRs).<sup>1</sup>

To put these densities into context, a low-density two-story garden apartment development averages 20 to 24 units per acre. Even a townhouse development will typically range between 12 to 16 units per acre.

Expanding the areas where multi-family and apartment development is allowed and increasing matter-of-right densities to at least 20 units per acre in more zoning districts would increase the availability of development sites and reduce the cost of land per unit. The County and municipalities should review and increase allowable densities where appropriate.

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### **Zone for “Missing Middle” Housing and Accessory Dwelling Units**

Many communities are making zoning provisions for “Missing Middle” housing – housing types with unit sizes and densities between those of single-family and multi-family zones. These are housing types that used to be an integral part of many neighborhoods before subdivisions came to dominate residential development and zoning codes limited uses to single-family detached houses. They include small-lot single-family units, duplexes, triplexes, townhouses, cottage courts (a cluster of small detached cottages around a common green), and small multi-family buildings of four to eight units. Many such structures can be developed within the footprint of a large single-family house, building two to eight small units rather than one large house. Again, the goal is to provide for housing at a variety of sizes with lower land costs per unit. At a time when 58 percent of county households have only one or two people, smaller units can meet a specific need while reducing development costs. They are particularly suited to older households that want to downsize while staying in the neighborhood. Single-family zones can be revised to include specific types of Missing Middle units as a matter of right.

The County also could collaborate with the individual Towns to draft more flexible housing provisions, preparing draft zoning amendments for their consideration.

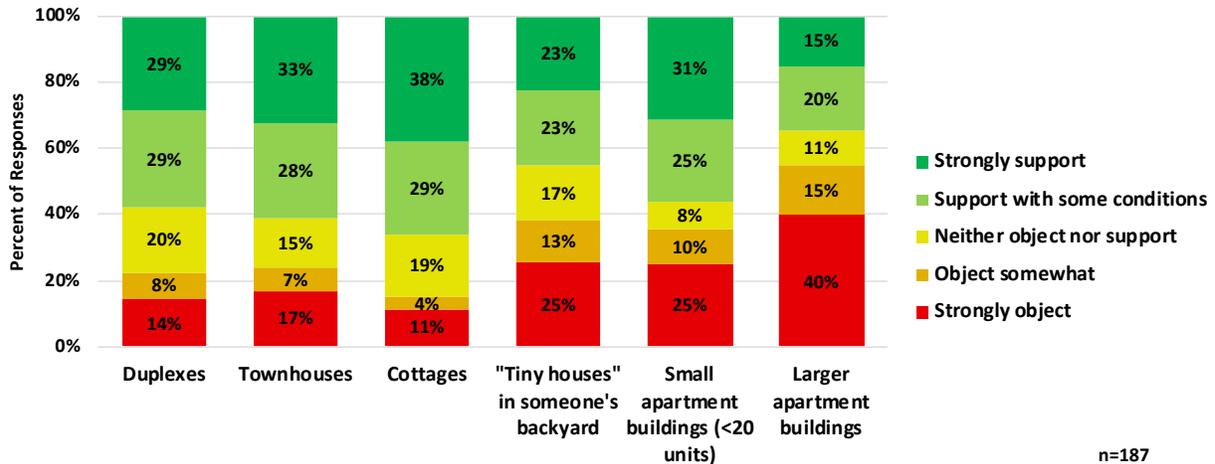
In the housing survey conducted for this study, respondents were asked to rate their support or opposition to a number of types of housing that are typically less expensive than the prevailing single-family detached houses. Two-thirds strongly support or support with some condition’s development of cottages in their community. A somewhat smaller share strongly supports or supports with some conditions development of townhouses (61 percent) or duplexes (58 percent). Fifty-six percent expressed strong or conditional support for small

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<sup>1</sup> TDRs allow a property owner to forgo allowed development and to transfer those rights to another property designated as eligible to receive TDRs. The technique is used most often in Queen Anne’s County to encourage owners of property in the Chesapeake Bay Critical Area to preserve their land as permanent open space by allowing developers of sites in Growth Areas to buy the development rights associated with the Critical Area and use them in the Growth Area.

apartment buildings with less than 20 units while 25 percent strongly oppose their development. Only 35 percent support or support with some conditions development of larger apartment buildings; 40 percent strongly oppose larger apartment buildings.

### Would you object to having the following types of less expensive housing in your community?



Also appropriate to the needs of small households are Accessory Dwelling Units (ADUs) – second units developed in conjunction with a single-family house either within the primary structure or as a secondary structure in the backyard or above the garage. Often referred to as “granny flats” or “in-law apartments”, they can range from “tiny houses” of 200 square feet up to 1,500 square feet depending on the site and the specific zoning provisions. Some homeowners use them for their aging parents, adult children or for additional income. Others choose to downsize from their large family home to a smaller backyard unit once their family is gone and the large house becomes too much. Such units can provide for additional affordable housing without impacting the look and feel of the single-family neighborhood. Queen Anne’s County allows ADUs as a matter of right in most zones with the owner living on the property subject to setbacks and parking requirements. The County recently approved development of ADUs in resource conservation areas subject to use of the same sewage disposal system as the primary dwelling unit and a 900 square-foot maximum size for an external ADU or no increase in lot coverage for an ADU internal to the primary structure. In the survey, 46 percent of respondents voiced strong or conditional support for building “tiny houses” in people’s backyards.

### Reduce Parking Requirements

Coupled with requirements for large lots, parking requirements also add to the cost of housing development. Parking requirements are intended to assure that sufficient parking is provided on-site to accommodate all the cars generated by the individual development and avoid creating new demand and competition for on-street parking. Summarized in Appendix Table B-1, the County’s development regulations call for two off-street parking



spaces for every single-family house, duplex unit, townhouse or manufactured home. For multi-family and apartment developments, 1.5 parking spaces are required for every studio or one-bedroom unit with two spaces required for any unit with two or more bedrooms. The impact on housing costs relates to the cost of providing an excess of parking spaces, the additional land required and the consequences for stormwater management facility needs and costs if not developed with permeable pavers.

For smaller multi-family units, the parking requirements may exceed actual demand. The County should consider reducing the standard parking requirements, particularly for one-bedroom units. One technique used in traditional neighborhood design is to allow curbside parking and to count those spaces toward the parking requirement.

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### **Make More Development Matter of Right**

Zoning provisions that make apartments and other types of less costly housing conditional uses dependent on Planning Commission and County Council approval introduce politics into the development approval process, extending the time and costs and expanding the potential risks of non-approval. As with all businesses, development needs to make a return on investment. The scale of the return and the associated risks affect a developer's decision on what type of development to pursue and in what jurisdiction. The potential for a small group of vocal homeowners opposed to development to block, delay or scale back a project will affect developers' decisions to buy land and propose projects in Queen Anne's County. The Planning Commission needs to balance the interests of the vocal opponents with the housing needs of other residents and the importance of a diverse housing supply to the health of the local economy. The more certainty and predictability that can be provided in the development approval process, the more likely that new development of workforce housing will occur. Making workforce housing developable as a matter of right would reduce the approval risks and encourage more developers to pursue local projects.

### **Incentivize New Development**

Large disparities between the market rents required for private apartment development and those affordable to the county's workforce create significant financial gaps. County incentives to help close those gaps can encourage private and non-profit developers to build new workforce housing. Such incentives can include bonus density, waivers of development fees, tax abatement and provision of County-owned land.

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### **Incentivize Moderately-Priced Dwelling Units (MPDUs)**

The County requires all developments with 20 or more units to 1) make 10 percent of the units affordable to households at 80 percent of AMI, 2) pay a fee in lieu of providing MPDUs, or 3) donate land for development of MPDUs. Over the past 10 years, this provision has resulted in the payment of \$3 million in in-lieu fees and 46 loans for home purchases under the MPDU program.



To increase the production of MPDUs, the County should consider providing density bonuses in exchange. For the bonus density to be effective, it would need to be scaled to compensate the developer for the cost of reduced rents for MPDUs and would need to be matter-of-right with no risk of community opposition blocking use of the bonus density.

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### **Revise or Waive Development Impact and Sewer/Water Allocation Fees**

Queen Anne’s County development impact fees are relatively high, including \$4.63 per gross square foot for schools, \$0.53 per gross square foot for fire facilities, and \$0.51 per gross square foot for parks and recreation. For a typical unit with 850 rentable square feet (1,000 gross square feet), the development fees total \$5,670. The development impact fee ordinance provides waivers for “residential housing units that are subsidized by any municipal corporation, County, state, or the federal government and are intended for low-income owners or tenants.”

More burdensome are allocation fees paid for tapping into the water and wastewater treatment systems – \$14,350 per residential unit, \$5,750 for a one-bedroom apartment (up to 900 square feet) and \$10,050 for a two-bedroom apartment (up to 1,100 square feet). The fee is the same for a 1,500 square-foot townhouse as for a 5,000 square-foot house even though the water usage levels are substantially different. The County should consider tiering the allocation fees to encourage development of smaller units.

At those levels, the development impact and allocation fees can represent more than six percent of the total cost of developing a new apartment in the county. County funding for waiving the fees for units that are committed for long-term affordability would provide a meaningful incentive.

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### **Abate Property Taxes**

County taxes on real property account for roughly \$1,500 per unit in annual operating expenses for local apartments. County abatement of real property taxes could provide a meaningful savings, allowing workforce housing providers to reduce monthly rents by roughly \$100 to \$125 per month. Such abatements have been made to support new assisted housing.

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### **Provide County-Owned Land**

Land costs are typically a major cost factor in residential development. To the extent that the County owns land not needed for governmental operations, contribution of the land at below-market prices could support new workforce housing development. In the event that the County is developing new County facilities, the site planners should evaluate whether the property could accommodate housing as well. In more urban communities, affordable housing is being developed on the same sites with libraries, recreation centers and even fire stations. Removing or reducing the land costs for such housing helps to close the financial gap.



## Explore Partnerships for Affordable Housing

The County should explore partnerships that allow it to leverage its limited housing resources to serve additional households. Reaching out to non-profit and private housing organizations active on the Eastern Shore could attract them to develop in Queen Anne's County, particularly if the County were to make available sites, funding and/or the other incentives described above.

Haven Ministries, a coalition of 21 Christian congregations, operates the county's only homeless shelter in the Kent Island United Methodist Church. It has recently expanded its services to operate a Housing Assistance Program, starting with building two homes in Stevensville. Haven Ministries solicits private donations, grants and in-kind support from local businesses. In other jurisdictions, such as San Diego, churches have made available surplus land, including underutilized parking lots, for development of affordable housing units "In God's Backyard".

Community organizations such Rebuilding Together / Christmas in April programs mobilize volunteers to repair and/or improve homes for low-income homeowners. Habitat for Humanity works with prospective homeowners and volunteers to build new houses. Upper Shore Aging developed and now operates senior housing facilities in Centreville and Sudlersville. Continued cooperation with such community organizations can extend the County's impact on affordable housing.

In Baltimore, employers and government have come together to provide Live Near Your Work incentives to help employees purchase homes near their workplaces and reduce their commutes. Local employers and Baltimore Housing make joint grants, encouraging the employees to put down roots in the community while reducing employee turnover.

## Pursue Additional Financial Resources

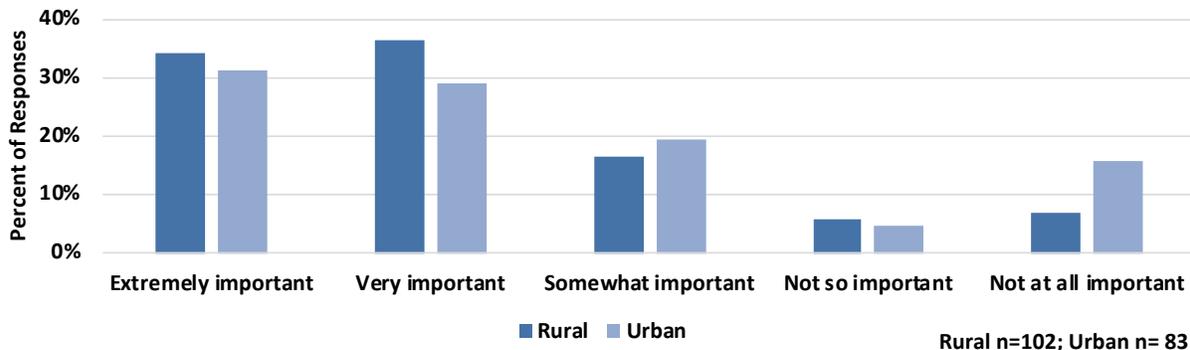
The County has created a Moderately Priced Housing Fund to receive developer payments of fees in lieu of building moderately priced dwelling units and/or receive land donations for moderately priced dwelling units. Its funds are used to support the Moderately Priced Dwelling Unit Program. The Critical Workforce Home Loan Program, which provides zero-percent interest-deferred second mortgages to help income-eligible teachers, law enforcement and corrections officers, emergency medical technicians, emergency dispatchers and active members of County Volunteer Fire Departments to buy homes, is funded with a small portion of recordation fees. However, available funding falls far short of the need.

Local Housing Trust Funds in Maryland have a number of different funding sources. Montgomery County's Housing Initiative Fund receives a recordation tax premium on all mortgages and refinancings over \$500,000, condominium conversion taxes as well as transfers from the General Fund. Prince George's County uses transfer tax revenues to

fund its Housing Investment Trust Fund. Since 1970, Howard County’s Community Renewal Fund has received a share of local real estate transfer taxes. The Baltimore Affordable Housing Trust Fund receives a dedicated tax on real property transfers by for-profit owners, businesses and trusts, excluding owner-occupied housing.

The County should consider pursuing additional funding for the Moderately Priced Housing Fund through creation of an incremental tax on property transfers and recordings. Among respondents to the housing survey, one-third thought it was extremely important for government to provide incentives for affordable housing development, and another third thought it very important.

**The high cost of construction makes it impossible to develop affordable housing without financial assistance. In your opinion, how important is it that the government provide financial incentives for development of affordable housing?**



The matrix on the following page summarizes the recommended strategies and provides an estimate of the potential impact and the scale of implementation cost for each action. Of course, the costs and impacts for actions such as expanding Housing Rehabilitation programs will vary depending on the scale of the County’s commitment.

<b>Recommended Strategies to Improve Housing Affordability</b>		
<b>Potential Strategy</b>	<b>Potential Impact</b>	<b>Cost of Implementation</b>
Work to preserve existing affordable housing	High	Medium
Expand Emergency Repair Loan & Grant and Housing Rehabilitation programs	Medium to High	Medium to High
Encourage additional Low-Income Housing Tax Credit development	Medium	Moderate
Expand zones that allow multi-family development with $\geq 10$ units per acre	Medium	Low
Expand by-right apartment zoning from 10 to 20 units per acre	Medium to High	Low
Make more development matter of right	Medium to High	Low
Amend the Zoning Ordinance to allow Missing Middle Housing	Medium to High	Moderate
Develop model Missing Middle Housing codes for Town adoption	Medium to High	Moderate
Encourage Accessory Dwelling Unit development	Medium	Low
Reduce minimum parking requirements	Medium	Low
Incentivize Moderate Priced Dwelling Units with density bonuses	Medium to High	Low
Revise water/wastewater allocation fees to reflect unit size	High	Medium
Waive or fund impact and allocation fees for workforce housing	High	Medium
Abate real property taxes for workforce housing units	High	Medium
Provide County-owned land for workforce housing	High	Low
Combine new County facilities with affordable housing on the same site	Medium to High	Medium
Partner with non-profit and private housing developers	High	Medium
Partner with churches to develop affordable housing on surplus land	Medium	Medium
Continue cooperation with Habitat for Humanity et al.	Medium	Low
Consider Live Near Your Work homebuying grants	Medium	Medium
Seek additional housing funding from transfer and/or recordation taxes	High	Medium

## Appendix A. Summary of Housing Survey Results

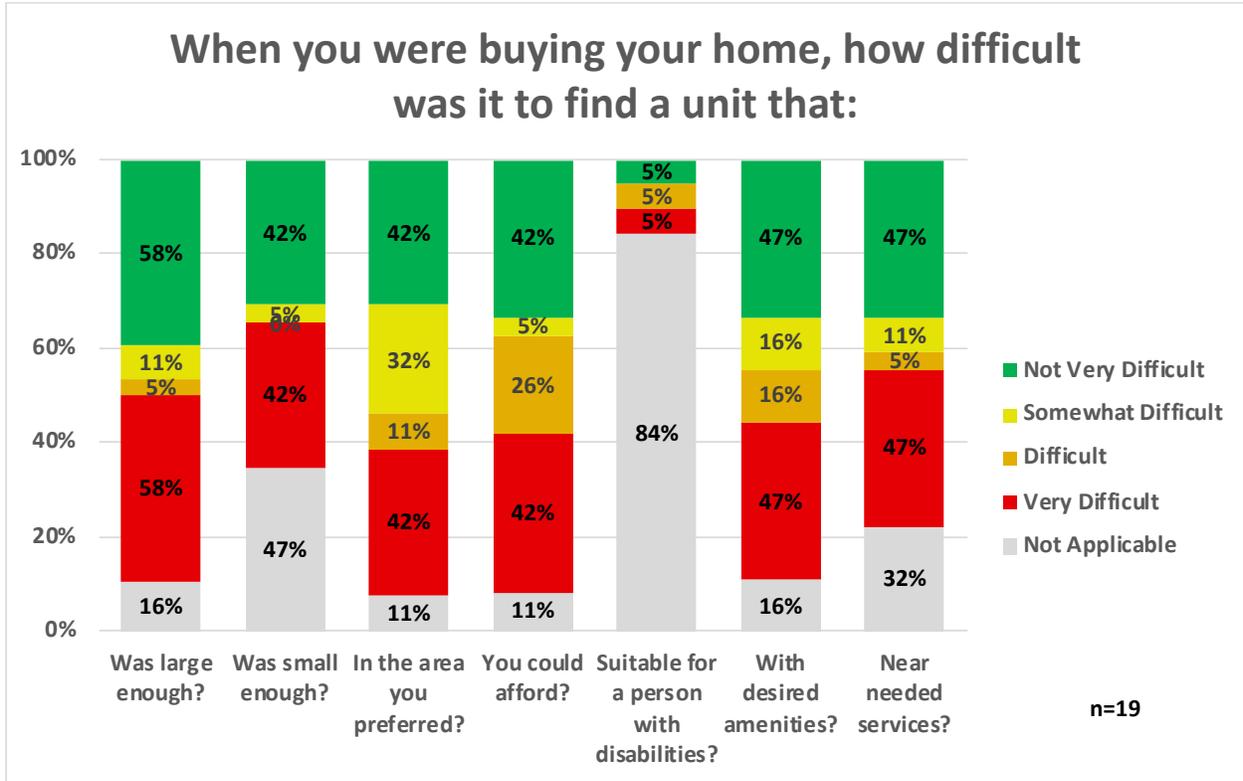
As input to an analysis of housing needs and opportunities in Queen Anne’s County, the County posted an Internet survey on its website and invited residents to participate. A total of 199 individuals responded. Following is a summary of the survey results.

Detailed below, the respondents included people living in all parts of the county with 54 percent in rural portions of the county and 44 percent in urban areas west of Queenstown and the remaining 2 percent living outside the county. Eighty-three percent own their own homes, 13 percent rent and 3 percent live in a friend’s or relative’s home. Eighteen percent have moved in the last two years and so have more first-hand experience in the housing market. Sixty-three percent of respondents are employed, and 30 percent are retired. The average household size is 2.73 persons. Forty percent of the respondents are over the age of 60 with 37 percent between 40 and 59 years. The respondents are overwhelmingly White (87 percent) with 13 percent Black or multi-ethnic. In terms of household income, 35 percent make less than \$75,000, 40 percent make between \$75,000 and \$150,000, and 25 percent have household incomes of \$150,000 or more.

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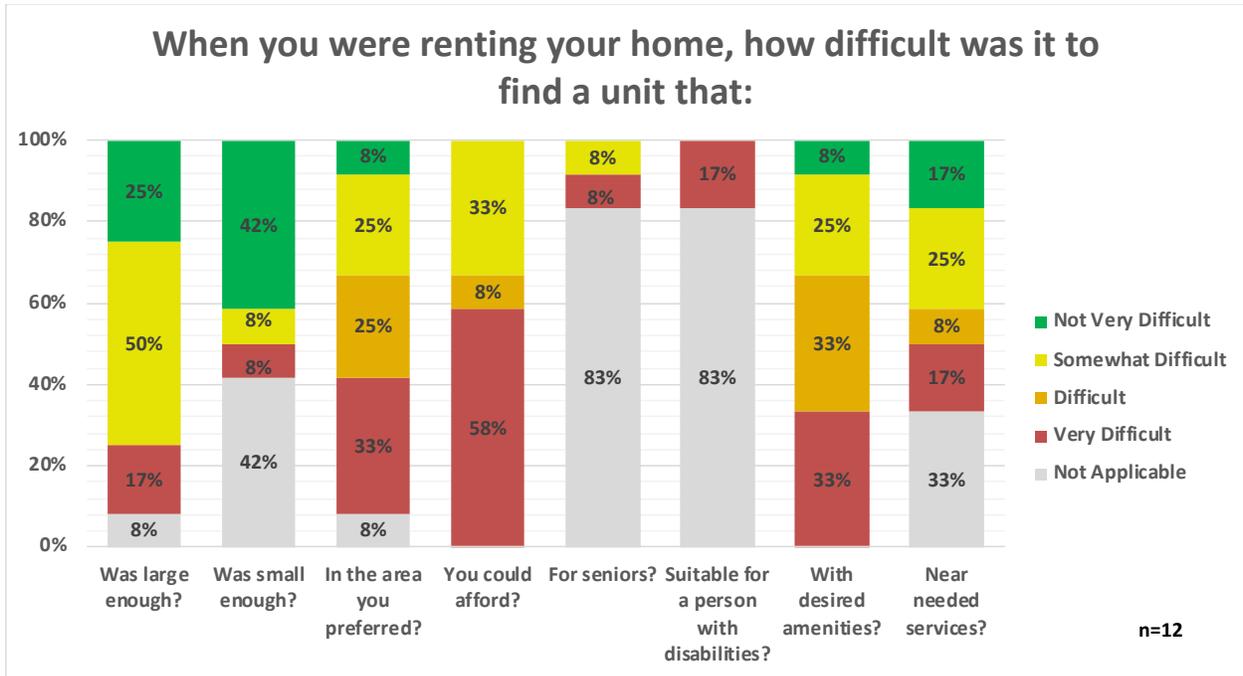
### Recent Homebuyers

Of the 19 who bought a home in the last two years, 42 percent found it difficult or very difficult to find housing they could afford. Sixteen percent found it difficult or very difficult to find a unit that was large enough. Of the three persons looking to buy a home suitable for a person with disabilities, two found it difficult or very difficult to find an appropriate unit and one found it not very difficult.



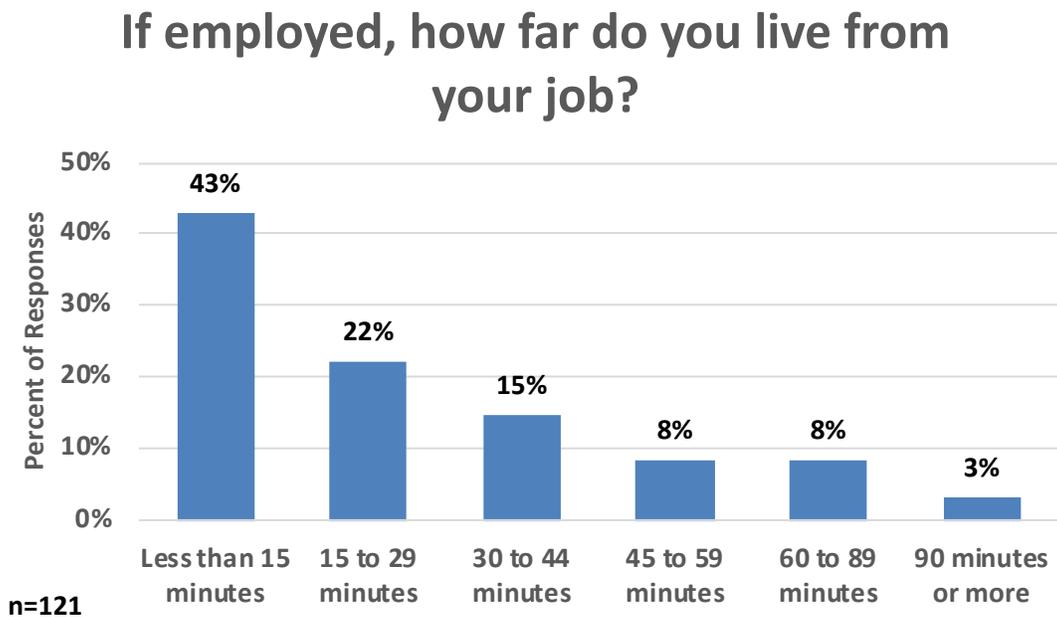
### Recent Renters

Among the 12 renters who rented homes in the last two years, all found it at least somewhat difficult to find a unit they could afford with 58 percent finding it very difficult. Among renters with incomes below \$75,000, all reported that it was very difficult to find a unit they could afford. Fifty-eight percent found it difficult or very difficult to find a rental unit in the area they preferred, and two-thirds found it difficult or very difficult to find a unit with the desired amenities. The two people looking for units suitable for a person with disabilities found it very difficult to find a unit. One of the two looking for seniors housing reported it was very difficult and one rated it somewhat difficult.



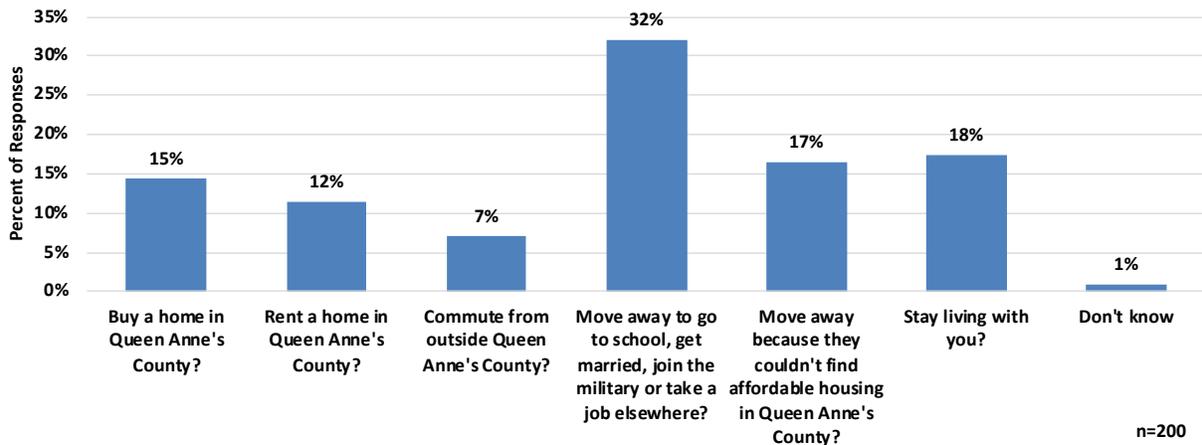
## Commuting

Of those respondents who are employed, two-thirds live within 30 minutes of their jobs. However, one out of five commutes at least 45 minutes to work.



One typical impact of high-cost housing markets is that young adults cannot afford to live where they grew up. Of the 200 adult children of respondents, 17 percent moved away because they couldn't find affordable housing in Queen Anne's County and 7 percent commute from outside Queen Anne's County. Another 18 percent are living with their parent. Thirty-two percent left the county for reasons unrelated to the cost of housing.

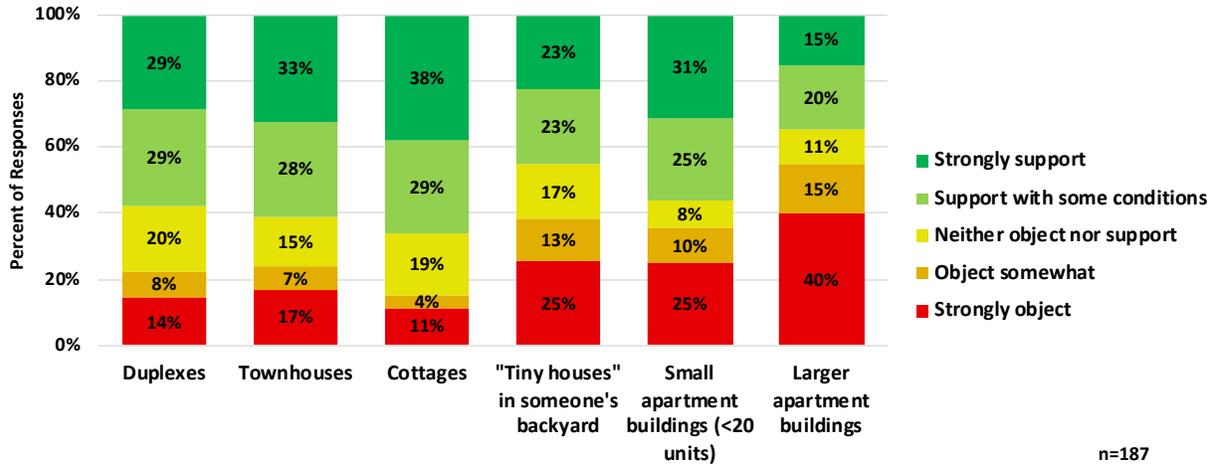
### Regarding their housing, did your adult children:



### Support for Developing Less Expensive Types of Housing

The respondents were asked to rate their support or opposition to a number of types of housing that are typically less expensive than the prevailing single-family detached houses. Two-thirds strongly support or support with some conditions development of cottages in their community. A somewhat smaller share strongly supports or supports with some conditions development of townhouses (61 percent) or duplexes (58 percent). Fifty-six percent expressed strong or conditional support for small apartment buildings with less than 20 units with 25 percent strongly opposing their development. Only 35 percent support or support with some conditions development of larger apartment buildings; 40 percent strongly oppose larger apartments. Forty-six percent voiced strong or conditional support for building “tiny houses” in people’s backyards.

### Would you object to having the following types of less expensive housing in your community?

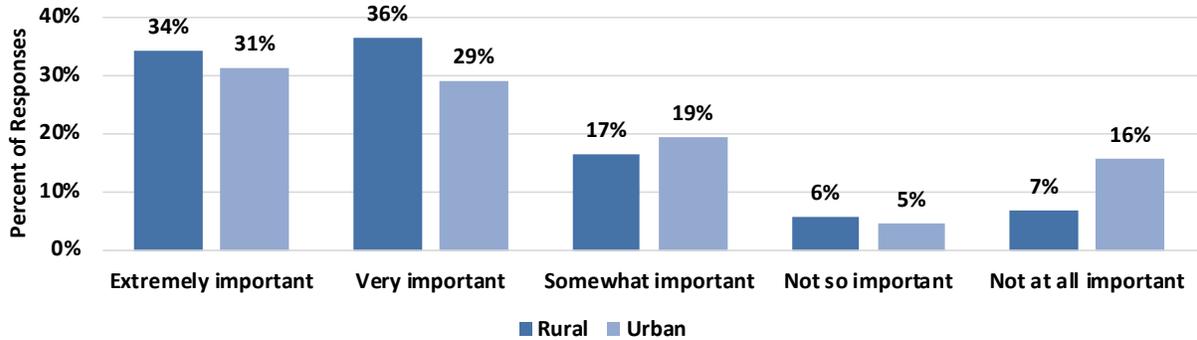


The respondents who live in rural parts of the county are generally more supportive of different types of less expensive housing than those living in urban areas.

#### Support for Government Incentives to Support Affordable Housing

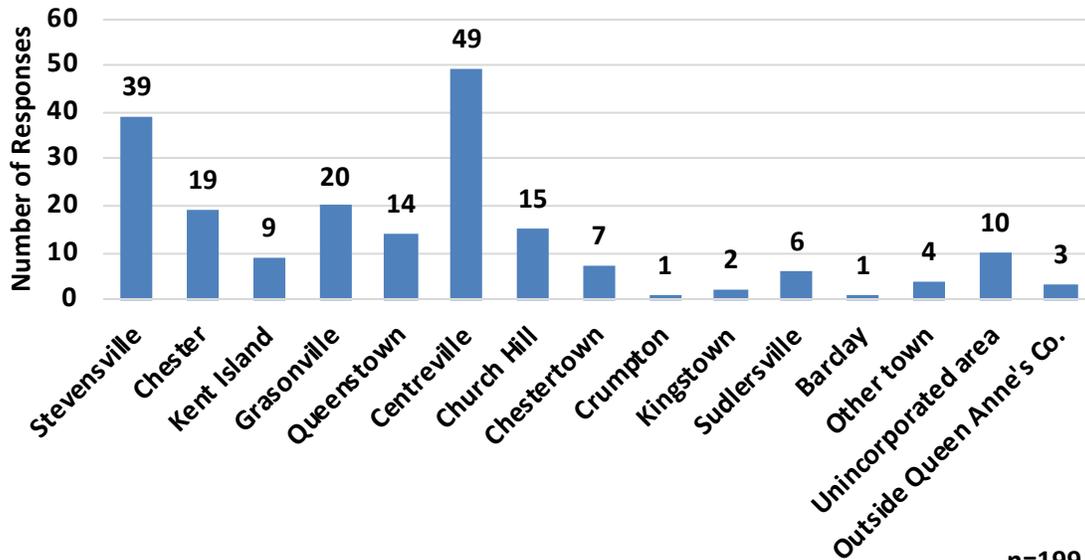
In responding to the question “The high cost of construction makes it impossible to develop affordable housing without financial assistance. In your opinion, how important is it that the government provide financial incentives for development of affordable housing?”, roughly one-third of respondents judged it to be extremely important. Another third thought it was very important. Only 7 percent thought it not at all important and 6 percent thought it not so important.

**The high cost of construction makes it impossible to develop affordable housing without financial assistance. In your opinion, how important is it that the government provide financial incentives for development of affordable housing?**



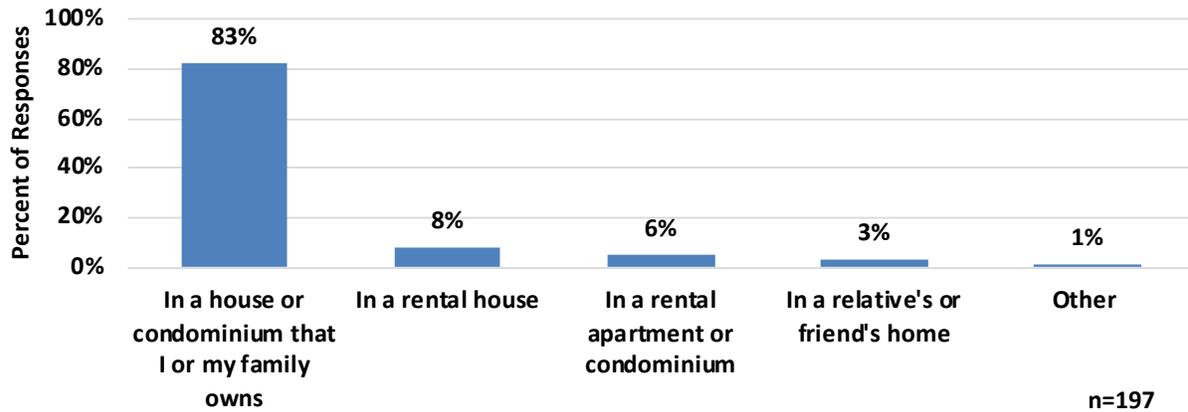
### Additional Detail

**In what part of Queen Anne's County do you live?**

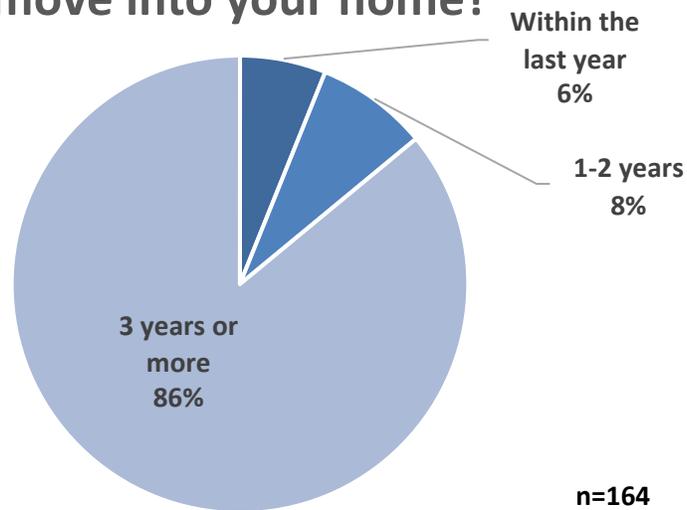


n=199

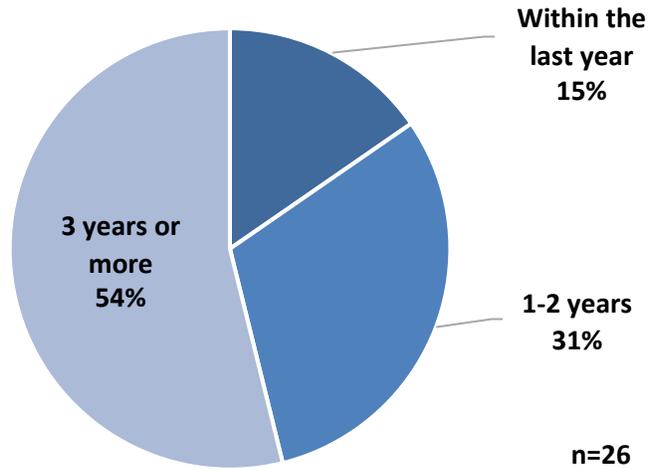
## Where do you live?



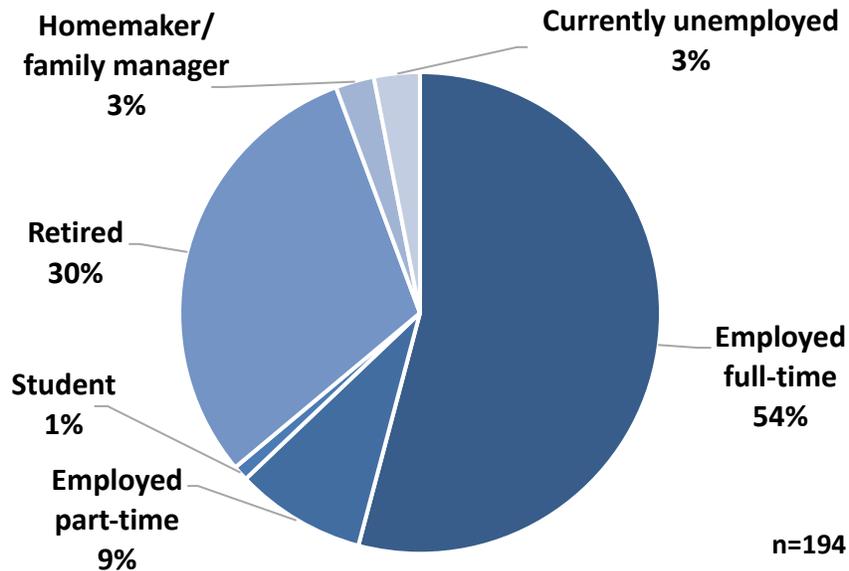
## For homeowners, when did you move into your home?



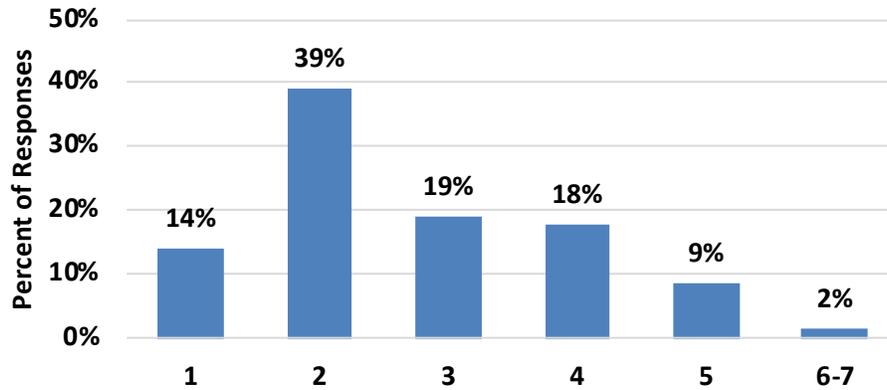
## For renters, when did you move into your home?



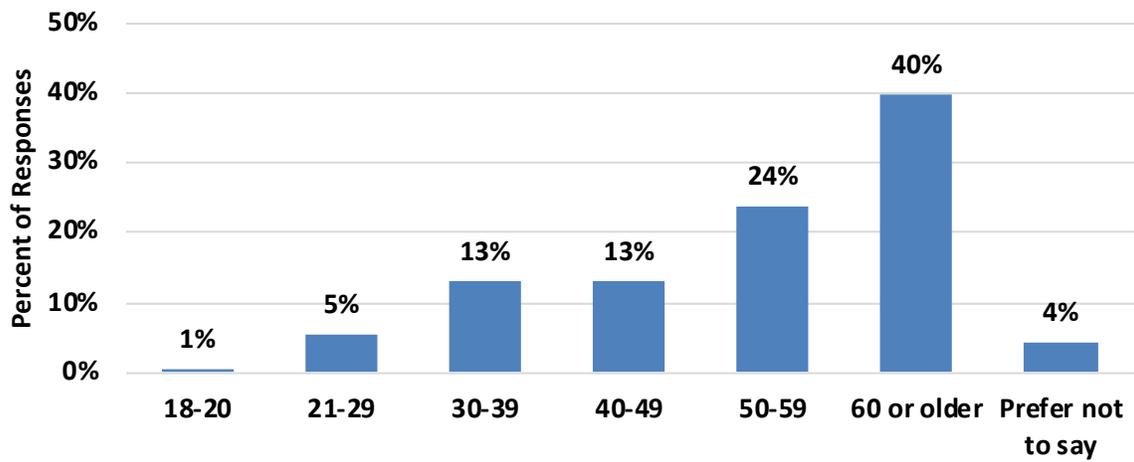
## What is your employment status?



n=187 **How many people live in your household (including yourself)?**

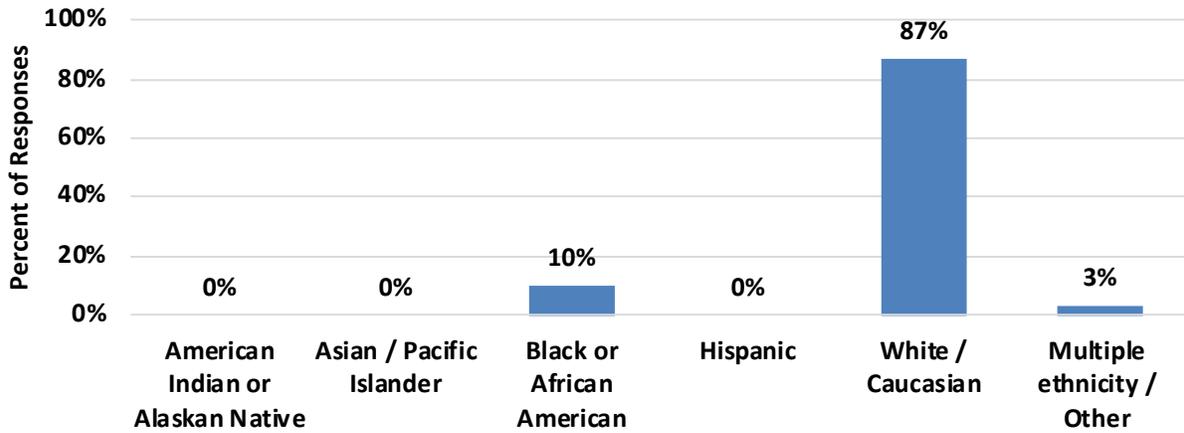


n=185 **What is your age?**



n=182

### Which race/ethnicity best describes you?



### What is your approximate annual household income, including income from all adults?



## Appendix B. Plan and Ordinance Review

Housing development is guided by the jurisdiction’s comprehensive plan, water and sewer plan, environmental health regulations established by the Maryland Department of the Environment (MDE)/Code of Maryland Regulations (COMAR), zoning code, fire prevention code and building code. Those plans and regulations can directly impact the affordability of new housing and a developer’s ability to build affordable housing successfully. This analysis reviews the comprehensive plan and zoning code for Queen Anne’s County and the Towns of Barclay, Centreville, Church Hill, Millington, Queenstown, Sudlersville and Templeville<sup>2</sup> to identify any provisions that may be inhibiting development of housing affordable to residents at different incomes. Nationally, the provisions most often identified as having exclusionary impacts include:

- minimum lot sizes;
- minimum unit sizes;
- maximum densities (i.e., limits on units per acre of land);
- restrictions on specific types of housing (e.g., apartments);
- development approval processes that require special approvals for certain types of housing;
- water and sewerage (public and private)
- parking requirements that exceed what the market requires;
- design standards that impose additional development costs;
- shortage of land zoned for residential development, particularly multi-family housing; and
- other policies that constrain new development.

Required housing rents and sales prices reflect the costs of development and the associated risks. So many effective housing strategies include changes to zoning and development codes and approval processes to reduce barriers to housing development.

### Queen Anne’s County

The County’s planning and zoning regulations present only a few points that may be impacting its ability to attract housing development that would help to address the housing needs of its residents. The Comprehensive Plan explicitly envisions “a range of housing densities, types and sizes provides residential options for citizens of all ages and incomes.” It calls for preserving and maintaining existing affordable workforce housing and providing affordability for households with incomes between 60 and 120 percent of the Area Median Family Income (AMI).

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<sup>2</sup> The Comprehensive Plan and Zoning Ordinance were not available for the Town of Queen Anne.



Special provision is made for density bonuses in exchange for development of workforce housing units. The Inclusionary Zoning provision (Article XXI) define Moderately Priced Dwelling Units (MPDUs) as being affordable to households with incomes up to 80 percent of AMI.<sup>3</sup> Properties with at least 20 units in growth areas or at least 60 units outside the growth areas are required to commit 10 percent of the new housing units as MPDUs. Options are provided to allow development of MPDUs off site or to pay fees or donate land in lieu of building MPDUs. Impact fees can be subsidized, exempted or adjusted by the County, if necessary. In exchange, the project is granted a 10-percent density bonus above what would otherwise be allowed.

Residential space built in upper stories above storefronts does not apply against maximum development limits (e.g., Floor Area Ratio). Residential over retail can significantly reduce the land costs associated with new housing, though the construction type may cost somewhat more per square foot in order to comply with the building/life safety code. Generally, one accessory apartment or accessory residential structures is allowed on each single-family lot where the owner is in residence. Though not required to be rented at affordable rents, such units typically carry lower rents due to their smaller size and no land cost.

Table B-1 summarizes key provisions of the County's comprehensive plan and zoning ordinance.

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<sup>3</sup> Dollar values for income categories may be accessed at:  
<https://www.gac.org/DocumentCenter/View/14630/HUD-Income-Limits---Revised-7-7-20?bidId=>

**Table B-1. Key Housing Provisions of Queen Anne's County Comprehensive Plan and Zoning Code**

Topic	Queen Anne's County
<b>Overall Vision</b>	Maintain the county as a quintessential rural community; sustainable community
<b>Housing Vision</b>	Sustainable neighborhoods that are collectively economically diverse, provide living arrangement options and housing opportunities for all income levels and age, with access to a variety of goods, services, transportation options, employment, public and private facilities, amenities and services
	Promote a housing inventory affordable to households at 60% to 120% of AMI
	Preserve and maintain existing affordable workforce housing
	Emphasize infill sites and expansion of traditional neighborhoods with easy access to goods, services and community facilities
	Promote principles of good design, including pedestrian-friendly site planning, contextual design and density that maintains compatibility with streetscape and neighborhood scale
	Incorporate innovative and energy-efficient approaches to building construction and land development
<b>Inclusionary Housing</b>	In developments of 20+ units (60+ in non-growth areas), one of the following is required: (a) 10% of the units must be moderately priced dwelling units (MPDU) and affordable at 80% of AMI for 15–25 years; (b) payment of fee in lieu; (c) donation of land
<b>Farm Employee Dwelling</b>	2 allowed per farm excluded from density calculation; no more than 3 additional units allowed as conditional use
<b>Commercial Apartments</b>	Housing above commercial uses excluded from FAR limits, 2 to 1 residential at 30' height and 3 to 1 at 45'. Requires balcony or rooftop patio
<b>Residential Accessory Structures</b>	One structure per lot up to 60% or 80% of principal building size. On-site owner
<b>Accessory Apartments</b>	≤1/single-family lot, not applied against density, ≤1,500 sq. ft. On-site owner. In resource conservation areas, ≤900 sq. ft. or no net increase in lot coverage

**Table B-1. Key Housing Provisions of Queen Anne's County Comprehensive Plan and Zoning Code (Continued)**

Topic	Queen Anne's County
<b>Cottage Courts</b>	In zones where multi-family uses are allowed, fully detached single-family units in a condominium regime. Four to 10 unit per parcel subject to underlying multi-family density limits fronting a single parking area or courtyard, each with 800 to 1,200 sq. ft. and minimum landscape of 450 sq. ft.
<b>Conversion Dwellings</b>	Single-family units can be converted to multiple units in districts where multi-family is allowed by right or if approved as a conditional use. Requires a concept plan submission
<b>Maximum Residency</b>	At least 100 sq. ft. of habitable area per individual or total number of individuals equal to twice the number of its habitable rooms.
<b>Transferable Development Rights<sup>1</sup></b>	Increase density $\leq$ 25% with TDRs
<b>Parking</b>	Single-family - 2 spaces Duplex - 2 spaces/unit Townhouse - 2 spaces Apartments - 1.5 spaces for 1 bedroom, 2 spaces for 2+ bedrooms Manufactured Home Community - 2 spaces Multiplex - 1.5 spaces for 1 bedroom, 2 spaces for 2+ bedrooms
Note: AMI stands for Area Median Family Income.	
<sup>1</sup> TDRs allow a property owner to forgo allowed development and to transfer those rights to another property designated as eligible to receive TDRs. Primarily used to preserve open space in the Chesapeake Bay Critical Area.	

The County zoning provisions that may limit housing development relate primarily to housing densities, approval requirements for apartment developments and parking requirements. Though the specific provisions vary from district to district, the allowable densities for multi-family and apartment developments are exceedingly low. Shown in Table B-2, multi-family densities are generally 4.5 to 10 units per acre with provisions to increase by up to 25 percent with Transfer of Development Rights. Apartment development is conditioned on meeting five conditions: 1) five-acre maximum site size; 2) design, bulk, height and building materials compatible with surrounding development; 3) provision of workforce housing, age-restricted housing or other moderately price housing; 4) landscape screening for adjacent single-family residential uses; and 5) a public meeting in the



community. Densities can be increased in designated districts by up to 25 percent with the use of Transfer of Development Rights (TDRs).<sup>4</sup>

To put these densities into context, a low-density two-story garden apartment development will average 20 to 24 units per acre. Even a townhouse development will typically range between 12 to 20 units per acre.

Parking requirements are intended to assure that sufficient parking is provided on-site to accommodate all the cars generated by the individual development and avoid creating new demand and competition for on-street parking. Summarized in Table B-1 above, the County's development regulations call for two off-street parking spaces for every single-family house, duplex unit, townhouse or manufactured home. For multi-family and apartment developments, 1.5 parking spaces are required for every studio or one-bedroom unit with two spaces required for any unit with two or more bedrooms. The impact on housing costs relates to the cost of providing an excess of parking spaces, the additional land required and the consequences for stormwater management facility needs and costs if permeable pavers are not used.

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<sup>4</sup> TDRs allow a property owner to forgo allowed development and to transfer those rights to another property designated as eligible to receive TDRs. The technique is used most often in Queen Anne's County to encourage owners of property in the Chesapeake Bay Critical Area to preserve their land as permanent open space by allowing developers of sites in Growth Areas to buy the development rights associated with the Critical Area and use them in the Growth Area.

**Table B-2. Key Housing Provisions of Queen Anne's County Zoning Code by District**

<b>Topic/District</b>	<b>Countryside (CS)</b>	<b>Estate (E)</b>	<b>Suburban Estate (SE)</b>	<b>Suburban Residential (SR)</b>	<b>Neighborhood Conservation (NC)</b>
<b>Minimum Site Size</b>	Single-Family - 10 acres Multi-Family - 10 acres	Single-Family - 10 acres	Single-Family - 2 acres Multi-Family - 2 acres Manufactured Home Community - 5 acres	Single-Family Cluster - 2 acres Multi-Family - 2 acres Manufactured Home Community - 5 acres	NC1 - 2 acres NC2 - 4 acres NC5 - 10 acres NC8 - 1 acre NC15 - 1 acre NC20 - 1 acre
<b>Minimum Lot Size</b>	Single-Family Cluster - 20,000 sq. ft. Large Lot - 20 acres	Single-Family Cluster - 20,000 sq. ft. Large Lot - 2 acres	Single-Family Cluster - 15,000 sq. ft. Manufactured Home - 4,000 sq. ft.	Single-Family - 10,000 sq. ft. Manufactured Home - 4,000 sq. ft. Large Lot - 30,000 sq. ft.	NC1 - 20,000 sq. ft. NC2 - 1 acre NC5 - 2 acres NC8 - 6,000 sq. ft. NC15 - 7,500 sq. ft. NC20 - 10,000 sq. ft.
<b>Maximum Residential Density</b>	Single-Family Cluster - 0.125 unit/acre Multi-Family - 0.2 units/acre	Single-Family - 0.5 unit/acre Multi-Family - 0.5 units/acre	Single-Family Cluster - 1.25 unit/acre Multi-Family - 1.5 units/acre Manufactured Home Community - 1.75 units/acre	Single-Family Cluster - 2.0 unit/acre Multi-Family - 3.4 units/acre Manufactured Home Community - 3.65 units/acre	
<b>Minimum Open Space</b>	Single-Family Cluster - 85% Multi-Family - 85%		Single-Family Cluster - 40% Multi-Family - 50% Manufactured Homes - 60%		
<b>Provisions for Apartment Density</b>					

Countywide zoning map may be accessed at: <https://www.qac.org/DocumentCenter/View/3462/Countywide-Zoning-PDF>

**Table B-2. Key Housing Provisions of Queen Anne's County Zoning Code by District (Continued)**

Topic/District	Urban Residential (UR)	Village Center (VC)	Chester Master Planned Development (CMPD)	Neighborhood and Village Center (NVC)	Town Center (TC)
<b>Minimum Site Size</b>	Apartments - 1 acre Single-Family Cluster - 2 acres Multi-Family - 2 acres Manufactured Home Community - 5 acres			40-160 acres plus open space <40 acres when adjacent to or integrated with existing developed area in designated growth area	
<b>Minimum Lot Size</b>	Single-Family Cluster - 8,000 sq.ft. Manufactured Home - 4,000 sq.ft.				
<b>Maximum Residential Density</b>	Apartments - 10 units/acre Single-Family Cluster - 3.2 unit/acre Multi-Family - 8.5 units/acre Manufactured Home Community - 5.0 units/acre	Apartments - 10 with sewer Single-Family Cluster - 3.2 with sewer, 1.25 without sewer Multi-Family - 4.5 with sewer, 1.5 without sewer	Residential - 6 units/acre; 8 with TDRs Apartments - 20 units/acre	Residential - 4 units/acre Apartments 20 units/acre on maximum of 5 acres	Single-Family Cluster - 3.2 unit/acre Multi-Family - 10 units/acre Apartments - 10 units/acre
<b>Minimum Open Space</b>	Apartment - 10% Multi-Family - 30% Manufactured Homes - 20%		25% of area 10% outdoor recreation uses		
<b>Provisions for Apartment Density</b>	Increase to $\leq 20$ units/acre if site $\geq 5$ acres. Demonstrate compatible with surrounding development. Provide workforce housing, age-restricted housing or other moderately-priced dwelling units. Public meeting	Increase to $\leq 20$ units/acre if site $\geq 5$ acres. Demonstrate compatible with surrounding development. Provide workforce housing, age-restricted housing or other moderately-priced dwelling units. Public meeting			

Countywide zoning map may be accessed at: <https://www.qac.org/DocumentCenter/View/3462/Countywide-Zoning-PDF>

**Table B-2. Key Housing Provisions of Queen Anne's County Zoning Code by District (Continued)**

Topic/District	Stevensville Master-Planned Development (SMPD)	Grasonville Planned Residential Neighborhood (GPRN)	Stevensville Historic Village Center (SHVC)	Grasonville Neighborhood Commercial (GNC)	Grasonville Village Commercial (GVC)
<b>Minimum Site Size</b>					
<b>Minimum Lot Size</b>			Single-Family - 8,000 sq. ft.		
<b>Maximum Residential Density</b>	Residential - 3.5 units/acre or 4.375 units/acre with TDRs Apartments 20 acres/acre on maximum of 5 acres	Residential - 3.5 units/acre or 4.375 units/acre with TDRs Apartments 20 acres/acre on maximum of 5 acres	Single-Family Cluster - 3.2 units/acre Multi-Family - 4.5 units/acre +25% with TDRs	Single-Family Cluster - 3.2 units/acre Multi-Family - 4.5 units/acre	Single-Family Cluster - 3.2 units/acre Multi-Family - 10 units/acre +25% with TDRs
<b>Minimum Open Space</b>			Single-Family - 20% Multi-Family - 30%		
<b>Provisions for Apartment Density</b>					Increase to $\leq 20$ units/acre if site $\geq 5$ acres. Demonstrate compatible with surrounding development. Provide workforce housing, age-restricted housing or other moderately-priced dwelling units. Public meeting

Countywide zoning map may be accessed at: <https://www.qac.org/DocumentCenter/View/3462/Countywide-Zoning-PDF>

<b>Table B-2. Key Housing Provisions of Queen Anne's County Zoning Code by District (Continued)</b>		
<b>Topic/District</b>	<b>Airport Protection &amp; Kent Island Gateway</b>	<b>Grasonville Gateway &amp;. Medical Center (GGMC)</b>
<b>Minimum Site Size</b>		
<b>Minimum Lot Size</b>		1 acre
<b>Maximum Residential Density</b>	Apartments - 10 units/acre + 25% with TDRs Up to 20 units/acre for age-restricted units	Multi-Family - 10 units/acre
<b>Minimum Open Space</b>		
<b>Provisions for Apartment Density</b>		

Countywide zoning map may be accessed at: <https://www.qac.org/DocumentCenter/View/3462/Countywide-Zoning-PDF>

Table B-3 provides information on access to vehicles for owner and renter households in the county. Data collected by the U.S. Census Bureau through the American Community Survey indicate that the average Queen Anne’s County household has 2.2 vehicles available for its use. However, car ownership is quite different among renter households. Fifty-three percent of renter households have one or no vehicle available; 30 percent have two vehicles and 16 percent have more than two vehicles for an average of 1.62 vehicles per household. At a typical vacancy rate (95 percent), that equates to 1.54 vehicles per household. That suggests that parking requirements could be reduced for apartment developments or possibly for workforce units, allowing a reduction in cost and in impervious surface.

Vehicles Available	Owner Households		Renter Households		Total	
	Number	Percent	Number	Percent	Number	Percent
No vehicle available	280	1.9%	347	10.5%	627	3.5%
1 vehicle available	2,531	17.1%	1,419	42.9%	3,950	21.8%
2 vehicles available	6,371	42.9%	988	29.9%	7,359	40.5%
3 vehicles available	3,637	24.5%	353	10.7%	3,990	22.0%
4 vehicles available	1,291	8.7%	145	4.4%	1,436	7.9%
5 or more vehicles available	734	4.9%	52	1.6%	786	4.3%
<b>Total Households</b>	<b>14,844</b>	<b>100.0%</b>	<b>3,304</b>	<b>100.0%</b>	<b>18,148</b>	<b>100.0%</b>

Source: ESRI ACS Housing, 2020; Partners for Economic Solutions, 2020.

## Town Regulations

PES reviewed the comprehensive plans and zoning ordinances for the Towns of Barclay, Centreville, Church Hill, Millington, Queenstown and Sudlersville as well as the comprehensive plan for the Town of Templeville. Table B-4 on the five following pages summarizes key provisions of each town’s Comprehensive Plan and zoning ordinance.

Though there are distinct similarities across the jurisdictions’ plans and regulations, each town has its own character and provisions. Most share a vision of a traditional small town/rural village. Centreville, Church Hill, Millington and Sudlersville each address the need for housing to residents of varying incomes specifically. Centreville, Church Hill and Queenstown encourage a mix of housing types. Queenstown and Sudlersville have Planned Neighborhood Development zones that explicitly require that the neighborhood include at least three types of housing. In contrast, Barclay allows only single-family and duplex units; that restriction is consistent with the lack of public sewer service.

As with the County, maximum densities are low – only eight units per acre for apartments and townhouses. Single-family housing is typically limited to no more than six units per acre with duplexes up to six or eight units per acre. The minimum lot size regulations that Millington has adopted are consistent with somewhat higher densities, but the Town allows multi-family development only in the Old Town. Sudlersville allows multi-family, townhouse and senior housing only by Special Exception. Queenstown allows apartments



only in the Neighborhood Center and Central Residential portions of Planned Neighborhoods. Church Hill restricts multi-family development to the upper floors of commercial buildings or by Special Exception for senior housing. These zoning provisions limit the opportunities for rental housing where it is most appropriate – in the growth areas equipped with public water and wastewater treatment. Higher allowed densities would make more efficient use of land and infrastructure. Centreville made progress with designation of a large amount of mixed-use development with housing densities of 8 to 10 units per acre. Templeville’s Neighborhood Conservation District allows both single-family and small multi-family buildings.

Most allow accessory apartments in owner-occupied houses, and some allow accessory residential structures under certain conditions.

Parking requirements are typically two spaces per single-family or duplex unit. Most require one off-street parking space per accessory apartment, though Queenstown limits that requirement to situations where on-street parking is not adequate. Town requirements for 1.5 spaces per multi-family unit better reflect the rates of car ownership among renter households than the two spaces per unit required in many County zoning districts.

**Table B-4. Key Housing Provisions of Towns' Comprehensive Plans and Zoning Codes**

Topic/Jurisdiction	Barclay	Centreville	Church Hill
<b>Overall Vision</b>	Remain a village, an attractive rural community	Promote land use pattern consistent with a traditional small town. Encourage quality development and redevelopment. Preserve and enhance an optimum quality of life and health	Thriving community where residents can live out all stages of life within a rural setting of farmland and natural areas. Control sprawl on land outside the Town's borders
<b>Housing Vision</b>	Growth and development consistent with scale of existing development	Affordable housing should be part of the housing spectrum and is needed in greater quantity in Centreville	Community character district with design guidelines
		Mixed-use development should include apartments, townhouses and small-lot single-family detached with 8 to 10 units/acre	A range of housing densities, types and sizes for citizens of all ages and incomes
		Planned Unit Development should include a variety of housing types, including single-family, attached houses and apartments at 3.5 units/gross acre	
<b>Public Water</b>	Lack of adequate water	Adequate	None
<b>Public Wastewater Treatment</b>	Lack of adequate sewerage	Central wastewater collection and treatment	Available capacity
<b>Housing Above Commercial Uses</b>		Encourage mixed use in CBD with residential over storefronts	Allowed in Commercial District
<b>Residential Accessory Structures</b>		R-2 - 1 with Special Exception	One per lot - ≤800 sq. ft. Owner must reside there Conditional in Town Residential District
<b>Single-Family Conversions to Multi-Family Use</b>		Allowed. Boardinghouse allowed as Special Exception	Boardinghouse as Special Exception in Town Residential and Office Professional Districts

<b>Table B-4. Key Housing Provisions of Towns' Comprehensive Plans and Zoning Codes (Continued)</b>			
<b>Topic/Jurisdiction</b>	<b>Barclay</b>	<b>Centreville</b>	<b>Church Hill</b>
<b>Accessory Apartments</b>	Allowed in single-family units where owner lives with Public Health approval	Allowed in single-family units where owner lives	Permitted
<b>Manufactured Housing</b>	Not allowed	Mobile home park >5 acres	Not allowed
<b>Multi-Family Zoning</b>	Special Exception in Town Center District	3% of land "The Town should consider allowing higher densities"	Only over commercial in Commercial District Senior housing by Special Exception
<b>Minimum Lot Size</b> <b>Single-Family</b> <b>Multi-Family</b> <b>Apartments</b>	Single-Family - 7,500 sq. ft. Duplexes - 7,500 sq. ft.	R-1 - 15,000 sq. ft. R-2 - 8,000 sq. ft. R-3 - 7,000 sq. ft. Duplex - 5,000 sq. ft. Townhouse - 1,800 sq. ft.	R-SF - 14,500 sq. ft. R-1 - 10,000 sq. ft. R-2 - 10,000 sq. ft.
<b>Maximum Residential Density</b> <b>Single-Family</b> <b>Multi-Family</b> <b>Apartments</b>	Single-Family - 6 units/acre Duplexes - 4 duplexes/acre	R-1 - 3 units/acre R-2 - 5 units/acre R-3 - 6 units/acre Duplex - 6 units/acre Townhouse - 8 units/acre Apartments - 8 units/acre	CMP recommended high-density residential - $\leq 8$ units/acre for senior housing
<b>Parking</b>	Single-Family - 2 spaces/unit Duplex - 2 spaces/unit	Accessory apartment - 1 space + 2 for house	Single-family - 2 spaces Duplex - 2 spaces/unit Senior housing - 1 space/unit Accessory apartment - 1 space/650 s.f.
<b>Traditional Neighborhood Development</b>		$\geq 40$ acres about 3.5 units/acre Mix of residential types	
<b>Development Fees</b>			

<b>Table B-4. Key Housing Provisions of Towns' Comprehensive Plans and Zoning Codes (Continued)</b>			
<b>Topic</b>	<b>Millington</b>	<b>Queenstown</b>	<b>Sudlersville</b>
<b>Overall Vision</b>	Preserve the historic small-town atmosphere and enhance the qualities that make the town a desirable place to live and work	Discourage inefficient use of land planned for development	New development timed to be compatible with capital funding for sewer, water, transportation and community services. Limit new population growth to $\leq 15\%$ per year, Annexed 550 acres for development since 2000
<b>Housing Vision</b>	Protect existing residential neighborhoods from incompatible uses	Promote appropriate infill and redevelopment	New development should be compatible with the character of the Town
	Safe, decent and affordable housing for Town residents	Encourage mixed-use development with variety of housing types	Strive to provide its "fair share" of affordable housing opportunities in the region
	Encourage and facilitate infill and redevelopment		Promote affordability with flexible zoning, zoning incentives and facilitating accessory housing in certain neighborhoods
<b>Public Water</b>	Available capacity	Available capacity	Available capacity
<b>Public Wastewater Treatment</b>	Available capacity. Needs a plan for failing septic tanks	Available capacity	Available capacity
<b>Housing Above Commercial Uses</b>	Allowed in Town Center District and Planned Neighborhood District	Permitted in PN-Neighborhood Center Area	
<b>Residential Accessory Structures</b>		Allowed in PN-Single-Family Residential and Central Residential Areas. $\leq 1$ unit/single-family lot $\leq 800$ sq. ft. or 50% of principal unit size	$\leq 1$ per lot on lots of $\leq 10,000$ sq. ft. $\geq 1$ off-street parking space Owner must reside on the property 750 to 1,000 gross floor area
<b>Single-Family Conversions to Multi-Family Use</b>	Not allowed		

<b>Table B-4. Key Housing Provisions of Towns' Comprehensive Plans and Zoning Codes (Continued)</b>			
<b>Topic</b>	<b>Millington</b>	<b>Queenstown</b>	<b>Sudlersville</b>
<b>Accessory Apartments</b>	With Special Exception with conditions in R-1	Allowed	
<b>Manufactured Housing</b>			
<b>Multi-Family Zoning</b>	Allowed in Old Town	Apartments only in PN-Neighborhood Center and Central Residential Areas.	Multi-family, townhouse and senior housing by Special Exception. Permitted use in Planned Neighborhood
<b>Minimum Lot Size</b> <b>Single-Family</b> <b>Multi-Family</b> <b>Apartments</b>	Single-Family - 8,000 to 10,000 sq. ft. Duplex - 4,000 sq. ft. per unit 4+ Family - 3,500 sq. ft. per unit Townhouse - 2,000 sq. ft.		5,000 sq. ft.
<b>Maximum Residential Density</b> <b>Single-Family</b> <b>Multi-Family</b> <b>Apartments</b>	Planned Neighborhood Development - 3.5-6 units/net tract acre	Planned Neighborhood Development - 3.5-6 units/net tract acre, must include at least 3 housing types	Average density 3.5 units/acre. Planned Neighborhood District: 3.5 to 6 units/acre, must include at least 3 housing types
<b>Parking</b>	Single-family - 2 spaces Duplex or triplex - 2 spaces/unit Multi-family - 1.5 spaces/unit	Single-family - 2 spaces Multi-family - 1.5 spaces/unit Apartments - 1.5 spaces for 1 bedroom; 2 spaces for 2+ bedrooms Accessory unit - off-street parking not required if on-street parking is adequate	2 spaces per unit except 1.5 spaces per accessory apartment
<b>Traditional Neighborhood Development</b>			
<b>Development Fees</b>		Impact fees for schools, fire service, parks and recreation	

<b>Table B-4. Key Housing Provisions of Towns' Comprehensive Plans and Zoning Codes (Continued)</b>	
<b>Topic</b>	<b>Templeville</b>
<b>Overall Vision</b>	Preserve and enhance the village character
<b>Housing Vision</b>	Provide diversity in land-use for all citizens
	Discourage large-lot residential sprawl
	Seek financial support to improve housing
<b>Public Water</b>	None
<b>Public Wastewater Treatment</b>	None
<b>Housing Above Commercial Uses</b>	
<b>Residential Accessory Structures</b>	
<b>Single-Family Conversions to Multi-Family Use</b>	

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