

While this bill is an excellent idea and I am very eager to implement it in my projects, I have a few important concerns about the bill as written.

1) It appears that DPZ is looking at this as primarily a single-story project based on the presented drawings.

However, I contend that a single-story structure is an inefficient use of land and creates more SWM burden by increasing impervious surfaces. I think the optimum cottage structure should be a narrow 16' x 32' or 512 sq ft footprint. As a 2-story structure, it would be 1,024 total sq ft plus a possible basement. There will be a master bedroom on the main floor and 2 bedrooms upstairs for family visits.

Advantages of a 2-story home:

- 1) More efficient use of land to permit more amenity open space.
- 2) The roof area will be 512 sq ft with a 16' x 32' structure instead of 900 sq ft for a 30' x 30' single-story structure. So less SWM.
- 3) Cheaper construction cost by using standard 8' lumber.

The 20' max height to the middle of the roofline stated in the bill is a bit too tight for a 2-story home. It would force an architect to use a cheaper-looking, flatter roof of a 4-in-12 pitch.

The most important concern is the ZRA requiring a DAP presentation. In my experience, a DAP presentation is a long, drawn-out, and expensive process. ~~It wastes time and money.~~ If a property owner has a half-acre lot and wants to do the four-cottage minimum as required, the DAP requirement would add about \$10,000 in unnecessary cost per lot. Most homeowners are not equipped to handle the DAP hearings.

Also, there is absolutely no neighborhood that will willingly allow/accept low-cost \$250,000 cluster cottages in a neighborhood of half-million-dollar-plus homes. The NIMBY concept will prevail, and every DAP hearing will become a battleground of neighbors vs. homeowner. To say that the developer/homeowner should plan low-cost cluster homes as a fill-in and be compatible with the neighborhood is a fallacy and a pipe dream. ~~It is self-contradictory.~~

If the council seriously wants to pursue this ZRA and for real provide affordable housing,

- A) Remove DAP hearings. A planning board hearing and neighborhood meeting should be more than sufficient
- B) Add a provision that ZRA 224 supersedes all neighborhood and all HOA restrictions.
- C) Change 20' height to 22" max height. There is nothing to lose by doing it.

Barry Mehta

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Hello council members. My name is Fran LoPresti and I live in Columbia, MD. Finally! A new housing type for seniors. This is actually exciting. The Age Friendly Housing Workgroup specifically recommended additional housing types for the Howard County aging population such as cottage clusters, triplexes, quadplexes, and ADUs starting in 2021. That same recommendation was made in the HoCoByDesign project, Howard County's General Plan. In both recommendations it was touted as a way to provide the missing middle housing that is so desperately needed for seniors. Not every senior can afford an expensive 2 story house in a senior community with generous amenities or to enter into a lifelong contract to enter a continuing care retirement community. Many seniors find it difficult to live in apartments with many people on all sides. There are a lot of seniors in homes now that would love to downsize to a cottage cluster. They can live on their own in a home without noise from above and without all the amenities that the other options often offer. This design encourages a community of seniors within a community of people of all ages. Seniors do want cottage clusters developed throughout the county so that they can reside near their familiar neighborhoods. The size of these communities makes it perfect for infill and as part of redevelopment.

I do have a few suggestions. First, I looked at the average size of a 2-bedroom apartment in Howard County and it is between 900 and 1200 square feet. Let's raise the limit to 1200 square feet so there can be a mix in each cluster. Second, the bill references using universal design concepts. The county's guidelines are more than 20 years old and the Age Friendly work group developed an updated set. I would not want to see these cottage clusters built based on those old guidelines. An effort should be made to review that proposal and develop a new set of guidelines. Third, I do not see how this zoning change includes Columbia and it must include Columbia. I did bring this up with DPZ but have not heard back on this issue. Perhaps this can get clarified at the work session. I am in favor of these small developments in Columbia.

Look at the R-SC zoning and accessory versus supplemental regulations in section 128.



Howard County Council Public Hearing

May 18, 2026

Council Bill 25-2026/ZRA 224: Cottage Clusters

The Housing Affordability Coalition wholeheartedly supports the County moving forward with the concept of cottage clusters. Amending the zoning regulations to allow for age-restricted cottage clusters is a good place to begin using this missing middle housing type that in the future could also serve as affordable rental and/or ownership housing for young couples seeking starter homes, public servants and people with disabilities.

We are pleased to see that the zoning amendment reflects the Planning Board's recommendation to reduce the first-proposed 50-foot setbacks to 25 feet, which will help optimize use of the 10 or fewer acre parcels to generate a maximum number of dwelling units.

In Section 128.0:R:1 the stated goal is TO ENCOURAGE AGE-RESTRICTED ADULT HOUSING DEVELOPMENTS TO BUILD SMALL TO MEDIUM HOUSING UNITS THAT ALLOW SENIORS TO DOWNSIZE AND ARE AFFORDABLE TO LOW TO MIDDLE INCOME HOUSEHOLDS. To help ensure affordability, the Coalition recommends only basic amenities (common courtyard, pathways, seating and recreation areas) as defined by the ZRA should be included in a cottage cluster project. Or alternatively, increase to 25 percent the proposed 20% MIHU requirement to create a stronger disincentive for a developer seeking to add more expensive amenities such as a gym, sports courts, clubhouse. Such expensive amenities will undermine affordability by driving up rent or purchase prices and condo fees.

Optional Design Project regulations require a presubmission community meeting. There also is opportunity for community input when project plans are presented to the Design Advisory Board and the Planning Board. To further enhance early and transparent communication with surrounding neighborhood residents, the Coalition recommends that the ZRA include a requirement—as suggested in the General Plan—that the Department of Planning and Zoning (DPZ) create a style guide or pattern book that would contribute to public and specific neighborhoods' understanding of how a cottage community could look.

The Coalition also recommends that the final regulation require generation of a specific set of guidelines that builders can aim for and the Design Advisory Panel and Planning Board can use as a benchmark. Such guidelines would make the proposed Optional Design Process even more efficient.

Council members, the Coalition urges your passage of CB 25/ZRA 224, which aligns with the goals and recommendations of the Housing Opportunities Master Plan and HoCo By Design General Plan. Thank you for your consideration of our perspectives.

Respectfully submitted,

Jackie Eng

Coalition Coordinator



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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 Palagy
Vice Chair, HCAR Legislative Committee
Howard County Association of REALTORS®