

Calvert County Offices

- **CALVERT COUNTY HEALTH DEPARTMENT**
Calvert County Services Plaza, Suite 100
150 Main Street, Prince Frederick, MD 20678
410-535-3922
- **WATER AND SEWERAGE DIVISION**
Calvert County Services Plaza, Suite 205
Prince Frederick, MD 20678
410-535-1600, ext. 2554
- **DEPARTMENT OF PLANNING AND ZONING**
Calvert County Services Plaza, Suite 304
Prince Frederick, MD 20678
410-535-2348
- **CALVERT SOIL CONSERVATION SERVICE**
P.O. Box 657, Kaine Bldg., Duke Street, Suite 106
Prince Frederick, MD 20678
410-535-1521
- **DIVISION OF INSPECTION AND PERMITS**
Calvert County Services Plaza, Suite 201
Prince Frederick, MD 20678
410-535-2155

Town Centers and Communities

THE DIVISION OF INSPECTION AND PERMITS REQUIRES APPROVAL FROM ALL TOWN CENTERS AND THE FOLLOWING COMMUNITIES PRIOR TO ACCEPTING AN APPLICATION:

- **NORTH BEACH TOWN HALL**
8916 Chesapeake Ave., North Beach MD 20714
301-855-6681
- **CHESAPEAKE BEACH TOWN HALL**
8200 Bayside Road, Chesapeake Beach MD 20732
410-257-2230
- **CHESAPEAKE RANCH ESTATES POA**
395 Clubhouse Drive, Lusby, MD 20657
410-326-3182
- **DRUM POINT PROPERTY OWNERS ASSOCIATION**
P.O. Box 563, 401 Lake Drive, Lusby, MD 20657
410-326-6496
- **WHITE SANDS CIVIC ASSOCIATION**
P.O. Box 57, 8306 Swallow Lane, Lusby, MD 20657
410-586-8201

Housing for All Calvert (HFAC)

Housing for All Calvert (HFAC) is a coalition of faith communities, non-profit organizations, businesses, and concerned citizens who are working together to assure more affordable housing for all Calvert County residents

Visit HFAC on-line for more information:
www.housingforallcalvert.org

HOUSING FOR ALL CALVERT
P.O. Box 95, Prince Frederick, MD 20678
Tel: 410-257-6306

Local Lenders and Builders

THE FOLLOWING LENDERS HAVE OFFERED TO FINANCE ACCESSORY APARTMENTS:

- **MERCANTILE SOUTHERN MARYLAND BANK**
Cathy Thompson, Prince Frederick, 410-286-5992
- **COMMUNITY BANK OF TRI-COUNTY**
James Burke, Sr., Vice President, Prince Frederick, 410-535-2265
- **MARYLAND BANK AND TRUST COMPANY**
Marshall Gibson, Vice President, Prince Frederick, 410-414-3300
- **PATRIOT NATIONAL MORTGAGE COMPANY**
David Cole, President, Prince Frederick, 410-414-9057

THE FOLLOWING CONTRACTORS ARE INTERESTED IN BUILDING ACCESSORY APARTMENTS:

- **HOMES AMERICA**
Dave & Cheryl Ritchie, Huntingtown, 410-535-5200 or 301-855-4663
- **MALLARD HOMES, LLC,**
Monty Parks, St. Leonard, 410-586-3729
- **WEEMS CUSTOM BUILDING, INC.**
Dale or Lauren Weems, Prince Frederick, 410-257-3643
- **SORGO CONSTRUCTION, LLC**
William J. Sorber, Owner, Lusby, 410-586-8064

There are many lenders and builders interested in your business. You should always shop around vigorously and see what other lenders and builders have to offer, before you select a lender and builder.

Adding An Accessory Apartment

Adding An Accessory Apartment To A House Provides Opportunities For Homeowners And Renters

A Guide Provided to Calvert County Residents by

HFAC



Housing for All Calvert

This guide is intended to provide the homeowner with an overview of the steps involved in building an accessory apartment and to make information available. Most homeowners will select a builder, who will apply for the permit for them. This pamphlet explains the process.

What is An Accessory Apartment?

Calvert County, Planning and Zoning has made it easier to give homeowners and businesses the opportunity to add an apartment to their house. This pamphlet was created using the county's revised guidelines (May 1, 2006).

ACCESSORY APARTMENT means:

- an apartment that is contained within the dwelling, an addition or wing, and that shall contain no more than 40 percent of the total square footage of the building (unless the apartment is in the basement of the dwelling, in which case it can consist of the entire basement)
- or a building that is subordinate to the single family dwelling, no further away than 100 feet from the single dwelling, and no larger than 900 square feet, including enclosed porches

The accessory unit includes all the amenities needed for independent living; including:

- bedrooms
- kitchen or food preparation area
- bathroom facilities.

The law permits homeowners in most Zoning Districts (with the exception that in the I-1 and EC Districts, accessory apartments shall only be permitted on properties on which a house existed as of May 1, 2006 unless the house and property are constructed on an approved family conveyance lot); if you live in the critical area certain additional conditions need to be met; but in every case:

- only one accessory unit and only one kitchen are allowed;
- one of the units on the property has to be owner occupied;
- at least two off-street parking spaces shall be available;
- the accessory apartment shall be located within the building restriction lines required for the principal dwelling;
- the owner needs to receive Health Department approval (with the exception of residents of Chesapeake Beach and North Beach) before applying for a building permit;
- houses built prior to 1978 need to check on lead based paint.

Check if your Homeowners Association requires approval prior to applying for a building permit. Chesapeake Beach and North Beach residents need to apply to their Town Hall; some variations apply.

Why Add an Accessory Apartment to Your House?

Adding an accessory apartment could bring many benefits to you and Calvert County, for example:

- Housing for a family member or elderly parent, who otherwise could not live independently
- Extra income to you and your family if you rent the unit
- Help with your mortgage payment
- Allows you to share your home with someone else but keep your privacy and theirs
- Increase security by having somebody else on the property
- Increase the value of your property
- Increase rental housing in Calvert County
- Increase the supply of housing without using up more land

Responsibilities of Being a Landlord

LANDLORD – TENANT LAW

Maryland Landlord - Tenant Law applies to rental of all apartments including Accessory Apartments. It includes things like leases, deposits, rent, privacy, tenant obligation, habitability, and evictions. As landlord you should become familiar with the rights and obligations provided under the law.

CUSTOMER ASSISTANCE GUIDES

The following guides are available from the Calvert County Department of Planning and Zoning:

- *Accessory Apartment Regulations*
- Procedures for Obtaining a Building Permit Accessory Structure and Addition
- Grading Permit Exemption Procedures
- Fees
- Permit Requirements for Construction in the Floodplain
- Summary of Critical Area Regulation
- Guidelines used by Calvert Soil Conservation District for Erosion and Sediment Control Plan Reviews

Calvert County Permits

DRINKING WATER AND WASTEWATER

Any new Accessory Apartment construction requires a Health Department Permit. Any increase in bedrooms requires adequate water and wastewater capacity. Start your building process by bringing a proposal and drawing to the Health Department. There is no fee. They will tell you if anything is required to go ahead with your plan. Only if you need to expand your septic or well you will need an application form, which you need to file with a fee.

CALVERT COUNTY PERMITS

After receiving approval from the Health Department and, if required, from the Homeowners Association/Town Center Architectural Committee, your application needs to be submitted to the Calvert County Division of Inspections and Permits.

Applications generally take 2-3 weeks. **FAST TRACK** is available on Wednesdays between 9:30 A.M. and 2:00 P.M. You can get a permit the same day provided that Inspection and Permits receives a complete application, including Health Department and Community approval (not applicable for projects located in critical area or floodplain.)

The following information must be submitted:

- Application for Building Permit
- Application for Health Department approval
- Community Approval (if applicable)
- A Grading Permit or Grading Exemption Application; (most applications will only require a Grading Permit Exemption Application since the disturbed area will be less than 5,000 square feet.)
- A plat or sketch of the property with the proposed structure.
- If applicable, information and procedures for Chesapeake Bay Critical Area.
- If applicable, permit requirements for constructing in the floodplain.
- If applicable, Board of Appeals approval decision and plat/drawing

The forms are available at the Calvert County Web site at: www.co.cal.md.us/residents/building/howtoguide/default.asp (Check for Accessory Apartment and Grading Exemption Guides) or in person from Department of Planning & Zoning.

- Most Fees are due prior to the issue of a permit.