



Jan. 13th

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LOWER EASTERN SHORE ACTIVITY

Good Afternoon Everyone,

Hello Everyone,

Below are some updates on existing issues for the Lower Shore. I spent today catching up on some of these issues as they've started back up since the New Year started.

Check out the CAR R-1 Advocacy page. We're using this as a resource center for the public to track the ordinance, verify if their property is in R-1, and allow them to fill out our questionnaire so that we can better understand this issue. Kim did an amazing job putting this together!

Facebook advertisements directing users to the CAR Advocacy page should be live. Our direct mailers will follow next week.

The link to our R-1 resource page can be found here:

<https://www.coastalrealtors.org/2025/01/19/58566/>

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R-1 UPDATE

Current Status:

The rental changes are three separate ordinances.

the first was rejected by the mayor and council and dealt with the ban on short term rentals, the sunset of existing licenses, and the halting of new licenses. The Mayor and Council will review new ideas for a potential addressing length of stay at the next work session

The second deals includes the “three strikes” enforcement, requiring a “dedicated local person”, and capping R-1 occupancy at 2 people per bedroom plus two, not including children ten and under.

The last is a redefinition of “family”.

The second and third ordinances were read for the first time on Tuesday the 22nd and have both been passed to second reading.

Next Meeting:

OCMD: Tuesday, 1/28: Mayor and Council Work Session

Worcester County: Commissioners: Tuesday, 2/4/2025.

Berlin: Mayor and Council, Monday 1/27/2025



WINDMILL UPDATE

Ocean City is joining Worcester County's "anti-wind" PR campaign by agreeing to contribute \$100,000 to these efforts.

This comes a couple of weeks after the county has agreed to purchase the West Ocean City properties which will serve as a staging ground for offshore wind construction. That is the first step toward using eminent domain to acquire those properties, preventing U.S. Wind from using them, and stalling this project.

[Click here to view Worcester County's latest update on their efforts in West Ocean City.](#)

Sussex County also denied a permit to U.S. Wind for a location to use for power storage.

[View an article related to this decision here.](#)

An Executive Order was signed January 20th halting the permitting of new offshore wind projects and is effective January 21st. This does not impact existing leasing areas (which would include the 114 turbines off OCMD's coast), but the executive order did express the White House's plans to stop those existing leases.

In reference to existing projects and leases, the Executive Order states this, "Nothing in this withdrawal affects rights under existing leases in the withdrawn areas. With respect to such existing leases, the Secretary of the Interior, in consultation with the Attorney General as needed, shall conduct a comprehensive review of the ecological, economic, and environmental necessity of terminating or amending any existing wind energy leases, identifying any legal bases for such removal, and submit a report with recommendations to the President, through the Assistant to the President for Economic Policy."

[Please click here to view the Executive Order as written and signed.](#)

MDE is accepting public comment on the Ocean City wind project until March 17th and comments can be sent to shannon.heafey@maryland.gov.



SALISBURY

Density Changes:

Salisbury Council voted 4-1 to approved the doubling of density from 40 to 80 units per acre in the downtown Central Business District.

This was vetoed by Salisbury's Mayor who stressed his concerns over the impact this would have on the downtown area.

However, the Council can override this veto with a supermajority vote.

Comprehensive Plan:

Every Tuesday this February, the City of Salisbury will have public comment on their draft of their next comprehensive plan. These comments will be held at the City of Salisbury Headquarters, 115 S Division St., Salisbury, MD 21801.

The dates for these public hearings will be every Tuesday during the month of February at 6PM.

Comments and feedback regarding this comprehensive plan can be submitted using this link:

<https://survey123.arcgis.com/share/ca29fac4469046caa5d802334d531b5c>

Next Meetings:

Salisbury: Work and Legislative Session, 1/27/2025

Wicomico Council: Regular Meeting, 2/4/2025



Wicomico County

PERFORMING ARTS CENTER

\$2 million in state funding was approved for the Salisbury Performing Arts Center. This amount was originally for \$1 million for FY25, but was recently doubled to the \$2 million we see today.

The Performing Arts Center will go where the Wicomico County Public Library in downtown Salisbury is and is slated to begin construction in 2026.



SOMERSET COUNTY UPDATE

Crisfield:

The town has a new Building Inspector, Peterallen Hershel. He was introduced as the new building inspector on January 22nd during the town council meeting.

Next Meetings:

Somerset: Council Meeting, January 28th.

Princess Anne: Legislative Meeting, February 3rd.

GENERAL ASSEMBLY PRESENTATION

The Environment and Transportation heard a presentation on homeowners insurance for the State. Mayor Meehan made the trip to Annapolis to speak on the matter and shared the issues our Coastal Area homeowners, particularly mobile home owners, are facing as it relates to affordability and availability of insurance.

This is a briefing which tries to give the Committee an overview of the issue. I'm attaching the full meeting document which has the presentation given to the Committee and written testimony from Mayor Meehan, Commissioner Bertino, and members of the insurance industry. Mayor Meehan expressed that to receive a mortgage, one must be insured for the replacement value of the home. However, policies are not being written for the full replacement value and homeowners may not have the resources to cover costs of repair independently.

MIA's speaker said that most companies (of the 29 insurance companies that were given a survey from MIA) will not insure homes within 500 feet to 5 miles of a coastline, and the Eastern Shore is most impacted by this.

To summarize the briefing:

1. The Maryland Insurance Administration issues licenses, approves forms, takes consumer and provider complaints, and investigates insurance fraud among other things.
2. MIA regulated policies include renter, condo, and mobile home / manufactured home.
3. Climate change is a large driver for this lack of coverage for mobile homes.
4. Key conclusions of the report:
 - a. There is a correlation between rising non-renewal rates (decreasing availability) and rising premiums (decreasing affordability).
 - b. Counties/states that are most exposed to climate-related risks, such as wildfires (e.g, CA) or hurricanes (e.g., FL and LA), have the highest non-renewal rates.
 - c. Relatively high non-renewal rates in Southern New England, the Carolinas, New Mexico and certain counties in the Northern Rockies, Oklahoma, and Hawaii suggest that the full scope of climate related effects (e.g., hurricanes, severe convective storms, hail, extreme precipitation, and sea level rise) contribute to destabilization in insurance markets.

GENERAL ASSEMBLY PRESENTATION

MIA linked a few resources for consumers. You can find those below:

- Consumer Guide to Homeowners Insurance
<https://insurance.maryland.gov/Consumer/Documents/publications/homeownersinsguide.pdf>
- Tips on shopping for homeowners insurance
<https://insurance.maryland.gov/Consumer/Documents/publications/homeownersshoppingtips.pdf>
- Homeowners & Renters Insurance - A Comparison Guide to Rates (as of August 2024)
<https://insurance.maryland.gov/Consumer/Documents/publicnew/HORateGuide2024.pdf>
- Understanding your Homeowners Declarations Page
<https://insurance.maryland.gov/Consumer/Documents/publications/understandinghodeclarationspage.pdf>
- File and Use: What does it mean and how does it work?
<https://insurance.maryland.gov/Consumer/Documents/publications/ConsumerAdvisory-File-and-Use-WhatDoes-This-Mean-and-How-Does-It-Work.pdf>

[View the full Committee report here.](#)

[View the video of this briefing here.](#)

There is quite a bit of information to digest, so please reach out to me with any questions.

Legislative Session Update

MARYLAND REALTORS EFFORTS

The 2025 Maryland General Assembly is underway!

[Click here to view Maryland REALTORS Advocacy page.](#)

As bills are issued, MR compiles legislation that is relevant to our business. Bills are evaluated by their legislative committee and leadership and given a grade: Support, Oppose, Monitor, or No Position. Support and Oppose are given a level of urgency, one through five, which equates to the amount of advocacy necessary for each.

The link above allows you to follow along as each bill comes with a synopsis, a link to the bill page (which has its bill text and calendar dates for hearings), and MR's position.

Please reach out if you have any questions about the legislation MR is tracking. I follow these closely and will do my best to explain what each bill does.