



Montgomery Planning

03/16/2022

Housing For All

Montgomery County Recent Housing Initiatives



Environmental + Man-Made Constraints

Environmental

Hydrological

- Streams
- Wetland Buffers

Erodible soils

Parks & Biodiversity areas

Agricultural Reserves

Special Protection Areas

Forest Conservation Easements

Man-made

Utility Sites

- Washington Suburban Sanitary Commission
- Transmission Lines

Transportation Infrastructure

- Metrorail
- Rail
- State Roads
- Federal Highways

Government Ownership

Rustic Roads

Historic Preservation

TDR Exhausted

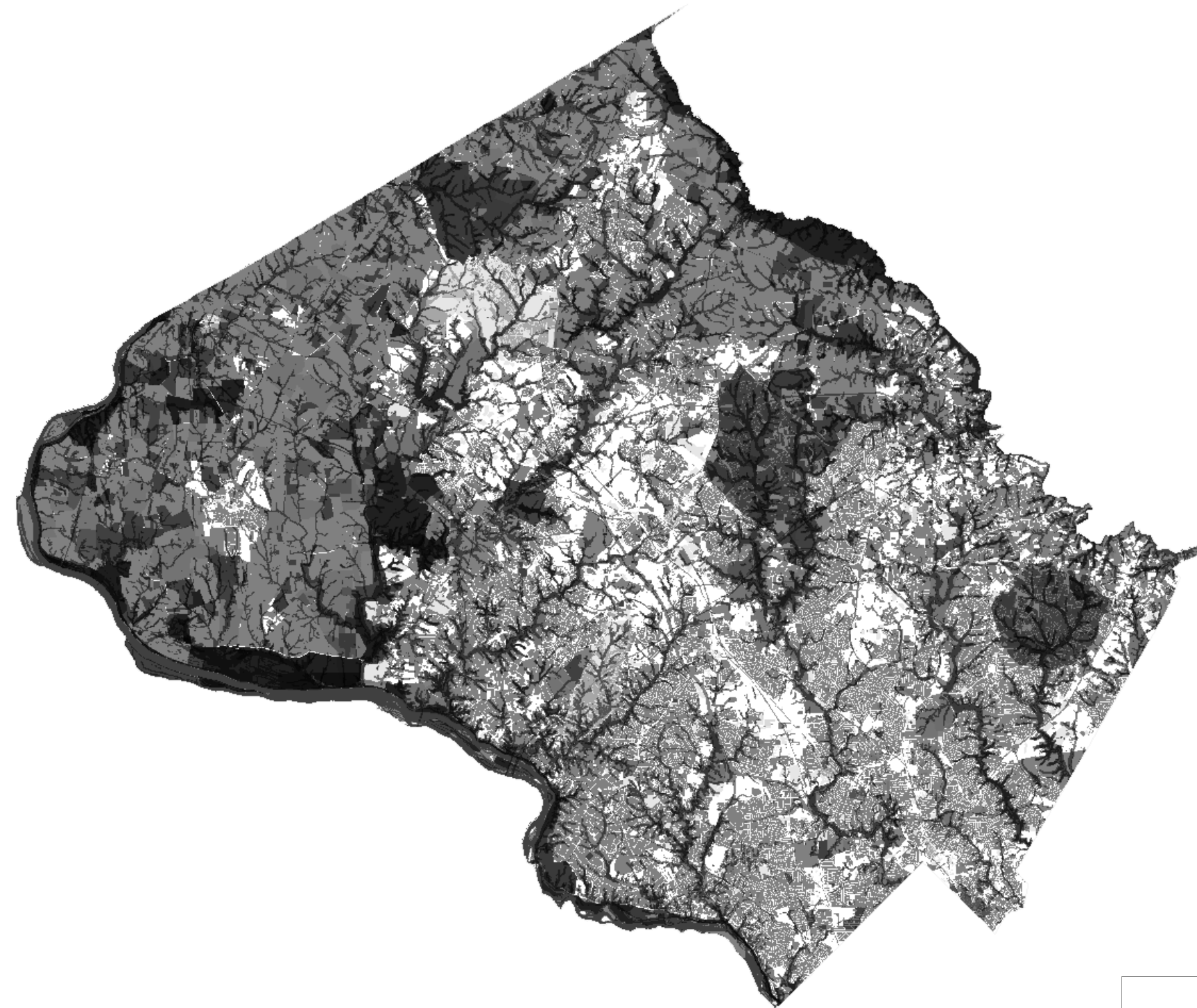
Rock Quarries

Regulated Affordable Housing,

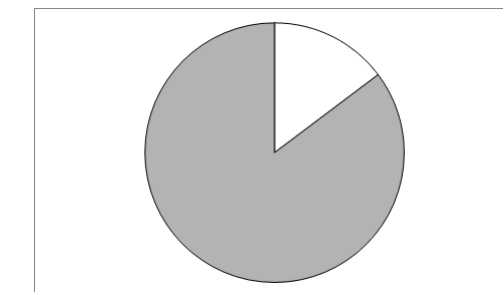
Private Institutional

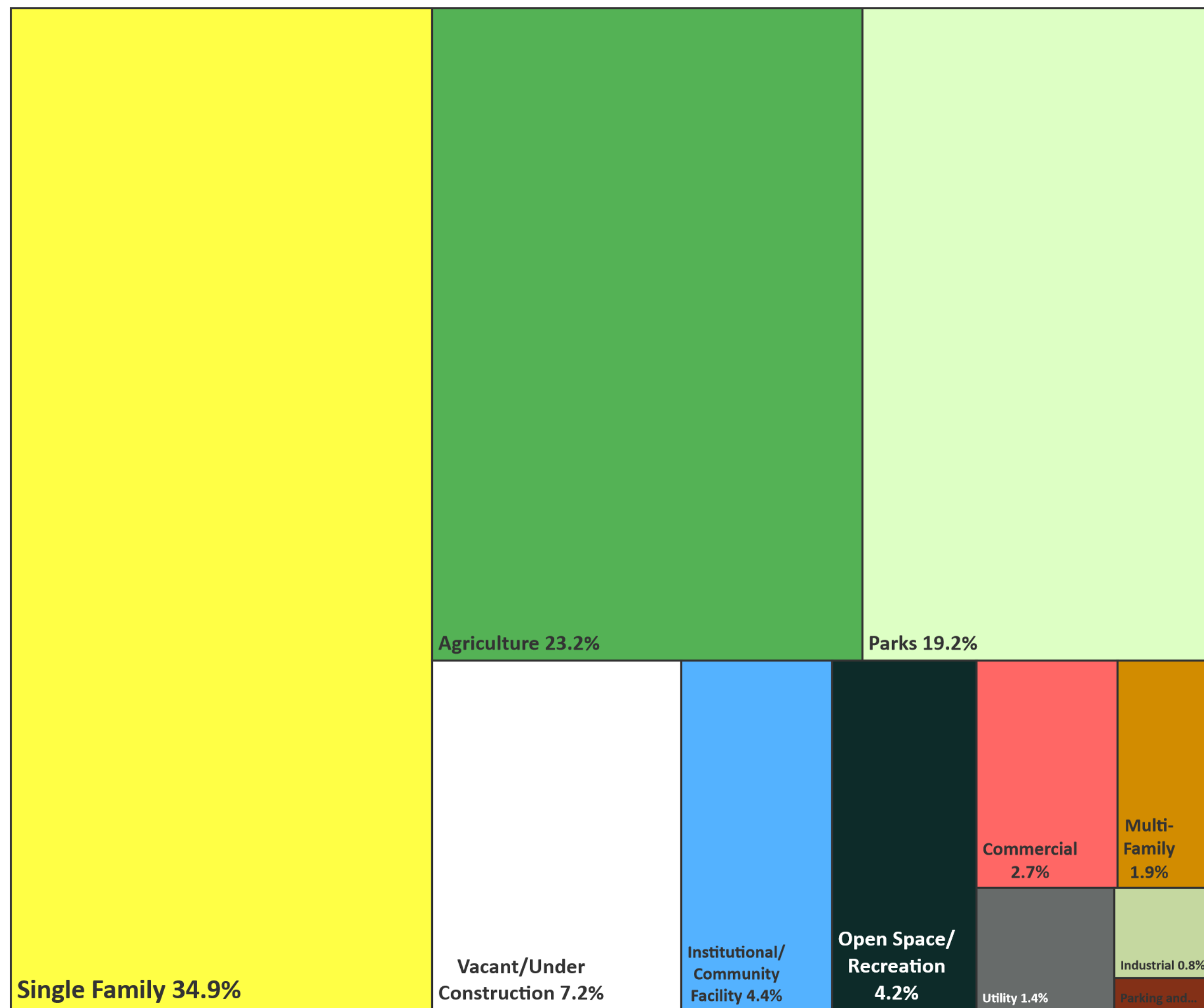
HOA Common Ownership

Single Family Dwellings

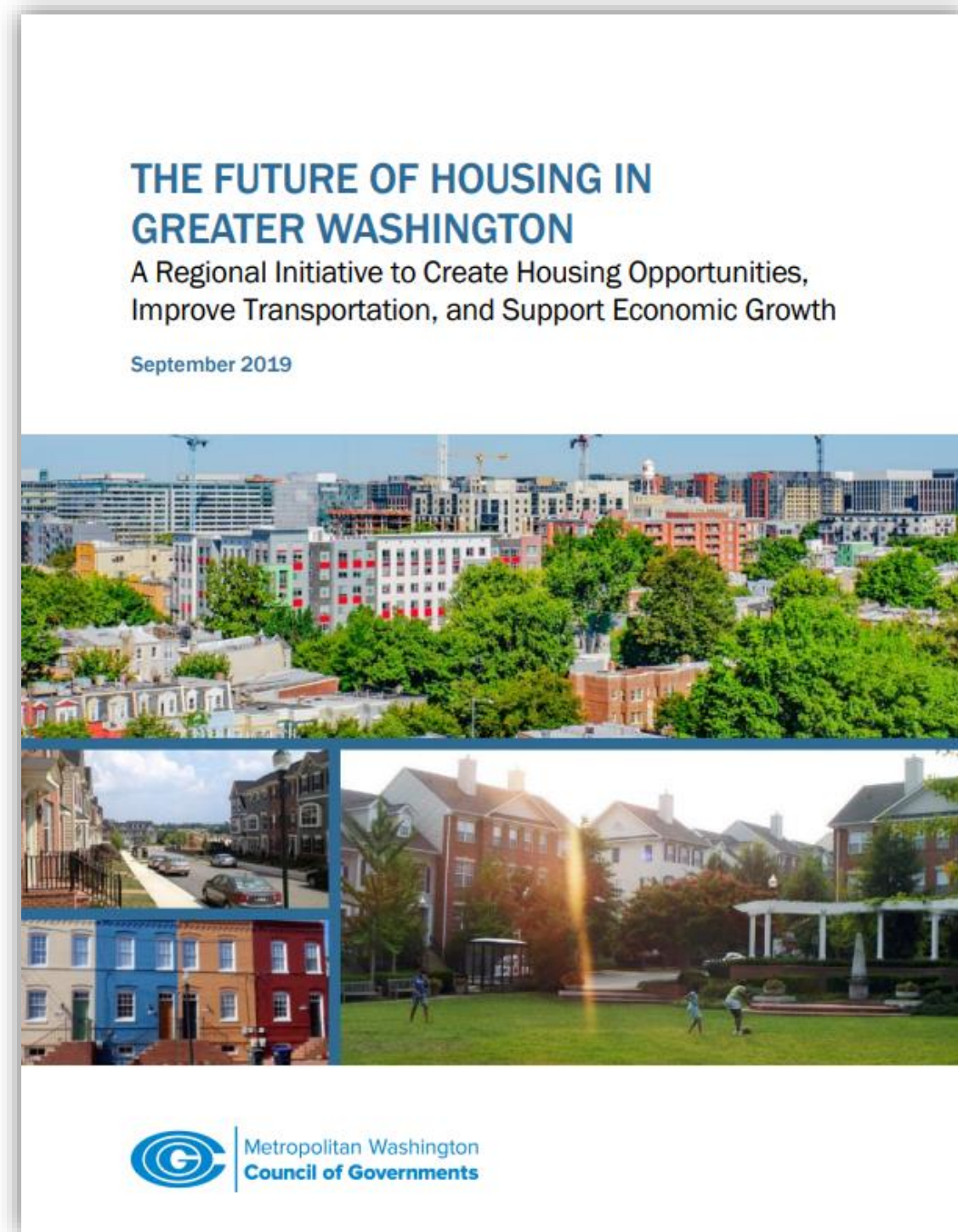


Constrained area = 263,260 Acres 81%
Unconstrained area = 61,059 Acres 19%





COG Regional Housing Initiative



- Collaboration with the Metropolitan Washington Council of Government, including local housing and planning directors, to determine what it would take to increase housing by 75,000 units in the region above current projections
- Calls for 43,000 units in Montgomery County in next 10 years
- 75% near transit; 75% affordable to AMIs below 120%
- Montgomery County Council resolution supporting initiative



Exclusionary Zoning: Its Effect on Racial Discrimination in the Housing Market

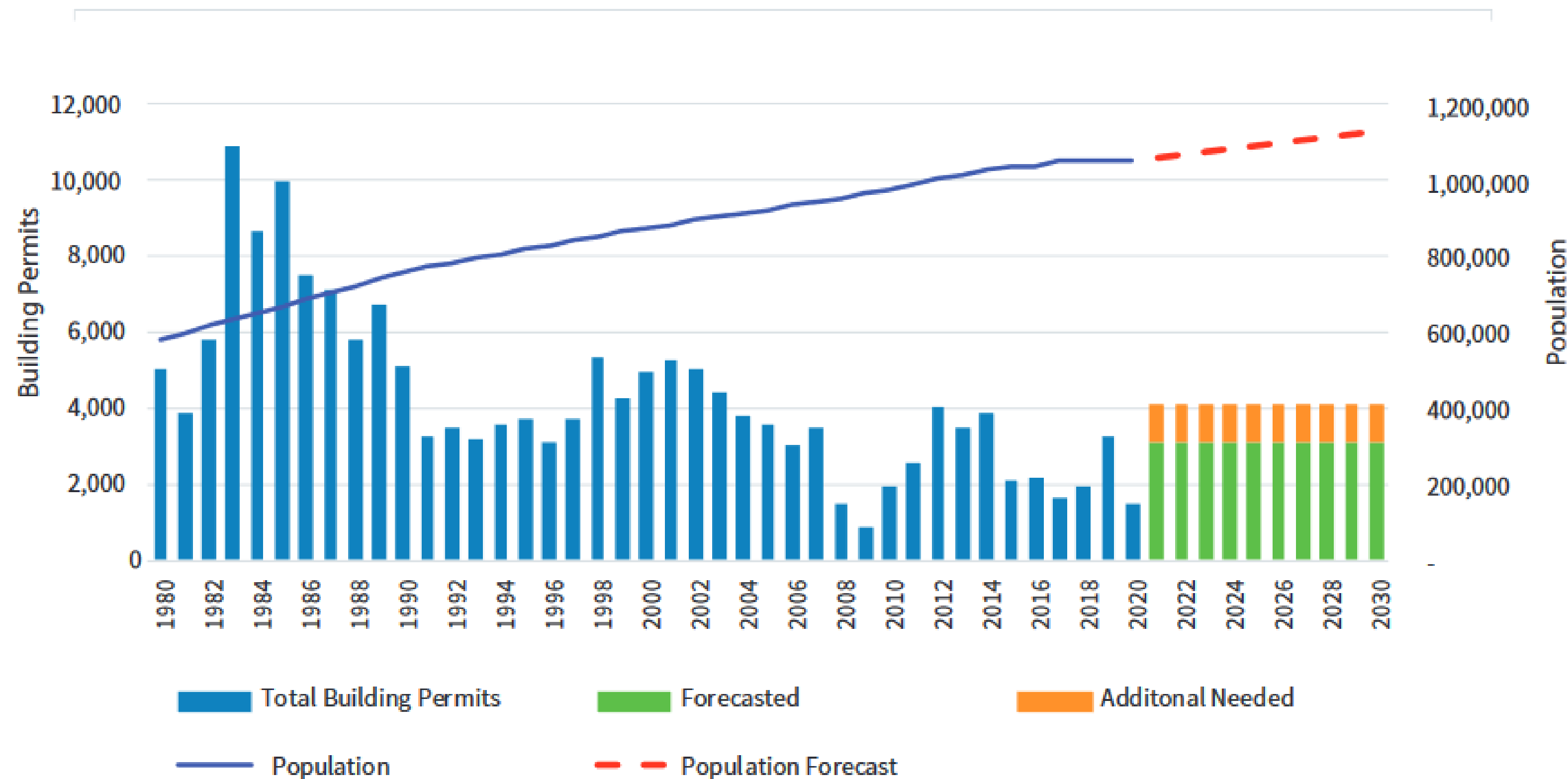
JUNE 17, 2021 • ARTICLES

“Exclusionary zoning laws enact barriers to entry that constrain housing supply, which, all else equal, translate into an equilibrium with more expensive housing and fewer homes being built.”

“Research has connected exclusionary zoning to racial segregation, creating greater disparities in measurable outcomes.”

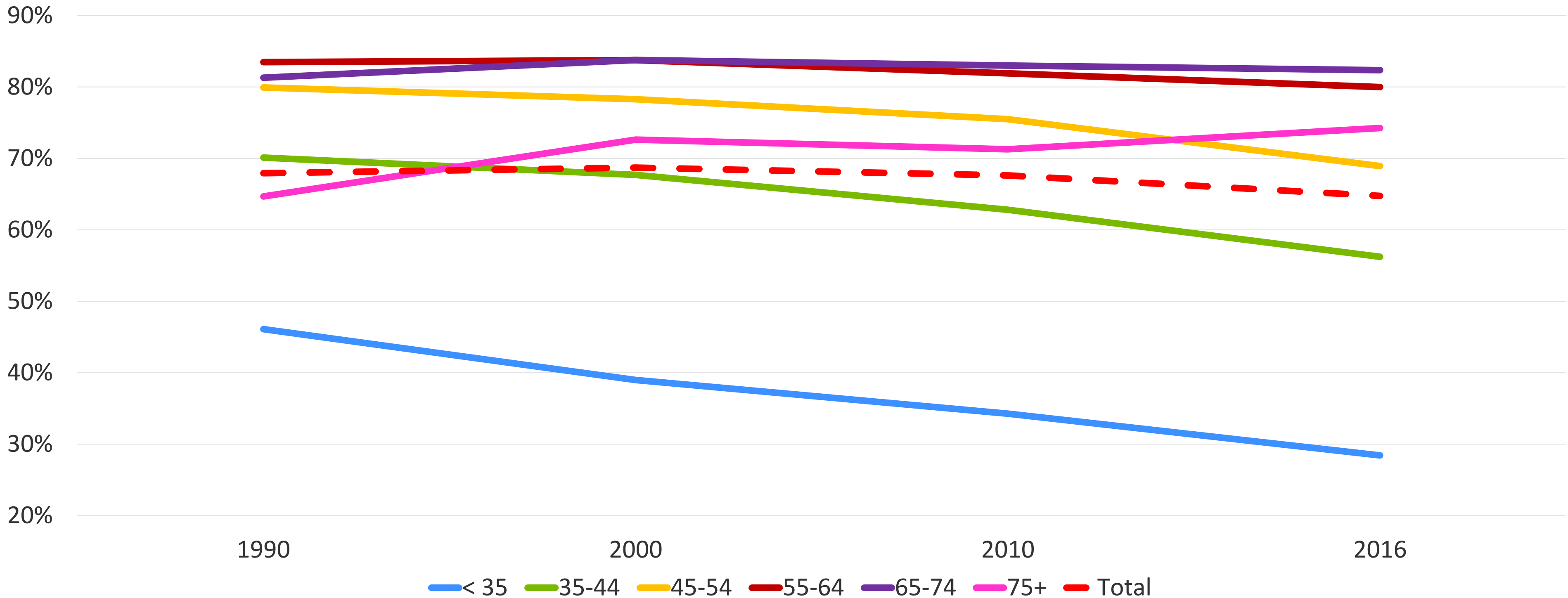
<https://www.whitehouse.gov/cea/blog/2021/06/17/exclusionary-zoning-its-effect-on-racial-discrimination-in-the-housing-market/>

Housing Growth Not Meeting Needs of Growing Population



Decline in Homeownership, Most Dramatic For Households Under 35

Homeownership Rate By Age



How we have defined the problem

- Cost of housing across the county is outpacing inflation and the growth in incomes.
 - Neighborhoods becoming attainable to fewer and fewer households.
- A Tale of Two Equities
 - Growing disparity in wealth between those who already own homes and those who want to own homes.

Our Neighborhoods have become less Attainable and more Exclusive

\$108K

Median Income in 1996
(inflated to 2019 dollars)

Typical 1996 house value (inflated to
2019 dollars) and estimated income
required to afford that house

**Zip Code 20817
Bethesda**

\$665K
\$125K

\$110K

Median Income in 2019

**Zip Code 20852
North Bethesda**

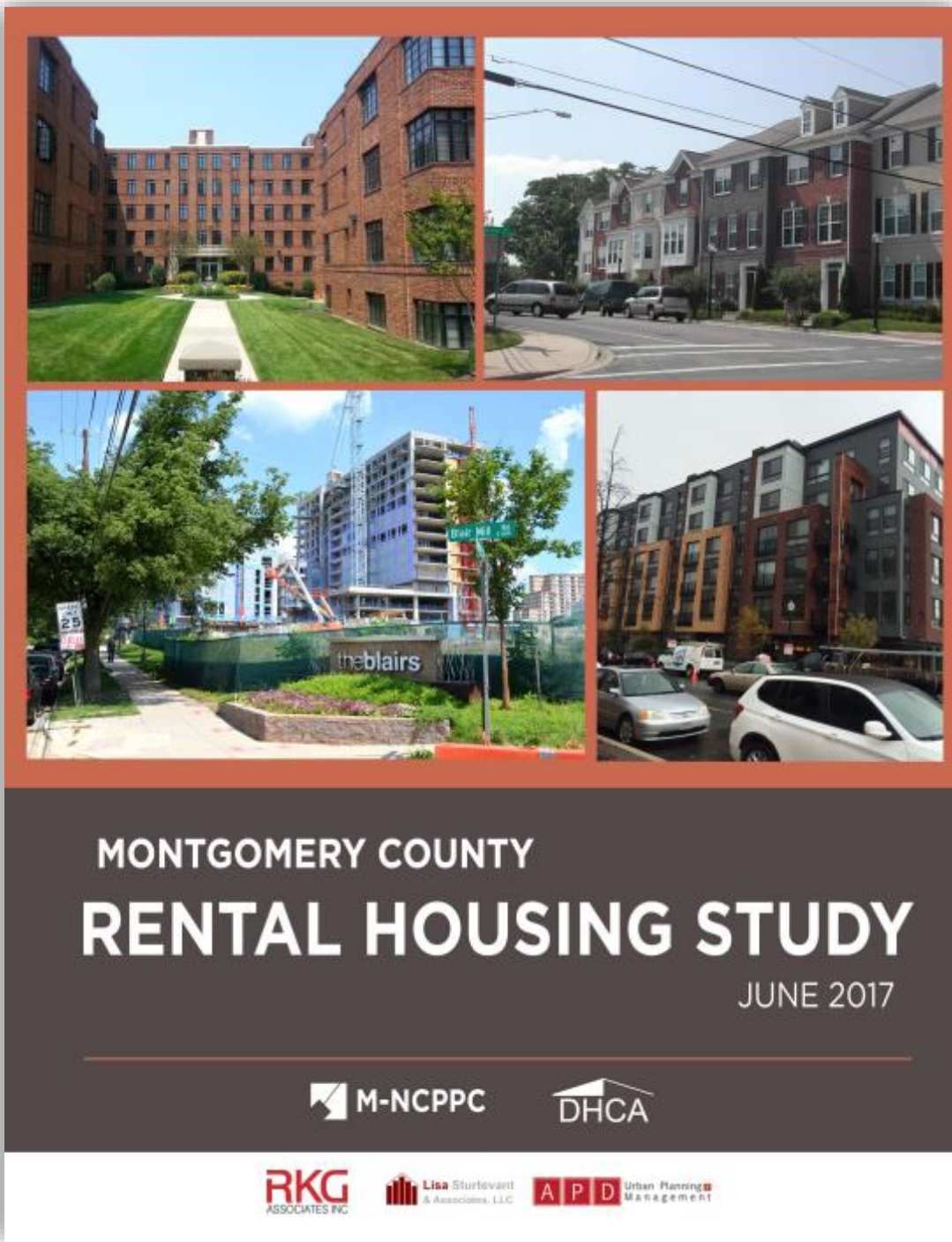
\$415K
\$77K

Assumptions: 4% interest rate, 5% down payment, 30-
year mortgage, escrow/insurance is 20% of primary
principal/interest payment, debt cannot exceed 35% of
income, borrower has no additional debt

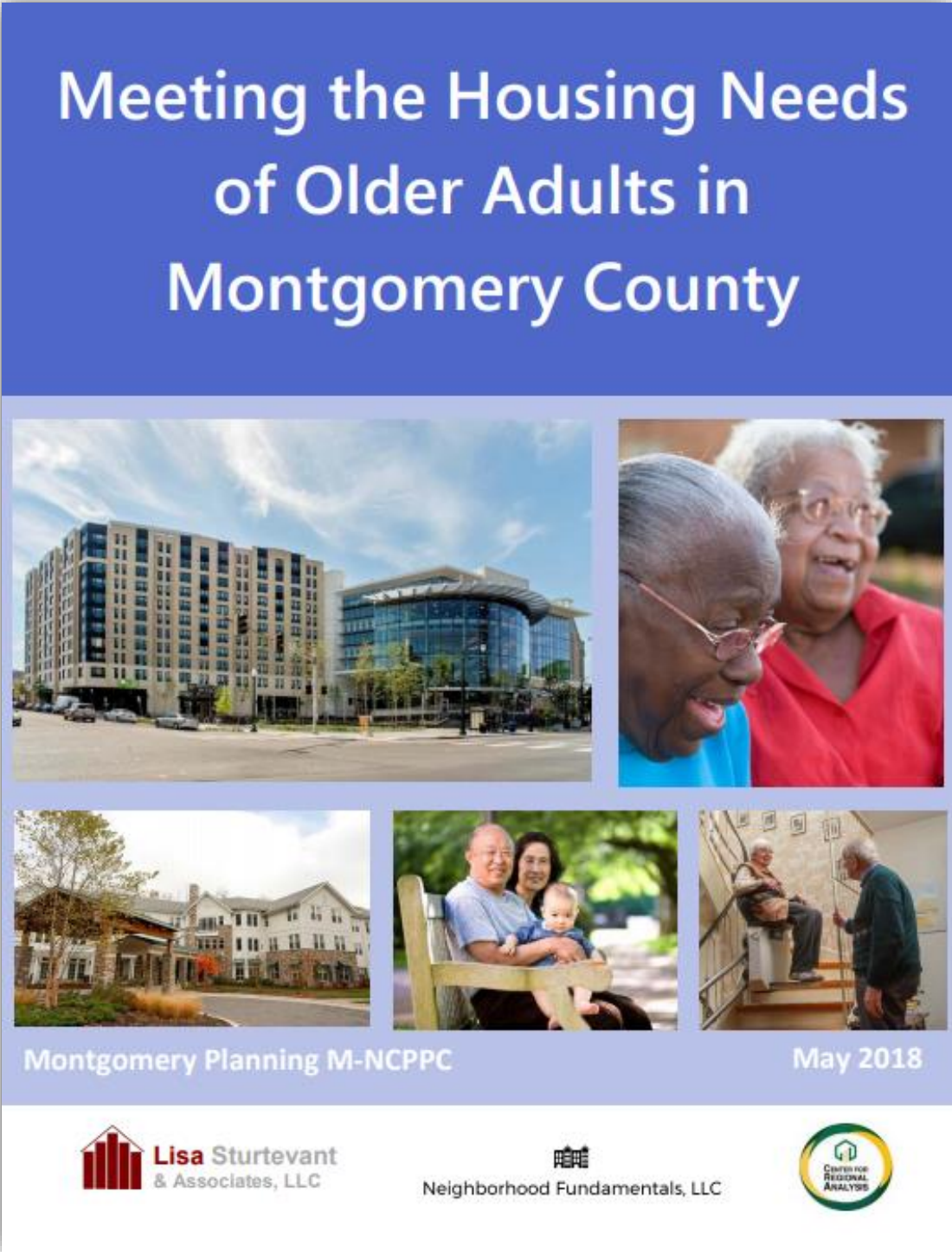
Sources: Zillow Single-Family ZHVI Value for
June 1996 and June 2019, US Census

**Zip Code 20910
Silver Spring**

\$360K
\$67K



Rental Housing Study (2017)

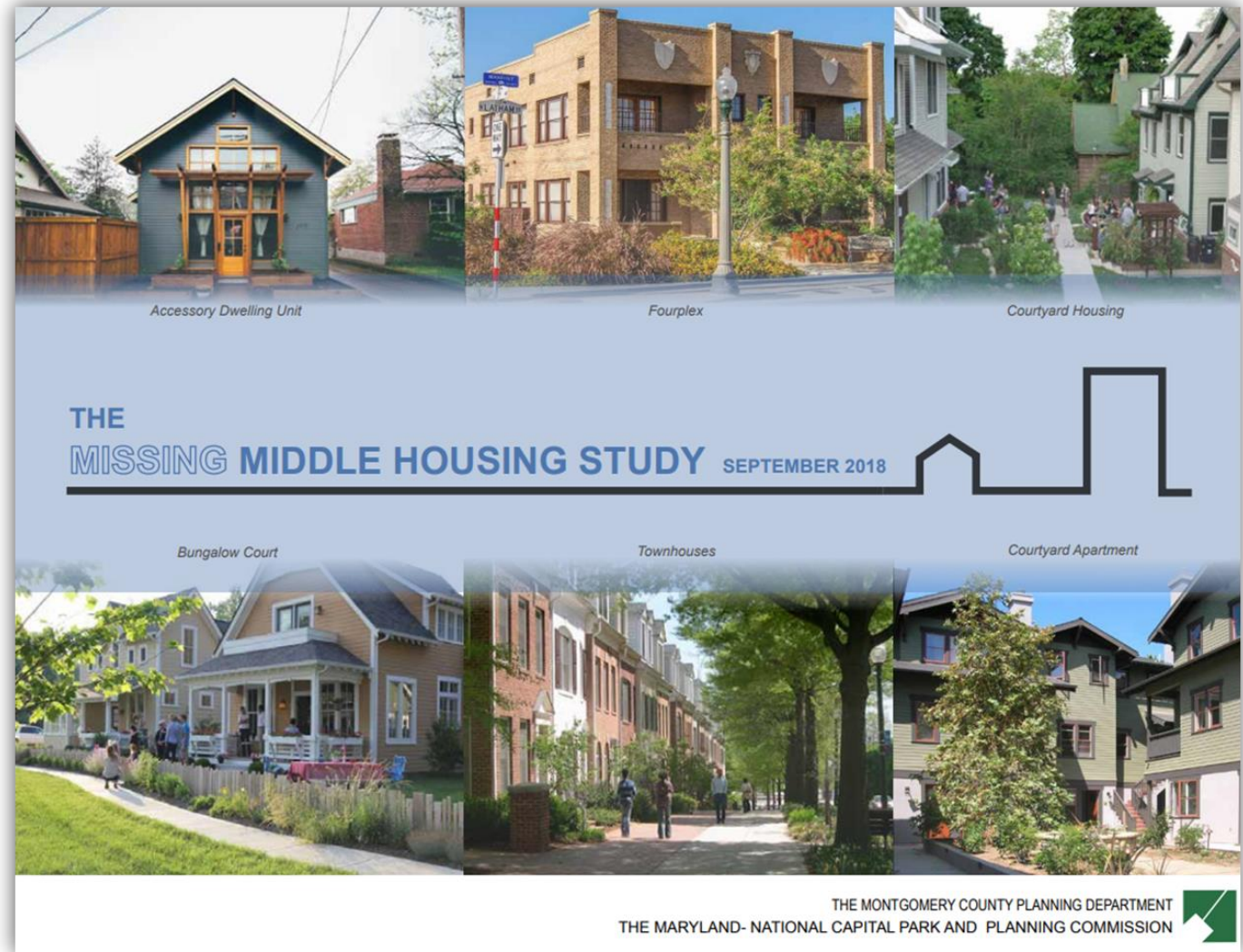


Older Adult Housing Study (2018)

Accessory Dwelling Units (2019)



Missing Middle Housing Study (2018)





Montgomery County Housing Preservation Study



Kick-Off Meeting
September 10th, 2019



Housing Needs Assessment (2020)

Preservation of Affordable Housing (2020)

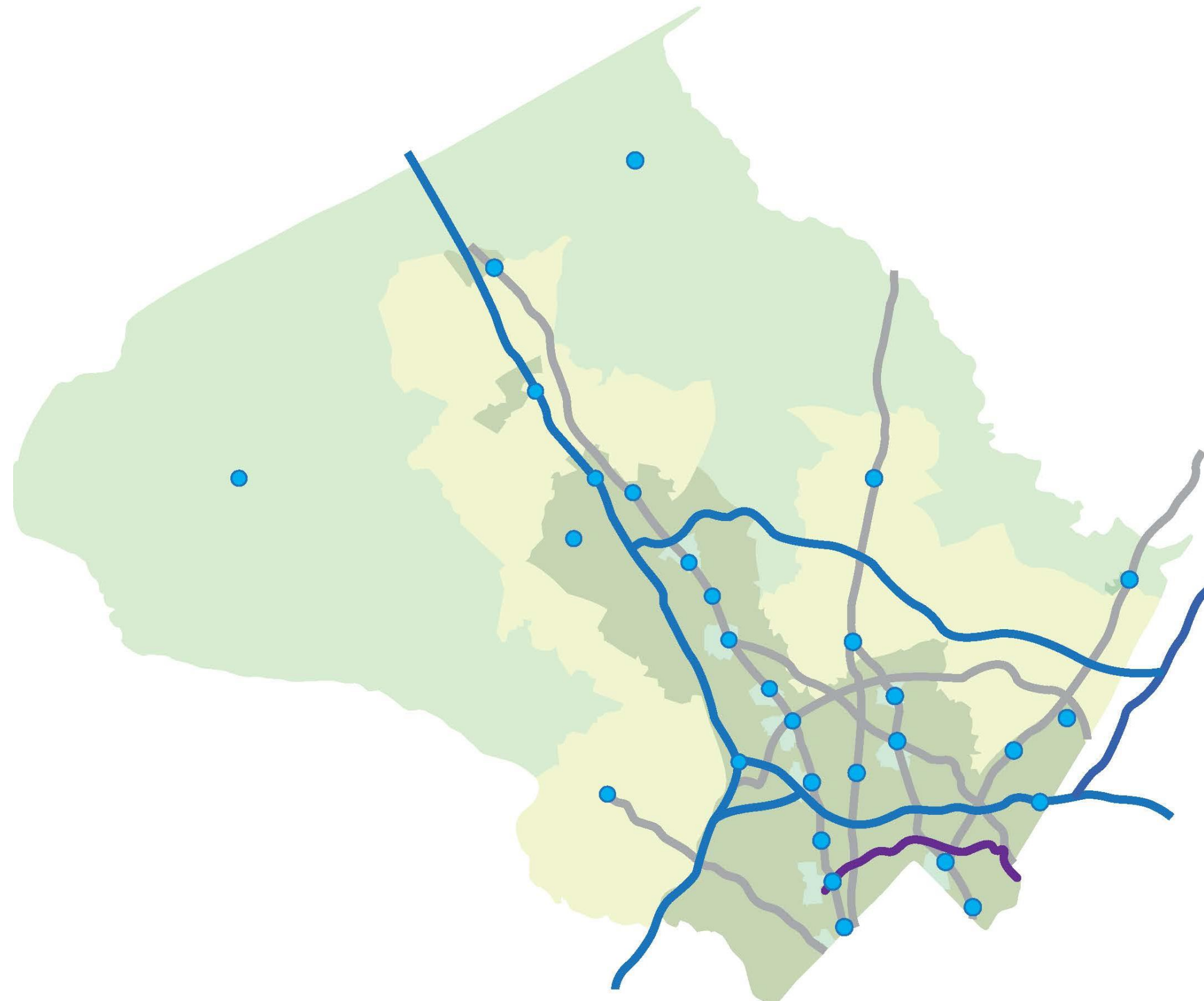
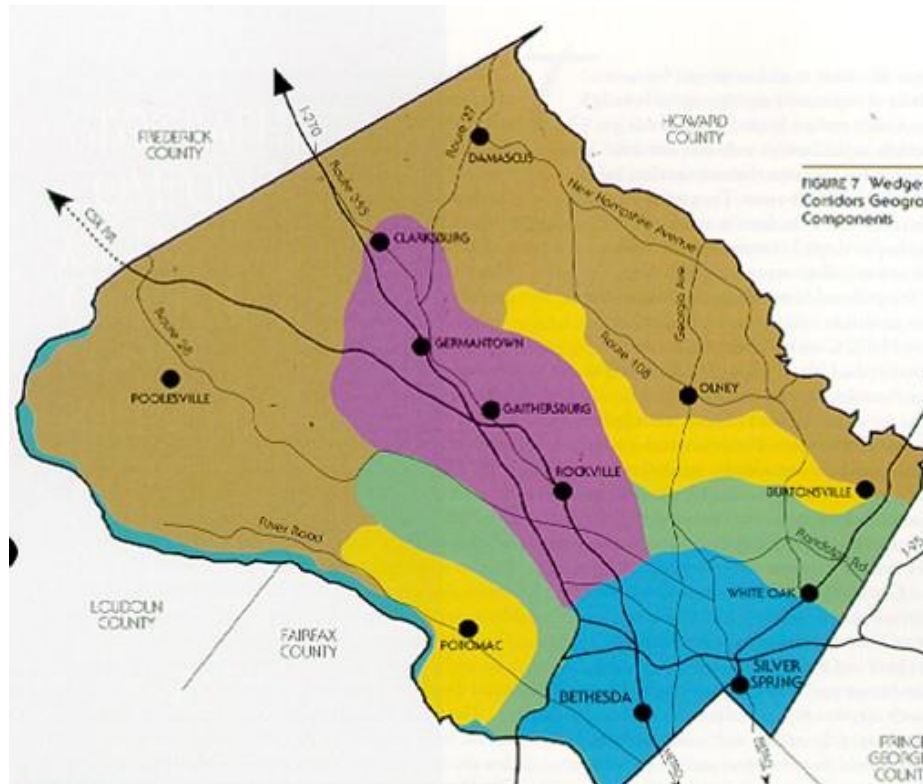


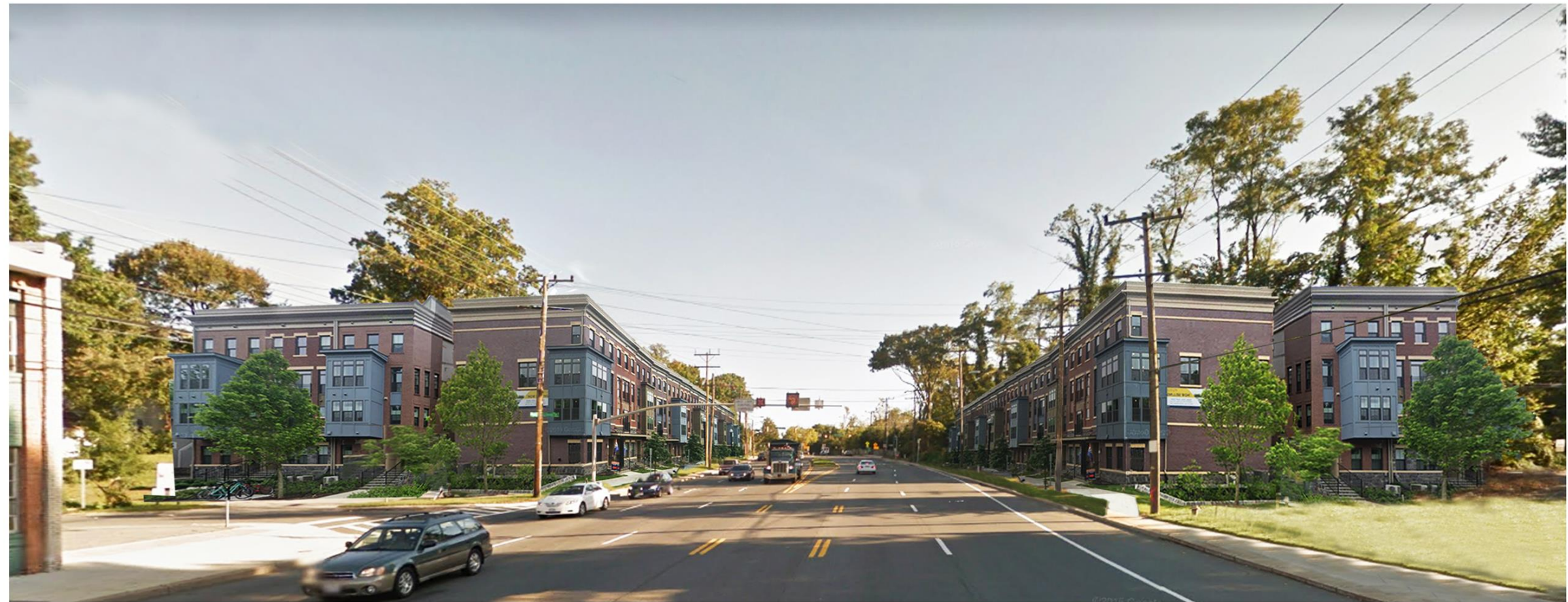
Montgomery County Housing Needs Assessment

Kick-Off Meeting
January 15, 2020



Evolution of corridors in Montgomery County



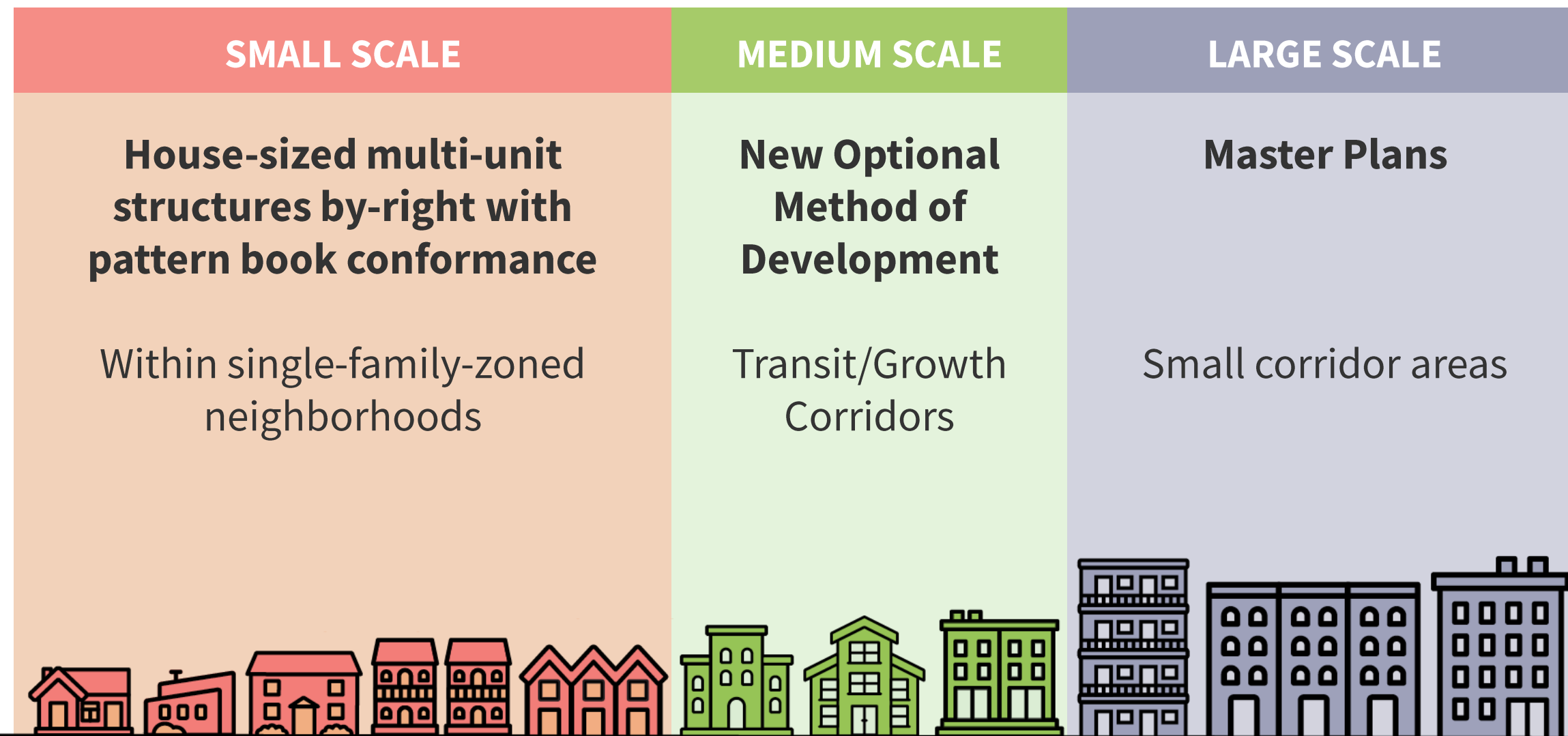


3 Scales Recommended Tools Geographic Targets




SMALL SCALE	MEDIUM SCALE	LARGE SCALE
Duplexes, triplexes, quadplexes, accessory dwelling units 2-2.5 stories	Stacked flats, small apartment buildings (three stories), townhouses 3-4 stories	Mixed-use Live/work buildings, stacked flats, small apartment buildings (four stories) 4-5 stories



3 Scales Recommended Tools Geographic Targets

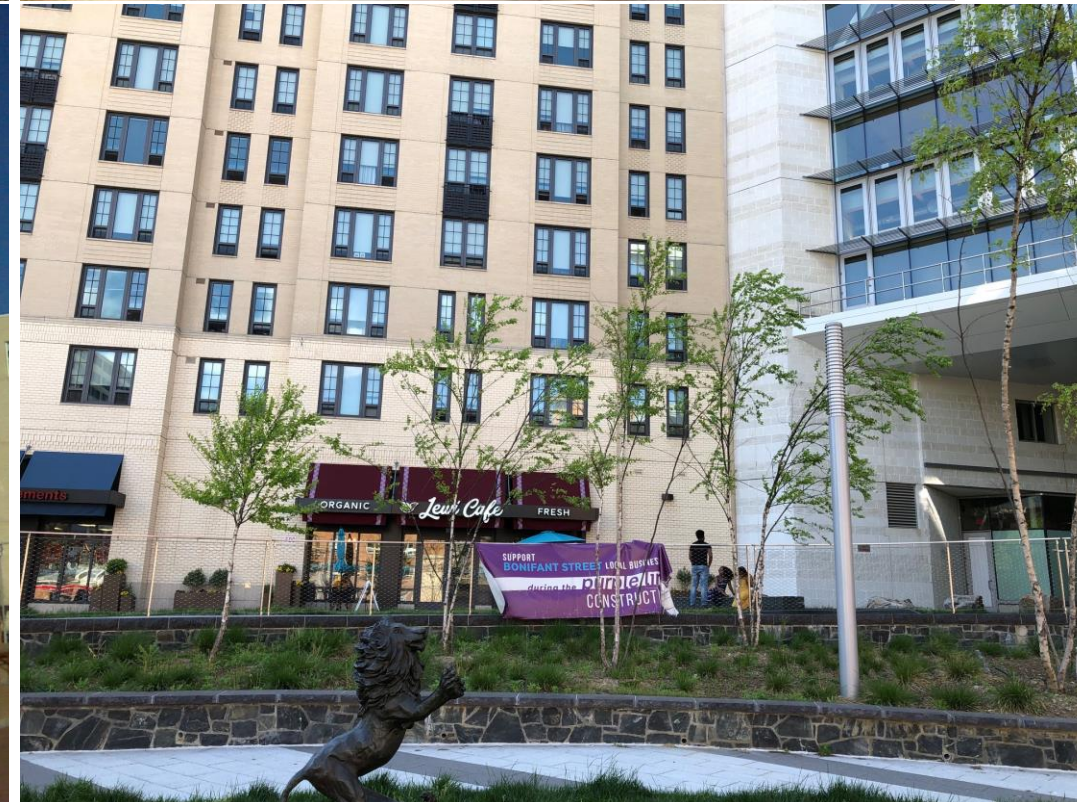


Attainable Housing Strategies Goals

SMALL SCALE	MEDIUM SCALE	LARGE SCALE
House-sized multi-unit structures by-right with pattern book performance	New Optional Method of Development	Master Plans
Increase the diversity of housing options in more parts of the county		
	Work toward meeting the county's housing supply obligations and needs.	
Unravel the exclusionary aspects of our single-family zones to diversify our communities by diversifying our housing stock		
Create more opportunities for homeownership for more households in more parts of the county		
		



Moving forward on housing for all



Historic Preservation and Housing

Proposal: Rezoning and subdivision of 3 existing single family homes into a townhouse community

