



Attainable Housing Strategies

Montgomery County is facing a serious housing shortage. We need 60,000 new housing units by 2040 for current residents and the **200,000 new residents expected over the next 25 years**. The county is also mostly built out, with very little land available for new development and we are not building enough housing fast enough to keep up with this growth.

A quarter of households are made up of single people, yet more than a third of the county is still zoned exclusively for single-family houses, which are typically designed for families with children. Tens of thousands of people are living in houses with more bedrooms than residents, even as others struggle to find housing at all.

Montgomery County also has an attainability crisis. This means even when residents can afford to rent or buy a home, there may not be an appropriately sized or priced unit available in their area.



What is the Attainable Housing Strategies Initiative?

The Montgomery County Council directed the Planning Board to recommend “zoning reforms that would allow greater opportunities for Missing Middle housing in Montgomery County.” In response to the Council’s directive, the Montgomery County Planning Department is developing proposals to make it possible to provide more diverse types of housing in the county beyond single family homes and large apartment buildings.



Missing Middle Housing

Included in Attainable Housing is “Missing Middle” housing. “Missing Middle” housing refers to a range of building types that are compatible in scale, form and construction with single-family homes, but include multiple housing units.

The goal of the Attainable Housing Strategies Initiative is to ensure that people who want to live in Montgomery County can by **getting more people housed in homes that work for them, whether they want to rent or own.**

Taking no action to expand housing supply will result in housing continuing to get more expensive. With increased demand from a growing population and limited supply, over time many single-family homes will be replaced by larger homes that are more expensive. This is already happening in some parts of the county. Without a wider range of housing types, current and future residents will be—and are already being—driven out of the county.

Attainable Housing Strategies for a Range of Housing Types and Scales



What is Attainable Housing?

Attainable housing is housing that is suitable for the households that live here. Included in this idea of attainability is that a range of housing types, sizes, and price points are available in the market. Attainable housing is not income-restricted nor part of an affordable housing program—it's offered at market rate—but it tends to be more attainable for middle-income households due to its smaller size. It also tends to blend in with common single-family homes.

New housing options such as house-scaled duplexes, triplexes and quadplexes and small apartment buildings can provide **more choices for residents to find places to live that are affordable to them and their families.** These types of housing are more attainable for our county's increasingly diverse population with different housing needs—downsizing seniors, professionals without children, young families, and newcomers to the region who don't need or can't afford a large single-family home.

Attainable housing also helps to create more equitable communities. Our county's racial disparities in wealth and homeownership were shaped in part by discriminatory lending practices and single-family zoning. Attainable housing can expand access to homeownership and related wealth accumulation. Making housing more attainable—with more equitable, mixed-income neighborhoods—is one way that we can work to reverse these historical inequities.

House-scale

Housing that is compatible in form and scale with detached, single-family houses, typically 2 to 2.5 stories in height.

A photograph of a multi-story brick building with a ground-floor storefront. The building has several balconies with railings, some of which are furnished with chairs and tables. A rainbow flag is visible on one of the balconies. The ground floor has a dark storefront with a person walking past. A gold sedan is parked on the street in front of the building. A large bush with pink flowers is on the right side of the building. A traffic light and a street sign are visible on the left side of the street.

How will this impact me?

If you like your single-family home, you can keep it!

No homeowners will be required to replace their home or build specific housing types. Zoning and other changes to permit attainable housing will just *allow* property owners to *choose* to build different types of homes.

Will more attainable housing fix Montgomery County's housing affordability issues?

Allowing housing types like duplexes and triplexes alone will not solve Montgomery County's housing shortage. Providing more housing options together with other steps will help make more housing *attainable* for residents at more income levels at lower prices.

What will result from this process?

Montgomery Planning staff will present a package of policy recommendations to the Montgomery County Planning Board for their review in June 2021. After Planning Board review, the recommendations will be sent to the County Council for their consideration in July 2021.

The income needed to afford the median-priced home is rising faster than the median household income. In 2018, the household income required to afford the median home was \$125,621, which is above the 2018 median household income of \$108,188.



How can I provide input?



We invite you to share your housing story on social media by using **#MyMoCoHome**. Visit montgomeryplanning.org/housing for more details about how you can get involved.

Montgomery Planning has several opportunities for public input on the Attainable Housing Strategies initiative through an advisory group, community meetings, social media engagement and virtual office hours. The Planning Board and the County Council will hold public hearings on the recommendations.

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Go online to montgomeryplanning.org/housing to check out the answers to frequently asked questions and sign up for our eletter to stay up to date on the latest housing issues.

 **Montgomery Planning**