



Montgomery Planning | Countywide Planning & Policy



Attainable Housing Strategies

Planning Board Briefing



Attainable Housing Strategies

Planning Team

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Council Request

- The initiative is the result of a [County Council request](#) for the Planning Board to consider and recommend “zoning reforms that would allow greater opportunities for Missing Middle housing in Montgomery County.”
- Attainable Housing Strategies is the resulting effort, through which the prior Planning Board **prepared recommendations to allow the development of more diverse types of housing**, including [Missing Middle Housing](#), in Montgomery County.



MONTGOMERY COUNTY COUNCIL
ROCKVILLE, MARYLAND

Casey Anderson, Chair
Montgomery County Planning Board
Gwen Wright, Director
Montgomery County Planning Department
2425 Reedie Drive, 14th Floor
Wheaton, MD 20902

March 4, 2021

Dear Chair Anderson and Director Wright:

On behalf of the Council, we write to request that the Planning Board consider zoning reforms that would allow greater opportunities for Missing Middle housing in Montgomery County, provide opportunity for public input, and transmit to us a Zoning Text Amendment with your recommendations. This process was suggested by PHED Chair Riemer in the attached memo to colleagues and a majority of Councilmembers have agreed. Councilmember Riemer attached a draft ZTA and fact sheet for your consideration, and we hope you will consider the concepts in ZTA 20-07, introduced by Councilmember Jawando.

If we can receive your recommendations shortly after we receive the Thrive 2050 plan, we could hear from the community and complete our work by the end of the year.

We look forward to engaging in this important discussion.

Regards,

Handwritten signature of Tom Hucker in black ink.

Tom Hucker
Council President

Handwritten signature of Hans Riemer in black ink.

Hans Riemer
Chair
Planning, Housing and Economic Development Committee



About Attainable Housing Strategies

1. Identify viable options for existing and new residents to find homes at the right size, location, and price point for their needs
2. Help the county grow its housing supply in areas with limited space for new development
3. Expand opportunities for homeownership



Where are we?

- **Initiative was put on pause in 2022 to focus on the completion of *Thrive Montgomery 2050*.**
 - *Thrive Montgomery 2050* is now complete and adopted.
- **Draft report was nearly completed.**
 - Contains all the recommendations that we developed through our work sessions with the past Planning Board.
 - The final set of track changes was awaiting approval from the previous Planning Board.



Why Now?

- **We still need to complete the County Council request.**
- ***Thrive Montgomery 2050* has been adopted, creating a framework and policy guidance for us on the topic of diversifying our housing stock.**
- **Many jurisdictions, including some of our neighbors, have adopted similar changes putting us in good company.**
- **The county has a significant housing supply issue.**
- **Significant equity component – we think this is the right thing to do.**



At the root of the initiative is a desire to make housing in Montgomery County more equitable and more inclusive.

- Revisiting our land use and zoning are integral to implementing the County's 2019 Racial Equity and Social Justice Law and the resulting Montgomery Planning's [Equity Agenda for Planning](#).
 - Montgomery Planning recognizes and acknowledges the role that our plans and policies have played in creating and perpetuating racial inequity in Montgomery County.
 - We have a long history of land use decisions that created exclusionary neighborhoods and formed barriers to resources and opportunities for people of color and other disadvantaged persons.



Attainable Housing and Equity

- Deep disparities in wealth and homeownership were shaped by a legacy of discriminatory lending practices, restrictive covenants, and single-family zoning and its impacts on neighborhoods are still being felt today.
- Making homeownership more attainable is one step that can begin the process of addressing historical inequities to create more equitable, mixed-income neighborhoods.





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/>



Attainable Housing Strategy Goals

- The prior Planning Board endorsed the following specific goals for the initiative:
 - Increase opportunities to meet the county's diverse housing supply needs and obligations, as well as the county's economic development objectives.
 - Unravel the exclusionary aspects of the county's single-family residential zones to diversify the county's communities by diversifying the county's housing stock.
 - Create more opportunities for homeownership for more households in more parts of the county.



Our terms have evolved

- **Missing Middle Housing**

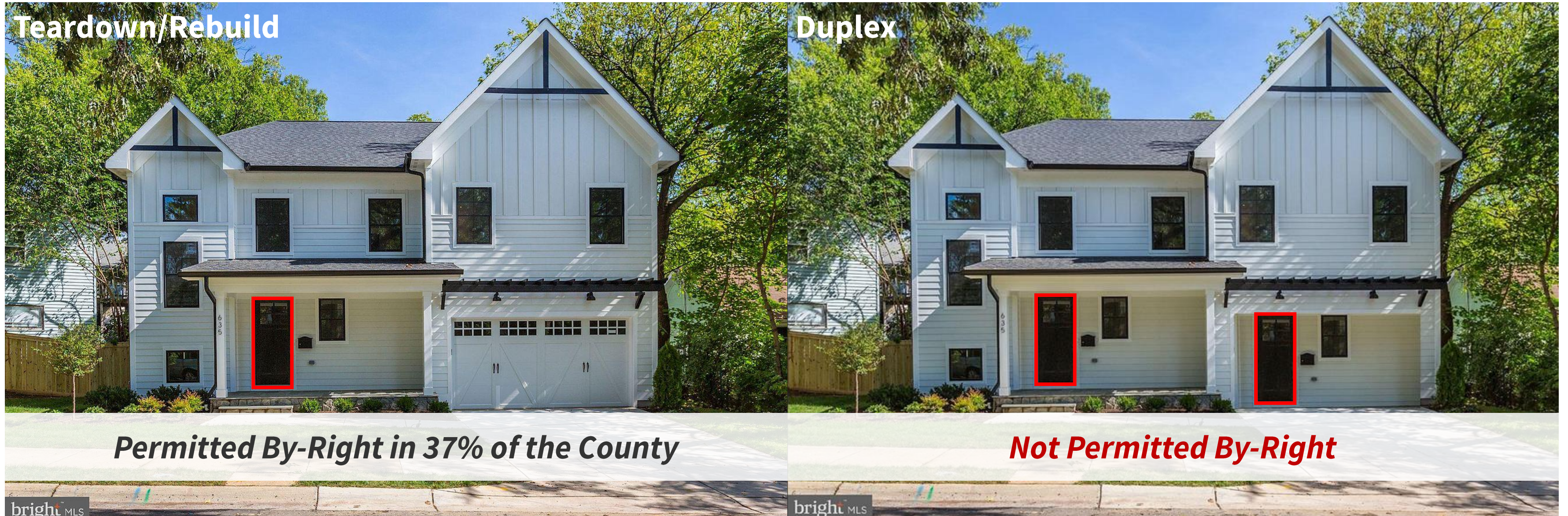
- A term coined by Opticos Design to describe a range of house-scale multi-unit structures that are compatible in scale with detached single-family homes.

- **Attainable Housing**

- Attainable housing offers more diverse types of housing beyond house-scale Missing Middle housing types.
- Attainable housing incorporates building types described as Missing Middle but also adds a focus on households of various incomes being able to obtain housing that is suitable for their needs.

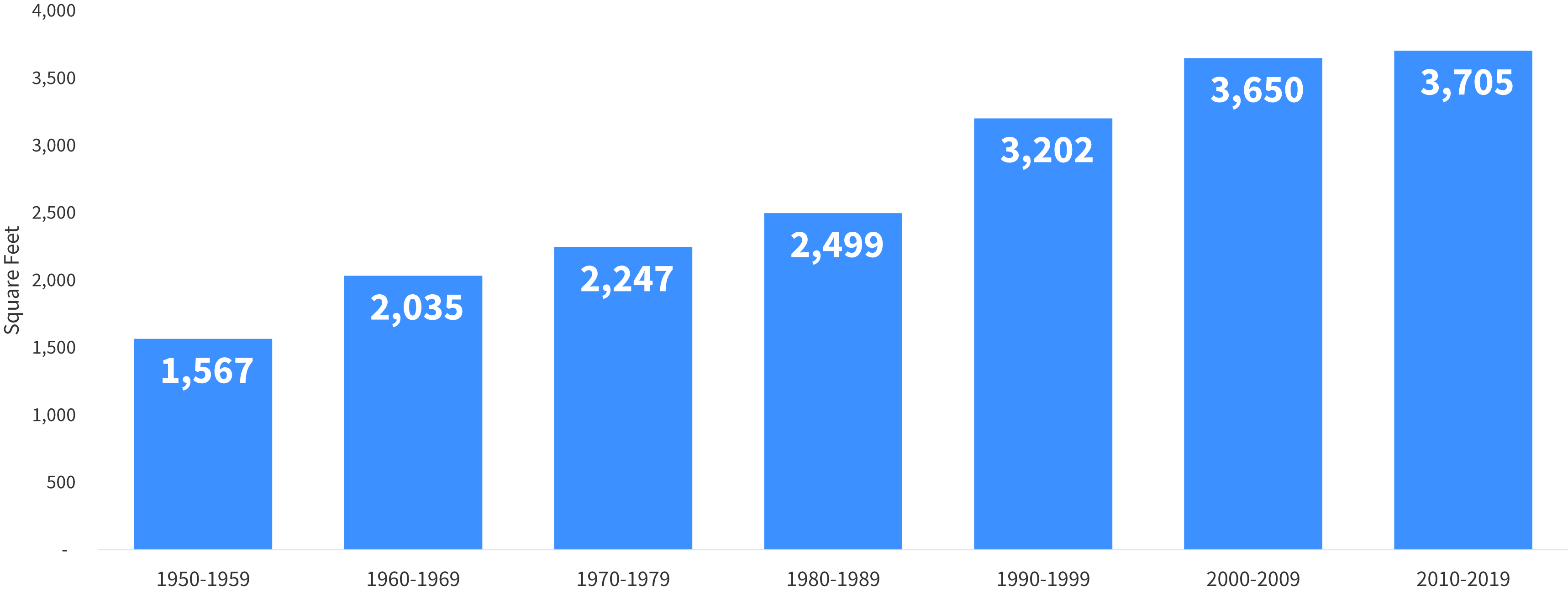


More options, generally same character



New single-family housing units are getting larger

Single Family Detached Housing Units
Average Gross Floor Area by Year Built



Source: SDAT

In 2023, the average detached home in Montgomery County was sold for \$970,000 compared to \$440,000 for attached structures

Sales Price By Range (2023)



Source: MRIS



Our neighborhoods have become less attainable and more exclusive

\$109K

Median Income in 1996
(inflated to 2020 dollars)

\$110K

Median Income in 2020

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, US Census

Typical 1996 house value (inflated to 2020 dollars) and estimated income required to afford that house

Typical 2020 house value (and estimated income required to afford that house)

**Zip Code 20817
Bethesda**

\$670K
\$125K



\$1.05M
\$197K

**Zip Code 20852
North Bethesda**

\$419K
\$78K



\$655K
\$122K

**Zip Code 20910
Silver Spring**

\$364K
\$68K




\$650K
\$121K



Community Engagement

- [Project Webpage](#)
- [Housing Equity Advisory Team \(HEAT\)](#)
- Public Meetings
- Stakeholder Conversations
- Office Hours
- [Housing eLetter](#)
- Educational Materials
- Social Media Campaigns
 - [#MyMoCoHome](#)
 - Social Media Day (June 14)
- Panel Discussion with Planning Board



 **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.

 MONTGOMERYPLANNING.ORG/HOUSING 1



Summary of Major Events



Major Events/Milestones	
March 24, 2021	HEAT Meeting #1
March 29, 2021	Community Meeting #1
April 9, 2021	Virtual Office Hours
April 14, 2021	HEAT Meeting #2
April 21, 2021	Community Meeting #2
April 27, 2021	Virtual Office Hours
April 28, 2021	HEAT Meeting #3
May 13, 2021	Planning Board Briefing
May 19, 2021	HEAT Meeting #4
June 2, 2021	Community Meeting #3
June 3, 2021	Virtual Office Hours
June 14, 2021	#HousingDay on Twitter
June 24, 2021	Planning Board Briefing and Listening Session
July 8, 2021	Planning Board Work Session #1
July 22, 2021	Planning Board Work Session #2
September 9, 2021	Planning Board Work Session #3
October 7, 2021	Planning Board Work Session #4
November 4, 2021	Planning Board Work Session #5
December 9, 2021	Planning Board Work Session #6
December 13, 2021	Community Meeting #4
February 24, 2022	External Expert Panel Discussion with the Planning Board



Definitions



Pattern Book

Small-Scale Attainable Housing created by-right should comply with the elements of a pattern book

- Implemented at the building permit stage
- Graphically illustrate objective, form-based development standards
- Remove arbitrary terms such as “character” and “compatibility” from the evaluation criteria
- Ensure parking does not diminish the public realm
- Elements to maintain “house-scale” in size, and including elements like porches, stoops, and lead walks



Pattern Book

The Pattern Book shall provide recommendations that clearly articulate:

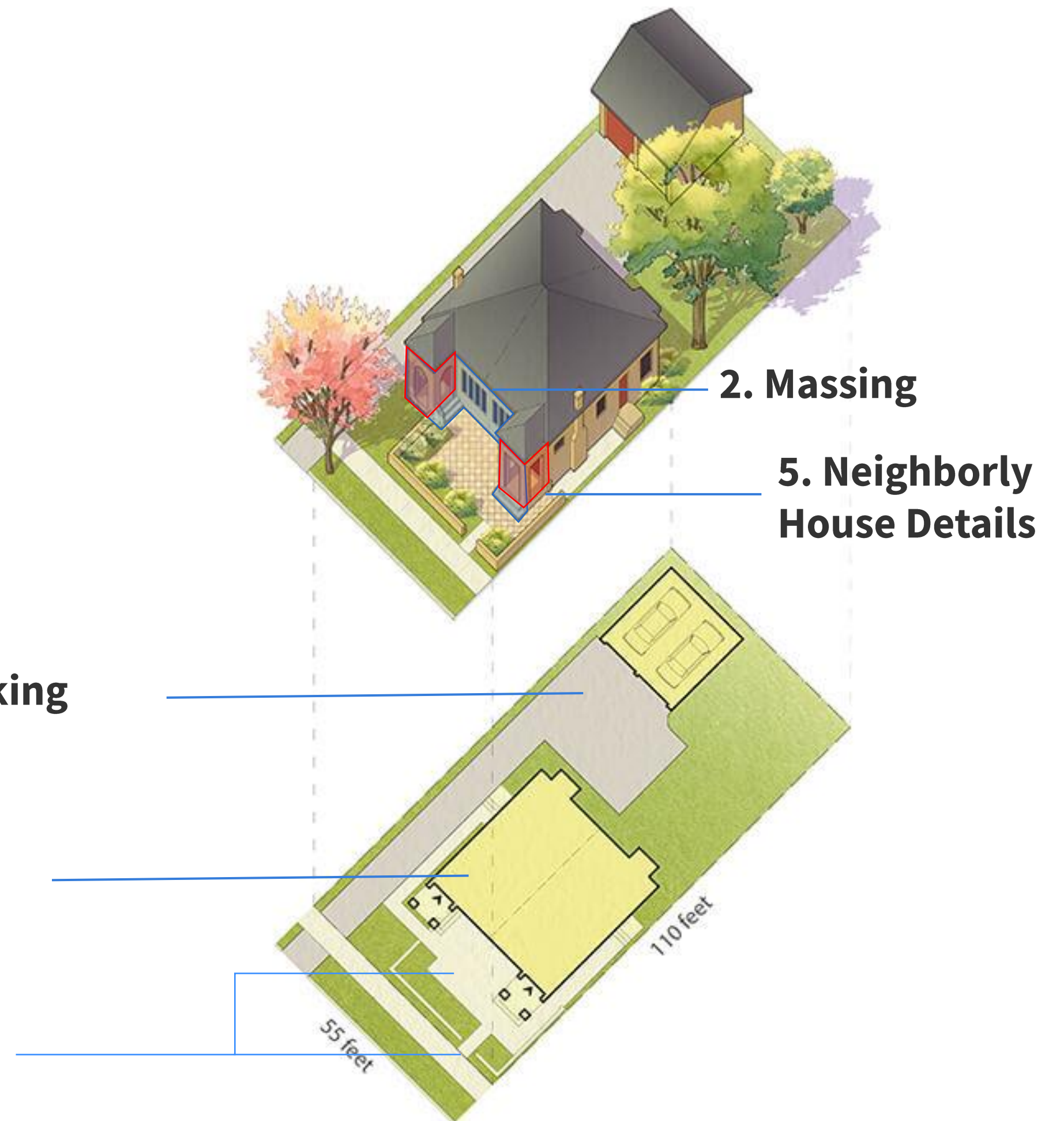
1. Building Placement

3. Frontage design

4. On-Site parking

2. Massing

5. Neighborly House Details



Pattern Book Goals

AVOID



- Unsafe walking and rolling conditions due to unnecessary curb cuts.
- Excessive asphalt for parking and driveways, contributing to heat island effect and flooding.
- Unattractive buildings with complicated massing and expensive building details.
- Lack of porches, stoops, and front yards suitable for social interaction.

ENSURE



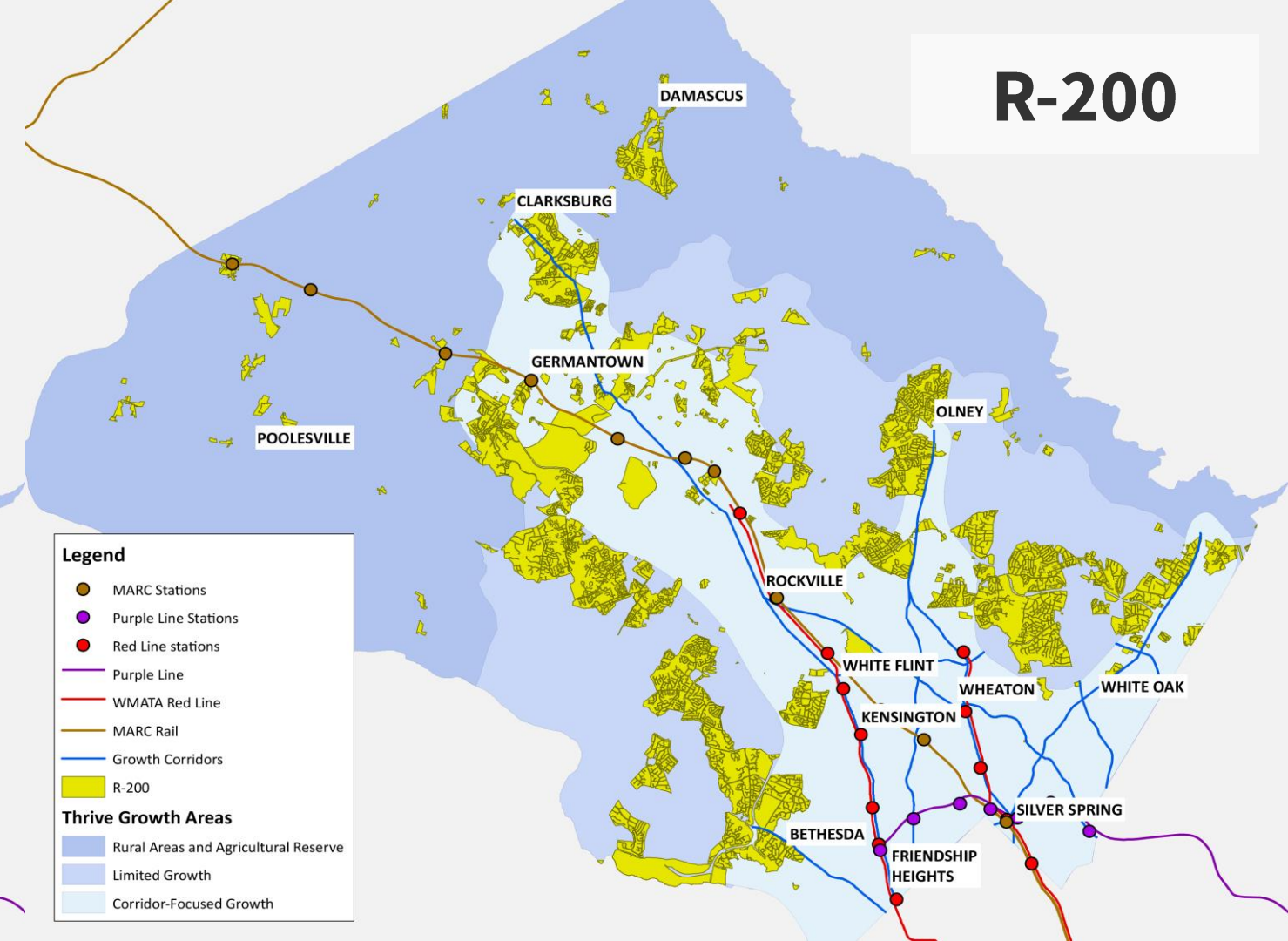
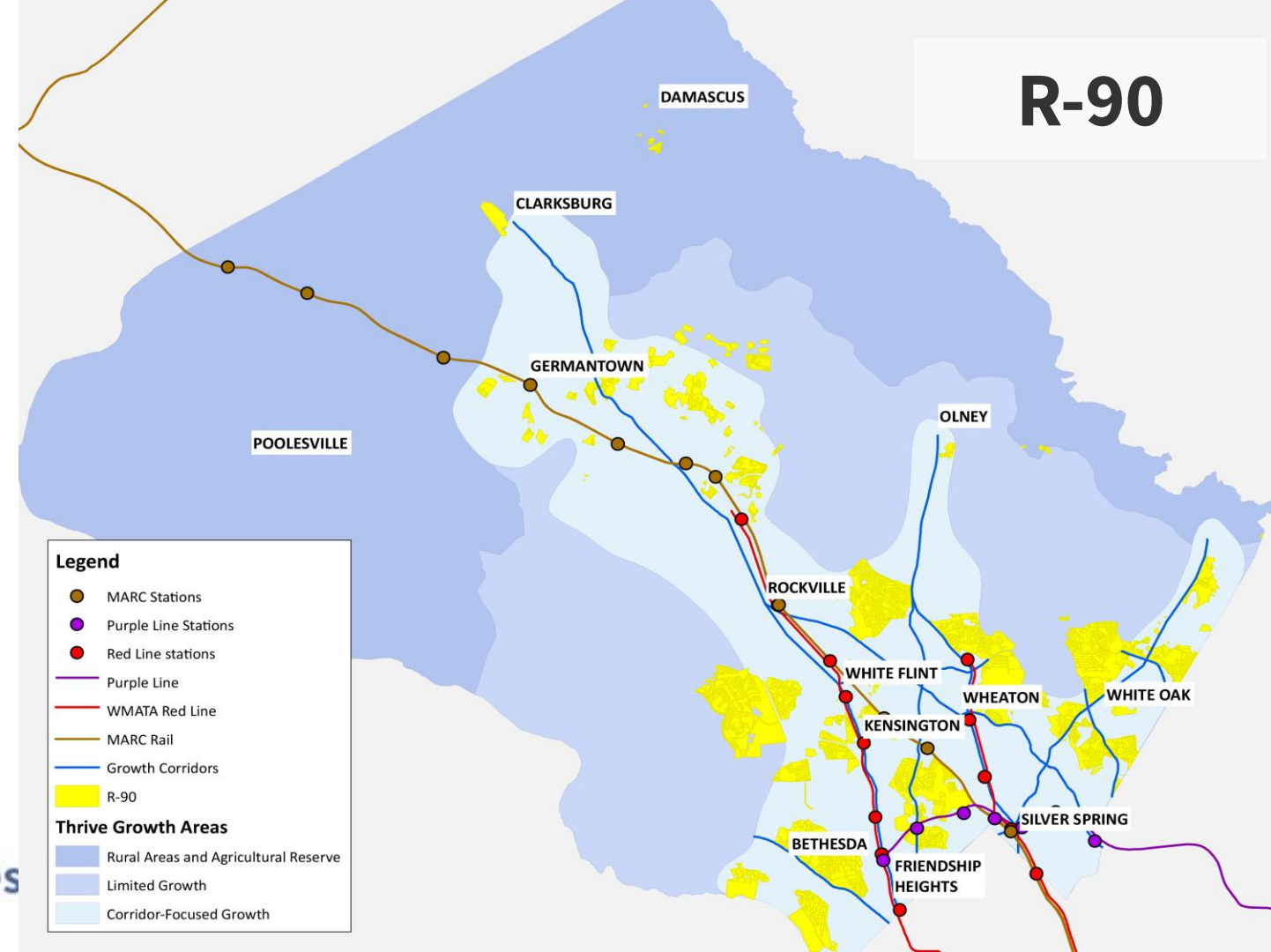
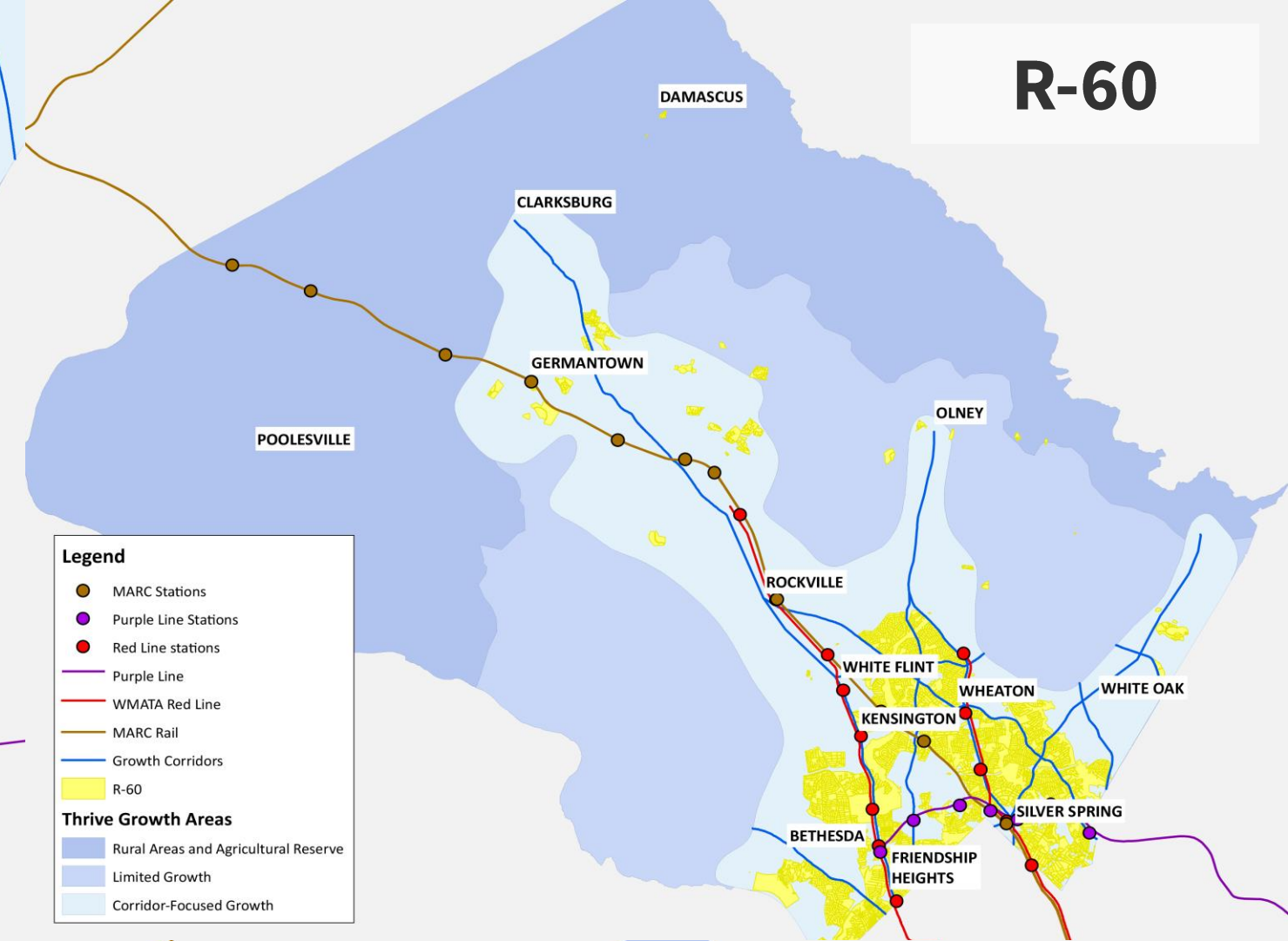
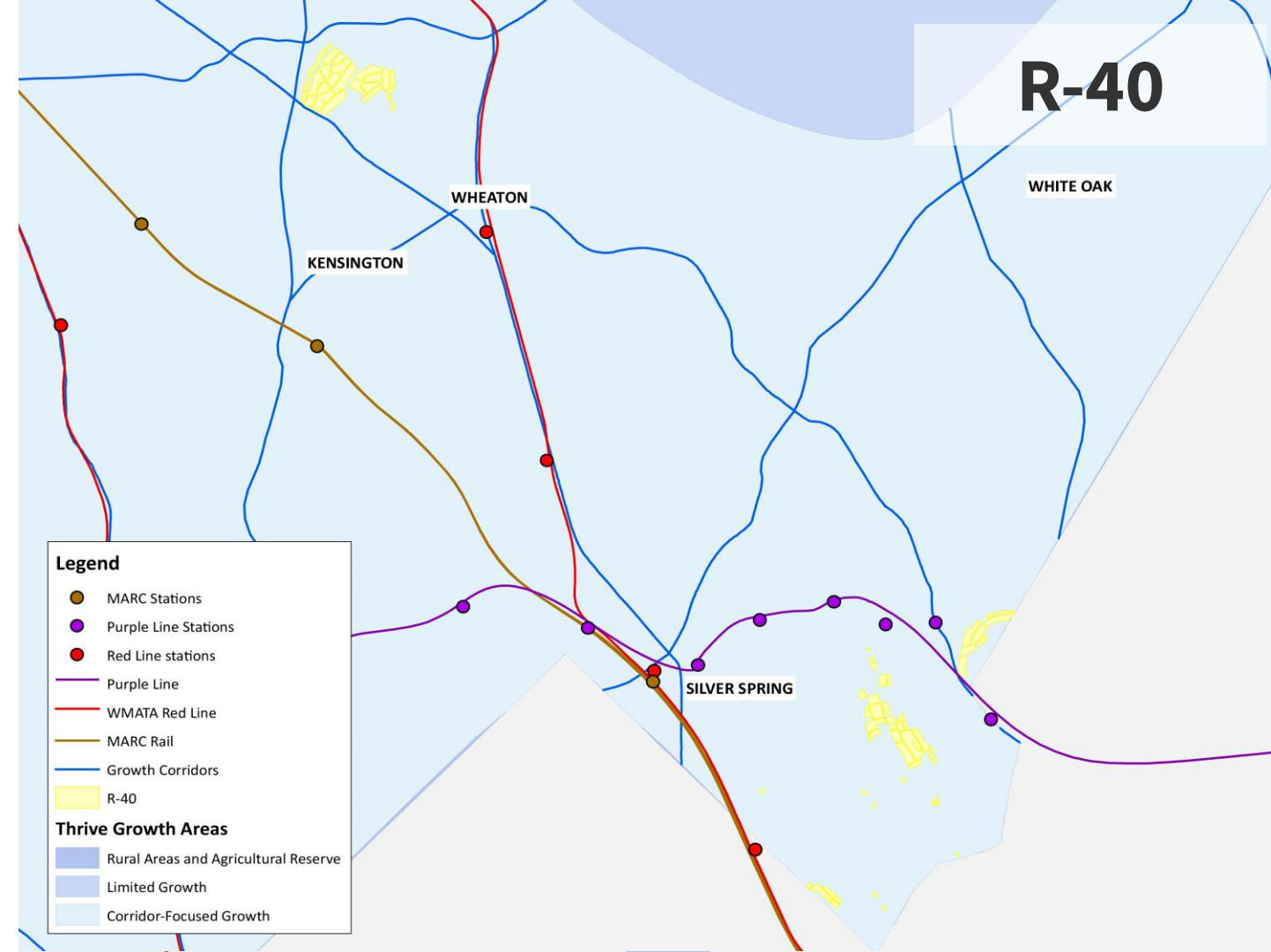
- Safe and attractive residential streets with trees, landscaping and sidewalks.
- Adequate parking that does not negatively impact safe walking, rolling, and transit access.
- Simple buildings that look good and are economical to build.
- Porches, stoops, and front yards that encourage social interaction in a Complete Community setting.



Pattern Book Desired Outcomes

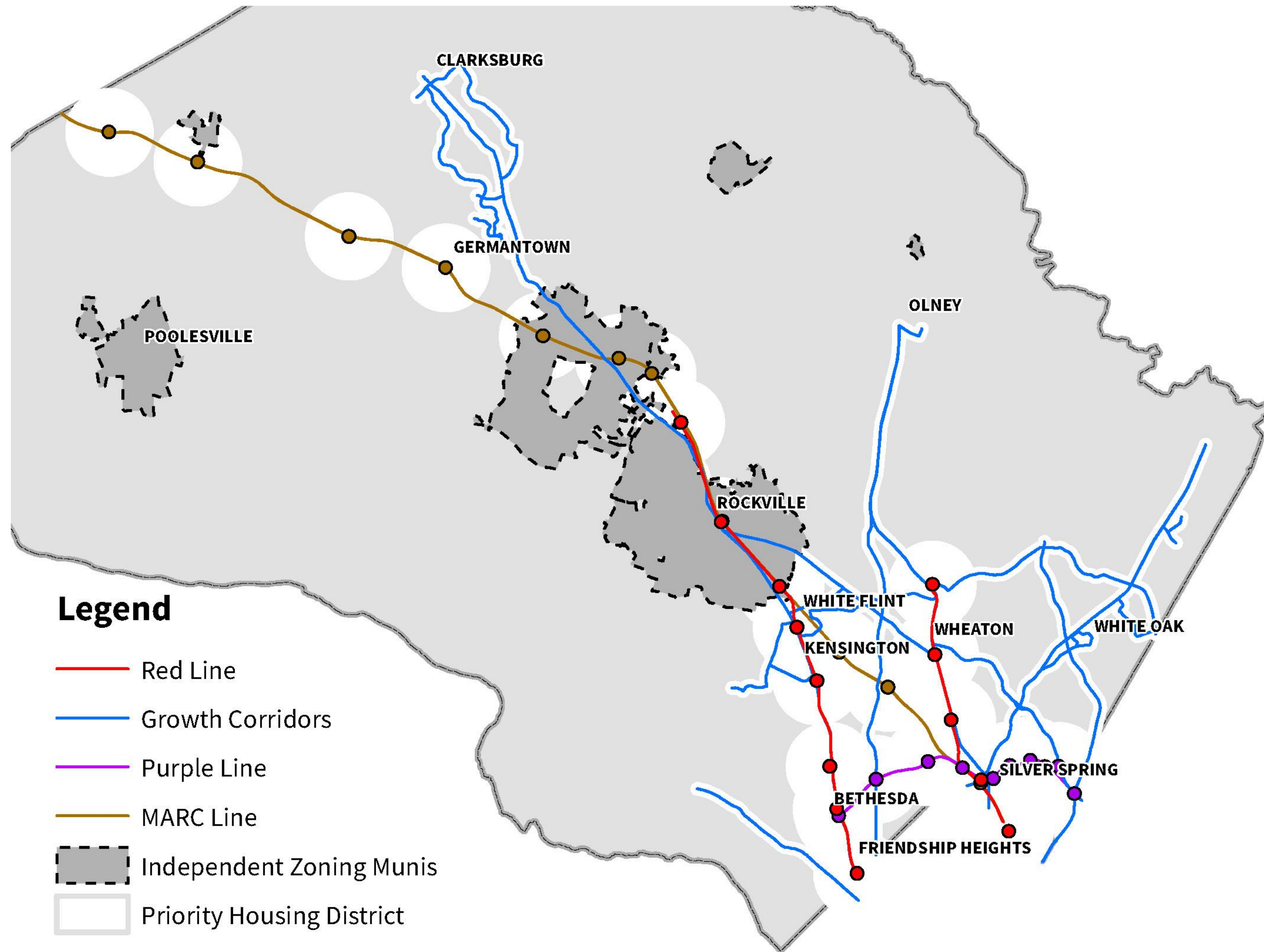


R-40, R-60, R-90 & R-200 Zones



Priority Housing District

The Priority Housing District is a straight-line buffer of 1-mile from Metrorail's Red Line, the Purple Line light rail, and MARC rail stations, plus 500 feet from a BRT Corridor, plus River Road (inside the Capital Beltway), and Connecticut Avenue.



Attainable Housing Optional Method

New Optional Method of Development

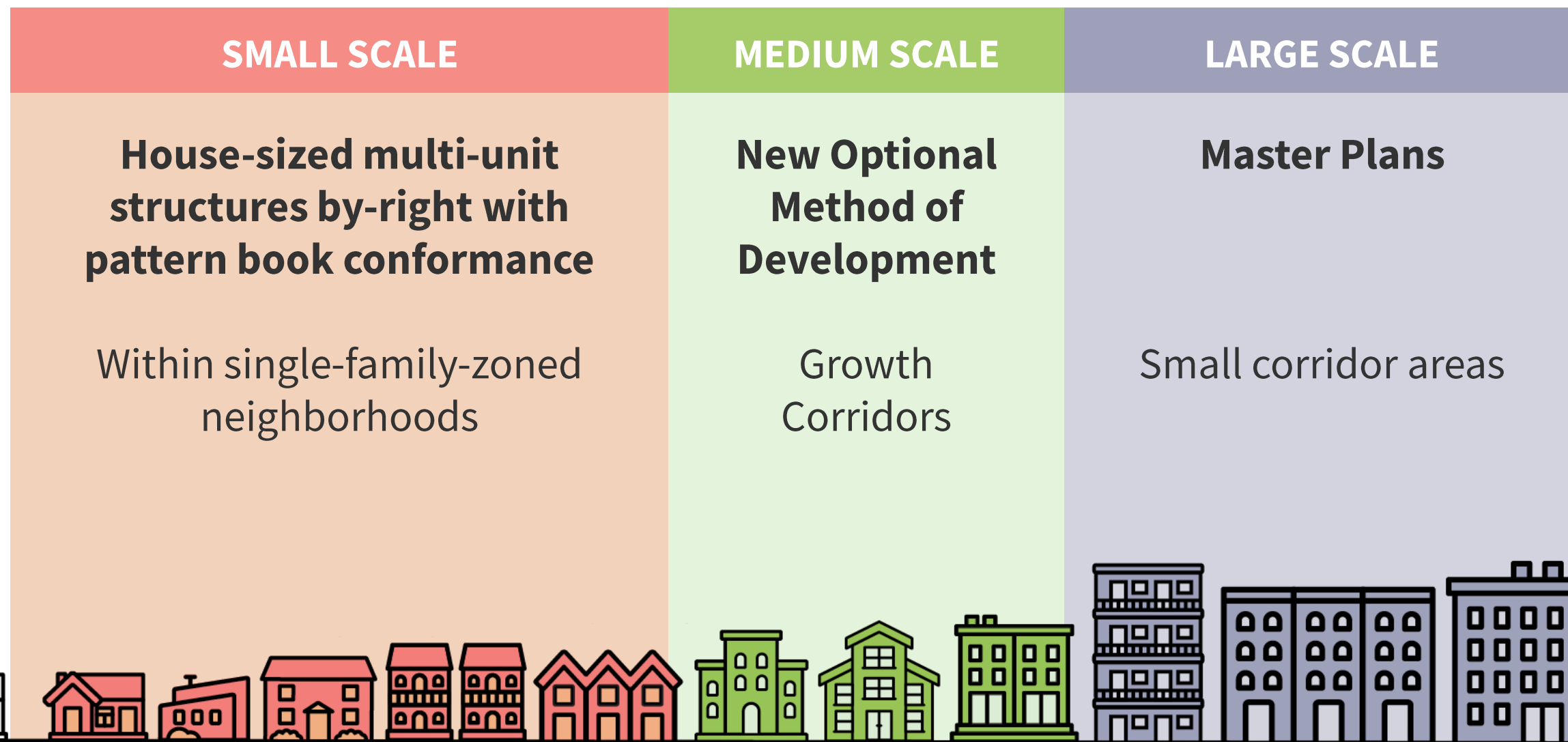
- R 90 and R 60 zones that abut the same BRT corridors defined in the Priority Housing District, or a site recommended for a floating zone in a Master Plan
- Uses and standards similar to MPDU optional method
- Minimum tract area 2x the minimum lot size for a detached house in the zone
- Average dwelling unit size (1,500 SF)
- Densities of 10 and 13 units/acre with density bonuses available for achieving less than the maximum average dwelling unit size.
- Site Plan



Recommendations



3 Scales Recommended Tools Geographic Targets



Examples of Attainable Housing



Small Scale

- Duplexes, triplexes, and quadplexes

Medium Scale

- All units allowed in Small Scale, plus Stacked flats, small apartment buildings, and townhouses (up to three stories)

Large Scale

- Live/work buildings, stacked flats, small apartment buildings, and townhouses (four stories)



Where Attainable Housing Would be Allowed



Small Scale

- Duplexes in the R-40, R-60, R-90 & R-200 zones
- Add triplex in R-40, R-60, & R-90 zones
- Add quadplex in R-40, R-60 & R-90, in Priority Housing District

Medium Scale

- Along growth corridors or Master Planned recommendations with regulatory review

Large Scale

- Along corridors and within larger centers of activity with regulatory review



How Attainable Housing Would Be Approved



Small Scale

- By-right development if the proposals conform with a pattern book that defines allowable layout, massing, and scale
- Limit on amount of land that can be consolidated for development

Medium Scale

- Planning Board review and site plan approval through the Attainable Housing Optional Method, with opportunities for community feedback

Large Scale

- Planning Board review and site plan approval with opportunities for community feedback consistent with the CR zones



Attainable Housing Development Standards



Small Scale

- No change to setbacks, heights, coverages, or building placement
- Reduced parking minimums near transit facilities

Medium Scale

- Attainable housing optional method (AHOM) will identify applicable development standards for medium scale structures, based on existing optional methods of development

Large Scale

- Development standards applicable to existing Commercial/Residential zones as designated through the Master Planning process, including applicable recommendations for compatibility and design



How Attainable Housing Would be Implemented



Small Scale

- Zoning Text Amendment that makes small scale attainable housing 'permitted by-right' in R-40, R-60, R-90 & R-200 in certain circumstances and in conformance with a pattern book

Medium Scale

- Zoning Text Amendment creates a new attainable housing optional method (AHOM) of development accessible for properties adjacent to defined growth corridors

Large Scale

- Master Plan processes would identify properties along corridors and designate appropriate commercial/residential zoning



Additional Recommendations

- Allow duplexes, triplexes and quadplexes in existing optional method of development standards for cluster and MPDU.
- Modify parking to reduce parking requirements generally, including
 - A factor of 0.5 more than 1 mile from transit, a factor of 0.25 within a mile of transit.



Additional Recommendations

- Catalyst Policies Recommended:
 - Property Owner Incentives
 - Property Tax Refund
 - Conversion Assistance Toolkit
 - Owner Occupied Conversion Loan Fund
 - Community-level Incentive Policies
 - TAZ Grant Program



Other Jurisdictions Comparison

Jurisdiction	Duplexes	Triplexes	Quadplexes	Cottage Clusters	Changes To Setbacks or Height	Lot Divisions or Lot Size Changes	Increase Density Downtown/ Transit	Parking Minimum Changes	Expanded Residential Zones	Simplified Development Process	ADUs
Grand Rapids, MI	X*	X*	X*						X	X	X
Minneapolis, MN	X	X					X	X	X		X
Oregon	X	X	X	X		X		X		X	X
Durham, NC*	X	X	X		X	X					X
Portland, OR	X	X	X	X	X	X				X	X
Charlotte, NC	X	X	X*								X
California	X									X	X
Charlottesville, VA	X	X*	X*					X			
Maine	X	X	X			X		X			X
Decatur, GA	X	X	X			X		X			X
Arlington, VA	X	X	X				X	X			
Washington State	X	X	X		X*		X				X
Boise, ID	X	X	X	X				X	X	X	X
Alexandria, VA	X	X	X					X			
Austin, TX	X	X			X			X			X
Montgomery County (proposed)	X	X	X*			X	X	X			X



Next Steps for AHS

- **Hold a public listening session with the community (3/21).**
 - This will allow the community to provide comments on the overall initiative, as well as provide feedback on specific elements of the previous Board's recommendations.
- **Hold work sessions on the previous Planning Board's recommendations.**
 - Staff has planned up to five work sessions to walk through the initiative.
 - Work sessions will focus on walking the Planning Board through the previous Board's recommendations, allowing the Board to comment on and potentially change the recommendations.
 - Staff may also recommend changes to the recommendations that the Board may want to consider.
- **The initiative will result in a report to be sent to the County Council in the early Summer.**

