

CHAPTER 5: HOUSING

The University Boulevard Corridor Plan area is home to around 3,400 housing units, with a range of housing types, including detached, attached, and multifamily units. The Plan area is characterized by its general affordability compared with the county as a whole in sales prices, rents, and the large amount of housing stock that is income restricted. Despite the range of existing housing types and relative affordability, the affordability, availability, diversity, quality, and maintenance of housing were recurring concerns expressed during the Plan's outreach and engagement process, as discussed further in the Plan Appendix.

Of the over 1,300 multifamily residential units in the Plan area, over 350 of the units are income restricted, and many of the units are senior and/or special needs housing. These types of units are important assets to the University Boulevard Corridor Plan area, and this Plan recommends a variety of tools and strategies to preserve and expand affordable housing.

The Plan's affordable housing comes through a variety of affordable housing programs, including Moderately Priced Dwelling Units (MPDUs), Low-Income Tax Housing Credit units, and other affordable housing programs that serve a variety of incomes and households throughout the Plan area. While the area is well served by existing affordable housing, this Plan recommends prioritizing MPDUs as a top public benefit and exploring and leveraging partnerships to preserve and expand affordability throughout the Plan area.



The Warwick

Of the multifamily units that are not income restricted in the Plan area, many were built in the 1980s or earlier, and due to their age, they are market rate affordable housing, meaning that they are affordable to households earning below 80% of the Area Median Income (AMI).¹ These units are resources due to their market affordability, and this Plan aims to balance the preservation of existing market rate affordable housing with the production of new housing that creates new MPDUs. In the event of redevelopment, this Plan strives for no net loss of market rate affordable housing. This means that in the event of redevelopment, to the extent that is

¹Market rate affordable housing is defined as residential units that are affordable to low-and middle-income households while meeting federal affordability standards without relying on public subsidies. In 2024, 80% of Area Median Income (AMI) for a household of four was around \$124,000. Federal affordability standards suggest that a household earning no more than 80% of the AMI should not spend more than 30% of their gross monthly income on total housing costs.

practical and feasible, the number of market rate affordable housing units being removed should be replaced in the new development and their affordability levels should be preserved.

This Plan also seeks to expand the nature of residential neighborhoods along the corridor by introducing new residential building typologies, which are linked with the introduction of new BRT infrastructure. Prior master plans along the corridor, such as the 2001 *Kemp Mill Master Plan* and the 1996 *Four Corners Master Plan*, recommended the retention of detached residential uses along the corridor.



Duplexes

This Plan recommends adding more housing to meet the growing demand for housing, to assist in the creation of Complete Communities, and to support the county in meeting its housing goals. In 2019, the Metropolitan Washington Council of Governments established regional housing targets to address a growing supply gap and affordability issues in the region. To meet our housing goals and obligations, the county, excluding the municipalities of Gaithersburg and Rockville, needs to build 31,000 units by 2030 to meet future housing demand from population and job growth, with additional housing goals for 2040 and 2050. In this context, the University Boulevard Corridor Plan area plays an important part in helping the county reach its housing goals. This Plan adds capacity for more than 4,000 new residential units.

In implementing the recommendations of Thrive in the University Boulevard Corridor Plan, this Plan acknowledges and begins to address the deep disparities in wealth and homeownership that were shaped by a legacy of discriminatory lending practices, restrictive covenants, and single-family zoning and its secondary impacts on neighborhoods, all of which are still being felt today.

Specifically, this Plan supports the introduction of new housing typologies in the Plan area, particularly in blocks fronting the University Boulevard Corridor and in proximity to the BRT stations, to begin to address decades of inequities to create more equitable, mixed-income neighborhoods and to ensure that exclusively single-family zoning is not a barrier to providing housing options and enabling home ownership. As aligned with Thrive, this Plan also supports opportunities to increase residential density, especially along University Boulevard, to add additional housing that will assist with the development of Complete Communities.

In 2023, [HB0017](#) was passed, which obligates Maryland charter counties to “affirmatively further fair housing through the county’s housing and urban development programs.” The University Boulevard Corridor Plan aims to affirmatively further fair housing by taking meaningful actions aimed at combating discrimination to overcome patterns of segregation, remove barriers that have restricted housing and opportunity, and foster inclusive communities.

Historic Feature: 20th Century Housing

The University Boulevard Corridor—particularly on the eastern end of the plan boundary near the Four Corners intersection—attracted suburban development for White residents starting in the 1920s. Its appeal included its pastoral landscape and nearby amenities such as the Indian Spring Country Club (near the southeast intersection of then–Bladensburg and Colesville Roads) and Argyle Country Club. Early subdivisions included but were not limited to: Indian Spring Terrace (1926), Argyle Park (1926), Country Club Park (1930), and Indian Spring Park (1930). Development of these subdivisions remained limited until the end of the 1930s. This aligned with the creation of the Federal Housing Administration in 1934.

The Federal Housing Administration had two central policy goals: 1) create an economically sound, publicly sponsored system of mortgage insurance; and 2) revive the depressed residential construction industry that collapsed during the Great Depression. Builders capitalized on the program and applied mass production, standardization, and prefabrication to large-scale home construction with the development of subdivisions such as Fairway (1934–1942), Country Club View (1936–1947), Indian Spring Village (1937), Woodmoor (1937–1949), Indian Spring Club Estates (1940), Warrenton Village (1940), and Franklin Knolls (1941).

HOUSING RECOMMENDATIONS

AFFORDABLE HOUSING

- Provide 15% MPDUs in new development.
- Prioritize greater percentages of or more affordable MPDUs than required by county code as a public benefit for the Optional Development Method in the Commercial/Residential (C/R) family of zones to provide additional affordable housing that is needed within the Plan area.
- When public properties are redeveloped with a residential component, strive to provide a minimum of 30% MPDUs, with 15% affordable to households earning the standard MPDU level of 65–70% or less of AMI and 15% affordable to households at or below 50% of AMI.
- Support the development of permanent and temporary supportive housing for people experiencing homelessness in the Plan area.

PRESERVATION OF AFFORDABLE HOUSING

- Preserve existing market rate affordable housing where practicable, striving for no net loss of market rate affordable housing in the event of redevelopment.
- Explore and leverage partnerships with public, private, non-profit, philanthropic, and religious institutions to preserve and expand housing affordability in the Plan area.
- Property owners should work with the Montgomery County Department of Housing and Community Affairs to extend their federal and county subsidy contracts to retain and expand the current levels of housing affordability in the Plan area.

HOUSING PRODUCTION AND HOUSING DIVERSITY

- Add more units to the housing inventory, including more types of housing units to increase the amount of housing and to meet a diversity of incomes and households including families, seniors, and persons with disabilities who currently reside within the Plan area.
- Utilize the CRT and CRN Zones as the primary zones to introduce new residential typologies along the corridor, as well as within proximity to the proposed BRT stations.
- Prioritize family-sized market rate and affordable units for rent and for sale in residential development projects as a public benefit for the Optional Development Method in the CR family of zones to provide additional family-sized units.
- New housing developments in the Plan area should strive to increase the quality and quantity of housing units that are accessible to people with disabilities and older adults.
- Provide financial and other incentives to boost housing production for market rate and affordable housing, especially near transit and in Complete Communities.