

March 11, 2025

**Letter to the Montgomery County Council**

**Re: ZTA 25-02, ZTA 25-03, and SRA 25-01 – More Housing N.O.W. legislation package**

Dear Council Members:

Since the 1960s, the League of Women Voters, Montgomery County (LWVMC) has supported affordable housing. We believe that reducing the financial pressure on these families to find a safe place to live in our community will bring much needed relief. Today, **LWVMC supports the proposed More Housing N.O.W. package of bills (N.O.W.), with amendments.** Many components of this package align with LWVMC's position. However, we believe this proposal can better address the urgent need for more affordable housing, including those of low and moderate incomes, with some critical amendments.

N.O.W. is a multipart package designed to address Montgomery County's lack of affordable housing for families within 80% to 120% of the county's Area Median Income (AMI). It combines:

- A. [ZTA 25-02](#): Allows additional residential units to be built along specified corridors with 15% workforce housing.
- B. [ZTA 25-03](#): Supports the creation of new residential units from underused commercial.
- C. [SRA 25-01](#): Creates an administrative subdivision process for 25-03.

In a 2024 [countywide survey](#), a majority—65% of residents—said that affordable housing in the county has gotten worse in the last two years and only 18% of residents felt the availability of quality, affordable housing was excellent or good. This disapproval rating has grown steadily over the last three surveys. And although the Montgomery County Community Needs Assessment for 2022-2025 recommends that housing cost no more than 30% of a family's income, in 2019 about 27% of homeowners and 51% of renters exceeded that. With rising inflation and insufficient affordable housing, families are overwhelmed!

The **median cost of a home in Montgomery County has risen 16% [from January 2024 to January 2025](#)**. The median (not average) price of a single-family home is nearly \$600K—the average price is over \$1 million! And a report from Montgomery Planning last year [revealed](#) the county's per capita personal income has barely kept pace with inflation from 2004 to 2021. Without serious legislative action, at this rate a family of four with a moderate income **can't afford to live in Montgomery County**.

N.O.W. aligns with LWVMC's position in a few ways:

1. **We support measures to increase the supply of workforce housing.** N.O.W. would support building more workforce housing at a minimum of 15% of new construction projects. Additionally, projects with a minimum size of three units must dedicate at least one of those units for housing.
2. **We support using 120% of the AMI as the maximum for workforce housing.** This package uses that guideline.
3. **We support the use of tax structure and policies, such as tax abatements, to help increase the availability of affordable housing.** N.O.W. contains a commercial-to-housing PILOT Bill that establishes a payment in lieu of taxes for the conversion of high-vacancy commercial properties to residential units.
4. **We support the use of county and federal funds to increase affordable housing.** N.O.W. supports establishing a new countywide fund to incentivize the construction of workforce housing with \$4 million in initial funding. Eligible projects must provide at least 30% workforce units which must be affordable to residents with incomes up to 80% of AMI.
5. **We support modification of current zoning regulations which require inclusion of low- and moderate-priced housing.** Converting highly vacant office space to housing may be as much as [30% cheaper](#) than demolishing and rebuilding, and faster than traditional construction. N.O.W. includes an expedited approval process for such projects, and a 15% Moderate priced Dwelling Units (MPDU) requirement as part of the PILOT Bill.
6. **We favor supportive community services and incentives to increase affordable housing.** N.O.W. would double the Homeowner Assistance Program from \$4 million to \$8 million to help with down payments and lower rate mortgages. Up to \$1 million would be reserved for county and MCPS employees—a much-needed boost for those working in many of our essential services including police, fire and rescue, and education. The package also offers residents whose income is between 80% and 120% of AMI better options to purchase and rent a home within Montgomery County **at some future date** for traditional building projects.

However, N.O.W. offers **little relief for the neediest sector of county residents**: people whose income falls below 60% of AMI. Furthermore, people who earn less than 80% of AMI, and who have the poorest access to housing have not seen the same level of improved financial support. If the Council really wants to make a meaningful contribution to the housing inequities experienced by lower to moderate income level residents, we believe the proposed legislation should **increase MPDU requirements in the PILOT bill to 30%**. That's because currently, an income of 25% of the AMI (which equals about \$40,000 per year) is needed to apply for MPDU programs in Montgomery County.

Therefore, LWVMC supports N.O.W. with the following **amendments**:

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1. Increase MPDU requirements up to 30% for projects built under the PILOT Bill.
2. Increase workforce housing requirements:
  - a. From 15% to 17% in projects that provide between 4-19 units.
  - b. Up to 25% for projects that provide between 20-40 units.
  - c. Up to 30% for projects that provide 41 or more units.

As of last month, there are just under [30,000 unbuilt dwelling units](#) in the county, some of which have been in the pipeline for decades, according to Montgomery Planning. They noted that “getting pipeline projects moving is one of the best ways to meet our housing goals.” What is blocking the development of these projects?! It seems like an exceptionally long time to wait for more affordable housing.

Thank you for this opportunity to provide our views, and we urge the Council to amend and pass this legislation.

Joan Siegel and Ralph Watkins, Co-Presidents,  
League of Women Voters of Montgomery County, MD