

# CHAPTER 14: HOUSING & COMMUNITY DESIGN

## Goals

- Provide a mix of densities and housing types that meet the housing needs of a range of income and age groups
- Encourage efforts to improve the visual impact of development along MD 140

## Current Conditions

### *1 Housing*

#### **A ⇨ Acreage of Land in Each Residential Zoning District**

The total land area of the study area is approximately 35,434 acres. Roughly 34 percent of that total, or 12,123 acres, currently has some type of residential zoning designation. Since the last comprehensive plan update in 1985, the City of Westminster and the study area have experienced a substantial amount of growth. In 1990, the study area contained 4,754 households, and the City of Westminster had 5,180 households. According to the 2000 Census, the number of households in the 7<sup>th</sup> Election District grew to 5,940, and the number of households in the City of Westminster grew to 6,389.

Carroll County currently has five categories of residential zoning. Conservation zoning allows a maximum lot yield of 1 buildable lot per 3 acres, generally clustered into 2-3 acre lots. The “R-7,500” Residence district requires a minimum lot size roughly equal to one-sixth of an acre. “R-10,000” Residence zoning requires an approximate minimum lot size of one-quarter acre. “R-20,000” Residence zoning requires a minimum lot size roughly equal to one-half acre. “R-40,000” Residence zoning requires an approximate minimum lot size of 1 acre. The following table presents a breakdown of the amount of land within each residential zoning category for the entire study area.

<b>Residential Zoning Acreage Study Area 2005</b>		
<b>Zoning Category</b>	<b>Acreage Within Study Area</b>	<b>Percentage of Residential Zoning in Study Area</b>
R-7,500	28.93	.24%
R-10,000	1,227.97	10.13%
R-20,000	1,545.44	12.75%
R-40,000	2,685.06	22.15%
Conservation	6,635.21	54.73%
<b>Total</b>	<b>12,122.61</b>	<b>100.00%</b>

Source: Carroll County Planning Department 2005

#### **B ⇨ Percentage of Different Housing Types**

Almost 90 percent of all units in Election District 7 in 2000 were single-family detached and attached (townhouse) units, with multi-family, mobile-home/trailer, and other types making

up the remaining 10 percent. During the period of 1990-2000, the total number of units in the election district increased by 1,046 (or 20.6%). Although a significant amount of new homes have been built over the last decade, there has been little change in the overall percentages of housing types since 1990. The following table shows the percentage of housing types within the election district for 1990 and 2000.

<b>Type of Housing Unit Election District 7* 1990 and 2000</b>					
<b>Housing Type</b>	<b>1990</b>		<b>2000</b>		<b>Proportional Change (%)</b>
	<b>Units</b>	<b>%</b>	<b>Units</b>	<b>%</b>	
Single-family detached & attached	4,497	88.7	5,487	89.8	+1.1
Multi-family	491	9.7	575	9.4	-0.3
Mobile Home/Trailer	50	1.0	41	0.7	-0.3
Other	28	0.6	9	0.1	-0.5
<b>Total Units</b>	<b>5,066</b>	<b>100.0</b>	<b>6,112</b>	<b>100.0</b>	

Source: U.S. Census - \* E.D. 7 minus City of Westminster

**C ⇨ Current Density**

The current densities for the City of Westminster and the surrounding jurisdictions were calculated using the complete acreage of the city, election district, county and state. These acreages include all public and private properties as well as open space, parks, public lands, bodies of water, etc. The current density of .24 units per acre in Election District 7 is significantly lower than the 1.81 units per acre in the City of Westminster. This difference can be explained by the existence of some areas of higher-density zoning within the city. The following table shows the calculated densities of all four jurisdictions for the year 2000.

<b>Current Density - 2000</b>					
<b>Measure</b>	<b>City</b>	<b>Election District 7</b>	<b>Election District 7 Less City</b>	<b>Carroll County</b>	<b>Maryland</b>
Household units	6,704	12,816	6,112	54,260	2,145,283
Acres	3,710	29,559	25,849	289,568	7,803,501
Square miles	5.80	46.19	40.39	452.45	12,192.97
Units per acre	1.81	0.43	0.24	0.187	0.275
Units per sq. mile	1,157.86	277.46	151.32	119.9	175.9

Source: U.S. Census, Carroll County Dept. of Planning

**D ⇨ Renters vs. Owners**

Approximately 81 percent of all the residential structures within the election district were owner-occupied as of 2000. Roughly 16 percent of residential structures were renter-occupied, and the remaining 3 percent were vacant. The following table exhibits the occupancy status by type of dwelling within the election district in 2000.

<b>Occupancy by Type of Dwelling Election District 7* 2000</b>				
<b>Structure</b>	<b>Owner Occupied</b>	<b>Renter Occupied</b>	<b>Vacant</b>	<b>Total</b>
Single-family detached	4,664	348	139	5,151
Single-family, attached	210	119	7	336
2 units	34	144	36	214
3-4 units	6	179	0	185
5-9 units	0	17	0	17
10+ units	0	141	18	159
Mobile Home	18	23	0	41
Other	9	0	0	9
<b>Total Units</b>	<b>4,941</b>	<b>971</b>	<b>200</b>	<b>6,112</b>

Source: U.S. Census - \* E.D. 7 minus City of Westminster

Census data gathered from 1990 and 2000 show that the total number of owner-occupied, renter-occupied, and vacant dwellings all increased within the election district over that time period. Yet when each type was looked at as a portion of the total dwellings available, there was little change in the percentages between 1990 and 2000. The following table shows the occupancy by type of tenant for the election district according to the 1990 and 2000 Census.

<b>Occupancy by Type of Tenant Election District 7* 1990 &amp; 2000</b>					
<b>Occupant</b>	<b>1990</b>		<b>2000</b>		<b>Proportional Change (%)</b>
	<b>Units</b>	<b>%</b>	<b>Units</b>	<b>%</b>	
Owner	3,947	80.4	4,941	80.8	+0.4
Renter	807	16.4	971	15.9	-0.5
Vacant	156	3.2	200	3.3	+0.1
<b>Total</b>	<b>4,910</b>	<b>100.0</b>	<b>6,112</b>	<b>100.0</b>	

Source: U.S. Census - \*E.D. 7 minus City of Westminster

Since 1990, the election district has experienced an increase in the number of owner-occupied units. As of 2000, the largest percentage of owner-occupied residential units (36.3%) fell within the \$150,000 - \$199,999 range. The median housing value for the entire election district was \$146,000. The following table presents a breakdown of owner-occupied property values for the year 2000.

<b>Specified Owner-Occupied Value Election District 7* 2000</b>		
<b>Value</b>	<b># of Units</b>	<b>% of Units</b>
Less than \$50,000	8	0.2
\$50,000 - \$99,999	322	7.0
\$100,000 - \$149,999	1,568	34.3
\$150,000 - \$199,999	1,657	36.3
\$200,000 - \$299,999	887	19.4
\$300,000 or more	127	2.8
<b>Total</b>	<b>4,569</b>	<b>100.0</b>
<b>Median Housing Value**</b>		<b>\$146,000</b>

Source: U.S. Census - \*E.D. 7 minus City of Westminster  
\*\*Figure is for the entire Election District #7

Cash rent values also were tabulated for renter-occupied residences in the election district based on 2000 Census returns. The majority of units (37.6%) fell into the \$500 - 749 range. The median contract rent for the whole election district was \$607. The following table exhibits the monthly cash rent values for renter-occupied units in 2000.

<b>Specified Renter-Occupied Residences (Cash Rent) Election District 7* 2000</b>		
<b>Monthly Rent</b>	<b># of Units</b>	<b>% of Units</b>
Less than \$300	57	6.6
\$300 - \$499	146	17.0
\$500 - \$749	323	37.6
\$750 - \$999	232	27.0
\$1,000 or more	101	11.8
<b>Total</b>	<b>859</b>	<b>100.0</b>
<b>Median Rent**</b>		<b>\$607</b>

Source: U.S. Census - \*E.D. 7 minus City of Westminster  
\*\*Figure is for the entire Election District #7

### **E ⇨ Current Affordable Housing Programs**

There are currently several housing assistance programs available within the study area. They include Section 8 Rental Assistance, Rental Assistance Program, Rural Development, and the Interfaith Self Help Program. Carroll County Section 8 Program exists to assure decent, safe, and sanitary housing communities of their choice to eligible families, based on the family’s income, assets, and deductions. One hundred households, making up 24 percent of Carroll County’s total Section 8 participants, currently are receiving assistance within the study area. The Rental Assistance Program offers temporary rental assistance for low-income households. Low-income families can use Rural Development for assistance in purchasing, refinancing, and rehabilitating a dwelling with no down payment. Interfaith Housing helps working families build their own affordable homes, working with their neighbors and with the assistance of a construction supervisor.

**F ⇒ Age of Current Housing**

The study area has a good mix of newer and older housing options. Approximately 44 percent of the houses were built in the last twenty years, and the other 56 percent were built before 1979. Nearly 24 percent of homes in the study area were built within the last decade. Houses built prior to 1939 represent the smallest percentage (10.3%) of houses within the study area. The following table indicates the age of the study area’s housing stock in 1999.

<b>Age of Housing Study Area 2000</b>		
<b>Year Built</b>	<b># of Units</b>	<b>% of Units</b>
1990-March 2000	1449	23.7
1980-1989	1264	20.7
1970-1979	1006	16.5
1960-1969	814	13.3
1940-1959	951	15.5
1939 or earlier	628	10.3
<b>Total</b>	<b>6,112</b>	<b>100.0</b>

Source: U.S. Census, Carroll County Department of Permits, Inspection, and Review

2 *Community Design*

The term “community design” refers to the ways in which the built environment defines public spaces, centers and edges, circulation systems, and open spaces and natural areas. It establishes the public versus the private realm, as well as those spaces that are semipublic, and establishes the mix of these uses in any given space. In short, community design defines the ways in which people inhabit their environment. For instance, do public buildings, parks and gathering spaces, open spaces, and walkways support a sense of the public realm, or is there an overall feeling of private, individual space? Is there a center to the community or are its community and civic facilities dispersed? Is there a distinct edge between one place and another, or one type of environment and another? Is there a pervasive type of use in one area, or are uses mixed? Do sidewalks and paths link one place to another, or is it the roadway network alone that does this? Is there a sense of the natural environment even in developed areas, or has the built environment completely enveloped it?

The general design of the Westminster environs is markedly different from that of the City of Westminster, particularly its older, established neighborhoods. Unlike the mixed-use, modified grid pattern of Main Street and its surrounding streets in downtown Westminster, the environs has developed with a distinct separation of uses and a pattern of streets and lots that are self-contained and auto-oriented. “Leap-frog” development, so called because it skips over other undeveloped land and does not adjoin existing areas of development, also has occurred. The effect is a fragmented pattern that lacks a defined edge, bears little relationship from one development to another, and contains few public spaces. The environs relies on the City of Westminster to act as its center, since the majority of the civic, public, and commercial spaces exist along Main Street and, to a lesser degree, along MD 140. This is a logical pattern since it supports historical patterns of development. However, as new opportunities for business and

industrial growth have been sought, the center has lost some of its importance to more dispersed, suburban-style business and shopping areas.

For the most part, development in the environs is of a residential nature, and most of this residential development is in the form of single-family detached homes. Zoning generally supports ½ acre+ lots, though some ¼ acre zoning exists. True to the Euclidean type of zoning found in the County, there is virtually no mixing of uses. As a result, there is little diversity in the type and affordability of homes, especially new homes, in the environs. The area's residential areas may or may not have sidewalks and outside of the City very few paths connect the subdivisions to each other or to other parts of the area. Some attempts have been made, however, to provide interconnected roadways to future subdivisions through the use of roads that, for now, are truncated at the property boundary.

Because of current environmental and subdivision regulations, many stream valleys and wetlands as well as significant forest stands have been maintained despite property development. However, these protected areas are somewhat fragmented, throwing into question their usefulness as viable habitat corridors. Land in agricultural preservation districts or easements, held through the Maryland Agricultural Land Preservation Program or other land conservation programs, exist in large numbers in the northern parts of the study area, while other parts of the study area contain scattered blocks of preserved land. These areas have begun to form a greenbelt around the Westminster environs, helping to define an edge to the developed area.

### *3 Description of Rural Villages in the Area*

To date, eight towns in Carroll County have incorporated under the provisions of state law. Since the adoption of the first Carroll County Master Plan in 1964, these eight towns have been recognized as being the heart of existing and planned growth. Additionally, numerous unincorporated villages exist and primarily serve the agricultural community on a smaller scale. Some villages have grown substantially since their inception, while others have continued relatively unchanged.

The 1997 General Assembly adopted several specific programs, which together formed the Smart Growth initiatives (formally entitled the Smart Growth and Neighborhood Conservation Act of 1997). The Act designated specific Priority Funding and Growth Areas throughout Maryland based on an area's existing characteristics and infrastructure thresholds. These regulations called for the designation of Rural Villages to identify limited areas into which growth-related projects can be directed in rural environments. These projects must "serve to maintain community character and...must not serve to increase growth capacity except for limited peripheral development and in-fill." In designating Rural Villages countywide, the County upheld its vision "to preserve the County's historic, cultural, scenic, and architectural heritage."

When designating Rural Villages throughout the county, several qualifying criteria were factored into each designation. Those factors required that the designated Village be: unincorporated, primarily residential in character, an older community with a high potential for water/sewer problems, in a rural or agricultural area, and outside of a designated growth area. It could include historic structures, and the boundary could only accommodate new growth that would come primarily from in-fill development or limited peripheral expansion

The final list of 35 Rural Villages was compiled and presented to the County

Commissioners, who in June of 1998 adopted The Rural Villages Element as part of the Carroll County Master Plan. The study area has 3 such Rural Villages that meet these criteria.

**A ⇔ Pleasant Valley**

Located northwest of Westminster on Pleasant Valley Road, the Rural Village of Pleasant Valley is situated in a linear shape between Richardson Road and Hughes Shop Road. The Village is approximately 0.3 miles long and contains about 74 acres. Pleasant Valley's historic qualities constitute its eligibility for the National Register of Historic Places. Community water and sewer facilities recently were constructed by the Carroll County Department of Public Works. Pleasant Valley's only commercial building is Leister's Store. The Village also contains Saint Matthew's Lutheran Church. The Pleasant Valley Volunteer Fire Department is located at the western end of the Village. The residences are small, siding-covered homes with porches generally. The land surrounding Pleasant Valley generally is agriculture.

**B ⇔ Shipley**

The Rural Village of Shipley is comprised of 112 acres located along Old Washington Road, between Salem Bottom Road and Nicodemus Road. The Village's historic features include many buildings dating prior to 1900. Zion United Methodist Church is located approximately in the middle of the Village. The land surrounding Shipley primarily is farmland or part of the Morgan Run Environmental Area. An Agricultural Preservation District is located to the east of the Village.

**C ⇔ Warfieldsburg**

Warfieldsburg is a small Rural Village located along Old Westminster Road and MD 27 south of the Stone Chapel Road intersection. The Village is 0.4 miles long and contains approximately 67 acres. Warfieldsburg's historic qualities constitute its eligibility for the National Register of Historic Places. The Village's only business is Dick Myer's Photography. Several Agricultural Preservation Easements are located east of the Village.

**Analysis of Community Needs**

*1 Housing*

The median owner-occupied housing value for the entire Westminster election district has risen 14 percent from \$128,000 in 1990 to \$146,000 in 2000. The median cost per month for renter-occupied housing has risen 26 percent from \$480 in 1990 to \$607 in 2000. During the same period of time, the median household income increased 34 percent from \$36,322 in 1990 to \$48,830 in 2000.

A recent spike in housing sales prices has occurred. In 2003, the average sold price was \$251,546, and by 2004, the average sold price had jumped 20.59 percent to \$303,347. By April 2005, the average sold price had already risen to \$352,241. The greatest concern is that rental costs have increased by more than 25 percent - a particularly high number when coupled with the fact that only 16 percent of the housing stock is renter-occupied and the overall vacancy rate is a low 3 percent. This means that lower-income families will find it increasingly difficult to find

affordable housing in the study area either to rent or buy.

## 2 *Community Design*

Although there is a definite need for more affordable housing opportunities within the study area, currently there are few options available. The agriculture, conservation and low-density residential zoning districts that exist in the study area do not permit townhouses or apartments. These types of higher-density housing options require public water and sewer, and so are only allowed in the higher-density residential zoning districts located within the municipalities and areas that are planned for public water and sewerage facilities.

Smart Growth and the concept of traditional neighborhood design cannot be realized in the Westminster environs unless the development community and City and County agencies become committed to implementing their defining characteristics. These include providing pedestrian links, creating through streets, adding streetscaping, and supporting the natural extension of development whenever possible. The center of the city – principally, Main Street – needs to be maintained as the heart of the area, but at the same time small nodes of civic and commercial activity around which neighborhoods are based could be established. This will begin to create a pattern of development that echoes the traditional pattern and provides opportunities for creating pedestrian-friendly environments.

At the same time, it is recognized that many people who live in the lower density areas of the environs have consciously chosen to do so. They do not desire to live in a town-like setting and would prefer to be situated amongst other low-density residential developments and small farmettes. This is a lifestyle and housing option that attracts many people to the area and continues to drive demand for similar developments. As a result, the Westminster environs has become a challenging area to chart future land use. Within a relatively small area, there are the competing demands for land for low-density housing, smaller and more affordable housing options that offer a town-like atmosphere, as well as large blocks of viable farmland or forests. This plan seeks to balance those demands, along with those of the commercial and industrial sectors, to the greatest degree possible.

There also was a stated desire to improve the function and appearance of the MD 140 corridor. Issues such as billboard reduction, pedestrian facilities, landscaping, and access control are primary concerns with regard to this roadway. The Maryland State Highway Administration has begun to address some of these issues through its MD 140 Transportation Improvement Study. The study identified six alternates (including a No-Build Scenario) for improving traffic flow and access and providing pedestrian and bicycle facilities. After a series of public meetings, these alternates were narrowed down to four alternates that would proceed to the Detailed Study phase. However, the project is not funded beyond the Project Planning stage.

## 3 *Rural Villages*

The Rural Villages that lie within the study area are characteristic of the historic pattern of development that occurred to support the personal and business needs of the agricultural communities of rural Carroll County. Today, in our age of mobility and global commerce, these villages do not serve the same purpose, but they do continue to function as communities in the truest sense. They provide an identity and a social network for a collection of neighbors and preserve a pattern of community-building that is extremely important to the County's history. All three of the villages in the study area contain parcels that are large enough that they may have

potential for subdivision. Pleasant Valley has its own community water and sewer system, but Shipley and Warfieldsburg do not. Additionally, Pleasant Valley contains a small amount of Business zoning. These two factors make it possible that additional development or redevelopment might occur in these areas. However, the County does not have any development guidelines that would ensure that future development is consistent with the historic character of the community.

No Rural Villages fall within the Growth Area Boundary.

## **Recommended Actions**

### *1 Housing*

- *Provide for diversity of housing types through land use designations and the provision of infrastructure*

An increased number of housing options for residents has historically been offered in the growth areas of the County. This is due to the availability of services that allow development at greater densities and lower net cost. In order to provide for the housing needs of all Carroll County residents, providing a diverse housing stock must to be a priority.

### *2 Community Design*

- *Require pedestrian amenities such as sidewalks and trails, neighborhood parks, through streets (to the greatest degree possible), and consistent streetscaping as part of the development process*

These traditional neighborhood features instill community pride and improve the health and safety of the community. The provision of these enhancements also improves community circulation while giving local citizens the opportunity to have and enjoy amenities in their community and conveniences without necessarily having to drive their cars. Future expansion of this system could tie into a larger countywide network of trails, stream valleys, and roadways that would provide the opportunity for bicycle tours or nature appreciation opportunities.

- *Discourage leapfrog development through the annexation, zoning, and public utilities extension processes*

One of the most effective ways to promote logical expansion of the growth area is through a low-density zoning designation that borders and surrounds the community, combined with policies to extend public utilities and rezone property as specified within the comprehensive plan. This countywide growth policy has been very successful at directing the majority of new development into incorporated municipalities and designated growth areas. The continued prevention of uncontrolled low-density and leapfrog residential development can be achieved through deliberate use of these measures.

- *Create nodes of civic and commercial uses within or adjacent to residential areas by zoning land appropriately to encourage this type of development*

Providing areas that are set aside for the development of neighborhood commercial uses to serve specific residential areas will help to build community character. The location of these commercial nodes will also promote local retail activity that reduces the amount of overall congestion and increases walkability.

- *Maintain densities within the designated growth area boundary that support the creation of compact communities*

Fully utilizing the land and density that is available within the growth area boundary will more effectively accommodate the future growth in the county. Support for the development of compact communities results in the reduction of infrastructure costs and a logical, predictable pattern of growth.

- *Amend subdivision/site plan regulations and the zoning ordinance to require architectural renderings with plans*

In order to promote the development of the built environment that instills pride in the members of the community and is consistent with the architectural heritage of Carroll County, it is important for developers to follow the intent of the zoning ordinance and subdivision regulations. Requiring the submission of architectural renderings during preliminary plan review will allow the Planning Commission to consider the aesthetic qualities of development and call for growth to fit in with and improve the appearance of the community.

## **Fiscal Implications & Anticipated Capital Improvements Projects**

*The recommendations contained in this plan may be policy-oriented or action-oriented, and their implementation may be the responsibility of the County, other public agencies, private landowners and developers, or a combination of these. This section is designed to identify the potential fiscal impacts to the County of each of the recommendations. There could be “No Fiscal Impact,” meaning the County would not incur direct or predictable expenses as a result of implementing the recommendation, an “Undetermined Impact,” meaning there likely would be a cost associated with implementing the recommendation but that cost can not be determined at this time for various reasons, or a “Fiscal Impact,” which likely would be incurred by the County if the recommendation were implemented. For recommendations that have an identified fiscal impact, the cost of implementing that recommendation is estimated to the best degree possible.*

- Provide for a diversity of housing types through land use designations and the provision of infrastructure  
*Undetermined Impact: While there likely would be a cost associated with the implementation of this recommendation, the project needs more development before a reasonable cost estimate can be determined.*
- Require pedestrian amenities such as sidewalks and trails, neighborhood parks, through streets (to the greatest degree possible), and consistent streetscaping as part of the development process  
*No Fiscal Impact*
- Discourage leapfrog development through the annexation, zoning, and public utilities extension processes  
*No Fiscal Impact*
- Create nodes of civic and commercial uses within or adjacent to residential areas by zoning land appropriately to encourage this type of development  
*No Fiscal Impact*

WESTMINSTER ENVIRONS COMMUNITY COMPREHENSIVE PLAN

- Maintain densities within the designated growth area boundary that support the creation of compact communities  
*No Fiscal Impact*
- Amend subdivision/site plan regulations and zoning ordinance to require architectural renderings with plans  
*No Fiscal Impact*

