

TOWN OF BURKITTSVILLE

COMPREHENSIVE PLAN

HOUSING ELEMENT

Single-Element Amendment to the Burkittsville Comprehensive Plan (2015–2035)

Prepared by the Burkittsville Planning and Zoning Commission

Adopted: July 13, 2026

Submitted to Maryland Department of Planning for 60-Day Review: July 14, 2026

Section 1. Legal Basis and Purpose

1.1 State Law Requirements

This Housing Element is adopted as a single-element amendment to the Burkittsville Comprehensive Plan (2015–2035) in satisfaction of the requirements established by House Bill 1045 (2019), codified in the Maryland Land Use Article. Effective June 1, 2020, HB 1045 required that all Maryland comprehensive plans include a housing element addressing the need for affordable housing within the local jurisdiction, specifically including:

- Low-income housing, defined as housing affordable to households with annual incomes below 60% of the Area Median Income (AMI); and
- Workforce housing, defined as housing affordable to households with annual incomes between 60% and 120% of AMI.

This element also addresses the fair housing assessment requirement established by subsequent legislation, which requires plans enacted or amended on or after January 1, 2023, to include an assessment ensuring the local jurisdiction is affirmatively furthering fair housing for current and future residents.

Effective October 1, 2026, Senate Bill 197 (2026) will further restructure required comprehensive plan elements under the Maryland Land Use Article. Under the new framework, the Housing Element required by this amendment will be incorporated into and satisfy the requirements of the Housing Element described in SB0197 Section 3-105.

1.2 Relationship to the 2015 Comprehensive Plan

The Burkittsville Comprehensive Plan (2015–2035) was adopted by the Burkittsville Planning and Zoning Commission and the Mayor and Council of Burkittsville and approved in 2015. That plan was a thorough long-range guide for land use, transportation, community facilities, and sensitive area protection for the Town over a 20-year horizon.

Following the Planning Commission's 10-year review conducted in 2025–2026, the Commission determined that the 2015 Plan's land use policies, goals, and frameworks remain substantially valid and that no revisions to those elements are necessary at this time. This Housing Element is submitted as a targeted single-element amendment to bring the Plan into compliance with state law requirements adopted since 2015, and does not alter or supersede any other element of the 2015 Plan.

Section 2. Community Profile

2.1 History and Character

Burkittsville is a historic village located in the southwestern corner of Frederick County, Maryland, situated at the base of South Mountain in the eastern Middletown Valley. The town was founded in the early 19th century, incorporated in 1894, and is defined by a compact, walkable village form that has remained essentially unchanged since the turn of the 20th century. Fewer than five new homes have been constructed within the town limits since 1900.

In 1975, the entire Town of Burkittsville was listed on the National Register of Historic Places as the Burkittsville Historic District (NRHP #75000891). The district encompasses approximately 300 acres and is recognized for its consistent collection of early Federal-style and Victorian buildings that represent an unusually well-preserved example of early American rural settlement patterns. This designation is central to the town's identity and shapes every aspect of land use and development policy.

2.2 Population and Demographic Summary

The following table summarizes key demographic and socioeconomic characteristics of Burkittsville, drawn from the 2020 U.S. Census and subsequent American Community Survey estimates.

Indicator	Value
Total Population (2020 Census)	142
Estimated Population (2026)	146
Median Age	57.7 years
Senior Residents (65+)	Approximately 51 adults (35% of adult population)
Median Household Income	\$93,250
Per Capita Income	\$63,125

Poverty Rate	6.67%
Racial Composition	92.6% White; remainder multi-racial and other
Average Household Size	2.04 persons
Vehicle Ownership	96%+ of households own at least one vehicle

Key observations from the demographic profile include:

- The Town's median age of 57.7 years is approximately 39% higher than the Maryland statewide median, indicating a substantially older population.
- An estimated 35% of adult residents are seniors (age 65 and older), suggesting that housing maintenance, accessibility, and aging-in-place are the Town's most pressing housing concerns.
- The poverty rate of 6.67% is well below both state and national averages, suggesting the Town does not face acute housing cost-burden challenges among its current residents.
- The Town is essentially entirely rural, with no urban area designation and no public transit service.

Section 3. Housing Inventory

3.1 Overview of Housing Stock

The following table summarizes the current housing stock characteristics of Burkittsville based on available census and survey data.

Characteristic	Data / Estimate
Total Housing Units (2020 Census)	~70
Owner-Occupied Units (est.)	~56 (80%)
Renter-Occupied Units (est.)	~14 (20%)
Median Home Value (2024 est.)	\$617,320
Median Gross Rent (2024 est.)	\$1,070/month
Predominant Structure Type	Detached single-family
Predominant Architectural Period	Federal and Victorian (pre-1900)
Units Listed on National Register	Substantially all (entire town listed as Historic District, added 1975)
Vacancy Rate (est.)	Low; no known chronic vacancies

3.2 Historic Character of the Housing Stock

Virtually the entire housing stock of Burkittsville consists of historic structures dating from the late 18th through early 20th centuries. The Burkittsville Historic District, as listed on the National Register, is described as a 'consistent collection of early 19th-century Federal style houses mixed with a few Victorian style houses that has remained virtually unchanged since 1900.'

This historic character has several direct implications for housing in Burkittsville:

- Properties eligible for rehabilitation assistance may qualify for Maryland Historical Trust programs and the Frederick County Rural Historic Preservation Grant Program, which offers grants of up to \$50,000 to property owners for exterior stabilization and rehabilitation of historic structures.
- Renovation and maintenance costs are generally higher than for non-historic structures due to the requirement to use period-appropriate materials and methods consistent with the Secretary of the Interior's Standards for Rehabilitation.
- The high median home value of approximately \$617,320 reflects in part the premium associated with historic character, but also the cost burden this places on prospective buyers of modest means.

3.3 Rental Housing

Rental housing in Burkittsville is extremely limited. An estimated 14 to 20 percent of units are renter-occupied, with a median gross rent of approximately \$1,070 per month. No subsidized rental housing or deed-restricted affordable rental units exist within the Town.

Given the small number of rental units, the rental market in Burkittsville is highly informal and not meaningfully subject to market-rate production strategies. The Town has no authority to compel rental production, and the physical and regulatory constraints described in Section 5 below make new rental construction infeasible.

Section 4. Affordable Housing Needs Analysis

4.1 Area Median Income

For purposes of this Housing Element, the applicable Area Median Income (AMI) is derived from the Washington-Arlington-Alexandria, DC-VA-MD Metropolitan Statistical Area (MSA), as Frederick County is included within this MSA for HUD income limit purposes. The FY 2026 Median Family Income for a household of four in this MSA is \$163,900.

Under Maryland law, income categories are defined as follows:

Income Category	4-Person Household (Annual)	Annual Housing Cost at 30% Rule
30% AMI (Extremely Low)	\$49,150	\$81,950
50% AMI (Very Low)	\$81,950	\$136,550
60% AMI (Low-Income threshold under MD law)	\$98,340	\$163,900
80% AMI (Low-Income threshold under HUD)	\$131,120	\$218,533
100% AMI (Area Median)	\$163,900	—
120% AMI (Workforce upper limit)	\$196,680	—

4.2 Assessment of Low-Income Housing Need

Low-income housing, as defined under Maryland law, is housing affordable to households earning below 60% of AMI. For a four-person household in the Washington Metro area, this threshold is approximately \$98,340 annually (FY2026). Applying the standard affordability rule (housing costs not exceeding 30% of gross income), a low-income household at this threshold could afford approximately \$2,459 per month in housing costs, or a home purchase price of approximately \$350,000–\$390,000 (at current interest rates and conventional financing assumptions).

The median home value in Burkittsville is estimated at \$617,320 as of 2024, which substantially exceeds what a household at 60% AMI can afford. The estimated median gross rent of \$1,070 per month is technically within the affordable range for a low-income household, but the very limited number of rental units means the rental market cannot meaningfully serve low-income housing demand.

Current residents of Burkittsville do not appear to be experiencing significant cost burden; the Town's median household income of \$93,250 is close to the AMI threshold, and the poverty rate is below regional and national averages. However, the Town acknowledges that:

- The high home values create a meaningful barrier to entry for any new low-income household seeking to purchase in Burkittsville.
- The senior population (median age 57.7) may face increasing cost burden as residents move to fixed incomes in retirement, particularly given the high costs of maintaining older historic structures.
- The limited rental supply constrains housing options for any resident who cannot purchase.

4.3 Assessment of Workforce Housing Need

Workforce housing serves households earning between 60% and 120% of AMI, or approximately \$98,340 to \$196,680 annually for a four-person household in the Washington

Metro area. Burkittsville's median household income of \$93,250 falls just below this range, suggesting that existing residents are primarily workforce or moderate-income households.

The workforce housing challenge in Burkittsville is not one of finding adequate housing for current residents, but of accessibility for future residents. Given median home prices well in excess of \$600,000, even households at 120% AMI may face challenges qualifying for conventional financing in the current interest rate environment. This effectively limits future population growth to higher-income households and may contribute to the demographic homogeneity of the Town.

4.4 Regional Context

Burkittsville is a municipality of approximately 146 residents with a total area of 0.46 square miles. The Town acknowledges that housing affordability is a regional challenge that cannot be meaningfully addressed at the scale of a municipality this small. The primary regional housing planning authority is Frederick County, which maintains its own comprehensive plan, housing element, and affordable housing programs.

Burkittsville supports the regional affordable housing goals of Frederick County and the State of Maryland, and recognizes that its role in addressing regional affordability challenges is necessarily limited. The Town will monitor housing conditions, coordinate with Frederick County as appropriate, and revisit this element at its next scheduled comprehensive plan review.

Section 5. Constraints on Housing Development

This section documents the significant physical, regulatory, and infrastructural constraints that effectively preclude new residential development within the Town of Burkittsville. These constraints are not policy choices subject to modification; they are permanent or near-permanent features of the Town's legal, physical, and infrastructural character. Understanding these constraints is essential context for evaluating the Town's realistic capacity to address housing needs through production.

Constraint	Description
National Historic Register	Entire town designated as Burkittsville Historic District (NRHP #75000891, listed November 1975). All contributing structures subject to Secretary of the Interior's Standards for Rehabilitation. New construction within or adjacent to the district must be compatible in scale, materials, and character.
Agricultural Preservation Easements	Properties surrounding and abutting the town corporate limits are enrolled in Frederick County and Maryland Agricultural Land Preservation Foundation (MALPF) easement programs. Easement-encumbered land is permanently restricted from residential development.

Town Boundary Size	Total municipal area of approximately 0.46 square miles (295 acres). The developed footprint of the town accounts for only a portion of this area; no meaningful undeveloped land is available within town limits for new construction.
Lack of Public Water/Sewer Infrastructure	Burkittsville does not have a public water or sewer system. All properties rely on private wells and septic systems. This constraint severely limits the feasibility of any increased residential density.
Topography and South Mountain	The town sits at the base of South Mountain along the eastern edge of the Middletown Valley. Steeply sloped land to the west further limits any potential for expansion.
Existing Built-Out Character	Fewer than five new homes have been constructed within town limits since 1900. The town is, in practical terms, fully built out.

5.1 Implications for Housing Policy

Taken together, the constraints documented above mean that:

- New residential construction within the Town is essentially infeasible without fundamentally altering the historic character that defines the community and its National Register designation.
- No undeveloped land is available within the Town's corporate limits for residential infill.
- The agricultural preservation easements surrounding the Town prevent expansion of the municipal footprint into productive farmland.
- The lack of public water and sewer infrastructure creates a hard density ceiling that cannot be overcome without infrastructure investment that is neither planned nor funded.

These constraints mean that Burkittsville's housing strategy must necessarily focus on the preservation and maintenance of existing housing stock rather than production of new units. This is not a failure of planning ambition; it is an honest reflection of the Town's character, scale, and legal obligations as a steward of a nationally significant historic place.

Section 6. Fair Housing Assessment

6.1 Statutory Requirement

Pursuant to the requirements of Maryland law applicable to comprehensive plans enacted or amended on or after January 1, 2023, this Housing Element includes a fair housing assessment to ensure that the Town of Burkittsville is affirmatively furthering fair housing for current and future residents. Affirmatively furthering fair housing means taking meaningful actions to overcome patterns of segregation, promote fair housing choice, eliminate disparities in housing access, and foster inclusive communities.

6.2 Demographic and Fair Housing Profile

Burkittsville is a small, predominantly white community (approximately 92.6% White, per ACS estimates) with a modest income profile and an aging population. The Town does not maintain records of housing discrimination complaints, nor is there evidence in publicly available data of active discriminatory practices in housing transactions within the Town.

The Town acknowledges that its demographic homogeneity and high home values may themselves create conditions that limit housing access for households of color or households with lower incomes, not through intentional discrimination but through market forces and the cumulative effect of the constraints documented in Section 5. The Town's ability to directly address these structural barriers is limited by its size and the permanent nature of many of the constraints it faces.

6.3 Commitments to Affirmatively Furthering Fair Housing

The Town of Burkittsville commits to the following actions to affirmatively further fair housing, consistent with its scale and capacity:

- **Non-Discrimination in Town Processes:** The Town will ensure that all planning, zoning, and permitting processes are conducted without regard to race, color, national origin, religion, sex, familial status, disability, or any other protected class under the Fair Housing Act.
- **Coordination with Frederick County:** The Town will coordinate with Frederick County's housing and planning programs as appropriate and will support county-level affordable housing initiatives that serve residents of all income levels and backgrounds throughout the region.
- **Accessibility Considerations:** In reviewing any applications for renovation or rehabilitation of existing structures, the Town will encourage, to the extent consistent with historic preservation standards, the incorporation of accessibility features to support aging-in-place and accommodate residents with disabilities.
- **No Restrictive Practices:** The Town will not adopt or enforce any policy, regulation, or practice that has the purpose or effect of excluding or discriminating against any protected class in access to housing within its jurisdiction.
- **Monitoring and Reporting:** The Town will monitor fair housing conditions and incorporate an updated fair housing assessment in any future comprehensive plan revision.

***Note:** The Town of Burkittsville is a small municipality with limited staff and planning capacity. Nothing in this section should be construed to require the Town to undertake housing production activities that are physically infeasible given the constraints documented in Section 5, or to commit financial resources the Town does not possess. The Town's fair housing obligations are real but must be understood in the context of its scale.*

Section 7. Goals, Objectives, and Policies

The goals, objectives, and policies set forth in this section guide the Town of Burkittsville's approach to housing for the duration of the Comprehensive Plan horizon. They reflect the Town's honest assessment of its capacity, the nature of its constraints, and its commitment to serving the housing needs of current and future residents.

Goal 1: Preserve and Maintain the Existing Housing Stock

Objective 1.1: Support the rehabilitation and maintenance of historic residential structures to ensure they remain safe, sound, and habitable for current and future residents.

- Policy 1.1.1: The Town will promote awareness among property owners of available historic preservation grant and loan programs, including the Frederick County Rural Historic Preservation Grant Program, Maryland Historical Trust rehabilitation programs, and applicable federal historic tax credit programs.
- Policy 1.1.2: The Town will coordinate with the Frederick County Historic Preservation Commission to streamline the review of routine maintenance and rehabilitation applications for historically contributing properties.
- Policy 1.1.3: The Town will not adopt regulations that unnecessarily burden property owners seeking to maintain or rehabilitate their homes in a manner consistent with the Secretary of the Interior's Standards for Rehabilitation.

Objective 1.2: Support aging-in-place for the Town's substantial senior population.

- Policy 1.2.1: The Town will encourage, where consistent with historic preservation standards, the incorporation of accessibility modifications in renovation projects to support residents who wish to remain in their homes as they age.
- Policy 1.2.2: The Town will coordinate with Frederick County and State agencies to connect senior residents with housing assistance and supportive services programs for which they may qualify.

Goal 2: Acknowledge and Document Physical and Regulatory Constraints

Objective 2.1: Ensure that land use and zoning decisions reflect an accurate understanding of the Town's development constraints.

- Policy 2.1.1: The Town will maintain current information on the boundaries of the Burkittsville Historic District and the Secretary of the Interior's Standards applicable to contributing properties.
- Policy 2.1.2: The Town will maintain current information on the extent of agricultural preservation easements on properties surrounding and adjacent to the Town, and will consider this information in any deliberation on annexation or boundary change.
- Policy 2.1.3: The Town will not approve subdivision or development proposals that are inconsistent with the historic character of the district or that cannot be served by adequate on-site water supply and septic disposal.

Goal 3: Support Regional Affordable Housing Efforts

Objective 3.1: Engage constructively with Frederick County and State affordable housing planning processes.

- Policy 3.1.1: The Town will participate, as invited and within its capacity, in Frederick County's housing planning and community engagement processes.
- Policy 3.1.2: The Town will support Frederick County's efforts to locate affordable housing in areas designated for growth, recognizing that such areas—not Burkittsville—are the appropriate locations for new affordable housing production in the region.
- Policy 3.1.3: The Town will oppose any state or regional initiative that would require new housing construction in the Town of a scale or character incompatible with its National Register Historic District designation or the agricultural preservation easements that surround it.

Goal 4: Affirm Fair and Equitable Housing Practices

Objective 4.1: Ensure that all Town policies and practices affirmatively further fair housing.

- Policy 4.1.1: The Town will conduct all planning and permitting activities in a non-discriminatory manner consistent with the Fair Housing Act and applicable state law.
- Policy 4.1.2: The Town will periodically review its zoning ordinance and other land use regulations to identify and eliminate any provisions that may have a disparate impact on protected classes.

Goal 5: Monitor and Adapt

Objective 5.1: Maintain current knowledge of housing conditions and update the Housing Element as conditions change.

- Policy 5.1.1: The Town will review housing data at each comprehensive plan review cycle (no less than every 10 years) and update this Housing Element as required to reflect changed conditions or new state law requirements.
- Policy 5.1.2: At the next comprehensive plan review, the Town will assess whether conditions have changed in a manner that warrants new housing strategies, including whether any constraints documented in Section 5 have been modified or removed.

Section 8. Housing Resources and Programs

While the Town of Burkittsville has limited capacity to directly provide or fund affordable housing, the following programs and resources are available to Town residents and property owners:

8.1 Historic Preservation Assistance

- Frederick County Rural Historic Preservation Grant Program: Grants of up to \$50,000 for exterior stabilization and rehabilitation of historic structures listed on the National Register or County Register.
- Maryland Historical Trust Revolving Loan Fund: Low-interest loans for acquisition and rehabilitation of historic properties.
- Federal Historic Tax Credit: A 20% federal income tax credit for certified rehabilitation of income-producing historic properties.
- Maryland Heritage Structure Rehabilitation Tax Credit: State income tax credit for rehabilitation of certified historic structures.

8.2 Homeowner Assistance Programs

- Maryland HomeCredit: Mortgage interest tax credit for qualified homebuyers.
- Maryland Mortgage Program (Maryland Department of Housing and Community Development): Below-market mortgage financing for income-qualified first-time homebuyers.
- Frederick County Housing Programs: Frederick County's Division of Housing administers programs including down payment assistance, housing rehabilitation loans, and emergency repair assistance. Residents should contact the Frederick County Division of Housing at 301-600-1506 for information on eligibility and availability.

8.3 Senior Housing Assistance

- Maryland Department of Aging / Frederick County Office on Aging: Programs including home modification assistance, senior homeowner tax credits, and supportive services that help older adults remain in their homes.
- Frederick County Livable Homes Tax Credit: Provides a tax credit for modifications to make homes more accessible for individuals with disabilities or seniors.

Section 9. Adoption and Amendment

This Housing Element was prepared by the Burkittsville Planning and Zoning Commission in accordance with the requirements of the Maryland Land Use Article and the Models and Guidelines published by the Maryland Department of Planning in response to HB 1045 (2019).

Public notice was provided and a public hearing was held prior to adoption of this element, in accordance with the requirements of the Land Use Article and the Town's established procedures.

This element was submitted to the Maryland Department of Planning and to adjacent jurisdictions for 60-day review prior to final adoption, in accordance with the requirements of Land Use Article, Section 3-301 et seq.

This element shall be reviewed at least every 10 years as part of the Town's scheduled comprehensive plan review, and may be amended at any time in accordance with the procedures established in the Land Use Article.