Md. Housing Cooperative Not Quite As Successful As Planned

By Jacquie Bokow

A June 2003 News article described "Maryland's only successful housing cooperative." But that story didn't quite explain what happened.

A chance remark by Seymor ("Sy") Kant led me to interview him about what he remembered. Kant, 97 (or "97-and-two-thirds," as he says), is one of the original members of that cooperative and still lives in the home on Cavalier Court that is one of

INSIDE

National	Night Out	5 August	:3
Join 119	s at Fore	st Knolls	Pool

University Boulevard Corridor Plan (UBCP) Moves Ahead.....4

The speakers at our meeting will tell us more

New Carousel Opens at Wheaton Regional Park.....5

Fourth Annual Neighborhood Yard Sale Another Huge Success......9

57 households participated

FKP Food Trucks Scheduled11 Friday, Saturday nights

throughout summer

Rise in Driveway-Paving Scams .. 11

Here's how to not be fooled

the 44 brick houses built by Northwood Park Housing, Inc.

Many of the people in the cooperative were from New York, he explained, where they lived in cooperative apartment houses. Usually cooperatives also include communal spaces and clubs for the residents. The original vision was for about fifty families to be involved and for one of the houses to be a community club house; a family would, essentially, rent their home, which would belong to the cooperative.

The plan was to have a Federal Housing Administration 100% mortgage. The FHA said each house had to have seven rooms; each room would cost \$1,900, for a total house price of \$13,300. You could have additions made to the original house plan as long as you paid however much those additions raised the cost above \$13K.

With an FHA mortgage, there was no down payment if the house could be built at that \$13,300 price. There were two designs, called **A** and **B**, which sold for that price. House A came with a full basement but no den: House B had a den but no finished basement or basement room (a finished base-

Next Meeting on Wed., 11th June

The next meeting of the Northwood-Four Corners Civic Association will be held on Wednesday, 11 June 2025, at 7:30 p.m. The meeting will be held in person at Forest Knolls Elementary as well as virtually.

To find the access codes for the online meeting, go to the NFCCA website at www. nfcca.org. Two planners with the MoCo Planning Dept.— Zubin Adrianvala and Jessica McVary—will cover the details of the work sessions that the Montgomery County Planning Commission has held on the University Boulevard Corridor Plan (UBCP); see page 4.

All residents of the Northwood-Four Corners-Forest Knolls area are invited to attend and express their views. Note that only paid members of the NFCCA are eligible to vote if there is one.

JUNE							
1	2	3	4	5	6	7	
8	9	10	11	12	13	14	
15	16	17	18	19	20	21	
22	23	24	25	26	27	28	
29	30						
S	M	T	W	T	F	3	

(CONTINUED ON PAGE 7) WWW.NFCCA.ORG

PRESIDENT'S MESSAGE

On Wednesday, 11 June, at the next NFCCA General Meeting, two planners with the Montgomery County Planning Department, Zubin Adrianvala and Jessica McVary, will cover the details of the work sessions that the Montgomery County Planning Commission has held on the University Boulevard Corridor Plan (UBCP). During the work sessions, the Planning Board Commissioners have raised questions and suggested potential changes to the Public Hearing Draft. The UBCP plan will affect future traffic flow, transportation, housing, and zoning decisions that will impact our neighborhood. Our NFCCA meeting, as usual, will start at 7:30 p.m. at Forest Knolls Elementary School and is also available via Zoom (go to *nfcca.orq* for Zoom link).

Thanks go out to Julie Whitcomb and Karen Donnelly for their stupendous work planning the Fourth Annual NFCCA Yard Sale. A record-breaking 57 households participated. What a great way to cruise the neighborhood, meet a lot of people, and find a new owner for stuff accumulating in the basement or garage—and keep items out of the landfill to boot!

Kudos as well to all the volunteers and cookmasters who made the NFCCA Chili-Curry Cookoff fundraiser another success, netting \$797.11. The NFCCA 2024-2025 dues campaign hit a record 267 paid-up households, for a total \$4,005 in dues income. It's not too late to pay your dues for this cycle!

Your dues, paid advertising in the newsletter, and our fundraiser cover the social activities that the civic association hosts and the escalating cost of printing this newsletter. Over the summertime, the Board considers the proposed budget and activities for the 2025-2026 cycle.

The Board also discusses which Board members are willing to serve again and potential new Board nominees. If you are interested in serving on the NFCCA Board or becoming a volunteer to help plan our social activities, please drop me an email at *president AT nfcca DOT org* and we can set up a time to discuss what is involved and your area(s) of interest. Nominations for Officers and Board members will be considered and voted upon at our 8 October NFCCA meeting.

Wazzup in the Neighborhood

Keep an eye out for NFCCA's upcoming 2025 neighborhood events. The Rock-and-Rolla All-Ages Bike Ride starting in North Four Corners Local Park will be scheduled in July (date TBD; watch the listserv and website). We also hope to schedule a night out for a Thunderbolts game at Montgomery Blair High School; look for details on *nfcca.org* or our Facebook page at *www.facebook.com/nfccamoco*.

National Night Out is Tuesday, 5 August, at the Forest Knolls pool. Once again there will be swimming, music, Little

(CONTINUED ON PAGE 3)

Communicate!

NFCCA Listsery

To join:

nfcca+subscribe@groups.io
[add "un" to unsubscribe]
To send messages to group:
nfcca@groups.io

Facebook: www.facebook.com /nfccamoco

NFCCA Deals!

Buy Nothing Forest Knolls/North Four Corners/Woodmoor

https://www.facebook.com/ groups/517319962826076

Compost Crew: 5-gal.@\$22, 12-gal.@\$29, compostcrew.com

Seasonal Roots: Sign up @\$25, seasonalroots.com/nfcca

NORTH FOUR CORNERS NEWS

The North Four Corners News (formerly Northwood News) is published by the Northwood-Four Corners Civic Association. The NFCCA represents the 1,607 households in the area bounded by Colesville Road (Rte. 29), University Blvd. (Rte. 193), Caddington Avenue, and the Northwest Branch.

Any resident of this area is eligible to join the NFCCA. Annual dues are \$15 per household and may be paid online, at any Association meeting, or mailed to the treasurer.

The North Four Corners News is published five times a year—in October, December, February, April, and June. To place an ad or discuss a story, please contact the editor.

Editor

Jacquie Bokow 10603 Cavalier Drive Silver Spring, MD 20901 301.593.8566 editor AT nfcca DOT orq

Visit Our Website www.nfcca.org

PRESIDENT'S MESSAGE

(CONTINUED FROM PAGE 2)

Lady Grill food truck, and the ever-popular sno-cones! Admission is free to all from the neighborhood, so come hang out with your neighbors, invited legislative and council members, and our local police community service officers.

NFCCA Dues

Online Payment ★ Check ★ Cash

Mail your \$15 annual dues, check payable to "NFCCA," to Treasurer Sondra Katz at 10905 Lombardy Road. *Please don't mail cash.*

No stamps? Hand-deliver your check or cash to the mailbox at the Treasurer's home. Or, at one of our meetings or events, give your dues payment to any NFCCA Board member. Or arrange for a Board member to pick up your payment by calling North Four Corners News Editor Jacquie Bokow (landline 301.593.8566).

Pay online at nfcca.org or use the QR code below. Online payments via PayPal can be made by debit card, credit card, or a transfer from a PayPal account.

PAY DUES HERE



Find out more about these and other upcoming events and activities in our community by going to our website *nfcca.org* or joining our list-serv (details at left). Or go to the NFCCA Facebook page by searching for *NFCCAMoCo*. Hope this helps you stay upto-date and engaged!

Lots going on and we want to hear from you. So come join us at the June meeting.

-Sharon Canavan

National Night Out 5 August

National Night Out! Tuesday, 5 August 2025! Save the Date!

All are Invited to this Free Community Event Forest Knolls Swimming Pool 6:30 p.m. until 8:30 p.m.

Free Sno-Cones!

Music!

Food Truck!

Raffles!

Free Swimming!

(Parents and guardians, please supervise your children when they are in the pool. You don't need to be a pool member to attend; just sign in at the front desk for NNO.)

Visits from police and community leaders!

Come join the Fun and Celebrate NNO with your Neighbors!

NFCCA BOARD

The Board of Directors for the Northwood-Four Corners Civic Association serves for one year and meets every month except July and August. Current officers (until October 2025) are:

President

Sharon Canavan 10213 Edgewood Avenue 240.281.3911 president AT nfcca DOT org

Vice President

Jessica Boback 10707 Edgewood Avenue 410.207.5693 veep At nfcca DOT org

Treasurer

Sondra Katz 10905 Lombardy Road 301.593.4542 treasurer AT nfcca DOT org

Secretary

Sarah Dye 10911 Lombardy Road 703.380.7468 secretary AT nfcca DOT org

At Large

Brandon Boback 10707 Edgewood Avenue 717.873.0665 brandon At nfcca DOT org

Richard Fitzpatrick 403 Hannes Street 973.598.5943 ricky AT nfcca DOT org

John Prochilo 114 Southwood Avenue 978.502.4412 john AT nfcca DOT org

Immediate Past President

Mario "Ema" Perez 10608 Margate Road 703.400.9560 ipp AT nfcca DOT org

SEARCH PAST ARTICLES, GOVERNMENT REPS, AND MORE AT WWW.NFCCA.ORG

University Boulevard Corridor Plan Moves Ahead

By Sharon Canavan

The Montgomery County Planning agency staff and Planning Board are finalizing their work on the University Boulevard Corridor Plan (UBCP) Public Hearing Draft to send their proposal to the County Executive and the County Council for review and consideration over the summer. The County Council will hold a hearing on the UBCP to gather public feedback and input before their own series of work sessions with Council Committees and the full County Council. Once the County Council makes its changes and votes on the plan, the UBCP will go before the Maryland-National Capital Park and Planning Full Commission for final consideration as a Master Plan.

Several important changes have been discussed during the Planning Board's work sessions. One proposed change discussed in Work Session 4 is to increase the permissible height limit from 60 to 75 feet for the Woodmoor Shopping area, as well as the Four Corners West area (see graphic for areas marked 1, 2, and 3,

below left), and the Four Corners North area (see graphic for areas fronting University Boulevard or Colesville Road marked 1, 2, 3, 4, and 5, below right).

The stated objective for increasing permissible height is to make the zoning more consistent among these properties and to facilitate and encourage consolidated redevelopment. During the work session, several commissioners also suggested more flexibility in the floor area ratios (FAR) to give a developer more optionality in the mix between commercial and residential. FAR dictates the maximum square footage of a building and the allowable percentage of commercial and/or residential.

During the Planning
Board's work sessions, agency
staff also recommended an
overlay zone for the areas
where the UBCP proposes
rezoning homes from R-90
to Commercial Residential
Neighborhood, which will
allow more diverse housing
types, such as duplexes, triplexes, or stacked flats. The
proposed overlay zone is intended to address elements

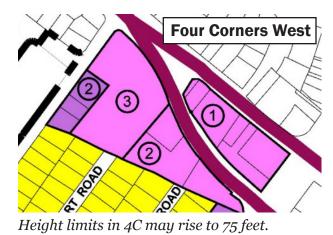
including building placement, site coverage, and design requirements to transition building density and height from the corridor to the neighborhood.

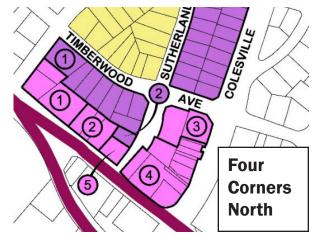
One recommendation for the overlay zone is to require a visual transition from higher buildings to the height of homes in the neighborhood as illustrated in the graphic on p.5.

The transportation elements of the UBCP still recommend reducing the number of traffic lanes on University Boulevard to make room for a bus lane as well as sidepaths for walking and biking, in both directions east and west on University Boulevard. Also, the plan recommends moving the current FLASH bus stops to the center lanes at the Four Corners intersection of University and Colesville. Finally, the UBCP makes a number of recommendations for improving pedestrian safety with reduced speed limits, additional traffic lights, and more protected pedestrian crossings at shorter intervals.

At the next NFCCA meeting on Wednesday, 11 June,

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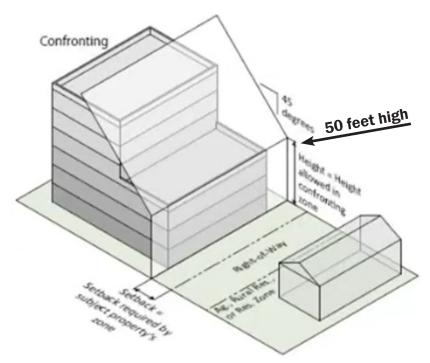


UBCP Moves On

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the presenters from the Montgomery County Planning Agency have been asked to summarize the Planning Board Work Sessions. This is an opportunity to ask questions about the agency's UBCP recommendations to be fully informed before the recommendations are sent to the County Executive and the County Council. Although the public comment period before the Planning Board has passed, at the next stage the public can testify or send comment letters to the County Executive and the County Council to express their issues or concerns.

NFCCA has posted talking points to help residents of our community draft their



The overlay zone would require a visual transition from higher buildings to the height of homes in the neighborhood.

comments and express their views as well as contact email addresses. For this information, go to the green button marked "MoCo Planning" on the *nfcca.org* website.

New Carousel Opens at Wheaton Regional Park

By Sharon Canavan

Last fall, the carousel at Wheaton Regional Park was transferred to Ovid Hazel Wells Recreational Park in Clarksburg, as stipulated by the legal agreement to lend the carousel to Wheaton Regional Park in 1985. (See story in the April 2022 issue.)

The new carousel was installed in February 2025 and

is now up and running. The new Wheaton Carousel was fabricated by Chance Rides. It is just as delightful as the historic carousel that was moved away. Hand-painted landscape, wildlife, and nature scenes decorate the 36-foot carousel, which features 22 colorful fiberglass horses, 11 striped zebras, and two elegant chariots for those who don't want to clamber up to ride the animals.

The carousel operates on weekends from 9:30 a.m. to 4:30 p.m. It is also open on holidays and during Montgomery County Public Schools' spring and summer breaks during those same hours.



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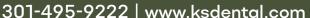
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Housing Co-op

ment room was considered the seventh room). You could add a full basement to a **B** house, but it cost \$1,000 more and wouldn't be covered by the mortgage. The builders tried to put **A**s in wherever they could, but only half the lots would fit **A**s as the lots were either too small or too hilly. The original plan called for 46 homes, but only 44 could be squeezed in.

Once the builder was ready to begin, people in the cooperative chose which home they wanted by the order they had joined. Sy and his wife Dorothy were #24. The original 44 homes included a club house at Belton and Cavalier, but there weren't enough members who wanted to (or were able to) pay 1/43 the price of an additional house.

Brick homes cost more—that was a big deal at the time, said Kant—but the co-op members felt it was important to use brick even though it added \$1K to the cost. The group insisted on brick homes because they wanted better-than-average quality.

Bathrooms were tiled in black-and-white, unless you paid more for color. Houses could be expanded in 14-inch increments; each cost \$750 more.

The one thing that was free was choosing the color paint for the walls; each room could be a different color if you wanted. A dishwasher was an option that cost extra. There was no clothes dryer, but you could pay \$10 for a dryer outlet to be installed.

But costs shot up. The builders couldn't meet the \$13,300 FHA price; \$16,500 was the cheapest home they could build. With the extras they added, the Kants' house cost \$18,000, so they needed to come up with about \$5,000 down in cash. FHA's preferred interest rate for the co-op was 4.5%, but when FHA reduced its rate for everyone to 4.25%, there was no advantage to having a cooperative. Without the financial advantage and without a community club house, the board of directors decided having a cooperative rental agreement was no longer a good idea. So they decided to sell the houses to each cooperative member.

Project planning started in 1948; building finally began in 1954. Families began to move in early in 1955. The homes closer to Lockridge Drive were finished first.

The homes had four doors. The living room door had no outside lock, so the front, dining room, and back door all had the same key—two keys for each lock—but owners only received five. Because of the original plan of the cooperative owning all the homes, the coop kept one as an access key to every home.

When the cooperative was dissolved, the board's last action was to return that extra key to each homeowner and refund the several hundred dollars left in the bank account to the 44 homeowners; Sy remembers they each got an envelope containing \$17.

The co-op had an "Architectural Control Committee"; its purpose was to keep all the houses the same as long as they were part of the cooperative (i.e., rentals). Homeowners would have to apply to the committee for any change to the outside of their houses. Sy said he "has been serving as committee chair for 60+ vears and has done nothing on it" since there is no longer a cooperative requiring consistency of appearance. He and a neighbor were picked to be on the committee because they were the youngest; both still live in their "cooperative" homes on Cavalier Drive. Once there was no cooperative, there was no use for the committee, but it's still mentioned in all the deeds.

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215 University Blvd. West • Near NFC Park Call 301-593-8059 • Walk-Ins Welcome! Mon-Fri • 10am-5pm Sat-Sun • 10am-2pm I'm Deren Blessman. As Realtors, my wife Jeni and I study the neighborhood market regularly for our real estate business and to monitor the values of our own home on Malta Lane.

I am grateful to be helping a neighbor on Chiswell sell his family's home where he grew up. It went under contract in 4 days above the list price! If you'd like a free market analysis of your home, please let me know.

The real estate market is changing daily, so if you have any real estate questions or concerns, or need to sell or buy a home in Maryland, D.C., or Virginia for your friends and family, The Blessman Team with Keller Williams has YOU covered with over 35 years collectively in the business!

Give us a call, text, or email:

Deren (retUSAF) | MD & DC | 240-793-2794 | dblessman@kw.com Jeni | VA | 571-437-5656 | jblessman@kw.com



SEE YOU IN THE NEIGHBORHOOD!

Fourth Annual NFCCA Neighborhood Yard Sale

The Fourth Annual NFC-CA Neighborhood Yard Sale was held on Saturday, 17 May 2025, from 9 a.m. to 1 p.m. There were more than 57 households that participated!

Neighbors sold clothes, shoes, household items, baby toys, jewelry, books, games, plants, art, bikes, baked goods, furniture, and much more. Many people gave away free stuff. Other neighbors donated dollars to charities from sales of lemonade, cookies, and plants.

Children and adults walked the neighborhood on a hot, sunny day, browsing the sales, buying items, gathering free stuff, drinking coffee and cold beverages, snacking on popcorn and treats, chatting with old friends and meeting new neighbors.

Organizers Karen Donnelly and Julie Whitcomb hope everyone enjoyed the NFCCA neighborhood event and had fun! (More photos online.)

See you all at the Fifth Annual NFCCA Neighborhood Yard Sale!







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FKP Food Trucks Scheduled

Food truck and pop up bookings have been a breeze this summer because businesses love our community! Starting 24 May through 26 July, most Fridays and Saturdays are booked!

Returning are Little Lady Grill, Pizzeria Coco, Silver & Sons BBQ, Chapman's Desserts, Cousins Maine Lobster, Bruster's Ice Cream, Sides BBQ, Beltway Bistro, and Trippy Tacos. New to Forest Knolls Pool is Pop Up Poutine and Rice Around the World.

The location is Forest Knolls Pool, 11105 Foxglove Lane. See the NFCCA listserv to learn more or call the Pool (301.593.9883).

FKP Food Trucks | Rise in Driveway-Paving Scams

MoCo's Office of Consumer Protection (OCP) is warning residents about a rise in driveway paving scams. These scams involve unlicensed workers offering low-cost paving or resurfacing services, often resulting in poor-quality work, unfinished jobs, or unexpected payments. Homeowners should be aware and take appropriate steps to avoid falling victim to the scams. OCP is urging residents to report these encounters early so investigators can intervene (240.777.3636).

These unlicensed contractors and their crews are going door-to-door, pressuring homeowners with various tactics. These include repeated visits, claiming that other

neighbors are having work done by them, and often lowering the offered price of the work for cash payment.

Do not hire someone who shows up unsolicited offering driveway work or other home repair services.

Check for licenses. All home improvement contractors must be licensed with the Md. Home Improvement Commission (MHIC). Look up licenses at www.labor. maryland.gov/license/mhic/.

Ask for ID and business credentials. Legitimate businesses will display a license number on vehicles, contracts, and promotional materials.

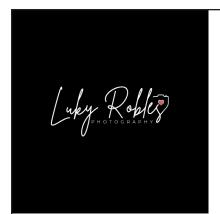
Never pay in full upfront or agree to on-the-spot jobs without written contracts.

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