

Members of the County Council,

I am writing to express my enthusiastic support for Thrive 2050, and strongly urge the council to adopt the plan as presented.

I've lived in Montgomery County for nine years now, and truly can't see myself living anywhere else so long as I have a say in it. And that's just it. I've been lucky, I have a stable, good paying job, and was able to purchase a condo a little less than two years ago. Barring a drastic change in my situation, I should be ok, but I'm very much the exception, not the rule. While some deny the depth and breadth of our crisis, such as the current county executive who bafflingly claims that there is no demand for market rate housing in the county, even people who make a decent wage here are finding it hard to afford a place to live. It's true that the deepest need is at the lowest income levels, and that subsidized income restricted housing, social housing, Moderately Priced Dwelling Units and other measures will need to be implemented and/or expanded to tackle that, and Thrive outlines strategies to increase this type of housing as well, one of many reasons it should be supported. However, we also have a widespread middle income housing affordability problem, and many of the principles Thrive lays out can do a lot to improve that situation as well.

While rents have flattened a bit in the wake of the pandemic, this is likely to be a temporary reprieve at an already high price. Moreover, the median home sales price is over \$500 thousand in the county, and over \$700 thousand if you only count single family homes. Simply put, it is becoming harder and harder for people to move or stay here, hurting both the quality of life of county residents and its economic vitality. More and more people I know, some of them making quite healthy incomes, are looking to further out in the county, or looking to nearby, cheaper jurisdictions due to the rising cost of living and the, sadly probably accurate, belief that at this rate they will never be able to afford to buy a home anywhere in the county. Certainly not in transit accessible, walkable areas that will be more and more important in combating our climate crisis as time goes on and we try to limit our reliance on cars.

While it is true that Thrive will not change any zoning directly, it will set the guidelines and overall approach to be carried out by various local sector plans that will, so the decision before the council is tremendously important. By setting the ambition to allow denser development in more places, especially around transit, we can help bring housing costs down both directly by increasing supply, and perhaps more importantly by providing more housing options that can serve more households types more cheaply, while also helping free up supply indirectly.

For example, the county's own housing needs assessment found that 32 percent of owner occupied households are "over-housed" having two or more bedrooms more than they have people, compared to only 3 percent of renter households. With younger generations being made up of more 1 and 2 family households than previous generations, this is not surprising, but due largely to zoning that allows nothing more than single family homes in over 90 percent of the county, our housing stock has not adjusted accordingly. By allowing more apartments, condos, townhomes, plexes, and other denser, smaller, cheaper housing, we not only add supply of

rental and owner units for people that can't afford and don't need a single family home, but offer smaller housing units for people living in a single family home that want to downsize and stay in the area. This, in turn, would free up these single family homes that are on the market now, helping bring prices down.

Some opponents have noted that newer townhomes, plexes, and other forms of missing middle housing are sometimes more expensive than older single family homes, but this is misleading for two reasons. The first is false equivalency, newer homes will always cost more than an equivalent older home, and newer single family homes would be more expensive still. The housing crisis was not created overnight, and it won't be completely solved overnight either. Providing options down the line will allow these smaller housing units to become even more affordable over time, as they tend to appreciate in value less than detached single family homes, and will provide an option for older single family homes to be torn down or remodeled into something other than a McMansion, as is happening so often in the current market.

The second is that single family homes are largely being remodeled into, or replaced by, larger, more expensive single family homes than the current more modest units many current owners know and love. Even if these owners do not make these changes when they sell, the people they sell it to may very well do so. There is nothing wrong with this, just like there is nothing wrong with a developer building "luxury" apartments and condos, but I find it curious that we only apply this label to one and not the other, and that so many castigate developers for making a profit with new construction, but not single family homeowners for making a profit on housing values that have doubled, tripled, and more, thanks to artificially constrained supply amidst growing demand.

It is also noteworthy that in his formal comments, the county executive notes that Silver Spring's downtown, where I live, "not the adjacent communities" "needs the county's full attention", a thinly veiled reference to his opposition to modest upzoning in portions of Woodside, Woodside Park and East Silver Spring (along with the rest of the county) and his repeated contention that because there is unbuilt capacity left in places such as downtown Silver Spring, more density isn't needed elsewhere and single family only neighborhoods don't need to change at all. Respectfully, this represents a fundamental misunderstanding of how zoning works. In order for this logic to make sense one needs to assume that all areas will be built to the maximum zoning allows. This is simply not how the market works, and not how development has happened in the past. New buildings are the result of individual land use decisions. Developers might not build to full capacity for any number of reasons, cost, design, marketing, neighborhood concerns, sightlines, etc. Further, people who live in homes that are on upzoned land may choose not to sell, leaving single family or other lower level of development in place for decades no matter what is allowed. Zoning is not a mandate, it simply sets the maximum. No existing homes will be torn down unless the owners wish them to be, and there is no compulsion to build as high as zoning allows if that is not what the market dictates.

This is why it is imperative that we reform zoning. We can't only allow density in the small pockets we currently do and expect enough housing, market rate, income restricted, social,

MPDU, or otherwise, to be built. We need to allow density in enough places that non maximal construction, which is the reality we have always operated under and always well, can still meet the county's housing needs. To do otherwise is simply to allow comfort with the status quo and fear to overcome reason.

Our county has a progressive reputation, and it's one I'm proud of, but for too long we have allowed people to protect outdated, harmful, conservative land use that perpetuates the harmful impacts of past redlining and other racist measures through past and present economic segregation while not challenging them on how this is inconsistent with our progressive bonifdes. Thrive is a welcome shift in this regard, and deserves our full throated support.

Further, much has been made of Montgomery County's stagnation in job creation and retention, and these fears are not unfounded. Yet many seem to get it precisely backwards, arguing that we don't need more housing when there isn't job growth, while the high cost of housing, and the difficulty in recruiting employees accordingly, is no doubt playing a role in companies' decisions to locate elsewhere.

Not all of the benefits of Thrive's outlined vision have to do with the cost of living and economics. The increased focus on compact, walkable communities could not only improve the quality of life of many residents who choose to live in such neighborhoods (though there would still be no shortage of car driven suburban locations for those who desire such), but would help reduce our dependence on cars and other environmentally unhelpful side effects of sprawl, something that we can't afford to lose sight of in a rapidly developing climate crisis. Renewable energy, green buildings and roofs, residential solar, electric vehicles, and other more traditionally thought of environmental measures will be essential, but so will transportation and land use policies that limit our structural carbon footprint. Further, such compact, walkable development could help attract younger residents who have come to value such communities, and who tend to be part of smaller, if any, families, compared to previous generations. This will be especially important to match our changing demographics. Thrive sets an ambitious and welcome outline for these and other actions

In summary, while Montgomery faces many challenges, it is still a wonderful place to live, and I wouldn't trade it for anywhere else. That said, structural decisions have lead to the issues we face today, and they require structural solutions to tackle them. Thrive is an important step in the right direction, and one I implore the council to take.

Thank you,

Michael English  
Silver Spring, Maryland,