

## Written testimony on ZTA 25-02 and the More Housing NOW package

Submitted March 12, 2025

Dear Montgomery County Councilmembers:

My name is Katherine Lucas McKay. My family moved to Montgomery County in 2013, renting an apartment on Georgia Avenue after we were priced out of Washington, D.C. We quickly fell in love with Silver Spring and decided that we wanted to stay permanently. Since 2019, my wife and I have owned the type of home that the More Housing NOW proposals would expand - a townhouse at the edge of a single-family neighborhood.

I am submitting this testimony as a private individual but note that I am a longtime member of the Silver Spring Citizens Advisory Board and served as chair from 2022-2024. My service on the SSCAB informs my perspective, though, as I have discussed local housing challenges with hundreds of neighbors over the years at SSCAB meetings and events. I know there is a deep desire for more homes like mine, and more homes affordable to families like ours, because people have told us so.

This written testimony expands on comments I provided at the March 11 Council hearing. I urge the Council to make some common sense improvements to these proposals and then pass them as a package. As a member of the all-volunteer steering committee of Montgomery for All, I encourage you to consult the coalition's testimony in support of More Housing NOW and its recommendations to strengthen the proposals.

**I personally support More Housing NOW because the types of housing it would expand are urgently needed for people like me who are often left out of the conversation: disabled, working people who do not drive.**

- Disabled workers tend to earn lower incomes than our peers and we are less likely to own homes. We are also less likely to drive, whether because we cannot or because car ownership is too expensive. **Building more workforce housing in the county's growth corridors directly expands the opportunities available to people like myself** by providing relatively lower-cost new homes, built to modern accessibility standards, connected to denser communities close to good jobs.
- **As a pedestrian by necessity, I support this practical compromise** even though I believe that reforms to expand areas zoned for duplexes, townhomes, and small multifamily buildings should not be limited to main roads. Pedestrians'

and cyclists' very real safety concerns should continue to be addressed through complete streets strategies, safer infrastructure design, and penalizing vehicle operators whose behavior threatens or harms those around them - not by ignoring our housing supply crisis.

- **The most important amendment needed to ZTA 25-02 is to allow a greater variety of housing types near transit.** When my wife and I were struggling to buy a home, one county leader (currently in office) recommended we leave Silver Spring for a cheaper, car-centric place. But for me, access to transit isn't a perk, it's a necessity for having a job.
- **Disabled workers who don't drive and dare to dream of homeownership shouldn't face so many barriers.** The Council needs to provide real solutions for us now, without further delay.

**I also support More Housing NOW because the package complements the county's existing investments in deeply affordable housing.**

- **Insisting that we only allow new housing that is affordable to the county's lowest-income residents is missing the forest for the trees. We need more of both.** ZTAs 25-02 and 25-03, in particular, are well-targeted steps forward. I trust that the County Executive and Council will continue to address and provide funding for subsidized affordable housing through inclusionary zoning and Capital Improvements Program budgets.
- New duplexes, townhomes, and small multifamily buildings are significantly less expensive than new single-family detached homes, which are currently the only option in the geographic areas under consideration.
- The proposal to increase homeownership assistance funds by \$4 million will enable more working families to become homeowners. **Final legislation should clarify that this \$4 million is new funding that is dedicated to buyers of workforce housing and homes in office-to-residential conversion projects,** rather than diverting or reserving funds from the existing homeownership assistance program.

As I said in Tuesday evening's hearing, I am disappointed that so many of those who spoke against the More Housing NOW package expressed the view that people who can't afford million-dollar, single family detached homes are drains on the community whose very presence threatens others' prosperity. I find that offensive, but more importantly, it is incorrect.

- **ZTA 25-02 is unlikely to have a major impact on traffic because it would affect narrowly targeted geographic areas.** Any given neighborhood might gain a few dozen additional residents compared to current zoning rules. There are two obvious ways the Council can ensure this is the case: by amending the proposal to include lots near transit and by maintaining provisions that ease minimum parking requirements.
- **Single-family detached homes do not lose value when a handful of duplexes, townhomes, and small multifamily buildings crop up along main roads nearby.** Those homes are still in short supply and remain highly prized by people with the wealth to buy them.
- **More residents and less sprawl improve our tax base, support the County's ability to provide high-quality infrastructure, and improve everyone's quality of life.** When County policies make our communities better places to live and work, they have succeeded. When County policies result in more families being able to afford to live in Montgomery County and have children, they represent essential investments in our shared future, not a failure to serve a narrow group of opponents.

**Finally, I urge Councilmembers to understand that Montgomery County residents cannot afford to wait any longer for action from our leadership.** We have been waiting for years, as the Council understandably decided not to pass major zoning changes during the three years that the Thrive 2050 plan was in development. Delay is not acceptable, it is a tactic to stop progress. Delay means that more working people will move out of Montgomery County, eroding our tax base, our economic competitiveness, and our quality of life. **Delay is tantamount to failing to govern,** especially after the Council decided not to advance Attainable Housing Strategies legislation.

In closing, thank you to the sponsors of More Housing NOW. I urge all Councilmembers to make needed amendments and pass the package as soon as possible. I would be happy to discuss my recommendations in greater detail with you or your staff and can be reached at [klucassm@gmail.com](mailto:klucassm@gmail.com).

Sincerely,

Katherine Lucas McKay  
they/them  
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