

To: Montgomery County Council  
Re: Thrive Montgomery Community Listening Session  
November 30, 2021

My name is Rachel Rintelmann and I am a resident of Silver Spring. Thank you for the opportunity to testify today. I am here to testify in support of Thrive 2050. There is a lot to be excited about, including the focus on investing in transit over highways, ensuring equitable access to parks and recreation, and creating more diverse, mixed-income communities. I will focus most of my testimony today on the need for expanded affordable housing opportunity in Montgomery County, a topic that is near and dear to me, as I have spent most of my career as a housing lawyer for poverty legal services organizations. The need for affordable housing includes both rental housing and homeownership opportunities.

When I purchased my home in 2014, included with the packet of closing documents was a list of neighborhood covenants, including a racially restrictive covenant, hastily crossed out by the agent handling the closing. As a biracial Black woman living in what I have always viewed as a richly diverse community, this struck a chord with me, and I paused to reflect on the fact that I was planning to raise my mixed-race children in a home that I would originally have been excluded from purchasing or residing in (unless I was doing so as a servant).

Though such covenants became unlawful with the passage of the Fair Housing Act (and though I have utilized a recent state law to remove the covenant from my own home), racial segregation in the county neither started nor ended with such covenants. Once they became unlawful, housing segregationists turned to zoning laws, a similarly powerful tool. Hidden under obscure zoning regulations are the policies that allow for the continuation of the stranglehold that housing segregation still has today.

Housing segregation was never accidental - it was intentional. It is going to take the same kind of intentional action to reverse its effects. My own neighborhood is a good example of this; our local elementary school reflects the rich diversity of our community, but the majority of the students of color live in large multifamily rental properties on the back side of the school, while the majority of the white students reside in a neighborhood with single family homes on the other side of the school. If we are to overcome this inequity and achieve truly integrated and diverse neighborhoods, it will require work.

Thrive 2050 is a strong starting point. Upzoning neighborhoods that are currently limited to single family homes will create space and opportunity for families that would otherwise be priced out of homeownership opportunities in many of the county's neighborhoods. Given the wide - and rapidly expanding - racial wealth gap in the County, single family homes at price points of \$600,000 and above are inaccessible to many families of color. Families of all backgrounds should be able to share in our vibrant communities and achieve the benefits associated with home ownership and equity.

Of course, the picture of housing access is much broader than homeownership opportunity, and with many of the County's residents living at or below the federal poverty line, ensuring access

to deeply affordable rental housing is perhaps even more critical. Currently, almost half of renters spend 30% or more of their income on housing, which is considered unaffordable by HUD standards.<sup>1</sup> 11% of Black and brown county residents live in poverty, and 15-18% of Black and brown children live in poverty.<sup>2</sup> These are among our most vulnerable community members, and those most likely to be displaced. We must prioritize housing access to our lowest income neighbors if we are to call ourselves a truly inclusive community.

I am excited that Thrive would result in more income-based affordable housing units, deeply affordable housing, and permanent supportive housing, and add a wide range of housing types to meet diverse needs and foster a diverse population. Equally important is the prioritization of avoiding displacement while promoting these objectives. We must also be more explicit about our intention to build communities that are racially and socioeconomically diverse, and about how we intend to create affordable housing for the lowest income residents. We must increase access to counsel and rental assistance for tenants facing eviction. We must take this opportunity to act to ensure that we are meeting this most basic of human needs while building the inclusive and diverse neighborhoods that make Montgomery County stronger.

I encourage our Councilmembers to support and strengthen Thrive 2050.

Rachel Rintelmann  
Silver Spring

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<sup>1</sup> See *Faces of Poverty 2019 Montgomery County, MD*, The Montgomery County Community Action Board, available at [https://montgomerycountymd.gov/HHS-Program/Resources/Files/2019%20Faces%20of%20Poverty\(1\).pdf](https://montgomerycountymd.gov/HHS-Program/Resources/Files/2019%20Faces%20of%20Poverty(1).pdf).

<sup>2</sup> *Id.*