

Good Evening and thank you for giving me the opportunity to speak. My name is Brandi Panbach and I have been a Montgomery County resident for 8 years. I was a renter for two years, then owned a condo in downtown Silver Spring for five years, and currently own a single family home in Silver Spring. I strongly support the Thrive 2050 plan. The Thrive 2050 Plan sets us on a course to a more liveable, affordable, equitable, and sustainable future.

I was born in the mid 1980s and ever since then housing costs like education costs have far exceeded the rate of inflation. I feel very fortunate to have been able to afford a property in the county. However most people in the millennial generation even above the median income rate struggle to afford places to rent and struggle even more to find places to buy. This is compounded by the high proportion of us, myself included, who hold a large amount of student loans. Housing costs constitutes the majority of most people's personal budgets. I believe because of this housing is the most pressing and personal issue to most people. I personally know many people who have left the county or the region due to this issue despite originally planning to build their lives here.

The only way to address this housing crisis is to build more housing and increase funding to moderately priced and affordable housing programs. The supply of market rate housing and affordable housing must be increased substantially. Thrive is the first step in addressing this crisis by making recommendations for land use and zoning changes. The county must take steps in the future to change land use and change zoning. These changes will enable the county to prepare for a prosperous and more equitable future.

The existing general plan was written two generations ago. At that time the twin crisis of climate change and economic inequity were vastly different than they are today. Land use and zoning are at the nexus of these crisis. We need more housing for all income levels in developed areas where there is access to jobs that are close by, and we need to increase sustainable means of transportation. Thrive is a framework that makes this possible. I support the Thrive 2050 framework the county has developed and urge the county council to pass it. I hope in the future the county builds upon it in the future by implementing the recommendations in the framework.