



AFFORDABLE HOUSING CONFERENCE

of MONTGOMERY COUNTY • MARYLAND

Our 32nd Year!

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We are proud to celebrate 32 years of creating, expanding and improving affordable housing options in Montgomery County and the Washington D.C. area through education, advocacy and collaboration.

SPRING 2023



(top row) The Honorable Congressman David Trone, AHCMC Honorary Co-Chair; Opening Plenary Session; DHCD Exhibit in our Exhibit Hall

(left) The Honorable Congressman Jamie Raskin, AHCMC Honorary Co-Chair, and Brian McLaughlin, President of Enterprise Community Development, Inc.

(bottom row) Former County Executive Ike Leggett, AHCMC Honorary Co-Chair and past recipient, presenting the Robert C. Weaver Housing Champion Award to the Honorable Adrienne Todman, DHUD Deputy Secretary; County Executive Marc Elrich; 2022 Contest winners of AHCMC'S 22 year old "Break the Barrier to Home Ownership" join the 41 other family winners who also received downpayment and closing cost assistance grants.





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2022 Annual Summit Highlights

Despite last year's COVID restrictions still imposed on large in-person gatherings in the County, and our decision to significantly limit our 2022 program and attendance, our 31st Annual Affordable Housing Summit was still A Great Success! Equally outstanding was our February 2023 Roundtable.

We held the 31st Summit on May 20, 2022 at the Bethesda North Marriott Hotel and Conference Center. The three hundred attendees gained valuable information participating in eight break-out panels on a wide range of topics including creative financing, racial inequity, eviction prevention, and housing for vulnerable populations.

Speakers and panelists composed of local, state, and national experts and leaders inspired the audience and highlighted the importance of our mission to bring together elected officials, housing and community development leaders, business professionals, activists and others to identify and work toward affordable housing solutions, and to advocate for legislation, programs and policies that seek to preserve, maintain and create affordable housing in Montgomery County. We unequivocally adhere to the belief that decent, safe, and affordable housing must be an inalienable right, and not a privilege.

Housing advocates received special recognition, and our architectural awards highlighted the best in affordable housing design in several areas including senior housing, multi-family housing, housing for individuals with disabilities, and energy efficiency, etc. Our "Break the Barrier to Home Ownership" contest awarded \$5,000 each to three families ready to purchase their first homes and achieve their dream of homeownership.

Inspiring Speakers

Conference attendees were welcomed to the Summit by Montgomery County Executive Marc Elrich, and Montgomery County Council President Gabe Alborno. Brian McLaughlin, President of Enterprise Community Development, and President of Enterprise Community Partners' Community Development Division, and AHC Honorary Co-Chair Congressman Jamie Raskin engaged in an informative and energetic conversation focusing on focused on upcoming housing related issues that the Congress would and should be tackling. AHC Honorary Co-Chair Congressman David Trone discussed his impressive accomplishments achieved during the past two years in Congress, and emphasized that decent, safe, and affordable housing is an absolute must, especially for the millions of individuals who are vulnerable to mental illness and drug abuse in large part exacerbated by the COVID pandemic.

Award Presentations

The awards program is always a highlight of the Affordable Housing Summit. AHCMC presented awards to deserving groups and individuals in 2022:

- Former County Executive Ike Leggett presented Deputy HUD Secretary Adrienne Todman with our prestigious Robert C. Weaver Housing Champion Award
- Greater Capital Area Association of Realtors (GCAAR) received the Ike Leggett Montgomery County Community Partner Award
- Victory Housing received the Paul Sarbanes Excellence in Community Service Award
- Renters Alliance received the Paul Sarbanes Excellence in Public Service Award
- Artspace and Bozzuto Construction Company received the Eugene F. Ford, Sr. Builder of the Year Award
- Norman Dreyfuss, Executive Vice President, The IDI Group and AHCMC Vice Chair received the Lifetime Achievement Award
- Montgomery Housing Partnership received the Housing Partner of the Year Award
- Three first time homebuyers each received \$5,000.00 for AHCMC'S nationally recognized "Break the Barrier to Home Ownership Contest" for their outstanding essays on What Homeownership Means to Me. The funds are used specifically to help offset closing and downpayment costs.
- Architectural Design recipients include: New Construction--Capitol Vista with Grimm and Parker. and Livingston Place with Soto Architecture; Renovations--22 Light Street with Soto Architects, and Brooke Park Apartments with Bennett Frank McCarthy.

Informative Panels

Affordable housing leaders, experts, activists, and practitioners participated in eight timely panels during the morning break out panel sessions. They focused on:

- Redlining and racial inequity,
- The intersection between housing affordability and jobs,
- Affordable and inclusive housing for the disability community,
- Transit-oriented development,
- Creative financing,
- Eviction concerns,
- Thrive 2050 General Plan, and
- Housing and services for seniors.

Candidate Forum

The 31st Annual Affordable Housing Summit ended with Bethesda Beat Executive Editor Anne Tallent moderating a forum featuring the five candidates running for Montgomery County Executive.

2023 Winter Roundtable

Our February, 2023 Roundtable, held in the beautiful new MNCPPC building in Silver Spring, focused on available tools and techniques for increasing affordable housing production, including increased density and redevelopment. Examples of already completed affordable housing communities underway included the Housing Opportunities Commission's successful almost completed Hillandale, and the proposed Wheaton Gateway communities. County Executive Marc Elrich's article in this Journal gives a comprehensive summary of his excellent presentation. A panel discussing tenants getting Right of First Refusal to purchase their apartment building and own units. Participants discussed the key features of successful such tenant purchases along with examples of case studies in suburban locations. All in all, it was an awesome four hours of learning, listening, debating, discussing, and networking.

You can see some of the photos of the Summit and the Roundtable on pages 2-4.







2022 Annual Summit Highlights



A Word from Our Congressman

by Congressman Jamie Raskin (MD-08)



Congressman Jamie Raskin

Montgomery County is a magical place to live. We have excellent schools, unsurpassed cultural diversity, flourishing urban centers and exceptionally beautiful and productive rural enclaves. I have had the great fortune of living in Montgomery County for more than thirty years, and for the past five, I have had the awesome honor of representing most of the county in Congress.

As with many thriving communities across the United States, there is not enough affordable housing here. For hardworking families reaching toward the middle class, affordable and safe housing is obviously a necessary foundation for progress. When working families are “rent-burdened”—when they must spend more than a third of their income on rent—they often face agonizing choices about groceries, transportation, prescriptions and other basic health care.

Too many families in Montgomery County find themselves in this exhausting cycle of housing, food, and health care insecurity. In 2019, nearly 50 percent of renter households in Montgomery County were rent-burdened. Moreover, affordable housing is a pressing racial equity problem: People of color in our community are more likely to be rent-burdened and less likely to be homeowners than white residents.

I deeply appreciate the efforts of the Affordable Housing Conference of Montgomery County (AHCMC) and all our dedicated local leaders and advocates who are working every day to dramatically increase the availability of affordable housing in our community. For three decades, my friends at AHCMC and their allies have tackled the most complex and urgent local and national housing challenges with clarity, persistence and heart.

In the U.S. House of Representatives, I am a determined champion for increased federal support for affordable housing. Throughout the COVID-19 pandemic, I have consistently advocated for robust emergency rental assistance as well as an eviction and foreclosure moratorium. In March of 2021, as a member of the Rules Committee I moved to advance President Biden’s American Rescue Plan, which includes \$21.5 billion in emergency rental assistance, \$10 billion in homeowner assistance, and \$5 billion for emergency housing vouchers. I urged the relevant federal agencies to get this funding out to households in need as quickly and efficiently as possible, and I energetically

supported the extension of the eviction moratorium in August of 2021.

During the ongoing and vibrant discussions with my colleagues regarding our priorities for the Build Back Better agenda, I have repeatedly urged Congressional leadership to include robust funding for affordable housing. On November 19, 2021, I proudly voted to pass the Build Back Better Act in the House of Representatives. If enacted in its House-passed form, the Build Back Better Act will provide over \$150 billion for affordable housing infrastructure and programs, which will be the largest investment in affordable housing in the history of the United States.

The House-passed Build Back Better Act will allow us to build, upgrade, or retrofit more than 1.8 million affordable housing units nationwide. The bill also includes \$24 billion for Housing Choice Vouchers (commonly referred to as “Section 8”), which will be the largest one-time expansion of this critical program since its creation in 1974. I am hopeful that this infusion of funding will be a first step toward eliminating the waitlist for Housing Choice Vouchers in Montgomery County.

The Build Back Better Act includes funding for supportive housing for older adults and people with disabilities, which has been a key priority in Montgomery County, as well as funding for energy efficiency and climate resilience-related upgrades to federally assisted housing. These too have been important local commitments.

Home ownership is a key opportunity for families to build intergenerational wealth. That is why I am especially excited about the Act’s \$10 billion investment to support first-time, first-generation home buyers, which will help us close the troubling and persistent racial wealth gap in our region.

The Build Back Better Act’s housing components will bolster and uplift working families. The transformative House-passed package will reduce childcare costs, provide free preschool to all three- and four-year-olds, expand access to affordable higher education, improve care for older adults and people with disabilities, and extend the expanded Child Tax Credit and Earned Income Tax Credit.

This act represents the most significant investment in the American people’s quality of life in more than half a century, and it will make a big difference in the lives of Montgomery County residents. The legislative landscape could certainly shift between the time of this writing and publication, but rest assured that I will continue to advocate for these essential initiatives which harmonize with our local values.

Affordable housing should be located near reliable public transit that connects residents to good jobs, grocery stores, health care and green spaces. The housing provisions of the House-passed Build Back Better Act will work in concert with the significant investment in public transit included in the bipartisan infrastructure package that I voted for in November of 2021 and that President Biden subsequently signed into law. The bipartisan infrastructure package will provide Maryland at least \$1.8 billion over five years to improve our public transit options. It also includes a ten-year funding reauthorization for the Washington Metropolitan Area Transit Authority (WMATA), ensuring reliable federal support for our regional public transit system, which is so critical to the lives of working people in our state.

My Congressional colleagues and I continue to work with President Biden to advance our domestic policy agenda in the face of considerable challenges to our democracy and planet. Deepening inequality, the escalating emergency of climate change, and authoritarian politics are all threatening the future of democracy. These obstacles make it all the more imperative to show that democratic government still works for the people. Rest assured that I am fighting with everything I've got for all the people of Montgomery County, this wonderful community we inhabit and treasure.

The Effects of the Lack of Affordable Housing

by Congressman David Trone

Across the country, 11 million renters have extremely low or below the poverty line incomes. That means 11 million folks live in fear every month of losing their homes as they struggle to afford rent. One in three Marylanders faces food insecurity and more than 6,000 Marylanders experience homelessness on any given day. With a lack of equitable housing in the U.S., many families resort to living in their cars or on the streets. Housing shouldn't be a privilege, but a right for every American.

The lack of affordable housing contributes to the ever-growing mental health and substance use disorder crisis impacting every family. Studies show that 38% of homeless people are alcohol dependent, 26% are dependent on other harmful chemicals, and 33% are battling a mental illness. To make matters even worse, more recent data from the height of the pandemic indicates that 82% of the deaths among the homeless population were associated with drug overdoses. As someone who came to Congress to combat these intertwined crises, I know that if we make headway on these issues, we can make strides towards ending homelessness as well.

And progress is being made. Last year, I helped pass the Restoring Hope for Mental Health and Well-Being Act, a comprehensive package of over 30 mental health and addiction bills, eight of which I spearheaded. Among many other priorities, this package includes my own Excellence in Recovery Housing Act, which will develop new guidelines for best practices for recovery housing, provide grants to states to implement those guidelines, create an interagency working group to coordinate the government's work on recovery housing, and commission a study to review the availability and

quality of recovery housing. Too many people struggle to find safe, secure housing when they're suffering from this disease – this will give them a helping hand.

But it's going to take all of us to get more folks back on their feet. That's why I'm supportive of President Biden's budget, which makes historic investments to improve access to affordable rental options and homeownership, totaling more than \$175 billion to reduce homelessness by 25% by 2025. This will not only generate new housing, but sustain it for years to come. It would also provide \$1.8 billion for the HOME Investment Partnerships Program, which created over 15,000 affordable housing units last year alone. As long as I'm in Congress, I will fight to make these future investments a reality.

No one deserves to go to sleep hungry or without a roof over their head. By implementing these changes and caring for those in the shadows of life, we are saving thousands of lives and securing a brighter future for Maryland.



Congressman David Trone



The Definition of Insanity

by Marc Elrich, Montgomery County Executive



County Executive Marc Elrich

Many of our housing policies have been in place for years and they are clearly not creating enough affordable housing in Montgomery County. In fact, recent zoning changes threaten to exacerbate existing segregated housing patterns by prioritizing development of new expensive housing units that are out of reach for many moderate- and low-income residents who are disproportionately Black and Brown.

Here's the problem we face: allowing developers to provide the minimum number of affordable housing units currently required by law does not yield the price and size of the affordable units we need. As much as our Moderately Priced Dwelling Unit (MPDU) program is touted as a national model, we only have 6,700 units today in a county with more than one million people.

I am a proud alum of Albert Einstein High School. One of Einstein's most famous quotes is "The definition of insanity is doing the same thing over and over again but expecting different results." This quote rightfully applies to our County's affordable housing policies over the last thirty years, and we need a new approach.

But to know what we need to do to correct these policies, we must first look at the data of the current affordable housing supply and demand in the County.

The Landscape

The chart below shows what we are facing: currently about 50,000 households make less than 50% of the Area Median Income (AMI). The vast majority are cost burdened (spending more than 30% of their income on housing) and many are severely cost burdened (spending more than 50%). And the vast majority of the population forecasted to come here will need affordable housing.

Current Households

Household Income Group by AMI	0-30% AMI	31-50% AMI	51-65% AMI	66-80% AMI	Over 80% AMI
Total	30,888	18,787	14,778	8,937	56,000
Cost Burdened	25,000	15,000	13,000	2,800	11,200
Severely Cost Burdened	22,800	6,600	700		

New Households arriving by 2030

Total	50% of AMI	50-75% of AMI	Over 75% AMI	Need Housing Support
40,000	20,000	10,000	10,000	30,000

Loss of Naturally Occurring Affordable Housing (NOAH)

Year	2000	TODAY	2030 (Projected)
Units	44,000	23,000	7,000-11,000

In 20 years, we have lost about 20,000 naturally occurring affordable housing units, and we are projected to lose another 7,000 to 11,000 of the NOAH units by 2030. These units did not just disappear: they simply became unaffordable, and the vast majority of our affordable units today are naturally occurring affordable units.¹

We should not confuse simply building more units with expanding the number of affordable units. One example of the ongoing problem is the upcoming redevelopment of existing apartments on Battery Lane in Bethesda.



Building	Existing	New Units and MPDUs	Difference after new construction
1.	87 Naturally Occurring Affordable (1-2 bedroom)	399 units total 60 MPDUs	27 unit loss of affordable units
2. (multiple phases)	477 Naturally Occurring Affordable and Workforce (1-3 bedroom)	1130 units 170-226 MPDUs	251 – 307 loss of affordable units

As the above chart shows, this redevelopment means a reduction in the number of affordable units. And in the case of the second building, it is a reduction of affordable, family-sized units (3 bedrooms especially). This keeps lower-income families out of Bethesda, and the average African American or Latino family have an income almost ½ of the average median income for white families.² We are not even maintaining the affordable housing we have.

If you were to look back to the early Master plans from the 1960s and after or the general plan, you'll see the red brick buildings in Bethesda- as opposed to the early high-rises- were designed for the workforce that was living in Montgomery County.

There was a rationale for how they designed Bethesda. They had some taller apartments, but you'll also see the red shorter buildings, which were deliberately built in this style, at this height to be sure they were affordable to lower income households. The single-family homes were generally farther away, and their rationale was to put density closer to where transit would be and Metro eventually arrived there. They weren't doing this to create a particular kind of neighborhood, they were doing it to create the most density around transit and tent out from there so that the accompanying infrastructure would be appropriate.

We have an opportunity to create new housing patterns and have welcoming inclusive communities around Montgomery County, but what we are currently creating is a pattern that is less inclusive than what was there before.

Going forward, we need multiple solutions. We need to enact rent stabilization, improve our existing Moderately Priced Dwelling Unit (MPDU) program, develop our own properties, encourage ownership, create a no net loss affordable housing policy, and invest in new ways of building.



- 1. Rent stabilization.** It is great that there's a real appetite for rent stabilization. I have worked with the sponsors of the HOME Act and there's a solution that protects tenants from unnecessarily high rent increases while also allowing landlords to receive a fair return. The rent stabilization would cap increases at 3% or inflation (whichever is lower); if the costs are greater, they can apply for an additional rent increase. They can also apply for additional rent increases for large, needed capital projects. We are hearing from numerous tenants facing unbearable rent increases and rent increases at 10% or more are considered "constructive eviction." Takoma Park has a successful rent stabilization program that has helped tenants stay in their homes and allowed them to be active members of the schools and community.
- 2. Complete communities - change our MPDU program.** It is time to change our MPDU program to Complete Communities. We need a higher percentage of the units to be moderately priced, and we need a greater range of affordability from 30% to 100% of AMI. Most residents who make more than 75% of AMI (about \$80,000 for a single person) are trapped in no man's land. Nobody is building for them; they can't get into the lower price units and they can't get into the market rate units. In the spirit of complete communities we want to create a span of housing that would serve a wider range of incomes in Montgomery County.
- 3. Develop county owned land as affordable housing.** We are doing that – Randolph Road/Bushey Drive is the first to break ground (<https://mocoshow.com/blog/groundbreaking-for-mocos-largest-ever-affordable-housing-development/>)

and it includes home ownership opportunities. We also put out 18 county owned properties for potential affordable housing development. We are currently evaluating the responses.

4. More home ownership. Home ownership builds equity and generational wealth and allows County and non-profits investments to recirculate. This helps address racial wealth disparities. Between 1934, when the 30-year rate mortgage was introduced, and 1968, 98% of affordable loans were given to White families, while only 2% of loans went to non-White families. Today, White residents have access to homeownership 8 years before Black residents. I worked on this when I was a Takoma Park Council Member and since being County Executive, we're offering homeownership at the Randolph Road site and we've helped the tenants at the Leeland in Takoma Park to purchase their building; they were facing potential displacement and instead, they've become homeowners.

5. No Net Loss Affordable housing. We've got to make sure that existing tenants keep their homes during redevelopment and that redevelopment increases (not reduces!) the number of affordable housing units. We did so at redevelopment of Halpine View in Rockville. We preserved 564 affordable units with "Right of Return" for existing tenants and we also ensured there will be a wide range of affordability. We've done something similar with the City of Rockville. No more Battery Lanes: we're going to require that people replace the affordable housing they tear down.

6. Invest in new ways of building and improve the process. Some are obsessed with high rises and that's a mistake. Bigger is not always better. Height-driven density doesn't necessarily mean affordability. Tearing down existing affordable housing (whether naturally occurring or regulated) to put more housing units on the same property is not always wise or environmentally friendly. The Preservation Study from the Planning Board noted that smaller existing multi-family units tend to be more affordable and that "as the number of units in a multifamily rental property increases, the likelihood that the property includes unrestricted NOAH units decrease."³ There's a place for high-rises, but they are expensive to build. We can also build more with lower heights; we could have allowed more properties to redevelop and achieved the same total density in total while producing housing that would have been more affordable. High rise is not the only way to achieve density. We need to zone appropriately for a complete community. If we want an integrated complete Montgomery County, we can't only zone for expensive. We also must make the development process shorter, simpler, and more transparent. We're continually improving the process in the Executive Branch and I'm looking forward to the Development Review Process Workgroup to find ways to improve development review with the Planning Board.



In sum, the challenges are great, but the solutions are doable. Encouraging development and increasing affordable housing is possible but simply allowing more buildings to be built doesn't guarantee that the price of the units matches the incomes of the residents who need them. The County is already zoned for more units than are projected to be needed by 2050 and currently, there are almost 40,000 units approved to be built. Despite this, people keep pointing to a lack of housing production. Zoning is not the problem; a mismatch between what developers want to build and the incomes of the people who need housing is the problem. We all have to figure out a constructive role in providing affordable housing. Ultimately, it will help make us a better, stronger, more stable community.

1 These are multi-family, rental units. "Montgomery County Preservation Study," MNCPPC, HR&A, LSA, Neighborhood Fundamentals, LLC <https://montgomeryplanning.org/wp-content/uploads/2020/11/200914-Montgomery-County-Preservation-Study.pdf> pg. 5

2 Montgomery County QuickStats -2019 https://montgomeryplanning.org/wp-content/uploads/2021/04/QuickStats-MC-2019ACS_4-23-21.pdf, pg. 6

3 "Montgomery County Preservation Study," <https://montgomeryplanning.org/wp-content/uploads/2020/11/200914-Montgomery-County-Preservation-Study.pdf>, pg 52



Solving Our Housing Crisis Requires Consistent, Creative Investments

by Councilmember Andrew Friedson

All Montgomery County residents deserve access to dignified housing. That's why I've made housing access and affordability -- especially near quality transit -- a top priority on the County Council. There is no one silver bullet capable of solving our housing crisis, which is why we must continue expanding and finetuning our toolkit. In order to improve housing affordability for our growing population, we desperately need more units. In my first term, I raised our baseline annual commitment to the Housing Initiative Fund by an additional \$5 million each year to finance the acquisition, construction, and rehabilitation of affordable multifamily projects. Working with colleagues on the Planning, Housing, and Economic Development, I spearheaded the Housing Production Fund, a \$100 million revolving loan fund that is supporting the production of new affordable housing developments through the Housing Opportunities Commission. The goal of the fund is to produce 5,000 to 6,000 newly constructed units over a twenty-year period. This innovative fund has already fast-tracked two developments and as the new Chair of the Planning, Housing, and Parks Committee, I am determined to expand on these investments, refine our ambitious housing targets to help us better achieve them, and to build off the success of the Housing Production Fund with an additional leveraged fund to specifically support the critical work of our nonprofit housing providers.



CouncilMember Andrew Friedson

However, we know we can't simply fund our way out of this crisis with public dollars alone. We need to be strategic in planning for the County's future needs. With that in mind, we approved Thrive 2050 to guide Montgomery County's future growth in an equitable, environmentally sustainable, and economically competitive way. Through our Growth and Infrastructure Policy, the Council approved my proposals to establish Desired Growth Areas near transit and ended the failed housing moratorium policy countywide. To incentivize the building of new, high-rise housing on Metro station property, I co-led the More Housing at Metro Act to exempt 100 percent of the property tax for projects at these locations which is already yielding projects, including Strathmore Square at Grosvenor Metro which includes 22 percent affordable units. Similarly, I authored Bill 26-21 which abates property taxes for qualifying housing developments

owned or controlled by non-profit housing developers. Recognizing that the County must lead on affordable housing by leveraging our own public property, I pushed forward Bill 33-22 to strengthen the requirement that the County assess the viability of co-locating affordable housing with new or significantly renovated county-owned land or facilities.

We have an opportunity to be inclusive and prioritize equity as we look at the accessibility of housing in our community. Building on my earlier legislation that waived County licensing fees for individuals with disabilities in accessory dwelling units, the Council enacted two zoning text amendments I co-authored, ZTA 20-08 and ZTA 21-02, which allow for more housing options for senior care and assisted living. Along with our efforts to make it easier to build accessory dwelling units (ADUs), these efforts provide more choices and increased opportunities for younger residents to access housing in Montgomery County and for older adults to age in our community.

Together, we can and must make housing more accessible and affordable. We must ensure existing residents can age here with dignity, vitality, and security so that our County can continue to attract the talent and diversity that continues to define who we are.



DHCD's Five Main Objectives

by Jake Day, Director, Maryland Department of Housing and Community Development

To quote Mayor Joe Riley of Charleston, South Carolina – who served in that role for 40 years: “Mayors are the chief urban designers of their cities.” His point – I believe – was that Mayors ought to be the chief advocates for getting the details right of the physical environment and public spaces of their city.

Perhaps I should be completely transparent and admit that when I became Mayor of my hometown of Salisbury, Maryland, I had a bit of a leg up since my professional background was in urban design and architecture. Putting this background to work brought in significant physical change for my community, including \$650 million in new construction, the establishment of two youth community centers, and the launch of a permanent supportive housing program to address chronic homelessness, the rebuilding of our downtown streets, and attraction of more than three dozen new downtown small businesses. As the President of the Maryland Municipal League, it became my mission to help other cities and towns achieve their similar goals to create communities where residents can live, work, and thrive.

In January 2023, Governor Wes Moore asked me to serve as Secretary of the Maryland Department of Housing and Community Development, and in spite of my fears to hand off the mission of leading my city, I naturally jumped at the momentous opportunity to help more Marylanders. Through my roles in local government, I became very familiar with the redevelopment process and affordable housing. I saw the consistent and positive impact the Department's programs and investment had on the economic and social fabric of Maryland's communities, so I knew what good we could do with these tools and our Governor's values combined. I have found that I inherited a top-notch organization; a housing finance agency nationally renowned for combining program performance and innovation with fiscal responsibility. I also recognized the staff's high level of experience and expertise, and their reputation for responsive, compassionate customer service. I was getting the keys to an agency that receives bipartisan support in the General Assembly and from local governments thanks to a history of forging partnerships between the public, private, and nonprofit sectors to achieve truly great things.

In my first few months, I've learned that every bit of the department's reputation and renown is accurate and earned. I've learned the agency's team is better than advertised, and their dedication to serving its mission is tireless. I've been learning about all the wonderful projects the Department is supporting across Maryland and meeting with local stakeholders and partner organizations like the Affordable Housing Conference of Montgomery County that are essential to our shared success.

Simply put, my goal is to maintain our solid reputation, and to dramatically grow our impact. Our impact will be informed by five main objectives.

Providing shelter for all. Shelter must be treated as a human right. Leaving no one behind applies to a roof over the head of every Marylander. We must identify measurable goals and supporting policies that seek to solve

veteran, youth, and chronic homelessness. I know Montgomery County has made great strides in this area, and, working together, I'm hopeful your local experience can inform and improve our statewide efforts to combat homelessness.

Expanding affordable housing. More Maryland families ought to spend less of their income for safe, accessible, dignified, and energy-efficient housing. In Montgomery County over the last four years, the Department has provided more than \$491 million to create or preserve nearly 2,300 affordable rental units in 16 communities, including 4010 Randolph in Silver Spring and Willow Manor at Cabin Branch in Clarksburg which were awarded financing in the latest competitive application round. While that's great progress, there remains a shortfall of affordable housing in the county and throughout Maryland. The department's work will require scale to address the estimated 120,000+ housing units we need right now. It will also require policy to reflect the full costs of housing – including energy costs.

Righting the wrongs of the past. Policies of the past both disinvested in certain places and further divided the course of some Maryland families based on their race. Our policy decisions must amount to a deliberate counteraction to redlining, urban renewal, and destructive urban highway programs. We must also seek to recover what resources we can for the generations of families who were robbed of wealth-building through homeownership and the intentional disinvestment in minority neighborhoods. Governor Moore has proclaimed Maryland to be a state focused on generating work, wages, and wealth. Homeownership is the gateway to building wealth for so many families, so we must ensure that all Marylanders can access that opportunity, especially in these disinvested neighborhoods and communities. These policy choices also extend to targeting mixed



Jake Day, Director

income rental housing development and other community and small business investment to these underserved areas.

Making lovable places. Not just livable. Lovable. Much of the work we do will be to build places: homes, community centers, neighborhood catalysts. The greatest multiplier effect any building, public square, or street can have is to be lovable. Design lends dignity to people's lives and can change perceptions of affordable housing development and other public projects and investments. In a world where opposition can sprout to even the best-intentioned investments, we owe it to those who will have to live alongside our work, to build it carefully, beautifully, and hand in hand with those who have an opinion.

Connecting all Marylanders. Access to information is an indispensable part of survival in today's economy. Broadband is a utility that is to that survival what municipal water systems were

150 years ago. Equitable access to the benefits of participation in the economy depends on our ability to provide broadband, the tools to put it to use, and digital fluency to capitalize on that access. While this may not seem like a local issue, there are areas of Montgomery County that still do not have reliable broadband access, and the department has provided more than \$3 million to assist. We must recognize that even where access exists, issues of equity and affordability may still need attention.

These objectives will guide department policy with the goal of providing safe, decent, affordable housing to every Marylander who needs it in communities that are livable and lovable. Partners like the Affordable Housing Conference of Montgomery County will be vital to housing and community development efforts that support Governor Moore's vision of a Maryland where no one is left behind. On behalf of my staff at the Department, I look forward to working with you.

HUD's "OUR WAY HOME" Initiative

Our Way Home is a HUD Initiative which will tell the stories on how HUD will boost the nation's housing supply and bring down housing costs for all Americans. How will they do this? *We commit to confronting this challenge of producing and preserving affordable homes for renters and homeowners together through federal, state, local, nonprofit, and private partnerships.*

HUD will utilize the tools listed below which the White House provided in its ***Housing Supply Action Plan To Help Close the Housing Supply Gap in Five Years:***

- Reward jurisdictions that have reformed zoning and land-use policies;
- Deploy new financing mechanisms to build and preserve more housing where financing gaps currently exist;
- Expand and improve existing forms of federal financing;
- Ensure that more government-owned supply of homes and other housing goes to owners who will live in them;
- Finish construction in 2022 on the most new homes in any year since 2006;
- Provide Incentives for Land Use and Zoning Reform and Reducing Regulatory Barriers;
- Leverage transportation funding from the Bipartisan Infrastructure Law (BIL); and,
- Integrate affordable housing into DOT Programs

The White House's housing supply action plan is available at <https://www.whitehouse.gov/briefing-room/statements-releases/2022/05/16/president-biden-announces-new-actions-to-ease-the-burden-of-housing-costs/>



In Memorium



MARVIN W. TURNER 1959–2023

Marvin was respected, admired, and loved by all who knew him. He touched the lives of so many people in so many positive ways.

As the Director of the Washington, DC Field Office of the US Department of Housing and Urban Development, Marvin Turner worked with local communities and community organizations to increase the development and improve the operations of affordable housing.

AHCMC will honor Marvin Turner by creating a new annual award, the Marvin Turner Award for Excellence in Affordable Housing, which will recognize the properties in Montgomery County with the highest REAC Physical Assessment Scores.

Marvin Turner, Washington, DC HUD Field Office Director and dear friend to AHCMC, passed away earlier this year. The Urban Land Institute graciously gave permission for the reprinting of this article written by Marvin Turner and published in the online newsletter of the ULI Washington District Council. The original article can be found on the ULI Washington website at <https://washington.uli.org/5833-2/>.

HUD'S MARVIN W. TURNER ON HIS CAREER, DEVOTION TO AFFORDABLE HOUSING, AND LIFELONG ADVOCACY FOR DIVERSITY, EQUITY AND INCLUSION

HUD's Marvin W. Turner on His Career, Devotion to Affordable Housing, and Lifelong Advocacy for Diversity, Equity and Inclusion:



I'm going to start with a proper disclaimer. The words you read are strictly my own and may not represent the views of any Federal agency.

My journey to the built environment was different than most. I came to the Federal government when I was nearly 40 under an excepted term appointment during the Clinton Gore years. Prior to that, I was in the private sector, where I served in C-suite and executive positions in middle-market firms and became a leader in strategy at firms like Prudential, CNA Financial Group, and Verizon. I had the pleasure to work in Russia and Ukraine after the end of the Soviet Union and to work on transactions in Argentina, Ghana, and New Zealand. My focus was on finance and strategy, principally, but I worked closely with bankers and funders developing a pipeline of acquisition candidates.

I am the Field Office Director for the Washington, DC-based field office of the U.S. Department of Housing and Urban Development. Our office serves the entire Greater Washington footprint, with four divisions overseeing \$1.2 billion per year across the jurisdiction. HUD also oversees a portfolio of about \$46 billion in single-family and multifamily loans in the Washington Metropolitan Statistical Area and serves the entire housing continuum, from the homeless person looking for housing (through our Continuum of Care grantees and Emergency Solutions grantees), provides opportunities for deeply affordable housing through our tenant and project-based voucher program partners and our low rent areas, helps first time buyers and developers through

our FHA programs and helps to build communities with our Community Development Block Grant partners. We fund HUD-approved housing counseling agencies to assist with purchases and foreclosure prevention and help to assure that those seeking housing have the opportunity to do so fairly, through our Fair Housing and Equal Opportunity division.

Notwithstanding this, 2020 was a disruptive year. When the office closed “for two weeks to bend the curve”, I was concerned about our ability to continue to serve our public. Sure, I was formerly the Chief of Emergency Preparedness and had drafted pandemic guidance after the 2003 severe acute respiratory syndrome, but the world was dramatically different. I was proud of the way my team and the Department were able to work away from the office and maintain customer service. We were still able to respond to client inquiries, attend concept meetings, close FHA transactions and interact with elected officials without a significant reduction in service. In fact, our office was one of the top offices in getting grant agreements out for the \$12.1 billion released under the CARES Act.

Just as disturbing to me, however, was the social crisis that arose from the murder of George Floyd. To me, it was both senseless and brutal and I attempted to do my part by being a listening ear to my team and by trying to maximize my ability to mentor as many up-and-coming diverse candidates, and especially Black men and women, both professionally and informally, through groups like 100 Black Men and my

fraternity. I have lived by the axiom, to whom much is given, much will be required.

This new year, 2021, has shown us that we can so much more when leaders have a vision. I believe a new and very constructive tone is being set by the Department. During the first 100 days of this Administration HUD:

- extended COVID-19 forbearance and foreclosure and eviction moratoria to provide economic relief to those suffering financially due to COVID-19.
- issued guidance to HUD recipients on how HUD funding can be used to support vaccination efforts, and engaged in partnerships on vaccination clinics.
- allocated \$5 billion in American Rescue Plan funds to increase affordable housing to address homelessness.
- awarded \$2.5 billion to renew support to thousands of local homeless assistance programs across the nation.
- took steps to allocate \$5 billion – roughly 70,000 vouchers – to people experiencing or at risk of experiencing homelessness.
- made a historic allocation of \$700 million through the Housing Trust Fund to help states produce more affordable housing for extremely low- and very low-income households.
- announced that it will enforce the Fair Housing Act to prohibit discrimination on the basis of sexual orientation and gender identity.

- stood up an equity leadership team across the Department and began equity assessments as an agency priority.
- awarded \$2.7 billion to improve and preserve the nation's public housing.
- awarded \$5 million to promote lead hazard reduction and weatherization programs.
- worked with its partners to add 360 businesses to the Section 3 Business registry, expanding access to employment opportunities for HUD-assisted individuals.

As my Federal career approaches the sunset, I hope to continue to grow in my ability to make a difference and appreciate the lessons that I have learned over the last year. More importantly, I look forward to working with you.

Marvin W. Turner

Director

U.S. Department of Housing and Urban Development
National Capital Area

ULI Washington Full Member

Housing Initiative Product Council Member

DE&I Steering Committee Member

National Product Council Member



Addressing the Housing Affordability Gap in Montgomery County, MD

by Tanya Stern, Acting Planning Director

Montgomery Planning has been dedicated to addressing Montgomery County's most difficult challenges: the high price and limited availability of high-quality housing to serve our county's racial equity/social justice, environmental, and economic needs. Fresh off the adoption of the newly updated General Plan, Thrive Montgomery 2050, we thought it would be helpful to share our position on housing and share some core tenants that guide our work to create a more affordable and attainable housing market in Montgomery County.

Montgomery County is a leader in housing policy, but we can and should do more. Montgomery County has long been a leader in housing policy. From the creation of the nation's first inclusionary zoning program, the Moderately Priced Dwelling Unit program, in the 70s, to the recently implemented HOC production fund that aims to spur the production of more affordable housing, the county has a long history of being on the forefront of housing policy. But we recognize we need to do more. Almost 50 percent of renters in Montgomery County are cost-burdened – spending more than 30 percent of their income on housing. As stewards of the built environment, we have an important role in advocating and implementing land use plans and housing policies that adequately address the housing crisis.

Yes, we need to build much more housing. Montgomery County is one of the most diverse counties in the U.S. and people of all backgrounds, races, and ethnicities enjoy living in the various types of neighborhoods the county offers, from the Agriculture Reserve to the bustling downtowns. To maintain this diversity that we all treasure, we need to build more housing. When we fail to build enough housing, we see the impact in home prices and rents. This, in turn, influences who gets to live here and who doesn't, who gets to build generational wealth through homeownership, and who gets squeezed out. (*cont.*)

The market won't solve everything. While building more housing overall is an important part of meeting the housing challenges of many moderate- and high-income households, as planners we also realize that the market is not going to solve all our housing issues, especially for our low- and moderate-income households. We also require a healthy supply of income-restricted affordable housing to meet the housing needs for those households making under 50% of Area Median Income (which is around \$70,000 for a household of four). While the Planning Department does not generally play a large role in the implementation of affordable housing programs like LIHTC or Housing Choice Vouchers, we do have a role in land use through development review and master plans, processes that can help make it easier to build affordable housing. We also collaborate with our county, state and federal partners on creating programs and policies that ensure all Montgomery County residents have access to safe, accessible, and affordable housing.

Housing can help us meet other goals too. Building more housing can help us meet our environmental goals, by targeting the production of more homes near jobs and reducing vehicle miles traveled or improving stormwater management in the event of redevelopment. It also helps us increase our economic competitiveness, as attracting and retaining the employment base is necessary to support a healthy economy. Building more and more types of housing in more places around the county, while taking steps to avoid displacement, can help us meet our equity goals by ensuring more residents have access to our job centers and amenities.

New residents are a benefit to the county and the region. Often in the discussion about new housing, the conversation becomes bogged down by the impact new housing has on infrastructure. We agree that this is important, and while we have mechanisms in place to ensure the adequacy of our infrastructure, we should and will continue to strengthen those mechanisms to ensure Montgomery County continues to be a desirable place to live. But we can't draw up the bridge behind us and stop growth out of fear of future impacts. We should embrace new neighbors for the benefits they bring to our neighborhoods – like increasing diversity, expanding the tax base, or improving the local economy. We should also embrace the new housing and diverse housing types that will ensure we're meeting the needs of an increasingly diverse population.

These are just a few of the core tenets that guide our work on land use and housing in Montgomery County. These principles are evident in the update of our General Plan, Thrive Montgomery 2050, which lays out a vision for guiding future land use and housing policy over the next 30 years. Addressing the housing affordability challenge requires a comprehensive vision like Thrive, where multiple tools, policies, and practices are identified to meet the housing affordability challenge.

Revolutionizing Affordable Housing

How Chatbot Technology is Transforming Staff Efficiency and Resident Satisfaction

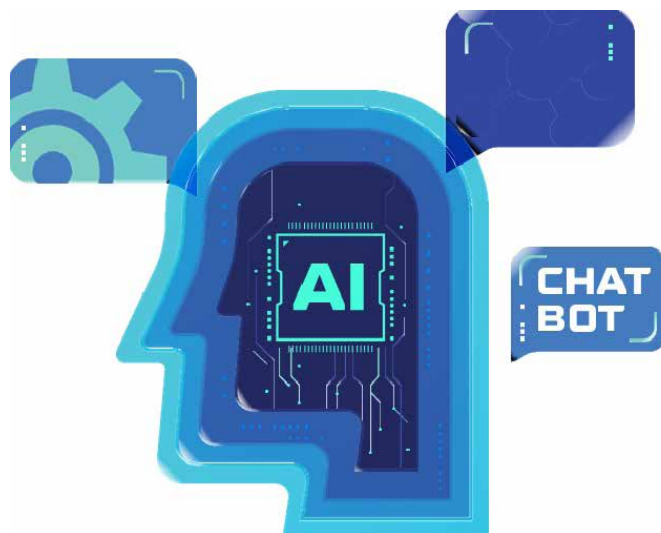
Wendy Simpson, Senior Vice President of Marketing, Edgewood Management – wsimpson@emcmgmt.com

INTRODUCTION

At Edgewood, we firmly believe that affordable housing residents merit the same level of service and attention as those in conventional housing.

Our goal is to optimize occupancy with the most qualified residents, regardless of their housing status. With the help of our cutting-edge chatbot technology, we're able to bridge the gap and create a truly equitable housing experience for all.

Here, we will delve into some of our secrets about how we make this a reality, including how we staff our properties to respond to every inquiry and maximize our resident experiences, how we ensure that our team can easily manage the technology, and how we prevent negative reputations stemming from poor or lack of responses.



Alexander House, Silver Spring

PROBLEM #1

Is There A Way To Staff The Property So That Every Inquiry Is Answered, And Residents Receive The Best Possible Service?

In today's fast-paced world, it's essential to keep up with the ever-increasing demands of customers. Traditional methods of communication, such as email and phone, can only do so much. But what if there was a way to revolutionize the way we interact with our residents?

Introducing chatbot technology, an innovative solution that has transformed the way we deliver resident experiences. With the industry's ongoing staffing challenges, our chatbot has provided an efficient and effective way to enhance experiences, quickly and on the resident's own terms. The chatbot offers residents a self-service platform that simplifies the initial inquiry process and helps them get the answers they need faster. This includes initial information about rent and availability, income guidelines, tour scheduling, resident services, and more.

It empowers our business to respond to inquiries and provide support in a timely manner, ultimately delivering an unparalleled experience to future residents.

PROBLEM #2

Is Managing The Technology A Difficult Task For The Team?

The integration of chatbot technology into our customer experience platform has been a game-changer for our business. Not only does it provide a seamless and personalized experience for our residents, but it also streamlines the process for our team. The chatbot's intuitive and

automated features eliminate the need for constant maintenance, freeing up our teams to focus on other important tasks such as showing our residents how much we care about them.

Furthermore, it has proved to be a valuable tool in providing efficient and quick responses to inquiries, 24/7, which improves the overall experience for our prospective residents. The chatbot also allows us to learn about the most frequently asked questions and use that information to improve our services .

Ultimately, the implementation of chatbot technology has been a significant step towards enhancing our services, and it continues to provide a measurable impact on our business.

PROBLEM #3

How Do Poor Or Lack Of Responses Lead To A Negative Reputation?

It’s simple, residents expect immediate and reliable service, and when that is not provided, it can lead to dissatisfaction, thereby damaging the reputation of the community and the management company. However, at Edgewood, we have found a solution to this problem.

For one specific 15-property portfolio, the chatbot has been an invaluable tool. In just six (6) months, it generated a per-property monthly average of:



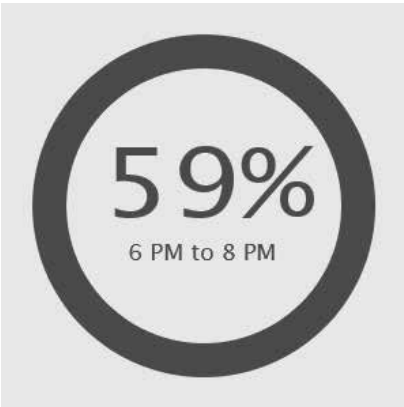
Conversations Are Happening.

Even more impressive, 59% of conversations happened between 6 PM and 8 AM, which would have been impossible to achieve with traditional staffing.

Further, by leveraging this technology, our reputation in the industry was further strengthened as a result of improved resident satisfaction and loyalty. In fact, we have received the Satisfacts Award for nine consecutive years for our efforts.

Moreover, the employee experience has improved as well. Site teams now have access to promising and qualified leads, along with more appointments. Additionally, they have more time to focus on residents and manage the team bandwidth more effectively.

We’re incredibly excited to see what the future holds as we continue to develop and refine Edgewood’s affordable chatbot.



Community Services Foundation Shows that Resident Services is More Than an Amenity



Community Services Foundation (CSF), a nonprofit organization established in 2011, proves that programs and services offered to residents are more than an apartment amenity... they are good investments. CSF was created to provide programs and services to managed apartment communities throughout the metropolitan Washington, DC area. Through the hard work and dedication of its team members, CSF is showing that resident services are a pathway to investing in people while strengthening families. The rate of return from this investment can lead to:

- the reduction of vandalism;
- improved relationship between the leasing office staff/residents;
- additional support for individuals and families at-risk for a variety of social maladies;
- higher occupancy rates; and
- increase in resident retention.

Guided by its mission, all CSF decisions are made with an eye towards improving the lives of residents living in managed communities by providing structured services, activities and programs for residents and the community. This helps by offering structured after school and semester break programs for youth ages 5 - 12; job readiness and social programs for teens; educational, career and social programs for adults and a host of social and recreational programs for seniors that help abate isolation. Family programming and community events are also a crucial part of the CSF program offering.

There's a science behind CSF's programming success. Resident surveys are instrumental to CSF's program designs, helping to springboard the organization toward the great relationships it maintains with residents and the partnerships it creates with likeminded individuals and organizations. Formal and informal survey tools are used to ensure CSF continues to take the pulse of residents and responds to their needs.



Glenarden Woods Community Center Youth Located in Prince George's County Are Able to Focus on their Academics After A Healthy Meal is Provided by one of CSF's Food Providers



Youth enrolled in Congress Park Community Center located in Southeast, DC Enjoy Playing Video Games Before Working on their Homework.

One of the best features of CSF resident services is that all programs and services are offered at no cost to residents. This is thanks to the investment of the apartment owners, the support of the apartment staff, schools, police departments, funding agency, community-based organizations, political figures and individual donors, all of whom comprise our web of caring and committed entities which help to bolster the programs and reduce the costs

The proof is in the numbers. Recent survey results revealed that:

- Over 95% of respondents wanted resident services programs to continue at their property.
- Over 73% of respondents lived in their apartment communities for more than 5 years, speaking volumes to resident retention.
- A majority of residents wanted the option of having resident services programs offered Monday through Friday
 - o Nearly 30% wanted programs offered on Saturday.
- Residents were most appreciative of the following improvements made possible by leasing office staff:
 - o Improved Communication with Management Team
 - o The cleanliness of building entry way and property
 - o Security and Safety Improvements / Night Lighting
 - o Maintenance Responsiveness



Frederick Douglass Community Center Parents Are Able to Provide Healthy Snacks to their children thanks to CSF's Partnership with Food Providers

Comprehensive programming is at the foundation of CSF's program structure. The youth are better served when their caregivers receive services too. Seniors are better served when food is offered in addition to games and field trips. Teens are better served when their younger siblings can be involved in programs at the same time they receive services.



Supplemental Groceries are important to Pleasant Homes Community Center Seniors in Seat Pleasant MD Who Are on Fixed Incomes



Community Services Staff Members Participating in the Annual CSU Training Program on Fair Housing



Community Services Foundation Staff and Community Partner along with an owner with Stanton Glenn Apartments for their Resident Survey Drive



Partnerships with Local Health Agencies Helped Seniors Receive the Vaccination Close to their Homes



Youth attending the Central Gardens Community Center Show Off Their Apple Tree as Part of Their Food and Nutrition Program made Possible, in part, Through Prince George's County Department of Family Services

During COVID, CSF helped reach out to residents who were unwilling to take calls from the leasing office for COVID rental assistance programs. Post COVID, CSF is working to support residents through a plethora of mental health issues ranging from hoarding to isolation. When rental offices are overwhelmed with facility concerns and rental payments, CSF is there to provide the soft skill supports that are needed.

For more information about Community Services Foundation, please contact Shenita Vanish at programs@csfnd.org or 301-925-4251.

Despite its love for residents, CSF is clear that its primary customers are the owner entities of each apartment community. All the work the organization does is focused on reducing the cost of resident services to the apartment communities while maximizing programs and services for residents. These goals are accomplished through grants and in-kind donations from community partners, which comprise nearly two-thirds of the organization's budget. The goal of the organization, as explained by its Vice President, Shenita Vanish, is to match every dollar received from the apartment owners with grants or in-kind donations. Its biggest grants are through the Department of Education funding, which provides academic support to youth while also providing adult education classes. Similarly, various food providers supply hundreds of thousands of dollars' worth of meals, snacks, and grocery giveaways.



Community Services Foundation is proud of its CORES certification. This distinction signifies that the organization went through an arduous process to demonstrate its ability to provide effective, well vetted programs in the communities it serves. With 20+ apartment communities in its portfolio, CSF is slated to grow by, at least, 10% in 2023. This is a phenomenal feat in a post-COVID world where participant engagement continues to stagnate for many social service organizations. With more than a decade of experience, CSF is working to become a national leader in resident services.



Making a world of difference starts at home.

Bringing the community together helps all of us move forward. At PNC, we proudly support the people, events and institutions that help to strengthen the places we call home and the world around us.

Nicolette Harris

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Mortgage

Proud to Support Housing Unlimited's Solar PV Project

20 kW Solar PV energy on 3 properties
450,000 kWh Generated over 20 years
\$80,000 In energy savings for Housing Unlimited
331 Metric tons of GHG eliminated

The Montgomery County Green Bank closed a loan with Skyview Ventures in support of a Power Purchase Agreement (PPA) with Housing Unlimited to help finance the installation of solar PV systems on three of their affordable properties in Silver Spring, MD.



"Thanks to the commercial solar PPA program with the Green Bank, we are able to install solar panels with no upfront costs while reducing our electricity bills and helping the environment. This is a solution that benefits all."

-Abe Schuchman, CEO of Housing Unlimited

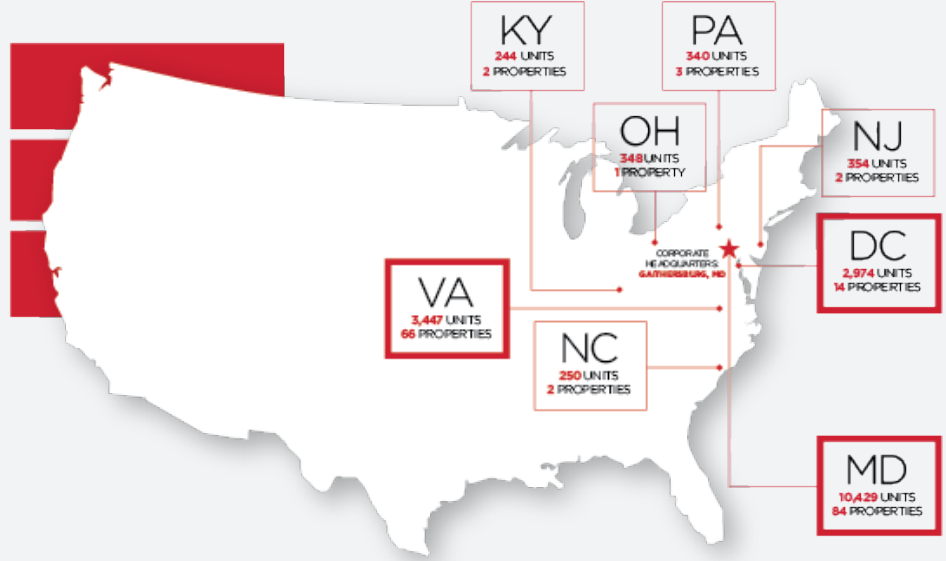
For more info visit mcgreenbank.org



EDGEWOOD

The strength of Edgewood Management lies not in any one thing we do, but in the sum of our parts.

We offer a comprehensive suite of property management services and a team of industry experts dedicated to creating long-term financial successes for our valued clients.



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●●● Housing terms

AMI: Area Median Income

C/R zones: Commercial/Residential zone

HIF: Housing Initiative Funds provides low-cost loans for the acquisition, construction or rehabilitation of affordable multifamily projects.

HPF: Housing Production Fund creates a revolving source of construction financing for projects in which 20% of units are for households earning 50% of AMI, and 10% of the units are Moderately Priced Dwelling Units (MPDUs).

Income averaging: To encourage development of “very” and “extremely” low-income units, LIHTC owners can serve households with incomes of up to 80% AMI so long as the average income in the project remains at 60% or less of AMI.

LIHTC: Low Income Housing Tax Credit program provides a tax incentive to construct or rehabilitate affordable rental housing for low-income households.

MPDU: Moderately Priced Dwelling Units program requires that 12.5% to 15% of units in large developments be set aside for those earning up to 65% or 70% of AMI

PILOT: Payment in Lieu of Taxes agreement provides real property tax abatement in return for a property owner’s commitment to provide affordable housing.

PHA: Public Housing Agencies

RAD: Rental Assistance Demonstration program lets PHAs convert the type of federal housing assistance provided at public housing units to other funding sources.

WFH: Workforce Housing units are affordable to households with incomes up to 120% AMI.

Redevelopment of Chevy Chase Lake Apartments

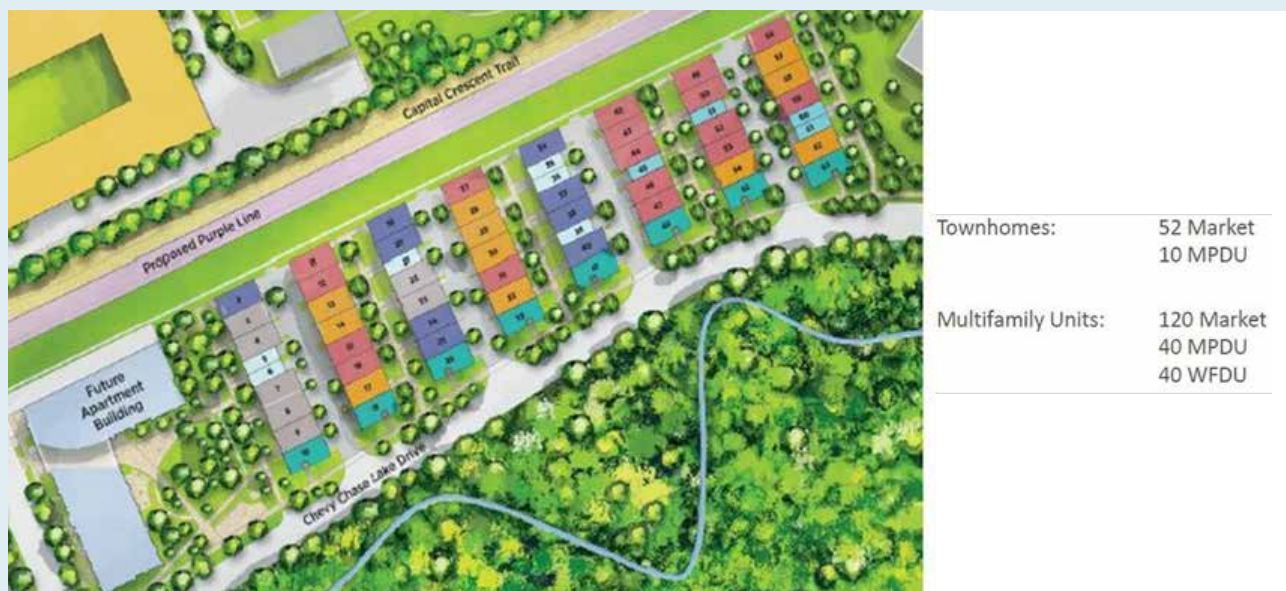
The redevelopment of Chevy Chase Lake Apartments was the result of a unique public-private partnership between HOC, EYA, and the Cafritz Foundation. EYA and HOC worked closely with the County to help shape the Chevy Chase Sector Plan to allow for increased density and building heights on-site, maximizing the future WMATA Purple Line investments and introducing additional affordable units in one of the County's most desirable communities.

The former Chevy Chase Lake Apartments was a low-density, 68-unit, garden-style development on five acres, which provided 21 affordable housing units. The redevelopment of the site resulted in: 1) The Lindley, a high-density, 200-unit Class A apartment building (pictured above on the left), of which 40 units are affordable to households earning up to 50% of AMI and another 40 units are affordable to households earning up to 100% AMI; and 2) 62 luxury homeowner brownstones (pictured above on the right), including 10 Moderately Priced Dwelling Units ("MPDUs").

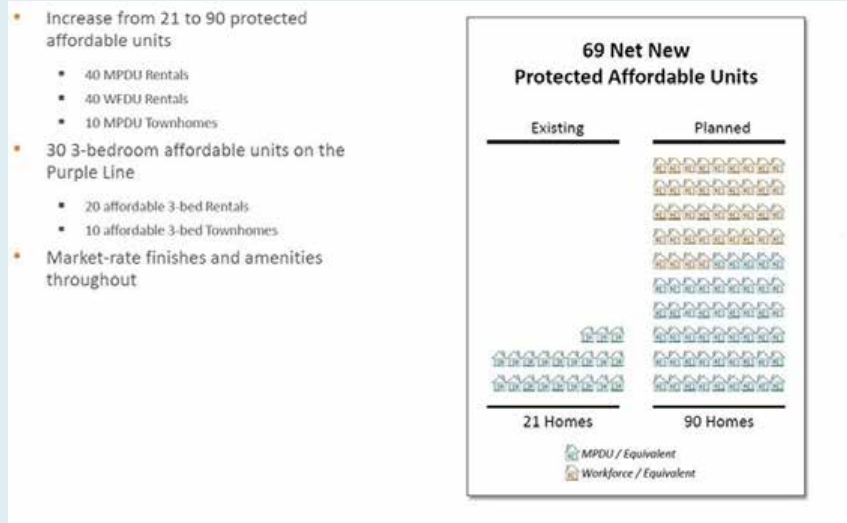
Chevy Chase Lake Apartments – “Before” (circa 2013)



Chevy Chase Lake Apartments Redevelopment - After



Chevy Chase Lake Apartments Redevelopment – Increased Affordability



Hillandale Gateway

Hillandale Gateway will be an all-electric, multi-building, mixed-use, mixed-income project anticipated to be delivered in a single phase and designed to reach the highest levels of sustainability. Hillandale Gateway is intended to help fulfil the vision of the White Oak Science Gateway Master Plan which was adopted in 2014.

Planned Hillandale Gateway Development



Holly Hall's RAD Conversion Paved the Way for Redevelopment



Before Versus After



Hillandale Gateway – Illustration



What the Hillandale Gateway Project Will Accomplish:

- 463 Total Homes in Two Residential Buildings
- Three Free Standing Retail Buildings.
- Mixed-Use & Mixed Income
- Shared Parking Garage
- Public Site Amenities & Transit Station

Providing Mixed Income Housing In Two Buildings

Age Restricted Building

One building will be age restricted to residents who are aged 62 years old and above. This building will provide 155 rental housing units in a building that features retail on the first floor, and meets the highest energy standards. All of the units will be affordable:

AR Building			
100% of Units will be LIHTC Units Utilizing the Income Average Set Aside			
30%	15	9.7%	
40%	15	9.7%	
50%	25	16.1%	
60%	50	32.3%	
70%	25	16.1%	
80%	25	16.1%	
Market	0	0.0%	
TOTAL	155	100.0%	

Non-Age Restricted Building

The other building will not be age restricted and will provide 308 mixed-income rental housing units in a building that some of highest energy standards. Thirty percent of the units will be affordable:

NAR Building			
30% of Units (93 Units) will be LIHTC Units Utilizing the Income Average Set Aside			
30%	10	3.2%	
40%	10	3.2%	
50%	42	13.6%	
60%	0	0.0%	
70%	0	0.0%	
80%	31	10.1%	
Market	215	69.8%	
TOTAL	308	100.0%	

Goals Met by The Hillandale Project

- Proximate to transit,
- Density supportive of transit,
- Mixed Use,
- Mixed Income,
- Walkable to commercial amenities,
- Proximate to jobs/FDA,
- Thoughtful placemaking,
- Highly sustainable, and
- Integral Community Meeting Space.

BEPS are coming...

by Ralph Bennett, AHCMC Co-chair

As if it weren't hard enough to finance housing, with interest rates, rent caps, pressure to mix incomes in projects and zoning battles, the need to address Climate Change has produced Building Energy Performance Standards.

Just as Climate Action Plans have taken hold at local levels all around the Country, BEPS have emerged from them as logical intentions to improve the energy efficiency of existing buildings, of all types.

In Montgomery County, the tasks of the "Building Energy Performance Standards stakeholder Group" of the Department of Environmental Protection are described in a publication available on the DEP website called "Stakeholder Recommendation Report" of September 2020.

The Board has surveyed BEPS in a number of jurisdictions including New York, Washington, D.C., St. Louis and Washington State, and started by setting a model that sets long-term performance standards with 5 year interim performance targets which would "1) be tied to the County's climate commitment, 2) enable long-term planning for major upgrades, 3) encourage early action to meet interim targets and prevent owners from delaying action, 4) allow for flexibility related to the interim targets on the way to the long-term standard, and 5) Require the best performing buildings to maintain performance over time."

Any standard requires a function to be measured, the metrics of measurement, and baselines. In energy measurement, EUI or Energy Utilization Intensity is the most widely used and was selected by the Board. It is an elegant metric since it requires the site readings of use (the meters) – this number is then divided by the area of the building which yields a broadly usable index for buildings of similar types. The Board has not decided how to treat on-site renewable energy like solar; choices range from no credit to full credit. Once

groups of buildings with EUIs of similar use in this climate are established, goals for improvement can be set.

The Board's work was slowed by Covid, but is now continuing to address its task list. Recent activity addresses building type classification – this is complex since some buildings have multiple uses. And a category of "under-resourced" buildings and uses, of course, leads to affordable housing – of all types from small apartment buildings to larger ones with MPDUs and longstanding (literally) public housing in the County.

And the EUI targets are under extended consideration, ranging from buildings which are already considered 'energy efficient' and can be given targets to permit them to continue as they currently operate with small improvements to "Zero Net Carbon" buildings as a target group – those which require major investment including 'decarbonization' to meet their goals.

Funding is available from various sources to assist owners with improvements expected to be required as the performance targets approach at each stage. County, State, Federal and utilities programs ranging from grants to tax credits are described on the DEP website.

Once the BEPS stakeholder work group has completed the formulation of categories, standards and schedules for incremental implementation, it is expected to be replaced by a Building Energy Improvement Board which will review implementation of the BEPS, assess exceptions and administer penalties to owners of buildings which do not meet established goals. Like many important measures designed to confront climate change and our critically important efforts to deal with it, BEPS will be painful – but the need to deal with existing buildings is obvious and important. Montgomery County is leading the way in this and many complementary policies and actions.



Long Train Runnin' - Will it Ever Begin?

by Ralph Bennett, AHCMC Co-chair

The Purple Line Corridor Coalition was created in 2013 by Gerrit Knapp, Director of the National Center for Smart Growth at the University of Maryland. The Coalition's purpose is to organize local support around ensuring that the construction of the Purple Line, a crucial component of the Washington Region's transit network, will result in the best community outcomes.

The Purple Line passes through communities of low income, and concerns were initially expressed about gentrification, relocation of jobs, and economic impacts of the projects on businesses and housing. To that end, the Coalition established four goal areas:

1. Housing choices for all,
2. Supporting and growing local businesses,
3. Building a thriving labor market, and
4. Supporting vibrant communities, including creating designs for the stops and the immediate approaches to them as memorable, safe places.

One of the many benefits of the Coalition has been the bi-county database which it developed and is now broadly available. It includes a Plan and Regulation Tool which charts plans and regulations affecting locations in the Corridor, a Corridor Data Dashboard, and Corridor Data Maps – all available at www.purplelinecorridor.org. These resources provide information and data for policy and action for anyone wanting it.

The housing goal effort, headed by former Montgomery Councilmember George Leventhal and now Director of Community Health for Kaiser Permanente, is called HAAT, the Housing Accelerator Action Team. The work is staffed by a professional real estate consultant, Vonnelle Harris, who is charged with identifying affordable housing development and preservation opportunities in the Purple Line corridor.

Supporters for the effort include housing officials from both Montgomery and Prince George's counties, as well as non-profit housing developers Montgomery Housing Partnership and Housing Initiatives Partnership.

A Developers' Roundtable was held online on May 13, 2022, to identify the proposed stops on the line along with some early nearby development opportunities. These included a site near the Riverdale Park-Kenilworth Station, sites in and around the University of Maryland, a potential renovation of affordable apartments at Langley Park, a site at the 16th Street-Woodside Station, developments well underway at the Connecticut Avenue station, and mention of the 76 projects now in permitting in Bethesda.

At the November 2021 Annual Meeting of the Coalition, Mr. Leventhal cited the goals for 2022 to include no net loss of affordable housing in the Corridor, and development of a pipeline of development that will be fed by \$5 million from National Housing Trust and another \$10 million in additional preliminary support funding. The tentative target for housing production and retention along the line was set at 1,000 units per year.

In September 2022, the Coalition pushed a Purple Line Equitable Transit-Oriented Development Strategy. It consists of Community Aspirations and Strategies, more specific objectives including Multimodal Accessibility, TOD and Housing, Economic Development, and specific strategies for each of the 5 geographic sub-areas of the Purple Line Corridor. This 51 page document is available from the Coalition.

Work has resumed on the project after a 2-year hiatus while a new builder member of the Purple Line Transit Partnership was selected. Revenue Service is now expected to begin in 2026. Construction progress can be found at the Maryland Transit Administration website for the project: www.purplelinemd.com.



MHP's Colonnade at the Creek Renovation

by Chris Gillis, Montgomery Housing Partnership

Construction on Colonnade at the Creek (formerly known as Hillwood Manor) in Takoma Park, MD, is 75 percent complete. Nonprofit affordable housing developer MHP is partnering with Bozzuto Construction Company to renovate the low-rise apartment complex to provide 96 units of affordable housing to Montgomery County residents.

“We value our long-standing relationship with MHP because their impact goes far beyond the construction site. MHP does more than provide affordable housing for the community—they empower the residents who call these projects home,” stated Mark Weisner, President of Bozzuto Construction Company.

The permanent financing will provide for the long-term affordability and renovation of the property, which is along the Purple Line transit corridor. 100 percent of the units are for tenants at or below 60% area median income. This financing is part of MHP's ongoing strategy to preserve and rehabilitate affordable homes along this important corridor. To date, MHP has preserved and built 1,100 affordable homes in Purple Line communities in Takoma Park and Silver Spring.

MHP President Robert A. Goldman said, “The renovations will provide major quality-of-life improvements for residents. The upgrades also are notable because the project demonstrates our deep commitment to acquiring and sustaining quality affordable homes in communities along the Purple Line transit corridor. Strengthening neighborhoods is a cornerstone of MHP's mission and programs.”

The project will include significant upgrades in residential units, the installation of energy-efficient appliances and other environmentally friendly attributes, enhanced social spaces and

management offices. The renovations include replacing and upgrading flooring, tiles, cabinets, and fixtures in all unit kitchens and baths; installing new energy-efficient appliances, lighting, and windows; installing water-efficient toilets and split system heat pumps; and insulating all exterior walls.

Improvements to common areas will include the creation of an accessible leasing office and community room along with an upgrade to the laundry rooms. Exterior renovations will include repairing exterior walkways, new roofs, sealing and restriping of parking lot, new property-wide security system, landscaping enhancements, and a common plaza.

Upon its scheduled completion in 2023, Colonnade at the Creek residents will enjoy 5,220 square feet of amenity space, on-site parking, and quick access to both public and private Montgomery County schools. This project will comply with Enterprise Green Community standards to preserve the surrounding environment, including the adjacent Sligo Creek Park.

Since 1989, MHP has been dedicated to preserving and expanding access to quality affordable housing. The nonprofit provides more than 2,800 homes in Montgomery County and in surrounding communities. The organization accomplishes its mission by housing people, empowering families, and strengthening neighborhoods.

In addition to providing quality affordable housing in communities like Colonnade at the Creek, MHP offers programs to enhance residents' quality of life. These include Community Life preschool and afterschool enrichment programs, programming for parents, and community development programs to preserve and strengthen a sense of neighborhood.



Opinion: The Time for Rent Stabilization is Now

by Will Roberts, The Renters Alliance

It has been more than half a century since Montgomery County had a rent stabilization program. Since that time, when rental housing was plentiful and rents reasonable, the percentage of renters in the County has increased and the County population has grown by 83% to nearly 1.1 million county residents. Moreover, the number of rental units has not kept pace with the population growth, and rents are skyrocketing with increasing demand for housing.

Responsible landlords have managed to maintain profits and keep up with overhead by charging rent increases in line with the County's now voluntary rent increase guidelines, which average about 2-3% a year. But as demand has risen, so has the market opportunity to increase rents. The Department of Housing and Community Affairs received more than 125 complaints for excessive rent increases, 75% of which have been in the double digits. We believe these are the tip of the iceberg.

The Renters Alliance has seen increases ranging from 5% to as high as 40%.

For many renters, such increases are not sustainable. While some may be able to keep their housing for another year, perhaps, many will eventually be priced out of their homes. But for lower-income renters and families, and for those on fixed incomes including seniors and the disabled, we are seeing a forced migration from our communities.

County Executive Marc Elrich, who has championed rent stabilization, recently joined with members of the Montgomery County Council to introduce rent stabilization legislation. But the Council is divided into two camps: those who support an "anti-rent gouging" bill that would allow rents to rise as high as 14.4% and exempt more than 26% of all renters who live in single family homes, small rentals or building built within the last 15 years, and those who support legislation called the "HOME Act." This act represents a broader protection limiting increases to 3% and including most rental units in the county. Both proposals exempt new construction for a period of years to ensure that investors make a profit.

While both proposals would limit rent increases, we believe only one makes sense. The proposed exemptions in the "anti-rent gouging" bill would fail to protect tens of thousands of renting residents, many of whom are the County's most vulnerable. The "Anti-Rent Gouging" bill purports to limit gouging, but since it allows rent increases of up to 14.4%, it is legitimizing just the opposite. In fact, we strongly believe that

rent gouging should not be defined by a formula dictated by inflation, but by a balanced formula that maintains a landlord's profit margin, keeps up with legitimate overhead expenses, and protects our community's need for stable homes.

We are very familiar with the arguments against rent stabilization. As the region's only nonprofit dedicated exclusively to renter outreach, education, organizing and advocacy, we have campaigned for stable rental housing since our founding in 2010. We are also confident that the arguments against rent stabilization do not stand up to competent scrutiny. Let's examine the big ones:

Some landlords and their allies argue that rent stabilization, and regulations that protect renters in general, create an "unfriendly" business environment and a disincentive to invest in housing or maintain their properties. Yet the data shows the opposite.

Rental housing stock in the jurisdictions with the most stringent rent stabilization and renter protections, such as New York City, Washington D.C., Seattle and Los Angeles, are the most valuable and profitable in the world and building continues unabated. In other regions where few renter protection programs are enacted, rental housing is static and in many areas, boarded up and vacant. The fact is, where there is high demand, due to good jobs and good schools and other factors, there is money to be made.

Another argument against is more basic: "It's my property and I'll charge what I want and evict when I want."

The view of rental housing as a common commodity has long since evolved. Every industry has responsibilities, whether to produce products that are safe to consume, or that at least do no harm. Many business owners have far greater responsibilities in exchange for a fair profit. They include stable, affordable, quality rental housing. If we allow rental housing to become increasingly unstable, we will all pay a heavy price. Already we are seeing increases in social safety net costs from increased homelessness, food insecurity and rising crime. In addition, unstable housing impacts overall prosperity. As children are forced to move from school to school, academic achievement is threatened. County workers are forced to move away while impermanent residents defer investment in their own homes not knowing when they will be forced to move.

Make no mistake, we all have an interest in stable homes. It's time to require them.

Snowden's Ridge, an Affordable Housing Preservation Success Story

by Carmen Romero, President and CEO, APAH

The preservation of existing affordable housing is critical for meeting the housing needs of the greater Washington region. Estimates suggest that tens of thousands of federally assisted units throughout the area will reach the end of their affordability commitments between now and 2035.¹ In 2019, the Arlington Partnership for Affordable Housing (APAH) acquired Snowden's Ridge, an existing federally subsidized property in the Fairland community of eastern Montgomery County, with plans to renovate the community. Previously owned by a private individual, Snowden's Ridge is composed of 87 units of project-based Section 8 housing with affordability restrictions due to expire in 2025. With the support of county and state financing agencies, APAH was able to acquire and renovate the property, enshrining its affordability restrictions for an additional 40 years. Montgomery County plays an important role in preserving these types of affordable housing as the county has over 15,000 federally subsidized properties.²



First built in 1980, Snowden's Ridge has provided a rare source of high-quality affordable housing in eastern Montgomery County, serving low-income families for over four decades. The property has 13 buildings of 1, 2, and 3-bedroom townhome-style apartments that primarily serve households making 30% or less of the area median income (AMI), about \$38,000/year for a family of four. Located in the bucolic Fairland neighborhood off Old Columbia Pike, the property is home to a close-knit community of long-time county residents, some of whom have lived there for multiple generations.

By 2019, the property was nearing the end of its Housing Assistance Payment (HAP) contract for federal project-based voucher subsidies and was at-risk for a market-rate conversion. Many parts of the building were also nearing the end of their useful life, with repairs needed to the cooling and heating systems, exterior siding, flooring, and interiors. APAH's purchase in 2019 was made possible by a short-term loan from Montgomery County's Housing Initiative Fund.

About a year later, APAH used additional funds from the Maryland DHCD and federal low-income housing tax credits to launch a full-scale renovation of the property. At this time, APAH also renewed the federal Section 8 HAP contract to continue serving low-income households. The renovation included installation of new flooring; kitchens; bathrooms; and mechanical, heating, and cooling systems. Additionally, units received new in-unit washer/dryer facilities that had previously been in community laundry rooms. The renovation also made upgrades to five units to make them fully ADA compliant, which allowed one resident with disabilities to move from a unit with stairs into a newly accessible unit on the ground floor. Upon construction completion, nearly all original residents of the property moved back into their renovated homes after a brief relocation period offsite.



In addition to the renovations to the residential units, APAH built a new community center and leasing office, which was previously housed in a cramped storage room. The new community center for Snowden's Ridge serves as an on-site leasing office and community space for residents as well as an office for a full-time Resident Services Coordinator. APAH's Resident Services Coordinator provides regular programming centered around health and wellness, educational supports for children and their parents, connections to government services, and community-building. Further enhancing the quality of life at Snowden's Ridge, residents receive free high-speed internet from Montgomery County's MoCoNet program, which provides reduced-cost internet services to residents of affordable housing.

This project would not have been possible without the support of Montgomery County and the state of Maryland. Snowden's Ridge received financial support in the form of a \$5 million loan from the county's Housing Initiative Fund, \$1.5 million of County CDBG funds, and a \$2.5 million loan from the Maryland DHCD's rental housing works program. These sources of local funding are critical to preserving the county's rapidly disappearing affordable housing stock.

The completion of renovations was celebrated in spring of 2022 with a ribbon cutting event which included remarks from Marc Elrich, Montgomery County Executive.



Moving forward, APAH is excited for future preservation and new development opportunities in Montgomery County. After almost 30 years of owning and operating affordable housing in Arlington County, APAH is now creating affordable housing throughout the region. Snowden’s Ridge is our first property outside of Arlington. As a nonprofit owner of affordable housing, we are committed to preserving all our properties as affordable in perpetuity.



Looking ahead, we are also excited to see additional policy tools, such as streamlined development review for affordable housing or the county’s right of first refusal policy, receive attention in the county’s Thrive 2050 general plan update. Our Snowden’s Ridge project benefited tremendously from an expeditious permitting process, which helped keep costs down. In the future, aggressive use of the County’s right of first refusal for sale of vulnerable rental properties will also be key to preserving more projects like Snowden’s Ridge. We look forward to continuing our work with the Montgomery County community to preserve affordable housing and to keep our region inclusive for neighbors all income levels.

VIDEO: APAH Celebrates the Reopening of its First Property in Montgomery County, MD - Snowden’s Ridge: <https://www.youtube.com/watch?v=kzjDPQZpbaw>



1 https://www.urban.org/sites/default/files/publication/100946/meeting_the_washington_regions_future_housing_needs.pdf (Table A.5)
 2 https://www.urban.org/sites/default/files/publication/100946/meeting_the_washington_regions_future_housing_needs.pdf (Table A.5)



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Community Benefits and Services:

1. Manage all needs associated with organizing and presenting the pre-eminent forum for affordable housing professionals in the County that provides a unique opportunity for advocacy, education and networking.
2. Showcase the efforts of all affordable housing agencies and supporters, providing recognition and publicity for architects, builder, developers, lenders and realtors via website, print materials, community events and organizing Montgomery County's annual Affordable Housing Summit.
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