



AFFORDABLE HOUSING CONFERENCE

of MONTGOMERY COUNTY • MARYLAND

Our 30th Year!

www.affordablehousingconference.org

We are proud to celebrate 30 years of creating, expanding and improving affordable housing options in Montgomery County and the Washington D.C. area through education, advocacy and collaboration.

WINTER 2020/2021



(above left) Councilmember Will Jawando moderates a 2019 AHCMC Summit panel

(above right) Hundreds gather at AHCMC's 2019 Annual Housing Summit

(left) The Atsmu and Mohammed families receive 2019 Break the Barrier Essay Contest awards

(bottom right) Longstanding AHCMC sponsors, the Potomac Valley Alumni Chapter of Delta Sigma Theta Sorority



(bottom left) Mayor Muriel Bowser receives Robert Weaver Housing Champion Award from AHCMC Honorary Co-Chair, Congressman David Trone and AHCMC Founder, Barbara Goldberg Goldman





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2020 Annual Summit Highlights

Though the Covid-19 pandemic necessitated a virtual gathering on October 2, 2020 for AHCMC's 29th Annual Housing Summit, nearly 600 housing officials and practitioners, legislators and advocates tuned in for a relevant and even more urgent conversation about affordable housing. Barbara Goldberg Goldman, AHCMC's founder and Co-Chair opened the event acknowledging the devastating impact of the Covid crisis and offered a moving tribute to the loss of three individuals who were very dear to the AHCMC family: Congressman John Lewis; Maryland's own, Congressman Elijah Cummings; and former COO of the Housing Opportunities Commission of Montgomery County, Shauna Sorrells.

With an affordable housing crisis compounded by the pandemic, we spent the day examining a call to action: how our county, our State and our country can Meet the Covid-19 Challenge. AHCMC Honorary Co-Chairs Senators Chris Van Hollen, Ben Cardin; and Congressmen Raskin, Sarbanes and Trone each spoke about the spiraling public health challenge, housing and economic uncertainty affecting residents in Montgomery County and across the nation, and the importance of a coordinated and immediate fiscal response at every level of government. County Executive Marc Elrich shared remarks about the multi-faceted County response to the pandemic. In addition, a number of county officials and non-profit housing developers shared the personal stories of county residents residents struggling to pay rent, facing housing challenges, and even homelessness.

Following the plenary session, we hosted four panels. Video recordings of all sessions can be found on our website's events page at www.affordablehousingconference.org.

Affordable Housing: A Public Health Imperative *(Moderated by Kaiser Permanente's George Leventhal with panelists: Annice Cody, Holy Cross Health Network; Vinny DeMarco, Maryland Healthcare For All Coalition; Nina Janopaul, Arlington Partnership for Affordable Housing; and Craig Pollack, Johns Hopkins University.)*

The panelists discussed affordable and stable housing as a critical social determinate of health and noted the importance of delivering health care needs not just in hospitals, but in a variety of facilities and modalities in communities where people live. They highlighted public/private sector collaborations related to delivering health care services to residents receiving housing assistance and also those who are homeless. Health Care systems are also increasingly investing heavily in the development and preservation of affordable housing and helping to manage displacement. Other efforts to address housing in the health care sector include: partnerships

advocating for access to health care in public housing; increasing housing vouchers and introducing innovative public funding options; ensuring internet access to offer tele-health that can reduce costs and hospital visits; as well as demonstrating a commitment to racial equity, representing the lived experience of those served by property owners and health care systems; and recruiting a diverse workforce and paying wages to health care workers that allow them to afford housing in the communities where they work.

Innovative Financial Strategies to Tackle Affordable Housing Crisis *(Moderated by Chair of PHED Committee, Councilmember Hans Riemer, with panelists: Melissa Bondi, Enterprise Community Partners; Ed Delany, Capital One; AJ Jackson, JBG Smith; and Trevor Tolbert, PNC Bank)*

The panelists spoke about public/private sector collaborations to leverage funding efforts to incentivize, develop, and preserve affordable housing to meet the COG target within the County, plan for an aging population and deliver housing along the Purple Line Corridor and for the missing middle. Councilmember Riemer described the \$50 million HOC Production Fund and the \$50 Million Purple Line Fund under consideration by the County Council, as well as legislation authorizing property tax abatement to incentivize development of housing with affordable set-asides on WAMATA properties. Acknowledging the high cost of property in Montgomery County, the panelists referenced the significant benefits of LITEC tax credits.

Economic and Social Justice: Eluding Communities of Color *(Moderated by Buzz Roberts, National Alliance of Affordable Housing Lenders with panelists: Karolina Arias, Policy Advisor – Senator Chris Van Hollen; Dr. Sheryl Brissett-Chapman, National Center on Children and Families; and Craig Pascal, SVP, Community Development, Mid-Atlantic – Truist)*

The panelists shared their experience and research about the terrible consequences of unstable housing for families living in poverty, and especially for children. The disparate impact of Covid-19 draws attention to the reality that preceded and is dramatically worsened by the outbreak. With the incidence of poverty 7:1 for African Americans versus whites, the lack of adequate housing has the biggest impact on children. In response to disparate investment in communities of color and the Civil Rights movement, Banks and CDFI's have been and are encouraged by the Community Reinvestment Act (CRA) to provide access to credit and capital to low and moderate-income communities. With the BB&T and SunTrust merger

now complete, Truist announced a 3-year \$60 billion combined benefits plan. The bank has invested \$20 million of CDFI funding in the Washington Housing Initiative and will award an additional \$120 million in grants over the next three years.

In December 2019, Senator Van Hollen and Senator Young introduced bipartisan legislation-- the Family Stability and Opportunity Vouchers Act--that would create 500,000 Housing Mobility vouchers and counseling services to enable low-income families to move to high opportunity areas. Decentralizing poverty and providing access to affordable housing close to good schools, safe neighborhoods, transit, and where people both live and work, has been long recognized as the antidote to the vagaries of poverty.

Economic and Housing Uncertainty: Impacts upon Renters, Homeowners and Multi-Family Property Owners
(Moderated by Brian McLaughlin, Enterprise Community Development. Panelists include: Cindy Sanquist, Edgewood Management; Frank Demarais, DHCA; Stacy Spann, HOCMC; and Barry Zegas of Zegas and Associates.

With many decades of collective experience at the helm of affordable housing organizations in the private and public sectors, affordable housing executives had to consider a multitude of needs from care and compassion to crafting payment plans for missed rent, ensuring their properties and staff were safe and met CDC guidelines, as well as helping with access to food, testing, and school needs for their children. With tens of thousands underhoused before the pandemic, and unemployment surging from 16,000 to 48,000, and relief funds far from adequate--many fear the worst is yet to come in 2021. The panelists discussed the foreshadowed tsunami that will occur when eviction moratoria expire. They acknowledged a need for a national housing strategy crafted with state and local input, and public and private cross-sector cooperation that de-segregates poverty and incorporates job centers; hospital systems that offer access to medical, mental health and social services; and school systems.



DHCA Deputy Director, Frank Demarais
and Zegas & Associates Principal, Barry Zegas



Enterprise Community Development CEO, Brian McLaughlin



Holy Cross Health Network President, Annice Cody



Johns Hopkins, Associate Professor and Doctor of Medicine, Dr. Craig Pollack

Stay tuned for Spring 2021 date

**AHCMC's 30th
Annual Housing Summit**

**Join us to celebrate AHCMC's
30th anniversary advocating
and collaborating for decent
and affordable housing for all.**



County Council Chairman Sidney Katz and a Summit attendee



Congressman Trone and Senators Van Hollen and Cardin staff - Andrew Donlon, Joan Kleinman and Ken Reichard



Craig Bernstein, OPZ Bernstein and DHCD's Frank Dickson discussing opportunity zones



Secretary and Mrs. Ken Holt with Wienczek and Associates EVP/COO, Brad Marson

2020 Affordable Housing Summit

Meeting the COVID-19 Challenge



#AHCMC2020 AHCMC Founder Barbara Goldberg Goldman and Honorary Co-Chair, Congressman Jamie Raskin

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2020 Affordable Housing Summit

Meeting the COVID-19 Challenge



#AHCMC2020 AHCMC Honorary Co-Chair, Senator Ben Cardin

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2020 summit highlights



Councilmember and PHED Chair - Hans Riemer

2020 Affordable Housing Summit

Meeting the COVID-19 Challenge



#AHCMC2020 GCAAR President - Danai Mattison Sky

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2020 Affordable Housing Summit

Meeting the COVID-19 Challenge



#AHCMC2020

Muriel Garr, AHCMC Boardmember
and Truist SVP, Supplier Diversity



Logan Schutz and fellow Grimm and Parker architects receive
2019 Architectural Design Award - New Construction



Councilmember Andrew Friedson
moderates 2019 Summit Panel on
Housing for Millennials and Seniors



Wienczek and Associates - 2019 Architectural Design
Award - New Construction and Renovation



Mid-City Chairman Gene Ford presents 2019 Builder
of the Year Award to Chevy Chase Land Company



AHCMC Honorary Co-Chair,
Senator Chris Van Hollen



County Executive Marc Elrich
and DC Mayor Muriel Bowser



Congressman John Sarbanes congratulates
Giorgio Angelini - 2019 Paul Sarbanes
Excellence in Public Service Award



Cohn Reznick staff speak with 2019 Summitt attendees



County Executive Marc Elrich greets 2019 Break the Barrier contest winner

AHCMC commends President Biden for committing his administration to acknowledging, ending and redressing longstanding housing discrimination that has adversely impacted communities of color, dating back to passage of the Fair Housing Act more than 50 years ago. The President has called on the Department of Housing and Urban Development to examine recent regulatory actions and to fully and faithfully implement all provisions of the Fair Housing Act with respect to renters and homebuyers. He has directed the Secretary of HUD to take steps directed toward eliminating practices that result in racial bias, segregation, and discrimination, as well as all barriers that impede fair and equal access to housing opportunities for all. We look forward to working with local, state and federal officials and the housing community to advocate for measures most likely to ensure the success of these efforts.



JANUARY 26, 2021

**MEMORANDUM FOR THE SECRETARY
OF HOUSING AND URBAN DEVELOPMENT**

By the authority vested in me as President by the Constitution and the laws of the United States of America, it is hereby ordered as follows:

Section 1. Background and Policy. Diverse and inclusive communities strengthen our democracy. But our Nation's history has been one of great struggle toward this ideal. During the 20th century, Federal, State, and local governments systematically implemented racially discriminatory housing policies that contributed to segregated neighborhoods and inhibited equal opportunity and the chance to build wealth for Black, Latino, Asian American and Pacific Islander, and Native American families, and other underserved communities. Ongoing legacies of residential segregation and discrimination remain ever-present in our society. These include a racial gap in homeownership; a persistent undervaluation of properties owned by families of color; a disproportionate burden of pollution and exposure to the impacts of climate change in communities of color; and systemic barriers to safe, accessible, and affordable housing for people of color, immigrants, individuals with disabilities, and lesbian, gay, bisexual, transgender, gender non-conforming, and queer (LGBTQ+) individuals.

Throughout much of the 20th century, the Federal Government systematically supported discrimination and exclusion in housing and mortgage lending. While many of the Federal Government's housing policies and programs expanded homeownership across the country, many knowingly excluded Black people and other persons of color, and promoted and reinforced housing segregation. Federal policies contributed to mortgage redlining and lending discrimination against persons of color.

The creation of the Interstate Highway System, funded and constructed by the Federal Government and State governments in the 20th century, disproportionately burdened many historically Black and low-income neighborhoods in many American cities. Many urban interstate highways were deliberately built to pass through Black neighborhoods, often requiring the destruction of housing and other local institutions. To this day, many Black neighborhoods are disconnected from access to high-quality housing, jobs, public transit, and other resources.

The Federal Government must recognize and acknowledge its role in systematically declining to invest in communities of color and preventing residents of those communities from accessing the same services and resources as their white

counterparts. The effects of these policy decisions continue to be felt today, as racial inequality still permeates land-use patterns in most U.S. cities and virtually all aspects of housing markets.

The Congress enacted the Fair Housing Act more than 50 years ago to lift barriers that created separate and unequal neighborhoods on the basis of race, ethnicity, and national origin. Since then, however, access to housing and the creation of wealth through homeownership have remained persistently unequal in the United States. Many neighborhoods are as racially segregated today as they were in the middle of the 20th century. People of color are overrepresented among those experiencing homelessness. In addition, people of color disproportionately bear the burdens of exposure to air and water pollution, and growing risks of housing instability from climate crises like extreme heat, flooding, and wildfires. And the racial wealth gap is wider than it was when the Fair Housing Act was enacted, driven in part by persistent disparities in access to homeownership. Although Federal fair housing laws were expanded to include protections for individuals with disabilities, a lack of access to affordable and integrated living options remains a significant problem.

The Federal Government has a critical role to play in overcoming and redressing this history of discrimination and in protecting against other forms of discrimination by applying and enforcing Federal civil rights and fair housing laws. It can help ensure that fair and equal access to housing opportunity exists for all throughout the United States. This goal is consistent with the Fair Housing Act, which imposes on Federal departments and agencies the duty to “administer their programs and activities relating to housing and urban development . . . in a manner affirmatively to further” fair housing (42 U.S.C. 3608(d)). This is not only a mandate to refrain from discrimination but a mandate to take actions that undo historic patterns of segregation and other types of discrimination and that afford access to long-denied opportunities.

Accordingly, it is the policy of my Administration that the Federal Government shall work with communities to end housing discrimination, to provide redress to those who have experienced housing discrimination, to eliminate racial bias and other forms of discrimination in all stages of home-buying and renting, to lift barriers that restrict housing and neighborhood choice, to promote diverse and inclusive communities, to ensure sufficient physically accessible housing, and to secure equal access to housing opportunity for all.

Sec. 2. Examining Recent Regulatory Actions. The Secretary of Housing and Urban Development (HUD) shall, as soon as practicable, take all steps necessary to examine the effects of the August 7, 2020, rule entitled “Preserving Community and Neighborhood Choice” (codified at parts 5, 91, 92, 570, 574, 576, and 903 of title 24, Code of Federal Regulations), including the effect that repealing the July 16, 2015, rule entitled “Affirmatively Furthering Fair Housing” has had on HUD’s statutory duty to affirmatively further fair housing. The Secretary shall also, as soon as practicable, take all steps necessary to examine the effects of the September 24, 2020, rule entitled “HUD’s Implementation of the Fair Housing Act’s Disparate Impact Standard” (codified at part 100 of title 24, Code of Federal Regulations), including the effect that amending the February 15, 2013, rule entitled “Implementation of the Fair Housing Act’s Discriminatory Effects Standard” has had on HUD’s statutory duty to ensure compliance with the Fair Housing Act. Based on that examination, the Secretary shall take any necessary steps, as appropriate and consistent with applicable law, to implement the Fair Housing Act’s requirements that HUD administer its programs in a manner that affirmatively furthers fair housing and HUD’s overall duty to administer the Act (42 U.S.C. 3608(a)) including by preventing practices with an unjustified discriminatory effect.

Sec. 3. General Provisions. (a) Nothing in this memorandum shall be construed to impair or otherwise affect:

- (i) the authority granted by law to an executive department or agency, or the head thereof; or
 - (ii) the functions of the Director of the Office of Management and Budget relating to budgetary, administrative, or legislative proposals.
- (b) This memorandum shall be implemented consistent with applicable law and subject to the availability of appropriations.
- (c) This memorandum is not intended to, and does not, create any right or benefit, substantive or procedural, enforceable at law or in equity by any party against the United States, its departments, agencies, or entities, its officers, employees, or agents, or any other person.
- (d) You are authorized and directed to publish this memorandum in the *Federal Register*.

JOSEPH R. BIDEN JR.

Relief for Struggling Renters and Homeowners and Biden Administration Priorities to Strengthen Affordable Housing Policy

by U.S. Senator Chris Van Hollen



Hundreds of Marylanders have contacted my office fearing they'll lose the roof over their heads this winter. A resident of Silver Spring was furloughed and couldn't pay rent after her car got repossessed. Another told me he could no longer work due to health issues and fell behind on rent by several thousand

dollars. These stories illustrate the hardship that so many were facing just before the New Year.

The good news is that help is finally on the way for millions of families across Maryland and our country who are up against the threat of eviction. The new bipartisan coronavirus stimulus package provides several crucial lifelines to Americans barely making their rent, struggling to keep up with mortgage payments, and confronting the possibility of eviction. The stakes for getting this package across the finish line couldn't have been higher. A report this past November by the National Low Income Housing Coalition projected that as many as 214,000 households in our state are teetering on the brink of eviction. This immediate aid was critical to prevent a tsunami of evictions, and the newly passed emergency relief package will help keep Marylanders in their homes.

Providing this relief was one of my top priorities during negotiations of the recent bipartisan package. That's why I fought to establish a new \$25 billion emergency rental assistance program to be administered by states and local governments, of which \$402 million was allocated to Maryland. Because this money will be distributed by local stakeholders, those most in need will be first in line to get relief. The funds are flexible, and can be used for rent – past or current – and utilities. This new assistance program is coupled with an additional \$300 in weekly unemployment insurance and a one-time \$600 stimulus check for every adult making under \$75,000, married couples making under \$150,000, and the children of those households. While I would have liked to go further, especially for the lowest

income households, these provisions will help Marylanders keep the lights on, stay warm, and put food on the table.

The new package also includes an extension of the federal eviction moratorium to January 31, 2021, which was recently extended further by the Biden Administration through the end of March so families won't be punished for missing rent. And I'm pleased that the new Administration has also announced an extension of COVID-19 forbearance and foreclosure protections for homeowners, which will last through June 30. This action builds on progress we've made in previous relief packages and will benefit 2.7 million homeowners who are in COVID forbearance.

This bipartisan package was an important down payment and provided urgent relief to help families get through the winter, and the recent actions taken by the Biden Administration have extended a hand to vulnerable communities struggling to make rent or keep up with their mortgage payments. But we must build on these efforts to fully meet the needs of struggling Americans during this time of hardship. Now is not the time to pat ourselves on the back, say we're done, and throw in the towel. Congress must pass President Biden's American Rescue Plan, which includes a new \$25 billion rental assistance fund and would ramp up vaccine distribution and testing, get help to those hardest-hit, work to get our children safely back in school, and put our economy on the road to recovery. It's time to go big before it's too late with a package that meets the moment.

In addition to addressing the immediate challenges in affordable housing spurred by the COVID-19 pandemic, we need to tackle the bigger picture. The eviction crisis exacerbated by this public health emergency has exposed our country's withered affordable housing infrastructure and shone a spotlight on how the high cost of living disproportionately burdens communities of color. In Montgomery County, the number of households earning less than \$50,000 annually has ballooned over the past decade; meanwhile, the number of affordable options has shrunk. Supply simply hasn't kept up with demand, leaving many Maryland families with an increasingly narrow list of places to turn.

We must address this problem at its root, by championing reforms that expand housing accessibility in Montgomery County, throughout Maryland, and across the United States. I'm eager to work with the Biden-Harris Administration to

lead the charge in providing Americans with the dignity of stable living. President Joe Biden and Vice President Kamala Harris have their work cut out for them in undoing the damage of Trump's all-out war on affordable housing; the previous Administration rolled back zoning regulations designed to promote equity in housing and proposed severe benefit cuts that would have harmed countless Americans had Congress not intervened. But I know that the President and Vice President are fully committed to tackling the challenges ahead and building back better.

I've been in the fight to protect and expand affordable housing since I first took office, and advocated for investing in our communities, preventing evictions, and ensuring that federal agencies work collaboratively on housing and economic development issues. And as a member of the Senate Committee on Banking, Housing, and Urban Affairs, I intend to expand that fight alongside Joe Biden and Kamala Harris and am hopeful that the new Administration will rise to meet the demands of the current moment. I've already met with Representative Marcia Fudge, President Biden's nominee to serve as the Secretary of the Department of Housing and Urban

Development, to discuss equitable housing policies that support Americans most in need. I look forward to working with her to strengthen and grow our affordable housing programs across Maryland and throughout the country.

One of our first priorities in this new Congress must be to strengthen the Section 8 voucher program. As our communities struggle to keep up with the demand for affordable housing, housing vouchers can be an important part of an effective solution. But right now, three-in-four families that are eligible for a voucher can expect to have their application denied due to a lack of program funding. These Americans get turned away at the door through no fault of their own. President Biden has announced his intention to fully fund this initiative to connect more Americans with safe, affordable homes. Channeling additional money to Section 8 will help uplift our most vulnerable Americans and provide more stable living environments for children in low-income families. The Biden team has paired this venture with a plan to place more voucher recipients in areas of opportunity, a goal I supported in my bipartisan bill, the Family Stability and Opportunity Vouchers Act. These initiatives are part of a larger constellation of action we need to take on affordable housing going forward.

Our state needs long-term solutions to the ongoing housing crisis that do more than kick the can down the road. I will work with the new Administration to put us on the path toward a more equitable society where safe, affordable housing is available to all Americans.

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Advocating for Affordable Housing in the Time of COVID and Beyond

By County Executive Marc Elrich



County Executive Marc Elrich

We know that COVID has exposed the great inequities in our society, even in Montgomery County. Amidst this unprecedented worldwide pandemic, communities of color are being hit hard – higher infection and hospitalization rates, higher death rates, and higher job loss. And all of the inequities in housing have been greatly exacerbated by the collective impact of the virus.

Too many – we estimate about 5% of our population, 20,000 households, housing 50,000 people – are having difficulty paying rent and facing risk of eviction. This represents 15% of our 130,000 rental households; a tripling of rent delinquencies, compared with pre-COVID levels. The majority of renters are people of color. We also know that homeowners are experiencing difficulty, even with increased Covid-specific forbearance options.

Covid-related assistance

To help tenants through this period, the County has implemented temporary rent stabilization, capping rent increases at 2.6% until 180 days after the state of emergency ends. The County has also committed over \$25 million to provide rent assistance payments, to help up to 7,000 tenants catch up on unpaid rent and reduce their risk of eviction. We estimate that we need tens of millions of dollars more to provide comparable assistance to the other estimated 13,000 households.

Because we can't help everyone who is behind on rent, we have implemented a campaign to connect tenants with information and services from our Office of Landlord and Tenant Affairs, and to organizations providing tenant education, counseling and legal assistance. Eviction protections from the Governor's Executive Order and the CDC Order delay evictions but those are only delays – when the orders expire, evictions will resume. We are working to help tenants understand that while the eviction protections buy time, the rent remains due and they need to work with their landlords.

Some landlords are struggling to manage properties and meet their obligations. And some landlords have expressed interest and willingness to enter into payment agreements with their tenants. We are committed to helping tenants and landlords understand their options.

Covid continuing and beyond

While Covid has highlighted some of the great difficulties that many renters face, these challenges are not specific to this time of Covid. Many renters are rent burdened – meaning that they spend more than 30% of their income on housing; in fact, more than 30,000 households are severely rent burdened, spending more than 50% of their income on housing. Montgomery County is a wealthy and thriving county, but much of the housing is unaffordable to renters. The lack of affordable housing has been documented for decades (and even discussed in the General Plan from the 1960s). For years we've built housing for higher incomes while affordable housing is in short supply. We haven't had the resources to preserve the affordable units we have and new affordable units lag behind the number of affordable units that are lost each year through rising rents.

In Montgomery County today, more than 20,000 households earning 30 percent of area median income (AMI) are severely cost-burdened — that is to say, their housing costs exceed 50 percent of their income. And there are thousands more households earning between 30 percent and 60 percent of AMI who are similarly burdened.

I have long said that successful affordable housing strategies must involve a combination of preservation and production. This assessment was reinforced by the recently released Housing Preservation study from the Montgomery County Planning Department. The report documents the aging status and rapid loss of naturally occurring affordable housing (NOAH). In fact, the report notes that "78% of units affordable to households earning up to 65% AMI were built before 1990." It also reports that "There are fewer newer NOAH units (built after 1990s), but they are losing units at a faster rate." Our primary affordable housing production tool, Moderately Priced Dwelling Units (MPDUs), does not provide housing for lower income groups, and the percentage yield of MPDUs in a new development, is less than the percentage of households projected to come here who would be qualified for an MPDU – so, in short, we're neither addressing present need, nor our future needs.

We are losing existing affordable housing, which needs to be preserved, and we need to produce (or build) new affordable housing. Too many people are pushing the theory that simply encouraging the building of more multi-unit housing will automatically yield more affordable housing, although there's no evidence to support this. In fact, as the housing preservation study shows, if this "trickle-down" approach is adopted, it could take 30 years for the newly built units to become affordable, and we don't have enough existing affordable units to fill the gap in the meantime. Additionally, using public funds to build

market-rate housing dilutes our public funds in a costly and inefficient manner.

The evidence does show that preserving existing affordable housing is much less expensive than producing new affordable housing – no surprise there. In the last ten years, the County has been able to preserve more units - over 6,100 units than produce new ones, for a total of about 11,000 units. That combination of affordable units has been necessary but not sufficient to meet the continuing great need for affordable units.

Production must give real “bang for the buck”

When we choose to invest resources in producing new affordable housing, we need to maximize our production, which is what I have done on a recently announced project on Bushey Drive. This project on six acres of land will be redeveloped to produce 196 units. About 15% of the units will be for ownership, and the vast majority of the development will be larger than 1-bedroom apartments, with almost ninety 3- and 4-bedroom units. All but 4 of the units will be 60% AMI or below and the remaining 4 units will be at 70% AMI. In other words, 100% of the units will be affordable, and affordability for the rental units will be maintained for 99 years. The for-sale units will be affordable for 20 years.

I think most of us agree that affordable housing should be a priority. Everyone deserves a place to live without worrying whether their home will become unaffordable and be forced to move elsewhere or face eviction. As we take on the challenge of equity, we must acknowledge that home ownership is an essential part of an affordable housing strategy. Home ownership is the number one way to achieve wealth, especially intergenerational wealth, which has been sorely lacking in communities of color. That is why the Bushey Drive project needed to have an ownership component, and why we will be working on additional ownership initiatives going forward.

I'd like to briefly address another misconception regarding affordable housing – the concept that bigger is always better. As many of us know, 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 housing preservation study 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.” In other words, while our existing MPDU program requires a relatively small number of these new units be affordable, rental apartments in new high-rises are generally unaffordable to those in lower income brackets. Ownership MPDUs in high rises are often unaffordable because of high condo fees. While an alternative payment can produce affordable rental MPDUs in a different building, this does not foster equity efforts to diversify all types of communities. A policy that creates rental units because condo fees are too expensive results in reducing homeownership opportunities for the very communities that historically been denied access to

home ownership. Our MPDU program cannot and does not produce enough affordable units to meet our needs, nor does it produce them at the income levels we need. MPDUs are one tool in our tool box, but they cannot be the only answer to address the affordable housing crisis.

As the housing preservation study points out a combination of approaches is needed. MPDUs are an important requirement when market-rate housing is built, but public resources must be focused on deep and wide affordability and on preservation strategies. The preservation report also addresses some other important solutions including value capture, which is a strategy to recapture some of the private wealth created with public investment. Public investment cannot be simply for private gain; there must also be a substantial public benefit. The report also proposes rent regulation and demolition taxes as ways to preserve existing affordable housing. One alternative that I've been exploring is “no net loss” as I insisted on for Veirs Mill Corridor master plan – even as new multi-unit buildings are built, the total number of affordable units that exist today must be replaced one-for-one, and existing residents must have a right to return without bureaucratic hurdles. If we are to rectify current inequality and produce new units for the population projected to come here with incomes below 60% of AMI, development which displaces existing affordable units must replace those and add new units to accommodate growth.

In conclusion, we all need to remain focused on providing adequate affordable housing – for all our different populations – we need our poorer residents, our families and our young people to be able to find housing in our county. These goals will not be met by simply subsidizing private development; we must be intentional and focused on our use of public dollars – as elected leaders, that is our responsibility and my commitment.

1 Racial Equity and Social Justice (RESJ) Impact Statement, Office of Legislative Oversight, Bill 52-20: Landlord-Tenant Relations-Protection Against Rent Gouging Near Transit, pg. 3

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

3 30% of AMI is about \$36,000 for a family of four.

4 Montgomery County Preservation Study, pg. 22 and “Rental Housing Study Technical Document, Montgomery County, Maryland, July 2017, <https://montgomeryplanning.org/wp-content/uploads/2017/09/FinalTechnicalDocument.pdf> pg 5-1

5 Montgomery County Preservation Study, <https://montgomeryplanning.org/wp-content/uploads/2020/11/200914-Montgomery-County-Preservation-Study.pdf>, pg 49

6 Montgomery County Preservation Study, pg. 50

7 <https://www.montgomerycountymd.gov/exec/Resources/Files/Bill-29-20-VetoMemorandum.pdf>

8 Montgomery County Preservation Study, pg. 105

9 The 6100 units have been preserved through Housing Initiative Fund capital lending. Montgomery County Preservation Study, page 86; Montgomery County Housing Needs Assessment July 2020, <https://montgomeryplanning.org/wp-content/uploads/2020/07/MoCo-HNA-July-2020.pdf>, pgs 22-23)

10 https://www.montgomerycountymd.gov/council/Resources/Files/agenda/cm/2020/20200916/20200916_GOPHED2.pdf

11 In fact Carl Elefante famously said, “The greenest building is the one already built.” <https://www.traditionalbuilding.com/palladio-awards/carl-elefante>)

12 Montgomery County Preservation Study, pg. 52

13 Montgomery Preservation Study, pg. 86

14 Montgomery Preservation Study, pg 94

A Message from Maryland Housing Secretary Kenneth C. Holt

This year the COVID-19 pandemic impacted hundreds of communities and thousands of Marylanders. Under the nationally-recognized leadership of Governor Larry Hogan, state agencies worked together from the beginning to respond to this historic crisis. The Maryland Department of Housing and Community Development (DHCD) and its dedicated team played a key role in the state's cooperative and compassionate response. In addition to performing their usual duties at an exemplary level, many department team members volunteered their time and expertise at sister agencies, all while the department secured and administered additional funding for several emergency assistance programs and response initiatives.

The department mitigated the impact of COVID-19 on Maryland's homeless population by making state resources more flexible and closely working with Montgomery County Department of Health and Human Services and other local homelessness service providers to address each community's unique needs. We also created a program to support nonprofit organizations to ensure continuation of their important economic development, health, human services and housing programs. In support of Governor Hogan's executive order to halt foreclosures until 2021, we reached an agreement with nearly 70 of the state's banks and financial institutions to agree to provide a 90-day period of forbearance and deferral on mortgages. We also provided guidance to homeowners on how to work with their mortgage company to get more long-term relief.

We created two programs for rental assistance. The Assisted Housing Relief Program provides rental assistance to low-to moderate-income tenants whose ability to pay rent has been

impacted by COVID-19 who reside in rental properties financed by DHCD programs. Through the Maryland Eviction Prevention Partnership, we administered \$20 million in federal CARES funding provided to local counties for direct rental assistance for their constituents. These programs have already assisted thousands of Marylanders.

However, the demand for this rental assistance is high, and, unquestionably, the COVID-19 pandemic further underscored the need for more affordable housing opportunities in Maryland. Affordable housing development can and should play a role in Maryland's recovery. It is an important catalyst for community revitalization and a powerful engine for positive economic growth and job creation. The State of Maryland has been investing in affordable rental housing at unprecedented levels under Governor Hogan's leadership.

During the Hogan administration, the Maryland Department of Housing and Community Development has financed more than 20,000 units of high-quality, affordable rental housing throughout Maryland. In Montgomery County, we have administered nearly half a billion dollars, including grants, loans, tax credits, and bond funding that supported 32 projects that created or preserved nearly 4,000 affordable rental units for Montgomery County's working families, seniors, and individuals with disabilities.

The last round of awards for Low Income Housing Tax Credits and state Rental Housing Funds was record-breaking, financing the largest number of units in a single application round in department history. We hope to continue this high level of production, and are currently reviewing applications



Maryland Housing Secretary Kenneth C. Holt.

from the Fall 2020 competitive application round. In this round, the department received 51 applications requesting more than \$35 million in Rental Housing Funds and more than \$72 million in Low Income Housing Tax Credits, including 19 projects involving the "twinning" of 9% and 4% tax credits. The 51 applications propose to create or preserve nearly 2,900 affordable units in 15 counties and Baltimore City.

While these are indeed challenging times, these are also hopeful times. These are hopeful times because Marylanders have shown they can rise to a challenge, taking steps and making sacrifices to support our state's effective response to this historic pandemic.

Working together, we will face future challenges to ensure a recovery that provides health, happiness, and hope to you, your families, Montgomery County, and the great state of Maryland.

Sincerely,

A handwritten signature in blue ink that reads "Kenneth C. Holt".

Kenneth C. Holt, Secretary

Maryland Department of Housing and Community Development

Councilmember Hans Riemer Highlights PHED Committee Progress



CouncilMember Hans Reimer

Since taking over as the Chair of the County Council's Planning, Housing, and Economic Development Committee, I have been working hard with my colleagues at the Council to advance a forward thinking and bold agenda on housing in Montgomery County. We are making progress. Here are just a few of the highlights:

- 1. We abolished the counterproductive housing moratorium. As chair of the Planning, Housing and Economic Development Committee, I led the Council's approval of a new Growth and Infrastructure policy that embraces smart growth principles -- and ended a housing moratorium that has been holding back our progress for decades, over the Executive's opposition.**
- 2. We passed the "More Housing at Metro" Act to deliver smart growth on top of Metro station properties, with potential for 8,600 units of housing including 1,300 restricted affordable units. The Council voted to override the Executive's veto of this important initiative that is already transforming possibilities at these essential locations.**
- 3. We legalized Accessory Dwelling Units (ADUs). After decades of highly restrictive policies towards accessory dwelling units, the Council unanimously approved my proposal that broadly legalizes ADU's. In time, this could yield thousands of new housing units that are more affordable than the rest of the housing stock in single family neighborhoods.**
- 4. We established a "no net loss of affordable housing" zoning master plan for the Veirs Mill Corridor. This corridor is home to a large supply of naturally occurring affordable housing. The Council's bold rezoning strategy provides significant new density while preserving affordability. A signature example is Halpine View, an affordable community that could redevelop while providing hundreds of new units to the County's affordable programs.**

Last Summer, I proposed two new major housing finance initiatives. COVID has delayed their implementation and fiscal constraints may require smaller initial phases of these funds, but stay tuned for action on these programs this winter.

First, a \$100 million construction fund for the Housing Opportunities Commission to take their mixed-income model to scale. Their program has the potential to build thousands of units in the coming years. The County can provide lower-cost, predictable financing that will enable HOC to significantly accelerate their work.

Second, a \$100 million preservation fund, targeting the Purple Line corridor and other areas vulnerable to displacement. Combined with tax abatements for developers providing high affordability, the vision is to significantly advantage mission-driving housing and to ramp up our acquisition and preservation strategy in areas of the County where affordability is more at risk.

In the wake of COVID-19, the Council has approved tens of millions of dollars in rental relief for residents facing arrears, with more on the way from the federal government. We are funding nonprofits to provide legal counsel to tenants who may face eviction. We will continue to mitigate the potentially devastating impacts of COVID-19.

Our affordable housing advocates have been working with me in close partnership at each step of the way. I look forward to continuing our work together. Please get in touch with your suggestions at Councilmember.Riemer@montgomerycountymd.gov



Councilmember Andrew Friedson, Promoting Affordable Housing and Smart Growth



CouncilMember Andrew Friedson

I ran for the County Council to help Montgomery County again become a place where young families and talented professionals can afford to live. Doing so is an economic and social imperative, and it's also critical if we hope to sustain the high-quality local government services we expect and enjoy. I'm proud to say that together over the last two years we won hard-fought victories for increased funding and zoning reforms to promote affordable housing and important incentives for more housing at smart growth locations, among other accomplishments.

Every four years, the Council votes on an overarching growth policy (previously known as the Subdivision Staging Policy or SSP) that determines where, how, and under what circumstances new development can occur. Perhaps no individual policy will have a more significant impact on the amount of new housing we are likely to generate in the years ahead. Serving as the sole Councilmember on both committees of jurisdiction, I participated in all 19 work sessions this fall, and helped shape a newly renamed Growth and Infrastructure Policy that will make Montgomery County more affordable

and welcoming for new residents, more attractive for private sector investment, and more aligned with our broader smart growth, sustainability priorities.

The Council approved my recommendation to end the damaging and severely flawed housing moratorium policy countywide. For decades, the County put in place moratoria stopping any and all development if schools in certain areas were over capacity. In theory, moratorium was meant to drive additional investment to alleviate overcrowded schools. But in reality, it never directly addressed the problem it intended to solve. Instead, it has deprived the County of the resources needed to invest in schools, while unnecessarily pitting existing residents against new residents and exacerbating our longstanding housing crisis. Another major flaw of the policy was that it did not recognize that the vast majority of school enrollment growth can be attributed to neighborhood turnover, when families with school-aged children move into existing single-family homes. The new policy will also better serve our County because it prioritizes investment in Purple Line corridors, Opportunity Zones, and newly created Desired Growth Areas, an approach I crafted to promote housing availability along current and future public transportation corridors, including Bus Rapid Transit.

Along with Councilmember Hans Riemer, I co-authored Bill 29-20 to spur high-rise development at Metro stations, where it is most appropriate and most consistent with the County's long-held environmental, transit-oriented, and smart growth

policies. The bill provides a 15-year property tax abatement for high-rise housing built on Metro sites given the unique infrastructure costs of developing these properties that have led to numerous Metro station areas that are still either vacant or mostly asphalt parking lots despite decades of efforts. Not surprisingly, the County Executive vetoed this effort to enable more people to move into and contribute to our County. Fortunately, the Council swiftly voted to override that and now this bold policy is ready to turn our affordable housing rhetoric into reality.

In addition to my effort last year to add \$5 million to the Housing Initiative Fund to continue our commitment to affordable housing, we are now pursuing a series of creative public-private partnerships to significantly accelerate our ability to meet the crisis. Reversing decades of outdated views toward new housing is a significant undertaking, but we are making real, tangible progress – not just in public statements, but with thoughtful, forward-looking and data-driven public policy.

Thank you for participating in the Affordable Housing Conference and being part of the solution to our housing crisis. There is more work to do, and with your continued engagement, we can and will accomplish it together.



More Housing for More People Legislative Package



Montgomery County Council
Office of Councilmember Will Jawando
Progress | Opportunity | Together

When I ran for office three years ago, I campaigned on the Montgomery County Promise: a belief that people live in Montgomery County because we offer economic opportunity for all, world-class public schools, diverse and safe neighborhoods, and a life that comes with both quality and purpose. Access to safe, clean, affordable housing is an essential part of that promise. Sadly, we know that a lack of affordable housing in Montgomery County prevents many from living here, or forces those who do to spend a disproportionate portion of their income on housing.

We suffer from an overall shortfall in housing stock here in Montgomery County as well as a lack of affordable housing. In December 2020, I introduced my “More Housing for More People” legislation package to help grow more affordable housing by allowing construction of multi-family housing near Metro, and by establishing protections against rent gouging.

The twin bills in “More Housing for More People” includes what is known as a Zoning Text Amendment, or ZTA, that allows for the construction of duplexes, triplexes and other types of housing in residential zones within a mile of any Metro station. This kind of housing is known as the “missing middle” – a range of housing types that are compatible to single-family homes in scale, form and construction. The anti-rent gouging bill would help prevent excessive rent increases for rental units within a mile of any Metrorail, MARC or Purple Line transit station, or within a half-mile of a rapid bus transit station.

Taken together, these bills -- ZTA 20-07 and Bill 52-20 -- increase housing stock in the county and preserve and protect affordable housing within walking distance of mass trans

A recent American Community Survey found that 49.5% of renters and 23.3% of homeowners in Montgomery County are “housing burdened,” meaning they pay 30% or more of their income for housing. More than 33% of Montgomery County residents rent their homes, with a majority of Black and Latino renters indicating high housing costs, meaning racial equity must be considered in our search for housing solutions.



Councilmember Will Jawando

Even before the COVID-19 pandemic, the Office of Legislative Oversight Racial Equity Profile for Montgomery County reported that 54.5% of Black renters, 62.2% of Latino renters, 44.7% of white renters and 42.7% of Asian renters were housing burdened.

Housing has historic racial implications because in many areas, those who live closest to transit are often people of color. Preserving affordable housing near transit allows people to stay in their communities and supports economic stability by providing greater accessibility to employment opportunities for those who must rely on public transportation to get to work.

In summary, Bill 52-20:

- Establishes protections against rent gouging for rental units within one mile of a Metrorail, MARC and Purple line transit station and within ½ mile of a bus rapid transit station;
- Reduces displacement for renters who currently live near transit;
- Provides for exemptions from the rent protection requirements in certain circumstances;
- Requires each landlord to submit an annual report regarding rents

This legislation is particularly important when it comes to reducing the negative impact of gentrification and displacement near transit, such as the proposed Purple Line corridor. I grew up in rental housing along this corridor in Long Branch and benefited from the naturally occurring affordable housing. Data from the Urban Institute shows that between 2015-2030, Montgomery County could lose nearly 12,000 affordable units with federal subsidies, 600 public housing units and 22,000 naturally affordable units.

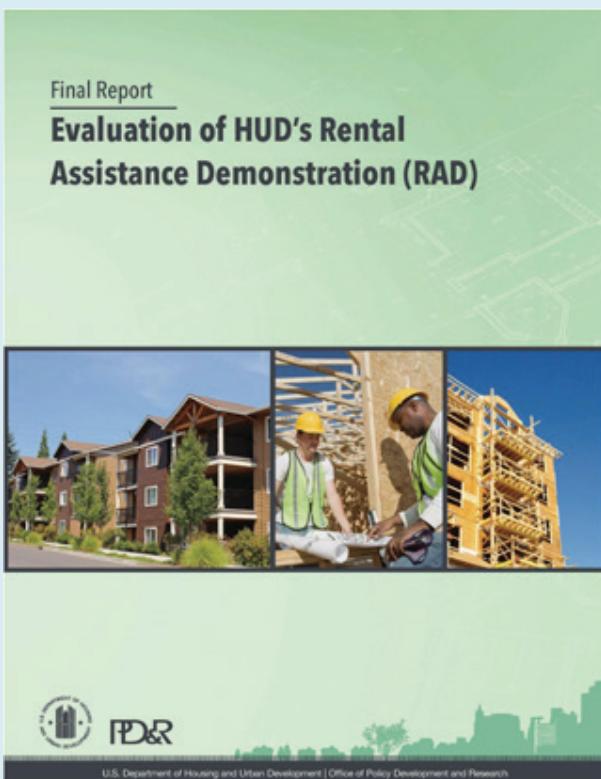
Proximity to transit is identified as a top risk in loss of both deed-restricted rental housing and naturally occurring affordable housing here in our county, according to a recent study presented to the Montgomery County Council Planning, Housing and Economic Development (PHED) Committee. I serve on the PHED committee, and I strongly believe that if we are to provide quality and affordable housing in Montgomery County, we must deploy a variety of strategies, and not rely on a single tactic.

Finally, Bill 52-20 preserves the ability of landlords to raise rents to cover costs, but only up to the cap set by the annual Voluntary Rent Guidelines (VRG). Currently, the VRG is 2.6 percent, calculated using inflation rates and other data by the county Department of Housing and Community Affairs. Data shows that most rents around the County have stayed within the VRG over the last 20 years. As such, this Anti-Rent Gouging legislation can be implemented without decreasing rental income standards that landlords have become accustomed to over time while protecting the most housing insecure.

If we are to meet our regional housing goals, we need a broad and comprehensive approach that includes multiple solutions. We must continue to look for innovative ways to increase affordable housing while protecting our renters. I believe the “More Housing for More People” package is one such comprehensive, strategic approach, and is an important part of our efforts to ensure all our residents have access to safe and affordable housing.

An UPDATE: Success Through HUD’s Rental Assistance Demonstration (RAD)

*By Joseph J. DeFelice, Regional Administrator, Region III,
U.S. Department of Housing and Urban Development (HUD)*



In October 2019, HUD released the results of an Evaluation of HUD’s Rental Assistance Demonstration (RAD): Final Report. The report finds significant evidence that RAD is stimulating billions of dollars in capital investment, improving living conditions for low-income residents, and enhancing the financial health of these critical affordable housing resources. Read HUD’s evaluation.

The preservation of affordable housing has always been at the top of HUD’s priority list.

First authorized by Congress in 2012, HUD’s Rental Assistance Demonstration (RAD) program empowers public housing agencies to leverage private capital to address the backlog of deferred maintenance and capital improvement needs of the nation’s 1 million public housing units—estimated to be \$26 billion in 2010. Today, HUD and third-party estimates range from \$35 billion to over \$70 billion.

The results of the public-private partnerships facilitated through RAD have been nothing short of amazing. Not only is the RAD program saving precious affordable housing, it has also generated billions of dollars in construction investment and created directly and indirectly an estimated 190,000 jobs—often employing low-income residents through HUD’s Section 3 hiring initiatives. Without RAD, it would have taken 34 years on average for housing authorities to complete the same level of unit repairs and renewals.

Fortunately for us, we do not have to look far to see that RAD working. The Housing Opportunities Commission (HOC) of Montgomery County is nearing the completion of the agency’s conversion of its entire public housing portfolio to long-term Section 8 assistance under RAD. Stacy Spann, who serves as





Stacy L. Spann

“Anything, But Conventional”

Leave it to Director Spann to not only find innovative ways to finance his agency’s RAD projects—he’s creative at getting the work underway as well. When HOC held its first “Success Through RAD” event, Director Spann not only shared news about the agency’s RAD projects and recognized the support of partners—he put them to work—literally. The event concluded with the guests of honor taking part in the first wave of Waverly House renovations by knocking down doors, cabinets and fixtures with golden sledgehammers. Participating in the demolitions (left to right), District of Columbia Field Office Director Marvin Turner, HOC Chair Sally Roman, HOC Executive Director Stacy Spann, Montgomery County Councilmember Hans Riemer and Suzanne Lofhjelm from U.S. Senator Chris Van Hollen’s office. If you missed the event, you can watch it on HOC’s YouTube channel.

*Source: Housing Opportunities Commission of Montgomery County submission for the 2019 NAHRO Awards of Merit for Program Innovation in Affordable Housing for RAD 6.

HOC’s Executive Director as well as an Affordable Housing Conference of Montgomery County Director, was an early adopter of the potential of RAD.

Director Spann cited the RAD conversion as a crucial part of HOC’S updated mission to focus on improved senior housing, reduce resident utility expenses through increased energy efficiency, expand housing availability geographically and generate jobs and opportunities for the county’s residents.

RAD 6 - An Award-Winning Success Story

Early in the agency’s conversion, HOC executed an innovative strategy to rehabilitate 268 public housing units spread across six sites. Using RAD and a pooled finance structure to combine the scattered sites into one transaction, HOC leveraged the value of the assets to attract private capital to ensure long-term preservation of the affordable units.

HOC also used the opportunity to deconcentrate poverty, swapping 59 deeply affordable units within developments that were 100 percent low-income at the sites with market rate affordable units. The units were relocated to other properties, preserving the total number of affordable units in the community.

All the families served by the RAD 6 units prior to renovations were able to remain in their homes once renovations were completed. In fact, one of the highest RAD tenants is to protect the Right of Return with current participants. The useful life of this valuable affordable housing infrastructure remains intact with long-term use contracts in place preserving their availability for the next 20 years.

Without taking advantage of the reinvestment opportunity and HOC’s pooled financing strategy, many of these units would have been lost to obsolescence. Through the RAD 6 transaction and redevelopment, these properties have achieved a boost in revenue and net operating income by transitioning from traditional public housing to truly mixed-income communities. As a result, the long-term financial integrity of each of these properties has been stabilized and is sustainable.*

Nationally, HOC has been recognized for the agency’s creative and innovative approach to redevelop its scattered sites. The agency received the 2017 Multifamily Excellence Award from the National Association of Local Housing Finance Agencies and in 2019, was recognized by the National Association of Housing & Redevelopment Officials with the 2019 Agency Awards of Merit for Program Innovation in Affordable Housing for RAD 6.

A Successful Portfolio Conversion through RAD

To date, HOC has invested \$175.5 million into revitalizing its Public Housing portfolio through RAD, an investment of \$152,000 per unit across ten transactions. Additionally, as part of its RAD transactions, HOC has built or preserved 216 low-income housing tax credit (LIHTC) and 38 non-RAD Project-Based Voucher units. HOC has used the innovative tools embedded in the RAD program as it has transferred assistance to new sites in areas of opportunity in eight of its ten transactions and performed new construction in six of ten.

As HUD estimates that 19 jobs are created directly and indirectly for every \$1 million invested through RAD, it is estimated that HOC has created approximately 3,300 jobs in Montgomery County through RAD. When their final RAD conversion is complete, HOC will have built or preserved 1,155 beautiful units, of which 1,105 are deeded affordable to low-income tenants. This will provide a home to nearly 3,000 Montgomery County residents, greatly improving the well-being of residents in their community.

Eliminating Multi-Generational Poverty Necessitates a Multi-Generational Approach Rooted In Housing

By Stacy L. Spann and Christina Autin

Within the national housing and community development landscape, Montgomery County has carved out renown and acclaim for fostering innovation. Moreover, the tools that contribute to that innovation are as cutting-edge as they are timeless. These tools, including the Housing Investment Fund, Inclusionary Zoning, mixed-income model, and more, have been used by developers in the county for decades. Yet, we at the Housing Opportunities Commission of Montgomery County (HOC) know that it takes more than tools that address the bricks and mortar to provide families with a pathway out of poverty.

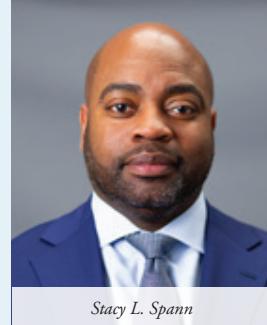
For our part, HOC is building community. We work to provide the means for people to gather, to engage with one another, and to get connected to the resources that help individuals and families thrive. When our work approaches perfection, it represents more than just innovation in affordable housing development. We at HOC are Housers and focus our work on just three things:

- Getting people housed;
- Keeping people housed;
- And helping people reach their fullest potential.

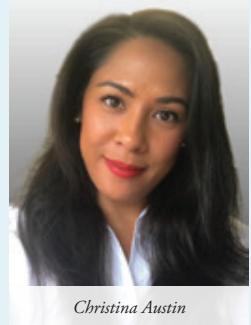
Helping families achieve long-term success requires connecting all members of a household to housing as well as a robust selection of services to meet their needs and goals.

As the Affordable Housing Conference of Montgomery County convened leaders and business people from across the region for the 29th Annual Affordable Housing Summit, we must consider the enormity of the housing challenge set forth in the Metropolitan Washington Council on Governments' 2019 report: The Future of Housing in Greater Washington. Each year we look forward to the Summit because there is no better time for us to share and promote approaches to addressing our affordable housing challenges.

Any successful approach for solving affordable housing issues also requires strategies for reducing poverty and increasing access to opportunity, focused on whole-family outcomes. Whole-family (also known as "2Gen") outcomes are at the center of education and housing. Leading research reveals children experience better life outcomes when they relocate



Stacy L. Spann



Christina Austin

to high-opportunity areas . Additionally, children of families who move using housing vouchers generate significantly greater earnings later in life. Despite this evidence, we cannot solve multi-generational poverty solely by moving families to high-income communities. Place alone is not a panacea. Developing and maintaining service connections and programs focused on the comprehensive and interwoven needs of both parents and children is an equally important lever. This 2Gen approach calls for focusing on opportunity creation and addressing needs for both children and adults simultaneously. The 2Gen continuum operates under five tenets:

- Measure and account for outcomes for both children and their parents;
- Engage and listen to the voices of families;
- Ensure equity;
- Foster innovation and evidence together; and
- Align and link systems and funding streams.

In keeping with these principles, HOC has worked to re-imagine its selection of services to include support for children as well as their parents and guardians. Moreover, we are working to ensure that these services are impactful and measurable. When families move to communities of opportunity, strong service connections to career, educational, and recreational resources are paramount in ensuring they can reach their fullest potential. Providing families with the highest level of service requires taking a whole-family approach – focusing on creating opportunities for and addressing the needs of both children and parents in their lives together. This approach recognizes that families come in all different shapes and sizes and that families define themselves and the goals they hope to achieve. It means recognizing and respecting that success looks different for everyone and requires meeting families where they are along that continuum.

HOC honors the diverse experiences of the families we serve by acknowledging that our customers are the experts in their own lives. Adult programming, such as our Family Self-Sufficiency and Fatherhood Initiative programs, centers around (a) helping individuals identify goals; (b) creating a plan of action to accomplish those goals; and (c) offering customized supports along the way. These programs maintain elements of

- Personal and career development program designed to help individuals with housing subsidies make progress toward economic security by increasing their earnings and building savings.
- Participants build savings in an interest-bearing escrow account as their incomes increase.
- 2019 program graduates more than tripled their average annual income – from \$19,001 to \$51,026
- First Housing Agency in the nation to receive New Pathways for Fathers and Families Grant from Department of Health and Human Services.
- Provides connections to education and workforce development; referrals to community resources; and access to a strong peer network of parents.
- 489 graduates since program began in 2016.
- Workforce development and educational opportunities and connections for adults and youth.
- Features year-round Science, Technology, Engineering, Arts and Math (STEAM) programming and opportunities for youth and young adults.

a whole-family approach, intentionally focusing on outcomes for both parents and children such as financial literacy, tuition assistance (parent-focused with child elements) and healthy parenting skills (child-focused with parent elements). Providing stable housing and programming for parents allows us to also address child well-being. HOC Academy offers after-school tutoring, homework clubs, and a multitude of STEM enrichment opportunities that help kids focus on attaining their own goals. While housing assistance gets families in the door, it is our ability to provide comprehensive 2Gen programming that puts them on the path to reaching their fullest potential.

Furthermore, our whole-family work marries programming and service connections with an approach we call Community-Connected Housing. Community-Connected Housing exists in healthy neighborhoods with strong employment, career advancement, educational and recreational access, encouraging and cultivating social interaction between neighbors. In one of the most highly desirable communities in the nation, we have the opportunity and responsibility to provide even greater access to resources that foster opportunity for families. When deciding where to develop future housing, HOC looks to neighborhoods with as many essential assets as possible, like strong schools and transportation access. Furthermore, we use data from our online Housing Path wait list, which remains

open year-round, to determine where the need for affordable housing and service connections exists, supporting our ability to get people housed in communities where they can thrive.

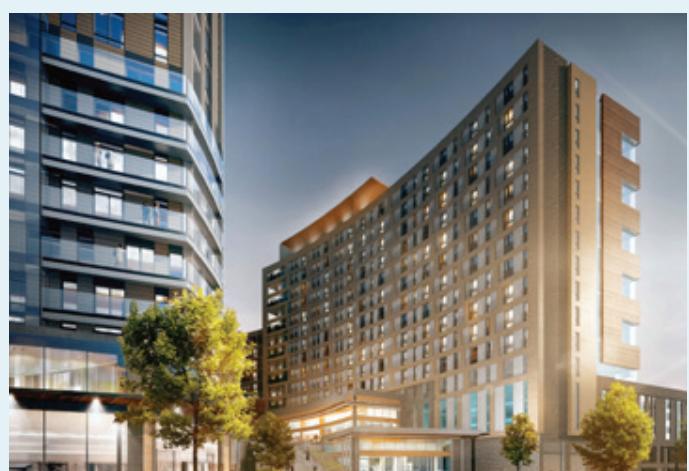
In communities where critical amenities don't exist, organizations like HOC must act as conveners to create connected communities where possible. One shining example is our partnership with the Montgomery County government to put a top-tier regional aquatic center at the Elizabeth Square redevelopment in Silver Spring, MD. Elizabeth Square promotes mixed-income, multi-generational living through units identified for seniors, as well as families, both affordable and market rate. In addition to creating meeting places for neighbors to interact, Elizabeth Square will house an educational kitchen operated by the County and a wellness center operated by our partners at Holy Cross Hospital. Acting as the nexus between families and critical services and resources, Elizabeth Square is the physical embodiment of getting people housed, keeping people housed, and helping people reach their fullest potential.

In considering strategies for creating opportunity for families and reducing poverty in our communities, we firmly believe the best approach is always a holistic one. When we focus on the needs of both parents and children, and consider the universe of services and supports we can provide to them together, we move the needle on creating truly connected communities that help families reach their fullest potential.

1 Visit <https://www.mwcog.org/documents/2019/09/10/the-future-of-housing-in-greater-washington/> to read the report and COG recommendations.

2 See Dr. Raj Chetty's report, The Opportunity Atlas – Mapping the Childhood Roots of Social Mobility at https://opportunityinsights.org/wp-content/uploads/2018/10/atlas_summary.pdf.

3 For more information on the 2Gen approach, visit Ascend at The Aspen Institute at <https://ascend.aspeninstitute.org/two-generation/what-is-2gen/>.



Elizabeth Square – a multi-generational, mixed-income, mixed-use community under development in Silver Spring, MD.

SunTrust and BB&T merged on December 7th, 2019 to form Truist. As a part of the merger, Truist signed a three year 60 billion dollar community benefits plan – a direct result of the input received during numerous listening sessions our leaders hosted with community representatives and the public across our footprint. Our goal is to focus on four key areas that impact our communities such as affordable Housing, Small Business entrepreneurship, Workforce Development, and Essential Community Services. In addition, Truist will distribute \$120 million in qualified grants over the next three years.

To continue our commitment to the Washington, DC and Montgomery County communities, Truist has pledged \$20 million dollars in CDFI funding to the Washington Housing Initiative. Also, Truist will utilize our Community Capital division to provide funding to community development lending and investing activities for projects that demonstrate significant, positive community impact.

Our purpose at Truist is to inspire and build better lives and communities and we will continue to partner with Affordable Housing Conference of Montgomery County to ensure we continue to meet the needs of the community.

For more information on Truist please go to www.Truist.com.

The Housing Supply Mismatch

As our population evolves, it's time to start building the types of homes people need.

Casey Anderson, Chair, Montgomery County Planning Board



Casey Anderson

Most everyone realizes we are not building enough housing to keep up with population growth. In addition, there seems to be a mismatch between the types of housing already built (and being built) and the kind of residences needed for a changing population who are adopting different living arrangements.

The proportion of single-person households has increased significantly while the proportion of households consisting of an adult couple with young children has decreased. In 1960, single-member households made up seven percent of all households in the county. By 2018, that proportion had reached 25 percent.

Yet even as households got smaller during the last 60 years, the size of new single-family detached homes grew – nearly doubling over the same time period. In the 1960s, the average single-family detached home built was around 2,000 square feet. Since 2010, the average size of a new single-family detached unit has grown to over 3,700 square feet – an increase of 85 percent since the 1960s.

As new houses have gotten bigger, the number of people who might be considered “over-housed” has increased. According to the Montgomery County Planning Department’s Housing for Older Adults Study, nearly half of county residents 55 and older have houses bigger than they need. This study focused on households without a mortgage because these homeowners typically have more flexibility to downsize. The study found that about 18,000 older adult county homeowners in Montgomery County are over-housed (in the sense that they live in a house with more bedrooms than occupants). This suggests that these

homeowners are finding a shortage of smaller housing options that meet their needs.

Over the next 25 years, the county's older adult population will grow substantially, indicating we must be ready to meet housing and service needs for a much larger aging population than we currently have. The older adult population in Montgomery County is more likely to be white than the younger-than-55 population. Nearly two-thirds of the population 55 and older is non-Hispanic white, compared with less than half of the younger-than-55 population. This indicates that the county's older population will become increasingly racially and ethnically diverse.

Currently only about nine percent of the county's population is living in intergenerational housing, which is defined as "more than two generations living under the same roof." African American, Asian, and particularly Hispanic residents are more likely to reside with multigenerational relatives, and as the county continues to diversify, we expect intergenerational housing to increase in popularity.

Also increasing is the number of households that include non-family members, suggesting that more people are entering into

room sharing arrangements to make housing more affordable. The number of single parent households also has increased in recent years. The size of rental units being built, however, has trended toward more studios and one-bedroom apartments. From 2010-2016, 65 percent of multifamily units were studio or one-bedroom units, compared to 42 percent in the 1960s. Not surprisingly, only two percent of the multifamily units built since 2010 have included three bedrooms. In the 1960s, 13 percent of the multifamily units built were 3-bedroom units.

These housing mismatches present several problems for all of us. The county needs a lot more housing to remain economically competitive, among other things. For a young renter looking to start a family, the smaller number of family sized rentals and diminishing supply of smaller homes may cause affordability issues. For an older homeowner in a large house, the lack of smaller housing options means higher maintenance costs and likely increased social isolation. It's important to build more housing, but it's also important to consider household formation trends and changing demographics as we decide what types of housing to build.

COVID-19, Affordable Housing, and Office Buildings

by Logan Schutz AIA NCARB, Principal at Grimm + Parker Architects

What do COVID-19, affordable housing, and office buildings have to do with each other? COVID-19 has shown that many of us can work from home, which has accelerated an existing trend of employers authorizing their employees to work remotely. The trend has further weakened an office rental market that was already anemic and increased the vacant office space glut. Office building owners are now thinking creatively about how to fill their office buildings. One of the most useful ways to fill this vacant space is to repurpose office space to residential apartments and affordable rental housing.



William Hart stands in his Oxon Hill, Md., apartment, feet away from what used to be his office cubicle. (Katherine Frey/The Washington Post)

In an Oct. 16, 2019 article in the Washington Post, Kathy Orton writes: "Since 2008, 7.9 million square feet of office space in the D.C. region has been converted or is being converted into residential dwellings, according to Jones Lang LaSalle (JLL), a commercial real estate brokerage. Fifty-three buildings have made the transition — 21 in the District, 21 in Northern Virginia and 11 in Maryland." This is still a drop in the bucket when you think of the 30-40% vacant office space in Baltimore alone.

William Hart stands in his Oxon Hill, Md., apartment, just feet from where he previously worked every day in an office cubicle. (Katherine Frey/The Washington Post)

The notion of adaptive reuse of vacant commercial properties to address affordable housing shortages is not new. HUD secretaries, housing developers and urban planners have contemplated this possibility, but the conversion costs, zoning restrictions and nimbysim have stymied much of this development. Perhaps the extraordinary economic pressure the pandemic is placing on the already daunting affordable housing crisis will unleash innovative and entrepreneurial thinking to turn the challenge into an opportunity.



This former office building is Sky House, District of Columbia, by Wiencek + Associates Architects + Planners, photographer Eric TaylorPhoto.com

There are many advantages of repurposing existing office/commercial buildings into affordable housing:

- Many available buildings with completed roads and infrastructure, connected utilities and parking already exists.
- The time frame to design, permit and renovate an office space into apartments can be completed in half the time to develop new apartments. The entitlement process alone for new affordable apartment projects in most jurisdictions is at least a year, and usually more to get through zoning staff reviews, community meetings and planning board approvals to address the usual community opposition and myriads of night meetings with stakeholders.
- Most of the existing office buildings are located in established commercial centers that become vacant at night and weekends. Adding residential into these areas activates the streets with people and activities, 24/7, and therefore provide what ‘New Urbanists’ would call smart growth and getting the most out of our valuable and shrinking land inventory.
- Some office and commercial/retail space could be left on the first floor, or even more lower floors, while the upper floors can be changed over to residential. Mixed use buildings are successful and have been a boon to new development, in our urban areas for years now.
- It is also more [sustainable] to use an existing structure and renovate, in lieu of all new building.
- Office buildings are usually built of concrete and steel and therefore provide a superior floor assembly, not to mention the high ceilings of 9' to 10' feet high.
- It is even possible to partially remove outside walls and refit inside the floor slabs in old office buildings to create open-space balconies and gardens.
- Although, apartments generally pay less in rent than offices do. In high-demand markets like downtown DC, offices can rent for twice as much as apartments on a per-square-foot basis. But for obsolete office buildings in

more marginal office locations, that spread can be much narrower, or even reversed.

Critics have argued that the cost delta between building new residential and repurposing commercial space is not great enough to overcome the many shortcomings of retrofitting most traditional office buildings into apartments:

- An office building still requires a costly gut renovation although for the most part it is open space, at a cost of perhaps \$100,000 per apartment created.
- Many office buildings are not suited for conversion because of large and deep floor plans with small core areas. Typical and ideal apartment building dimensions are 65 feet deep: with 30-foot-deep apartment, plus 5-foot-wide corridor, plus 30-foot-deep apartment on the other side of the corridor.
- An inexpensive building with an incredibly deep footprint, like the nearly 350-foot-deep Hecht Warehouse in Ivy City, can be converted into usable residences by cutting out courtyards within the building. But a typical office building has its key services — like elevators, staircases, and pipes — right in the middle. Cutting these out would wipe out any cost advantage of retaining the structure. [cost of fire escapes and leaving the core elevators in place]
- Office buildings typically have limited bathrooms (usually located only in the core of the building) and therefore sanitary and water services need to be upsized. Kitchens and bathrooms need to be added throughout each floor, along with the plumbing lines to supply them.
- Electrical and ventilation systems need to be replaced in order to provide individual tenant control and proper fresh air to each apartment. [replaced or renovated]
- Dated finishes like drop ceilings and carpet must be removed.
- The building elevations should be updated/rebranded with operable windows, as typical office buildings do not have operable windows, although there are usually large, continuous windows around the building.
- The underlying zoning of some of these sites can be quite antiquated, allowing a single type of use—such as office space or retail—the zoning automatically precludes conversion to housing, or to mixed-use development that can meet a wider set of needs. In many municipalities, these conversions entail a lengthy public process to change.

Admittedly, there are variables that will render many office buildings unsuitable for conversion, but the concept remains a good one that demands exploration by planners developers, and housing officials at all levels of government. The pandemic has laid bare the social, economic and moral imperative of

delivering on the promise of decent, safe and affordable housing for all. Following the tenants of smart growth and meeting this compelling challenge is a clarion call for public officials, developers, banks, investors and local communities to seize this moment and find a creative way forward.

In conclusion, the conversion of many office buildings into affordable apartments is the best and fastest way to create affordable housing units in our communities. Certainly, there are variables that will render a number of office buildings unsuitable for conversion, but the concept remains a good one that demands exploration by planners and developers. Right now, there remains millions of underused or vacant square feet of office space that could be immediately rendered into affordable housing; this translates into unlimited opportunities to improve the lives of our citizens while eliminating waste.



*This former office building is Sky House, District of Columbia,
by Wienczek + Associates Architects + Planners, photographer
Eric Taylor Photo.com*



Stay tuned for Spring 2021 date

AHCMC's 30th Annual Housing Summit

**Join us to celebrate AHCMC's 30th anniversary
advocating and collaborating for decent and
affordable housing for all.**

In Memorium

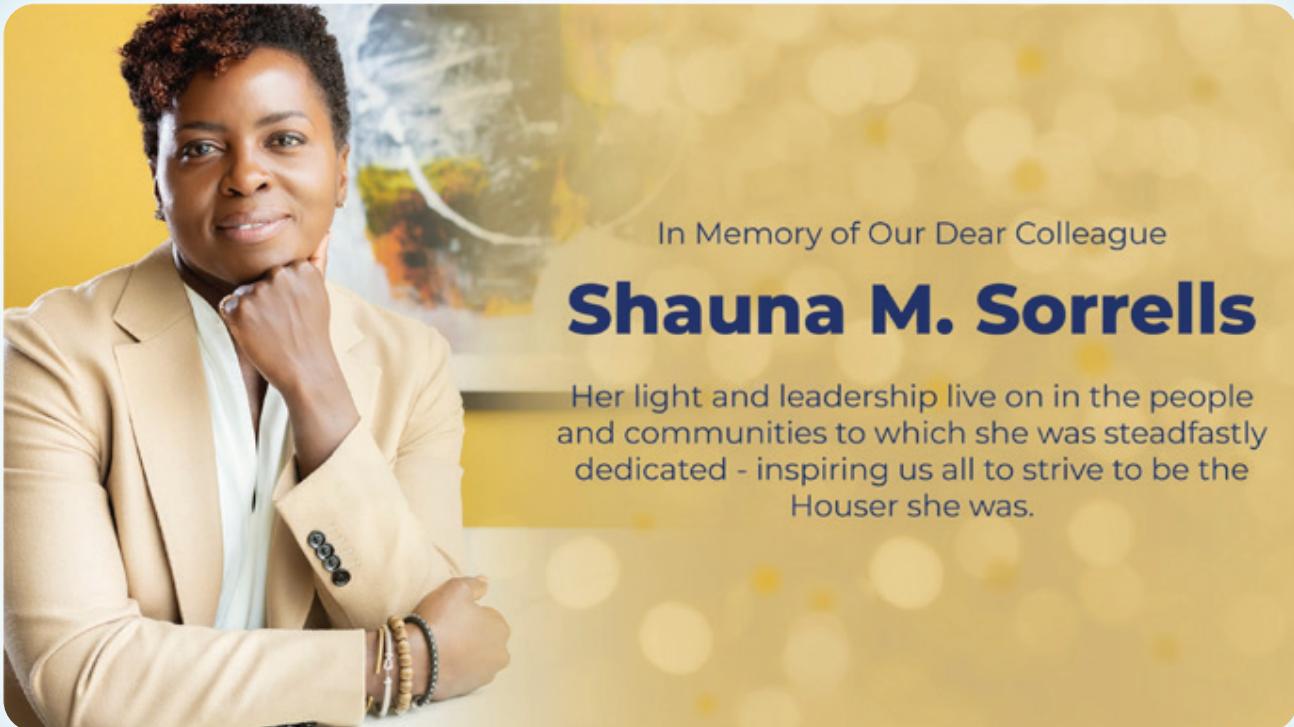


Senator Paul Sarbanes

Senator Paul Sarbanes served the State of Maryland and his Country with great distinction—first in the Maryland House of Delegates, and then for 42 years in the United States Congress as Congressman and Senator from Maryland. He was dedicated to delivering on the promise of decent and safe and affordable housing for every Marylander. Senator Sarbanes was born on eastern shore, son of immigrants and Restaurant owners, and was the longest serving Senator in Maryland's history. He was an unpretentious man who shunned the limelight, and rarely took credit for the multitude of his accomplishments. Though a Princeton University, Harvard Law grad, and Rhodes Scholar, Senator Sarbanes was humble and selfless. As a young freshman congressman, he drafted the first article of impeachment for President Nixon. He is well-known for the Sarbanes Oxley Act that protects investors from fraudulent financial reporting by corporations. Also known as the SOX Act of 2002 and the Corporate Responsibility Act of 2002, it mandates strict reforms to existing securities regulations, and imposes tough new penalties on lawbreakers.

(continued on page 34)

In Memorium



In Memory of Our Dear Colleague

Shauna M. Sorrells

Her light and leadership live on in the people and communities to which she was steadfastly dedicated - inspiring us all to strive to be the Houser she was.

Shauna M. Sorrells
1972-2019

Shauna Sorrells was one of the finest individuals with whom we had the honor to work. Her tireless dedication, leadership and advocacy for solutions to the affordable housing crisis both as Director of Public Housing at the Department of Housing and Urban Development and as COO of the Housing Opportunities Commission of Montgomery County were unparalleled. Shauna will live on in the hearts and minds of all who were touched by her adventurous spirit and her light.

know

working together
makes a community
better.



Thank you, Affordable Housing Conference of Montgomery County, for your continued support and dedication to our local community. Your commitment and contributions have made this an even better place to call home.

*Call Kathryn Clay
301-497-4053
kathryn.clay@pnc.com
pnc.com*





Uplifting Communities Through Construction



Mark Weisner

Throughout D.C., Maryland, and Northern Virginia, population growth has positively affected many industries — including a surge in the construction sector. However, we recognize that not everyone has benefited equally from our region's

development. And as the area continues to grow, thoughtful expansion is essential.

At the beginning of 2020, D.C. had the third-highest average rent prices in the country. But the median income is more than \$50,000 below what a family would need to comfortably afford these homes. With this gap between cost and budget, affordable housing remains an urgent necessity.

"At Bozzuto Construction, we believe that helping communities find the homes, jobs, and respect they need is not only our business, but our responsibility," said Mark Weisner, President of Bozzuto Construction Company. "Through our work, we've had numerous opportunities to build affordable housing and positively support the communities where we operate."

To date, our affordable housing portfolio includes over 9,000 units, and has a value of \$1 billion. With each project, we work to bring community engagement efforts that go above and beyond just building. We want to create positive change for current and future residents — and the neighborhoods where they live. To accomplish this objective, we create a plan specific to each community's unique needs and circumstances.

During the preconstruction phase, we work with the project's owners to create a community communication/involvement plan. Using this framework, we encourage all team members to thoughtfully and respectfully engage with the neighborhoods where we construct. While every plan is different, they all share this same commitment around engagement.

Often, we form a Construction Liaison Committee with representatives from the project's owners, construction teams, and neighborhood groups. Together, these members focus on sharing relevant updates and concerns with everyone who may be interested. From our experience, this open, transparent communication is one of the most critical components of community-minded construction.

Throughout each building process, the committee and our team regularly post sidewalk bulletins, share updates on project-specific websites, and distribute information or flyers. We also host events for nearby residents to keep them in the loop. As projects come to a close, we host events such as community picnics to thank the neighborhood for their patience during construction.

We believe community involvement is much more than a risk-mitigation tool. Each building we construct becomes part of the local landscape — and continually impacts the people who live in and near it.

Our industry has the power to create meaningful change in the regions where we build. We believe that empowering the community is imperative. And we'll maintain this focus on every affordable housing project. Our goal is to leave a legacy of successful projects that benefit the areas we serve. By prioritizing residents' needs as much as the quality of our work, construction projects can help move a community forward for decades after we've finished building.

Housing Instability and Poor Children of Color: A Matter of Social and Economic Justice

Sheryl Brissett Chapman, Executive Director, NCCF; Jasilyn Morgan, NCCF Quality Improvement and Contract Compliance Administrator

I was scared that I'd have to sleep in the street with my baby.

– Single, African American mother under the age of 25

In 2018, The National Center for Children and Families (NCCF) conducted a targeted study of 930 homeless children, youth, and families residing in nine of its Montgomery County housing programs. The study documented racial disparities across all systems. Black children exceeded all other racial and ethnic groups as reported from the 2011-2015 Census data. 47% of all the homeless children in the study were very young, under the age of 5. In 2020, children of color in Montgomery County continued to experience disproportionate rates of poverty compared to white children; for Black children the rate was 14.1%, for Hispanic children the rate was 11.7%, compared to 2% among White children (Montgomery County Community Action Board [CAB], 2020). The average Black and Hispanic household income was \$88,000 in 2019, or 55% of White households; 44% of Black and 54% of Hispanic families lived below Maryland's Self Sufficiency Standard in 2019 (CAB, 2020).

Childhood poverty and housing are inextricably entwined, as economic insecurity is most often the driver of homelessness. What is less understood is how critically important housing stability is for the healthy development of all children, accompanied by equitable protection from destructive social determinants for poor, children of color.

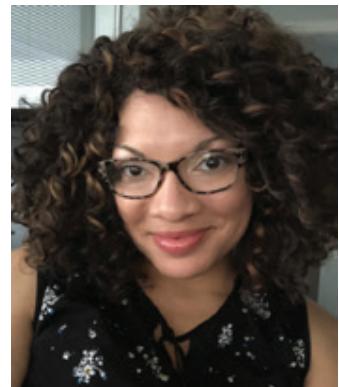
Impact of Homelessness on Children

Children in homeless or other high mobility housing situations experience several deleterious developmental problems ranging from trauma, poor nutrition and health, poor academic performance, and mental health and emotional problems (Cutilli et al., 2012; Tobin & Murphy, 2013) and have an increased likelihood of being homeless as an adult (McCoy-Roth, Mackintosh & Murphey, 2012). Children and youth of homeless families are especially vulnerable to child welfare involvement, child abuse, neglect, and placement in out-of-home care.

Homeless children are four times as likely to develop respiratory infections and suffer with asthma as children in stable housing (Tobin & Murphy, 2013). They have limited access to quality food and nutrition, are often targets of neglect and abuse, live in neighborhoods where there is a greater likelihood of



*Sheryl Brissett Chapman, EdD,
LHD, ACSW*



Jasilyn Morgan, MPH

being exposed to violence, more likely to live in households with higher rates of divorce and substance abuse, experience social stigma, and have disrupted relationships with family, friends and teachers (Kilmer et al., 2012). Homeless children experience higher levels of anxiety than children in stable housing do and they have divergent perceptions of money and support. Homeless youth are less likely to believe they have enough money to survive and less likely to say they have family members who would support them (Schmitz, Wagner & Menke, 2001).

In addition to suffering from several well-documented traumatic problems, children in homeless families are less likely to receive quality treatment for their problems, as are children in stable, safe housing. Homeless children often receive services in cramped, crowded and otherwise hostile environments, which reinforce the trauma and stigma they are already suffering (Kilmer et al., 2012). The most vulnerable area of their development is permanent damage in their education. Housing instability is also correlated with several negative educational consequences. Homeless children are significantly more likely to repeat a grade, three times as likely to be placed into special education classes, and twice as likely to score lower on standardized tests, compared to children in stable housing (Friedman, 2013; Tobin & Murphy, 2012). Homeless and highly mobile children change schools more often than their peers, and often experience disruptions occurring in the middle of the school year. Research indicates that homeless children lose between four and six months of instruction (Tobin & Murphy, 2012) with each move.

In Montgomery County, Maryland, in the midst of societal affluence, the plight of poor and unstably housed, young children remain essentially invisible. Yet the extraordinarily negative impact on their development may persist through adolescence, leading to an intergenerational pattern of poverty and instability. These stressors include:

- Disruption in mastering early development tasks, especially cognitive
- Lack of secure attachment, necessary for achievement of development tasks
- Inadequate structure and regulatory capacities
- Traumatic effects from parental separations during homeless episodes, including placement in out of home care
- Challenged parenting of older youth
- Pressure on single mothers to independently meet their children's needs
- Parental inability to manage the environment
- Physical and mental health disabilities and emotional/ behavioral dysregulation

The barriers to stable housing for this highly vulnerable children and their parents are intersectional. The high cost of housing, and the lack of affordability are compounded with systemic housing exclusion, individual discriminatory and racist/sexist practices, and ageism. The low return on education and training due to racism and sexism for Blacks specifically results in under and unemployment and low wage earnings. These insidious stressors currently have extended to include a major health pandemic, a resultant, depressed economy, racially motivated violence, and a heightened reliance on technology and white collar, teleworking.

Practice, Policy, and Research Recommendations

An effective policy and practice context for young children who are being parented in unstable housing requires an individually tailored, child focused and collaborative framework that is culturally appropriate, and competent. A systemic focus on their plight must be responsive to parental experiences with multiple and overlapping traumas, long-standing racial, ethnic, and gender oppression, multigenerational poverty and the contemporary inequities that threaten their family wellness and stability.

The development of Montgomery County's most vulnerable children and youth will be enhanced by a thorough, disciplined examination of racial biases in the areas of education, workforce access and employment, housing, and income. Most importantly, however, is the imperative for prioritizing strategic tactics that advance racial and gender equity across

all systems, including health care, child welfare, mental health, juvenile justice, law enforcement, and workforce development. Differential responses based on stereotypes and assumptions lead to inadequate family economic capacity and ultimately the negative impact of poverty on thousands of children in Montgomery County.

In order to avoid the historical tearing apart of poor families, especially African American families, policy should not rely on the use of a standardized or flat approach to serving homeless children and youth, but instead allow for an individualized assessment and engagement of the family and their children, thus facilitating optimal results. The most prominent policy recommendations follow, and are intersectional:

1. Prioritize access of poor families to subsidized and affordable housing
2. Increase permanent housing and supportive services
3. Increase availability of affordable, quality childcare services.
4. Maximize opportunity for homeless parents to utilize innovative workforce development programs which address:
 - Critical workforce competencies
 - Certification of skills desired by the current marketplace
 - Higher paying employment opportunities
5. Improve transportation options to increase mobility and the utilization of essential resources
6. Engage culturally specific non-profit providers who have proven track records in serving African Americans who are unstable and impoverished in Montgomery County
7. Educate all child serving professionals in the County about the need to identify and assess children who live in unstable circumstances, documenting their developmental challenges and service needs for specific, trauma informed interaction and interventions.
8. Conduct race/class intersectional dialogues across all public and private institutions and agencies.

In conclusion, children in Montgomery County who cope with housing instability and homelessness must be elevated to a level of visibility that guarantees the delivery of their entitlement to a healthy, thriving childhood. When racial identity intersects with poverty and a single parent family structure, these children are literally at risk for becoming "throwaways" until they explode with behavioral dysregulation in the classroom or in the community or get caught up in an intergenerational dependency cycle or learn to manage the resultant traumatic effects by relying on substances. All of this is very costly, both in human and financial terms. More sadly, this charge represents a moral imperative that has not yet been adequately embraced in our community. This imperative calls for change.

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Arlington Partnership for Affordable Housing

By Nina Janopaul, President and CEO, Arlington Partnership for Affordable Housing



Nina Janopaul

Innovative planning and funding tools are essential to meeting the Washington region's future housing needs. The Montgomery County Council unanimously embraced the ambitious targets identified by the Metropolitan Washington Council of Governments in 2019. The question is: how to add the 23,100 new affordable homes needed in Montgomery County by 2030?

The Arlington Partnership for Affordable Housing, also known as APAH, is a nonprofit, affordable housing developer with 1,800 units and another 1,000 in development. Most of APAH's 30+ year history has been in Arlington County, however, we have now expanded into Montgomery, Fairfax, and Loudoun counties. At just 26 square miles, the smallest county in the nation, Arlington has been an ideal laboratory for APAH to pilot innovative tools for high quality, affordable, infill development.

We have found that affordable housing development is challenging and costly, requiring persistence, creativity, and partnership. Here are a few examples of tools that have enabled APAH to deliver hundreds of new affordable homes:

Mission-Based Partnerships – the faith community and beyond

From churches to veteran-serving organizations, our region is filled with potential partners that have excess land, a hunger for mission, and, often, a need to renovate or replace aging facilities.

In 2019, APAH opened the 173-unit Gilliam Place, a partnership with Arlington Presbyterian Church (APC) to realize their vision for worship, service, and affordable housing. The \$71 million project, located in the heart of Columbia Pike's Town Center, is a six-story, mixed-use development. Gilliam Place provides a beautiful new home for the church and hosts the training facilities and community café of La Cocina VA, a bilingual culinary workforce center.

Thousands of older veteran-serving organizations face challenges similar to aging churches—declining membership and obsolete facilities. Arlington's American Legion Post 139 fit this category: land rich, cash poor, and with dwindling membership. In 2016, the Post chose APAH to redevelop its 1.3-acre site, located just blocks from the Clarendon Metro station.

The first of its kind in the country, the 160-unit Terwilliger Place broke ground in May 2020. Like the church, Post 139 is returning to the property with a new, modern, and accessible ground floor facility. Terwilliger Place offers a replicable blueprint for veteran-serving organizations to partner with nonprofit developers to put their land into a new service on behalf of veterans: half of the new units at Terwilliger Place will have a Veterans preference.

Co-Location on Public Land

In 2014, APAH opened the doors of the 122-unit Arlington Mill Residences, co-located with a new community center. The original center was a one-story building surrounded by surface parking on a two-acre site. By building the Community Center up, not out, the award-winning project transitioned the suburban, auto-oriented property into a vibrant, new, multi-use campus. The residences were built atop a shared, two-level, underground parking facility.

APAH is converting a long-vacant parcel near the I-495 Beltway in Fairfax County into senior, affordable housing. The 150-unit Oakwood Apartments will replace the existing surface stormwater pond with underground vaults. APAH is developing this site under a long-term ground lease with Fairfax County Redevelopment and Housing Authority. It will break ground in 2022.

APAH flipped the concept of co-location on public land at its 249-unit Queens Court Apartments, now under construction in Rosslyn. APAH is providing the County an easement for a 9,000SF public playground atop the underground parking garage on its privately-owned site. The 12-story building replaces an aging garden apartment complex and provides a sixfold increase in density. Adding the playground to the APAH site facilitated community approval for the new height.

In all of these projects, community leadership in envisioning new density and zoning tools was critical, along with robust gap funding. Montgomery County has the opportunity with the new comprehensive plan, Thrive Montgomery 2050, to lay the groundwork for substantial new affordable housing with robust zoning tools that reward significant on-site, dedicated affordable units. The County also needs funding from the Housing Initiative Fund at a level that can support development of 23,000 new units by 2030.

Preservation Is Also Important

Preservation of existing affordable homes is also important. APAH was thrilled to begin its work in Montgomery County with the 2019 purchase and preservation of Snowden's Ridge Apartments, a deeply affordable 87-unit complex in Silver Spring. At the end of the 2020 APAH will start a holistic upgrade to the 1980 property, thanks to funding from the County's Housing Initiative Fund and County zoning approvals for a new, on-site community center.

Working closely with residents and neighbors and finding innovative paths to meet community needs is central to APAH's mission. We are excited to join the Montgomery County community and to bring these tools to develop housing that keeps our communities diverse, inclusive, and caring.



The Purple Line Corridor Coalition and Affordable Housing

By Ralph Bennett, Co-Chair of the Affordable Housing Conference of Montgomery County and President of Purple Line NOW

The Purple Line Corridor Coalition was established in 2017 by Prof. Gerrit Knaap, Director of the National Center for Smart Growth Education at the University of Maryland, College Park. It was established to broaden the aspirations for the project's impacts on four areas: 1. Housing Choices for All, 2. Supporting and Growing Local Businesses, 3. Building a Thriving Labor Market, and 4. Supporting Vibrant Communities.

The Housing Action Team gave life to the first goal when it produced a "Housing Action Plan 2019-2022" at the end of 2019. The plan has 12 goals in three categories: Increased production; coordination among jurisdictions and partners; and activities related to advocacy, research and sharing information about housing trends in communities along the line. Team members include: CASA; Coalition for Smarter Growth; Community Preservation and Development Corporation; Housing Initiative Partnership; Kaiser Permanente; and Montgomery and Prince George's County Planning and Housing agencies. There was collaboration among 30 local and regional agencies and businesses interested in affordable housing.

The housing production goals in the Housing Action Plan include: 1) incorporating stronger protections for existing



Ralph Bennett

residents, 2) Growing and aligning housing funding to prioritize the Purple Line,

3) Accelerating strategic acquisition and redevelopment opportunities, 4) Helping current homeowners rehabilitate and remain in their homes, 5) Expanding opportunities for current renters to purchase affordably, 6) Reducing the barriers to mixed income neighborhoods, and 7) Preserving and modernizing small rental properties.

During 2020, The Housing Team has been active in conversations with both Counties about affordable housing policy, and has had a substantial impact-- especially in conversations about housing affordability and land use in Montgomery County. This activity will continue through 2021 as housing needs become more dire during the pandemic.

Recently, the Coalition has turned toward questions of equity as reflected in housing, land use and home ownership. It will sponsor a series of workshops in February 2021. We encourage you to follow our activities at www.purplelinecorridor.org

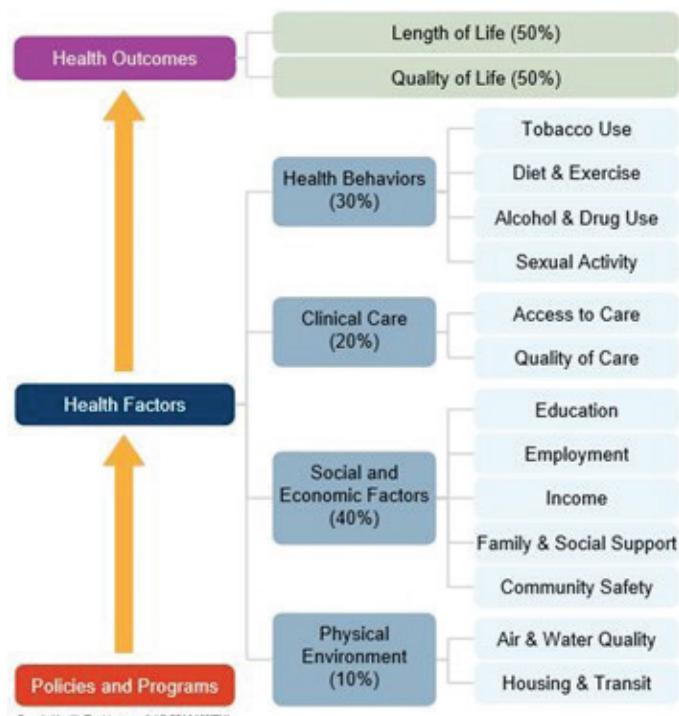
A Systems Approach to Addressing Social Determinants of Health



by Annice Cody, President -
Holy Cross Health Network

While recent advances in medicine offer life-altering diagnostic and treatment opportunities, the fundamental drivers of good health are far more commonplace. According to the 2020 County Health Ranking model from the University of Wisconsin

Population Health Institute, only 20 percent of health outcomes are attributable to medical care. Social determinants of health — including social and economic conditions, health behaviors, and the physical environment — contribute the other 80 percent. This means that a person's income, access to healthy food, exercise habits, community safety, availability of transportation, and air and water quality play an outsized



role in shaping a person's health. For better or worse, home is where health is.

This year, the interlocking threats of COVID-19, economic downturn, and systemic racism have only exacerbated the effect of social determinants of health, especially for Black and Latinx communities. In Maryland, the age-adjusted COVID-19 mortality rates per 100,000 residents are 2.5 times higher for Black and 4.1 times higher for Latinx residents than for White residents. A Federal Reserve survey conducted early in the pandemic found that 39% of workers living in a household earning \$40,000 or less lost a job or were furloughed in March, compared to 13% of those in households earning more than \$100,000. And the tragic deaths of Ahmaud Arbery, Breonna Taylor, and George Floyd have drawn attention to systemic racism and the concept of "weathering," which attributes early health deterioration, in part, to the stress of living in a society



that disadvantages Blacks. At every turn, the barriers to good health are rising for too many members of our community.

What can we do? At Holy Cross Health, we adopt a systems approach to addressing the socio-economic needs of our patients and our community, focusing on three levels: direct care, partnership for systemic change, and advocacy. The following examples highlight how we have approached the impact of housing on health.

Direct care: At our Holy Cross Health Centers, which primarily serve low-income, uninsured patients, 80 percent of our patients identified at least one social need (such as housing or food insecurity, lack of transportation, or concern about safety in their home or neighborhood). In response, we ensure our patients have the "wrap-around" services they need in addition to medical care. Our social work team helps patients develop and implement plans to address their barriers to good health, and when needed we maintain funds to supplement those plans by providing direct assistance with rental expenses or a six-month subscription to home delivery of fresh fruits and vegetables.

Partnership for Systemic Change: Direct care makes a huge difference for individuals, but it is hard to scale. Working with community partners, we leverage complementary

expertise to expand and strengthen services available to our community. There are numerous examples of our work to help people improve health where they live. We have partnered with the Housing Opportunities Commission to incorporate Kids Fit into programs and services that are offered at select sites. Kids Fit is an after-school program designed to combat childhood obesity by providing opportunities for exercise and learning about healthy eating. We have provided training in child development, nutrition, and cardio-pulmonary resuscitation to informal child-care providers in Montgomery Housing Partnership sites. When the Housing Opportunity Commission's new Elizabeth House subsidized senior living facility opens in downtown Silver Spring, it will house a Holy Cross primary care practice, integrating clinical care and health education into a residential facility. Finally, Nexus Montgomery Regional Partnership, a collaboration of Montgomery County's six hospitals, provided start-up funding to Montgomery County for a medical respite facility that will provide a safe, medically supervised location for patients who are homeless to recuperate after hospitalizations.

Advocacy: Montgomery County needs more affordable housing. In addition to more capacity, our community needs more support for people who are at risk for losing their housing — particularly for individuals and families who are not leaseholders, but whose housing is dependent upon more informal relationships, with few legal protections. Too many people are one disagreement or one illness away from losing their current housing. Given the housing costs in our community, there are also too many people whose housing is inadequate due to overcrowding. COVID-19 has made this phenomenon particularly dangerous. For longer-term solutions beyond immediate housing needs, we must promote multigenerational wealth-building strategies including home and business ownership.

At Holy Cross Health our mission calls us to be a compassionate and transforming healing presence in our communities. We are dedicated to continuing our work that supports our communities' housing and other social needs. We are continually seeking like-minded partners to improve health and create a more just society, and we look forward to joining others in pursuit of these vital goals.

i The University of Wisconsin Population Health Institute. County Health Rankings & Roadmaps, 2020. www.countyhealthrankings.org

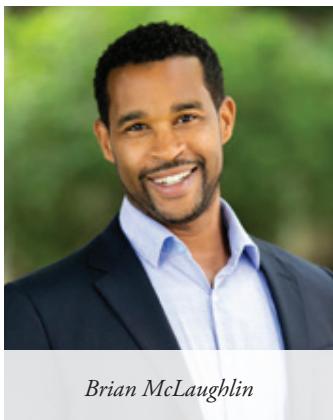
ii The Color of Coronavirus: COVID-19 deaths by race and ethnicity in the US. APM Research Lab, October 15, 2020

iii COVID-19 Fallout: Lower-Income Earners Hit Hardest By Job Losses. Forbes. May 14, 2020

iv "Weathering" and Age Patterns of Allostatic Load Scores Among Blacks and Whites in the United States Am J Public Health. 2006 May; 96(5): 826-833

Building Communities of Opportunities for Residents

By Brian McLaughlin, President and CEO – Enterprise Community Development



With a median household income of almost \$110,000, Montgomery County is Maryland's wealthiest county and one of the most affluent in the country with incomes more than 50% higher than the roughly \$70,000 national median average. The county's income level helps stand up many of the benefits you might expect to find in prosperous communities: top-ranking schools, high education attainment levels, proximity to jobs, strong transportation networks and good access to quality healthcare.

With such a picture of broad prosperity and opportunity, it shouldn't come as a surprise that many would like to live in the county. Perhaps it also shouldn't come as a surprise that some of those shut out from the county are essential and frontline workers that power everything from our grocery stores to our hospitals. Others shut out include children who have struggled to excel in more challenged school districts or working parents who would have more time to devote to homelife with a shorter commute time. Those earning below the county's median income level struggle to find a place in the county they can afford to call home. "Can I afford to live here?" is too often answered with a "no" for the many who help make the county the success it is. From those who fuel our schools, restaurants and shops, the result is often a home located outside of the county in which they work. In this sense, "Can I afford to live here" becomes a question that isn't just about practical economics, but one that also touches on fundamental issues of fairness and inclusion. Without a real, growing and dynamic inventory of affordable housing, Montgomery County's neighborhoods gradually become more exclusive, homogenous and segregated. The result is a distancing between the highly desired hallmarks of a thriving county from those who not only most need those resources, but who also deserve them. That's why at Enterprise Community Development – one of the country's top five largest nonprofit affordable housing providers – we are focused on adding new supply of housing to those earning less than median income and ensuring that our housing is connected to opportunities that well position our residents to move forward and up in life.

Driving by our Park Montgomery community in Silver Spring or Essex House in Takoma Park one sees what 'home' looks like from the outside. A closer look also reveals the lives inside

and the busy residents uplifting each other through self-created opportunities and those that our in-house resident services team help elevate through impact initiatives such as job training, computer literacy classes, after-school enrichment programs and social activities.

As ECD's resident services business team, Community Impact Strategies (CIS) provides resources and a platform for residents to forge lasting bonds within the community beyond our property lines. CIS and the dedicated staff behind it help our residents connect to opportunities and supports that might not otherwise be available in their community. While we tailor programming to address specific deficiencies and needs within each neighborhood as uncovered through community assessments and resident surveying, our CIS activities advance progress in four primary impact areas: Children and Youth Development, Health and Wellness, Economic Security and Mobility, and Aging in Community.

When COVID impacted our resident communities, issues like food insecurity, housing stability, and health & wellness became even more visibly challenged for them. Through CIS' existing programming and its network of community partnerships, we were quickly able to shift our focus to address the evolving life roadblocks and derailers faced by our residents. At Park Montgomery, in-person after-school programming, like our ACE Academy, quickly transitioned to virtual so we could ensure our kids stayed on-track with their academic enrichment. Live Zoom classes 4 times per week with individual one-on-one tutoring resulted in a 93% completion rate, with 27 students mastering over 574 skills across different subjects. Eric*, a longtime resident whose son successfully completed the ACE Academy program, joined the program as a parent liaison in 2017 after being inspired by its long-term effects. His involvement was instrumental in maintaining quality education for student residents during COVID. Park Montgomery residents also took initiative in shifting community programming like Women's Group (a multicultural association providing emotional and financial aid to mothers and women) and Fab Circle (a monthly financial support group) to virtual meetings to continue supporting each other despite the physical distance.

Similarly, at Essex House Apartments, we realized a growing grassroots effort from residents, our staff, and other members from the Takoma Park community to provide additional aid during COVID. Partnering with Small Things Matter, Adventist Community Services of Greater Washington and City of Takoma Park council members and staff, our ECD staff and residents volunteered to provide biweekly food distributions



property-wide with additional monthly food distributions to seniors and people with disabilities living at Essex House. We also launched a Get Out the Vote campaign in partnership with Maryland Board of Elections, where one resident went above and beyond to not only work with the Community Impact Strategies onsite team to register her Essex House neighbors but the larger Takoma Park community. A mother of five who lived at Essex House for 14 years, Kate* canvassed all 135 units of the property and even organized other residents to canvas and register non-ECD residents living on Maple Ave. and Lee Ave. such as Parkview Towers, Maple View, Park Ritchie, Edinburgh House, and the Deauville Apartment buildings. Kate's willingness to ensure her entire community's voter registrations demonstrates the larger collective desire from our residents to create meaningful change in their community and invest in their futures.

Another longtime Essex House resident Jaime* translated her lifelong commitment to community service by creating a free summer camp that provides resident youth with meals and math and reading tutoring. Now in its fourth year, the camp has grown to serve over 200 youth from the Takoma Park area. Because of her dedication to uplifting both her Essex House and the larger Takoma Park community, she received The Neal Potter Path of Achievement Award, an annual award recognizing two Montgomery County residents over 60 years old for their achievements in volunteerism as community role models.

Home is more than an address, especially in Montgomery County where 'home' also means access to good schools, hospitals, transit, and other meaningful opportunities. Housing is only the beginning to creating a pathway for life success, and without good housing in opportunity rich neighborhoods that path can be much tougher. We are proud to be co-headquartered in Montgomery County and to do our part to open more service-enhanced doors in our region. Residents are the heart of our work and the reason behind all we do. They are the heartbeat of this community and that is why our most important product at ECD is their success - when they thrive, we all grow and prosper.

*Resident names have been changed for their privacy.

In Memorium

(from on page 23)

He was a devoted steward of the Chesapeake Bay and once said, “if Maryland had a soul, it would be the Chesapeake.” Secretary of State, Antony Blinken said that Senator Sarbanes was a man of, “fierce intelligence married to deep principle.” President Biden once remarked about Senator Sarbanes that there is, “no one sharper, more committed or with finer principles.” And, we agree wholeheartedly. His Senate and House colleagues knew that they always could rely upon him to close an argument or a negotiation. He served as a member of the Senate Banking, Housing and Urban Affairs committee for thirty years and as its Chair for two of those years.

From its inception, Senator Paul Sarbanes supported, endorsed, provided guidance and assistance to The Affordable Housing Conference of Montgomery County. As the first and longest-standing Honorary Co-Chair, he attended every AHCMC Summit for 28 years. He helped us evolve and grow from a few hundred members to thousands across Maryland and beyond our borders. In fact, during one of our very early Summits he remarked to the filled auditorium, “next year I’m going to have to have a tent constructed to accommodate everyone.” Of course, he neglected to say that it was because of him that we were filled-to-capacity! He provided us with the credentials and credibility to grow into what is now one of the oldest and most trusted affordable housing advocacy organizations in Maryland and way beyond. Senator Sarbanes’ legacy lives on through the AHCMC’s Paul Sarbanes Excellence in Community Service and Paul Sarbanes Excellence in Public Service Awards. These are esteemed and coveted recognitions presented to worthy recipients each year during our Summits.

We are blessed and so very grateful for the time and attention that Senator Paul Sarbanes gave to our own organization, as well as to the entire affordable housing community statewide, countywide and nationally. He is sorely missed every single day, and will remain in our hearts and minds forever. We celebrate his memory as a most beloved and distinguished public servant, and a most honorable man. We look forward to continuing our journey with his son Congressman John Sarbanes who already carries his own brightly lit torch along with his father’s legacy.

Looking Ahead: Affordable Housing & the 117th Congress

by David Gasson, Executive Director, Housing Advisory Group



David Gasson

Allow us to begin with a brief note regarding what took place at the U.S. Capitol on Wednesday, January 6th. Political debate and disagreement are the foundations of a healthy democracy but violence and desecration of any property, let alone our Capitol Building, can never be condoned. We are heartbroken by the loss

of life and the damage both to the Capitol complex and our reputation around the world as the beacon of democracy. We can and must do better as a country.

Overshadowed by the attack on the Capitol is the news that control of the U.S. Senate will shift in the 117th Congress. On January 5, 2021, Democrats Raphael Warnock and Jon Ossoff won their runoff elections in Georgia, splitting the Senate chamber 50-50 between Republicans and the Democratic Caucus. Upon the inauguration of President-elect Joe Biden and Vice President-elect Kamala Harris on January 20th, Democrats will assume control of the Senate when Vice President Harris, as President of the Senate, will be able to break tie votes.

This significantly changes the course of potential legislation in the 117th Congress. The Senate Majority Leader, expected to be Senator Chuck Schumer (D-NY), controls what legislation reaches the floor of the Senate for consideration. We are encouraged that the strong support of House and Senate Democratic leadership for our affordable housing agenda will produce opportunities to consider a more robust Affordable Housing Credit Improvement Act (AHCIA) in this Congress. House Speaker Nancy Pelosi (D-CA) and Leader Schumer have been steadfast in their support for the LIHTC, and were instrumental in the minimum 4 percent credit rate being made permanent last December.

We also are encouraged by the strong support for affordable housing from key House and Senate committee chairs and ranking members. With the Democrats in control, Senator Ron Wyden (D-OR) will take the gavel in the Finance Committee, which has jurisdiction over the LIHTC. He has been a strong supporter of the LIHTC and the AHCIA, and has also authored his own housing credit legislation. Senator Mike Crapo (R-ID) will become the Ranking Member on Finance and has been a strong advocate for the LIHTC.

Senator Sherrod Brown (D-OH) will take the helm of the Senate Banking Committee, which has jurisdiction over a number of affordable housing programs. Senator Brown has been a vocal proponent of the LIHTC and other affordable housing programs. The Senate Appropriations Subcommittee on Transportation, Housing and Urban Development, and Related Agencies, which controls the purse strings on spending for affordable housing programs, will be led by Chairman Jack Reed (D-RI) and Ranking Member Susan Collins (R-ME). Both are long-time champions for affordable housing.

In the House, we are fortunate to continue to have strong support from key committee members. Rep. Richard Neal (D-MA) will continue as chair of the Ways and Means Committee, which has jurisdiction over the LIHTC and tax-exempt bond issues. As it was in the last Congress, the Ways and Means Committee will be a major player in the consideration of infrastructure legislation. Rep. Maxine Waters (D-CA) a leader on affordable housing issues, will continue as chair of the House Financial Services Committee, which has jurisdiction over many affordable housing programs.

As the new Congress kicks into gear, we are eager to educate new Members of Congress about the AHCIA. We are working with our congressional sponsors to fine tune the legislation for reintroduction. While we expect to be advocating virtually for the foreseeable future, we are excited about our opportunities to strengthen and expand the affordable housing credit.



Maryland Citizens' Health Initiative

By Vincent DeMarco, President, Maryland Citizens' Health Initiative



Vincent DeMarco

I have worked for two decades to improve health care in Maryland, and we have achieved major success in expanding access to quality, affordable health care and improving public health. Now we are focused on a major new public health initiative – Health Equity Resource Communities (HERC) – and

we are excited that it can also bring new resources to the effort to improve housing in the state.

We fully recognize that good housing is a key component of good health.

Under the proposed legislation, areas with poor health outcomes can become HERC communities and be able to compete for grants, tax incentives and health care provider loan repayment assistance to increase access to high-quality care and ultimately reduce racial, ethnic, disability-related and geographic health inequities.

For too long, many communities in the state have lacked the resources they need for a range of vital needs, including healthcare; this legislation will help address that. And the legislation specifically lists “unstable housing” as one of the social determinants of health which the Health Equity Resource Communities can apply to attempt to address.

The HERC initiative is modeled after the successful 2012-2016 Health Enterprise Zones (HEZ) Program, which increased access to health resources, improved residents’ health, reduced hospital admissions, and created cost savings.

Housing was also a focus of the HEZ program. One of the five Health Enterprise Zones established by the state in 2012 created a health center in the Morris Blum Public Housing complex in Annapolis. This center has served the community very well, and we can imagine it being a good model for applicants to be Health Equity Resource Communities.

Funding for the Communities, as well as new programs to address substance use and mental health disorders, will come from a one cent per dollar increase in the state alcohol beverage sales tax in 2021, which would also significantly decrease drunk driving, underage drinking and other problems caused by excessive alcohol use.

Our lead sponsors on the legislation are Sen. Antonio Hayes of Baltimore City and Delegates Erek L. Barron and Jazz Lewis of Prince George’s County.

We have enormous support for the HERC initiative from more than 160 faith, community, labor, health and housing groups around the state, including the Montgomery County Affordable Housing Conference and the Community Development Network of Maryland. Go to our website to learn more and sign a letter of support for the legislation.

We are excited to be working on an issue that will address the social determinants of health, including housing. Over the past twenty years, we have helped enact laws to expand Medicaid coverage, fund health care and meet public health needs, including mental health and drug treatment programs, help for people with developmental disabilities and targeted support for areas with high health care disparities. We championed these policies with funding solutions that also advanced public health goals: tobacco and alcohol tax increases.

After the Affordable Care Act was enacted, we worked hard to make sure that Maryland was a leader in fully implementing expanded health care coverage. We expanded Medicaid coverage as much as the ACA permitted and created a state-based exchange. Under both Democratic and Republican Governors, our state has been doing all it can to get people insured. Working with a diverse and effective coalition, we successfully advocated for and obtained health care coverage for more than 400,000 formerly uninsured Marylanders which cut Maryland’s uninsured rate from 13 percent to 6 percent.

In 2019, we led the fight to enact two first-in-the-nation laws, one creating a Prescription Drug Affordability Board to make high-cost drugs more affordable for Marylanders and one establishing an Easy Enrollment Insurance Program to use the tax system to get uninsured people enrolled in health coverage. This program has been a great success with over 40,000 Marylanders indicating their interest in getting low or no-cost health insurance through the Maryland Health Benefit Exchange, and thousands have gotten health insurance coverage this way.

Now, we will work around the clock to establish Health Equity Resource Communities and give all Marylanders the support they need to lead healthy lives.

Welcome to Main Street!

by Jillian Copeland, Founder, Main Street

Main Street is a disruptive movement that is redefining inclusivity for adults with special needs by providing inclusive and affordable opportunities - through housing and numerous and varied programs – to foster growth, learning, health and community connectivity - changing the landscape of possibilities for this woefully underserved population.

Main Street, a beautiful, multi-purpose building just steps from the Rockville (Maryland) Metro Station and adjacent to Rockville Town Center opened its doors in August 2020. With an inspired mission to create dynamic opportunities through affordable, inclusive housing and community engagement so people of all abilities can live their best lives, twenty-five percent (25%) of Main Street's 70 apartment units are specifically designed and designated for individuals with varying special needs or disabilities. Seventy-five percent (75%) of the units will be deemed affordable - serving households with incomes ranging between 30% - 60% of Adjusted Median Income (AMI). The highlight of the building however, is the 10,000 square feet of purposefully designed community space - including a fitness center; a commercial teaching kitchen, multimedia room, classrooms and Poppy's coffee shop. In partnership with neighboring Dawson's Market, the Soulful Cafe also provides employment opportunities. These community spaces will be equally enjoyed by the building residents and the approximately 1,300 Main Street members (some with disabilities, some without).

Main Street, however, is much more than a physical building. This comfortable and vibrant space will foster a culture of inclusion – bridging abilities, age and socio-economic factors. Main Street – in concert with their 81 professional service-providing partners - will provide an endless stream of dynamic classes and programs – providing an opportunity to bring all members of the community together to live, work, learn, play and thrive. Main Street's fundamental precept of "Bring Your Own Independence" encourages residents and members to bring with them whatever and

whomever they need to fully enjoy and access the benefits of Main Street.

The Main Street development was financed with a variety of sources, utilizing both private and public funds. Specifically, the capital stack included the following sources:

- **9% Low Income Housing Tax Credits allocated by Maryland Department of Housing and Community Development and acquired by Wells Fargo;**
- **Construction loan provided by Eagle Bank;**
- **Capital Grant provided by the Maryland Department of Health and Mental Hygiene;**
- **Secondary (Gap) Debt provided by Montgomery County (Md.) Department of Housing and Community Affairs; and;**
- **Philanthropic contributions from individuals and foundations.**

As the development partner and general contractor of the Main Street project, the principals of RST Development (Scott and Todd Copeland) personally guaranteed the Low-Income Housing Tax Credits to the benefit of Wells Fargo.

Main Street represents a springboard of hope – the hope of community – the hope of purpose – the hope of belonging – for many. And our hope is that this model will be replicated throughout the great state providing opportunities to all in the great state of Maryland and on every Main Street across America.



An Equitable Recovery Must Include Help for Homeowners

by Sarah Reddinger, Vice President Community Development, Habitat for Humanity, Metro Maryland



The United States was experiencing a severe housing crisis even before the pandemic hit. More than 18 million households paid over 50% of their income on housing when 30% is deemed affordable. Each day families make impossible choices between housing, healthy food, healthcare, and education. Years of

discrimination in land use policies and lending have led to distressing disparities in homeownership rates and wealth, intensifying the crisis for people of color. As of the first quarter of 2020, Black families owned homes at a rate of 44% as compared to white families at nearly 74% (Census Bureau). This staggering 30 point gap has increased steadily over the past few decades.

The pandemic has only exacerbated the housing crisis and highlighted the role housing plays in public health. While much attention has been paid, deservedly, to the rental crisis and looming evictions, support for homeowners must remain at the forefront. The government is providing forbearance relief to struggling borrowers with federally backed mortgages, but more than 14 million homeowners do not have federally backed mortgages and are not guaranteed assistance. Furthermore, some homeowners with federally backed mortgages do not know that assistance is available and are falling behind. According to Black Knight, nearly 2.2 million households are more than 90 days delinquent, which is 1.8 million above pre-pandemic levels.

The pandemic has laid bare the racial, ethnic and economic disparities in our housing system. Not only have African American and Latinx families been diagnosed with and died from COVID19 at disproportionately higher rates, but they have also been more likely to experience loss of income and in turn, housing instability. According to the most recent Census Household Pulse survey, more than 1.7 million households are very likely or somewhat likely to leave their home in the next two months due to foreclosure; nearly 50% are non-white households.

Moving forward, our nation needs a coordinated, multipronged, and well-funded plan to prevent the loss of homes through foreclosure, abandonment and forced sale.

This plan should include an extension of the foreclosure moratorium and forbearance plans for federally backed mortgages, as well as a communication strategy to ensure all borrowers are aware of the help available. It must also include robust funding for direct mortgage assistance to households that have fallen behind or are struggling due to escalating mortgage payments coming out of forbearance plans offered by private lenders.

Federal and local governments should also employ strategies to incent private mortgage lenders to offer practicable forbearance plans. As an example, the State of Maryland is requiring that in order to have a foreclosure ratified, lenders must offer forbearance materially similar to that offered to federally backed mortgages. This policy will incent private lenders to provide long-term forbearance plans with exit strategies that do not require lump sum or escalating payments.

With interest rates historically low, refinancing is another important loss mitigation strategy. In certain cases, refinancing could significantly reduce monthly mortgage payments, making mortgages more affordable for households in the long term.

Additionally, housing counselors play a critical role in negotiating achievable, long-term loss mitigation plans between homeowners and banks. They must receive the funding needed to increase staffing and capacity to meet the growing demand for services.

Keeping families in their homes is a matter of public health and equity. The looming foreclosure crisis will disproportionately affect families of color and increase the already staggering homeownership gap. When families lose their homes it jeopardizes their health, educational outcomes, access to capital, and ends the transfer of wealth to future generations. It is within our power to prevent a foreclosure crisis; the time to act is now.



Rebuilding Together Montgomery County

by Maury Peterson, Executive Director, RTMC

What We Do:

Rebuilding Together Montgomery County (RTMC) works in partnership with state and local governments, community volunteers, nonprofit service providers and corporate partners to provide free, critical home repairs, energy efficiency upgrades and accessibility modifications to low-income homeowners in Montgomery County. The repairs and links to community resources RTMC offers prevent homelessness, preserve affordable housing and provide safe and independent living for the most vulnerable members of our community.

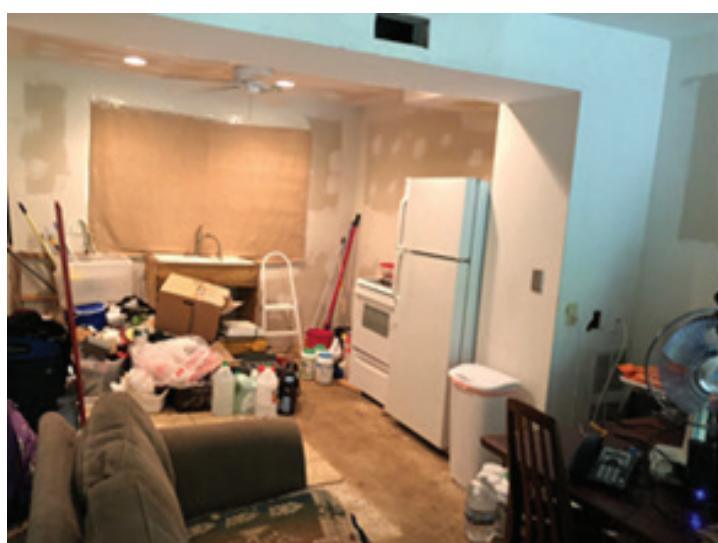
One example of our impact within the community:

This past year, the RTMC team was contacted by county code enforcement requesting assistance for a low-income Montgomery County homeowner on the verge of eviction and homelessness. The homeowner, Ms. J., was a senior citizen who did not have the financial resources available to address the critical repairs that caused her home to be condemned. The unsafe and unhealthy living conditions in her home included plumbing leaks, broken toilets, drywall holes and missing flooring throughout the home. The home also had a great deal of clutter and a non-functioning kitchen.

After processing Ms. J's application and previewing her home, RTMC knew it would be a challenging rebuild

project. All repair issues in her home were deemed critical and RTMC was unsure if it would be able to address all of Ms. J's repairs due to limited resources. Fortunately, a longtime friend, supporter and current board member of RTMC, Lance Wolin of Donohoe Construction Company, stepped up and saved the day. Lance connected the RTMC program team with Magnolia Plumbing, Bratti Tile & Terrazzo, Capitol Drywall Inc., Selective Demolition, Carpentry & Hardware Services, Shenandoah Coatings, and Floors, Etc. Thanks to their donations of labor and materials, Ms. J's home was transformed into a safe and healthy place to live. After just a few months of hard work and dedication from these amazing companies, and with the approval of the county, Ms. J was able to move back into her home. Ms. J stated, "I am eternally grateful for your gracious, gorgeous gift, and I hope to be able to give back by volunteering or whatever I can do to pay it forward. A million thanks for organizing all of this so magnificently with such wonderful people."

During the pandemic, RTMC continues its work to serve our vulnerable neighbors. New Covid safety protocols are in place to keep our team, homeowners, volunteers and skilled-trade partners safe. For more information about Rebuilding Together Montgomery County, please visit our website: rebuildingtogethermc.org or contact us at 301-947-9400.



A before and after picture of the homeowner's kitchen

Too Much is at Stake

by Marietta Rodriguez, President and CEO, NeighborWorks

Marietta Rodriguez believes nothing is worse than doing nothing. That was the theme of a NeighborWorks campaign during the housing crisis of 2008. At the time, Rodriguez was NeighborWorks' vice president of National Homeownership and Lending Programs. Now at the helm of the organization, Rodriguez spent the week of Sept. 15 – the anniversary of the day Lehman Brothers filed for bankruptcy in 2008 – sharing lessons from that period. She continues to share those lessons, which follow, in her own words:

As this country reels from COVID-19's ongoing impact, we face disastrous financial symptoms as well as the devastating physical ones. Thousands of individuals and families teeter on the edge of losing their homes because of the economy's decline. Another wave of widespread national foreclosures and evictions is headed our way. As one who was at the epicenter of the national foreclosure crisis more than a decade ago, I can tell you firsthand that we have not learned our lesson, and we are not prepared.

Ten million. That's the number of people who lost their homes during the last mortgage crisis. Those millions aren't just faceless facts or interesting historical data points. They're our family, friends, colleagues and neighbors – many of whom only very recently climbed out from under a life-altering financial burden to face yet another equally dire and damaging situation with long-term implications.

The current economic downturn may have been caused by a global pandemic and not by irresponsible lending, but for homeowners across the country, the result is the same: the loss of a safe, stable place to call home at a time when we desperately need to be securely and affordably sheltered. Few communities are immune – urban, rural and suburban alike, in all corners of the country, are feeling the effects. The impact of COVID-19 has the potential to leave even greater numbers homeless, as early rental moratoria and aid programs come to an end in the next few weeks without firm plans about next steps coming from Capitol Hill.

From 2008-2018 through the National Foreclosure Mitigation Counseling program, NeighborWorks America helped more than 2 million homeowners access the tools and resources they needed to retain their homes. In that time, we learned valuable lessons as a profession. For many of us who work in affordable housing and community development, the same

issues are emerging today, and the pattern is all too familiar. Individual groups are stepping up, but we're not responding as quickly or as cohesively as we once did. More than six months into the pandemic in the United States, our collective response is piecemeal at best, and it is beyond time that the housing industry issued its own clarion call. Critical time and the opportunity to stop things from getting worse are quickly slipping away.

During the Great Recession, and subsequent foreclosure crisis, we saw leadership at the federal level move swiftly to respond. We also saw great coordination between the lending agencies, which helped the process and implementation run smoother. We're not seeing that sort of bold collaboration happening today, and we're struggling as a result. Mortgage lenders and servicers have lost some muscle memory when it comes to working with community groups and nonprofits as they had just a short time ago. In the absence of leadership on this issue, it's up to us, the housing counseling organizations and program development experts, to bring stakeholders to the table. We were on the front lines of the foreclosure crisis 12 years ago, and as an industry we must step up and do it ourselves. Too much is at stake.

We need to increase our transparency and communication – with government, other nonprofits and industry groups, and consumers. We need to restore the vehicles of collaboration among lenders and work in partnership to galvanize our cooperative power that enables us to help keep people in their homes. It's time we all emerge from our individual virtual "dens of isolation" and come together to enact a plan of action to mitigate a second eviction and foreclosure crisis and keep families safe.

Providing support for our communities is a top priority. It's an objective we can all agree upon, but we need more than consensus; we need tangible action. We cannot afford to see 10 million more homes lost for something we had the knowledge to prevent.



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The mission of the Affordable Housing Conference of Montgomery County is to bring elected officials, housing and community development leaders, business professionals, activists and other community members together to address affordable housing issues and seek solutions. The Conference's annual summit draws more than 600 participants to hear expert panelists and speakers. The Conference also organizes public/private sector Roundtables and other special events to highlight the need to create and preserve affordable housing in Montgomery County, MD.



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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.
3. Provide down-payment and closing cost assistance through the Conference's "Break the Barrier to Home Ownership" program. About \$20,000 is raised through donations from individuals and corporate entities each year.

Affordable Housing Conference
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P.O. Box 2111
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WORKING TOGETHER FOR AFFORDABLE HOUSING

It is our belief that decent, safe and affordable housing for all Americans is an inalienable right and not a privilege. We are proud that numerous affordable housing issues have been addressed and solved through collaborative efforts by **The Affordable Housing Conference of Montgomery County, Maryland (AHCMC)** and its housing partners over the past 30 years when we first began. However, the need for affordable housing in Montgomery County, remains a significant challenge, especially for low-to-moderate income individuals, families and seniors. The pandemic and related economic challenges are certainly exacerbating the affordable housing crisis. AHCMC is grateful for the generous financial support of donors in the public, private, corporate and not-for-profit sectors of Montgomery County and the surrounding region that enable us to continue our advocacy efforts. Please join us! If you would like to make a donation to support our 2021 educational, outreach and advocacy efforts, you can contact us at 301-520-1587.

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*May his memory be eternal

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