



Commission on People with Disabilities

Wednesday, April 9, 2025

6:00 p.m. – 7:30 p.m.

Tonya Gilchrist, Chair

Jamila Michael-Sobratti, Vice-Chair

Join Zoom Meeting

<https://montgomerycountymd-gov.zoom.us/j/7390017153?omn=84307960543>

If you want to call into the meeting, call 301-715-8592, use Meeting ID 739 001 7153 followed by #. Those calling into the meeting can press *6 to mute and unmute their phone. **If an attendee would like to speak during the meeting**, they must use the “hand raise” function. If connecting via a smart phone, tablet or computer, please click on the Zoom link to be able to access all functions, including raising your hand. If you are calling by phone, press *9 to raise your hand.

6:00 Call to Order & Approval of March 2025 Meeting Minutes – Tonya Gilchrist, Chair

6:10 Moderately Priced Dwelling Units in Montgomery County MD Accessibility and How to Access – Jackie Simon, Realtor, R.E. Broker, GRI **Montgomery County website:** [MPDU-Index](#)

- MPDUs are affordably priced homes offered to first-time homebuyers with moderate household income.
- Montgomery County's Moderately Priced Housing Law requires new developments with 20 or more units to contain a certain percentage of affordable units.
- The MPDU program is recognized as the country's first mandatory, inclusionary zoning law.
- Between 12.5% and 15% of the total number of units in every subdivision or high-rise building of 20 or more units must be moderately priced.

6:30 Housing Updates – Rebecca Grayson, Disability Program Coordinator, Housing Opportunities Commission

Housing Committee Update – Deborah Rozell and Jamila Michael-Sobratti

Property Tax Programs for People with Disabilities – Rebecca Murphy

7:00 Intellectual and Developmental Disabilities Commission (IDDC) – John Whittle, Commissioner and Liaison to IDDC

7:10 Chair and Vice-Chair Updates

7:20 Updates – Ex-Officio Members, Updates – Commission Members

7:25 Community Speaks – Public invited to make comments, 2-minute limit, time permitting. For profit companies who want to speak should contact the Commission in advance. The Open Meetings Act does not afford the public any right to participate in the meeting, it does assure the public right to observe the deliberative process and the making of decisions by the public body at open meetings. Public participants generally are not invited to speak during presentations and time is set aside at the end of the meeting to allow the public to speak. This policy will be strictly enforced moving forward.

7:30 Adjourn

ADA Reasonable Accommodations: Sign language interpreter services and other auxiliary aids or services will be provided upon request with as much advance notice as possible, preferably at least five (5) full business days before the meeting. To request any reasonable accommodation to participate in the meeting, please contact Carly Clem in advance at carly.clem@montgomerycountymd.gov or call 202-853-1109. In all situations, a good faith effort will be made to provide accommodations. For any additional questions or concerns, please contact Betsy Luecking, Staff Liaison at betsy.luecking@montgomerycountymd.gov or please call 240-418-4865, MD Relay 711.



**Commission on People with Disabilities
Meeting Summary Minutes
April 9, 2025**

**** MEETING WAS HELD VIA ZOOM ****

Welcome

Tonya Gilchrist, Chair, convened the meeting.

**Moderately Priced Dwelling Units in Montgomery County, MD – Accessibility and How to Access –
Jackie Simon, Realtor, R.E. Broker, GRI Montgomery County**

Website: <https://www.montgomerycountymd.gov/DHCA/MPDU/index.html>

The Moderately Priced Dwelling Unit (MPDU) program provides housing for moderate-income households to meet the County's goal of providing a full range of housing choices for all incomes, ages, and household sizes. Montgomery County's MPDU program was the first successfully implemented inclusionary zoning program in the country in 1974. Inclusionary zoning requires that a percentage of housing units in new residential developments be made available for moderate-income households. In exchange for building affordable housing, a residential developer is eligible to receive benefits, such as a density bonus or additional height.

MPDUs are required in all new developments of 20 or more units in Montgomery County. MPDUs must be affordable to households earning 70% of area median income (AMI) for the Washington Metropolitan Statistical Area for high-rise rental apartments and all for-sale units and to households earning 65% of AMI for garden-style rental apartments. The program's implementation involves both the public and private sectors. On the public sector side, government staff performs regulatory and administrative functions to ensure compliance with the Code. On the private sector side, the program requires the building industry to provide between 12.5% to 15% (depending on the location of the property) of the total number of new units in every subdivision of 20 or more units to be moderately priced. Some developments exceed those standards to take advantage of tax or development incentives provided in the County Code. As a result, the MPDU program has successfully produced more than 17,300 affordable units since the first MPDUs were built.

Any person or household who meets the minimum program requirements may apply for the MPDU program:

- You must be a first-time homebuyer;
- Your income must not exceed the maximum income limits;
- You must have a good credit history to obtain a mortgage for your MPDU;
- You must document that you can afford the mortgage loan amount and utilities; and,
- You do not have to be a resident of Montgomery County, but preference is given in the application process to people who live and/or work in Montgomery County.

At a minimum, you must earn at least \$40,000 and be able to qualify for a mortgage loan of at least \$150,000 and have savings for a down payment and closing costs. The amount of money that you can borrow to buy a home will depend on several factors, including your credit history, your savings, job stability, etc. The maximum income limits change annually, usually in April. For current income limits, go to the [MPDU Purchase Applicant's website](#).

To become an MPDU Certificate Holder and be permitted to purchase an MPDU, applicants must complete three (3) stages of review. The first, the MPDU Orientation Seminar, is a 2-hour class that provides an overview of the MPDU program and the rules and requirements associated with purchasing a unit. The second

is an 8-hour long HUD Certified first-time homebuyer class providing education on the considerations of owning a home. Finally, to ensure homebuyers understand what is taught in the first two classes, there is a reminder tutorial with quizzes called the MPDU Application Tutorial.

MPDU requirements are enforced through MPDU Covenants, which are placed on the property prior to sale for a certain length of time (a "control period"). An MPDU control period begins on the settlement date of the initial sale of the MPDU and currently lasts 30 years. If the MPDU was first purchased before April 1, 2005, the control period likely was 10 years. Different rules apply at each stage of the MPDU process. A homeowner must know what those are before renting, refinancing, taking out a home equity loan, adding a spouse or adult children to the Deed, or putting the property up for sale. [View more information on MPDU Home Ownership Guidelines](#).

Jackie report that due to the current situation the federal administration, many builders are not moving forward with building developments. The County does not have enough housing period of any price range. The MPDU price of a home being built now is approximately \$250,000, which a person who was solely on Medicaid or Social Security would not be able to afford. The County also decided to give additional benefits to builders and developers that voluntarily increase the number of units that are built in urban areas near Metro stops. That program serves a narrow population that chooses to live in an urban setting.

The MPDU Office lists new or resale MPDU properties at [MPDUs for Sale website](#), as they become available. Approved MPDU certificate holders must check the site regularly to view announcements about homes available for sale. MPDU Certificate-Holders have the opportunity to purchase an MPDU based on a Random Selection Drawing (RSD) process. Only MPDU certificate holders with an unexpired certificate are eligible to participate in the drawings if they meet the following requirements:

- Pre-Approval for a mortgage loan equal to or greater than the sales price of the available property (for example, if the sales price for the unit is \$156,000, then your certificate must show that you qualify for a mortgage of no less than \$156,000);
- Have a Household Size appropriate for the number of bedrooms in the property (see chart below) unless an insufficient number of households of eligible size enter the drawing. For example, one person would be eligible to participate in drawings for homes with one bedroom only. A family of four would be eligible to participate in drawings for homes with two or three bedrooms.

After the entry deadline, eligible participants will be grouped by Priority Points. Priority to purchase a home is given to participants who have accumulated the most "Priority Points." The maximum number of Priority Points is five (5). Points are assigned on the following basis: Living in Montgomery County = 1 point; Working in Montgomery County = 1 point; Number of consecutive years as an approved MPDU purchase program participant = 1 point per year (maximum of 3 years).

Eligible registered participants in each priority point group will be randomly ranked using an online randomizing function. The final list with rankings in each group is published on the MPDU website. No identifying information, other than the certificate numbers, will be provided on the published list. The MPDU office role in the RSD process is to send the list of the Random Selection Drawing results to the listing agent. Please do not contact the MPDU office to ask when someone will be contacted. The listing agent will follow the sale procedures described next.

After the RSD is held, the listing agent will contact the first selected buyer to invite them to visit the MPDU and purchase the home. If the buyer is not interested, the agent will go to the second buyer, and so on, until he or she gets a contract. Declining to purchase a home does not penalize a household in future selections. Jackie noted that an individual has two days to decide if they want to purchase the home. This can make it a lengthy process if several individuals reject the contract. Sometimes contracts are rejected due to the home location.

MPDU Program does not provide financing to purchase MPDUs. Purchasers must obtain their own financing. The Housing Opportunities Commission (HOC) has special mortgage programs available through their lenders – you can ask the lender about the HOC mortgage and closing cost programs. [A list of these lenders is on HOC's website](#). However, you may obtain your loan from any lender you choose. There are new real estate

laws that require the buyer to pay their own closing costs, which typically are 3% to 5% in addition to the down payment. The County can provide some assistance through closing cost programs. In some condo associations, the condo fee is almost as high as the mortgage. Those units are not affordable even though they are MPDUs. The interest rate offered through HOC is below market and varies day to day. Currently, the FHA loan is offering 5.9% to 6.0%. The mortgage is not just the cost of the unit but also the taxes, insurance and HOA fees.

Jackie said that the current County Council is sensitive to the MPDU program, but the availability doesn't begin to touch the need. The Commission needs to go after resources in whatever form, whether it is through the Design for Life property tax credit, new construction requirements or legislation that mandates accessible housing. The Commission should also be supportive of HOC's financing programs and accessible units.

The floor was opened to questions.

- **Are there any other MPDU programs in the state of Maryland?** The City of Gaithersburg and the City of Rockville have their own MPDU programs. Howard County may have an MPDU program. Baltimore offers a program for homeownership through an MPDU for persons with disabilities with the same income guidelines as Montgomery County (\$49,000 for one person).
 - Jackie suggested that income limits be changed. For example, if an individual has enough savings to put 20% down, then they should have enough income to cover the mortgage. There have been individuals on the list that were not allowed to participate in an MPDU drawing because their income was not high enough to carry the mortgage. An individual should be allowed to use savings towards the cost of the house and reduce the payment to match their income. The program currently eliminates people who are working and have saved money.
- **MPDUs in developments are supposed to be built to the same standards as the other homes and it should not be clear which homes are MPDUs and which are not.** This is not always the case. Some homes have carpet floors versus wood floors, smaller bedrooms and kitchens with standard appliances. Jackie suggested reviewing the website regarding the builders minimum standards.
- **What are the income limits?** The current minimum household income is \$40,000, while the maximum income limits are updated annually, typically in April. The maximum household income for one person is \$76,000. The maximum household income for two persons is \$86,500. The maximum household income for a family of four is \$108,500. [View income eligibility chart.](#)
- **Is there an inventory of accessible MPDUs?** There is no current inventory although there may be information in the landlord-tenant annual reports. Although, landlords may report a unit as accessible if it has a no-step entry but the unit itself may be inaccessible inside.
- **Has there ever been a requirement for a certain percentage to be accessible?** No. Jackie reported she did secure a HUD opinion that priority be given to a person who requires an accessible unit. The County Attorney agreed this would be level. She suggested that when major renovations are made, particularly to ground level units in garden apartments, certain access changes should be mandated to ensure the unit is made accessible.

Tu Anthanio, Public, reported she attended an HOC meeting on Section 8 last year and she did not find the meeting to be satisfactory. She suggested that HOC provide more skill training to their staff regarding people with disabilities. She also has witnessed accessibility issues for HOC residents with disabilities. Jackie suggested that she attend an HOC meeting and tell the Commissioners the issues she is experiencing. HOC provides housing to approximately 20,000 families. There are over 37,000 people currently on the HOC waitlist. HOC does offer other programs to participants to strengthen their money and buying power.

Rebecca Grayson, HOC, shared her contact information and asked that the public attendee contact her to further discuss her issues offline. She noted that the current wait list for the housing voucher program is between 6 to 8 years from the time that an individual applies.

Housing Updates – Rebecca Grayson, Disability Program Coordinator, Housing Opportunities Commission

Rebecca reviewed information she received yesterday regarding income and the housing voucher program effective July 1, 2025. These new guidelines will affect recertifications. HUD mailed letters to HOC residents detailing all of these changes. HOC staff will be attending a meeting to discuss and staff trainings will be scheduled on how to adapt to these policies moving forward. The purpose of these changes is to help individuals have less reported income as well as requiring less documentation. It has been difficult for people to prove medical expenses recently due to the requirements.

- Any money that comes from a family that has medical expenses can now be counted as income.
- Any money from a university that goes towards education will not be counted as income.
- Any payments that go towards aid or attendance will not be counted as income.
- Guardianship payments – any money received for being a guardian will not be included in the income guidelines.
- Any money from a waiver program or other long term support services will not be included in the income guidelines.
- The value of assets of an ABLE account will not be included in terms of any kind of income. In the past, interest was excluded in terms of income.
- If the individual has less than \$50,000, they can self-certify.
- Money earned by day laborers and seasonal workers (temporary employment) will not be counted as income.
- Distributions from revocable trusts under control of family or household are excluded from income unless it is income earned by that trust through stocks and bonds. This type of information must be received during recertifications.
- If the individual is self-employed, gross income is no longer counted – only net income (gross income minus deductions).
- Disability allowance has increased from \$400 per year to \$525 per year. This amount should increase annually to cover the cost of inflation. More guidelines relating to this to be issued soon.
- Currently, once an individual meets a 3% threshold, they are required to provide disability expenses during certification. The threshold will increase from 3% to 10%. HUD has a hardship guidelines that goes into effect after the first year of these new guidelines. Gradually increases from 3% to 5% for the first year, from 5% to 7.5% for the second year. The individual will need to state they have a hardship due to social security cuts or employment loss and after 90 days the threshold will increase to 10%.
- If childcare or child support is less than what the County or the courts say, HUD will accept other documentation.
- Medical Expenses will now be Health and Medical Care Expenses to reflect the IRS definition.
 - Long-term care expenses will not be included.
- If an individual owns a property valued over \$100,000, they will be rejected by HOC unless the building is a commercial property (uninhabitable) or the individual has a disability and they can no longer use that property.
- If an individual loses or gains income, gets married or has kids, HUD required them to fill out a special packet. HUD is changing this requirement to only filling out a special packet if there is a 10% increase or decrease in income. HUD is also leaving this requirement in the hands of the housing authority. Rebecca is waiting to hear from HOC their policy.
- HOC will now be required to remove any identifying information on receipts they have received.
- There will also be changes made to the inspection process, but Rebecca does not have information yet.

Betsy Luecking, Staff, asked for an easy to understand one-pager of these changes that could be shared with residents. Rebecca said nothing exists currently and that the information shared with HOC residents via HUD was 8 pages long. Betsy suggested sharing these changes via her e-subscribe list of 8,000 people and potentially using the e-subscribe list for community outreach once per month.

Azeb Adere, Commissioner, reported [House Bill 1473 - State Government – Equal Access to Public Services for Individuals With Limited English Proficiency and Individuals With Disabilities](#) passed in the Maryland General Assembly. The bill requires that all state agencies be in compliance by July 1, 2027.

Housing Committee Update – Deborah Rozell and Jamila Michael-Sobratti

No update.

Property Tax Programs for People with Disabilities – Rebecca Murphy

Rebecca contacted the County regarding an existing [real property tax credit for permanently and totally disabled homeowners](#). The tax credit was established 50 years ago, but the staff person that Rebecca spoke with was not aware of it. The staff person said they would reach back out to her with the department's response on how to implement it as well as noting the tax credit program would need to be updated to reflect inflation.

Intellectual and Developmental Disabilities Commission (IDDC) – John Whittle, Commissioner and Liaison to IDDC

Tabled until the next meeting.

Chair and Vice-Chair Updates

Tonya reported she was interviewed by Bethesda Magazine along with several other Commissioners regarding the County's accessible design guide relating to pedestrian walkways and maneuvering around the County. She presented the Commission's FY26 operating budget testimony on Monday to the County Council. Tonya also provided testimony to the Maryland Senate Finance Committee in support of [Senate Bill 382 – Right to Repair – Powered Wheelchairs](#). The bill passed on March 28 and is expected to go into effect October 1.

The Housing Committee will meet on April 22 from 11:30 a.m. to 12:30 p.m.

The Steering Committee meeting will be held on April 23.

Updates – Ex-Officio Members, Updates – Commission Members

Denise Isreal, Montgomery County Department of Transportation (MCDOT), reported the following:

- MCDOT participated in the Arc Montgomery Respite Resource Health Fair held this past weekend.
- MCDOT will be hosting several public transit travel training sessions with WMATA including April 22 at April 22 at North Potomac Senior Center and May 20 at Bohrer Park.
- May is Older Americans Month and MCDOT will be focusing on the theme "Flip the Script on Aging" featuring a selfie challenge for older adults and people with disabilities. Flyers have been sent to all senior centers encouraging persons to take trips on Ride On for cultural and educational spots across the area.
- MCDOT will be participating in the Active Aging Expo being held May 1 at Bohrer Park in Gaithersburg as well as the Older Americans Celebration being held May 30 at White Oak Senior Center.
- June 9 – African American Health Program at Silver Spring Civic Building. The event will be supporting caregivers and people with dementia and Alzheimer's.
- View the final results for the Ride On Reimagined Study. The implementation of the new Ride On plan will take place in phases over the next several years, transforming Ride On bus service and delivering the most significant transit improvements in decades.

Matt Barkley, Department of General Services (DGS), reported the following:

- The County Council will be presenting a proclamation on July 22 in recognition of the 35th anniversary of the Americans with Disabilities Act (ADA). He encouraged Commissioners as well as non-profit partners to attend. Betsy added that Montgomery Parks is planning to host an ADA celebration on July 26 at the accessible kayak launch that recently opened at the Black Hills Regional Park. Special Olympics has been using the accessible kayak launch for their training sessions.
- DGS continues to work on accessibility renovations at the Martin Luther King Swim Center outdoor pool, which is expected to open May 2025.
- The County continues to move forward with digital accessibility. He recently assisted the Public Information Office with a notice for the County Executive's State of County address that needed an accessibility statement.
- In July 2024, Governor Wes Moore issued an executive order establishing a Plain Language Initiative requiring Maryland departments write their materials in plain language such that the audience can find what they need, understand what they find the first time they read or hear it, and use what they find to meet their needs, is an important tool for removing barriers to government and allowing people to access government independently. Matt suggested that the Commission advocate that Montgomery County adopt the plain language executive order as a model.
- Matt attended a meeting with the Age Friendly Montgomery Advisory Group. The housing priorities discussed were similar to priorities this Commission established.

Approval of March 2025 Meeting Minutes

A motion was made to approve the March 2025 Meeting Minutes. The motion was seconded. A vote was taken and the March 2025 Meeting Minutes were unanimously approved as written. Approved minutes are available online at www.montgomerycountymd.gov/cpwd.

Adjournment

7:34 p.m.

Attendees

Commissioners Present: Azeb Adere; Shameen Anthanio-Williams; Tonya Gilchrist; Karen Goss; Tria Gray; Samuel Korper; Cindy LaBon; Rebecca Murphy; Deborah Rozell; Richard Shermanski; Teresa Villani

Commissioners Absent: Jennifer Berzok; Felicia Brannon; Leslie Green Lyles; Ricardo Lopez; Jamila Michael-Sobratti; Christian Navarro; Nina Russell; Mary Simons; Christopher Sinsheimer; Jeneva Stone; John Whittle

Non-Voting Ex-Officio Members Present: Matthew Barkley, ADA Compliance Team, Department of General Services (DGS); Patricia Cochrane, Montgomery County Public Schools; Rebecca Grayson, Housing Opportunities Commission; Candace Groudine, Human Rights Commission; Angelisa Hawes, Montgomery County Public Libraries; Denise Isreal, Department of Transportation

Non-Voting Ex-Officio Members Absent: Jennene Blakely, Montgomery Parks; Angela Luskey, Department of Recreation; Soumya Nukala, Office of Human Resources

County Staff Present: Dr. Patrice McGhee, Department of Health and Human Services; Ijeoma Oji, DGS; Anil Saini, DGS

Commission Staff Present: Betsy Luecking, Staff Liaison; Carly Clem, Program Specialist II

Public: Karen Morgret; Magda Wisniewski; Jackie Simon; Aviva Schwartz; Tu Anthanio; Cynthia Seemiller Miser (Sign Language Interpreter); Robert Nowicki (Sign Language Interpreter)

**Montgomery County Commission on People with Disabilities
May 2025 Meeting and Events Calendar**

Full Commission Meeting – Wednesday May 14

6 p.m. to 7:30 p.m. to be held via Zoom – link to be announced

Steering Committee Meeting – Wednesday May 21

5 p.m. to 6 p.m. to be held via Zoom – link to be announced

Submitted by: Carly Clem, Program Specialist II
Betsy Tolbert Luecking, Community Outreach Manager