

**AGING IN COMMUNITY COMMITTEE MEETING  
OF THE COMMISSION ON AGING**

Minutes of the December 12, 2023, Meeting  
9:30 am to 11:30 am

“Affordable Housing for Seniors Session #4- Issues, Perspectives, and Challenges”

**Call to order:** Meeting called to order at 9:30AM

**Commissioners In Attendance:** Wayne Berman (co-chair), Betsy Carrier (co-chair), Laurie Pross, Mona Grieser, Mary Sweeney, Sibio Ncube, Marsha Weber, David Engel, Linda Bergofsky, Kate Stein, Barbara Selter, Joyce Dubow

**Staff:** Pazit Aviv, MoCo; Shawn Brennan, MoCo

**Guests:** Alan Goldstein, Vice President of Real Estate Development; Somer Cross, MoCo; Patty Hagen, WinterGrow; Linda McMillan; Maggie Gallagher, MoCo; Sarah Fought, Jewish Council for the Aging; Dana Hirsch, Jewish Council for the Aging; Patty Hagen, WinterGrow

**Opening Remarks from the Co-Chairs:** Wayne and Betsy welcomed everyone and reviewed the agenda. This is the fourth in a series of sessions on Affordable Senior Housing in MoCo, that will serve to educate and guide the committee on the issues surrounding this important and very relevant topic. This first session featuring representatives from the Housing Opportunities Commission (HOC) was intended to help lay a foundation for the Committee's longer-term advocacy, educational, and communication efforts on Affordable Housing, including a possible public forum in the future. The second session presented information on County policies and programs intended to enable more affordable housing for older adults. The third session featured a speaker from Habitat for Humanity, a non-profit that is working to provide more affordable housing in the County. The speaker presented their perspective on affordable housing through an actual case example of the new development near Randolph Road and Viers Mill Road. A discussion on the next steps and framing an AIC action Agenda for Housing.

Our featured program speakers for this fourth session includes:

- Alan Goldstein, VP, Real Estate Development, Affordable Homes and Communities (AHC), speaker on the financial perspective of providing affordable housing for older adults, using the case study of the development near Randolph Road and Veirs Mill Road development.
- Sommer Cross, MoCo DHCD, presenting an update on the work of a working group to revamp County policy to provide affordable housing.

**Approval of the Minutes:** The November 14, 2023, meeting minutes were reviewed and approved.

**PRESENTATION AND DISCUSSIONS:**

After the opening remarks, Betsy introduced Mr. Goldstein, who gave some his background of growing up in Montgomery County and talked about the work of Affordable Homes and Communities (AHC). They work with local governments and faith-based organizations to help develop affordable housing communities. He described AHC residents as follows: In the DMV: Over 75% are households with children, 50% are female-headed households, Over 63% have incomes qualifying as extremely low, Most residents are BIPOC (Black, Indigenous, People of Color), and Residents speak primarily English, Spanish, Amharic, and Arabic. In

Baltimore City and Baltimore County, MD: Seniors and persons with disabilities, Single head-of-household females with children, Residents are extremely low-income (\$20k or less/year vs\$50k/year, and 95 percent are black.

He noted that more than a third of renters in the U.S. spend more than 30 percent of their gross household income on rent. He further discussed what affordable housing means. He said that Housing is considered affordable when rent or mortgage plus utilities is no more than 30 percent of a household's gross income. Mr. Goldstein talk a lot about the significant and growing need for affordable housing in Montgomery County. In Montgomery County, 34% of households are renters and 50% of those renters had unaffordable housing costs. The County's share of units affordable to households with low incomes decreased from 33% in 2019 to 18% in 2022. Since 2019, the County has only built 10 units affordable to individuals earning between 0 and 50% AMI, however 22% of the County's population have incomes at these levels. For the DMV, the 2030 regional goal for affordable housing is 374,000 units.

He spoke about the communities developed by AHC. The new Randolph Road community achieves the following: deeply affordable rental & homeownership units, family-sized units, half-acre public park, On-site childcare facility, Digital Equity – MoCoNet, fully electric site, and access to the Veirs Mill BRT line. He also described other developments, including working with a faith-based community in Alexandria, VA and a redevelopment project with Goodwill Industries off of Glebe Road.

Mr. Goldstein spoke at length and with much detail about the sources and uses of financing, including Low-Income Housing Tax Credits (LIHTC). The LIHTC is described as follows: It is based on Section 42 of the 1986 Tax Reform to encourage the construction and rehabilitation of affordable rental housing. It is administered by the Treasury Department and allocated by State Agencies. The goal is to incentivize and leverage private sector capital to create and preserve affordable rental housing. State allocations are dependent on population size. There is a dollar-for-dollar tax reduction. There is a minimum 30-year affordability commitment.

Following a long discussion of the rules and basis for the LIHTC, Mr. Goldstein talked about the background and context for the Randolph Road project. He talked about the following aspects: In 2019, Habitat for Humanity & AHC responded to a Montgomery County RFP to develop affordable housing on 6 acres of County- owned land in Silver Spring. The joint proposal was selected due to large family sized units, deep affordability, and the inclusion of deeply affordable homeownership. The project is a top housing priority for the County Executive and the County committed \$24M to AHC's rental units to ensure deep affordability. He reviewed the site plan and talked a lot about the financing that included 168 affordable rental and 27 homeownership units that are deeply affordable from 30% - 70% AMI. Each apartment costs about \$512,000 to construct.

There were lots of questions for Mr. Goldstein and a lengthy discussion ensued. Regarding advocacy, he suggested contacting the Montgomery County Housing Alliance for a speaker and review the AHC website at AHC.org. There are regulatory issues that need to be revamped and Mr. Goldstein suggested that the AIC Committee contact the Park and Planning Commission for a speaker to understand their role in regulations for affordable housing.

Following Mr. Goldstein's presentation, Ms. Somer Cross (MoCo) gave an update on the draft outcomes of a County Senior Affordable Housing working group intended to create more affordable units for older adults. Unfortunately, because Mr. Goldstein's presentation ran longer than anticipated, Somer was only able to give a

short briefing before she had to leave. She will come and speak to the committee in early 2024 and give a more thorough presentation of the efforts of the working group.

**BUSINESS MEETING:** At the business meeting, the following items were discussed:

- There was lots of discussion about the next steps for the AIC on Affordable Housing and framing an Action Agenda for this topic. It was noted that an Affordable Housing working group is now formed and will meet on December 18<sup>th</sup> to start work. Betsy will send out information and a zoom link. It was further suggested that the AIC recommend to the CoA Executive Committee that there be a public forum in late April 2024 on the topic of Affordable and Accessible Housing for Older Adults. Wayne and Betsy will bring it up at the next meeting of the Executive Committee.
- **Updates from Pazit on County Activity, including Villages. She announced that the County received a \$25,000 grant from the Maryland Department of Aging for the Village Consortium. The funds will be used to expand the village concept in low-income and underserved communities and introduce the “Hub and Spoke” model, spreading staffing costs and supporting the development of new Villages.**
- Brief discussion of the restart of the Technology Working Group to work on GROWS Survey and Technology Demo Proposal. Wayne agreed to arrange the zoom meeting before the holidays.

**UPCOMING MEETING:** Our next meeting is planned for Tuesday, January 9, 2024. We will continue our topic: “Providing Affordable Housing for Older Adults”.

**MEETING ADJOURNED:** Motion was made and seconded to adjourn meeting at 11:25 am