

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

Date: November 14, 2023
9:30 am to 11:30 am

“Affordable Housing for Seniors Session #3- 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, Siboncube, Marsha Weber, David Engel, Linda Bergofsky, Kate Stein, Renae Eichler, Barbara Selter, Anna Maria Izquierdo, Kendell Mathews

Staff: Pazit Aviv, MoCo; Gemmena Murchison, MoCo

Guests: Sarah Reddinger, Vice President of Community Development, Habitat for Humanity Metro Maryland; Sarah Fought, Jewish Council for the Aging; Dana Hirsch, Jewish Council for the Aging; Patty Hogen, Wintergrowth

Opening Remarks from the Co-Chairs: Wayne and Betsy welcomed everyone and reviewed the agenda. This is the third 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. The first session featured representatives from the Housing Opportunities Commission (HOC) and 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. This third session features Sarah Reddinger, Vice President of Community Development, Habitat for Humanity Metro Maryland, a non-profit that is working to provide more affordable housing in the County. Ms Reddinger presented Habitat for Humanity's prospective 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.

Approval of the Minutes: The October 10, 2023, meeting minutes were reviewed and approved.

PRESENTATION AND DISCUSSIONS:

After the opening remarks, Betsy introduced Ms. Reddinger, who gave some background of Habitat for Humanity Metro Maryland. Since 1982, Habitat for Humanity has been serving Montgomery & Prince George's Counties, 501 (c)(3) Private non-profit. They are a Licensed builder & contractor, Lender, Homeownership Programs, they do New Construction. Rehabilitation, Home Preservation, Repair, improve Accessibility and Climate Resiliency. An overview of their efforts includes the following:

Projects Completed

New Projects- 63

Rehab - 40

Repair - 377

Weatherization - 391

Total Projects Undertaken - 871

Total Dollars Invested- \$25,000,000

Sarah's presentation focused on describing the 4010 Randolph Rd, Wheaton project.

In 2019, Habitat in partnership with Affordable Homes and Communities (AHC) responded to a Montgomery County RFP to develop affordable housing on 6 acres of County- owned land in Silver Spring, near the intersection of Randolph Road and Veirs Mill Road. 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. The County committed \$24M to AHC's rental units to ensure deep affordability. The site plan includes:

- 195 affordable homes
- 168 rentals
- 27 homeowners
- Public Open Space

This project attempts to achieve the following:

- Deeply affordable rental & homeownership units
- Family-sized units
- Half-acre public park
- On-site childcare facility
- Digital Equity - MoCoNet
- Fully electric sites
- Access to the Veirs Mill BRT line access
- Deeply affordable from 30% - 70% AMI

Sarah discussed co-Location of Ownership and Rental aspects of the project. To drive down per unit development cost of ownership, ownership and rental units are co-located. Higher cost ownership units are co-located and sharing costs with higher density rental buildings. This co-location helps to drive down condo fees by sharing property management costs with rental units. Living opportunities for lower income families of various financial abilities in a highly desirable, transit-oriented community.

Potential & Committed Funding Features were discussed in the presentation and included:

- Construction Loan / Sale of Mortgages (Closed)
- DHCA 2nd Short Term Loan (Closed)
- Capital Campaign (In Hand)
- Maryland Legislative Bond Initiative (Committed)
- FHLB – Potential (Applied for first \$750,000)
- New Markets Tax Credits - Potential
- Additional State Grants – (Applied)
- Closing Cost Assistance – Potential
- In-Kind Donations – Potential
- Total \$13,705,000

New, and first-time, condo owners are supported with the following programs:

- Extensive, mandatory training prior to purchase
- Habitat funds the association reserve account at settlement
- Habitat retains a permanent seat on the association's advisory board
- Shared costs with rental units

Finally, Sarah talked about the timeline for the project as follows:

2020- HFH / AHC team Selected as RFP Winners

2021- May – Final Site Plan Approval

2021-November – Finance Closing

2022-January – Construction Commencement

2025- Q1 Construction Completion

A lively discussion, with a number of questions followed Sarah’s presentation. Questions/Discussion/points to follow-up on

1. Rules against flipping properties.
2. What is the communication strategy about the project? How do people become aware? Habitat for Humanity is making presentations to try to get the word out on the project.
3. Discussion about availability of affordable land in the county for construction. County land? Church property? HOC property?
4. Discussion of the design for life program—could there be advocacy around simplifying the program. Currently the program is underused as there are too many up-front permitting requirements. Also, people don’t know about program. Also, you must request a permit and once approved a person must pay out of pocket before they then get tax credit.
5. Zoning issues with ADUs?
6. Materials promoting various programs—must be translated into Spanish.
7. Look at data—recent census data small area analysis, lots of variability within the county.
8. Availability of land for building- County land? Church land? Where are plots?
9. Contact someone from the County Executive’s Office (e.g. Kate Chance) and the Enterprise 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 suggested a small working group be formed to participate. The following people volunteered: Kate, Rena, Mary, Linda, David, Mona, Anna Maria, Wayne, and Betsy. Wayne and Betsy agreed to arrange a zoom meeting to get the group started. One of the items suggested for the working group was the need to summarize points from past meetings so nothing learned is missed. It was also suggested that the affordable housing discussion be expanded to include Universal Design, County home modification programs (design for life and HARP), and accessory dwelling units (ADU’s).
- Updates from Pazit on County Activity, including Villages- Representative Wolek is drafting a bill with some funding for village hub and spoke. Find out more.
- 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.
- Wayne reminded of Universal Design presentation at CoA meeting on November 30th.

UPCOMING MEETING: December 12th, 2023. Our topic: “Providing Affordable Housing for Older Adults”. Our featured speaker: Alan Goldstein, VP, Real Estate Development, Affordable Homes, and Communities.

MEETING ADJOURNED: Motion was made and seconded to adjourn meeting at 11:35 am