



# AFFORDABLE HOUSING CONFERENCE

of MONTGOMERY COUNTY • MARYLAND

Our 20<sup>th</sup> Year!

[www.affordablehousingconference.org](http://www.affordablehousingconference.org)

We are proud to celebrate 20 years of creating, expanding and improving affordable housing options in Montgomery County - through education, advocacy and collaboration.



*Congressman Chris Van Hollen at the May 3, 2010 Affordable Housing Summit*



*Home Ownership panelists George Rothman, Manna; Josh Silver, NCRC; Silvia Rodriguez, GCAAR*

The Conference's "Break the Barrier to Home Ownership" program has provided \$150,000 to 22 families since 2001.



*The Bolanos and Ruiz Families - 2010 "Break the Barrier to Home Ownership" closing cost assistance winners.*



*Conference Co-Chairs Barbara Goldberg Goldman and Norman Dreyfuss*



*Senator Ben Cardin and County Executive Ike Leggett*



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## SAVE THE DATE

For the 20<sup>th</sup> Annual Housing Summit:  
Monday, May 9, 2011

“20/20 Vision for Affordable Housing  
in Montgomery County”

Bethesda North Marriott Conference Center

The 2011 Summit will address the volatile economic climate and its effects upon the viability and sustainability of neighborhood preservation and affordable and workforce housing. Updates in rental housing, home ownership and mortgage foreclosures will be highlighted. Hear from the experts and decision makers!

For additional information or questions about registration and sponsorship opportunities, please contact:

Lise Tracey, Executive Director, 301.520.1587  
[ltracey@affordablehousingconference.org](mailto:ltracey@affordablehousingconference.org)

Nationally respected, well known and engaging guest speakers, including Administration representatives, local, state and federal elected and appointed officials, are expected to participate in the 2011 Annual Summit on May 9, 2011. Award presentations for AHCMC's **Break the Barrier to Home Ownership** contest, the **Excellence In Architectural Designs** contest, the **Robert C. Weaver Housing Champion** and the prestigious **Paul Sarbanes Excellence in Community Service** will round out an inspirational, informative, provocative and networking event. It's time to celebrate AHCMC's 20 years of success!

## TRANSPORTATION

We strongly recommend taking Metro's Red Line to the White Flint Metro Station; cross Rockville Pike underground to reach the conference center. If you drive, there is free parking at the conference center.

## Purple Line Update

The Affordable Housing Conference has testified on several occasions about the importance of the Purple Line to low and middle income families in Montgomery and Prince George's Counties. Transit service by bus becomes slower and slower - it now takes more than one hour and several transfers to travel from College Park to Bethesda, for example. This tends to drive commuters into costly car ownership and increasingly long commutes.

Planning for the Purple Line is well underway with specific stations at Chevy Chase Lake, Silver Spring, Langley Park and other locations now available for viewing at the Maryland Transit Administration's website: [www.purplelinemd.com](http://www.purplelinemd.com).

The next step in the process will be a submission to the Federal Mass Transit Administration in early 2011 to confirm the alignment, the initial detailed design and to solicit Federal commitment to funding more detailed engineering for the project.

Opposition to the project comes from three sources. Some residents of Chevy Chase are concerned that the character of the Georgetown Branch trail between Bethesda and Silver Spring will change and they will lose what they see as a linear park. The design for the rail line includes a paved hiker/biker path adjacent, but some trees will be removed.

The University of Maryland continues to resist the Campus Drive route through campus which is favored by the Maryland Transit Administration. Campus officials have been concerned about vibration, electro-magnetic interference with sensitive experiments and safety. The administration proposes a tunnel under the south side of campus which the MTA says it cannot service and whose cost is large.

Lastly, a small number of candidates for elective office have made opposition to the Purple Line part of their platforms. The vast majority of candidates support the line and have signed a pledge supporting it. See [www.purplelinenow.org](http://www.purplelinenow.org).

Advocates are hopeful that construction of the light rail Purple Line can be started by 2013 and completed by 2019, offering a rapid, convenient and affordable alternative to congested highways for movement between Bethesda and New Carrollton.

*Ralph Bennett*  
Vice-Chair, Affordable Housing Conference  
President, Purple Line NOW

# 2010 Conference Review

**On May 3, 2010, the Conference organized its 19th annual Summit – “Facing the Future of Housing: Changing Assumptions.”**

The summit was held at the Bethesda North Marriott Conference Center, in North Bethesda, MD. Opening remarks were provided by Congressman Chris Van Hollen, Montgomery County Executive Ike Leggett, DHCD Secretary Raymond Skinner and Peter Swire, Special Assistant to President Obama on Economic Policy. The AHCMC award for Builder of the Year award was presented to Donald Hague of Home Properties in the Opening Concurrent Session, as well.

AHCMC Co-Chairs Barbara Goldberg Goldman and Norman Dreyfuss introduced the Luncheon Keynote speaker, Ron Sims, HUD Deputy Secretary. County Executive Ike Leggett received the Robert C. Weaver Housing Champion Award and former Senator Paul Sarbanes honored Charles Edson of Nixon Peabody, LLC as the winner of the 2010 Paul Sarbanes Excellence in Community Service Award. Capital One Architectural Design Awards and the “Break the Barrier to Home Ownership” closing cost assistance awards were also presented to deserving winners during the luncheon.

Over 400 participants attended this day of information, inspiration and determination which also included eight panel presentations by eight moderators and 25 local/regional affordable housing experts.

The break-out panels were focused on: 1) Foreclosure Updates, 2) Housing for Seniors and Persons with Developmental Disabilities, 3) Urban Living at Metro: Who will live there? 4) Low Income Housing Tax Credits – Updates and Challenges, 5) Green Initiatives, 6) Business & Housing – Is there a Nexus with No-Cost Affordability? 7) The Landscape for Tomorrow’s Housing and 8) Market Changes and Outlook for Affordable Rental Housing.



*keynote - HUD Deputy Secretary Ron Sims*



*Urban Living at Metro Panel at the May 2010 AHCMC Affordable Housing Summit - Panelists: Anthony Greenberg, JBG Companies, Caroline Kenney, Urban Atlantic and John Hall, DC Field Office of HUD*



*2010 AHCMC “Break the Barrier to Home Ownership” Closing Cost Assistance Winners - the Bolanos and Ruiz families sponsored by Norman Dreyfuss and MCT Federal Credit Union*

# HOC Partners with Jubilee Association of Maryland to Create Community-Based Home for Developmentally Disabled Adults

by Mary Ann Dillon and Lena Nazarian, HOC

Through a unique partnership that matches real estate development and management expertise with supportive services, the Housing Opportunities Commission of Montgomery County, MD (HOC) has partnered with Jubilee Association of Maryland, Inc. to acquire and renovate a single family home in Wheaton that is now permanent housing for three developmentally disabled low-income adults.



2305 Hermitage Avenue, Silver Spring, MD

Jubilee's community residential services program provides customized on-site and live-on supportive services to developmentally disabled clients, enabling them to increase their levels of independence while living in a community-based setting. Under the Community Supportive Living model, the provision of services is separated from the ownership and management of the property, so that clients and their families can select supportive services that meet their needs, rather than be tied to a specific social service provider. Hence, the partnership with HOC as a developer, owner and manager of affordable housing is ideal.

Montgomery County provided CDBG funds and proceeds from their Housing Initiative Fund (HIF) and Maryland Department of Health and Mental Hygiene (DHMH) awarded a capital grant to acquire and renovate the home to meet the needs of three Jubilee clients. The home was acquired in June 2008. Renovations were completed and tenants moved in during early August 2010.

Because two of the clients use wheelchairs, the home had to be gutted and adapted using Universal Design principles. Special bath and kitchen facilities, as well as an elevator, were installed to meet the special needs of clients with limited mobility.

HOC acquired the home and worked closely with Jubilee to develop architectural plans and complete renovations. As a public housing authority, HOC was able to issue project-based Housing Choice Vouchers to the residents so that they contribute 30% of their income towards rent with the balance paid by the vouchers. In this way, there is sufficient rental income to cover the operating and maintenance expenses of the home, as well as its long-term capital replacements. HOC will provide property management services, as it does for the over 1,700 scattered site homes it owns throughout Montgomery County.

Jubilee has separate public funding to provide on-site support services to the three residents, including a live-in aide as well as other staff to assist the residents. The residents moved into their new home on August 2, 2010 and have been warmly welcomed by the neighborhood civic association, which has been continually supportive of the project and very pleased with the improvements to the home and its positive impact on their neighborhood.



Scott Cataline (Construction Manager), Lena Nazarian (Housing Acquisition Manager) and Denise Weber (Program Specialist), all employees of HOC.

# Foreclosures in Maryland: An Update

by DHCD Communications Dept.

Foreclosure events in the Washington suburbs of Prince George's and Montgomery Counties made up more than 41 percent of the state's total, according to July 2010 data from RealtyTrac Inc., the California-based foreclosure tracking firm.

Prince George's County continues to be the hardest hit jurisdiction in the state, recording 2,105 notices of defaults, sales and lender purchases last month; followed by Montgomery County and Baltimore City.

The statistics underscore the importance of Maryland's aggressive campaign to help families facing foreclosure – from the MD HOPE counseling network to the new protections afforded families through foreclosure mediation.

“Although the National Bureau of Economic Research reports that recession ended last summer, we know that many Americans - and many Marylanders - continue to struggle financially,” says Maryland Department of Housing and Community Development Secretary Raymond Skinner. “Far too many families are living in fear; fear that they might lose their jobs; fear that they might lose their health insurance; fear that they might lose their homes.”

RealtyTrac recorded a total of 6,961 foreclosure events for the entire state in July, up 10.4 percent from June 2010 and 35.1 percent over July 2009. Maryland's national ranking stayed at 10th highest as it was last month. Nationally, foreclosures were up 3.6 percent over the previous month and down 9.7 percent compared to last year.

Notices of default, the first step in the foreclosure process, were up 14.8 percent from the previous month and down 16.5 percent from July 2009. But the number of families losing their home to foreclosure rose dramatically, especially when compared to last year. RealtyTrac reported 2,968 families lost their home to foreclosure sales in July, up 2.4

percent from June 2010, but more than 368 percent more than July 2009. Lenders repossessed 1,052 homes in July, up 24.5 percent over June and 5.4 percent over July 2009.

Since its inception, HOPE Network counseling agencies helped 44,491 families through July, helping 14,384 avoid foreclosure.

Secretary Skinner says Maryland's response to the crisis, under the leadership of Governor Martin O'Malley and Lt. Governor Anthony Brown, has been among the most aggressive in the country.

Sweeping legislative reforms the past two years now give beleaguered homeowners more time to work with counselors and their lenders in search of alternatives to foreclosure. Lawmakers also strengthened protections against predatory lending practices.

The Maryland Foreclosure Mediation Act of 2010 went into effect on July 1, giving homeowners an opportunity to meet with lenders and an independent party to agree on loan modifications when possible. When modifications prove out of reach, the process will allow homeowners to pursue alternatives to avoid foreclosure or lessen its harmful impact.

The Act also has established the Foreclosure Mediation

Fund. This is a new source of funding to help with counseling for homebuyers as well as assistance for individuals facing foreclosure. Thirty-five housing counseling agencies were awarded funding in the amount of \$1.4 million and four legal organizations received \$515,000.

Meanwhile, homeowners already have begun to request mediation, according to the Office of Administrative Hearings. The office averaged about five mediation requests a week in August and about five a day in September.



*AHCDC 2nd annual Leadership Forum on Foreclosures and Neighborhood Stabilization sponsored by Fannie Mae on September 27, 2010 at Brookside Gardens Visitors Center.*

*left to right, Rick Nelson, Montgomery County DHCA, Jim Taylor of Capital One, Barbara Goldberg Goldman, AHCDC Co-Chair, Raymond Skinner, DHCD Secretary, Ralph Bennett, AHCDC Vice Chair and Lise Tracey, AHCDC Executive Director*

# Investing for Good: Capital One Bank's Commitment to Community

Where do you live?

It's an easy question for most of us to answer. I live in a house or in an apartment with my family...I share a place with friends...I'm living happily on my own. But for many people across the country and in our own community, the answer is not so simple. By any measure, far too many of our neighbors can't say that they have – what so many of us often take for granted – access to safe and affordable housing.

As leaders in the Washington, DC business community, Capital One Bank believes that we have a unique opportunity to make a positive difference in the region where we live and work. By investing in efforts to advance economic development, affordable housing, financial literacy and education, our goal is to help individuals, families and small business owners achieve their financial goals and realize their dreams. Our approach, which we call Investing for Good, leverages the knowledge and talents of our partners. We become deeply entrenched in their efforts and work together to help the residents of Montgomery County, and the entire MidAtlantic region, grow and thrive.

Over the past year, we have intensified our community development efforts in Montgomery County and throughout the MidAtlantic, adding more local, dedicated resources to help develop strategies and solutions to address the unique needs of our communities.

I am proud to serve as Capital One Bank's Market President for Montgomery County. My role extends beyond business strategy and working to improve our customer experience. I also work to drive our local philanthropic and community giving priorities to help ensure that our bank is making thoughtful and useful contributions to the local communities we serve.

Every day we are taking steps to make an impact across the affordable housing landscape and help to set the stage for neighborhood renaissance. As part of Takoma Park's Maple Avenue planning and civic streetscape project, Capital One Bank is providing a \$3.2 million construction loan, \$5.2 million equity investment and \$1.1 million permanent mortgage to help finance the redevelopment of Maple Towers, an abandoned, vacant apartment complex. Our joint venture with Montgomery Housing Partnership will help transform the blighted building into a vibrant, family-friendly dwelling, which will provide affordable housing for 36 families.

These investments and loans not only provide quality, affordable housing for those in need, but also stimulate the creation

of more local jobs. Capital One Bank helped to finance more than 1,600 affordable housing units in 2009 throughout Maryland, Virginia and DC. Based on estimates from the National Association of Homebuilders, that translates into an average of nearly 2,000 local jobs created in the first year and more than 450 local jobs on an ongoing basis. Capital One Bank looks forward to growth in this area as we continue to build a pipeline for additional investment.

A genuine commitment to community, however, goes well beyond just an investment in dollars. At Capital One Bank, we work to maximize our impact by infusing our Investing for Good philosophy into nearly everything we do locally – encouraging associate volunteerism, and providing pro bono service and financial education. During our 'One Week' national community service initiative in April, hundreds of Capital One Bank associates participated in a week of volunteer activities serving more than 14,000 residents in DC, Maryland and Virginia. In Silver Spring, Capital One Bank associates donated and distributed hundreds of books and read to students at Harmony Hills Elementary School.



*David Dineen, Montgomery County Market President for Capital One Bank*

Through our partnership with consumer education and advocacy group Consumer Action, we also recently provided a free MoneyWi\$e financial literacy training seminar for nearly 100 Maryland community groups. The training provided tools to help thousands of local residents with budgeting, saving and credit building skills.

In addition, Capital One Bank donated space for the Bethesda Green Education Center and Green Business Incubator above our Cordell Avenue branch in Bethesda. The Bethesda Green Center serves as a space to educate the community on green projects and is designed

to help Montgomery County prosper while reducing its environmental footprint. The program aims to help the Montgomery County community create jobs and wealth and increase revenue; diversify the local economy to become a center of new green business development; and encourage green entrepreneurship.

These are just a few examples of Capital One Bank's ongoing local Investing for Good efforts. Whether it's in our local branches or out in the community, Capital One Bank looks forward to continued progress and the growth of our relationships with local organizations, small businesses, families and individuals of Montgomery County and throughout the MidAtlantic region.

## Rental Housing: Garlinda Joyner's Story

When Ms. Garlinda Joyner moved to her Congress Heights apartment building in 1993, the neighborhood was rough. "This was the worst place you could be in," she says, describing the druge dealing, gambling and violence that surrounded her apartment. The units were spacious, but the owner was a slumlord. "I used to hate so bad for the summertime to come," Garlinda remembers. In the summer, the building's electricity would often go out, residents' food would spoil, and their insulin would go bad. And it was in the summer that violence would erupt outside their buildings. Garlinda tried to organize residents to withhold rent for one month in order to compel their management company to improve security, but none would sign. And none were interested in forming a tenants' association. "They were too scared," she says. "The were afraid they'd lose their units."

But in 2006, their building went up for sale. Housing Counseling Services staff had encouraged them to form a tenants' association, and this time they did, because they were fearful of losing their homes. The property – made up of seven buildings, about 120 altogether – is located right across from Oxon Run creek and the park that surrounds it. Garlinda grew up in the neighborhood and attended Ballou high school. Though she had lived through difficult times in her building, she didn't want to leave. "I knew affordable housing was very hard to get," says Garlinda, "and I was afraid I'd end up in another place where the bad stuff was happening again." She became president of the tenants association, and they decided to work with a development company that could take ownership of the property, renovate it and maintain it as an affordable rental for the current residents. "We were courted by at least eight development companies," Garlinda says, "because this is prime property!"

The tenants chose to work with **Community Preservation and Development Corporation (CPDC)**. "They were the only ones with community skills," says Garlinda, "and they were the only ones interested in involving the youth." Having raised two children, four grandchildren and two grantees, Garlinda was particularly interested in a developer that considered the younger residents. CPDC bought the property and renovated it, and the last residents returned in January 2010. Today, programs at the site include music lessons and math tutoring for children. CPDC recently installed a playground, and is planning a community garden. Security guards are stationed at each of the three entrances to the complex, and children play happily inside the fences. "The neighborhood is a much safer place now," Garlinda says. "CPDC is my angel." *article courtesy of Wiencek + Associates*



*Garlinda Joyner, president of Wheeler Terrace Tenants Association*

## New NHC President Outlines Goals

In September 2010 Lise Tracey, executive director of AHC-MC, had an opportunity to interview Maureen Friar, the new president of the National Housing Conference (NHC). The mission of NHC is to convene members, stakeholders and others to improve coordination of diverse agendas, build consensus on key affordable housing issues, and advocate for policies and legislation focused on meeting the full range of housing concerns. Current NHC advocacy efforts are:

- preventing foreclosures and stabilizing impacted neighborhoods;
- helping working families meet their housing challenges;
- strengthening the nation's housing finance system;
- improving the coordination of housing, transportation and energy policy; and
- supporting and strengthening federal low-income housing programs.

NHC strives to elevate national awareness concerning the importance of and need for affordable housing. Ms. Friar is focusing her efforts on expanding NHC's base of members beyond DC, CA and NY and engaging people in regions across the United States by organizing regional housing forums in places like Austin, Denver, Portland, Minneapolis and Atlanta. The goal is to learn and see how federal policies impact people at local levels. As a result, NHC is the conduit for gathering information and clearing house for cross fertilization of good ideas. Ms. Friar is building upon NHC's 80-year history and working to bring in the next generation of affordable housing and community development professionals through membership and involvement across generations throughout the USA. AHC/MC looks forward to working with Ms. Friar and partnering with NHC in the coming months on local affordable housing initiatives.

# Providing Affordable Housing in Montgomery County

Creating a diversity of housing choices is a priority for new Planning Board Chairman Françoise Carrier as well as the other commissioners on the five-member Board.

While the nationwide housing market has fluctuated widely in recent years, Montgomery County's housing market remains relatively strong. In fact, according to the Planning Department's Research and Technology Center, County housing values continue to be among the highest in the region. Yet, while this relative strength has made buying a Montgomery County home a good investment, that robust market has produced a shortage of housing that's affordable for much of the County's work force, much less for lower income households.

The Planning Board support a series of strategies to help create and protect more affordable housing. In 2009, the Board specified those strategies in an update to the Housing Element of the General Plan. (Learn more at [www.montgomeryplanning.org/community/housing/index.shtml](http://www.montgomeryplanning.org/community/housing/index.shtml))

As Ms. Carrier leads the Board through developing community master plans, she will ensure that they address existing and future housing needs, with particular attention to protecting and enhancing neighborhoods that have a substantial stock of affordable units.

Moreover, Ms. Carrier will be a key decision-maker in the Planning Department's rewrite of the county Zoning Ordinance. Among the outcomes expected from the zoning rewrite project, due to be sent to the County Council for review in 2011, is revised regulations that do more to promote housing near transit, jobs, and services. The rewrite also may establish incentives for developers to produce a diverse range of affordable unit types and sizes, as well as reduce regulatory requirements and procedures that discourage production of affordable housing units.

Ms. Carrier supports the principle that affordable housing is appropriate in all residential zones. Clearly stating that principle in the Zoning Ordinance will encourage more affordability in the County's housing stock. Similarly, removing excessive or unnecessary barriers, such as parking or special exception requirements, also will bring more affordable and special needs housing. Finally, Ms. Carrier supports mixed-use development that links housing to commercial sites to create more units near work centers.

Ms. Carrier, appointed by the County Council, began her job as Chair last June. Prior to her appointment, she was a

director and hearing examiner with the Montgomery County Office of Zoning and Administrative Hearings, where she had worked since 2001. The job entailed carrying out the functions of an administrative law judge in land use and human rights cases decided in trial-type hearings.

A graduate of Stanford Law School with a background in economics and land use law, Ms. Carrier previously worked for three Washington, D.C., law firms for nine years.



*Planning Board Chairman Françoise Carrier*



*The Pree Family, AHCMC Closing Cost Assistance Winners, in front of their new Silver Spring, MD home.*

# Wheeler Terrace Apartments Upgraded With Green & Sustainable Design

In designing affordable housing, Wiencek + Associates has found that a major design element to consider is the integration of green and sustainable design features. These elements are often easy to integrate and minimally impact the project budget. Furthermore, they create healthier and sustainable living environments and enable residents, through their day-to-day conservation practices, to take an active role in preserving the environment.



In Washington, DC, Wiencek + Associates recently completed the extensive rehabilitation of the Wheeler Terrace Apartments, which was designed to the Enterprise Foundation's Green Communities standard for energy efficient affordable housing design and the US Green Building Council's standards for Leadership in Energy and Environmental Design (LEED). The project is currently targeting a Silver rating. Although all aspects of environmental design were important to this project, an emphasis was placed on energy efficiency to reduce tenant utility cost and on creation of a healthy indoor environment to improve tenant health. Additionally, maintaining the existing structures was an integral part of our scope. The design team took an intensive approach to improve the energy efficiency of the existing buildings that involved physical improvements to the buildings, energy conserving lights and appliances, and high efficiency heating and cooling systems. All of the improvements contributed to an improvement of the efficiency by 24.7% over the 2007 ASHRAE 90.2 energy efficiency standards.

In addition to the interventions to improve energy efficiency, the project features other "green" improvements, such as reduced water usage, low-VOC paint, adhesives, sealants, carpet, composite wood, and insulation, a white roof membrane for less solar heat gain on the building, Energy Star appliances and lighting, flooring, insulation, gypsum board, carpet and other

materials containing pre- and post-consumer recycled content, and social programs to promote job placement, computer training, smoking cessation, and community gardens.

Further east in Annapolis, Wiencek + Associates recently completed the first step in a two-part design and construction process for the renovation of Bay Ridge Gardens, a 198-unit affordable multifamily renovation project in Annapolis awarded funding by the State of Maryland and intended to demonstrate cost-effective ways to add additional energy-efficiency measures beyond code requirements in affordable housing renovations. The project will serve as a model for energy improvements at affordable housing renovations throughout the state moving forward.

The project received grants from the Maryland Energy Authority and was administered by the Maryland Department of Housing and Community Development for energy improvements beyond those already required by DHCD. The grants provided up to \$2,500 per unit for an up-front energy audit and analysis of the property to determine the current energy performance and for various upgrades to the renovation scope to improve energy performance, including HVAC upgrades, duct sealing, and other measures not otherwise affordable in the project's renovation budget. This base-level scope included upgrades to all dwelling units, including upgraded kitchens, upgraded bathrooms, upgraded HVAC systems, sealing existing ductwork, air sealing, new windows and doors, and other improvements related to tightening the building envelopes and improving energy efficiency. Wiencek + Associates and the team worked together to develop a baseline scope that goes beyond typical standard affordable housing renovations to meet or exceed ASHRAE 2004 performance standards.

## Moderately Priced Dwelling Units (MPDUs)

are available in Montgomery County, Md. The Reseve at Fair Hill is a Pulte community in Olney, Md. that has 20 MPDU properties being built there. A number of MPDUs are going to be offered in the coming months through the Montgomery County Department of Housing & Community Affairs. For more information or to apply to the MPDU program go to [www.montgomerycountymd.gov/mpdu](http://www.montgomerycountymd.gov/mpdu).





The Affordable Housing Conference of Montgomery County (AHC MC) was formed in 1991 and is an IRS-approved 501(c)3 nonprofit organization.

AHC MC invites nonprofit and for-profit housing developers, lenders, government agencies, advocates, service providers and housing consultants to join us at AHC MC celebratory events being planned from Fall 2010 to Spring 2011, culminating in our 20th annual housing summit.

**SAVE THE DATE**  
for the 20th annual housing summit:  
**Monday, May 9, 2011**  
This year's theme:  
**"20/20 Vision for Affordable Housing in Montgomery County"**

To become a sponsor and receive additional information about our 20/20 Vision celebration on Monday, May 9, 2011, contact Executive Director Lise Tracey at 301.520.1587 or [ltracey@affordablehousingconference.org](mailto:ltracey@affordablehousingconference.org).

**2011 SPONSORSHIP LEVELS**

**Primary Underwriter: \$10,000**

- Company name, logo and support level on all printed, posted, mailed, electronic and giveaway material.
- Exhibit Booth Space at our 2011 Housing Summit
- Up to 15 free registrations to ALL 20/20 Vision events in 2010 & 2011.
- Opportunity to sponsor one of the following: keynote speaker; panel, workshop, breakfast, lunch, dinner, forum, seminar or networking event with press and recognition on signage.
- The opportunity to author an article, essay and/or column in our Fall 2010 Newsletter and website.
- Corporate presence on stage with speaking opportunities at selected events.
- Special photo/press opportunities and clutches with all VIP guests & speakers.

**Platinum: \$5,000 to \$9,999**

- Company name, logo and support level on all printed, posted, mailed, electronic and giveaway material.
- Exhibit Booth Space at our 2011 Housing Summit
- Up to 10 free registrations to ALL 20/20 Vision events in 2010 & 2011.
- Opportunity to sponsor one of the following: keynote speaker; panel, workshop, breakfast, lunch, dinner, forum, seminar or networking event with press and recognition on signage.
- Special photo/press opportunities and clutches with all VIP guests & speakers.

**Additional sponsorship levels available:**

- \$2,500 (5) . . . . . Gold
- \$1,500 (4) . . . . . Silver
- \$1,000 (3) . . . . . Bronze
- \$250 to \$500 (2) . . . . . Friend

These sponsorship levels include complimentary registrations – see the number in ( ) – and an exhibit booth at the 2011 Summit.



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- Primary Underwriter: \$10,000
- Silver: \$1,500
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- Bronze: \$1,000
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- Friends: \$500

Questions? Contact AHC MC Executive Director Lise Tracey at 301.520.1587 / [ltracey@affordablehousingconference.org](mailto:ltracey@affordablehousingconference.org).

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AHC Inc. / AHC Management LLC •  
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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 300 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.

#### Community Benefits and Services:

1. Manage all needs associated with the Conference being 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, builders, 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 \$25,000 is raised through donations from individuals and corporate entities each year.

# 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 (AHC MC)** and its housing partners over the past 20 years of AHC MC's existence. However, Montgomery County still needs more affordable housing units especially for low-to-moderate income individuals, families and seniors. We know the current economic environment has been difficult for many and new foreclosures are exacerbating the affordable housing crisis. Yet, we are proud that AHC MC continues to be successful due to the generous financial support of donors in the public, private, corporate and nonprofit sectors of Montgomery County and the surrounding region. Please join us in our efforts. If you can make a donation to help support our 2011 educational, outreach and advocacy efforts contact **Lise Tracey**, our executive director, at **301-520-1587** or **ltracey@affordablehousingconference.org**.

**HONORARY CHAIRS:** The Honorable Benjamin Cardin, U.S. Senator;  
The Honorable Chris Van Hollen, U.S. Congressman; The Honorable Paul Sarbanes, former U.S. Senator

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[www.affordablehousingconference.org](http://www.affordablehousingconference.org)

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