



AFFORDABLE HOUSING CONFERENCE

of MONTGOMERY COUNTY • MARYLAND

Our 21st Year!

www.affordablehousingconference.org

We are proud to celebrate 21 years of creating, expanding and improving affordable housing options in Montgomery County - through education, advocacy and collaboration.



Congressman Chris Van Hollen at the May 9, 2011 Affordable Housing Summit



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

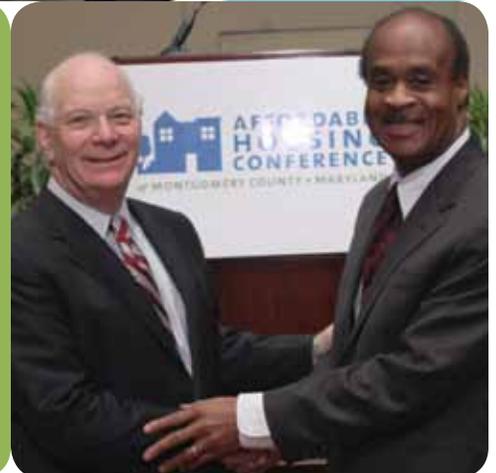
The Conference's "Break the Barrier to Home Ownership" program has provided \$165,000 to 24 families since 2001.



2011 "Break the Barrier to Home Ownership" closing cost assistance program recipients with AHCMC board members and sponsors.



Lt. Governor Anthony Brown, AHCMC Co-Chair Barbara Goldberg Goldman, Governor Martin O'Malley and DCHD Secretary Ray Skinner



Senator Ben Cardin and County Executive Ike Leggett



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SAVE THE DATE
for the 21st Annual Housing Summit:
Monday, May 7, 2012

“Affordable Housing 2012:
New Realities ~ New Solutions”

Bethesda North Marriott Conference Center

The 2012 Summit will address the ever changing realities facing everyone involved with and affected by affordable housing preservation and development. Increasingly, homeowners struggle to keep their mortgages above water, developers absorb additional environmental and construction costs, and renters experience difficulty in increased rents as well as even finding available and affordable units. All the while, governments at all levels seek to adapt to these realities by working in partnership with the private sector to ensure neighborhood sustainability and safe and decent housing for all Americans.

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

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 2012 Annual Summit on May 7, 2012. Award presentations for AHCMC's **Break the Barrier to Home Ownership** contest, the **Excellence In Achitectoral 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 21 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.

Transit & Affordable Housing – Conflicting Projects?

The development opportunities brought by transit should be an unqualified boon to Washington's inner suburbs. As development around Metro and future Purple Line stations advances through design and into reality, it should be all good - more housing, office space and retail uses located conveniently and a higher tax base which in turn should pay for infrastructure and its maintenance.

But with the new developments come higher prices, especially for housing - and providing affordable housing becomes even more difficult. In Montgomery County with its Moderately Priced Dwelling Unit law, at least 12.5% of all new housing must be affordable to families, generally above 50% of the area median income. But in Prince George's County, without such a requirement, the likelihood is that new development will be priced to the market, which is much higher than current rents in places like Langley Park.

Residents are rightfully concerned about displacement, and low income families simply don't have very many places to go. And since transit is the proximate cause of the property value changes, residents come to resent the transit improvements. This is, of course ironic and slightly self-defeating since the transit is in part designed to provide mobility without cars to the Counties' residents. And the reduction in car travel helps everyone, especially low income families for whom the car is a larger proportional expense.

The right to develop around transit is a right granted by the jurisdictions, not any higher authority. As such, the requirement for affordable housing should be attached to the right to develop - and all indications are that this extra obligation can be borne by the developers who will make the changes happen.

There is a threshold of pain - a point at which any project becomes infeasible - and affordable housing is a big expense, especially as families below 50% of the AMI are included - as they must be. But there are many ways for housing authorities to assist, for partnerships with non-profits to be formed to obtain bond financing and loan guarantees, and for density bonuses to be granted.

The debates surrounding the CR zone in Montgomery County offer a case in point. An incentive rating system has been invented to encourage community amenities, infrastructure improvements and other benefits. At the moment, though, the incentives don't include affordable housing above the required 12.5%. They should.

And Prince George's County, long in denial, needs to require affordable housing as part of master plans for places like Langley Park as parts of their plans.

by Ralph Bennett, AHCMC Vice Chair and Purple Line Now! Chair

2011 Conference Review

On May 9, 2011 the Conference organized its 20th annual Summit – “20/20 Vision for Affordable Housing.”

The Summit was held at the Bethesda North Marriott Conference Center, in North Bethesda, MD. AHCMC Co-Chairs Barbara Goldberg Goldman and Norman Dreyfuss introduced Montgomery County Executive Ike Leggett and opening remarks were provided by Eugene Robinson, Pulitzer Prize-winning Columnist. The Capital One Architectural Design Awards were presented by David Dineen of Capital One and Ralph Bennett, AHCMC Vice Chair. The first place award for new construction was given to Grimm + Parker Architects in recognition of their work at the Summit at St. Martins Apartments. The first place award for renovation was given to Wiencek + Associates Architects + Planners for their innovative re-design of the Williston Apartments, in Washington, DC.

U.S. Representative Chris Van Hollen provided a timely congressional update at the beginning of the Luncheon Awards Ceremony. The keynote speaker was Governor Martin O’Malley and Lt. Governor Anthony Brown received the Robert C. Weaver Housing Champion award. Former Senator Paul Sarbanes honored Annie Alston, former Executive Director of the Housing Opportunities Commission, as the 2011 Paul Sarbanes Excellence in Community Service Award. A special 20th anniversary special recognition award was presented to Maryland DHCD Secretary Raymond Skinner for his dedicated work on foreclosure prevention and mediation in the State. “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 and national affordable housing experts.

The break-out panels were focused on 1) Rental Housing, 2) Housing + Jobs + Transit, 3) Urban – Suburban Poverty, 4) Foreclosure Updates, 5) The Housing Credit “Squeeze”, 6) Development Pains + Pressures, 7) White Flint: Who Will Live There?, 8) Green Building and Green Standards.



Keynote - Governor Martin O'Malley



Housing Squeeze panelists at the May 2011 AHCMC Affordable Housing Summit – Panelists: Malcolm Hollensteiner, PNC Mortgage; Josh Silver, NCRC; Bob Falkenstein, HUD; and Jane Vincent, HUD.



2011 AHCMC “Break the Barrier to Home Ownership” Closing cost Assistance Winners sponsored by PNC Bank, Norman Dreyfuss, GCAAR and Wiencek + Associates.

Lasko Manor on Hampden Lane in Bethesda Open

by Mary Ann Dillon

After many twists and turns, the 12-unit Lasko Manor in downtown Bethesda opened its doors in October 2011 to provide permanent housing for formerly homeless persons. Developed and owned by the Housing Opportunities Commission (HOC) of Montgomery County, the project first was conceived in 2000 by the developer of the adjacent City Homes of Edgemoor, a luxury townhome community, who proposed to donate a parcel on Hampden Lane to Montgomery County in order to build out the Moderately Priced Dwelling Units (MPDUs) required for the City Homes project. Montgomery County designated the parcel for HOC to develop and the land was donated in 2004.

As HOC proceeded with design development, Hampden Lane Associates LLC, a second developer who controlled parcels on either side of the County parcel, requested that the County swap its parcel for a similar parcel on the block to give the developer a contiguous site for its proposed 60-unit condominium. That agreement was struck in 2005 and HOC began its design development anew, with the second developer assuming the costs of obtaining site plan approval from the Planning Board for both projects.

By 2006, Hampden Lane Associates was embroiled in a lawsuit over its proposed site plan, further delaying HOC's site. Finally in 2008, the lawsuit was resolved, the site plan was approved, and HOC could pursue construction design development. By 2009, HOC lined up its financing and in June 2010 began construction.

Sources of financing are as follows:	
Low Income Housing Tax Credits	\$2,100,000
Section 1602 Funds (Federal Stimulus)	\$1,000,000
Montgomery County DHCA grant	\$ 945,000
TOTAL:	\$4,045,000



New permanent supportive housing in Bethesda, Md.

Named for long-time Commissioner and former Chair of HOC, Warren Lasko, Lasko Manor is designed to provide permanent housing for formerly homeless persons who have worked with social service agencies to stabilize their lives and are now ready for more independent living. The building includes six one-bedroom apartments and six studio apartments, all with full kitchens and baths.

There is a community room with a number of computer stations, a small fitness center, and a congregate laundry room facility. The building is staffed full-time with an on-site resident counselor who oversees both property management services and supportive services. The counselor works individually with each resident to identify and obtain services, both on-site and within the community.

HOC screened rental applications from over 60 persons referred by area social services agencies and selected 12 residents to move in. Most of the residents are employed and HOC will work with the others to assist in job seeking. The residents will pay 30% of their incomes toward rent with the balance of rents paid through Project-Based Housing Choice Vouchers.

The building was designed by NOA Architecture Planning Interiors and was constructed by Hamel Builders. The building was designed to be appropriate to its urban setting in downtown Bethesda.

Lasko Manor helps fulfill Montgomery County's inclusionary zoning strategy to house lower income residents throughout the County rather than concentrating them in lower income areas. Given its immediate access to Metro, service jobs and shopping, Lasko Manor is ideally situated to enable its residents to take the next step toward long-term independence.



Maryland Working With Local Partners to Expand Affordable Rental Housing as Need Grows

by Maryland DHCD
Communications Dept.

The affordable rental housing finance market remains extremely fragile, yet Maryland has partnered with developers and a number of non-profit organizations to help build or rehabilitate 15 significant projects in Montgomery County.

This mini-construction boom is pumping millions of dollars into an economy still struggling to recover from one of the longest and deepest recessions on record and generating hundreds of construction jobs. Just as importantly, those projects are adding more than 1,300 critically needed quality affordable rental housing units for working families, senior citizens and individuals with special needs just when many need it most.

In January 2011, for example, the Montgomery Housing Partnership announced the acquisition of Parkview Towers Apartments, a \$6.8 million project in Takoma Park financed with help from a \$1.2 million loan through Maryland's MD-BRAC Preservation Loan Fund, a lending program partially funded by the John D. and Catherine T. MacArthur Foundation through their "Windows of Opportunity" initiative. Other recent projects include Edinburgh House Apartments in Takoma Park, the Victory Forest Senior Community in Silver Spring, and the Hampden Lane project in Bethesda.

"The national economic crisis and collapse of the housing market makes these critical times for Maryland families and for our state," says Governor Martin O'Malley. "But even in these difficult times, strong partnerships make it possible to expand affordable rental housing so that low to moderate income workers, including teachers, fire fighters and police officers, have an opportunity to raise their families in the communities they serve."

The effort in Montgomery County is part of an historic expansion of affordable housing throughout the state, says Maryland Department of Housing and Community Development Secretary Raymond Skinner. This expansion is made possible, in

part, through the Section 1602 Tax Credit Exchange Program and the Tax Credit Assistance Program, both of which were authorized through the American Recovery and Reinvestment Act; and through the infusion of resources through the Treasury Department's New Issue Bond Program.

For example, last year DHCD funded 3,179 rental housing units in 38 projects in Maryland. Those 38 projects represented the largest number of multifamily projects under construction at one time in DHCD's 42-year history and generated more than \$695 million in direct investments throughout the state.

In Montgomery County, DHCD multifamily programs funded more than \$7.7 million in direct investments, leveraging an additional \$55.9 million, for a total investment of \$63.6 million, according to a yearly economic impact analysis conducted by the department's Office of Research.

This expansion comes amid renewed focus on the need for rental housing for families of all walks of life, reports Harvard University's Joint Center for Housing Studies in a national study released early this year. Homeownership recently hit its lowest level in a decade and is expected to plunge even further as economic distress continues to swell foreclosure rates and as lenders continue to tighten their eligibility requirements. At the same time, even gainfully employed people are finding it increasingly difficult to afford fair market rents.

Maryland's strategy has been to pursue a balanced housing policy – fighting to protect homeownership through the state's foreclosure prevention efforts, while expanding rental housing opportunities for families of all walks of life, Secretary Skinner says.

"We share a conviction with our partners in Montgomery County that expanding those opportunities helps strengthen families, helps strengthen communities and helps strengthen our state."



Parkview Towers, an affordable apartment community in Takoma Park, MD is now owned by Montgomery Housing Partnership.

THE FEDERAL REPORT: Impacts Close To Home

Affordable Housing and Sustainability in Maryland

Creating jobs through affordable housing and sustainability is a top priority for President Obama and the U.S. Department of Housing and Urban Development (HUD). In fact, hundreds of local jobs have been created through the \$79.2 million that the State of Maryland was awarded through HUD's Neighborhood Stabilization Program (NSP) funding, over the last three years, which has also stimulated local economies and has helped stabilize home prices in targeted neighborhoods. These neighborhood stabilization efforts are working, and communities that suffered from foreclosed and abandoned properties are now experiencing reinvestment and being transformed.



Secretary Donovan tours Baltimore Affordable Housing construction site

The perfect example of creating jobs through affordable housing in Maryland is the Cornerstone Hill Development Project in Cumberland, which has created over fifty construction jobs. The project received \$1.9 million in NSP funding from the State of Maryland through the Cumberland Housing Alliance to purchase a foreclosed townhouse development. At the time of foreclosure 15 units were in various phases of construction, with only five units completed. Today, the developer has completed construction of 19 additional units and has sold ten (\$125,000-\$130,000 price range). An additional 17 units are currently under construction.

It is because of the potential for change and projects like the Cornerstone Hill Development that President Obama in the American Jobs Act proposed \$15 billion to fund "Project Rebuild", which would create more than 200,000 jobs nationwide and would help communities all over the country continue their neighborhood stabilization efforts, including the State of Maryland and Montgomery County.

The U.S. Department of Housing and Urban Development is also creating jobs by funding the creation of more affordable housing developments through Community Development Block Grants, HOME investment partnerships, Emergency Shelter Grants, and Housing Opportunities for Persons with AIDS. In September, HUD announced that five Maryland communities (Baltimore, Baltimore County, Gaithersburg, Prince George's County and Frederick) will receive more than \$52.8 million in a combination of all these funding sources.

HUD and the administration are also planning and investing in the future of the State of Maryland and its sustainability. In 2010, the Maryland-National

Park and Planning Commission was awarded \$800,000 in Community Challenge Planning Grants from HUD's Office of Sustainable Communities. The funds will be used to develop a corridor action plan for the southern end of the Green Line of the metropolitan Washington DC rail transit system. This plan will prepare for the expansion of the corridor around the existing transit stations in Prince George's County. The plan will also assess existing conditions (including quality of life), establish market-driven strategies, and prepare a phased implementation program for transit-oriented development at the four Metro stations. One of the project goals is to attract commercial tenants and mixed-income housing that would be serviced by a multimodal transportation system.

"We are committed to assisting communities in Maryland that were hit hard by the foreclosure market and help them thrive once again. Our current neighborhood stabilization efforts are already bringing jobs, infusing local economies, stabilizing home prices, and creating more affordable housing. But we can do a lot more, if the American Jobs Act and Project Rebuild are approved by Congress, we can bring more jobs and housing to Maryland residents."

Shaun Donovan, Secretary of the Department of Housing and Urban Development

by HUD Public Affairs

As a result of the Obama Administration's strong leadership in creating jobs and opportunities, HUD has provided \$1.3 billion in insurance for new construction, rehabilitation, and refinance of properties throughout Maryland, Virginia, and the District of Columbia. Gaithersburg, Maryland is one such community directly benefiting from this White House's commitment to help maintain and improve vitality and energy in existing communities.

Just in the past twelve months, HUD approved multifamily FHA insurance for two signature projects in Gaithersburg. Coordinating the approvals, HUD's Director of the District of Columbia / National Capital Area along with its Baltimore Multifamily HUB Director, worked closely with Gaithersburg Town officials and its Planning Department. These two projects will have a significant and positive impact upon Gaithersburg. They meet the demand for well located Class A market rate rental housing, and address the development needs of the community:

- **Westchester at Old Towne** now under construction is located in the central business district across from the Marc train station. We believe it will have a profound impact on the commercial area of downtown Gaithersburg. This community will consist of 389 units, and is being developed at a cost of \$90 million. It is financed by *Boston-based CW-Capital*. The developer, *Archstone*, enjoys nationwide recognition for its Class A apartment communities. The property will include an above ground parking garage, a health club, a lagoon-style pool with landscaped gardens and an epicurean clubhouse. Once completed, two four story buildings and a mezzanine will round out a very beautiful new residential hub. The project is expected to be completed in January of 2013.
- **The Residences of Hidden Creek** is being constructed on an abandoned 6.5 acre site that once was the Summit Shopping Center. A new neighborhood redevelopment plan will help complete and provide a new vitality to a neighborhood redevelopment plan. This community, now under construction, will consist of 300 units located at the corner of Girard Street and Goshen Road. A luxury apartment option for Gaithersburg and Montgomery County residents will be created right in this community. HUD provided the \$60 million FHA mortgage insurance and *Red Cap mortgage* is providing the financing. *Woodfield Investments*, the owner, and Gaithersburg envisioned a community with above ground parking garage, a 6,000 square foot club house with a state of the art fitness center, theater, and resort style pool and landscaped court-

yards. Construction is expected to be completed in late 2012. Gaithersburg's plans for providing needed upscale housing for a talented workforce from an assortment of companies pursuing biotechnology research now will become a reality.

Now, thanks to President Obama and his Administration, transit oriented development, commercial revitalization, as well as luxury class apartment development suitable for a new workforce will be a mainstay in Gaithersburg. No longer will such a community as described above be a future or even an unattainable wish. Such successful cohesive and collaborative efforts and team work between the government and private sector are excellent illustrations of what can be accomplished when there is a sincere desire to pool resources in order to improve the quality of life for everyone.

HAS OUR TIME ARRIVED???

By Conrad Egan

The gap between the skill sets of many eager job seekers and the needs of employers is growing ever wider. Many employers report a paucity of prepared applicants with the skills that they need in the modern, competitive and increasingly technical business environment of today.

The consequences of this widening gap are grave and profound.

We, as affordable housing sponsors, both for-profit and non-profit, have a unique opportunity to close that gap. We are well positioned to develop and provide home-based training opportunities in our communities for our residents and members of our surrounding communities.

We have the facilities, the skills and the motivation to do that. And, we have the combined ability to find funding to support our endeavors.

The Affordable Housing Conference of Montgomery County should immediately launch an initiative to organize and motivate and help fund the affordable housing sponsors in our and adjoining communities to provide such skill enhancing opportunities in our communities and the larger area.

The newly appointed Superintendent of the Montgomery County Public Schools, Dr. Starr, will presumably support our efforts, along with the major employers who are seeking well qualified and technically sophisticated employees who already have homes in Montgomery County.

WE CAN CLOSE THE GAP.

Providing Affordable Housing in Montgomery County

By Richard Y. Nelson, Jr.
and Lawrence C. Cager, Jr.

Montgomery County is on the move, with major new redevelopment expected to take place in the upcoming years. While many areas of the Washington metropolitan region remain mired in the mortgage and housing crisis, viable rental housing market in Montgomery County continues to attract investors and developers. This strength is evidenced in the sale of existing rental facilities in Montgomery County and planned development efforts.

Montgomery County is encouraging redevelopment of older communities and the creation of new high density, mixed-use, mixed-income housing, office and retail facilities as part of its mission of establishing healthy and sustainable communities. There are several major redevelopment efforts either in planning stages or currently underway in the County.

There are several major redevelopment efforts in planning or underway in Montgomery County a brief overview of each follows:

- **Wheaton redevelopment:** the Wheaton redevelopment includes the
 - BF Saul development plans
 - Wheaton Safeway – the redevelopment of the Wheaton Safeway to include over 400 units of mixed-income.
- **Bethesda/White Flint** – plans are being discussed for
 - The development of the a new Rockville Fire Station (Station #23) at Montrose Parkway and Maple Avenue with affordable housing
 - The development of the parking lot and surrounding area at the Marriott/Bethesda conference center including affordable housing.
- **Silver Spring:**
 - The Silver Spring Library and adjoining residential.
 - Completion of projects in the Silver Spring urban renewal area

One of the focuses of County Executive Leggett has been to integrate affordable housing into County facility development. The Silver Spring library plan and discussions regarding the development of Fire Station #23 are two-examples of mixed-use development of County facilities to co-locate affordable housing. The Department of Housing and Community Affairs (DHCA) is working with the Executive and other Departments for such development that would en-

sure that affordable housing beyond the Moderately Priced Dwelling Units (MPDUs) requirements is also included.

Many areas for redevelopment are located near transportation centers. Concentration of new housing in mixed-use, transit oriented development is becoming increasingly important in the production and preservation of affordable housing. As an integral of these redevelopment efforts, DHCA is:

- Include the development and integration of affordable housing into RFQ's and RFP's as a key weighting factor in the selection developers and awarding of contracts
- Include the development and financing of affordable housing in the overview capital structure contemplated for these projects and not as add-on projects.
- Creating and/or developing incentives and providing assistance to promote the development of affordable housing within the broader context of these development efforts.
- Continue to identify sites and opportunities where affordable housing can be developed or expanded.

These efforts and projects are in varying stages of development planning. DHCA welcomes the ongoing support of the Affordable Housing Conference membership in exploring ideas to effectively and efficiently expand affordable housing opportunities in Montgomery County.



Affordable Rentals Tough to Come By in State

by Margie Hyslop, Gazette Reporter

As a senior information specialist working for the Department of Health and Human Services, Christina Bradshaw has what a housing official called a “good job.”

Yet, Bradshaw said after the divorce she faced the choice of living in a community she could afford or one that was a good environment for her three kids.

Bradshaw wanted to continue living in the house she rents in Silver Spring, a challenge given that in Maryland the average hourly wage needed to pay for a modest two-bedroom apartment is \$24.76. That’s the fourth-highest figure in the nation, behind Hawaii, the District Columbia (at \$28.10) and California, according to “Out of Reach 2011,” the National Low Income Housing Coalition’s latest report on obstacles that low-wage workers face in their search for housing.

In the Washington, DC, metropolitan area, which includes the suburbs, the U.S. Department of Housing and Urban Development’s calculations show renters in many nearby counties also need to make about \$28 per hour to afford a two-bedroom apartment.

Even though Bradshaw’s salary was too high to receive social services, she said it was low by Montgomery County standards where, according to HUD, the annual median income is more than \$106,000 per year. Living in such an expensive place, Bradshaw said, her children “had to do without quite a bit.”

“I was juggling,” she said. “One month I could pay the rent on time, and one month I could pay the utilities on time.”

If Bradshaw, with her good job, was having trouble, imagine what faces Maryland’s lowest-paid workers. The burden of keeping a roof overhead is heavier in Maryland than almost anywhere in the mainland U.S.

On average, it takes 3.4 full-time jobs at the federal minimum wage of \$7.25 per hour to afford rent for a two-bedroom apartment in the Free State, according to the dubious distinction of least-affordable states this side of Hawaii, where 4.3 minimum-wage jobs are needed for decent housing, regarded as a key to building stable lives and communities.

But Maryland is the only state with two metropolitan areas - Washington, D.C., and Baltimore – where surveys showed rents increased more than 5 percent from 2009 to 2010, according to a study by Harvard University’s Joint Center for Housing Studies.

In neighboring Washington, as in Maryland, affording fair-market rent for a modest two-bedroom apartment takes 3.4

minimum-wage jobs, but the District of Columbia and 16 states, unlike Maryland, have set for a higher wage floor than the \$7.25 federal minimum.

Affordability is based on the assumption, used by most federal housing programs, that no more than 30 percent of income should be spent on shelter.

With housing costs increasing faster than wages for many workers in Maryland, more are seeking assistance, including some unexpected applicants, like Bradshaw.

One source of relief is a Housing Choice, also known as a Section 8, voucher funded by HUD. To qualify, an applicant’s income may not exceed half of whichever is higher: the area median or the state nonmetropolitan-area median income.

But under federal law, 75 percent of vouchers must go to those whose income is 30 percent or less of the median.

Bradshaw qualified and was fortunate to have her name drawn from thousands of Montgomery residents who were waiting for a voucher from the Housing Opportunities Commission of Montgomery County.

HOC staff helped her persuade her landlord to participate in the subsidy program, which enabled her to stay in her house by reducing her rent by \$800 per month.

“Now everybody can get a pair of shoes at the right time,” she said. The HOC also helped her with plans to further her education and, eventually, buy her own home. Although applicants’ circumstances and need levels vary, almost all who seek a housing voucher share a long wait – sometimes years.

And more are waiting in the wake of foreclosures that followed the 2007 recession, continued high unemployment, tightened qualifications for home mortgages and a slow economic recovery. Those conditions have turned many would-be homeowners into renters at the same time that demand for rental units, and rents, have increased.

For more information about the Housing Choice Voucher program in Montgomery County, Md., go to www.hocmc.org.



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Founded by Washington Gas and administered by The Salvation Army, the Washington Area Fuel Fund (WAFF) helps families who do not qualify for, or who have exhausted government energy assistance. WAFF provides funds for all types of fuel to heat families' homes during the winter heating season. Washington Gas pays for all administrative fees so that 100% of all WAFF donations go directly to those who need assistance.

For more information or to apply for WAFF assistance between Jan. 1 and May 31, call The Salvation Army at 1-888-318-WAFF (9233) or go online at washingtonareafueelfund.org.



Natural Gas. *Efficient by Nature.*

Smart energy use today
could mean savings for you tomorrow.



Maximize Your Energy Savings

Here are some helpful

ENERGY SAVING TIPS

from Washington Gas:

- ✓ Caulk and weather-strip windows and doors.
- ✓ To help keep cold air out, use plastic sheeting installed on the inside of your windows.
- ✓ Set thermostats comfortably low in the winter and comfortably high in the summer. Consider installing a programmable thermostat.
- ✓ Check dampers in unused fireplaces, close if open.
- ✓ Check the temperature on your water heater and set it to Warm or Low, never more than 120 degrees Fahrenheit.
- ✓ Wash full loads of laundry in cold water, using specially formulated cold-water detergents.
- ✓ Look for the Energy Star label when buying new appliances.
- ✓ Have your heating systems thoroughly inspected annually by a licensed contractor.

Energy Assistance

If you are having trouble paying your gas bill, call us at **703-750-1000** as soon as possible. The sooner you call the better chance we have of helping you.

Budget Plan

Customers who qualify can take advantage of the opportunity to spread the cost of winter heating over the entire year and lessen the impact of typically higher winter energy bills. For more information visit washingtongas.com. Call **703-750-7944** to enroll.

Customer Choice

This program allows customers to purchase natural gas from any licensed energy supply company they choose, or from Washington Gas. Participation is voluntary and could result in savings. Learn more at washingtongas.com and click on **Customer Information**, then **Customer Choice**.

Helpful Energy Resources

Alliance to Save Energy: ase.org

DOE: eere.energy.gov

Government Energy Assistance

Call your state agency for eligibility requirements.

D.C. Energy Hotline

311 or **202-673-6750** | ddoe.dc.gov

Maryland Department of Human Resources

1-800-352-1446 | www.dhr.state.md.us/meap

Virginia Department of Social Services

211 or **1-800-230-6977** |

211virginia.org or www.dss.virginia.gov

Washington Gas: 703-750-1000

Frederick, Md. **301-662-2151**

Shenandoah, Va. **540-869-1111; 800-566-7436**

If You Smell Gas:

911 or **703-750-1400** | washingtongas.com



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 Housing Opportunities Commission

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Gold: \$2,500 – \$4,999
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 Maryland Department of Housing
 and Community Development
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 ProMark Real Estate
 Rodgers Consulting
 United Bank
 Victory Housing
 Village Settlements

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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.



Yes, I want to be a 2012 donor and support the Affordable Housing Conference's mission to make housing affordable for all Montgomery County residents.

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I have enclosed a check payable to the Affordable Housing Conference of Montgomery County. 501c3 nonprofit, tax ID # 20-1661705
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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 21 years of AHCMC'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 AHCMC 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 2012 educational, outreach and advocacy efforts contact Lise Tracey, our executive director, at 301-520-1587 or ltracey@affordablehousingconference.org.

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