

**Minutes of the Affordable Housing Council (AHC) Meeting**  
**Tuesday, September 9<sup>th</sup>, 2020**  
**2:30-4:00**  
**Virtual Via WebEx and**  
**Facebook Live on Frederick County Boards and Commissions Facebook Page**

**Minutes of Meeting**

Call to Order: Chairperson Mark Long called the meeting to order at 2:35 and reviewed virtual meeting good practices and protocols. Ryan Trout stated: Public comments will be accepted on the AHC live portal located at [www.FrederickCountyMD.gov/Commissions](http://www.FrederickCountyMD.gov/Commissions), or by calling toll-free 855-9252801, entering meeting code 9813, and leaving a voicemail comment to be played back to the board or entering into a queue to give live public comment. Written comments and transcribed voice messages will be included in the AHC record and minutes. Please note that personnel matters are confidential and cannot be received through this kind of forum.

Roll Call: Taken by Secretary Diane Bill. She asked for attendees to state their name if present and introduce themselves.

Members Present: Bruce Zavos, Diane Bill, Hugh Gordon, Jason Wiley, Kandy Alexander, Linda Duckett, Malcolm Furgol, Mark Long, Mary Ellen Mitchell, Patricia Galloway

Members Absent: Angie Liddiard, Kimberly Ashkenazi

Public Officials/Staff Liaisons Present: Milton Bailey, Director DHCD; Ryan Trout, DHCD; Christine Kay, Citizens Services; Derek Shackelford, City Alderman; Mark DeOcampo, City CAO

Guests and Visitors Present: Carrie Day, Sharpe Square; Joseph Rivera Ruiz, FannieMae; Catherine Dorsey, The Religious Coalition; Roger Sobkowiak; Mike Dixon, FannieMae; Nick Brown, The Religious Coalition; Kara Norman, Downtown Frederick Partnership; Diana Fulchiron, Community Foundation of Frederick; Jodie Osoitch, Interfaith Housing Alliance; Maria Herrera, Spanish Speaking Community of Md; Megan Guzman, L'Arche Frederick; Julie Palmer, Severn Management Company; Wayne Six, real estate appraiser.

Guests whose names were on participant list but did not take part in roll call: James Baker, Lisa May

Agenda: Mark Long added one item to the agenda, an update from The Religious Coalition regarding the Rental Eviction Prevention Program. A motion was made to approve the amended agenda by Hugh Gordon and seconded by Kandy Alexander. The motion was passed unanimously.

Minutes for August 11, 2020 Meeting: Corrections to the minutes: correct spelling of Malcolm Furgol's name and City Housing Authority update should state Catoclin View "contract" is

closed. A motion was made by Kandy Alexander to approve the amended minutes. Mary Ellen Mitchell seconded. The minutes with corrections were approved unanimously.

Reappointment of Members with Expiring Terms: Mark Long announced five members whose terms are up and who need to be voted in for another two-year term. He gave an opportunity for comment from those in attendance. No comments were made. A motion was made by Mary Ellen Mitchell to confirm Kimberly Ashkenazi, Linda Duckett, Malcolm Furgol, Hugh Gordon, and Mark Long for continuance as AHC members. Hugh Gordon seconded the motion. The motion was unanimously approved.

Fannie Mae MH Advantage Program Overview: Mike Dixon, Product Development Manager, and Joseph Rivera Ruiz were on hand to present this program. The MH Advantage is a Fannie Mae finance product providing manufactured homes as an affordable housing option. It features low down payments and options for down payment sources. The manufactured homes have design features which help them qualify for Fannie Mae, make them more like site-built homes and give the ability to use site-built homes as comps during appraisal. Fannie Mae is looking for more ways to promote affordable housing nationwide, MH Advantage will help expand where and how manufactured homes can be promoted with high quality and cost effectiveness. Total hard cost of a MH in this program is \$72/sq ft on average. Builder/Developer options for increased profits were highlighted. AFC members asked about use of tax credits to purchase MH as rentals, if MH homes could be integrated with site built homes as MPDUs and commented about MH's potential as a development hinged on availability of properly zoned land, its use as infill, something similar to this product is currently in Washington County, and that today's MH are of a higher quality than in the past with many "site built" homes also having manufactured sections brought to site.

Sharpe Square: Carrie Day, Regional Manager Severn Management, was on hand to present but had technical difficulty. Julie Palmeri, COO Severn Management, presented instead. Sharpe Square is a new 86-unit affordable apartment building for seniors 62+ located at 820 Motter Ave, Frederick. It was built by Pax Edwards Development and MD DHCD and financed with LIHTC. A one-bedroom apartment rents for \$1090 and a two-bedroom is \$1300. Income limits for qualified renters are based on 60% of AMI for the first year. After the first year there is no income limit for residents. Residents do not receive rental assistance; the owners do receive a tax credit. Residents must have a form of income and pass a background check. All utilities except electric are paid. Amenities are close proximity to downtown Frederick, community events, fitness center, community garden, outdoor seating and on-site medical services. 21 of the units are occupied with 15 more in the leasing process.

County RFP update: Milton stated that the two school properties owned by Frederick County have RFP's to be reviewed on October 6 and 7<sup>th</sup>. Interviews will be October 19<sup>th</sup>. Recommendations will be given to the County Executive on October 23.

LIHTC applications update: Milton informed the AHC the county had 13 submissions for LIHTC. Six did not score well and could not be considered. Two did not make deadlines. Five were

approved for consideration. These five will be sent with letters of support from the County to Secretary Holt, MD DHCD. The five application sites are Crestwood, Overlook East, Railroad Square, Madison, and Hamilton Station. They will provide 347 units of affordable housing at market rate. Milton stated that there will be presentations to the AHC by the developers in the coming months.

Proposed County Council Legislation: Mark presented Kai Hagen's proposed Eviction Rights and Resources and Data Collection Legislation. The AHC and DHCD are included in the proposed legislation. Mark will have the Policy committee review this and present their discussion to the AHC.

MPDU Review Committee Update: Ryan Trout informed the AHC that the Review Committee met to compile and compare the findings of the subcommittees. The review committee is meeting on a monthly basis.

Eviction Prevention Program: The Religious Coalition's Nick Brown, Executive Director and Catherine Dorsey, Director of Client Services both presented information about the Eviction Prevention Program for Frederick. The county, city and The Religious Coalition are partnering to distribute funds from the federal CARES Act. To date, \$600k has been provided to renters in need because of the COVID-19 crisis. There are still remaining funds to be distributed to qualified persons. The Religious Coalition is trying to connect all peoples in need to these funds digitally, via telephone or with tutorials. Funds not distributed by the end of the year become unavailable.

Committees Update: Mark stated that it was time for the committees to reorganize and start meeting. He also said that each member must participate in a committee according to the by-laws of the AHC. Education is meeting on 9/11. Systems and Policy have no meeting scheduled.

Staff Liaison and Elected Official updates:  
Derek Shackelford, City Alderman gave a quick update.

There was no public comment

AHC Announcements and Comments:  
Mary Ellen asked that all please respond to the recently distributed AHC survey. So far, she had only 5 of 25 respond. Malcolm reminded all to self-respond to the US Census and that United Way will be presenting the ALICE report at the beginning of October. Bruce has submitted an RFP to the city for 200 units at 520 Highland Street and should be moving forward with this in a month or two. Kandy reported that seniors are beginning to return to Catoclin View and that she is stepping down as the convener of the systems committee

Meeting was adjourned at 4:18.  
Next meeting will be on October 13<sup>th</sup>, 2020 at 2:30.