

Minutes of the Affordable Housing Council (AHC) Meeting
Tuesday, January 12, 2021
2:30-4:00 pm
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 2:30 pm and reviewed virtual meeting practices and protocol. He stated: Public comments will be accepted on the AHC live portal located at www.FrederickCountyMD.gov/Commissions, or by calling toll-free 855-925-2801, 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. Afterwards, he spoke to the mood of recent events and invited all to share some joy as roll was taken.

Roll Call: Taken by Secretary Diane Bill. She asked each person to introduce themselves as their name was called.

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

Members Absent: none

Staff Liaisons/Public Officials and Staff: Milton Bailey, Director DHCD; Ryan Trout, DHCD; Christine Kay, Director Citizen Services; Derek Shackelford, Frederick City Alderman; Robin Inskeep, Frederick County Finance; Monica Bearden, Deputy CAO Frederick County; John Dimitriou, Livable Frederick Planner.

Guests and Visitors: Ron Cramer, Director Habitat for Humanity; Kelly Hammond, CFO Habitat for Humanity; Joe Baldi, Habitat Land Trust Committee; Jessica Underwood, Principal JR Capital Build; Alan Feinberg; Diana Fulchiron, Director Community Foundation; Roger Sobkowiak, Human Relations Committee; Kara Norman, Director Downtown Frederick Partnership

Agenda: Mark added “nominating committee” to Committee updates and moved Ryan earlier in agenda. Hugh made a motion to accept the agenda with noted changes. Malcolm seconded the motion. The agenda was approved unanimously.

Minutes for December 8, 2020 Meeting: Linda made a motion to approve the minutes as presented. Hugh seconded the motion. The minutes were approved unanimously.

MPDU Review and Updates: Ryan announced Congress and the Treasury department has allocated \$25 billion in emergency rental assistance. Frederick County meets the federal

government threshold and has submitted an acceptance for these monies. These rental assistance monies will have to be spent by 12/31/21. The federal eviction moratorium has been extended to 1/31/21. The Maryland General Assembly is reconvening and will be submitting numerous bills regarding affordable housing. There are still CDBG funds to spend for emergency rental assistance and legal aid regarding eviction.

Community Land Trust Presentation: Ron Cramer, Kelly Hammond and Joe Baldi presented information about Frederick County Habitat for Humanity's Affordable Housing Land Trust. The land trust was created by Habitat for the county in 2012 to be a bridge between renting and outright homeownership. This is achieved by financing the value of the physical house only and putting the value of the land in a trust. The land trust committee purchases homes, improves them and then offers them for purchase to eligible program participants. The participants get a mortgage for the house value and the committee holds the value of the land in a trust. In this way the actual mortgage payment is below market value and affordable to participants. There are currently 7 properties in the land trust program. Original funding was provided by private donors. The State has issued a grant for the purchase of an additional 10 properties on All Saints Street. These will be renovated and become land trust program homes with the first 4 being ready in 2021. Participants in the program sign an agreement at time of closing regarding resale and profit. The formula favors long term ownership. Q and A regarding Land Trust homes: Physical additions/improvements are allowed. Property taxes are figured on the total amount of the property value, home and land, and paid by the homeowner. Homes could only be rented to eligible family members in the future. Habitat makes outright purchase for homes under \$300K and will accept homes and acreage donations.

Co-Living Housing Presentation: Jessica Underwood presented information regarding JR Capital's creating co-housing communities in Frederick. Jessica established JR Capital in 2016 as a luxury niche builder. Their first co-living project at 201 S Market St, Vista Porto, was established in 2018. JR Capital now has ten co-living properties in downtown Frederick targeting non-partner adults. Because of the shared nature of this community it provides affordable housing in Frederick's high rate rental market and an instant sense of community. Each person has their own bedroom, all common areas are shared. All living areas are fully furnished. As part of signing a one-year lease, tenants receive monthly house cleaning, all utilities and common supplies. Co-living spaces are leased for \$600-900 per month. There is a high demand for these co-living spaces with the vacancy rate being 0% in some cases although there is a high turnover rate after one year. Jessica noted that she is hoping to use property at 206 Broadway Street to build 4-8 co-living units in the future. She is hoping to involve community partners to become property managers for this project. Q and A regarding co-living units: Seniors focus could be part of these units in the future. Units are leased for one year with half down as a deposit. No prescreening for compatibility but seems to be no issues to date. Many agreed this concept fills a need for affordable housing in Frederick.

Eviction Prevention Update: Ryan provided this info during MPDU review and update.

Committees: Mark brought up the point that the AHC has had a vacancy since July 2020. An advertisement was put out in November. One application was received. Another advertisement will be put out in February. He asked for volunteers for a **nominating committee** to interview and fill the AHC's vacancy. Bruce Zavos, Jason Wiley, and Diane Bill volunteered to be on the nominating committee. Hugh made a motion to accept these members for the nominating committee. Kandy seconded the motion. The motion was approved unanimously.

Policy: Mark informed us discussion at the January 6th meeting included the MPDU criteria matrix, housing bills to be presented to the MD general assembly, evictions, and the city's proposed ADU legislation. **Education:** Hugh provided us with highlights from the December 8th meeting including new member Kandy and discussion about eviction prevention flyers to be put in high exposure areas. Mary Ellen noted that Patricia joined education committee as well and has helped design the flyers. Several entities have offered to provide financial assistance in printing and distributing educational flyers.

Staff Liaisons/Public Officials Update:

Milton Bailey: Milton noted the school site RFPs needed more clarification before he could give a report. He has been in correspondence with people at the state level regarding LIHTC awards and was told they were imminent. He noted that prospects were feeling positive and hopes to hear news within the week. The senior ALICE buydown legislation is in the works and he is clearing up some "grey areas" and he will share the final outcome shortly.

Derek Shackelford: Derek informed us a hearing regarding the city's comprehensive plan will be held January 13th at 6:00 pm. Economic development and housing will be discussed. ADUs will be discussed at a workshop February 3 at 3:00 pm. Emails and public comments of support are welcome. Derek will distribute a survey regarding ADUs in the city. He will share the ADU draft ordinance with the AHC as well.

MPDU Criteria Matrix: Ryan provided information regarding the creation of a criteria matrix which provides a tool to help evaluate all the information gathered by the review group to date. The chart he shared compared outcomes of the PIL staying the same or being removed. These were compared through the lenses of increasing affordable housing units, maintaining revenue, integrating communities, minimizing costs, political feasibility and implementation. Malcolm shared some additions he would like to include. Mary Ellen asked for some clarification as to what constitutes low, moderate and high levels in outcomes.

Public Comment: None at this time.

Council Member Sharing: None at this time

The meeting was adjourned at 4:25 pm

The next meeting will be February 9th, 2021 at 2:30