

2004

GOVERNOR'S COMMISSION ON HOUSING POLICY

INTERIM REPORT

SUBMITTED TO:

ROBERT L. EHRLICH, JR.
GOVERNOR OF MARYLAND

SEPTEMBER 30, 2004

ROBERT L. EHRLICH, JR.
GOVERNOR

MICHAEL S. STEELE
LT. GOVERNOR

VICTOR L. HOSKINS
SECRETARY

SHAWN S. KARIMIAN
DEPUTY SECRETARY



	PAGE
I. TABLE OF CONTENTS	2
II. TRANSMITTAL LETTER TO THE GOVERNOR	4
III. INTERIM REPORT	5
A. INTRODUCTION	5
B. ESTABLISHMENT	12
C. MEMBERSHIP	12
D. WORK PLAN/METHODOLOGY	14
E. PUBLIC PARTICIPATION PROCESS	15
F. SUBCOMMITTEE STRUCTURE	18
G. ACCOMPLISHMENTS	21
I. MARYLAND TYPOLOGY - DEMOGRAPHICS, HOUSING AFFORDABILITY AND ECONOMIC DATA FOR MARYLAND'S SUB-COUNTY AREAS - DRAFT AS OF SEPTEMBER, 2004	23
II. WORKFORCE AFFORDABLE HOUSING IN MARYLAND REPORT - RENTAL HOUSING SHORTAGE AND HOMEOWNERSHIP IN MARYLAND COUNTIES - DRAFT AS OF SEPTEMBER, 2004	27
III. RECOMMENDATIONS	33
IV. EMERGING TOP 10 RECOMMENDATIONS	33
V. ANNOTATED TOP 10 RECOMMENDATIONS	38
H. PREVIEW OF THE FINAL REPORT	45



IV. INFORMATION & ACKNOWLEDGEMENTS	46
V. APPENDIX	50
A. COMMISSIONERS' BIOGRAPHIES	
B. SUBCOMMITTEES' MEMBERSHIP	
C. SUBCOMMITTEES' EXPERT RESOURCES	
D. SUBCOMMITTEES' REPORTS	
E. PUBLIC HEARING SYNOPSIS	
F. MARYLAND TYPOLOGY - DEMOGRAPHICS, HOUSING AFFORDABILITY AND ECONOMIC DATA FOR MARYLAND'S SUB-COUNTY AREAS - DRAFT AS OF SEPTEMBER 2004	
G. WORKFORCE AFFORDABLE HOUSING IN MARYLAND REPORT - RENTAL HOUSING SHORTAGE AND HOMEOWNERSHIP IN MARYLAND COUNTIES DRAFT AS OF SEPTEMBER, 2004	
H. WEIGHTED ANALYSIS OF THE 31 RECOMMENDATIONS	



I. TRANSMITTAL LETTER TO THE GOVERNOR

September 30, 2004

The Honorable Robert L. Ehrlich, Jr., Governor
State of Maryland
State House
Annapolis, MD 21401-1925

Dear Governor Ehrlich,

On behalf of the Governor's Commission on Housing Policy (Commission), I am pleased to submit the Interim Report, as required by Executive Order 01.01.2003.10. In March 2003, your Executive Order established the Commission and presented the Commission with a specific goal and objective: *to develop a comprehensive strategic plan, inclusive of practical solutions, to address the workforce/affordable housing and community revitalization challenges in Maryland.*

Through the work of the 21 member Commission, over 95 subcommittee members, the Maryland Department of Housing and Community Development and other State Agencies' staff, we are well on our way to achieving the goals and objectives of the Executive Order. Since the first Commission meeting, held on September 17, 2003, the Commission and subcommittees have developed 31 recommendations and within this Interim Report, we present the emerging Top 10 recommendations. There is additional work to be done and during the next three months, the Commission will continue to refine and deliberate the current Top 10 recommendations.

The Final Report, due to on December 31, 2004 will include the final recommendations that will be practical and follow the Fiscal Responsibility Pillar of the Ehrlich-Steele Administration. The Commission is committed to improving the quality of life and increasing the production and preservation of workforce/affordable housing for all Marylanders and we look forward to the next three months of serving on the Commission.

Sincerely,

Victor L. Hoskins
Secretary, Department of Housing and Community Development
Chair, Governor's Commission on Housing Policy



II. INTERIM REPORT

A. INTRODUCTION

The election of Governor Robert L. Ehrlich, Jr. and Lieutenant Governor Michael S. Steele in November 2002 ushered in a new era of Executive leadership in the State of Maryland. Upon taking office in January of 2003, Governor Ehrlich and Lt. Governor Steele established a five pillar philosophy to guide all of state government in better serving Maryland's citizens. These Five Pillars are: Fiscal Responsibility, Education, Health and the Environment, Public Safety and Neighborhoods, and Commerce. The pillars are the building blocks that all State Agencies, including the Maryland Department of Housing and Community Development (DHCD), utilize during their decision-making processes including budgeting exercises, service delivery and daily operations.

In the early days of his administration, Governor Ehrlich recognized the challenges Maryland faces in ensuring that its citizens have access to workforce/affordable housing and that our communities remain healthy and vibrant. Governor Ehrlich wanted to create additional opportunities for teachers to live where they teach, firefighters and policemen to live in the communities they protect and service/trades men and women to work near their homes. In addition, Governor Ehrlich wanted to develop units for seniors to age-in-place; units that are affordable and accessible housing for individuals with disabilities; and housing options for Maryland's homeless.

Working in partnership with several key leaders in the Maryland General Assembly, who made an effort for several years to gain passage of legislation establishing a task force to study workforce/affordable housing and community revitalization issues, the Governor signed an Executive Order to create the Commission in March of 2003. At that time, the Governor proclaimed that the challenge all Maryland families and individuals are faced with is *the need for safe, decent, accessible, and affordable housing*. The Governor further proclaimed that for most Marylanders, housing is their largest expense and that the type of housing Marylanders reside in, has a demonstrable impact on family stability and the life outcome of children. In addition, the Governor declared that safe, decent, accessible, affordable housing choices for working families, individuals with disabilities, children and the elderly are indispensable building blocks for healthy neighborhoods, and that State policies and planning activities should foster the development of a range of housing options in all communities, from rental to homeownership, at a variety of income



levels. When the Governor began his term, Maryland did not have a comprehensive housing policy or strategic plan for addressing the workforce/affordable housing and community revitalization needs of Marylanders. By this proclamation and the execution of the Executive Order that created the Commission, the Governor demonstrated his commitment to workforce/affordable housing and community revitalization issues in the State of Maryland.

As required within the Executive Order, an Interim Report is to be due to the Governor on September 30, 2004. This Interim Report provides a synopsis **of the Commission's activities**, since its first meeting held on September 17, 2003. In addition, the Interim Report will discuss the **public participation process** the Commission utilized to develop the initial 31 recommendations, and the emerging **Top 10** recommendations as of September 24, 2004. Finally, the Interim Report will provide a **preview of the Final Report**, due to the Governor on December 31, 2004.

Maryland Department of Housing and Community Development (DHCD)

Within the Executive Order, the Governor stated that DHCD would be the primary staff to the Commission. DHCD is a cabinet level agency created in 1987, whose mission is *to improve the quality of life in Maryland by working with its partners to revitalize communities, expand homeownership and workforce/affordable housing opportunities, and preserve historic sites and traditions*. Since its creation, DHCD has acted as a “community bank” for workforce/affordable housing and community revitalization through a number of vehicles including: financing first mortgage loans for first time workforce/affordable homebuyers to purchase a home; issuing tax exempt bonds and low income housing tax credits (LIHTC) to finance the construction of workforce/affordable rental housing; distributing Federal rent subsidies including Section 8 Housing Choice Vouchers to low income families; financing small businesses and providing technical assistance to organizations that revitalize communities; enforcing building codes; offering weatherization assistance, and providing housing assistance for workforce/affordable residents not generally served by the private sector. Finally, the Division of Historical and Cultural Programs within DHCD administers a number of federal and state programs such as historical rehabilitation tax credits, loans, and bonds to preserve and improve historical and cultural sites throughout the state.



DHCD Facilitation of Workforce/Affordable Housing

On average, DHCD's finances the creation of thousands of workforce/affordable rental and homeownership opportunities. DHCD utilizes its controlled resources to facilitate 2,700 workforce/affordable rental housing units for families, individuals with disabilities and senior citizens. Moreover, DHCD impacts homeownership by 1,700 units annually. DHCD controlled resources include State appropriated funds (State Rental Housing Program, Federal HOME, and Partnership funds), Federal Low Income Housing Tax Credits Program and tax exempt revenue bonds. As documented later in this report, DHCD anticipates through a series of enhancements and efficiencies an increase of its facilitation of workforce/affordable rental and homeownership by 1,800 units, without additional State funds. The enhanced production is anticipated to facilitate 900 rental units and 900 homeownership opportunities. Thus, DHCD's total facilitation of workforce/affordable housing units is 3,600 rental and 2,600 homeownership, annually.

DHCD Program Innovations for Workforce/Affordable Housing

Even before the work of the Commission began last year, the DHCD was already on its way to becoming one of the most successful, productive and innovative agencies of its kind in the country. Under the leadership of Secretary Victor L. Hoskins, appointed by Governor Ehrlich at the beginning of his administration in January 2003, a number of groundbreaking changes and department-wide efficiencies have been implemented. During the first 20 months of the Ehrlich-Steele Administration, DHCD accomplished a number of key milestones. These key accomplishments are in four primary areas:

- 1. Policy;**
- 2. Workforce/Affordable Rental and Homeownership;**
- 3. Neighborhood Revitalization; and**
- 4. Historic Preservation.**



1. Policy

- Convened the **Governor's Conference on Housing in Maryland**, on October 30, 2003, with more than 850 housing advocates, community development leaders, housing authorities, homebuilders and developers, and legislators to discuss solutions and opportunities for workforce/affordable homeownership and rental housing in Maryland – the largest and most comprehensive workforce/affordable housing forum in the state of Maryland – with Governor Ehrlich and then U.S. Department of Urban Development's (HUD) Secretary Mel Martinez.

2. Workforce/Affordable Rental and Homeownership

- Launched the **Homeownership Campaign *More House 4 Less***, promoted by Governor Ehrlich and Lieutenant Governor Steele to signify the Ehrlich-Steele Administration's commitment to increasing homeownership in Maryland. In addition, the More House 4 Less campaign publicized the improved and expanded state-sponsored 30-year-old mortgage program to create more homeownership opportunities for Maryland's workforce with a below-market interest rate loan, a new zero-point loan product, higher house price limits and down payment and settlement expense assistance. The mortgage program experienced a five-fold increase in the first five months of the campaign.
- Facilitated a **Public Housing Modernization Initiative** that invested in excess of \$94 million in HUD funds to local public housing authorities for the comprehensive rehabilitation of 18,000 public housing units within the next two years. In the absence of this investment, it is estimated that it would have taken nearly a generation for these improvements to occur. This complex bond transaction was the first-of-its-kind financing by a State Housing Finance Agency, providing for the expedited transfer of HUD funds to local jurisdictions for use now when most needed to ensure decent housing for more than 45,000 citizens in publicly-run housing developments.

- 
- Increased the **Workforce/Affordable Housing Development and Rehabilitation Initiatives** throughout the State by 10 percent, over the past year.
 - Received a \$3 million **Lead Hazard Control Award** from the HUD for lead reduction/elimination in targeted areas throughout Maryland. The award assisted the protection of children and other vulnerable residents from the hazards of lead-based paint. In addition, the State of Maryland and local governments will contribute \$3.75 million in matching funds.

3. Neighborhood Revitalization

- Accepted an additional \$3 million award for a **Neighborhood Revitalization Initiative** to finance projects in at-risk communities in Maryland. The **Community Legacy Program**, the State's newest signature revitalization program, awarded nearly \$9 million to more than 50 local communities for 75 revitalization projects, and added 10 new Community Legacy areas designated for revitalization in 2003.
- Awarded **Public Infrastructure Improvements**, in the amount of \$29.3 million, to seven communities to enhance the safety and quality of life for Maryland citizens.
- Loaned \$2.6 million in **Small Businesses Development** loans for 10 projects in six jurisdictions through Maryland's Neighborhood Business Development Program, one of the State's premiere small business lending programs. These projects created 163 new jobs and supported the retention of 211 existing jobs. An additional \$1.5 million in loans was approved during 2003 that will support an additional six projects in four jurisdictions.

- 
- Formed a **New Training Academy, *Catalyst*** that provides educational seminars for leaders in community development faced with the complexities of the community development process. The new academy was launched at the Maryland Association of Counties' Annual Conference in 2003 and has since trained 800 members of community based organizations, financial institutions and government.

4. Historic Preservation

- Continued to preserve **Historical Sites in Maryland** through the State's Historic Tax Credit Program Continued to improve the **Historical Structure Rehabilitation Tax Credit Program** during the 2004 Maryland General Assembly session through a legislative initiative that extended the program from June 1, 2004 to January 1, 2010.
- Furthered the **African American Heritage Preservation** efforts through the expansion of the Banneker-Douglass Museum in Annapolis, Maryland's official repository of African American cultural material. Construction began in fall of 2003, and will be completed in the fall of 2004.

Economic Impact of DHCD Activities in Maryland

The above-cited activities have had a positive impact on Maryland's economy. One critical analysis, newly performed by DHCD's Office of Research¹ is the ***Annual Economic Impact of Housing***. The chart on page 11, summarizes the analysis and clearly demonstrates DHCD's ability to leverage private dollars and generate significant economic impact for Maryland.

¹ The Office of Research includes a national, award winning economist and a team of successful researchers and economists.

Annual Economic Impact of DHCD's Financial Activities - Calendar Year 2003²

Investment

State Funds	\$ 79 Million
Other DHCD Funds	\$473 Million
<u>Private Investment</u>	<u>\$586 Million</u>
Total Direct Investment	\$ 1.1 Billion

Every \$1 of State Funds Leverages \$13.5 in Direct Investment

Economic Impact

Statewide Expenditures	\$ 2 Billion
State and Local Taxes	\$65 Million

Every \$1 of State Funds Generates \$28 in Economic Impact

Permanent Jobs	18,500
<u>Constructions Jobs</u>	<u>10,700</u>
Total Jobs	29,200

For every \$1 of State Funds leverages \$14 in direct investment. In addition, every \$1 of state funds generates \$28 annually in economic impact for Maryland. Finally, through DHCD's financial activities, DHCD creates approximately 29,000 jobs annually - 18,500 permanent and 10,700 construction. Permanent jobs are generated in many economic sectors including retail, management, real estate, financial, insurance and tourism industries. Construction jobs are created in architecture, engineering, special trade contractors, building supplies establishments, etc.

Both DHCD's continuing innovations and the emerging recommendations of the Commission will increase the economic impact of workforce/affordable housing and community revitalization investments on Maryland's economy. In addition, the recommendations will complement DHCD's impact on the workforce/affordable rental housing challenge and the recommendations will be included in the strategic plan within the Final Report. The strategic plan will be consistent with the Fiscal Responsibility Pillar of the Ehrlich-Steele Administration. The Fiscal

² Analysis is based on Calendar Year 2003 data. The economic impact includes direct investment as well as all associated secondary spending (the ripple effect) in Maryland.

⁷ Production cost is calculated using an average unit cost of \$114,000 plus future inflation factor. .



Responsibility Pillar is focused on balancing the state budget through savings by using administrative measures such as reducing expenses, revising programs, and utilizing information technology improvements.

B. ESTABLISHMENT

In March 2003, Governor Ehrlich executed an Executive Order establishing the Governor's Commission on Housing Policy. According to the Executive Order, the purpose of the Commission is:

“to make recommendations to the Governor for specific and measurable actions that can be taken to increase and preserve quality affordable housing in all Maryland communities to meet the needs, as well as dreams, of working families, individuals with disabilities, the homeless and the elderly”.

C. MEMBERSHIP

The bi-partisan Commission combines the knowledge of a variety of experts in the housing field to create a strategic plan for the future of Maryland's workforce/affordable housing production and preservation and community revitalization. The Governor appointed Secretary Victor Hoskins of the Maryland Department of Housing and Community Development as Chair. The President of the Senate appointed Senator Sharon Grosfeld to represent the Senate, and the Speaker of the House appointed Delegate Doyle Niemann to represent the House of Delegates. The remaining 18 members were appointed by the Governor.

The Commission members represent the major geographic areas of the state, including rural, suburban and urban communities. In addition, the members comprise various stakeholders in Maryland including: county and municipal government; agencies which implement or manage local housing programs; community development organizations and/or financial institutions; advocacy organizations with interest in workforce/affordable housing and/or which represent senior citizens and individuals with disabilities; the housing industry, including, but not limited to, representatives of the Home Builders Association of Maryland, the Maryland Association of Realtors, Maryland Center for Community Development; banking or lending institutions; rental property owner organization; and the public at large.

GOVERNOR'S COMMISSION ON HOUSING POLICY MEMBERSHIP

Name	Affiliation	Public	Private	Non profit
Victor L Hoskins, Chair	Secretary, Maryland Department of Housing and Community Development	X		
Senator Sharon Grosfeld	MD Senate, Montgomery County, Health & Environmental Affairs Committee	X		
Delegate Doyle Niemann	MD House of Delegates, Prince George's County, House Appropriations Committee	X		
David Baca	Branch Manager, SunTrust Bank, SunTrust Affordable Housing Program		X	
Alfred W. Barry, III	Principal, AB Associates; President, Citizens Planning & Housing Association		X	X
Don Bibb	Executive Director, Easton Housing Authority; CEO, Easton Redevelopment Corporation	X		X
Thomas Bozzuto	President & CEO, The Bozzuto Group; Commissioner, Millennial Housing Commission		X	
Brian Cox	Executive Director, MD Development Disabilities Council	X		
Richard Edson	Vice President, AHD Capital Advisors, LLC		X	
Edward Gold	President, Baltimore Division, Ryland Homes; President, Homebuilders Association of Maryland		X	
Jeffrey Hettleman	Executive Vice President, The Shelter Group; President, MD Affordable Housing Coalition		X	
Amy Johanson	Executive Director, Community Capital of Maryland, Inc.			X
Dana Jones	Executive Director, Southern MD Tri-County Community Action Committee			X
Ilene Kessler	RE/Max Advantage Realty; Treasurer, MD Association of Realtors		X	
David Lenhart	Alderman, City of Frederick	X		
Dale McArdle	Director, Division of Housing Services, Associated Catholic Charities			X
Barbara Schmitt	Account Executive, Triad Guaranty Insurance		X	
Clarence Snuggs	Director, Baltimore Enterprise, Enterprise Foundation; Maryland Center for Community Development			X
Thomas Michael Thompson	Director, Prince George's County Dept. of Housing and Community Development	X		
Cathleen Vitale, Esq.	Councilwoman, Anne Arundel County	X		
Duane Yoder	President, Garrett County Community Action Corporation			X

D. WORK PLAN/METHODOLOGY

During the October 7, 2003 meeting, the Commission approved a work plan/methodology to guide its work over the next 15 months, through December 2004. The work plan dissected the Duties Section of the Executive Order and included a projected timeline for completion. In addition to the required Duties, the Commission agreed to hold four Public Hearings across the State and two Commission only Retreats.

		Governor's Commission on Housing Policy Work Plan																		
		2003						2004												
Duties (per Executive Order 01.01.2003.10)		September - C	October - C	November - SC	December - SC	January - C	February - SC	March - C	April - SC	May - C & SC	June - SC	July	August - C	September - C	30-Sep-2004	October - C	November - C	December - C	31-Dec-2004	
1	Interview Commissioners individually to discuss their concerns, ideas and recommendations.																			
2	Review the procedures and practices currently used in the State administration of housing and community development																			
3	Review the methodology and recommendations of the federal Millennial Housing Commission																			
4	Utilize existing studies, reports, and census data to examine the state of affordable housing in Maryland																			
4a	The need for preservation and production of rental housing and special needs housing, including transitional housing and shelters																			
4b	Homeownership opportunities																			
4c	Barriers including, economic factors, local government regulations and procedures, and community support and perceptions																			
4d	Successful, working initiatives in place at the State and local levels, as well as national initiative replicable in Maryland																			
4e	Challenges facing healthy, at-risk, distressed, and blighted communities, as well as urban, suburban, an rural areas																			
4f	The need for and impact of housing choice vouchers and other forms of housing assistance																			
4g	The impact Priority Funding Area designations have on rural communities in the State.																			
5	Examine industry trends in the location, productions, and rehabilitation of single-family and multi-family housing																			
6	Housing expert discuss affordable housing, community revitalization, senior housing, land use and housing for individuals with disabilities.																			
7	Develop a statewide typology, or set of categories of different types of communities, for the application and allocation of State housing and community development programs and resources to reflect the diverse range of conditions and needs across the State and ensure that the appropriate resources are available and used to address the problems identified by the Commission																			
8	Conduct Public Hearings with housing nonprofits, advocates, governmental agencies, elected officials, the general public and other stakeholders to identify issues and recommendations.																			
9	Analyze Feedback from Public Hearings																			
10	Incorporate Public Hearings feedback in the Interim and Final Report to the Governor																			
11	Develop Legislative Priorities																			
12	Commission Reviews Draft Interim Report																			
13	Commission Approves Draft Interim Report																			
14	Final Interim Report to Governor Submitted																			
15	Commission Reviews Draft Final Report with Recommendations																			
16	Commission Approves Draft Final Report with Recommendations																			
17	Final Report with Recommendations Submitted to Governor																			



E. PUBLIC PARTICIPATION PROCESS

The Commission utilized an extensive six pronged public participation process to assist it through its work plan. Furthermore, the public participation process assisted the Commission to develop a series of recommendations and the emerging Top 10 recommendations.

First, all full Commission and subcommittee meetings abided by the Maryland Open Meetings Act. All meeting notices, draft agendas, draft minutes, subcommittee reports, announcements, and schedules were posted on the Governor's Commission on Housing Policy webpage that resides on DHCD's website. Additionally, the meeting notices were posted publicly within DHCD's building located at 100 Community Place, Crownsville, Maryland. Further, the meeting notices and information was distributed electronically via email to the entire Commission and Subcommittee membership. Finally, all notices, agenda, minutes and documents of the Commission, including the subcommittee meetings and working groups, are on file and available for public viewing at DHCD located at 100 Community Place, Crownsville, Maryland.

Second, the Commission staff held individual meetings with interested stakeholders, attended community meetings and other public events to allow individuals to provide additional public comment and input. In addition, Commission staff was available via telephone and email to discuss any public concerns, questions or inquiries regarding the Commission.

Third, the Commissioners including the Chairperson, were asked on multiple occasions to make formal presentations at conferences including, but not limited to, the Governor's Conference on Housing, the National Association of State Housing Agencies (NCSHA), the Maryland Association of Housing and Redevelopment Organizations (MAHRO), and the Maryland Municipal League (MML).

Fourth, Commissioners, including the Chairperson and Commission staff provided interviews for newspaper articles and other nonprofit organizations newsletters. Fifth, during the Maryland General Assembly 2004 session, Commissioners and Commission staff were asked to present the status of the Commission or testify on behalf of a DHCD's legislative initiative supporting workforce/affordable housing and community revitalization.



And, finally, in the spring of 2004, the Commission held a series of four public hearings throughout the State to receive testimony from the public and inform communities about the proceedings of the Commission. Hearings were held in La Plata on April 20; Ellicott City on April 27; Frostburg on May 13; and Easton on May 21. The locations represented the different regions of the State and offered all areas the opportunity to provide testimony to the Commission and comment on the status of the Commission activities.

Attendees included community leaders, local citizens, advocates, and other stakeholders across the State. More than 100 people attended with 59 people actively participating through speeches, testimony, prepared comments submitted electronically or written comments submitted the day of the hearing.

Throughout the state there were four common themes presented by the attendees: 1) the availability of affordable and quality **rental housing**; 2) creation of initiatives that specifically focus on the uniqueness of **rural housing** development; 3) **affordable and accessible housing for individuals with disabilities and seniors**; and 4) **barriers to homeownership**. Additional details are below and a synopsis inclusive of a complete list of attendees and testifiers is included in the Appendix E.

1. Rental Housing

Testimony focused on the need for improved maintenance of affordable rental housing units. Testifiers also expressed frustration regarding the inability to find safe, affordable units that will accept Section 8 Housing Choice Vouchers. Additionally, finding affordable and accessible rental units continues to be a challenge. Speakers suggested the expansion of the Section 8 Housing Choice Voucher Program or the creation of an alternative subsidy program to help alleviate this problem.



2. Rural Housing

Rural advocates, primarily in Western Maryland, identified the need to eliminate blight and substandard housing structures. In addition, rural testifiers discussed the need for a program that finances smaller projects, which are more typical in their communities. Furthermore, in an effort to reduce sprawl, advocates requested additional funding for infill development.

It was also suggested that the removal of the restrictions on Priority Funding Areas (PFAs) will provide additional funding for housing in more rural areas. More specifically, restricting State and Federal funding for single family housing (in particular home ownership) to PFAs was identified as a significant barrier for first time home buyers who need to use HOME, More House 4 Less or Community Development Block Grant (CDBG) funds to purchase or build homes. For example, in Garrett County, less than 2% of the County's land is in a qualified PFA.

3. Affordable and Accessible Housing for Individuals with Disabilities and Seniors

Throughout the state, individuals with disabilities and advocates requested an increase in resources to make homes accessible. Houses that are affordable and accessible provide the opportunity for seniors to age in place and for individuals with disabilities to remain in their homes. In addition, advocates requested that the State provide a list of contractors knowledgeable about the American Disabilities Association (ADA) design standards and requested the State to implement a required universal design standard for all new single family homes. Finally, testifiers requested an increase in aid for potential homebuyers with disabilities to help increase homeownership in a population with limited resources.

4. Barriers to Homeownership

Overall, those who testified stated that the homeownership rate in the State was already impressive and called for this trend to continue in the future. One recommendation by those in attendance was to require developers to set aside 10 percent of all new units for workforce/affordable housing. Another suggestion requested an increase in the state's minimum wage to enable lower income families to



be able to afford safe and decent housing. A third suggestion was an increase in the amount of homeownership counseling opportunities available to educate new homeowners on the subjects of predatory lending, credit scores, and family budgeting. Finally, testifiers requested an increased focus on workforce housing for middle income families.

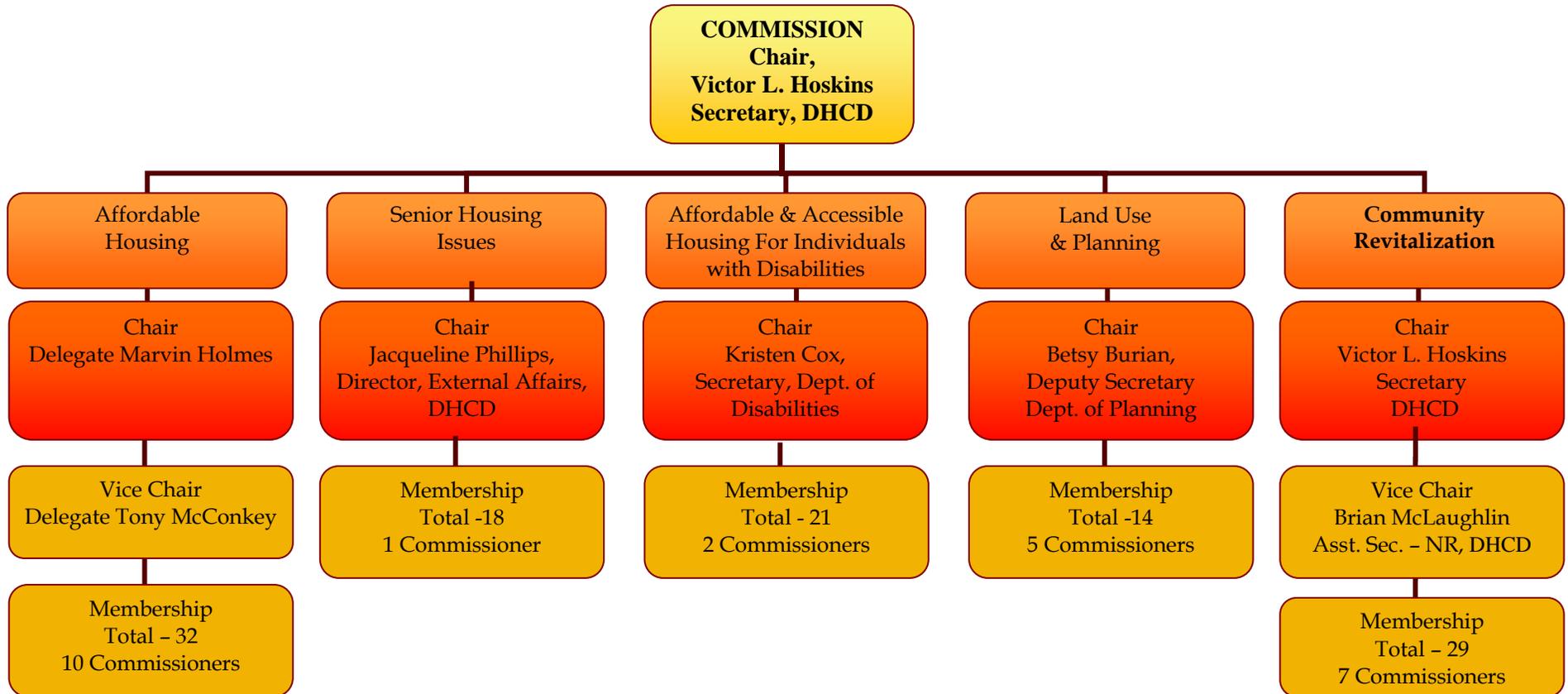
The public hearings' synopsis and the submitted written testimony were made available for review by the Commissioners. The Commission will consider the information presented during the public hearings during their final deliberations of the emerging Top 10 recommendations over the next several months.

F. SUBCOMMITTEE STRUCTURE

The five subcommittees were established to assist the Commission achieve the purpose and duties of the Executive Order. The five subcommittees were 1) Affordable Housing; 2) Senior Housing Issues; 3) Accessible and Affordable Housing for Individuals with Disabilities; 4) Land Use and Planning; and 5) Community Revitalization. The subcommittees' membership was open to all interested housing and community revitalization stakeholders. More than 90 At-large members, in addition to Commissioners, served on one or more of the five subcommittees. A complete list of the five subcommittees' membership can be found in the Appendix B.

The subcommittee leadership was appointed by the Chairman. The leadership included two Cabinet Secretaries, two House of Delegates representatives, two Deputy Secretaries (Secretary Designees), and one Assistant Secretary. The subcommittees were staffed by DHCD Executive Staff and other Senior Management Team members, Maryland Department of Planning Senior Staff, Maryland Department of Aging Senior Staff, the Department of Disabilities Staff and the Commission Director.

Governor's Commission on Housing Policy Subcommittee Structure



The subcommittees began their work in November 2003. The five subcommittees met every other month, alternating months with the meetings of the full Commission. Generally, the subcommittees met during the months of November 2003, December 2003, February 2004, March 2004, May 2004, and June 2004. Periodically, the subcommittees called a “special” meeting or developed Working Groups to further research and analyze issues. Over 36 meetings were conducted by the subcommittees.



The subcommittees each moved through their work plans in their own unique way, guided by a Chair and/or a Vice Chair. However, the subcommittees' all had the same objectives and goals. The objectives and goals were as follows:

1. Develop a mission;
2. Develop goals;
3. Research best practices to achieve the mission and the goals;
4. Hear from experts around the State and Nation;
5. Create recommendations;
6. Develop consensus regarding the recommendations; and
7. Submit recommendations to the full Commission, for consideration, by July 1, 2004.

The subcommittees utilized experts, National reports and other States' reports to develop their recommendations. A list of experts and reports is in Appendix C. In addition, at each Commission meeting, the subcommittees provided written and oral reports to update the Commission on the progress of the subcommittee. The subcommittees' written reports are found included in Appendix D.

At the January 6, 2004 Commission meeting, the Chairman of the Commission challenged the five subcommittees to develop three practical recommendations. At the next Commission meeting on March 2, 2004, the subcommittees returned to the Commission with 56 recommendations. During the following months, the subcommittees continued to research and deliberate their recommendations. By July 1, 2004, the subcommittees' work was completed and the subcommittees submitted a total of 28 recommendations. The recommendations are categorized into five themes:

- 1) DHCD programmatic innovations;
- 2) Non-financial solutions;
- 3) New, dedicated revenue streams;
- 4) Capacity building (nonprofit, private and public sector); and
- 5) Educational opportunities.



The Commission was very appreciative of all the hard work, commitment and dedication the subcommittee leadership and members displayed during their tenure. In honor of the members, the Commission hosted a Subcommittee Appreciation Picnic and awarded Certificates of Appreciation to thank the subcommittee members for their tireless dedication, their continued participation and their commitment to improving the quality of workforce/affordable housing and communities in Maryland.

G. ACCOMPLISHMENTS

Beginning with its first meeting on September 17, 2003, and during the course of next year, at seven Commission meetings, 36 subcommittee meetings, two day-long retreats and one Commission Conference Call, the Commission achieved four major accomplishments. Already, the Commission has surpassed the progress of other States, across the Nation which convened similar groups to address issues of workforce/affordable housing and community revitalization.

- I. *Maryland Typology- Demographics, housing affordability, and economic development data for Maryland sub-county areas.* The Maryland Typology illustrates the challenge of workforce/affordable housing by county and community. The *Maryland Typology* divides the State of Maryland into Counties and then each county and Baltimore City is divided into four different urban types based on the established Geographic Information Systems techniques: *urban, suburban, exurban* and *rural* areas. In addition, the *Maryland Typology* spatially illustrates varies demographic data including homeownership affordability, rental affordability, and economic vitality. The draft *Maryland Typology* was approved by the Commission at the September 7, 2004 Commission meeting.



II. *Workforce Affordable Housing in Maryland*

The DHCD Office of Research developed a quantitative analysis that calculates the magnitude of the need for workforce/affordable housing for all demographic types including workforce families, individuals with disabilities, and senior citizens. The quantitative analysis is captured in a draft report entitled *Workforce Affordable Housing in Maryland*, included in Appendix H.

The draft analysis was approved by the Commission on September 20, 2004 during a conference call. The Staff and Commission will continue to discuss policy decisions that will impact the future production of workforce/affordable housing.

III. *Recommendations*

The discussion of practical solutions was held within the context of establishing timeframes to meet the need and examine the collective resources available to meet the need, including public and private sources. The recommendations will be included in the Final Report and will include a strategic plan for implementation. In addition, the recommendations will abide by the Fiscal Responsibility Pillar of the Ehrlich-Steele Administration through the recommendation of initiatives that will augment or enhance current state programs and leverage partnerships with the private sector.



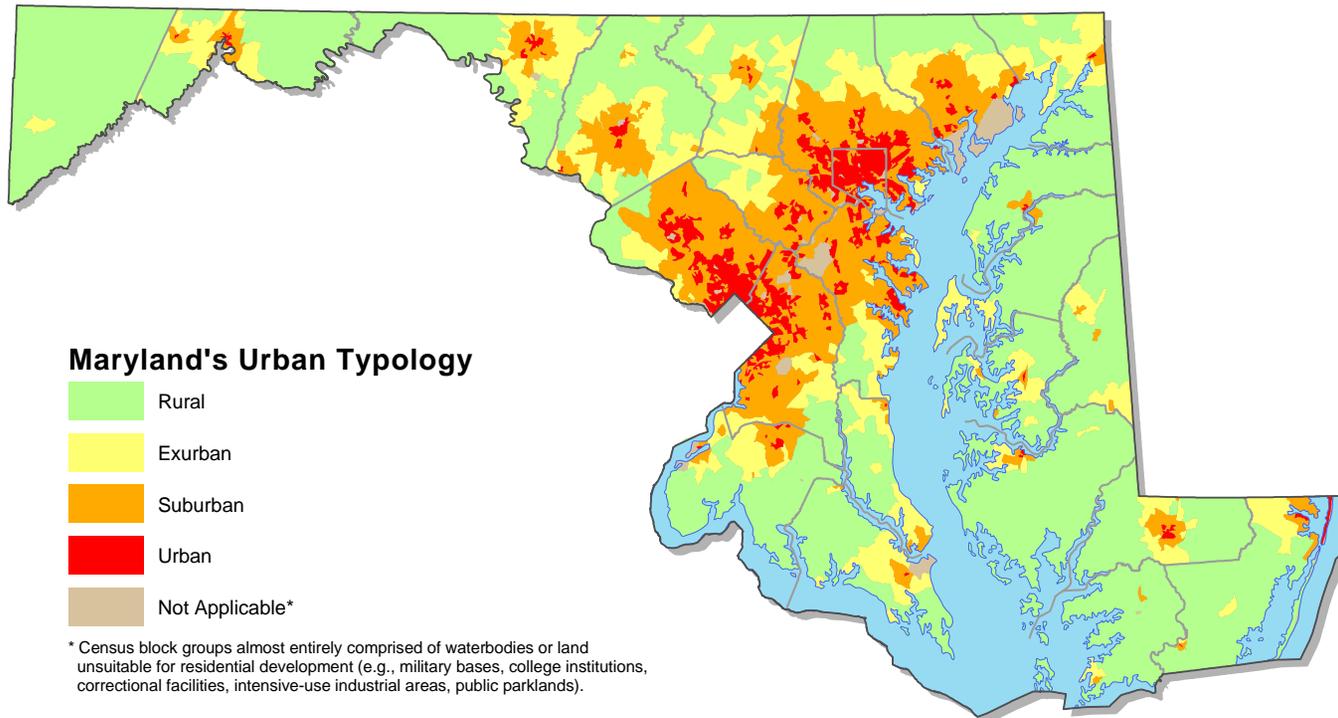
IV. *Emerging Top 10*

The emerging Top 10 recommendations are included in the Interim Report to illustrate the status of the Commission. During the month of September 2004, a tremendous amount of discussion was held regarding the Top 10 recommendations. During the next three months, the Commission will continue to discuss, deliberate and finalize its top recommendations. A list of the annotated recommendations, which includes recent comment made by Commissioners, can be found immediately following the Emerging Top 10 section.

I. ***MARYLAND TYPOLOGY – DEMOGRAPHICS, HOUSING AFFORDABILITY, AND ECONOMIC DEVELOPMENT DATA FOR MARYLAND
SUB-COUNTY AREAS***

The Executive Order stated that the Commission was to develop a typology or set of characteristics that describe a community. The *Maryland Typology - Demographics, housing affordability, and economic development data for Maryland sub-county areas* study developed by Office of Research along with the Office of Geographic Analysis and Mapping was approved by the Commission on September 7, 2004.

The entire analysis is included in Appendix F. The study demonstrates the challenge of providing an adequate supply of workforce/affordable housing. Using U.S. Census 2000 data and established Geographic Information Systems techniques, the typology is established by dividing each county and Baltimore City into four different urban types: urban, suburban, exurban and rural areas. In these resulting communities, it is evident that the challenge differs by urban type within and among Maryland's counties, revealing that a multifaceted approach of varied solutions may prove necessary in addressing this challenge. In addition, the *Maryland Typology* study spatially illustrates varying socio-economic data including demographics. The information contained in the typology study is a valuable tool to determine how state resources may be allocated to address community needs.



Utilizing Census 2000 data at the block level and information obtained from many secondary sources, various socio-economic data were applied to each urban type. The economic analysis contains four major components.

1. *Typology of Demographics* - Mapped data corresponding to various population cohorts including number of households, individuals with disabilities, individuals over 65-years of age, and households in poverty status.

- 
2. *Typology of Homeownership* - Analyzed homeownership in Maryland by highlighting homeownership data and developing homebuyer affordability indices for various urban types. These indices show the extent to which households in each urban type deviate from the affordability threshold. The latter indicates that a household's mortgage payments should not exceed 25 percent of its gross monthly income.
 3. *Typology of Rental Housing* - Evaluated the characteristics of rental housing in Maryland, rental housing market and rental affordability indices in sub-county areas are defined and analyzed. The rental housing indices are estimated for households earning Supplemental Security Income, and for households earning incomes in various stages of job proficiency including entry level, mid-level, and experienced categories. It is further assumed that, in each category, the rental payments should not exceed 30 percent of the household's gross income.
 4. *Typology of Economic Development* - Developed economic development indices for each urban type. These indices represent the degree to which a sub-county area deviates from the average statewide economic development condition.

1. *Typology of Demographics*

The demographic analysis shows that the majority of the state's households, 1.1 million (56 percent of the total), live in Maryland's urban areas. The second largest concentration of households is in suburban areas, 542,788 (28 percent of the total), followed by exurban and rural areas (about 8 percent each).

Of the 850,620 individuals with disabilities in the state, 59 percent are concentrated in urban areas. Similarly, 54 percent, or 324,060 of the State's elderly population live in urban centers. According to the Census 2000 data, 436,523 individuals or 9 percent of the total Maryland population live in poverty. The majority of the individuals living below poverty level reside in Maryland's urban areas - 313,090 individuals or 72 percent. About 11 percent of the urban population lives below the poverty level.



2. Typology of Homeownership

The overall homeownership rate for the Nation is 68.3% and Maryland's homeownership rate of 71.6% is well above the National average ranking Maryland 22nd in the country. The National minority homeownership rate is 49.5% and Maryland's minority homeownership rate is 53.6%, about 4 full percentage points above the National rate, ranking Maryland 14th in the nation.

Maryland has a total of 1.3 million homeowner households who represent about 68 percent of all households. Maryland's urban areas have 626,832 homeowner households (57 percent). The suburban areas of Maryland have a total of 441,977 homeowner households (82 percent). The state's exurban areas have 137,531 homeowner households (84 percent). The rural areas of Maryland have a total of 132,784 homeowner households or about 84 percent. The analysis indicates that Maryland's rural areas have the highest overall homeownership rate. This is due to the rural area's low population densities (about 15% of the state average) which result in fewer rental housing opportunities. In contrast, in Maryland's urban areas with very large population densities, (over ten times the state average) provide significantly more rental housing opportunities.

The homeownership affordability index is measured by estimating the number of household within each urban type who cannot affordable the median priced home. Homeownership affordability is estimated by developing an index which measures the extent to which four groups of households -- families receiving Supplemental Security Income and families earning incomes in entry-level, mid-level and experienced-level occupations -- spend their incomes, above the affordability threshold of 25%, on a median priced home in Maryland's sub-county areas. .

3. Typology of Rental Housing Affordability

The rental housing affordability index is measured by estimating the number of households within each urban type who cannot afford the median rent. The rental affordability is estimated by developing an index which measures the extent to which four groups of households -- families receiving Supplemental Security Income and families earning incomes in entry-level, mid-level and experienced-level occupations -- spend their incomes, above the affordability threshold of 30%, on a median priced rental unit in Maryland's sub-county areas.



Statewide, 656,688 households (33 percent) cannot afford the median rent in their county of residence. Overall, 457,821 urban households (41 percent) of all urban households, do not meet the affordability threshold. Nearly 70 percent of Maryland households that cannot afford the median rent, reside in the state's urban areas. In suburban areas, 134,290 suburban households (25 percent) cannot afford the median rent. About 20 percent of Maryland suburban households do not meet the affordability threshold. These households are concentrated in Montgomery, Prince George's, Baltimore and Anne Arundel counties and Baltimore City. Together, these jurisdictions account for 502,501 households, or about 77 percent of all households who do not meet the affordability threshold.

4. Typology of Economic Development

The economic development typology measures the economic development condition of various urban types in Maryland by incorporating median household income, poverty rate, unemployment rate, and an education index into a composite development index. Overall, the least robust economic development areas include urban clusters of Dorchester, Baltimore City, Allegany, Cecil and Wicomico counties. Conversely, among the urban areas, Howard, Anne Arundel and Montgomery counties represent the most robust economic development jurisdictions.

II. WORKFORCE AFFORDABLE HOUSING IN MARYLAND REPORT

The draft *Workforce Affordable Housing in Maryland* report, as of September 20, 2004, was produced at the request of the Commission. The entire report is included in the Appendix G. The quantitative analysis examines the state of workforce/affordable housing in Maryland. Utilizing projections of population growth and anticipated demographic changes, the report quantifies the magnitude of the rental housing shortage in Maryland during the next ten years and evaluates the impact of homeownership and rental housing programs of DHCD on bridging the projected workforce/affordable housing gap.

The draft *Workforce Affordable Housing in Maryland* report states that there is an acute shortage of rental housing for workforce and low-income families, seniors and individuals with disabilities in Maryland. This shortage has become more concentrated among low-income renter households, despite improvements in income and housing conditions in the past decade. Data for renter families, with incomes below 30 percent of

the Area Median Income (AMI), shows that the housing shortage is widespread throughout the country. In the year 2000, more than 4.6 million rental units both affordable and available to the lowest income renter households were needed nationwide to overcome the shortage.

As of the year 2000, Maryland had a deficit of about 125,000 workforce/affordable and available rental units. An affordable unit is one where the renter pays 30% or less of their gross rent for housing. The workforce/affordable rental housing shortage in Maryland is projected to grow by an additional 25 percent from 2001 to 2014, reaching a high of approximately 157,000 units in 2014. The quantitative analysis estimates the total cost of meeting this shortage to be approximately \$19.5 billion.

Workforce Affordable Rental Housing Challenge in Maryland 10-Year Projection		
Household Type	Projected Shortage (2005-2014)	
	Number of Units	Production Cost (\$Billions)⁷
Families	103,100	\$12.8
Seniors	25,000	\$3.1
Individuals with Disabilities	28,800	\$3.6
Total	156,900	\$19.5

Bridging the Workforce/Affordable Rental Housing Challenge through DHCD Controlled Resources

Through various programs, DHCD acts as a financial partner or a community bank for developers, nonprofit organizations and local governments when developing workforce/affordable rental housing. Existing rental and homeownership programs of DHCD will reduce the projected workforce/affordable housing shortage by 44,200 units (28 percent of total shortage) during the next ten years leaving a net total housing shortage of 112,700 units by 2014. It is projected in the analysis that it will take a total of 44 years, 53 years, and 71 years from 2005 to close the



housing gap for families, seniors and disabled households respectively. The analysis utilizes DHCD's current budget and revenue projections and does not assume increases or decreases in State or Federal resources.

DHCD Current Homeownership Impact on Rental Housing

Homeownership is an integral part of the American Dream and provides significant values for families and communities. Through homeownership, families create legacy wealth in assets that can grow in value and generate financial security. Home equity is the one of largest single sources of household wealth for most Americans. Homeownership also enables people to have greater control, exercise more responsibility over their living environment and helps stabilize neighborhoods and strengthen communities. Generally, homeowners have greater economic and emotional stake in their community, and are more likely than renters to act in ways that maintain and strengthen that community. Further, homeownership helps generate jobs and stimulate economic growth through enhancements in single-family construction expenditures and increases in demand for household goods and services. Finally, increased homeownership directly assists the workforce/affordable rental housing market by freeing up occupied rental units and by reducing demand for rental housing.

DHCD increases the supply of workforce/affordable rental units through its low interest rate mortgage product combined with down payment assistance. Moreover, as additional homeownership opportunities are created, a portion of the units are freed up, positively impacting the workforce/affordable rental challenge. As a result, DHCD overall homeownership impact reduces the workforce/affordable rental housing challenge by 1,700 units annually.

DHCD Current Rental Impact on Rental Housing

During the last five years, DHCD's controlled resource have been utilized to produce an average of 2,700 units of workforce/affordable rental housing units annually. Of these total units, 47 percent of the total is new construction and 53 percent of the total is rehabilitation units. On average, 72 percent of a project's development costs are funded by DHCD-controlled resources, of which about 10 percent (\$10,000 per unit) is generated from direct State appropriation. DHCD controlled resources include State appropriated funds (State Rental Housing Program, Federal

HOME, and Partnership funds), Federal Low Income Housing Tax Credits Program and tax exempt revenue bonds. The remaining 28 percent are financed from non-DHCD sources (i.e., developer equity, private loans, local government loans or grants). DHCD's controlled resources financially assists the creation of 2,700 rental units annually, approximately 17 percent of the projected workforce/affordable housing need.

Current DHCD Production and Remaining Challenge 28% of the Shortage Produced over a 10-Year Period					
Household Type	Annual Production			End of 10 Years Remaining Challenge	Number of Years to Close the Gap*
	Homeownership Impact	Rental Housing Production	Total Production		
Families	1,616	1,512	3,128	71,800	44
Seniors	50	1,044	1,094	14,100	53
Individuals with Disabilities	50	153	203	26,800	71
Total	1,716	2,709	4,425	112,700	N/A
*Production is optimized to minimize the number of years required to close the gap by household type. Source: DHCD, Office of Research.					

DHCD Rental Housing Enhancements

Utilizing potential DHCD financial innovations (e.g., combining State and bond loans, optimizing the number of tax credit only projects, improving DHCD's bond program, etc.) and DHCD's existing controlled resources, DHCD estimates it can financially assist about 900 additional rental units annually. The primary DHCD controlled resource used to create the additional 900 units is the issuance of tax exempt bonds. The proposed enhancements will augment DHCD's current multi-family rental housing production to about 3,600 units annually.

Utilizing traditional funding mechanisms and assuming no increases in federal sources, the creation of 3,600 workforce/affordable housing units annually will exhaust all existing State and federal funding sources. The State investment for the first 3,600 units is approximately \$6,000 a



unit. Then, DHCD maximizes the use of all its controlled resources. Any unit above and beyond the 3,600 will cost the State over \$60,000 per unit, a ten-fold increase. This is caused by a diminishing returns effect that is caused by exhausting all the state and federal resources to produce the 3,600 units. Any additional sources of funds, state or private, will create more opportunities to reduce the 10 year challenge.

DHCD Homeownership Enhancements

DHCD is working to bring further enhancements to its mortgage program which is financed by the issuance of tax exempt bonds. The homeownership program is estimated to create 900 additional homeowners each year. Homeownership innovations include an array of things including the enhancement of DHCD's tax-exempt revenue bond program and creation of new partnerships with private lenders to assist potential borrowers who are not eligible for DHCD's tax exempt bond program. The proposed enhancements will enable DHCD to boost current homeownership production to about 2,700 units.

Total Impact of DHCD Enhancements on the Workforce Affordable Rental Housing Challenge

The proposed enhancements significantly increases DHCD's ability to finance on an annual basis 6,200 homeownership and rental units totaling, 6,200 units . The majority of the units financed through the enhancements will be for workforce families - the population with the largest percentage of need according to the quantitative analysis..

DHCD, through planned innovations and ongoing enhancements will reduce the projected shortage by 62,200 units (39 percent of total shortage) during the next ten years leaving a total housing shortage of approximately 95,500 units by 2014. According to the analysis, it will take a total of 26 years, 29 years, and 36 years from 2005 to close the housing gap for families, seniors and disabled households respectively. The enhancements will, therefore, reduce the time gap to meet the projected rental housing shortage in Maryland by 18 years for families, 24 years for seniors and 35 years for individuals with disabilities. The planned innovations will not require additional state funds.

Remaining Workforce Affordable Rental Challenge After 10 and 20 years

The tables below and the table on page 34, illustrates DHCD's current activities and proposed enhancements and how they will potentially impact the 10 year Workforce/ Affordable Rental Housing Challenge during the next 10 years and 20 years. After 10 years, DHCD will potentially impact the workforce/affordable rental housing challenge by 40% or 62,000 units. The remaining balance after 10 years will be approximately 95,000 units at a cost of approximately \$12.5 billion.

Remaining Workforce/Affordable Challenge

After 10 Years

	UNITS	COST	PERCENT
10 YEAR CHALLENGE	157,000	19.5BILLION	100%
DHCD CURRENT ACTIVITIES AND ENHANCEMENTS	62,000	7.0 BILLION	40%
BALANCE AFTER 10 YEARS	95,000	12.5 BILLION	60%

As the model is calculated for 20 years, DHCD can impact the 10 year Workforce/ Affordable Rental Housing Challenge by 80% , leaving a remaining balance of 33,000 units, at a cost of approximately \$5.5 billion

Remaining Workforce/Affordable Challenge

After 20 Years

	UNITS	COST	PERCENT
10 YEAR CHALLENGE	157,000	19.5 BILLION	100%
DHCD CURRENT ACTIVITIES AND ENHANCEMENTS	124,000	14.0 BILLION	80%
BALANCE AFTER 20 YEARS	33,000	5.5 BILLION	20%

III. RECOMMENDATIONS



The five subcommittees initially developed 56 Recommendations to address the remaining challenge and these recommendations were presented at the March 2, 2004 Commission meeting. The Commission, together with the five subcommittees' leaderships held a 1/2 day retreat on May 4, 2004. After further discussion and deliberation, the five subcommittees continued to discuss their recommendations and reduced them to 27 recommendations by the July 1, 2004 submission deadline. In May 4, 2004, the Interagency Council on Homelessness (ICH) Chair, Secretary Christopher McCabe sent a letter to Chairman Hoskins regarding the ICH Draft Strategic Plan. Within the Draft Strategic Plan, there were four specific recommendations that addressed housing for the homeless. Staff presented the entire Draft Strategic Plan to the Commission at the June 8, 2004 and June 22, 2004 Commission meetings. At this time, Staff recommended that the Commission utilize the four recommendations that specifically addressed housing for homeless within its overall recommendations, bringing the total number of recommendations to 31. The homeless population is one specifically mentioned in the Executive Order, as a population that the Commission was to develop specific and measurable actions.

IV. EMERGING TOP 10 RECOMMENDATIONS

At the August 6, 2004 all day retreat, a total of 31 recommendations, including the Interagency Council on Homelessness recommendations, was discussed and deliberated. At the completion of the retreat, the Commission was challenged to develop a list of Top 10 recommendations, for discussion at the September 7, 2004 Commission meeting. The Commission agreed to individually develop Top 10 ranking and priorities.

Then, at the September 7, 2004 Commission meeting, the Top 10 were shared and discussed but not weighted. The Commissioners requested that the analysis be recalculated such that the analysis created a **weighted Top 10**. In addition, the Commission requested the staff to consolidate and refine the Top 10. The refinement and consolidation of the recommendations resulted in a **Top 8**.

Upon the Commission's review of the weighted analysis and the weighted and consolidated **Top 8**, a discussion was held on September 20, 2004, during public conference call, where a quorum was present. The Commission was concerned that the refined and consolidated



recommendations did not maintain the spirit of the recommendations submitted by the subcommittees. The Commission requested that staff return the recommendations back to the wording at the September 7, 2004 Commission meeting and then redistribute the **Top 10** analysis for a new vote. The new vote was taken via email due on September 24, 2004. Thirteen of the 21 Commissioners responded and provided feedback regarding the recommendations as of September 24, 2004. The comments and feedback was provided in three different formats.

1. Commented on the order of the **Top 10**
2. Commented on the actual wording of the **Top 10** recommendations
3. Provided questions regarding the content and recommendations' intent

Due to the variety of formats, an actual vote was difficult to tally. With knowledge that the Interim Report was due in less than a week, the Commission agreed to include the emerging **Top 10** recommendations in the Interim Report in an "as is" September 24, 2004 state. The Commission agreed to continue to discuss and refine the **Top 10** recommendations to ensure its final recommendations are practical and measurable. Following the table of the emerging **Top 10** recommendations - As of September 24, 2004 are the aggregated comments submitted by the Commissioners and are included in the Annotated Top 10 Recommendations section. The entire weighted analysis of the 31 recommendations, is included in Appendix H.

Emerging Top 10 Recommendations
As of September 24, 2004

General Notes

1. The document represents 20 of 21 Commissioners Top 10 weighted submissions, as of September 20, 2004. Each Commissioners Top 10 recommendations were given a weight of 10 being the highest and 1 being the lowest. The recommendation that received the highest number of points became Rank #1, and the recommendation with the 10th highest number of points became Rank # 10. All 31 recommendations were ranked from 1-31.
 2. The document is a preliminary ranking of the 31 recommendations, to be utilized in the Interim Report to submit to the Governor on September 30, 2004.
 3. The document is subject to change as the Commission continues to deliberate the recommendations prior to submitting the Final Report on December 31, 2004.
 4. The Commission submits these recommendations with knowledge that none of the recommendations increase the cost of housing for Marylanders, but instead, increases the production and preservation of housing for all Marylanders.
1. AH = Affordable Housing, LUP = Land Use and Planning, SH = Senior Housing, AAH = Affordable and Accessible Housing for Individuals with Disabilities, HH = Housing for the Homeless, CR = Community Revitalization

Rank	Original Rec. Number	Refined Recommendations	Total Pts
1	AH #3	Create a new dedicated revenue stream to increase the production and preservation of workforce/affordable housing, especially families and individuals below 80% of Area Median Income. The new source should be a funding source outside of the legislative structure and separate from the annual appropriations process. Amount to be determined prior to the submission of the Final Report, December 31, 2004.	127

Rank	Original Rec. Number	Refined Recommendations	Total Pts
2	AH #1	<p>Modify state funding requirements within applications for public economic development funds to require local jurisdictions to demonstrate progress within their approved housing policy submitted within their Comprehensive Plan.</p> <ol style="list-style-type: none"> 1. Amend Article 66 B to require all local jurisdictions with planning and zoning authority to develop a housing policy, to be included within their Comprehensive Plan submission. (See Recommendation #3, LUP #1, below) 2. Revise all state economic development funding applications to include an additional requirement. The requirement will request local jurisdictions to demonstrate their progress in meeting the objectives of their approved housing policy, as a contingency for receiving any state funds to finance their economic and community development projects. 	112
3	LUP #1	<p>Amend Article 66 B 3.05 (3) to require every jurisdiction with planning and zoning authority within the state develop a housing policy which addresses the supply of land, properly zoned for residential purposes and sufficient to accommodate growth that equitably addresses affordability for all Maryland citizens at all incomes, including workforce families/individuals, seniors, individuals with disabilities below SSI level and the homeless. The housing policy will be included in the comprehensive plan of each jurisdiction and updated at an interval of 6 years, as required in Article 66B 3.05(3).</p> <p>Elements of the housing policy portion of the comprehensive plan for each jurisdiction may include:</p> <ol style="list-style-type: none"> 1. Submission of a strategy for managing affordability of housing needs at all incomes with a special focus on needs of disadvantaged individuals; <ul style="list-style-type: none"> • Population Trends for next 20 years. • Employment Trends for next 20 years based on economic plans. (Analysis of Jobs inclusive to type of job and salary range). • Commuting patterns (transportation element), where information is available. • Identification of local costs (impact fees, transfer taxes, excise fees, etc). • Type of expedited process, if any, for the development of affordable housing (“Green Tape”). • Development capacity analysis, where information is available. • Maps illustrating the issues. 2. Request state agencies (Dept of Planning, DHCD, DBED, Dept of Environment, Dept of Transportation) to jointly create a “How To Manual” to assist local jurisdictions develop their housing policy;; and 3. Request the creation of an “Oversight Committee” to provide on going technical assistance and oversight to the local jurisdictions’ implementation of their housing policy. 	106

Rank	Original Rec. Number	Refined Recommendations	Total Pts
4	CR #2	<p>Create a new dedicated revenue stream to increase community revitalization efforts throughout Maryland.</p> <p>The new dedicated revenue stream may be created through partnerships with the private sector to create innovations such as 1) a Maryland Private Equity Fund, 2) the utilization of the Federal New Market Tax Credit Program, OR through the creation of a quasi-public entity that is financed using “revolver” programs, such that the repaid program funds are allocated to quasi-public entity and not returned to the General Fund</p>	100
5	AH #2	<p>Create a pilot program to develop mixed income housing developments (homeownership and rental) with units for workforce/affordable families/individuals, above 60% Area Median Income and units available for individuals with disabilities at SSI level income. OR</p> <p>Create a pilot program to develop mixed income housing developments (homeownership and rental) with units for workforce/affordable families/individuals, above 60% Area Median Income.</p>	77
6	AAH #5	Create a new dedicated revenue stream to increase the production and preservation of affordable and accessible housing for individuals with disabilities at or below SSI level (\$6,768 annually) through the identification of untapped sources of funds (Federal, State, Private).	64
7	SH #6	Review inventory of surplus state property, identify land appropriate for all types of housing (workforce/affordable, senior housing and housing for individuals with disabilities at SSI level income) and solicit developers to develop the surplus land.	54
8	AAH #1, #2, #3	Create a bridge subsidy program for individuals with disabilities, currently on the Section 8 Voucher Waiting list, through the reallocation of Rental Allowance Program (RAP) funds and/or HOME funds for the purpose of providing short term rental assistance to 100 individuals annually for three years.	53
9	AH #4	Support community based organizations, faith based organizations, and nonprofit organizations that provide quality homeownership, citizenship and financial counseling programs by developing partnerships with the private sector and foundations.	50
10	AAH #6	Issue an Executive Order to create an interdepartmental Governor’s Housing Initiative that will produce units affordable for individuals with disabilities at SSI level (\$6,768 annually).	50

iv. ANNOTATED TOP 10 RECOMMENDATIONS

The following table provides the comments as submitted by the 13 of 21 Commissioners from September 21, 2004 to September 24, 2004.

General Notes			
<ol style="list-style-type: none"> The document represents 20 of 21 Commissioners Top 10 weighted submissions, as of September 20, 2004. Each Commissioners Top 10 recommendations were given a weight of 10 being the highest and 1 being the lowest. The recommendation that received the highest number of points became Rank #1, and the recommendation with the 10th highest number of points became Rank # 10. All 31 recommendations were ranked from 1-31. The document is a preliminary ranking of the 31 recommendations, to be utilized in the Interim Report to submit to the Governor on September 30, 2004. The document is subject to change as the Commission continues to deliberate the recommendations prior to submitting the Final Report on December 31, 2004. The Commission submits these recommendations with knowledge that none of the recommendations increase the cost of housing for Marylanders, but instead, increases the production and preservation of housing for all Marylanders. AH = Affordable Housing, LUP = Land Use and Planning, SH = Senior Housing, AAH = Affordable and Accessible Housing for Individuals with Disabilities, HH = Housing for Homeless, CR = Community Revitalization 			
Rank	Original Rec. Number	Refined Recommendations	Total Pts
1	AH #3	<p>Create a new dedicated revenue stream to increase the production and preservation of workforce/affordable housing, especially families and individuals below 80% of Area Median Income. The new source should be a funding source outside of the legislative structure and separate from the annual appropriations process. Amount to be determined prior to the submission of the Final Report, December 31, 2004.</p> <p>Comments</p> <ul style="list-style-type: none"> Good as long as it does not impose a new tax. Good but a source needs to be determined. This cannot impact the problem without new money. For households below 60% of AMI it requires subsidy. Good idea, but it can't be "outside" the legislative structure because the legislature has to create it. It can be outside the yearly appropriation process, as in a special fund that carries over a balance. Of course, even those funds can be taken (as witness the last three years) but at least it takes a legislative appropriation to do it. We need to identify a source for this revenue stream that will have an organic relationship to housing. Agree and request amendment of language of including "...individuals at all income levels below 80% of AMI." I would like to revise it to incorporate 2 different concepts. (1) That there is a dedicated funding source and/or increased funding to obtain at least \$X and that Dept. productions funds are turned into true revolving/trust funds. (2) That the State should work to facilitate resources from outside appropriation process as stated in the draft. The genesis of this recommendation was focused around the possibility of revolving income earned by the department (interest, fees etc.) There is a simple fact that the need, as defined by the department, can only be met with additional funds. Ideas for additional sources of revenue are identified in #4 below. Can we use similar sources as in #4? Agree with this recommendation but the funding source should be a part of the appropriated process and that the proceeds should be allocated to the specific jurisdictions. Number two recommendation. Strategy and planning comes first, then funding. 	127

Rank	Original Rec. Number	Refined Recommendations	Total Pts
2	AH #1	<p>Modify state funding requirements within applications for public economic development funds to require local jurisdictions to demonstrate progress within their approved housing policy submitted within their Comprehensive Plan.</p> <ol style="list-style-type: none"> 1. Amend Article 66 B to require all local jurisdictions with planning and zoning authority to develop a housing policy, to be included within their Comprehensive Plan submission. (See Recommendation #3, LUP #1, below) 2. Revise all state economic development funding applications to include an additional requirement. The requirement will request local jurisdictions to demonstrate their progress in meeting the objectives of their approved housing policy, as a contingency for receiving any state funds to finance their economic and community development projects. <p>Comments</p> <ul style="list-style-type: none"> ▪ Recommendation #2 and #3 are good ideas but difficult to implement. Local jurisdictions that currently have a housing policy will like the incentive and local jurisdictions that do not have a housing policy could think this is controversial. ▪ Can 2 & 3 be combined? Rank #5 ▪ A “must” recommendation, but what incentives can be offered when local jurisdictions comply? ▪ Very useful tool but concerned that this is difficult to implement in the political world. ▪ Local jurisdictions are going to see it as an unfunded and onerous mandate. Can we make it more of an incentive than a requirement? ▪ This should not be the number 2 priority. ▪ How and by whom are the housing plans to be “approved”? ▪ This should not be a number two recommendation. Some jurisdictions do this already with HUD. ▪ Agree. ▪ Recommendations #2 & #3 are so similar; there must be a way to craft language that would be acceptable to everyone on the Commission. ▪ Since zoning is the purview of the local jurisdictions, only local jurisdictions have the ability to ensure through their planning process that enough properly zoned land for affordable housing. ▪ Forcing jurisdictions to comply will only incite local communities who after all have to be the ones to live with the results. ▪ As all of who have proposed affordable housing developments know an astute, organized local community who is opposed to this recommendation has the capacity to reject any project. The political process would be difficult if not impossible to change. Incentives are the only practical option. 	112

Rank	Original Rec. Number	Refined Recommendations	Total Pts
3	LUP #1	<p>Amend Article 66 B 3.05 (3) to require every jurisdiction with planning and zoning authority within the state develop a housing policy which addresses the supply of land, properly zoned for residential purposes and sufficient to accommodate growth that equitably addresses affordability for all Maryland citizens at all incomes, including workforce families/individuals, seniors, individuals with disabilities below SSI level and the homeless. The housing policy will be included in the comprehensive plan of each jurisdiction and updated at an interval of 6 years, as required in Article 66B 3.05(3).</p> <p>Elements of the housing policy portion of the comprehensive plan for each jurisdiction may include:</p> <ol style="list-style-type: none"> 1. Submission of a strategy for managing affordability of housing needs at all incomes with a special focus on needs of disadvantaged individuals; <ul style="list-style-type: none"> • Population Trends for next 20 years. • Employment Trends for next 20 years based on economic plans. (Analysis of Jobs inclusive to type of job and salary range). • Commuting patterns (transportation element), where information is available. • Identification of local costs (impact fees, transfer taxes, excise fees, etc). • Type of expedited process, if any, for the development of affordable housing (“Green Tape”). • Development capacity analysis, where information is available. • Maps illustrating the issues. 2. Request state agencies (Dept of Planning, DHCD, DBED, Dept of Environment, Dept of Transportation) to jointly create a “How To Manual” to assist local jurisdictions develop their housing policy,; and 3. Request the creation of an “Oversight Committee” to provide on going technical assistance and oversight to the local jurisdictions’ implementation of their housing policy. <p>Comments</p> <ul style="list-style-type: none"> ▪ Recommendation #2 and #3 are good ideas but difficult to implement. Local jurisdictions that currently have a housing policy will like the incentive and local jurisdictions that do not have a housing policy will be controversial. ▪ Excellent approach for rural areas. ▪ This is a good idea that will mature as it goes through the process. The recommendation has good long term implications. ▪ An “Oversight” committee will limit the ability to implement the recommendation. ▪ Mandating that a jurisdiction have a supply of land “properly zoned” and “sufficient to accommodate growth that equitably addresses affordability”, may be asking for opposition. ▪ The whole tenor of #2 and #3 as to requiring local jurisdictions to do things (rather than helping and assisting and creating incentives). It creates the impression that there is no “balancing” of all the factors that go into land use and development involved in our calculations. ▪ This is excellent and should be number one. Combine AH#1 with this one. ▪ The sentence should end after the word "incomes." The intent of the land use committee and the majority of commissioners were to ensure that we had a supply of affordable housing for all Maryland's citizens. In virtually every other recommendation our focus is on the disadvantaged groups within our population. By adding the qualifying words the recommendations is weakens the entire point of this proposition note. ▪ Detailing the elements is a good idea. ▪ Is it realistic for various departments to come together and write a manual? Is there a precedent? Would the local planning departments see this as intrusive? ▪ Who would be on the “Oversight Committee”? Would we need it if the elements were clearly defined? Technical assistance through the state-planning department may be appropriate, but setting up a separate group does not seem necessary. 	106

Rank	Original Rec. Number	Refined Recommendations	Total Pts
4	CR #2	<p>Create a new dedicated revenue stream to increase community revitalization efforts throughout Maryland. The new dedicated revenue stream may be created through partnerships with the private sector to create innovations such as 1) a Maryland Private Equity Fund, 2) the utilization of the Federal New Market Tax Credit Program, OR through the creation of a quasi-public entity that is financed using “revolver” programs, such that the repaid program funds are allocated to quasi-public entity and not returned to the General Fund</p> <p>Comments</p> <ul style="list-style-type: none"> ▪ Current or restructure current process. ▪ Agree with the recommendation. However, the suggested new revenue sources may not work for communities in most distress. ▪ Combine this recommendation with recommendation number 1 ▪ Agree with recommendation as the number two, once it is combined with AH #1 ▪ Not “creating” the fundamentally private sector funding streams but rather, leveraging them and helping them focus on areas of need. In the case of the equity fund, the state can assist in the formation of such a fund and work collaboratively with it and similar efforts to increase the supply of affordable and workforce housing and encourage positive community development. ▪ The quasi-public entity is an entirely different thing and should be a separate point. It needs to be refined and delineated more, however - e.g., what do we mean by “revolver programs?” The relationship to public funding has to be clearly spelled out and not muddled as expressed here ▪ It sounds like we are seeking to create an entirely new approach that will effectively enable new revenue to be attracted to the state for the purposes increasing the supply of affordable housing. This is where the emphasis should be placed. New revenue is merely a by-product of the intent of this recommendation. 	100
5	AH #2	<p>Create a pilot program to develop mixed income housing developments (homeownership and rental) with units for workforce/affordable families/individuals, above 60% Area Median Income and units available for individuals with disabilities at SSI level income. OR</p> <p>Create a pilot program to develop mixed income housing developments (homeownership and rental) with units for workforce/affordable families/individuals, above 60% Area Median Income.</p> <p>Comments</p> <ul style="list-style-type: none"> ▪ Recommendation #5 will take many years to implement ▪ Rank for this recommendation would be 2 ▪ OK, but #5 should be combined with #6 ▪ This recommendation does not have enough impact to warrant inclusion. No points. ▪ Which one? It seems to me we want more than a “pilot” program. We want to encourage this kind of mixed income-mixed used projects, including units that are aimed at all three groups - those over 60%; those under; and those with disabilities. Maybe also seniors. Should the Department (and the rest of the State) simply support this kind of effort? If it’s a “pilot”, who is going to administer and fund it? ▪ This is a good idea, why does it have to be a “Pilot” program? Let’s just create a program and get on with the business developing mixed income housing. There are certainly models for this at the federal level. ▪ I agree with this recommendation as the number #3 recommendation once the aforementioned recommendations are combined. 	77

Rank	Original Rec. Number	Refined Recommendations	Total Pts
6	AAH #5	<p>Create a new dedicated revenue stream to increase the production and preservation of affordable and accessible housing for individuals with disabilities at or below SSI level (\$6,768 annually) through the identification of untapped sources of funds (Federal, State, Private).</p> <p>Comments</p> <ul style="list-style-type: none"> ▪ Recommendation #6 is fine. ▪ Combine with recommendation #1. ▪ Good but need to identify source. ▪ Without this recommendation there will be no housing created for this income population. ▪ Again, several recommendations: (1) create a dedicated revenue stream and (2) identify untapped resources. They are different things. ▪ If we want a dedicated revenue stream, that a source needs to be identified. The source should have an organic relationship to the purpose and constituency of people with disabilities. Otherwise it's a non-starter. ▪ The alternative is to focus the recommendation on the need to expand housing for individuals with disabilities below the SSI level. This should entail the identification of untapped resources and increased state funding, whether from a dedicated revenue source (of which there are not many) or increased appropriations ▪ Do we really think there are significant amounts of idle funds at the levels identified in the recommendation? Can there really be a significant amount of revenue that no one has discovered yet? If not this is a weak recommendation. 	64
7	SH #6	<p>Review inventory of surplus state property, identify land appropriate for all types of housing (workforce/affordable, senior housing and housing for individuals with disabilities at SSI level income) and solicit developers to develop the surplus land.</p> <p>Comments</p> <ul style="list-style-type: none"> ▪ Recommendation #7 is a good recommendation. Fosters partnerships between the state and local jurisdictions ▪ Who will perform this recommendation? ▪ Can we include the municipal owned properties (Resolution Trust Properties) given to local governments during the bank holding conversions? ▪ Rank as 2 ▪ Combine all of the dedicated funding stream recommendations into a single recommendation that allows for flexible investment options. ▪ The recommendation will not generate significant numbers. Not enough suitable land. No points ▪ Good. Who is going to do this? Are we going to do it at market rates or offer incentives? What role will local jurisdictions have in this process? ▪ Is there already a single source where state property is catalogued? Who would do this and how do we convince departments that own land to declare it surplus? Who can make the decision that property is surplus? Do not think this recommendation has a potential to uncover a significant number of development possibilities. ▪ Recommend focusing it and maybe land that is around transit hubs, (light rail, subway, airport, etc.) could be utilized. 	54

Rank	Original Rec. Number	Refined Recommendations	Total Pts
8	AAH #1, #2, #3	<p>Create a bridge subsidy program for individuals with disabilities, currently on the Section 8 Voucher Waiting list, through the reallocation of Rental Allowance Program (RAP) funds and/or HOME funds for the purpose of providing short term rental assistance to 100 individuals annually for three years.</p> <p>Comments</p> <ul style="list-style-type: none"> ▪ Recommendation #8 is fine ▪ Good idea ▪ Will RAP continue to be funded? ▪ Once combinations of recommendations are performed this recommendation moves into the top five where it belongs. ▪ This recommendation will not achieve any thing. RAP already serves a high % of disabled. The Department administered HOME program is only for small jurisdictions. No points ▪ Would this be for people with temporary documented disabilities, because what happens after three years? 	53
9	AH #4	<p>Support community based organizations, faith based organizations, and nonprofit organizations that provide quality homeownership, citizenship and financial counseling programs by developing partnerships with the private sector and foundations.</p> <p>Comments</p> <ul style="list-style-type: none"> ▪ Recommendation #9 is a good recommendation but difficult to implement due to a trust factor. ▪ Needs further clarification ▪ Capable non profits are part of the infrastructure needed to produce housing and prepare persons for homeownership. ▪ Working capital is a need as well as technical assistance. ▪ Rank as 3; Make language stronger to create dedicated funding source for these groups; try to include in revenue stream ▪ What is meant by "support?" Need to be specific - e.g., provide operating assistance, technical training, etc. Everyone "supports" things, but the critical issue is whether the support is followed up with money or other specific actions that increase the capacity of these organizations to do what we want them to do. ▪ This should be a much higher priority as it is central to the real world ability to identify projects at the local level that are feasible and to mobilizing all the resources (including local support) necessary to make them viable. Move to top five. ▪ At present, too many organizations do not have the resources, longevity, training and leadership to do what needs to be done. Need to increase resources. ▪ Private sector partnerships are useful, but they will not, by themselves, achieve this aim. Need community based organizations with real capacity to lead development efforts. That is not a part-time proposition. ▪ Community based organizations are small businesses and should be recognized as such. What they need is money. Money for operations, lines of credit and interim (construction financing for projects. If they had a stable and reliable source of funding then technical assistance would be most welcome. ▪ The state should convene groups already supporting non-profits and determine how they could help/support these groups. MCCD, MANO and Enterprise would be a good place to start. 	50

Rank	Original Rec. Number	Refined Recommendations	Total Pts
10	AAH #6	<p>Issue an Executive Order to create an interdepartmental Governor's Housing Initiative that will produce units affordable for individuals with disabilities at SSI level (\$6,768 annually).</p> <p>Comments</p> <ul style="list-style-type: none"> ▪ Recommendation #10 is a very good idea. ▪ Rank #10 ▪ Very doable. If the Governor supports it, there will be long term impact. ▪ OK, but why are we limiting it to just this group? Or, more properly, why are we not suggesting a similar initiative for workforce housing, senior housing, the homeless, etc.? ▪ Executive Orders are great, but how will the initiative be paid for. If we can't identify a source then this recommendation is symbolic and doesn't belong in the top ten. 	50

General Comments:

- The goal of the Commission should be to come up with precise recommendations that (1) make sense in terms of addressing the housing problems we have found and (2) offer practical, politically feasible solutions. If we do not do this, then we are advocates and the report will not be implemented. Balance is still needed.
- A number of the recommendations need additional work and refinement
- Two commissioners recommended combining recommendations #1 , #4 and #6
- Two commissioners recommended combining recommendations #2 and #3
- Top 10 recommendations should address the following ideas and should be combined accordingly:
 1. Local Strategies, Plans & Performance Current and Projected (LUP#1 & AH#1)
 2. Dedicated Revenue Streams for funding (AH #3, CR #2, AAH #5)
 3. Pilot programs (AH #2)
 4. Use of State Owned Land (SH #6)



H. PREVIEW OF THE FINAL REPORT

The Final Report, due to the Governor on December 31, 2004 will include the final “specific and measurable actions” or practical recommendations as agreed upon by the Commission through consensus. In an effort to assist the Commission in developing their final recommendations, DHCD staff will assist the Commission undertake an exercise to determine the costs versus the benefits of each recommendation.

The purpose of the Executive Order is clear - “to make recommendations to the Governor for specific and measurable actions that can be taken to increase and preserve quality affordable housing in all Maryland communities to meet the needs, as well as dreams, of working families, individuals with disabilities, the homeless and the elderly”. And, if the emerging Top 10 recommendations listed in this Interim Report do not specifically address the purpose stated, then, the Commission will have to reevaluate the evolving Top 10. The Final Report will also include a comprehensive strategic plan addressing workforce/affordable housing and community revitalization in Maryland. The strategic plan will include the implementation actions necessary to implement the Commission’s top recommendations.

Further, the Final Report will also provide the Commission’s assessment and insight into the Millennial Housing Commission activities and report published in 2000. Finally, the Final Report will include the Final Maryland Typology Study and Final Workforce Affordable Housing in Maryland Report. The Commission will maintain at its forefront the Fiscal Responsibility Pillar of the Ehrlich-Steele Administration.

The Commission is scheduled to meet a minimum of three times during the months of October, November and December 2004. In addition, the Commission will be featured at the Governor’s Housing Conference on November 16, 2004 at the Baltimore Convention Center. The Commission will continue to discuss and refine the recommendations and additional analytical documents and will present to the Governor a practical strategic plan to improve the quality of Maryland’s workforce/affordable housing and communities.



IV. Information and Acknowledgements

For more information, please contact the Maryland Department of Housing and Community Development

Victor L. Hoskins, Secretary and Chair
410-514-7003
hoskins@dhcd.state.md.us

Shawn Karimian, Deputy Secretary
410-514-7001
karimian@dhcd.state.md.us

Elise Butler, Chief of Staff
410-514-7009
butler@dhcd.state.md.us

Allison Ladd, Director
Governor's Commission on Housing Policy
410-514-7004
ladd@dhcd.state.md.us

Massoud Ahmadi, PhD, Director
Office of Research
410-514-7192
ahmadi@dhcd.state.md.us

Jason Mielke, Director
Office of Geographic Analysis and Mapping
410-514-7705
mielke@dhcd.state.md.us

Mark Petrauskas, Counsel
Governor's Commission on Housing Policy
Office of the Attorney General
410-514-7834
petrauskas@dhcd.state.md.us

Stephen Silver, Chief Financial Officer
410-514-7122
silver@dhcd.state.md.us

Website: www.dhcd.state.md.us/housingpolicy



**SPECIAL THANKS AND ACKNOWLEDGE TO THE COMMISSIONERS
THAT SERVED ON THE WORKING GROUP TO REVIEW AND FINALIZE THE INTERIM REPORT**

Don Bibb

Executive Director, Easton Housing Authority;
CEO, Easton Redevelopment Corporation

Victor L. Hoskins

Secretary
Maryland Department of Housing and Community Development

Dale McArdle

Director, Division of Housing Services
Associated Catholic Charities

Clarence Snuggs

Director, Baltimore Enterprise
Enterprise Foundation

Duane Yoder

President
Garrett County Community Action Corporation



STAFF ACKNOWLEDGEMENTS

Maryland Department of Housing and Community Development

Office of the Secretary

Victor L. Hoskins, Secretary

Shawn S. Karimian, Deputy Secretary

Elise Butler, Chief of Staff

Allison Ladd, Director, Governor's Commission on Housing Policy

Phyllis Cloud

Kathryn Howell

Susan Kelliher

Jacqueline Phillips

Teresa Ross

Deborah Watts

*Stephanie Williams**

Office of Research

Massoud Ahmadi, Director

Fereidoon Shahrokh

John Greiner

Eric Van De Verg

Office of Geographic Analysis and Mapping

Jason Mielke, Director

Office of the Chief Financial Officer

Stephen Silver, Chief Financial Officer

Caroline Varney-Alvarado

Division of Finance and Administration

Jolly Burks, Director

Dale Dorsch

John Lang

Sharron Reed

Richelle Thomas

Susan Traylor

Maryland Department of Housing and Community Development

Office of Marketing

Jennifer Franks, Director

Lori Dunn

*Apryl Gillus**

*Leslie Mooney**

*Joycelene Padilla**

Kerry Sanders

Darlene Bryant

Carol Walker

Office of Government and Public Affairs

Steven Lakin, Director

Juanita Cage Lewis

Andy DeVilbiss

Rebecca Smith

Office of the Chief Information Officer

Sue McLean, Chief Information Officer

Lynne Aronson

Josette Brown

Elizabeth Coleman

Brian DeVilbiss

Tom Hamerly

Office of Facilities and Fleet Management Services

Katie Fennel

Cindi Foard

Sharon Hayes

James Lerner

Kate Motruk

Wendy Murphy

Deb Tolson

Margaret Turner

**Former DHCD Staff*



Maryland Department of Housing and Community Development

Division of Credit Assurance

George Eaton, Director
James Hanna
Steve Shen

Office of the Attorney General

Anthony Mohan, Counsel
Phil Deters
Julie Hallam
Mark Petrauskas

Community Development Administration

Mary Burkholder, Assistant Secretary
Tonna Phelps, Director, Single-family Housing Programs
Patricia Sylvester, Director, Multi-family Housing Programs
Vicky Grim
Jonathan Herz
Yvonne Johnson
Eleanor Kennedy
John Maneval
Joyce Sokal

Neighborhood Revitalization Division

Brian McLaughlin, Assistant Secretary
*Joanne Baumbek**
Tara Clifford
Jacqueline Felton
Edna Gross
*Johns Hopkins**
John Papagni
Yvette Wilson

Maryland Department of Housing and Community Development

Division of Historical and Cultural Programs

Rodney Little, Director
Michael Day
Elizabeth Hughes

** Former DHCD Staff*

Maryland Department of Planning

Audrey Scott, Secretary
Florence B. Burian, Deputy Secretary
Pat Goucher
Arabia Matthews

Maryland Department of Aging

Jean Roesser, Secretary
Ilene Rosenthal

Maryland Department of Disabilities

Kristen Cox, Secretary
Diane McComb, Deputy Secretary
John Brennan
Karen Friedman



V. APPENDIX

- A. COMMISSIONERS' BIOGRAPHIES
- B. SUBCOMMITTEES' MEMBERSHIP
- C. SUBCOMMITTEES' EXPERT RESOURCES
- D. SUBCOMMITTEES' REPORTS
- E. PUBLIC HEARING SYNOPSIS
- F. MARYLAND TYPOLOGY - DEMOGRAPHICS, HOUSING AFFORDABILITY AND ECONOMIC DATA FOR MARYLAND'S SUB-COUNTY AREAS - DRAFT AS OF SEPTEMBER 2004
- G. WORKFORCE AFFORDABLE HOUSING IN MARYLAND REPORT - RENTAL HOUSING SHORTAGE AND HOMEOWNERSHIP IN MARYLAND COUNTIES - DRAFT AS OF SEPTEMBER, 2004
- H. WEIGHTED ANALYSIS OF THE 31 RECOMMENDATIONS