

SUBCOMMITTEE REPORT

Affordable Housing Governor's Commission on Housing Policy

Membership:

Delegate Marvin Holmes, Chair Maryland House of Delegates	Delegate Tony McConkey, Vice Chair Maryland House of Delegates
David Baca, Commissioner SunTrust Bank	Don Bibb, Commissioner Easton Redevelopment Authority
Rick Edson AHD, Inc.	Jeff Hettleman, Commissioner Shelter Group
Ilene Kessler, Commissioner Re/Max Advantage Realty	Dale McArdle, Commissioner Catholic Charities
Barbara Schmitt, Commissioner Triad Guaranty Insurance	Duane Yoder, Commissioner Garrett County Community Action Corporation
At Large Members:	
Noreen Beatley Enterprise Foundation	Kevin Bell The Bell Group
Wayne Boyle Calvert Housing Authority	Frank Coakley Fannie Mae, Baltimore Partnership Office
Karen Forbes Legal Aid Bureau, Housing Preservation	Neil Gaffney Howard County DHCD
Chickie Grayson Enterprise Homes, Inc.	Paul Graziano Housing Authority of Baltimore City
Jane Harrah Montgomery County Housing Opportunities Commission	Shonyah Hawkins Maryland Statewide Resident Coalition
Rosie Allen Herring Fannie Mae	Ron Lessard Baltimore American Indian Corporation
Katie McHugh MD State Builders Association	Scott Minton Montgomery County Housing Opportunities Commission
Les Pitler	James Riggs The Bell Group
Lenard Vaughan Howard County DHCD	
DHCD Staff	
Steven Silver Acting Director, CDA and Chief Financial Officer	George Eaton Director, Credit Assurance
Yvonne Johnson Director, Single Family	Eleanor Kennedy CDA
Tonna Phelps Deputy Director, Single Family	

Revised the Mission:

Original: Review existing policies and programs for the production and preservation of affordable housing; identify success stories and present future needs of the State taking into account local needs and diversity.

Revised: *Identify and review existing policies and programs for the production and preservation of affordable housing; determine the effectiveness of existing delivery channels; identify the present and future needs of Marylanders taking into account local jurisdiction diversity and needs; and identify private and public sources of funding affordable housing.*

November Meeting:

- At the November meeting, members spent discussed the definition of affordable housing. Discussion points included:
 - **Layers** - There are layers of affordable housing, for example, work force housing. Affordable housing for the elderly may be different than affordable housing for the single working person. The definition of affordable housing would have to be adjusted for each subgroup.
 - **Different definitions** - Affordability is different throughout the State;
 - **Industry definitions** - Affordable housing has already been defined; we should take the “industry definition” of affordable housing and identify where there are needs.
 - **DHCD limitations** - DHCD is not allowed to fund outside of certain income levels and price ranges. These limits are established by statute.
 - **Evolution** - The definition of affordable housing will evolve as the group proceeds.
- In addition, DHCD staff presented information regarding the Maryland Housing Fund (MHF) and the creation of a working group to further discuss the possibility of using this tool to increase the availability of affordable housing in Maryland. (See attachment)

December Meeting:

- Upon further review of the Mission, Issues, Goal and Objective, the subcommittee requested additional research from DHCD staff. The research request included:
 - Data on sub-standard housing (age, presence of lead paint, plumbing, etc.).
 - Program statistics (i.e. number of units produced and cost effectiveness per unit produced)
 - Information regarding projected demand and trends for affordable housing.
 - National data regarding best practices in affordable housing.

Staff will apprise the subcommittee regarding the status of obtaining the information prior to February meeting.

- In addition, the subcommittee members received a copy of the DHCD Programs and Descriptions document that identified programs offered by the State to finance/increase the affordable housing opportunities.
 - **REVIEW** - The subcommittee members are currently **constructively** reviewing the programs that they utilize regularly.
 - **RECOMMEND** - Then they will make concrete recommendations for change/improvement.
 - **EXAMPLES** - In addition, the members will provide an everyday example of why the recommendation will improve the program's implementation and increase the "production" of affordable housing.
- At the next subcommittee meeting, the members will discuss the recommendations and generate a consensus regarding the recommendations that are “implementable”.

Next Meeting:

- February 3, 2004 at 6:00 P.M.
- DHCD, 100 Community Place, Crownsville, MD 21032

Subcommittee Resources:

- Maryland Housing Affordability Index, October 2003
- Maryland Rental Housing Affordability Index, October 2003
- Maryland DHCD Programs and Descriptions – 12/2003
- National Council of State Housing Finance Agencies – Affordable Rental Housing Activity Report 2001

Attachments:

- Approved Meeting Minutes from November 19, 2003
- Revised Mission, Issues, Goal and Objective
- Proposal – Maryland Housing Fund – Working Group

Submitted by: Delegate Marvin Holmes, Chair

Date: January 6, 2004