



WE ARE HOUSERS:

Providing Housing Supports & Services in
Montgomery County

Housing Opportunities Commission of Montgomery County
Stacy Spann, Executive Director





OVERVIEW

- About HOC
- Principles in Action
 - Getting People Housed
 - Keeping People Housed
 - Helping Them Reach Their Fullest Potential
- COVID-19 Efforts
- How Policymakers Can Help



ABOUT HOC

Getting people housed, keeping them housed, and helping them reach their fullest potential.

Mission: To provide affordable housing and supportive services that enhance the lives of low-and moderate-income families and individuals throughout Montgomery County, Maryland.

Agency serves in multiple roles to comprehensively address housing need, including:

- Public Housing Authority
- Vertically Integrated Housing Developer
- Owner & Operator
- Housing Finance Agency.

ABOUT HOC

A comprehensive set of tools to address housing need

Public Housing Authority

- Administer Federal programs (e.g., Housing Choice Vouchers)
- Administer Temporary and Supportive Housing programs for HHS
- Provide supportive services and programming

Vertically Integrated Developer

- Maintain robust development pipeline to meet affordable housing needs of County
- Newly constructed 3,238 units and renovate 1,048 units through 2023

Owner & Operator

- HOC Portfolio: 8,029 units
- 95% of units serve low- to extremely-low income households, making 80% of area median income and below

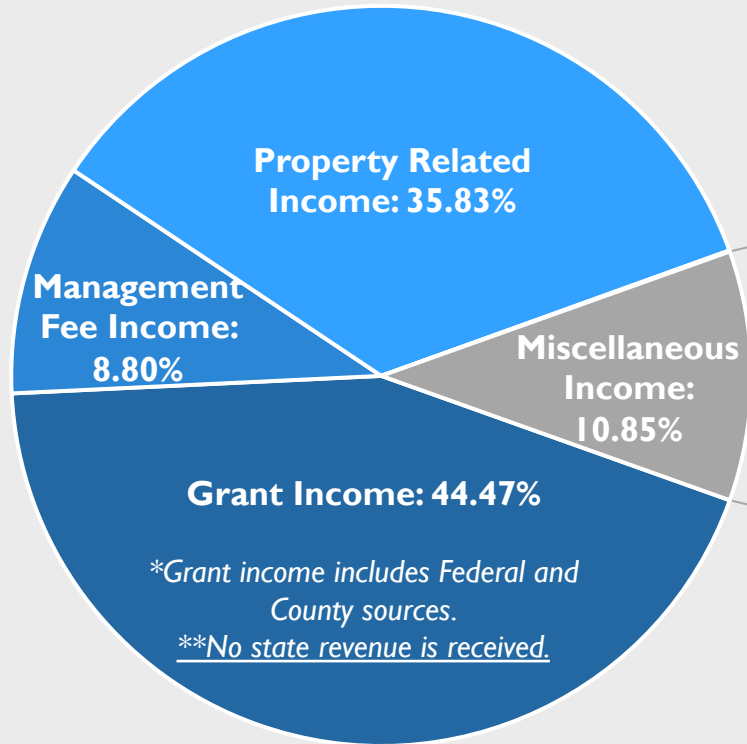
Housing Finance Agency

- Issues bonds to finance housing development for HOC, as well as for other entities in the County
- 8,009 units financed through HOC bond issuances
- 1,359 single family homeownership mortgages financed

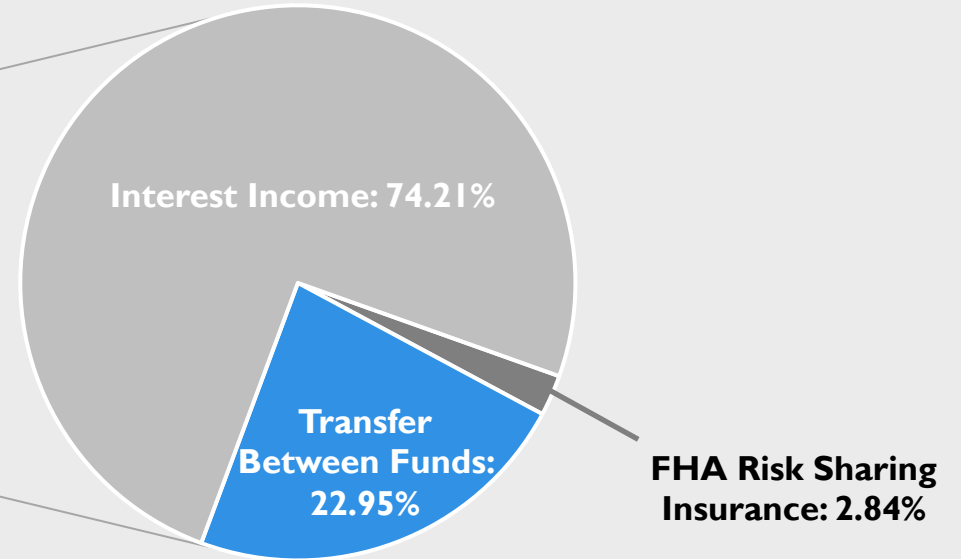
ABOUT HOC

FY 2021 Adopted Operating Budget by Source

Operating Income



Non-Operating Income



ABOUT HOC

Housing by the Numbers

Housing Resources in Montgomery County

HOC's Portfolio of Units	8,029
Housing Choice Vouchers Administered	7,194

Portfolio Breakdown

HOC Units – Contract Managed	6,382
HOC Units – Managed by HOC	1,647

Housing Path Waitlist Profile *Aug 2020

Current Applicants	33,279
Families Reporting Being Homeless	8,050
Families Reporting a Disability	6,298
Senior Households	4,196
Families Reporting a Veteran Status	971

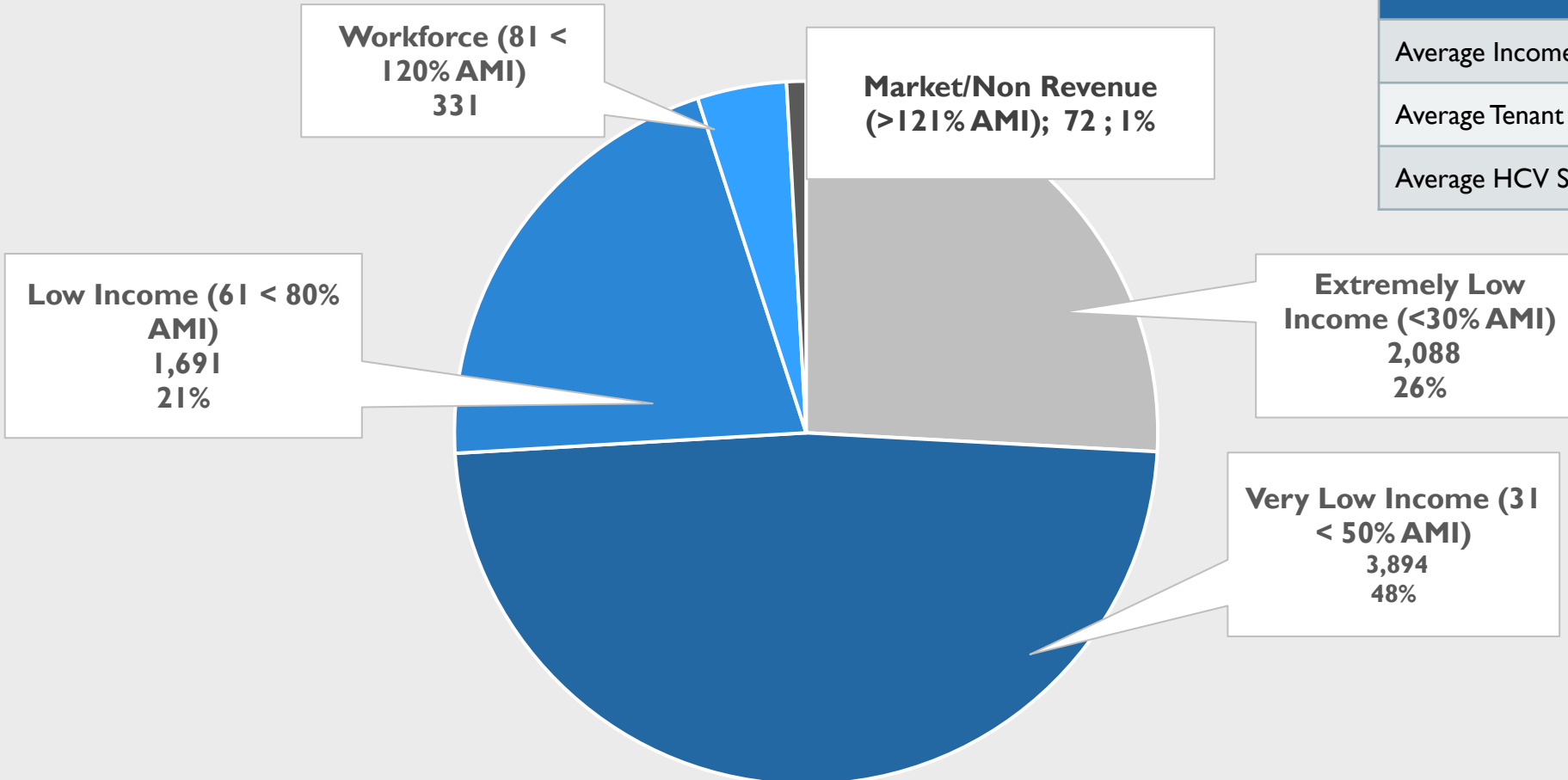
**62 percent of applicants
(20,662 households)
currently live or work in Montgomery**

County.

ABOUT HOC

Housing Affordability by the Numbers

HOC's Portfolio By Affordability



HOC Housing Choice Voucher Program

Average Income of Customer	\$19,095
Average Tenant Rent Contribution	\$456
Average HCV Subsidy	\$1,169

MONTGOMERY COUNTY

Housing by the Numbers

Montgomery County by the Numbers

Population	1.05 million
Median Household Income	\$108,188
Households in Poverty	6.9%
Home Ownership Rate	65.4%
Median Gross Rent	\$1,742
Number of Rental Units	135,288

Montgomery County Facts

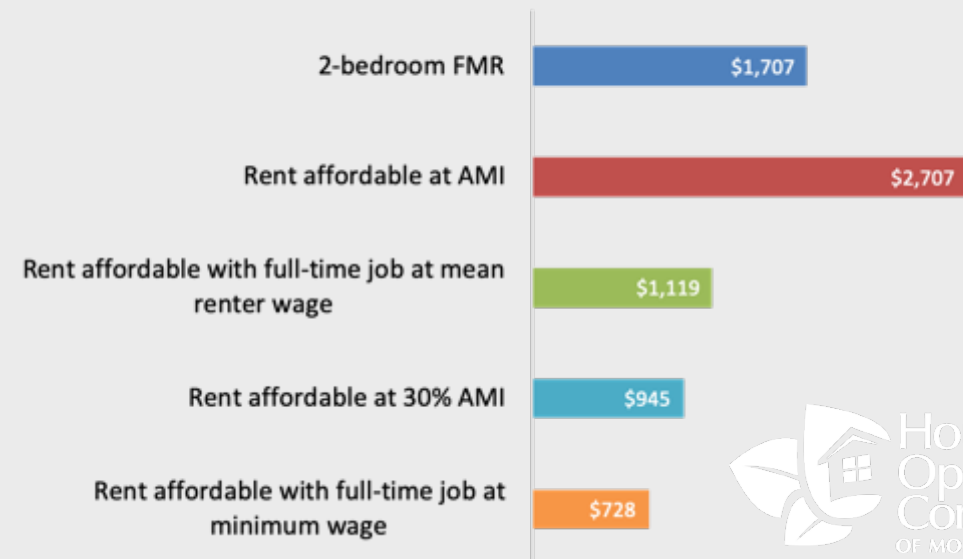
Minimum Wage	\$14.00
Average Renter Wage	\$21.52
2-Bedroom Housing Wage at Fair Market Rent	\$32.83
Number of Renter Households	127,964
Percent Total Household Renters	35%

Rent Burden in Montgomery County

80% of Extremely Low and Very Low Income residents pay more than 30% of their income toward rent

86% of Extremely Low and 47% of Very Low Income residents pay more than 50% of their income toward rent

Renting in Montgomery County



HOC PRINCIPLES IN ACTION

Getting people housed, keeping them housed, and helping them reach their fullest potential.

Getting People Housed

Through acquisition and new construction efforts, HOC is able to increase the County's affordable rental housing stock, enabling more low- to moderate-income ("LMI") households to find housing in Montgomery County.

EXAMPLE:

Fenton Silver Spring
(New Construction)

Keeping People Housed

HOC works to enhance the long-term physical durability of its properties through renovation and by pursuing a variety of financing tools to ensure long-term affordability, so that LMI families in Montgomery County can enjoy high-quality, amenity-rich housing in their community.

EXAMPLE:

Greenhills
(Renovation)

Helping Customers Reach Their Fullest Potential

HOC strives to acquire and develop mixed-income properties in sought-after communities of opportunity, ones that have easy access to transportation, great schools, good jobs, and recreation opportunities for all.

EXAMPLE:

Elizabeth House III
(New Construction)

HOC PRINCIPLES IN ACTION

Getting people housed, keeping them housed, and helping them reach their fullest potential.

- Over the past eleven years, HOC has invested more than \$182 million into the redevelopment of its rental housing portfolio and broken ground on large-scale development projects.
- With the high cost of living in Montgomery County, there is a continued need to supply affordable housing.
- HOC continues to find innovative ways to leverage private investment in the county's affordable housing supply.



FENTON SILVER SPRING

Getting People Housed

- LEED Gold-certified, near Red Line Metro Station in downtown Silver Spring, a nominated Opportunity Zone
- High-end amenities in all units, including stainless steel appliances and quartz countertops
- **Affordability:** 44 units at 30% AMI and below; 40 units at 60% AMI and below; 40 units at 80% AMI and below
- Ground floor commercial spaces leased to local small businesses consistent with the cultural diversity and vibrance of the neighborhood

GREENHILLS TOWNHOMES & APARTMENTS

Keeping People Housed



- **Affordability:** 77 units; 55 (71%) of which serve households earning up to 60 percent of AMI and 22 (29%) market rate, unrestricted units.
- All units are two- or three-bedroom geared toward serving families.
- High-end amenities in all units, including stainless steel appliances and quartz countertops.
- Newly renovated to include energy efficient windows, appliances and light fixtures, as well as upgrades to kitchens, bathrooms, flooring, and the installation of new washers and dryers in each unit.

ELIZABETH SQUARE

Helping Customers Reach Their Fullest Potential



- Intergenerational community, near Red Line Metro and downtown Silver Spring transit hub
- Central plaza creates a community gathering space complete with public art space, water features, and gardens
- Co-locates space for arts, education, and health, including a senior clinic & wellness center managed by Holy Cross Hospital
- Implements innovative mixed-use strategy – placing residential units atop the new South County Regional Recreation and Aquatic Center, a world-class facility that will include an Olympic size pool and other recreational amenities for Silver Spring residents



SERVICES AND PROGRAMMING

Helping Customers Reach Their Fullest Potential

- Family Self-Sufficiency Program
- HOC's Fatherhood Initiative
- HOC Academy
- Financial Literacy and Savings Programs
- Senior and Family Nutrition Programs
- Providing On-Site Tutoring through Afterschool Homework Clubs
- Service Connection, including: connecting families to low- or no-cost health and wellness resources; arts and recreation opportunities; and educational workshops and courses administered by government and non-profit partners

COVID-19 EFFORTS

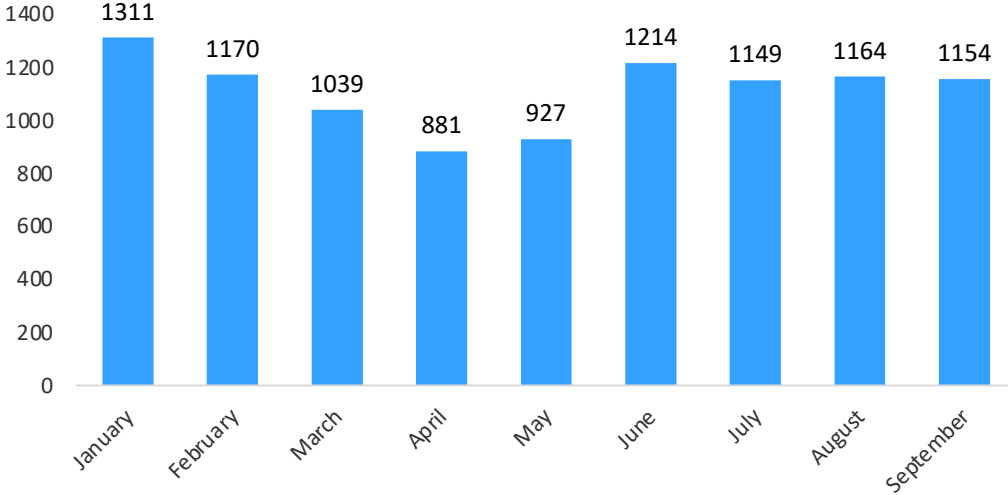
- **General Operations:** HOC launched remote work protocols, where possible, for majority of employees consistent with State of Emergency issued by Governor Hogan in early March.
 - Employees in areas unable to perform remote work (e.g., property management and maintenance) supplied regularly with PPE
 - HOC properties and facilities/office buildings undergo rigorous and continuous sanitization to ensure customer and staff safety
- **Resident Services:** While agency offices remain closed to the public in an abundance of caution, HOC shifted protocols around services to customers by:
 - Increasing access to and delivery of supplemental nutrition for seniors and families using safety protocols
 - Transitioning summer and afterschool camps to online platforms
 - Using online platforms to conduct career and financial workshops to help families manage expenses and assist adults in gaining employment where available
 - Administered the COVID-19 Rent Relief Program on behalf of Montgomery County Government

COVID-19 EFFORTS

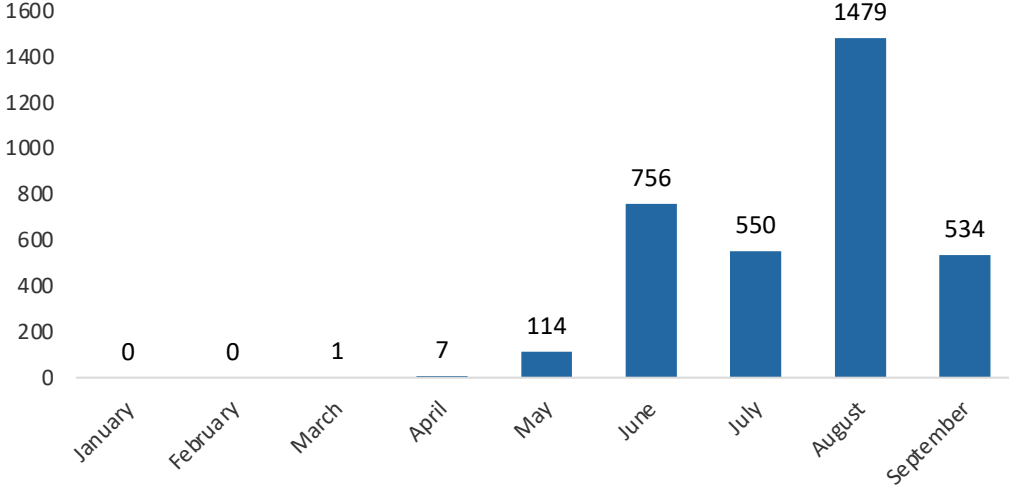
- **Maintenance:** Continues to provide service by addressing emergency and high priority work orders to ensure customers' homes are maintained while still adhering to social distancing protocols, utilizing PPE, and sanitization efforts before and after work is completed.
- **Inspection Services:** Created priority around limited Housing Quality Standards inspections under rigorous safety and distancing guidelines.
- **Housing Resources:** Team primarily responsible for administration of the Housing Choice Voucher program has been able to assist customers with their certification and re-certification needs utilizing technology and by setting up designated document drop boxes at HOC locations for those unable to use electronic means.
- **Property Management:** Conducting proactive outreach to our customers to ensure ongoing property management needs are met, as well as working with those customers who have identified a need for payment plan or other options due to COVID-19 hardship.
- **Real Estate:** Continues to press ahead on delivery of a robust pipeline that will bring new units to our portfolio, including much-needed affordable units, particularly considering the economic impact of COVID-19 on many Montgomery County residents.

COVID-19 – CUSTOMER COMMUNICATION

Call Center Inquiries About HOC Housing Path Waitlist



Call Center Inquiries About COVID-19 Assistance



*Information about the COVID-19 Rental Assistance Program was published in May 2020, applications opened in June 2020

HOW POLICYMAKERS CAN HELP

- **Broader access to existing housing funds at state level**
 - Access to programs like Rental Housing Works for jurisdictions that use their own bonding authority to develop affordable housing and reinvest fees into those efforts
- **Building a more robust financing toolkit for affordable housing**
 - Creating a financing toolkit that enable localities to drive affordable housing production according to the needs of their jurisdiction and region.