



## Update From Annapolis

If you have picked up a newspaper, watched the local news, or listened to talk radio recently, chances are you've probably heard or read about the need for more affordable housing in our state. From coverage on the Maryland Association of Realtors recent survey results (see them [here](#)), to the

## UPCOMING EVENTS

**March Brown Bag Lunch**  
March 15 | 12:00 - 1:30 PM |  
Virtual

**SAVE THE DATE**  
Breakfast with the Secretary

Greater Greater Washington housing survey results (see article [here](#)), to Secretary Day on WYPR or the packed house at all three of the the Governor's Housing Package bill hearings, affordable housing is one of the hottest topics this session. Which bills will pass and how much impact they will have on increased affordable housing production remains to be seen, but we are hopeful that the Capital Budget will include record funding for DHCD to produce more housing. MAHC has been very active providing testimony at bill hearings this session, and, thanks to our members, we had a very successful Housing Day last month. MAHC members also testified in support of the DHCD Capital Budget, which we expect to be finalized in the next few weeks.

We are now down to the last 30 days of the 2024 Legislative Session. Monday, March 18th marks crossover day, so any bill that does not pass out of its original chamber and "crossover" to the other chamber will have a very difficult path forward. We expect the Governor's Housing Package bills to be voted on this week, with many amendments being negotiated, especially on the Housing Expansion and Affordability Act. The Renters Rights Act has also been amended and is up for a vote in the Environment & Transportation Committee today. Other bills to note are the Housing Innovation Fund (HB 7) which would create a 5 year pilot program for Housing Authorities and local governments to develop and own mixed income housing that has passed out of the House; the Maryland Fair Chance in Housing Act (HB 964/SB 635) that would reduce the criminal history lookback period from 7 to 3 years for tenant screening purposes; HB 1274 that would require landlords to show evidence that they provided notice to tenants of their intent to file for eviction; and HB 1179 - which MAHC opposed - that would require LIHTC properties to accept pets and disallow a pet fee. We are also monitoring a number of bills that seek to expand who has standing to appeal a zoning decision, a nuisance action, or in certain environmental protection

May 1 | 8:30 – 11am | Annapolis, MD

#### **Ongoing Committee Meetings:**

##### **Development Committee**

Monthly meetings 1st Fridays  
Next meeting 4/5

##### **Property Management Committee**

Quarterly meetings  
2nd Wednesdays  
Next meeting 3/13

##### **Construction & Design Committee**

Quarterly meetings  
Next meeting TBD

##### **Resident Services Committee**

Quarterly meetings 3rd  
Thursdays  
Next meeting 3/21

##### **DEI Committee**

Monthly meetings 1st Mondays  
Next meeting 4/1

##### **Legislative Committee**

Weekly Monday meetings during  
Legislative Session through 4/8

Contact [Miranda](#) to sign up for any Committee.

proceedings, all of which would make it harder for members to build affordable housing.

MAHC CAMERA : HOUSING DAY 2024



GUEST COLUMN

**Viewpoint: Local Restrictions On New Housing Harms Marylanders**

*The following article appeared in [Baltimore Business Journal](#) on March 1, 2024 and was authored by MAHC Board Member and Howard County Housing Commission Executive Director Peter Engel.*

Housing is a human necessity, a public good, a business, an economic driver — and a political hot potato.

In lieu of the anecdote that would represent the hundreds of thousands of Marylanders who are struggling to pay the rent or to buy a home, here are just two statistics.

First, Comptroller Brooke Lierman's recent State of the Economy report says Maryland is 42nd in the United States for housing permits per 100,000 people.

Second, about one-third of all Maryland households are cost-burdened, meaning that they are paying more than they can afford for their rent or mortgage. These are split about equally between renters and homeowners.

In Howard County alone, where the Howard County Housing Commission partners with County Executive Calvin Ball to help people climb the housing ladder, there are no affordable homes for 7,000 low-income renter households who currently live in the county. New home and apartment construction is down and home prices and rents are up.

We have a supply and demand problem. Maryland is not unique in this respect. And this is not just a problem for those who are low- and middle-income. Lierman's report also noted the many stories of businesses turning down potential relocation plans to Maryland due to insufficient workforce housing. Fewer businesses mean fewer jobs and less revenue for the state and local governments. Fewer housing options also means longer commutes, more time on the road, more pollution and less time to help kids with schools.

While we may have it worse than others, the lack of supply of new housing is an issue across the country. And it is an issue that unites liberals and conservatives. Montana and Minnesota have changed zoning rules to allow for more homes to be built. Utah and California have added millions to initiatives to increase the housing stock. In this legislative session, Gov. Wes Moore has put Maryland on a path to do the same, with key proposals on zoning and funding.

The Governor's Housing Expansion and Affordability Act, HB538 and SB484, proposes to increase density for projects that include a substantial component of homes affordable to modest-income households. It also limits the reach of county Adequate Public Facility Ordinances (APFO) that delay or prohibit affordable housing when the local jurisdiction deems that schools or roads are at capacity.

The legislation is a small step into the sanctified ground of local land use control. But land use, like all other local power, is given by the state and can be taken back by the state when

it is abused. Local restrictions on housing production are harming the state as a whole, working against the greater good, causing hunger and exacerbating poverty for hundreds of thousands of Maryland residents, driving out-migration from the state, slowing the economy and reducing tax revenue.

Local legislative officials are heavily lobbied by local homeowners, who often oppose more housing and who, studies have shown, are over-represented in local government decision making. The state's wider, less parochial view, the governor's proposal to increase density and limit APFO rules, is an essential and measured move that will benefit us all.

The second essential action is also part of the governor's plans. The capital budget includes a substantial increase to the state's funding for affordable and mixed-income housing development and preservation. There is currently a backlog of projects at the Maryland Department of Housing and Community Development that represents thousands of affordable homes around the state. The new funding will go a long way toward advancing those projects and beginning construction.

We will not climb out of our housing crisis in one legislative session. But the governor's common-sense proposals are an essential measure to begin our rise. We must loosen the local lock on land use for mixed-income and affordable housing, and we must provide the necessary funding to turn those projects from hopes to homes.

## MARCH BROWN BAG LUNCH

Join MAHC for a **brown bag lunch** on **March 15th** as we unpack Maryland's new Building Energy Performance Standards (BEPS) regulations and tell you what multifamily properties must comply and when. Thiel Butner, CEO of Pando Alliance, will walk through the new regulations aimed at reducing greenhouse gas emissions so that building owners are prepared to comply when they take effect, scheduled for later this year. Cindy Castro from Maryland DHCD will also join us to talk about State and Federal Energy funds available to multifamily projects through DHCD to assist property owners with energy upgrades.

Grab your lunch and join us from your desk to learn more about BEPS.

[Register Now](#)

## FEDERAL BUDGET

After over five months of interim measures, Congress has finalized the initial segment of the Fiscal Year 2024 spending bills, which includes the HUD Budget and notably increases funding for housing, community development, and homelessness programs. Despite facing

strict budget caps due to bipartisan debt legislation, the \$70.7 billion budget for HUD marks a 16% increase from the previous year, including emergency funds to counteract revenue drops and higher costs in rental assistance programs. This budget supports significant growth for key programs like the Housing Choice Voucher program, while maintaining or minimally adjusting funding for others despite the tight financial constraints. Additionally, the Agriculture-FDA section received \$26.23 billion, focusing on rural housing and introducing a mortgage decoupling pilot. Further spending bills are anticipated, with an emphasis on Treasury and financial services.

## FUNDS AVAILABLE

The **Baltimore City Department of Housing & Community Development** (DHCD) is making up to \$7 million available from the Affordable Housing Trust Fund (AHTF) to support new construction of affordable rental housing and/ or rehabilitation of existing rental projects for affordable housing. Learn more about the NOFA and apply [HERE](#). Applications are due by 4:00 pm on March 18, 2024.

## INDUSTRY NEWS & EVENTS

### HUD Secretary Marcia Fudge to Step Down

Secretary of Housing and Urban Development Marcia Fudge is resigning, effective March 22.

Fudge represented Ohio's 11th Congressional District from November 2008 until her confirmation at HUD secretary in March 2021. In a statement, President Biden praised Fudge, declaring that "over the past three years she has been a strong voice for expanding efforts to build generational wealth through homeownership and lowering costs and promoting fairness for America's renters."

HUD Deputy Secretary Adrienne Todman will serve as acting secretary after Fudge's departure. The White House did not state if it would nominate a replacement.

## THANK YOU TO OUR 2024 SPONSORS



GOLD



## Critical Elements of LIHTC Property Management Training Coming in May

Once again, MAHC is partnering with Mid-Atlantic AHMA and Maryland DHCD to present LIHTC-specific training led by AJ Johnson. This course has been fully HOTMA-updated and will feature a special session with Patrick Gill (Director - Tax Credit Compliance, Community Development Administration) who will discuss Maryland's HOTMA implementation plan and introduce Maryland's new Compliance Manual. Approximately one week prior to the training, registrants will receive an electronic copy of DHCD's new Compliance Manual to allow attendees to review the manual prior to the training and Mr. Gill's session to identify any areas needing clarification.

Date: May 8, 2024

Time: 9:00 am – 4:30 pm

Location: Virtual

Cost: \$200

[Learn More & Register](#)

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## Biden-Harris Administration Extends FFB Risk-Sharing Program Indefinitely

The Biden-Harris administration [announced](#) new actions to boost housing supply and lower housing costs, including an indefinite expansion of the Federal Financing Bank (FFB) Risk-Sharing program.

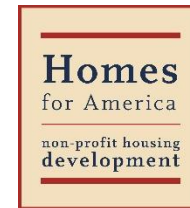
- The FFB Risk-Sharing program was created in 1992, temporarily lapsed from 2019 to 2021, and was reinstated in 2021 with an end date of September 2024.
- The program is now indefinitely extended and provides an ongoing source of capital so that state



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and local housing finance agencies (HFAs) can continue to offer FHA-insured multifamily loans at reduced interest rates.

**In the coming weeks**, the Administration will also publish regulations to streamline and modernize the HOME program so that households can more easily access homeownership and affordable rental opportunities.

- HUD announced the availability of funding through the Preservation and Reinvestment Initiative for Community Enhancement.
- The Administration is implementing several actions to increase transparency in the rental market. HUD's policies prohibit non-rent fees in HUD-assisted housing.

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### **Affordable Housing Conference of Montgomery County Annual Meeting: *Building the Future: Unfinished Business in Affordable Housing***

Date: Friday, May 10, 2024

Location: Bethesda North Marriott Hotel & Conference Center

Cost: Early Bird Registration is \$150 and prices increase to \$200 after April 12th.

[Click HERE to Register](#)

WHAT'S GOING ON AT MARYLAND  
DHCD

### **Maryland Department of Housing and Community Development Announces New Director of Housing and Building Energy Programs**

Nicola Tran has been promoted to Director of Housing and Building Energy Programs at the Maryland Department of

Conifer Realty  
Gallagher, Evelius & Jones  
Hamel Builders Inc.  
Howard County Housing  
Maryland DHCD  
STUDIO 343  
Truist Bank  
USI Insurance

### **BRONZE**

Architecture By Design  
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Chesapeake Contracting Group  
Delaware Valley Dev. Corp.  
Foundation Development  
Habitat America  
Housing Authority of Baltimore City  
Hudson Housing Capital  
Humphrey Management  
Ingerman Management  
Morgan Keller Construction  
Moseley Architects  
National Foundation for Affordable Housing Solutions  
Pando Alliance  
Pax-Edwards  
PNC Bank  
Quinn Evans  
R4 Capital  
Real Property Research Group  
Red Stone Equity Partners  
S C & H Group



Housing and Community Development. Previously the Deputy Director, she played a significant role in implementing energy efficiency programs for limited-income households and led program development and stakeholder engagement. Tran's promotion is pivotal as the department's EmPOWER Maryland programs are set to administer nearly \$355 million for energy efficiency projects from 2024 to 2026.

With over 15 years of experience in sustainability and energy efficiency, Tran joined the DHCD in 2017 and was promoted to Deputy Director in 2022. Her diverse background includes a master's degree in Sociology from Germany and hands-on experience in residential energy solutions in Maryland. Tran is committed to continuing her work in creating efficient, healthy living spaces for families, emphasizing equity and well-being.

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### **Green and Resilient Retrofit Program**

As the State continues its focus on energy efficiency and greenhouse gas reduction, DHCD recently shared information on the availability of funding for affordable housing properties.

Earlier this year, HUD announced federal funding for the Green and Resilient Retrofit Program (GRRP)- [View here](#)

There is one remaining application round with a deadline of May 30, 2024.

Multifamily properties that are eligible for HUD's GRRP are encouraged to contact DHCD about related DHCD program funds. HUD's GRRP funding can complement and leverage DHCD programs. Questions regarding HUD's GRRP should be sent to [grrp@hud.gov](mailto:grrp@hud.gov).

In addition to several existing programs, DHCD has launched the MEEHA-Greenhouse Gas Reduction Program (MEEHA-GHGRP). This program provides grants to affordable multifamily properties to reduce direct greenhouse gas emissions. Total available funding in FY24 is \$8.75m, and

Somerset Development

Taft Mills

Wells Fargo

### **NONPROFITS**

AHC of Greater Baltimore

CHAI

Cinnaire

Corporation for Supportive Housing

Episcopal Housing

Milford Housing Development Corp.

Mission First Housing

NHP Foundation

NFP Affordable Housing Corp

Park Heights Renaissance

The Community Builders

Victory Housing

### **WELCOME NEW MEMBERS:**

Telegent Engineering

funding will be provided of up to \$15,000 per unit with a project cap of \$1,250,000.

More information about DHCD's energy programs can be found on its website- [View here](#)

If you have any questions, please reach out to [cindy.castro@maryland.gov](mailto:cindy.castro@maryland.gov).

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### **Maryland Department of Housing and Community Development Generates \$17 Billion in Economic Impact, Supports Nearly 24,000 Jobs in Fiscal Year 2023**

The Maryland Department of Housing and Community Development (DHCD) released its Fiscal Year 2023 Agency Impact Report, highlighting its efforts to support the Moore-Miller Administration's commitment to inclusivity. The department invested \$2.2 billion in programs aimed at affordable housing, community revitalization, small business support, and increased broadband connectivity, generating a \$17 billion economic impact and nearly 24,000 jobs. Significant investments included \$1.3 billion in affordable rental housing, growth in the Maryland Mortgage Program to assist homebuyers, \$143.1 million for revitalization projects, \$34.6 million for small businesses through the Neighborhood BusinessWorks program, and over \$300 million in broadband infrastructure, impacting 50,000 homes and businesses. These initiatives demonstrate DHCD's dedication to improve affordable housing, support small businesses, revitalize neighborhoods, and increase broadband connectivity.