

**Eastern Shore’s Housing Committee Meeting Minutes**

**Tuesday, October 31, 2023**

**3:00 PM – 4:30 PM via Zoom**

**Present:** Don Bibb, Susie McClanahan, Diane McComb, Chelsea Hayman, Diane Dressler, Molly Hilligoss, Judi Olinger, Char McCready, Andy Krauss, Tierra Medley, Tim Wiens, Terri Bradford

1. Welcome & Introductions
   1. Review of August 2023 Minutes
   2. The members of the committee introduced themselves to the guest speaker.
2. Guest Speaker: Affordable and Disability Housing w/ Don Bibb, Executive Director of Talbot County, Wicomico, and the City of Crisfield Housing Agencies
   1. As of July, Mr. Bibb has 48 years in this business. He has seen many changes over the years, including the servicing needs of population demographics.
   2. There are close to 1000 units that they oversee. They are tearing down 50 units of public housing in Easton and replacing them with 64. Working on a complete rehab of Riverside homes in Salisbury. Also, the Landing project has another 24 units, so 99 units will be undergoing substantial rehabilitation.
      1. Plan to use a self-revolving relocation process to minimize disruptions in housing. They will be a relocation landlord if needed.
      2. Ready to submit the financial plan to HUD for approval.
   3. Working with Green Street housing on a creative approach for building on the second site of Stone Grove crossing. Thinking of a mixture of cottage type and garden styles so that it can serve veterans and senior housing.
   4. The Riverside and Mitchell Landing projects are an interesting opportunity to add the 5% UFAS to the projects.
   5. 388 vouchers allocated. based on current budget authority they are at about 90% lease up. It is a tight rental market, especially in Salisbury.
   6. Waitlist information: There are 450 on the section 8 waitlist for Wicomico. In public housing there are 195 on the waitlist. There are close to 400 people on the section 8 waitlist in Talbot County.
   7. Somerset county is the lowest income county in Maryland. This makes it a challenge to get investors and developers looking to work there.
   8. The challenge in Crisfield is that most of it now lies in the new 100-year flood plain. Anything rebuilt must be built to FEMA standards which adds upwards of 30% to the construction cost.
   9. Properties that are 50+ years should be replaced with more energy efficient and long term viable and sustainable environments for the people in the community. By the time you add new tax credits, the tab is in the millions of dollars.
   10. It is going to take creativity to finance/fund these ventures.
   11. Jurisdictions are offering enticements to get builders in there to build them, but you must pay the bill when the project is done. 30% AMI (Area Median Income) is a challenge to this.
   12. One member asked if it was possible to do a mixed income project where some are rentals, some are sold, etc. He said this is difficult to get CDA to buy into it and find a willing affordable, tax credit developer willing to take the risk.
   13. Partnerships and having discussions at CDA can open a lot of doors to get creative to revitalize communities.
   14. There has not been much activity for people with disabilities. Part of that was the voluntary compliance agreement and CDA having to do several units in the areas of opportunity. Those areas typically do not have the kind of transportation that people with disabilities need.
   15. Mr. Bibb suggests that the committee get on the secretary’s book. There will be meaningful change coming further over the next couple of years at the federal level (converting everything to a voucher-based program instead of public housing units)
   16. Developers are asking for ways to incorporate universal design standards into the housing that they are building right now.
   17. One member asked about the scattered site model where you do not get as many units, but you can fill in a lot of smaller areas to replace the LIHTC (Low Income Housing Tax Credits) deals but to supplement it. Mr. Bibb said that in general developers do not like scattered sites based on the current standards (do not fit the 4% or 9% deal). He is hoping that the secretary’s office can creatively produce other financing.
   18. The governor has not said he has a housing plan. One secretary has been going around the state. We are hopeful that people have been talking to him about these small housing projects.
   19. One member asked about partnering with the Department of Aging to create a mixed-use development: retirement, LIHTC, employment opportunities for the low to moderate income residents to help the older adults.
       1. Creative financing could be the key!
       2. Many local banks are interested in getting involved in community development on the shore.
   20. A tiny resort village built in West Ocean City caught Don’s eye. They were fairly dense, modular units with outdoor patio areas. The units ended up costing about $85,000 which is very affordable. The site is accessible. Something like this could be replicated for our needs.

1. Maryland Department of Disabilities Updates w/ Chelsea Hayman
   1. 811
      1. DHCD (Department of Housing and Community Development) and the Department of Health are applying for more funding for project 811 housing. The [NOFO](https://www.hud.gov/program_offices/cfo/gmomgmt/grantsinfo/fundingopps/fy2023_section811) is for $8 million. It includes a project rental assistance capital program. It could be used as a resource for building more disability housing on the shore that is permanent supportive housing.
         1. Note: 811 PRA must be used with LIHTC.
      2. Queen Anne’s County several years ago was the most recent project on the shore. New developments have been limited on the Shore in recent years.
      3. Capital Advance program provides funding for new construction, substantial rehab, or acquisition. It also provides rental assistance for each of the units created.
         1. A recent developer tried to make it work with LIHTC, but it did not work well.
   2. ADU Task Force
      1. There was a meeting this morning. MDOD (Maryland and Department of Disabilities) and Department of aging are partner agencies. Their job is to provide both qualitative and quantitative data on policies or approaches that we could take in Maryland to consider how ADU development could happen in Maryland.
      2. Very few of them tend to be accessible but there is a developer who focuses on fully accessible ADUs that the member is going to ask to speak with the ADU task force.
      3. These meetings, minutes, etc. can be found at: <https://planning.maryland.gov/Pages/OurWork/ADUTF/ADU.aspx>
      4. ADUs can be detached, interior upper level or basement units, above a garage or a garage conversion. AARP is the biggest nationwide resource for information.
2. Susie McClannahan, Senior Manager of the Fair Housing Rights Program [Equal Rights Center](https://equalrightscenter.org/) Her email: [smcclannahan@equalrightscenter.org](mailto:smcclannahan@equalrightscenter.org)
   1. Introduced the mission and purposes of the Equal Rights Center.
      1. They perform civil rights testing in apartment complexes and all related housing transactions rental, sales, lending, insurance, and homeowners' associations. They want to ensure that the Fair housing act applies equally to all the protected classes (race, color, national origin, family status, disability, marital status, sexual orientation, gender identify, age, occupation, political opinion, personal appearance, and source of income)
      2. Advocacy with housing provider to address possible discrimination.
      3. Assist people with disabilities with submitting reasonable accommodation or reasonable modification requests to housing providers.
         1. ESA allowed into a “no pets” building, assigned reserved, accessible parking space, transfer to more accessible unit, changing the date of rent payment to match when person receives their monthly disability income, not consider criminal conviction related to a person’s disability.
      4. Assist with submitting housing discrimination complaint with Maryland Commission on Civil Rights or HUD and serving as person’s advocate.
      5. Civil rights testing
      6. Accessibility site surveys
      7. Call 202-234-3062 or email [info@equalrightscenter.org](mailto:info@equalrightscenter.org) for more information.
3. Next Meeting
   1. January 9, 2024, at 3:00 pm to 4:30 pm