HOUSING UPDATE



LETTER FROM THE DIRECTOR

Dear Friends:

There's a lot going on here at the Department of Housing and Community Development. We hope this newsletter will give you a snapshot of the many activities we are engaged in to help provide county residents with a safe, decent and affordable place to live.

In this issue, we focus on the County's first Net Zero Energy House. This one-of-a-kind, 100 year-old home is designed to provide superior energy savings, water efficiency and a healthy living environment. The home produces annually as much energy as it consumes in a year, minimizing the utility bill to virtually zero. The house meets Energy Star and LEED Platinum Standards. Visitors and potential home buyers will see why this home has been selected as a 2015 Green Build Offsite Educational Tour Site by Green Build International Conference and Expo.



For families facing foreclosure, we have

implemented the Emergency Mortgage Assistance (EMA) Program that provides a one-time payment of up to \$10,000 to homeowners to help them bring their mortgage current and get back on track with paying their mortgage on time.

There are a few streets in Suitland and District Heights where homeowners can qualify for \$10,000 renovation grants to make updates and repairs to their property. These lucky homeowners do not have to pay back the grant.

We are working with local developers to build new construction with HOME financing that will benefit low to moderate income families and seniors in Capitol Heights and Bladensburg.

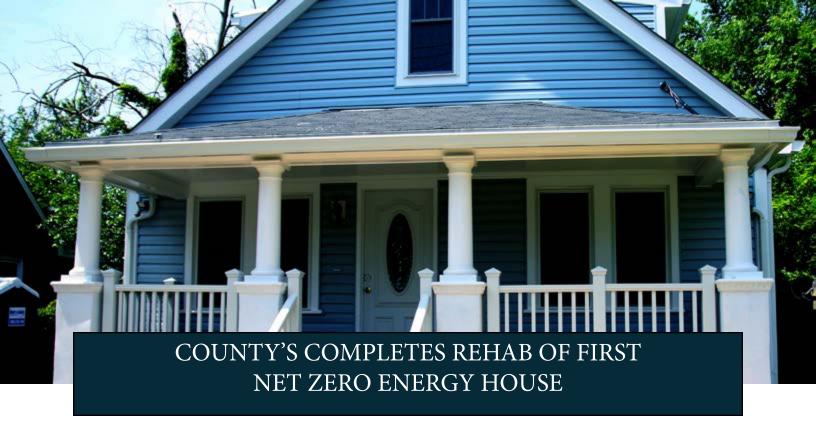
The nation's economy is showing signs of improvement and we've noticed the positive change in the baseing market in Prince Courge & Cour

housing market in Prince George's County. We still have a ways to go, but it's great to see the direction going up and we're happy about that.

Please let our agency know how we can be of service to you and your family. Visit our website for more information about all of our programs at: http://hcd.mypgc.us You can also like us on our Facebook page: dhcd@co.pg.md.us and follow us on Twitter @dhcdPG. We look forward to serving you.

Sincerely,

Eric C. Brown Director



"House Selected As 2015 Educational Tour Site by Green Build International"

The Redevelopment Authority of Prince George's County (RDA) has completed the renovation of the County's first Net Zero Energy house at 3413 Glenn Drive in Suitland, MD and the house is now open to the public for prospective buyers to take a look at the numerous features that make this home the ultimate in energy efficiency. This one-of-a-kind, 100 year-old home is designed to provide superior energy savings, water efficiency and a healthy living environment. The home produces annually as much energy as it consumes in a year, minimizing the utility bill to virtually zero. The house meets Energy Star and LEED Platinum Standards. Visitors and potential home buyers will see why this home has been selected as a 2015 Green Build Offsite Educational Tour Site by Green Build International Conference and Expo.

The Redevelopment Authority of Prince George's County spearheaded the renovation of this home over a 9 month period, making the home highly insulated, highly efficient and designed to produce as much energy as it consumes. Ms. Patricia Omondi, Senior Construction Advisor and Special Projects Administrator for the Redevelopment Authority can answer questions about solar panels and solar hot water heaters, cutting utility costs with energy efficient fixtures, installing rain barrels and planting trees and utilizing environmentally friendly building materials.

"We are very pleased with the results of this renovation," said Howard Ways, Executive Director of the Redevelopment Authority of Prince George's County. "In addition to its efficiency, the house is located within walking distance to the Suitland Metro Station and the Suitland Federal Center."

The net zero energy house is priced to sell at \$320,000 and includes: 3 Bedrooms and 2 full baths, solar panels as the renewable energy source, an HVAC mini-split system and energy efficient windows and doors, fixtures and appliances, a solar hot water heater, bamboo floors in the living and dining room areas, 42 inch cabinets with granite counter tops, cultured marble double sinks, tub and separate shower, his and hers closets, patio doors that lead to a deck and back yard, and more.

For more information about the County's first Net Zero Energy Home, please contact Patricia Omondi, Senior Construction Advisor/Special Projects Administrator for the Redevelopment Authority at: paomondi@co.pg.md.us or call (301) 883-5300.

ARE YOU FACING FORECLOSURE?

DHCD'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM MAY HELP

Are you struggling to pay your mortgage or facing foreclosure? Don't sit on the sidelines and wait until it is too late to exercise any of the options you have to prevent this from happening to you. Here's how to begin. Start with contacting and consulting with a HUD-certified housing counselor. For a list of HUD-certified housing counseling agencies near you, call the Maryland HOPE Hotline on (877) 462-7555 or visit www.mdhope.org. Housing counseling is a free service and homeowners should never pay for consultation. A housing counselor can assess your situation and provide a range of options for you to consider to avoid foreclosure.

One of those options may be to apply to **DHCD's Emergency Mortgage** Assistance (EMA) Program. Prince George's County was awarded a grant to support prevention, intervention and stabilization activities in County communities through the Maryland Attorney General's National Mortgage Assistance Grant Program. DHCD created the EMA program to enhance the County's efforts in reducing foreclosures by allocating \$2 million for eligible county homeowners to use to bring their mortgage current and prevent foreclosure on their home. The EMA Program is available for homeowners living in targeted county zip codes who are delinquent on their mortgage or anticipate becoming delinguent due to a temporary financial hardship beyond their control. EMA provides a one-time loan in the maximum amount of \$10,000 to bring a homeowner's first mortgage current. The loan is a 10 year forgivable loan that depreciates each year the homeowner stays in their home.

To qualify, the property must meet three (3) eligibility criteria: 1) be a single family/ townhome/ condo owner-occupied primary/principal residence; 2) be secured by a mortgage or other security interest in the case of a condominium; and 3) not have any subordinate liens. Homeowners must be able to demonstrate that their future income will enable them to sustain their mortgage payments after the loan brings them current on their mortgage. Many homeowners get behind on their mortgage payments due to a loss of employment, while others may suffer a medical emergency causing a loss of income. Whatever the reason, it is important to seek assistance the moment you are unable to pay your mortgage. Housing counselors can inform you about available free legal assistance, Maryland's mediation law and how the national foreclosure settlement can help you. You will find more options available to you the earlier you seek assistance. If your mortgage is late, don't wait to seek assistance. Call the emergency mortgage for assistance 301-883-5564.



SUITLAND HOMEOWNERS CAN QUALIFY FOR \$10,000 GRANTS TO RENOVATE THE EXTERIOR OF THEIR HOMES

For a limited time, Prince George's County homeowners can qualify for a façade improvement grant to renovate the exterior of their homes, which includes energy efficient windows and framing, landscaping, lighting, roof repair/replacement, brick work, walkways, fencing, doors and much more.

The Redevelopment Authority of Prince George's County (RDA) has developed this façade improvement grant program to offer technical and financial assistance to qualified homeowners who are seeking to renovate or restore the exterior of their homes

"We have up to \$10,000 per property available to single family homeowners to use toward eligible improvements," said Howard Ways, Executive Director of RDA. "These grants are exclusive of, and in addition to, any other financing, loans, incentives or grants to which the property owners may secure." The Suitland Residential Façade Improvement Grant Program is designed to leverage other revitalization efforts in Suitland, including the Green Suitland Neighborhood Stabilization Initiative that acquires and substantially rehabilitates properties in Suitland and County Executive's Suitland Transforming Neighborhood Initiative.

An RDA qualified licensed architect will assist homeowners with developing a scope of work, budget and concept designs and renderings. Approved homeowners will be guided through all steps of their renovation project with the assistance of the Suitland Residential Façade Improvement Grant Program.

There are six (6) streets in Prince George's County where homeowners are eligible for these grants. They include: Dowell Lane, Glenn Drive, Houston Street, Navy Day Drive, Gaylord Drive and Key Turn Street. These streets are in District Heights, Capitol Heights and Suitland. For more information about the Suitland Residential Façade Improvement Grants, please contact Alonzo Washington, at the Redevelopment Authority on (301) 883-5600 or ATWashington@co.pg.md.us.



MARLBOROUGH TOWNE RESIDENT JESSICA SHANNON TAPPED TO CARRY THE TORCH FOR SPECIAL OLYMPICS



The Special Olympics is not just nice – it's necessary. Just ask any of the over 6,900 athletes who currently enjoy the life-changing benefits of participation in the competition programs throughout the year. The Special Olympics holds a special significance to twelve year-old Jessica Shannon. Not only did she earn the 2014 Gold Medal in the 50 Meter Dash, she was also selected to carry the torch in the 2014 Special Olympics Opening Ceremonies. Jessica began gaining attention last year for her agility and athleticism, winning a Bronze Medal for the 50 Meter Dash and a Silver Medal in the Softball Throw in 2013.

A friendly and outgoing young lady, Jessica is a student at Kettering Middle School in Largo, MD and loves to read as well as perform in the Shekinah Glory Liturgical Dance Ministry at her church Maple Springs Baptist. Jessica lives with her Mother Cherise at Marlborough Towne, a public housing townhouse community in District Heights, MD. She and her Mom are very active in their community, supporting a variety of programs both as volunteers and participants.

Good luck Jessica at next year's Special Olympics. We'll be rooting for you!

HOME FINANCING USHERS IN NEW CONSTRUCTION

FOR MULTI-FAMILY AND SENIORS LIVING

The HOME Investment Partnerships Program (HOME), administered by Department of Housing and Community Development's Community Planning and Development Division, is intended to assist Prince George's County in expanding the supply of decent, affordable housing for our low and very low-income families. Through the HOME Investment Partnerships Program, the Department of Housing and Community Development encourages nonprofit and for-profit developers to produce and rehabilitate housing, assist first-time homebuyers to purchase homes, acquire or improve group homes for special populations and assist Community Housing Development Organizations (CHDO's) to create and support housing opportunities for households of limited income.

Financial assistance is provided to eligible projects and beneficiaries in the form of interest bearing loans. The amount of financial assistance is determined on a project-by-project basis, throughout the fiscal year, and provided according to the HOME Subsidy Limits.

The latest development projects to secure HOME financing and approval by the County are Bladensburg Commons and Conifer Village at Oakcrest. Bladensburg Commons is the newest multi-family project designed for low and moderate-income families, that will be built on 7 acres of currently vacant land at 4200 - 58th Avenue in Bladensburg, MD by Shelter Development, LLC. The \$23.5 million dollar project will be new construction of 100 multi-family apartments in a four-story mid-rise building with a mix of (50) one-bedroom, (40) two-bedroom, and (10) three-bedroom apartments. Rents will range from \$445 to \$1,300 per month. The units will feature high energy efficient Heating, Ventilation and Air Conditioning (HVAC) in each unit, as well as in-unit washer/dryers. Amenities include an on-site playground and ample community space in the building for residents to enjoy.

Conifer Village at Oakcrest is the newest senior living community utilizing the financing assistance of HOME funds. This \$26.7 million dollar project will be built on 4.8 acres of land at the corner of Brooks Drive and Ridley Street in Capitol Heights, MD by Conifer Realty, LLC. The construction will be a four-story mid-rise building that will include 120 rental apartment units for seniors and consist of a mix of (97) one-bedroom, one-bath units; (16)

two-bedroom, one-bath units; and (7) two-bedroom, one and a half (1 1/2) bath units. Rents will range from \$525 to \$1,333. All the units will be handicapped accessible or readily adaptable with in-unit washer/dryers and high efficiency HVAC systems. Amenities include a community room with a kitchenette, TV lounge, computer lab, arts and crafts room and fitness room. At no cost to the residents, independent living support will be provided to include: general counseling, advocacy and referral services, regular blood pressure clinics, nutritional and other "wellness" related seminars and computer training.



SUMMARY OF PROJECT FINANCING



SOURCES OF FUNDS	AMOUNT	%
PRIVATE LOAN (HUD INSURED)	\$12,232,300	45.67%
RENTAL HOUSING WORKS LOAN	\$2,500,000	9.33%
LIHTC	\$9,307,913	34.75%
DEFERRED DEVELOPER FEE	\$1,242,044	4.64%
PRINCE GEORGE'S COUNTY HOME LOAN	\$1,500,000	5.60%
TOTALS	\$26,782,257	100.00%

BLADENBURG COMMONS - BLADENSBURG, MD

SOURCES OF FUNDS	AMOUNT	%
PRIVATE LOAN	\$4,400,000	18.68%
RENTAL HOUSING FUNDS	\$2,000,000	8.49%
LIHTC	\$13,798,620	58.59%
DEFERRED DEVELOPER FEE	\$351,000	1.49%
PRINCE GEORGE'S COUNTY HOME LOAN	\$3,000,000	12.74%
TOTALS	\$23,550,228	100.00%

COLLEGE BOUND! CARLTONAE COLDING-GORDON

For most high school students, senior year is a very busy year. SATs, college apps, homecoming, prom, graduation and the anticipation of starting a new life in college in less than a year makes most students excited and a little anxious. Seventeen year-old Carltonae Colding-Gordon is no different. She's been preparing for this moment since the first grade. A senior at Laurel High School, Carltonae will be the first in her family to attend college. She is enrolled in the First Generation College Bound program where she receives guidance and support to help her realize her dream of attending college.

An excellent illustrator and painter, and proficient in Adobe, PhotoShop and Illustrator software, Carltonae plans on pursing a Bachelor of Arts degree in Graphic Design. She has narrowed her college selections to: University of Maryland – College Park, Towson University and Bowie State University.



With her honor roll status and her advanced placement courses, she is confident that she'll be admitted to all three universities.

"She has a great attitude and strong commitment to excellence," says Joe Fisher, Founder of First Generation College Bound. "She's been in the Homework Club at her community center since the first grade and she's always performed well in school. We're very proud of her and what she has accomplished. She'll do very well in college."

Like most teens, Carltonae loves to shop at the mall, play basketball and spend time drawing and painting. Her senior year will keep her busy this year. Good luck with your academic pursuits!



Prince George's County
Department of Housing and
Community Development

- Community Planning and Development (301) 883-5570
- Weatherization Assistance Program – (301) 883-5491
- Neighborhood Stabilization Program – (301) 883-5456
 - My HOME Program
 - EMA 301-883-5456

Housing Authority of Prince George's County

- Housing Assistance Division (301) 883-5488
- Rental Assistance Division (301) 883-5501

Redevelopment Authority of Prince George's County – (301) 883-5300

Prince George's County Human Relations Commission 14741 Governor Oden Bowie Drive Suite L105 Upper Marlboro, Maryland 20772 (301) 883-6170

Prince George's County Department of Environmental Resources 9200 Basil Court - 3rd Floor Largo, MD 20774 (301) 883-5952 Prince George's County
Office of Community Relations
14741 Governor Oden Bowie Drive
Upper Marlboro, MD 20772
(301) 952-4811

Maryland Department of Housing and Community Development 100 Community Place Crownsville, MD 21401 (410) 514-7000

Maryland Consumer Rights Coalition 1209 North Calvert Street Baltimore, MD 21202 (410) 624-8981

Maryland Office of the Attorney General 200 St. Paul Place – 16th Floor Baltimore, MD 21202 (410) 576-6300

U.S. Department of Housing and Urban Development (HUD) 451 – 7th Street, SW Washington, DC 20410 (202) 708-1420



Prince George's County

Department of Housing & COMMUNITY DEVELOPMENT

Prince George's County Department of Housing and Community Development 9200 Basil Court, Suite 500 Largo, Maryland 20774

> (301) 883-5531 http://hcd.mypgc.us