

Building on 35 Years – Creative Strategies for Affordable Housing In the Years Ahead

Developing affordable housing in sought-after communities like Arlington is tough – and it’s going to get tougher. Today’s economic landscape will require even more creativity in the years ahead. With 35 years and 37 affordable communities under its belt, AHC is working on strategies to ensure future opportunities for affordable housing, including:

Think Like an Entrepreneur

“AHC is proud to be a nonprofit organization, yet we are increasingly running our organization like a corporate entrepreneurial business model,” explains Walter D. Webdale, President and CEO. “Arlington is a leader, but we see the Federal government making a big movement away from affordable housing and other social services. We may not be able to rely on traditional funding sources so we are looking for new ways to find investors and share costs.”

Mix Affordable and Market Rate Housing

One strategy AHC has used in recent years is mixing market rate and affordable apartments to help finance projects. “This is a tried and tested model for us, and it works well,” says Webdale.



The Jordan, with 90 new apartments near the corner of Wilson and Glebe in Arlington, represents the future of affordable housing – transit-oriented development, green building features and more. Doors open this fall.

Use Density Creatively

“We are going to have to think creatively about the use of space, and consider the proximity to transportation, work and retail for targeting development,” explains John Welsh, AHC’s Multifamily Division Director. “Including affordable housing along the transit corridor will be even more important as Arlington grows as expected over the next 20 to 30 years.”

Redevelop Existing Affordable Housing Sites

With available sites increasingly scarce, redeveloping older communities can be an effective strategy. “We have to create real estate,” explains Webdale. “That’s why we’re trying to redevelop an aging 1940s building we own near the Rosslyn Metro Station and double the number of affordable apartments.”

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AHC Inc. is a private, nonprofit developer of low- and moderate-income housing. Founded in 1975, AHC produces and preserves affordable rental housing; provides homeownership services; and offers onsite educational services to improve the quality of residents’ lives.

Affordable Properties

Investing in the Future – AHC’s Commitment to Quality

Continual maintenance and improvements are a top priority for AHC. “We plan to own our affordable apartment communities for life,” says Carlton Miller, Director, Homeownership/Construction Management Division. “We would rather put a \$5 square foot floor in than a \$1 square foot floor. We invest in our buildings by installing quality materials and using quality workmanship.”

AHC is committed to ensuring its top-quality affordable rental homes are here to stay. “We pride ourselves on taking care of our properties, providing services to the residents and maintaining a high standard of excellence,” explains AHC Senior Vice President Steve Smith, who joined AHC in 1977.

Since 1975, AHC has invested \$385 million in new construction and building improvements. Here are some ways AHC is investing in the future:

Increase Energy Efficiency

AHC strongly supports Arlington County’s recent decision to add Sustainable Development to its affordable housing goals. Improving energy efficiency is a top AHC priority. All of our recent construction projects meet EarthCraft Virginia green building standards and also include Energy Star appliances. To further save total energy use, renovated apartments provide individual water heaters and heating and cooling systems.

AHC recently finished a weatherization project at Arlington View Terrace, a 77-unit building purchased in 1981. The process included

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AHC worked closely with investment partner Burke & Herbert Bank to develop an innovative financing strategy that combined the renovation of four properties into a single financing package. Pictured here: from left to right, David Cristeal, Housing Division, Arlington County Department of Community Planning, Housing and Development; Anne Venezia, Housing Division, Arlington County Department of Community Planning, Housing and Development; Hugh Heishman, Board Member, Burke & Herbert Bank; Walter D. Webdale, President & CEO, AHC Inc.; Jeff Stryker, CFO, Burke & Herbert Bank; Chris Zimmerman, Board Chairman, Arlington County; Barbara Favola, Board member, Arlington County; Alan Goldstein, Senior Project Manager, AHC Inc. Photo by Jenny Ruley.

AHC MILESTONES

1980s

1975

AHC founded

Home Improvement program for low- and moderate-income homeowners starts

741 apartments acquired/built

- 1980 - AHC purchases first affordable community, Summer Hill
- 1982 - Moderate Income Homeowners Program starts - designed to purchase vacant and dilapidated houses throughout Arlington and sell to first-time buyers
- 1987 - Purchase historic Woodbury Park (364 units); doubles number of AHC’s affordable apartments
- 1988 - Barrier-free Program starts - Grants for low- and moderate-income disabled persons to make homes more accessible





After-school students are enjoying their new brighter and lighter community center at the Berkeley Apartments.

as provides new kitchens and baths, windows, fixtures and finishes.

Along with an updated living environment for residents, the renovations will also significantly improve the buildings' energy efficiency. Installing new low-flow toilets and showerheads and aerators in faucets, for instance, will save more than 3.5 million gallons of water each year.

Expand Community Centers

AHC's community centers are the heartbeat of our properties. Over the years, as programs have grown, AHC has expanded almost all of its community centers.

A renovated community center at Berkeley Apartments was completed this spring. The new space, previously a storage area, has bright windows, a new kitchen, cubbies for students' belongings and plenty of bookshelves.

On the drawing board is a renovation of the Virginia Gardens Community Center. With the help of a grant from the Philip Graham Fund, AHC plans to create an outside play area as well as update the interior space to make classrooms more welcoming and inviting.

diagnostic testing of all apartments and installation of new windows, doorways, insulation, weather sealants and heating systems in all units. "The apartments should be really efficient and cost less to operate for residents," says Carlton Miller. Community Housing Partners, a Virginia-based nonprofit, helped coordinate funding through the U.S. Department of Energy's Weatherization Assistance Program.

Update Aging Buildings

To ensure top-quality living environments, AHC significantly updates aging properties as needed. Recent projects include historic renovations at Westover Apartments and the redevelopment of four small garden-style communities built between 1940 and 1960. The \$5 million renovation replaces all major systems (electrical, plumbing, heating and air conditioning, roofing) as well

- 1993 - Resident Services program founded
- 1998 - Arlington Housing Corporation officially changes name to AHC Inc.
- 1999 - AHC restructured to meet the challenges of the competitive real estate market
- 1999 - Summer Camp program begins
- 1999 - Resident Services staff start working onsite in community centers

Gates of Ballston



2000s

2,643 apartments acquired/built

- 2000 - AHC Management LLC founded, property management subsidiary
- 2004 - Greater Baltimore AHC founded
- 2006 - First Fairfax County property acquired
- 2007 - Developer of the Year Award, Housing Association of Nonprofit Developers
- 2009 - Gates of Ballston receives National Historic Preservation Award

1990s

904 apartments acquired/built

Summer Camp



The People Behind the Buildings

Committed community members have been the heart and soul of AHC's growth. "We had a group of community activists in those early years who did not believe the stereotypes about low-income residents, believing instead they deserved a place to live that respected their dignity," explains Lou Ann Frederick, AHC's executive director from 1978 to 1998. "We had board members, city staff and Jennie Davis, in particular, who insisted on rehabilitating several of Arlington's historic neighborhoods," adds Steve Smith. Here are some community leaders whose names now grace several of AHC's buildings:

Dr. Roland Bruner was a physician and prominent member of the Nauck community for more than 40 years. *Bruner Place* provides four affordable and three market-rate town homes in a development that preserved and incorporated his former home and office.

James B. Hunter, III, a long-time supporter of affordable housing

who served as AHC's first Board president in 1976 and later as a member of the Arlington County Board. *Hunter's Park* provides 74 units for seniors in Arlington's Cherrydale neighborhood.

Reverend Lou Ann Frederick, AHC Executive Director from 1978 to 1998, who believed strongly in creating housing that benefits the whole community. *The Frederick* includes 108 affordable apartments in the Courthouse community.



AHC Board member C.C. Jenkins (center) celebrates Davis Place with members of the Davis family.

Jennie Davis, an AHC founding member and a long-time affordable housing advocate and president of the Nauck Civic Association for 20 years. *Davis Place*, with 10 affordable condominiums, celebrates her dedication to improving homeownership opportunities in Nauck.



Macedonian's green roof

and now...

198 apartments acquired/built (so far!)

- Best Nonprofit to Work for Award
- Commitment to green building program
- Best Community Life Program Award, Housing Association of Nonprofit Developers
- Teen program sends nearly 90% of high school seniors to college
- #2 affordable housing developer in Virginia, Affordable Housing Finance

Why Affordable Housing Is (Still) Critical

Arlington's Stock of Affordable Apartments has Dropped Significantly

In 2000, roughly 19,700 multifamily rental units were affordable to households with incomes at 60% of median income. Today just 6,000 (14% of Arlington's total apartment stock) are committed affordable units.

Arlington County Housing Division

Arlington's Affordable Housing is Not Keeping up with Job Growth

The number of jobs in Arlington will increase by 23,100 between 2010 and 2015, but only 9,791 new housing units will be created. This means additional pressure for families with low to moderate incomes.

Arlington County Planning Division

Lack of Affordable Housing Can Put Local Economy at a Disadvantage

In a national survey, 55% of companies with more than 100 employees acknowledge an insufficient level of affordable housing in their proximity, and two-thirds of these respondents believe the shortage is negatively affecting their ability to hold onto qualified employees.

Urban Land Institute

Living Far from Work Takes a Significant Bite out of Working Families' Incomes

Among working families earning between \$20,000 and \$35,000 (in 2000 dollars), those living at greater distances from employment centers spend a significantly larger share of their income on housing and transportation costs (70%) compared to those living in central cities (54%). A similar trend holds for households with incomes between \$35,000 and \$50,000.

Center for Housing Policy

Homeownership

Home Improvement Program Helps Stabilize and Improve Neighborhoods

AHC's first program was a partnership with Arlington County to provide affordable home improvement loans to low- and moderate-income homeowners. Since it started in 1975, the Home Improvement Program (HIP) has renovated more than 1,500 single family homes and invested over \$45 million in low- to moderate-income neighborhoods.

Carlton Miller, AHC's Director, Homeownership/Construction Management Division has worked with the program for 30 years and believes the program's longevity has helped stabilize and improve neighborhoods. "When you drive around Arlington, you don't see a lot of deteriorating neighborhoods," says Miller. "That's because people who might not have been able to qualify for loans elsewhere had a source if they needed a new roof or hot water heater because the County helped make those funds available."

The program's low foreclosure rate – one in 30 years – speaks for itself. "We are the helping agency," says Miller. "We are not in the business of taking people's homes."

In the late 1980s, with interest rates skyrocketing, AHC and Arlington County initiated a program that turned vacant homes into affordable homeownership opportunities for first-time buyers. With Arlington County's help, AHC purchased vacant homes, renovated them and sold them to qualified moderate-income residents. The program also provided assistance with down payment and closing costs. "This strategy was very successful, too," says Miller,

"and helped diversify segregated neighborhoods."

AHC's home improvement and homeownership programs have helped Arlington grow into the vibrant community it is today. "Arlington County should pat themselves on the back because they've done a good job maintaining this community as a diverse place to live," says Miller.

Turning Foreclosures into Family Homes

In Maryland, AHC is working with Montgomery County to reduce pockets of vacant, foreclosed homes that are destabilizing neighborhoods. Funded by a revolving line of credit through Montgomery County's Housing Initiative Fund, AHC is acquiring and renovating foreclosed homes to resell to first-time homebuyers. The new program is improving conditions in threatened neighborhoods, while offering homeownership opportunities to families with moderate incomes.

After buying a home, AHC takes care of the home exteriors – making an immediate impact on the communities. Before putting the homes back on the market for sale, AHC renovates the homes, improves energy efficiency and upgrades kitchens and baths.

So far, seven homes have been rehabbed and sold, two are on the market and one is under renovation. Sales proceeds are recycled back into Montgomery County's loan fund, enabling AHC to acquire additional homes. AHC estimates the program will create at least 20 affordable homeownership opportunities over two years.



Before: Two bedrooms, one bath, unfinished basement with water problems, very small kitchen



After: Four bedrooms, three full bathrooms, finished basement, new hardwood floors, larger kitchen with new granite countertops, cabinets and Energy Star appliances, new roof, windows and vinyl siding

Resident Services

Resident Services –
Sowing Seeds of Success

AHC's Resident Services program began with a small seed of an idea – children at loose ends needed something to do. In 1993, a part-time volunteer coordinator started

build children's self-confidence and self-esteem when they're in elementary school so they can make good choices when they're in high school." The strategy is working.

This year, nearly all of AHC's high school seniors are planning to attend college after graduation. Here are some of AHC's successful seniors:

Binita Pant moved to Arlington from Nepal in 2004. Since then she has jumped from High Intensity Language Training (HILT) classes for non-English speakers to Advanced Placement classes.

Taking AP Biology has inspired her to major in biology and explore medicine as a career. Binita, a senior at Washington-Lee High School, says AHC has helped her navigate the college application process. "My parents don't know a lot about American colleges, that's why we're lucky to have AHC helping us out," she says. Binita finds time out of her busy schedule to help in AHC's after-school program and also to tutor students in the HILT program.

Denise Castro, a senior at Wakefield High School, fell in love with photography after taking a class in school and hopes to go into the visual communications field. Her work was recently featured as a "Gold Key" winner in Arlington's

Scholastic Art Show. Denise has lived in Arlington her whole life; her family is originally from Mexico. "My mom is really proud of me," says Denise. "She pushes me to go to the tutoring program and says it makes a difference in my school work."

Henry Morales has grown up in AHC's programs, and hopes to become a teacher himself one day. He has applied to several universities, and is currently teaching art to elementary students for his senior project. Henry, a senior at Wakefield High School, has worked hard over the years and good grades haven't always come easily. "In 10th grade my grades weren't so good," he says. "But tutoring strengthened my grades and helped me learn I can achieve and be successful." Henry attributes some of his success to his tutor of four years, Stephanie Harris. "It's been fun watching him grow up and I'm excited to see him go to college," says Harris. "It means all the hours we've shared have helped him achieve success."



Graduating seniors Denise Castro, Henry Morales and Maria Esparza participate in teen tutoring at Virginia Gardens.

providing some basic activities for youngsters at Woodbury Park. Almost two decades later, the program has blossomed to full-time staff at six community centers in Arlington and three in Baltimore. Over the years, AHC's Resident Services has grown into much more than just a haven for youngsters; it has become a supportive educational program that nurtures children from elementary through high school, along with opportunities for parents and senior citizens.

"Because we're located right in the community where residents live, we have a long-term relationship with the whole family," explains AHC Director of Resident Services, Jennifer Endo. "Our hope is to help



Binita Pant and Arati Sharma, successful high school seniors in the Gates of Ballston community.

Arati Sharma is leaning toward International Relations or Economics for her college major. She moved to Arlington almost two years ago from Nepal. AHC's program has helped her meet the challenge of learning a new school system. "They help us manage our time and set up deadlines," says Arati. "Without them

we would not have made it." Arati, a senior at Washington-Lee, also works with AHC students and tutors in the HILT program. "If we see them improve, it's like our success, too."

Maria Esparza has been accepted into two colleges and hopes to study business or finance. Her dream is to run her own clothing business either here or in Mexico where her family is from. Maria, a senior at Wakefield High School, has participated in AHC's Teen Tutoring for five years. "The tutoring program has helped me a lot," says Maria. "I worked with a math tutor and my scores went up so much. I was failing and my grade went up to a B."



Reading tutor Patty Sanner has helped students' increase their reading levels, both fluency and comprehension, a full grade level.



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Elementary Students Reading Levels Jump a Full Year

AHC's Resident Services program believes building literacy is key to students' scholastic success. Thanks to generous grants from the Freddie Mac Foundation, Arlington Community Foundation and the employees of Northrop Grumman, AHC is now able to hire part-time, qualified reading tutors to provide extra attention to struggling students.

The program is paying off. Eighteen of the students who received tutors' help improved a whole year's reading level by mid-year.

Tutors work with students for 20 to 30 minutes each week. Although it doesn't sound like much, the individual attention is priceless. "The ability to be one on one with the students allows us to

take reading to a very personal level," says tutor Patty Sanner. "We can target specific skills, strengthen them and then move on to the next set of skills."

Sanner and fellow tutor Rosemary Harrington work hard to make the sessions fun, bringing games and books that children can enjoy and then take home.

"We give them the confidence to ask questions and feel more comfortable," explains Sanner. "They can see their successes more quickly and realize that when they make an effort it does pay off."

To build and maintain these gains, AHC works closely with the children's schools and also offers summer camp programs to reduce learning loss while school is not in session.

Volunteer Activities

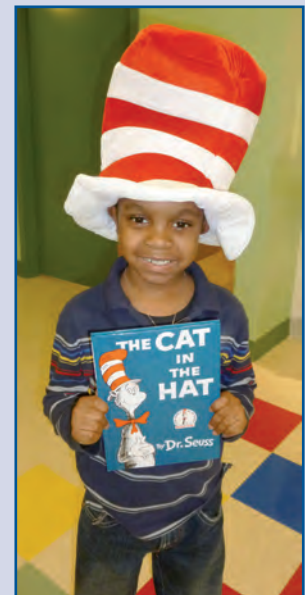
In 2010, 238 volunteers contributed 1,599 hours of their time to help AHC students build self-confidence, improve study skills and succeed in school. To show our appreciation, AHC hosted a Happy Hour at Iota recently. Many thanks to everyone!



We love our volunteers!



Valentine's Day was a sweet success. Students baked and decorated cookies for their families. Thanks to Pat Newman for helping!



Who doesn't love Dr. Seuss? Students celebrated Read Across America Day with our Reading Connection volunteers.

Greater Baltimore AHC



GBAHC offers programs to help seniors stay active. A recent field trip to the Keep the Beat, Dance for Your Heart Line Dance Expo included lunch, free health screenings and line dance, zumba and belly dance demos.

Rehabbed Homes to Help Revitalize Neighborhood

Greater Baltimore AHC is working closely with Baltimore City's revitalization of the Park Heights neighborhood by purchasing and renovating abandoned homes. Recently GBAHC purchased six houses at a total cost of \$35,000 and hopes to buy two more.

GBAHC expects to spend approximately \$125,000 to rehab each house. Once renovated, the houses will be sold at an affordable price to first-time home-buyers.

The houses are just blocks from MonteVerde Apartments, a 301-unit affordable community for low-income seniors and non-elderly disabled residents that underwent a recent \$30 million redevelopment by GBAHC.

"This initiative is an example of our belief in the importance of revitalizing properties as well as the neighborhoods in which they are located," said Andrew M. Vincent, director of GBAHC.

New Mentoring Program for Youth

The GBAHC Resident Services program at Greenspring Overlook Apartments has started a weekly mentoring program for young people aged eight to 19. The curriculum is based on a program for young people created by a local resident, Garrick Williams. "Coach Garrick" is not only the lead mentor for GBAHC's program, but he is also a mentor at area schools and a coach for a local boys' youth football team.

The program kicked off in February with a pizza party for children and parents.

Union Rowe Moves Forward

Baltimore City has approved HOME funds for GBAHC's newest property, Union Rowe. The funds will go toward the \$4.7 million renovation that begins this spring on the 72-unit, affordable property in West Baltimore.

The proposed development will also include a community room, on-site management office and laundry room. The renovation will feature Energy Star light fixtures and appliances, as well as low-flow faucets and toilets, heating and air conditioning systems and water heaters.

Onsite resident services staff will help residents access free or low-cost adult education and after-school programs in the area.

The project will include approximately 18 one-bedroom, 32 two-bedroom and 22 three-bedroom units. All apartments will be affordable to families with incomes at or below 30% Area Median Income.



Union Row

GBAHC is a self-sustaining arm of AHC that was founded in 2004, with the help of the John D. and Catherine T. MacArthur Foundation, to address the need for more affordable housing in the Baltimore region. Today GBAHC has six properties with more than 1,100 affordable apartments.

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AHC is deeply grateful for the generous support of our donors – individuals and neighbors, corporations, foundations, and federal, state and local governments – in 2010.

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* The Cornerstone Society

In honor of our 35th anniversary and to build for the future, AHC Inc. has established The Cornerstone Society to recognize and honor those individuals who care deeply about the organization's mission and have decided to express their commitment by making a gift to AHC Inc. in their estate plans. For more information, contact Hannah Moore at 703-486-0626 x 117 or moore@ahcinc.org

What's Inside

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- Volunteer Activities
- Homeownership Programs

Celebrate AHC's 35th Anniversary!

Save the date! AHC is celebrating our 35th anniversary on September 13, 2011 from 5:30 to 8:00 pm at the Westin Hotel in Arlington. Watch for more information, including our very special honorees.

Founded in 1975, AHC is a private, nonprofit developer of low- and moderate-income housing.



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AHC by the Numbers

1,599 hours

In 2010, 238 volunteers contributed 1,599 hours of their time to help AHC students.

4,400 apartments

AHC has developed nearly 4,400 affordable apartments.

8.7 million gallons

Energy efficient renovations in 2010 and 2011 will save 8.7 million gallons of water and 324,000 kilowatt hours.

\$45 million

AHC's Home Improvement Program has invested more than \$45 million in Arlington's low- to moderate-income neighborhoods.



Stay connected!

Keep up with the latest information on affordable housing and resident services, follow AHC on Facebook at AHC Affordable Housing and Twitter at AHC Inc.