

Celebrating

1



Units of Affordable Housing

1



Moderately Priced Dwelling Units

1



Years of Community Life



montgomeryhousingpartnership, inc.
Working Together to Build Strong Communities

2007 ANNUAL REPORT

President & Chairman's Message

The year 2007 marked many milestones for MHP.

We were successful in acquiring not only our 1,000th unit of affordable housing but our 100th Moderately Priced Dwelling Unit (MPDU) as well. We also marked 10 years of assisting our residents with Community Life Programs. These accomplishments would not be possible without our committed staff, dedicated board members, and our generous donors.

MHP celebrated the purchase of our 1,000th unit of housing with the acquisition of three properties known as the Takoma Park Preservation (TPP) project. Residents of one of these buildings asked MHP to buy the property they live in when their owner began discussions about a conversion to condominiums and sent out eviction notices. MHP completed the purchase of these units in 2007 and had started a full renovation of the properties by the end of the year.

We also purchased our 100th Moderately Priced Dwelling Unit (MPDU). These are town homes and condominiums offered by Montgomery County which we are able to purchase at reduced prices in order to help maintain the affordable housing inventory in the county. These units are frequently rented to larger families.

We are celebrating 10 years of offering Community Life programs. These programs offer residents a variety of services including the homework clubs, preschool programs, ESOL and computer classes. As our inventory of affordable housing continues to grow, so does the demand for providing Community Life programs.

MHP is very proud of its award winning homebuyers program which offers financial fitness classes and homebuyers counseling. In June of 2007, we were awarded the Housing Association of Nonprofit Developers (HAND) Innovation Award for our Individual Development Account Program (IDA) which matches residents' savings on a 3:1 basis.

As our portfolio and services grow, so does our need for qualified, energetic staff. In November, the MHP office moved after 17 years in downtown Wheaton to our new headquarters on Tech Road at Route 29 in Silver Spring. This office gives us 1,200 more square feet which allows our dedicated staff to do their jobs in a more comfortable, efficient environment.

While it is great to reflect on our successes, we know the importance of looking forward to the challenges that lay before us in the affordable housing arena. MHP has over 225 new construction units on the drawing board and continues to probe for innovative ways to expand our real estate inventory. As you review the 2007 MHP Annual Report, please reflect on the importance of safe, affordable housing for every resident of Montgomery County. As growth in our county increases, your continued support of affordable housing is more vital and more appreciated than ever.

Sincerely,



Charles "Chip" Bay
Chairman of the Board



Robert Goldman
President



Our Mission

The mission of Montgomery Housing Partnership is to preserve and expand quality affordable housing in Montgomery County. To accomplish its mission, MHP, directly or through its subsidiaries: 1) acquires, rehabilitates, builds and manages quality affordable housing; 2) enhances the vitality of the neighborhoods in which affordable housing is located; and 3) develops and implements community life programs in those neighborhoods.

Our Board

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Financials

SUMMARY OF COMBINED FINANCIAL STATEMENTS

BALANCE SHEET

AS OF JUNE 30, 2007

ASSETS

Cash and cash equivalents	\$ 5,885,068
Cash and cash equivalents – Restricted	4,658,273
Accounts receivable	234,503
Investments, Short-term	2,821,414
Deposits – Escrow and tenants' security	826,284
Prepaid expenses & development in process	3,666,286
Property & Equipment, less \$11,837,739 depreciation	71,662,221
Loans receivable	33,770
Mortgage costs, less amortized – \$339,011 portion	1,618,216

TOTAL ASSETS **\$91,406,035**

LIABILITIES & NET ASSETS

Accounts payable and accrued expenses	\$ 518,723
Unsecured notes payable, current portion	160,255
Secured notes payable – current maturities	3,553,637
Accrued interest payable – current	321,575
Prepaid rents	85,982
Tenant security deposits held	407,435
Accrued interest payable – long term	273,533
Secured notes payable, less current maturities	73,469,155
Unsecured notes payable – long term	1,783,401

TOTAL LIABILITIES **\$80,573,696**

Non-Controlling interest of partners	6,051,175
Net Assets – Unrestricted	2,541,689
Net Assets – Temporarily restricted	53,371
Net Assets – Permanently restricted	2,186,104

TOTAL LIABILITIES & NET ASSETS **\$91,406,035**

STATEMENT OF ACTIVITIES

FISCAL YEAR (JULY 1, 2006 TO JUNE 30, 2007)

REVENUES (Unrestricted)

Rental revenue (net)	\$ 10,455,572
Grants	416,723
Cash Donations	240,714
Interest and dividends income	365,452
Development fees	35,500
Special events	58,910
Gain from debt forgiveness	230,270
Non-controlling interest – Partnerships	66,807
Other income	360,930
Satisfaction of restricted funds (below)	66,731

TOTAL REVENUES **\$12,297,609**

EXPENSES

Program services	\$ 11,721,991
Management and general	527,197
Lobbying	—
Fundraising	149,737

TOTAL EXPENSES **\$12,398,925**

DECREASE IN UNRESTRICTED NET ASSETS (101,316)

CHANGES IN RESTRICTED NET ASSETS

Temporarily Restricted Net Assets	0
Permanently Restricted Net Assets	400,000

ANNUAL INCREASE IN NET ASSETS **\$ 298,684**

Our Staff

Robert A. Goldman
President

Jill E. Goodrich
Vice President of Operations

S. Marlowe Mentzer
Vice President of Finance

Rosa Aleman
Staff Accountant

Tara Bacote
Asset Manager

Greg Baker
Community Planning Manager

Gloria Castro
Community Life Programs
Manager

William Cerna
Community Life Programs
Assistant Director

Estela Giron
AmeriCorps Member/
Site Coordinator

Julian Hargrove
AmeriCorps Intern

Prajakta Kasbekar
Neighborhood Revitalization
Manager

Sidd Kashyap
Real Estate Development Intern

Sandy Lombardo
Controller

Aida Mora
MPDU/IDA Coordinator

Nora Ortiz
Community Life Site Coordinator

Cleydi Pacheco
Community Life Site Coordinator

Patty Reed
Director of Fundraising

Stephanie Roodman
Project Manager/Legal Counsel

Michael Scheidt
Office Administrator

Stephen Sprecher
Director of Real Estate &
Neighborhood Development

Maureen Sweeney Smith
Communications Manager

Sulema Middleton Stewart
Community Life Programs
Director/Human Resources
Specialist

David Wilson
Project Manager

1,000 Homes and Growing 100 Moderately Priced Dwelling Units

Crystal Pittman and her son,
Solomon at their Houston
Avenue apartment

“MHP rescued us.”

Affordable Housing

MHP continues its mission of preserving and expanding the inventory of affordable housing in Montgomery County

When residents of the Houston Apartments received eviction notices in the fall of 2005, a group of determined neighbors came together to fight for their homes. The building's owner had decided to convert the apartments to condominiums and many of the long term residents knew they would be priced out of their homes.

“The lack of planning for affordable housing in the revitalized Silver Spring plan was a slap in the face for the hard-working, long term residents who lived here before major improvements were made,” says Crystal Pittman, a single mother of a teenaged son. “We knew we had to fight if we wanted to stay.” Pittman is an artist/painter and works as a secretary at an insurance company.

Residents quickly organized and retained pro-bono counsel to represent them. Looking for a permanent solution to their housing problem, one resident, Pat Powell, called Montgomery Housing Partnership (MHP) and asked for help. Within a year, MHP had purchased the Houston Apartments and two others in the area which MHP named the Takoma Park Preservation (TPP) project. Renovations on the first building began in December, 2007.

“I'll admit, in the beginning, we were suspicious about MHP's motives until they demonstrated they really cared about the issue of affordable housing and the people who live here,” explains Crystal. “MHP has also gone out of their way to accommodate residents during the renovations. It has been a roller coaster experience not knowing if we had to go or could stay. I want to thank MHP for rescuing the residents of Houston Apartments.” ♦

Affordable Housing Accomplishments

- ◆ Purchased and began extensive renovation of 75 units in three buildings in Takoma Park. This project, called Takoma Park Preservation Project (TPP), has been funded by the State of Maryland, Montgomery County, CitiBank, Enterprise Community Investment, and NeighborWorks.
- ◆ Purchased Gilbert Highland Apartments, a 21-unit property in Takoma Park that had 160 code violations before MHP purchased it. Planned renovations include new bathrooms and kitchens, central air conditioning, new windows, and a community room.
- ◆ Silver Spring/Nolte, a 19-unit property that has been in the MHP portfolio for seven years, is undergoing renovations and 35% of the project has been completed. Improvements are being made to the kitchens and bathrooms, and central air conditioning was installed in the 601 Silver Spring building.
- ◆ Completed the pipe relining at Edinburgh House Apartments, a high-rise property plagued with pinhole leaks in pipes.
- ◆ Purchased 16 Moderately Priced Dwelling Units (MPDU's); thirteen for resale and three as rental properties.
- ◆ Awarded a Green Grant from Enterprise Community Partners for the Takoma Park Preservation Project (TPP).
- ◆ Selected by Montgomery County as the co-developer of 117 new, mixed income, home ownership units on a 32 acre site on Bowie Mill Road in Olney, MD.

10 Years of Community Life

“MHP has made a big difference in our community.”

Programs and activities that help residents attain the next level of economic stability.

If you ask Victor and Edith why they choose to live at Amherst Square Apartments, they mention affordable rents and good living conditions but they quickly point out that one of the best amenities is MHP's Community Life programs and activities.

The Lemus family has four daughters ranging in age from 3 to 12 years old, who have participated in the Community Life Program at Amherst. “Our youngest daughter, Victoria, is attending the MHP preschool program. She is now playing “school” with her dolls and speaking in English to them,” states Victor. “This program really helps her to get ready for kindergarten and learn basic skills in a gentle environment.” Their older daughters have participated in the After-School Program as well as the Summer Enrichment Program.

The *Angels for Children* Toy Drive is another reason the Lemus family likes living at Amherst Square. The Lemus family has enjoyed the annual Christmas Eve tradition of a visit from Santa who arrives on a fire engine. Santa, and his helpers from the Wheaton Rescue Squad, Wheaton/Kensington Chamber of Commerce and MHP, delivers gifts to over 280 families living at Pembridge Square, Amherst Square and Amherst Gardens apartments.

The girls have also participated in numerous MHP fairs and festivals and delight in getting school supplies before the start of each school year. “We truly appreciate all the programs and activities that are offered,” concludes Victor. “MHP has made a big difference in our community.” ♦

Victoria and Celeste Lemus visit with Santa on Christmas Eve as part of the Angels for Children Toy Drive which MHP Community Life Department co-sponsors.



Community Life Accomplishments

- ◆ New computer labs/programs opened at Blair Park Apartments and Great Hope Homes. All MHP computer labs now have internet access.
- ◆ A new preschool program was opened at Greenwood Terrace.
- ◆ A new youth empowerment program for teens aged 12-17 was formed at Great Hope Homes.
- ◆ Monthly health workshops were started at Pembridge Square and Amherst Square Apartments to educate residents about health risks and the importance of a healthy lifestyle.
- ◆ Learning Parties to educate parents about child development activities for children less than 5 years of age were offered at Pembridge Square and Amherst Square apartments in 2007.
- ◆ Community Life continues to offer preschool, computer and ESOL classes, as well as a summer enrichment program for residents at several locations. MHP also organized health fairs, holiday toy distribution, and school supply distribution for residents at various properties.



Neighborhood Revitalization

This program implements revitalization strategies in struggling neighborhoods by working with property owners, residents, county agencies and other stakeholders to improve quality of life issues.



Deric Tomenko used a grant he obtained through the Apartment Assistance Program to test for lead paint.

“MHP is a great resource”

Apartment Assistance Program Helping Small Building Owners

Small apartments are a vital component of Montgomery Housing Partnership's (MHP) affordable housing inventory. Most are over 40 years old, making the management and maintenance of these apartments difficult and expensive.

Over the years, MHP has gained valuable experience in this area and have partnered with the Montgomery County Department of Housing and Community Affairs to create the Apartment Assistance Program (AAP). This program offers loans, seminars, mentoring, and technical assistance to help small building owners in Montgomery County, improve their buildings as well as the surrounding communities.

Deric Tomenko and his business partner own over 50 buildings in Montgomery County and he has been an active participant in the AAP program since it began in 2000. He has attended almost every seminar which feature such topics as code enforcement, recycling, trash management, and pest control. “The AAP seminars are a great resource and they help me to run my apartments efficiently. They are also a great networking tool and a wonderful forum to get new information and ideas from other property owners,” explains Deric.

Mr. Tomenko also credits the AAP program with giving him peace of mind concerning lead paint in his buildings. “The AAP offers education on the lead paint problem, how to comply with the laws pertaining to lead and a grant to cover 50% of the testing costs,” states Deric. Testing revealed that most of the apartment's interiors were lead-free and identified specific areas on the exterior of his buildings that need attention.

“MHP is a great resource. They have extensive experience and are really a money-saver,” states Deric. “They are responsive, informative and are truly making a difference in Takoma Park neighborhoods.” ♦

Neighborhood Revitalization Accomplishments

- ◆ The Apartment Assistance Program (AAP) initiated a Capital Needs Assessment grant program to help owners prepare for and avoid emergency repairs and plan for future maintenance and rehab costs of their buildings.
- ◆ MHP offered technical assistance to communities including the Long Branch Neighborhood Initiative, the Connecticut Avenue Estates Civic Association, and the New Hampshire Estates Civic Association. MHP organized and sponsored two festivals and two clean up days in Glenville.
- ◆ MHP installed 30 linear feet of new sidewalk in front of Greenwood Terrace apartments to help with storm water management.
- ◆ MHP and Montgomery County conducted a joint study of the potential for a trash and recycling cooperative in the Greenwood-Garland neighborhood.
- ◆ MHP continued to research best practices and innovative approaches to affordable housing and neighborhood revitalization. MHP conducted research and held a seminar regarding the potential use of a Community Land Trust model. MHP conducted research and assisted in the publication of a handbook for Montgomery County on the condominium conversion trend. MHP provided assistance to the County's Long Branch Public Safety Plan effort, conducting a lighting analysis and Crime Prevention through Environmental Design (CPTED) assessment of the Long Branch commercial corridors.



Why I give....

Rhonda Cunningham Holmes is a MHP Board Member and Donor.

Rhonda Cunningham Holmes knows she is blessed with good fortune and family. With a MBA and law degree, she has a successful career managing the Government Financial Services Group at Chevy Chase Bank. Together with her husband, middle-school aged son, and dog, she lives in a wonderful community in Silver Spring.

The daughter of a career military man, Rhonda moved a lot as a child, and she knows the importance of community. "I believe in giving back to the community where I live," she states. When asked to join the board of Montgomery Housing Partnership (MHP), Rhonda saw this as an opportunity to learn more about local issues and become an active participant in creating meaningful change in her community. She knew that many working families in Montgomery County pay more than half their incomes for housing, live in overcrowded conditions, or commute from far away.

"The holistic approach MHP uses to assist families with safe, affordable housing, supportive programs and neighborhood revitalization projects contributes to building stable communities," she says. "I am grateful to be in a position to be able to donate my time and financial resources to an organization that is providing long-term solutions to a complex problem and enriching the quality of life for the entire community." ♦

Donors Making it Possible

Corporate, Foundation & Government Donors

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We Participate in the Following Giving Programs

America's Charities Just Give	Local Independent Charities of America	United Way of Central Maryland
	Maryland Charity Campaign	

MHP's work is made possible by the generous donors listed above who made contributions from July 1, 2006-December 31, 2007. If we omitted your name, please contact the fundraising department at X22.



The MHP **Circle of Builders** is a giving club made up of donors who are committed to helping low income families attain the next level of stability by ensuring they have access to quality, affordable housing and supportive services that empower them to build a stronger future. Members make annual gifts at the Circle Level, the Stepping Stone Level, and the Foundation Level. Inaugurated in 2007, the group had 32 members by year's end.

Circle of Builder members enjoyed a spring breakfast meeting with County Executive Ike Leggett and a fall panel discussion with local government planners, elected officials, and experts in the affordable housing field.

**Foundation Level
(\$5,000 & up)**

Charles Bay
Tom Bozzuto
James & Gina Williams

**Stepping Stone Level
(\$2,500 - \$4,999)**

Richard Pettit
Michael A. Withers

**Circle Level
(\$1,000 - \$2,499)**

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Richard Edson
David Flanagan
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