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HOC, Habitat for Humanity Metro Maryland Unlock Homeownership for 20 Montgomery County Families

Kensington, Md. - Twenty (20) Montgomery County families with low- to moderate-incomes have realized their dream of homeownership through a partnership of the Housing Opportunities Commission of Montgomery County (HOC), Habitat for Humanity Metro Maryland (HFHMM) and Montgomery County Department of Housing and Community Affairs (DHCA).

Staff and supporters of HOC and HFHMM gathered with the soon-to-be homeowners in front of the newly renovated three-bedroom townhome at a celebration ceremony held today in their new Montgomery Village neighborhood. The future homeowners' path to their new homes began in March 2024 when HFHMM purchased 20 townhomes from HOC with the goal of creating homeownership opportunities for families with incomes ranging between 35% - 63% of the Area Median Income. The transaction was financed using approximately \$2 million in Community Development Block Grant (CDBG) funds from DHCA which will be paid back to DHCA upon the sale of the homes to the new homeowners.

"HOC is always working to find new ways of addressing the affordable housing shortage in Montgomery County," said President Chelsea Andrews. "Similar to what we have accomplished with the Housing Production Fund and the Nonprofit Preservation Fund, this partnership and these 20 homes help accomplish HOC's mission, which is to provide people with low and moderate incomes the opportunity to live in high-quality, safe, and affordable housing."

"Homeownership provides families with stability and a chance to build equity, and that's why this project matters," said County Executive Marc Elrich. "I have pushed to make homeownership a priority when the County invests in affordable housing because it is the key to building wealth. Twenty families will now have a place to call their own, thanks to the work of Habitat for Humanity, HOC, and DHCA. I appreciate the effort and collaboration that made these homes possible, and I look forward to seeing these families become part of the Montgomery Village community."

Through Habitat's program, all of the approximately 1,200-square-foot homes underwent extensive renovations, with the priority placed on increasing sustainability with new, properly insulated windows



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and exterior doors, modern, energy efficient appliances, water heaters and HVAC units, as well as roof replacement and interior door, flooring and drywall repairs. The future homebuyers worked alongside contractors to help complete the necessary renovations.

“Each of these new homeowners were selected based on housing need, their ability to pay the zero interest mortgage on the home and on their willingness to actually do some of the renovation work as well as complete extensive homeowner education courses,” explained Jeffrey Dee, president and chief executive officer of HFHMM. “The cost to renovate and upgrade each house was about \$120,000, however, the most valuable and meaningful long-term contribution from each family was the amount of hours spent working on their homes.”

DHCA Director Scott Bruton commented, “Tackling our housing crisis requires investing in different types of affordable homes and creating paths to homeownership for lower-income households. DHCA is glad to support this creative partnership among DHCA, HOC, and Habitat for Humanity Metro Maryland. Federal CDBG funds help strengthen our communities by expanding affordable housing opportunities, creating jobs, stabilizing neighborhoods and improving the overall quality of life. We are thrilled that we could leverage DHCA funds to help make the vision of homeownership a reality for these families.”

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About the Housing Opportunities Commission of Montgomery County (HOC)

As Montgomery County’s designated Public Housing Authority and Housing Finance Agency, HOC serves approximately 17,500 renter households, owns more than 9,400 rental units and has provided mortgages to nearly 1,200 first-time homebuyers. HOC has also financed more than 4,000 affordable units for other developers and currently is working on 13 projects with 3,270 units (1,812 affordable) in various stages of development, including new construction and renovations. HOC also provides life-enhancing supportive services that help customers reach their fullest potential. For more information, visit <https://www.hocmc.org/>.

About Habitat for Humanity Metro Maryland (HFHMM)

HFHMM has been creating sustainable homeownership opportunities in the local community for more than 40 years. The HFHMM homeownership model inspires donor and volunteer engagement to facilitate community partnerships and advocacy for affordable housing. The HFHMM homeownership model integrates homebuyer education and sweat equity to enhance skills and strengthen community. The HFHMM model prioritizes energy efficient and durable building practices to reduce home maintenance costs and ensure long-term sustainability.



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About Montgomery County Department of Housing and Community Affairs (DHCA)

DHCA works to preserve and increase the supply of affordable housing; maintain existing housing in a safe and sanitary condition; preserve the safety and quality of residential and commercial areas; ensure fair and equitable relations between landlords and tenants; and, support the success of common ownership communities – all with a focus on reducing racial inequities and climate change impacts.