



Photo Credit: Garrett County Community Action Committee, Inc.

## Best Practice: Partnerships with Developers – Nonprofits

Mountain Lake Park, Garrett County

Population Estimate (7/1/19): 2,074

Partners: [Garrett County Community Action](#), [Appalachian Crossroads](#), [National Equity Fund](#), [USDA's Rural Development Office](#), [Garrettland Inc.](#) and [Maryland Department of Housing and Community Development](#).

**Key Takeaway:** *By developing extensive partnerships, amending the zoning ordinance to accommodate development, and by offering specialized senior services, senior citizens can more readily take advantage of these benefits, “age in place”, and remain local in supportive housing developments.*

### Description

To support the housing needs of a growing senior population, Garrett County Community Action (Community Action) has initiated a policy to underwrite the development of its senior housing complexes to include an onsite case worker (not a resident manager). The goal is to enable elderly tenants to age in place by linking them to needed in-home services and health care. [The Meadows at Mountain Lake](#) will add “age restricted” units, joining the existing housing development, to create a single cohesive housing campus. In its latest 90-unit elderly project, The Meadows, the operating budget is supporting an on-site case worker who works directly with senior residents with the expected outcome of enabling them to stay in their homes, versus moving away to seek health and home care support services. Community Action can provide this assistance as result of the combined grants from the Maryland Department of Housing and Community Development’s (DHCD) [Community Development Administration](#) and the United States Department of Agriculture’s (USDA) [Rural Development Office](#) that offsets some the of debt service.

### Project Details

The Town of Mountain Lake Park worked with Community Action to address zoning requirements, such as clearly defining the types of group/treatment homes and addressing the building heights for the 90-unit elderly housing development. The Meadows at Mountain Lake was only made possible because of the town’s willingness to permit three-story apartments and a senior center, both of which required zoning amendments and zoning classifications permitting increased density in age-restricted communities, which would not have been allowed under the previous “Town Residential” regulations. Community Action's Director of Housing and Real Estate Development, [Jessica Briggs](#), called the financing process for [The Meadows](#) "a highly complex financial package, involving numerous partners and multiple layers of funders, all made possible by an award of federal housing tax credits from DHCD." Beyond

the people-based strategy of enabling aging residents to stay in their homes, the program also ensures that their home values will contribute to the community for years to come.

### **Connection to 2010 Comprehensive Plan**

[Section 6.1, Land Use Plan Goals, Policies, and Actions](#) of the town's comprehensive plan includes the policy to use zoning to "guide future land development in the Town of Mountain Lake Park." An action item intended to support that policy notes the town's support for "residential infill development in the Town." [The town instituted zoning amendments](#) that facilitated the residential infill development at The Meadows at Mountain Lake.

### **Funding Sources**

Garrett County Community Action and the National Equity Fund established an organizational and funding partnership to limit liability and enable project financing. [Selection criteria](#) are used to determine an applicant's eligibility to live in The Meadows and other similar housing developments operating in the area.

DHCD's Community Development Administration and USDA's Rural Development Office have also provided grant funding for this development. With this type of support and the support of the local municipalities, Garrett County Community Action has been able to offer [over 600 affordable rentals](#) to its residents. Maryland communities should consider these types of partnerships and programs when devising ways to expand and improve on affordable housing, particularly for seniors.

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