

# Washington Gardens

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1000 Security Road  
Hagerstown, MD 21742



According to research by the National Low Income Housing Coalition, Maryland is the 6th most expensive state in the nation for renters. In Hagerstown, about one-third of all families are renters. Preserving the 100 apartments at Washington Gardens was essential to ensuring their future affordability for families of limited means.

## Project Partners

- Maryland Department of Housing and Community Development
- Fannie Mae
- National Equity Fund
- Prudential Mortgage Capital Company
- U.S. Department of Housing and Urban Development (HUD)
- City of Hagerstown

## The Preservation Challenge

From the outset, saving Washington Gardens was a challenge. Built in 1982, the development is comprised of seven two- and three-story buildings including 64 townhouse-type structures. There are a mix of one, two, three and four bedroom apartments on the ten-acre site, which is thickly forested by old growth trees. That wooded setting, however, combined with lax property management and the site's out-of-the way location had all contributed to problems over time, so that when POAH sought to purchase and preserve Washington Gardens in 2005, city leaders initially opposed its continued use as affordable housing.

## POAH's Role

POAH persevered, however, and assembled a team of public and private entities who were creative, flexible and committed to keeping Washington Gardens affordable. HUD, the Maryland Community Development Administration, the National Equity Fund, Prudential Mortgage Capital and Fannie Mae joined with POAH to underwrite the purchase and renovation of the development, which houses 100 families. The financing combined Low Income Housing Tax Credits and tax-exempt bonds. A 20-year Section 8 rent subsidy contract assigned to Washington Gardens ensures that rents will remain affordable to new generations of Hagerstown families of limited means.

The renovations at Washington Gardens focused on the building envelope and major systems. Roofs, windows and siding were all replaced. Upgrades to the electrical, heating and cooling systems replaced obsolescent materials and in turn comply with current building codes. Apartments received new paint and flooring, and kitchens and bathroom improvements as required. The children's play area in the center courtyard of the property was renovated, while enhanced site lighting and security cameras combine to support site safety.

As part of the residential renovations, POAH provided wireless internet access to each household, an effort to bridge the technology gap which keeps some families from full participation in the digital world.