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WEBINAR

AFFORDABLE HOUSING FOR SPECIAL-NEEDS ADULTS

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## P R O C E E D I N G S

MR. O'HANLON: Good morning, everyone. I'm Mike O'Hanlon with the Brookings Institution. We have a really special treat today. We're hosting an event on affordable housing for special-needs adults. And two of my favorite people that I know are going to lead this discussion today. And as a special-needs parent myself, I am particularly privileged to be able to just MC and moderate little, but mostly listen to them.

Jillian Copeland is the founder of Main Street, an organization and an apartment and community complex that's just actually finishing and doing its ribbon cutting this very month in Montgomery County, Maryland, where they have designed a way for adults who are 21 or older and no longer therefore within sort of the academic and adolescent care of the state or the country, to get some help when needed. You know, a living environment that allows them to be as independent as possible, but also in an inclusive environment, and also in a way that's affordable, using various kinds of help and subsidies from the state and from other parts of the government around the Rockville, Maryland area to make this sort of project possible. And Jillian Copeland is just a force of nature. She and her team have created this concept -- she and her husband, Scott, also -- understanding very well how the different parts of the local and state government work together to try to create incentives for people to build the kinds of communities that she's now completing with her team. But it's often a difficult process with a patchwork of different local, state, and federal regulations and incentives and subsidies. And to put it all together and make this real and make it a place where people can live and feel some sense of community is quite original and, frankly, for those of us with kids of special-needs, or people who know young adults with special-needs, it's just a heartwarming concept to think that there are people out there trying to take care of these populations as they age out of school and a lot of the benefits and assistance that are provided when they're young.

So Jillian is going to tell us the story of Main Street today. Again, she is a remarkably accomplished philanthropist, educator. She worked for Montgomery County public schools for a while here in the Maryland area. She created something called the Diener School in 2007, an inclusive

environment for kids of varying abilities and all sorts of challenges, but also assets and abilities, and created a community and a school that have become famous in this area for the appeal, for the sense of community. She has also been involved in a lot of other charities and disability related activities in Montgomery County and the State of Maryland, and is just one of my favorite people with just a sense of energy and passion for what she does that I think you'll all appreciate in just a minute.

After she introduces us to Main Street, again the name of the community in Rockville, Maryland, about 15 miles outside of Washington, DC, that she's now completing this very month, my good friend and colleague, Jenny Schuetz, from the Metropolitan Studies Program at Brookings, who's an expert on affordable housing in general, will reflect on what we've just heard from Jillian and talk about how that kind of a model might be applicable to other populations, other communities, and how one can imagine navigating, again, the red tape, the bureaucracy, but also accessing the kinds of incentive and the kinds of help from government that can make these sorts of project perhaps much more prevalent than they are today.

I believe when Jillian opened up the application process for Main Street she received a couple thousand applications on the opening day. So Main Street is full and, unfortunately, we're not here to advertise Main Street, in the near-term at least, for more applicants for housing, but the concept is one that I think is just beginning and has so much to offer the country in general.

So, without further ado, I'd like to again thank you, the audience, for joining us today. We're going to hear from Jillian now with a presentation on Main Street and then we will have a conversation starting with Jenny's comments and reflections, and then go to you for your questions, which you could submit either by email at [Events@Brookings.edu](mailto:Events@Brookings.edu). Again, that's [Events@Brookings.edu](mailto:Events@Brookings.edu), or through Twitter, at #inclusivehousing.

And now, without further ado, and with a very warm Brookings welcome to Jillian Copeland — thanks for joining us — over to you, my friend.

MS. COPELAND: Thank you, Michael. Thank you so much to Michael. We've become fast friends and I appreciate this opportunity so much. Thank you to Karen and Jenny and the Brookings

Institution for allowing us to have this opportunity.

I'm really excited this morning to start my presentation here and share everything about Main Street with you, and then of course follow up with Jenny with some questions.

Let me get to the beginning slide. Here we go. So I'm pretty good with Zoom, but if there are any issues I'm sure Michael and Jenny and Karen will let me know. So I'm going to start the presentation here and welcome everyone to Main Street.

We are really excited about sharing who we are and what we do and how we've gotten here with you. And I'm going to try to do that in as short a period of time as I can. And, of course, there will be an email at the end and some contact information for you to get in touch with us as I'm sure you're going to have additional questions after this presentation. And we're always, you know, happy to help and share information. I'm going to start here with what is Main Street.

For those of you who don't know, we are a community -- that's really who we are and that's what we're about. We celebrate the abilities of all people. We are a model and a mindset of inclusive affordable living that we hope to aim to -- to spread far and wide, and hopefully this opportunity will help do that.

We are, as Michael referred, building our first kind of flagship building. It's in Rockville Town Center in Rockville Maryland. Twenty-five percent of our units -- I mean it's a seventy unit apartment building and twenty-five percent of our units are set aside for adults with disabilities. Seventy-five percent of all of the units are affordable. And, as you know, and I'm sure Jenny will touch on later, affordable housing in itself is a national crisis, probably a global crisis. But when you couple it with the fact that adults with disabilities don't often have enough income to pay rent, they don't have opportunities and choices to live elsewhere, and many of them are living in their family homes. And they don't have a lot of independence and they're not local to, they're not local to, they're not close to places they can walk or find transit. And it limits opportunity and it limits choice.

So, as you can see, our building is here. It's almost done -- I think this picture was taken in the last week or two -- and we plan to open our doors, as you can see, on July 30 at 5:00 o'clock. I

think we have people moving in as early as the first week in August and it's really exciting.

This is our vision and our mission, and I really want to read the mission. I'm not going to read all of this to you, as you can read it yourself, but our mission is to create dynamic opportunities through affordable inclusive housing and community engagement so people of all abilities can live their best life. And this is really the first of its kind opportunity for people of all of abilities, for inclusive and affordable housing, but also for the community engagement piece.

I'm going to go into my background a little bit in a couple of minutes and explain sort of how we got to Main Street. And you'll maybe even understand our mission, you know, in a greater bolder way after that point.

So what makes us unique? So I'm going to describe a little bit about Main Street here and, as you can see in this picture, which is a funny picture of me, but other people that -- this was actually a picture from our -- it's a tad bit blurry, so I apologize -- but it's a picture from last week from our virtual movement class, called Move With Kim. We have all these virtual opportunities. And I selected this picture actually purposely, although I look slightly ridiculous -- or not slightly -- because we're Main Street strong. And I think if we're going to talk about why we're unique, I think it's our strength that actually makes us unique. And so I thought this is a pretty fitting picture.

Clearly we're different because we are affordable, inclusive, and sustainable. There are many other amazing models out there. There are farms and village and other opportunities for people to live -- group homes -- but this is a really unique opportunity because there isn't, from what I know, not just inclusive affordable living, but with a wraparound community support with dynamic programming right on the ground floor in any project or model that I've seen. And I think that's actually one of the most important things about Main Street, because people can move into apartments and live independently. And they might require some supports -- if they have disabilities where they require some supports. But what happens is -- and from the research that I've found, both anecdotally and quantitatively, that people are living independently, but they're still not really involved much in the community, so they still feel isolated and lonely and depressed. And so we decided, yes, we're not just going to give people a place

to live, but we're going to give people a place to live and learn and play and belong. And that's really I think the unique beautiful part of Main Street.

Clearly, our model is different because we have these 25 percent set aside units for people with disabilities. We are an apartment building and that makes us a housing provider, but we are not a service provider. Most of the models that I have seen around the country provide both. They are a model where you come in and you live there and you have the staff and supports of the apartment building or of the village or farm and they kind of come with the living. We believe that people want to have choices. So they want to be able to choose where they live and they want to be able to choose their staffing, who they work with. And so we have a model of bring your own independence. Whether you are living at Main Street as a resident or you are a member that has joined our community center, our membership, if you need supports with you, you bring those supports with you. If you have a direct support person helping you, if you have paid staff, if you just have a sister or a friend that's going to help you access a yoga class or help you bring your accommodations with you, whatever modifications you need to access whatever program we have, you bring that with you.

We do have some staff in the building that will be sort of this scaffolding of support that will help people, but it isn't a one-to-one program for support and we do expect people to bring their own independence.

Another way we're unique -- and I think this is probably the biggest part for me -- is that we're not just changing lives, but we're changing mindset. We are hoping that by educating people and by providing this model that people will look differently at people with disabilities. I think our ultimate goal -- and this isn't written anywhere, but for me my ultimate goal is that we stop using the word inclusion, because we're just naturally included. Whether you're black or white or, you know, of any socioeconomic status, or you're of any age or stage in life, you have a place to belong and you're not labeled or identified, other than just about who you are and not what you look like and not what your disabilities are. And so changing mindset is a really important thing for us. It's how people look at other and it allows us to all feel worthy.

We are also different because we are a membership based program. And I'm going to go into that in a minute. Our building, our community center -- which I'll talk about in a few minutes -- isn't just open to the 150 residents and staff that are going to live at Main Street. It's open to all who want to be a part of Main Street that join as members.

So our membership, we have had -- I'm not going to read you all the stats here -- but 17,750 total members through the spring of 2020. We did launch in 2017. So far, I mean before COVID we were offering two opportunities a month for people to learn, to play, to get to know each other before the building is built and then we could kind of join comfortably with each other at that point in different programs. And, clearly, that's delayed. But membership so far has been just this incredible opportunity to build community. So for the last few years we've (inaudible), we've hyped, we've attended CPR classes and other kinds of classes for different opportunities for education. And in March, when COVID hit us all, we pivoted to a virtual membership, a virtual premium opportunity to keep people connected and keep people learning. And so we offered programs almost every day of the week and then that launched into our summer virtual membership where we have 186 individuals joining us. We have all different kinds of experiences on line, so if you're interested and you need some mental or physical stimulation, join us. There are opportunities to join on our website. We have an entrepreneur project that is absolutely incredible with speakers from all different walks of the business world joining us and nonprofit sector. We have movement classes and peace and resiliency programs, baking with Sharon -- Sharon is one of our staff member. We made chocolate chip cookies yesterday. They are delicious. We have cultural encounters. We visited a local museum in Baltimore, the Walters Museum, yesterday. We have member led clubs, including sports, chess, and art, and more to come. And those member led clubs are opportunities for empowerment for people. They lead the clubs, they talk, they decide what content, they organize the sessions. And coming soon, we hope to have membership in our community center, whether that's going to be physical, virtual, or a hybrid, we don't know. But that should be coming soon. I'm really excited about that.

Next up is really our -- I guess you could call it our accomplishments, but it sounds a little

braggy. It's kind of how we got here. And I think this is important for this group of attendees today. I don't know exactly where you're from, but I'm thinking that some of you might be thinking about doing a Main Street in your own area, and that is awesome because we need them in every town in America. So we developed our 501(c)(3) in 2017 and we were able to fund this project by a private-public partnership and a lot of public money. Governor Hogan was really helpful in helping us secure a loan from housing tax credits. We did receive a grant from the Maryland Department of Health and Mental Hygiene, our Developmental Disabilities Association is very much aligned with our philosophy and helped us secure that. We had several fundraising events with asking donors and supporters to please help. We had a task force in the beginning. We asked them — I think there were about 20 parents on our task force, all who had kids with developmental issues and really were looking — and kind of desperate, like my husband and I — looking for a place for their kids to have a beautiful future. And it was, you know, very difficult for them to find as well.

With this, I'm just going to stop for a second and I'm going to talk about I think why we were able to do some of this — because I think it's important and I did take out a background slide — and Michael did talk about my background a little bit — thank you for that, by the way. I think you exaggerated a little, but thank you for that. But what he didn't talk about, and I think what's important here, is that my husband is a real estate developer and he's also an incredible human — and I think he's on the line today too watching — and he is a developer and he understands how the low income housing tax credits work. So that was a big piece of this. He also works with local and state jurisdictions because, you know, he's a builder and so he understands how that works and he has a lot of connections and I think a lot of respect from government officials and people in the housing industry. And so we were lucky, because I don't think this really could have happened without him. He's also the builder and he is the property manager. So I think having that as a part of this is really important because it is how we made this happen.

So, yeah, we received a couple of awards — that's great. And we have — I think that to show the critical need is also really important. As Michael referred to in the opening, the day people were allowed to call, the day we opened the call lines for people to call and make an appointment for an



interview for Main Street, we had 11,000 calls the very first day. So not only does that show you the great need, but it also shows the desperation.

So we also have a webinar. We were featured in the Washington Post, which is really incredible -- looking at the picture right here -- and I think it was February of 2019, and there's an article in the Washington Post. And after that we were receiving many calls a week. We could field the calls. It was Julie, our wonderful staff member -- the entire team is incredible by the way -- but at that point it was just Julie and I -- so we decided to create a webinar on the development of Main Street. So if you're looking for the nitty gritty of how we did this, my husband really walks through all of his parts and I walk through all of mine. His is really building the building and mine is building the community. And so if you want to look it is on our website. And we do have, you know, lots of visits to our website each month and I think that shows not only the great need for this, but also the support of Main Street.

Okay, ready to move on. And these are some testimonials for you. And I am not going to read them all, but I think the top one -- and this is an adorable young lady who is in our Bake With Sharon and that's her granola that she was baking -- I'm eternally grateful for all of your dedication and heartfelt commitment to helping adults like my son lead the life they deserve to live.

And I'm also going to backtrack here for a second and share that, again, a bit of the background that got us here. When my son -- our son -- sorry, honey -- was 14 years old, we were moving on from the Diener School and kind of taking a gap year, taking a year off. And I spent some time looking at what his life would look like next. I'm sure many of you on the line with kids with disabilities understand this fear. And we visited physically and virtually a couple of places around the country and they were unbelievable, but yet none of them really fit Nicol. And we didn't see him really living the fullest life he could live in many of these places. And that was sort of the impetus to start Main Street.

And, from there, we sat down and said, you know, what do people need. We think we know what Nicol needs. He was involved in this process with us. And how can we do this. And so I started by spending time interviewing families of adults with disabilities and interviewing adults with disabilities, cross-disability, visually impaired, hearing impaired, physically impaired, people with autism,

asking them, you know, how do you want to live your lives. And I do get a little choked up because there were often times where I would leave these meetings and get in my car -- and, by the way, I did spend a year or two doing this and I interviewed over 70 families and that was my kind of unofficial research -- and I would get in the car and cry because people's lives are really hard. And what happens when you turn 21 and you lose your entitlements and it turns to eligibility, which is sometimes very difficult to navigate and difficult to receive. People are really struggling. And so we took all this information and we asked all these people, you know, what do you need and how can we do this together. And that was really the foundation of Main Street. And so I think there is a lot of gratitude in the work that we're doing because so many people need this. It's really life changing. So here are these beautiful testimonials.

We are really excited to share our partnerships. The reason why we have shared these partnerships is because we want to make sure what we are doing is helping the people that we are trying to help here. I think Main Street is going to be unbelievable. I think it's going to be a game changer and a life changer for a lot of people. And that's why I'm so heavily invested in this work, not just for my son and our family, but for all of those in need.

However, we want to make sure that we are changing lives. And to do that, we need the data, not just the testimonials and the anecdotal information that we've already shared. So we partnered up with Peter Leone, a professor at the University of Maryland, who has become a dear friend, and Ellen Fabian, and they are going to help us do a research project. I believe they've already started. And this research project will look at the quality of life satisfaction of Main Street residents with disabilities, Main Street residents without disabilities, and families of Main Street residents with disabilities. And that's how we're hoping to see and gauge whether we are (a) changing lives for people that are living there with disabilities, changing lives for families members -- you know, are they relieved, are their kids thriving, what's their life look like now, now that their child -- or kids -- excuse me, not child, their young adult or adult has the support that they need, and people moving in the building without disabilities, how do they feel now that they're living in the building that a minimum of 25 percent people with disabilities and they're engaged with people. And maybe we do change mindset over time. Wouldn't that be incredible?

So our work with the University of Maryland has just begun and we're really excited to see the results that we should receive in a year. And we're hoping that the Brookings Institution will help us share the data and we will invite others to that forum too. Thank you, Mike -- I'm getting a thumbs up from Michael. We will invite others to this forum too with different models around the country so they can show how their models are changing lives too. Again, this is not about Main Street -- I mean this is about Main Street, this moment -- but this is about changing lives and providing choices for people. So Main Street is just one choice.

Okay, next slide. This is just the beginning for Main Street. So this is the beginning. We are looking at partnerships with developers in the D.C. region, hoping to have some different kinds of models for Main Street, different kinds of opportunities available. And we're looking and researching all of that now and we do have some really neat looking opportunities on the horizon. We are partnering with the University of Maryland not only for the research project, but to help create a living learning community because, I don't know about you, but I believe that everyone deserves to have a college education of they choose, and our state does not currently have an opportunity for people with disabilities to be on our University of Maryland campus. Towson has an awesome program for people with autism, but we also need a program for others. So we are working with them to create that. This has been a long-term goal of mine. And so I'm really excited about the opportunity. They are actually starting with research right now. We are also partnering -- and I think this is really what makes Main Street so successful, is our partnerships, is that we're not coming in to do what all these other amazing organizations, nonprofit and private sector businesses are doing. You know, they work these populations already, they're providing programming. So we are just connecting with the JCC and Bizarts (phonetic) and JFGG (phonetic), and all these other people to (a) learn their best practices, but also partner with them in the future so they can provide programming at Main Street and we can all collaborate and work together to benefit this population and our entire community.

And I think the last thing, which is really the most important and why we're collecting feedback on every single program we do, we are listening to what people need. We understand that it is

not about us and we don't presume to think that we know what people need and want until we are consistently, and probably annoyingly, asking people what do you need, what would change your life, how can we be of support. And so this is just the beginning.

I think this is our last page. So, Michael, I hope I did it in the right amount of time because I really don't know what time it is right now, but I'm going to just end with this. You have our website here, you have our email here. We have our virtual ribbon cutting. Please join us. You can RSVP at [Mainstreetconnect.org](http://Mainstreetconnect.org). I'm sure there will be something linked to us from Brookings as well and their YouTube channel. And we hope that you will join us and we hope that if you are watching this right now and you are thinking I'm going to do this, then you can do it. You can do it. It's hard, but it's doable and we are to help support you when we have some time, which is not right now, by the way. (Laughing)

So I think that's it for me. I'm done with my show. I'm going to turn it off now and I guess someone else is going to take over. Thank you all for listening.

MR. O'HANLON: Fantastic, Jillian. I've just got a couple of quick follow ups for you and then we'll go to Jenny Schuetz to reflect and also offer perspective on how some of these models might be generalized, even beyond what you've talked about.

But I just wanted to ask one follow up on sort of maybe more Scott, your husband's side of things, the building and the finance, but also on question on your side of things, the community. And just to allow you to drive home those points and continue to help us, you know, learn the most important lessons here.

On the building and the finance, I think you showed that there were federal housing tax credits, together with Maryland Department of Mental Health grants. Were those the two main financial benefits that you had to make this project possible?

MS. COPELAND: Yes. The private fundraising was big also. And so we received a low income housing tax credit, which is really the biggest chunk of money -- \$15 million for Main Street. We also received \$2 million -- I believe \$2 million from -- I'm going to have my husband come in too.

SPEAKER: (Inaudible).

MS. COPELAND: Oh, okay. Department of Health and Mental Hygiene. So that was a big deal, that was a grant. Two separate things, but both from the State of Maryland. I believe the low income housing tax credits are actually federal tax credits that are distributed through HUD, but distributed through each state. So each state can discern who will be able to receive those tax credits. We also raised -- I am not 100 percent of the number, but I want to say around \$5-6 million through foundations, corporations, friends, and family. Anybody who breathes, we asked to help us with this.

So I think those were really the three biggest pieces. We also had the luxury of my husband and his brother, Todd, who own the company, of donating their time and their building fees, all of that, the development fees, everything in the developing. So that was a significant number too.

MR. O'HANLON: Fantastic. And then I wanted to ask about the community. And you've got some wonderful pictures. I was lucky enough to have a little bit of a tour from you a few months ago when the place wasn't quite yet done. And, again, congratulations to the whole team on finishing and the ribbon cutting.

But I wanted you to maybe take us on a little bit of a virtual walk-through of the ground floor of the building and the way in which you're trying to use the actual physical layout of the building to create or reinforce the sense of community. Because it's not just an apartment building with a bunch of doors where you walk down a narrow hallway and you have 70 units, you know, numbers 1 through 70, and then a front door where people might see each other in the foyer. There's a lot more to it than that. Can you tell us a little bit about the ground floor especially and how that contributes to this sense of community?

MS. COPELAND: Yes, I would be happy to. Thank you. I talked with Jenny and Karen quickly about this before, but I do have a couple of updated pictures of some of the spaces. Would you like me to share? Would that be easier, or?

MR. O'HANLON: Sure.

MS. COPELAND: Okay. I don't want to take up too much time, but I can do that. So it may not be beautiful to start, but our spaces on the ground floor are pretty incredible. This is actually one

of them. This is the yoga room, and you can see there are doors that open up outside. There is this fountain out there, there will be seating out there, we can have yoga classes outside. When you first -- this is also a picture of the yoga room -- when you first walk in, this is the -- it's not super clean now, as you know, because it's a building under construction, so it will look better than this, but when you walk in this is the membership desk on the ground floor. And you can kind of see behind here a little bit, or hopefully you can see, because that leads to all the other spaces in the building.

And then I'll just show this one other quick one, which I think is kind of pretty because this is the lobby area, the elevator lobby area on the first floor. All of the floors look like this. And, lastly, while I just have a second, I'll show you this is what one of the kitchens looked like. So they're clean, highly amenitized, beautiful spaces. So I think, you know, that will really be important to people.

I'm going to backtrack for one second, but one of the things that troubled me over time was every time I went to visit a life program, an adult program, things are housed in the basement for people with disabilities, things are dark, things are grim, they're not -- and we just decided, yeah, no, that's not happening. This is going to be a place where people walk in, they feel invited, they feel warm and welcomed, and it is beautiful and it makes people feel respected and dignified. And that is why we're spending so much time on the aesthetic part of the building too.

So when you walk in you hit our membership desk, which is great. You get received with a warm and friendly smile, hopefully, by people with disabilities who are going to be working with Main Street. People of all abilities work at Main Street. And the first room you get to is our fitness center. We have a wellness center that has a beautiful area for fitness, high stimulation cardio machines, everything you would find in the latest trendiest gym. So, Michael, we're going to meet there and work out.

So next to that is a classroom. We plan to have classes on everything from technology to nutrition to just whatever people are interested in learning about. And then next to that is what's called Mattie's Peace Room, and Mattie's Peace Room is a room where I envision peace opportunities where Mattie's mom, Jeni, will be leading a lot and facilitating a lot of wonderful programs to enhance peace and talk about ways we can collaborate with different communities, community service work, mindfulness,

sensory opportunities, yoga, anything that when you think of peace, might happen in Mattie's Peace Room.

Beyond that is Poppy Boy's Kitchen. It's named after my dad whom our kids call Poppy Boy. And that is where -- okay, in Hamilton, like where it all happens, the room where it happens, that is where I see Poppy Boy's Kitchen, for those of you who just saw Hamilton last week. It is bingo and book clubs and Super Bowl parties and places where we can just order in pizza and chill and hang out and be a community together. We can hold 115 people in that building. The doors open up to the outside -- I think I might have a picture I'll show in a second -- the doors open up to the outside where we have a huge garden, a grill, people can just come for a community dinner or they can rent out the space or they can invite friends and family. And we will also have a lot of structured social events in that room. So super excited about Poppy Boy's Kitchen. It's so beautiful. I love it. Huge TV, gaming opportunities, you know, fun stuff for everyone. And we also have a teaching kitchen in there. So we will have demo kitchen classes. It has become a Zoom room. So now we can Zoom so people who cannot come physically will be able to be with us virtually in this room to socialize with us.

And then lastly we have a Soulfull Cafe. And we want to make sure that not only your cup of coffee is full, but your soul is full. And the Soulfull Cafe will be -- we were partnering with Dawson's Market and they will be employing people of all abilities at the Soulfull Cafe. They have organic treats, lots of coffee, smoothies, fun stuff. And there's lots of place for us to sit inside and outside at Soulfull. So, again, another opportunity where we can create little pockets of learning, pockets of socialization, people just to come and enjoy community together.

Our second floor is our Main Street offices, a conference center, and we have Kennedy Krieger, who will be running their transition program, their core transition program out of there. So they have rented space with us too. And then the building from thereon up is all apartments.

MR. O'HANLON: Fantastic.

MS. COPELAND: Sorry I'm so quick, but I hope that was enough.

MR. O'HANLON: I love it, I love it. Thank you.

MS. COPELAND: Thank you.

MR. O'HANLON: And now I want to turn to Jenny Schuetz, who is just a force of nature at Brookings and a great scholar on housing. She's been educated at MIT and Harvard and Virginia, she's taught at USC, she's affiliated now with Georgetown and George Washington in addition to being a Fellow in the Metropolitan Policy Program at Brookings, which I think of — I'm not part of that program, but I sort of wish I were because it's sort of the "do tank" part of Brookings, not just the think tank. But under Amy Liu's direction, Jenny and her colleagues work very hard to share best practices around the country and make things happen, not just study them. And she's also part of our Future of the Middle Class initiative that Richard Reeves runs at Brookings. It's been ongoing now for several years.

So, Jenny, I would love to really just pose two questions to you, and I hope you go on at some level of length and detail. And the first one is going to be to just reflect on Main Street and what you just heard from Jillian, and any specific aspects of this that strike you as the most interesting, noteworthy, important to emphasize.

And then the second question, of course, would be to transition to the broader issue of how this kind of a concept could be generalize to other parts of the country, whether it's bigger cities, smaller cities, whether it's different kinds of populations that may need some assistance in terms of socioeconomics, and also building a sense of community. So that will be the second question.

But, first, welcome — or I should say, thank you for letting me join a Metropolitan Policy Program at Brookings and thank you for being part of this today. And please reflect on what you just heard from Jillian.

MS. SCHUETZ: Thanks, Mike, and thanks, Jillian, for that fantastic presentation. I feel like these days we're surrounded by a lot of really bad news and a sort of darkness and feeling frustrated by the state of the world, so it's really good to spend a Friday morning talking about a great success story and something that's very optimistic and forward-looking, and the idea that you're engaging not only the best of people of who live in the community, but engaging the communities around you. So it sounds really fantastic and I can't wait until people are allowed out to go interact with one another and be there in



person, check it out.

MS. COPELAND: Thank you, Jenny.

MS. SCHUETZ: I'm actually going to take Mike's questions in a little bit of reverse order, so give some context for sort of how big a thing this is and sort of why this is really a very unusual kind of project, despite there being an enormous demand for things like this.

So Jillian gave you some statistics on when they opened up for applications, how many people applied for 150 apartments. And so, you know, back up a little bit and realize that just having an affordable place to live in particularly an expensive market like the Washington, D.C. region, there's enormous demand for just housing that is priced appropriately for middle and moderate and lower-income families and individuals at all levels. It is really important what Jillian pointed out, that populations with special needs often are not able to be employed full-time at jobs that will allow them to pay for market rate housing. And the sort of the larger world here of supportive housing that this falls into, there are a bunch of populations — Jillian is talking primarily about young adults, younger adults with special needs, but you can also think about people of all ages with special needs who maybe have barriers to participating in the labor force. And this includes people with physical disabilities, people with substance abuse issues, people who are homeless and trying to re-enter housing, returning veterans, returning citizens who are returning from incarceration, and then of course there is an enormous and rapidly growing population of older adults who are out of the workforce. So there are a lot of people for whom both a standard independent housing may not be feasible, either for sort of physical reasons, or because they need some sort of support and services, and people who don't have the income, can't earn the income to pay for market rate housing, right. And if you add all of these groups together, this is a really substantial number of households. And as the population of the U.S. gets older, this will only become bigger.

Then, you know, flip over and think about how private housing markets work, the idea is you take the income from your job and you go rent an apartment or you buy a house and you cover this. If you don't have enough income to pay for housing, it turns out in the U.S. you're basically in a lottery. So housing assistance for lower-income individuals and families is not a guarantee. This is not like food

stamps. About 1 in 4 low-income renters gets any sort of federal housing assistance. So there are an awful lot of people who just need a place to live that they can afford. Add onto that that, you know, you need to have certain kinds of physical facilities and often supportive services or healthcare of various kinds to help people really be included in the community the way Jillian was talking about.

So this is sort of the broad scope of we need a lot more project like Main Street, we need many, many more of these. As Jillian said, in every town in the U.S. there is demand for some sort of a project like this. And yet our private housing market, our private healthcare markets, are not set up to provide this at all. And Jillian sort of touched on the levels of kind of complicated financing you have to put together to make this thing pay for itself. So the low-income housing tax credit program that provided the bulk of financing it sounds like for the building development, that is our primary housing production program for below market rate housing, and gets distributed to states and from states to local communities, to nonprofit organizations or private developers to build the housing. But that's really only intended to pay for construction of the housing, not for operation and maintenance of the housing once it's up and running. And it's not intended to pay for things like community centers and bringing in outside programming, certainly for any kind of healthcare or supportive services.

So then you have to look into sort of the healthcare world to find sources to pay for — even sometimes just kind of the physical structure of the building that makes it more accessible. Certainly, if you're going to be able to bring in say physical therapists to work with people, that's not something that's going to be covered under the housing side of things. So often state departments of health, as in this case in Maryland, provide some additional funding for that.

And then, you know, on top of kind of the funding side, federal, state, and local governments are involved with regulation of facilities in lots of way. So, for instance, to get permission to build a building that includes elevators and includes community centers and cafes and, you know, spaces that are going to serve food, you have to get a bunch of different permits from the local government that decides where you're allowed to build things and what you're allowed to build, how wide the doorways have to be to accommodate wheelchairs, how many people are allowed to be in your community facility at

one time. So there's a local government component on the construction and building, there's a state component that both often regulates facilities and can potentially provide some funding for healthcare, and then there's a federal component for providing support for the housing.

I should point out that the federal, state, and local governments that regulate and provide funding do not design these programs to integrate neatly, so they often have different rules. You know, how many of the units have to be designated affordable at what income, you know, how much of the space can be used for commercial purposes or for community purposes and still qualify to get the federal housing tax credit.

So Jillian makes this sound a little bit easy and so this is because she is a force of nature and has a lot of support and has, you know, partnerships with a lot of organizations. This is hard, hard, hard work to put together a project like this. It takes many years and a lot of planning and expertise. And I think for sort of the policy perspective, one thing that we'd like to encourage is it shouldn't have to be this hard, it shouldn't be this complicated. We ought to be able to create Main Street like projects that integrate housing and community facilities and supportive services that fit into the community. That should be something that's easier to create so that you don't have to have a force of nature, married to a real estate developer, in a community, in a state that's particularly supportive of this. This should be something that we can re-create in lots of communities with less brain damage, that each one of them has to reinvent the wheel.

And so I think that's probably the big policy lesson there. We want to figure out how to take models like this, extract sort of the lessons, share information about what it takes to get done, but also think about on the policy side, how do we streamline these policies and integrate them better so that this doesn't have to be sort of a giant huge lift for the organization that's undertaking it. This should be something that we ought to be able to replicate in every community without it being so hard.

MR. O'HANLON: Jenny, that's fantastic and very eloquent. And I'm sure Jillian may want to respond too, or ask a question, but let me start with one or two and we'll get to the audience pretty quickly as well.

So when you say that this should not be as hard, what's the first step towards making it easier, especially when you try to figure out at what level, federal, state, or local? Do you have to sort of get all three levels of government together in the same room and create an action plan together and each one is going to have its own piece? And that's a pretty daunting proposition, but maybe that's the way you have to do it, or it can you begin one level at a time? For example, maybe states can defer more to localities, but encourage them to centralize their regulation and licensing into one single bureau. I'm just asking, I don't know. But what would you say is the first step towards making this kind of thing easier?

MS. SCHUETZ: So probably the easiest thing at the federal level to do, and what would make a huge amount of difference, is to have a funding package that is really set up to address supportive housing, right. So we have the funding silos that within the housing silo there's, you know, straight housing and then within sort of the healthcare there's support for, for instance, supportive services. Medicaid, for instance, allows some waivers for some of the funding to be used for home and community based services, which often integrates very well, but these are different federal agencies. Some of the money is actually through the states -- Medicaid is administered through the states. So you don't have one kind of centralized source of funding where you can go to to say I want to do a supportive housing development for this type of population or groups of populations, here's the package, and you just get like one check to go, all right, here it is, this is the design purpose of this money, here's a chunk of money, go build what you need to build, right. The sort of cobbling together many different financing sources is very complicated and time consuming and difficult. And you can't start any of the actual planning and construction on the ground until you know that you have financing in place, right. So getting access to a unified stream of funding that's really tailored for this kind of project would make it easier.

The second piece is that state and local governments, if they want this kind of development to happen, and to happen more widely, should have an expedited permitting process. So whatever kind of state level regulation you need -- I think this is probably less applicable for Main Street, but if you were doing something like assisted living that involves more healthcare components of it, you know, that would have to go through a statewide licensing process, and certainly on the local government

level, the permitting for the physical facilities and the construction permits and so forth. State and local governments can decide to make a streamlined, transparent, simple version of permitting and regulation so that there's a checklist. These are the things that you need to do in order to get approval. You do them, you just get it checked off and then the permitting goes through.

So at the federal level, the financing, and the state and local level a streamlined and more transparent and less complicated version of permitting and licensing would make this a lot easier.

MR. O'HANLON: Fantastic. Just one more clarifying question from me. Again, I'm largely a novice in this realm, which probably makes me similar to a lot of people listening, although I'm guessing a lot of people who are listening have a very acute personal interest and need here as well. But you mentioned that only about 1 in 4 of American who might need some kind of access to or help with low income housing can actually access that through the Federal Government, unlike the situation with, let's say, Medicaid or food stamps, where once you sort of figure out the right website to go to and you can prove your need, your odds are quite good of accessing that benefit. But it's different for housing.

Is that primarily because of the lack of supply of units like the Main Street units that Jillian has been building? Or is it also because there's just not enough money that is available and so you sort of have to wait on lists for a while to even be able to access some kind of a reimbursement or a subsidy at the individual level?

MS. SCHUETZ: It's both. Most people who receive federal housing assistance don't live in housing that's owned by the government. So public housing is a very small share of our overall housing. Most people who get a subsidy get a voucher, which is sort of like a check that you can take to a private landlord and rent an apartment, and the landlord is reimbursed directly from the Federal Government. We have a cap on the amount of money that can be spent on vouchers. There are a limit to the number of vouchers that are available. You have to apply through your local government and most of them have year's long wait lists, in some cases decade's long wait list.

So we have structured housing assistance so that there is a limit to the amount of it that's available. It doesn't increase when there's need. So, for instance, at the moment, when a lot of people

have lost their jobs and can no longer pay rent, we don't provide any more housing assistance. So there will actually be more people now who would qualify for housing assistance who aren't going to get it. And so we have just decided to structure housing subsidies so that you have to win the lottery to afford a place to live.

MR. O'HANLON: Thank you.

Jillian, would you like to either comment or ask Jenny any question, or add any point other point about Main Street before we go to audience questions?

Please.

MS. COPELAND: Thank you, Michael.

Just very quickly. First of all, Jenny, you are the bomb. Wow. I am learning so much sitting here. And I will say thank you for adding how difficult this process is because, yes, in my shiny PowerPoint presentation you cannot see all the struggles and challenges that we had. And, of course, some of those are in our webinar, by my husband and his team worked for -- you know, endlessly -- you know, years, basically to apply for the tax credits. I think it was a year of his entire team working on that. And then dealing with permitting and dealing with local government, which Montgomery County is fantastic here in Maryland. And the City of Rockville really I believe helped expedite a lot of our permitting, understanding the need for this, the great need for affordable inclusive housing. So we were lucky in that.

And taxes. You know, there are so many pieces of the puzzle and the process that make it difficult. And you're right, it shouldn't be someone like me and someone like Scott who can do this, it should be easier. I also think that the combo, the communication between local, state, and federal would be really helpful in this also. Because, as you said, we would start putting some things in place and then we would say, oh my goodness, you know, department of health gave us money for this programming, but they said we can't do this, but yet we had to do it based on the tax credits. And there were lots of conflicting kind of regulations that happened, that made it very difficult. And also to keep it inclusive because of fair housing laws. So it was difficult process.

I also think, Michael, just quickly, what I neglected to say, and I think that I need to add this to my slide -- I'm not sure it was in there -- but our local government does have a housing initiative fund, and that was helpful because did get a loan from them as well. So that was super helpful. So we did access local, state, and federal to help us finance the structure.

MR. O'HANLON: Excellent. Thank you.

So we've got a few questions from the audience and we've got about 8 minutes left. And what I think I'll do is some of the questions lend themselves more towards Jillian and some more towards Jenny, so let me see if I can package.

For Jillian, I think there are two questions that are specifically about Main Street and one is to ask about physical accessibility for individuals with physical disabilities. So this is wheelchairs, but also more generally the degree to which your facilities can be accessed, the kinds of rooms that you were describing, the public rooms and so forth.

And, also, there was another question about whether the apartments for low-income individuals or families have the same materials and amenities as the remaining apartments.

So those are two specific questions for you. And maybe we'll finish with you, but let's go first to Jenny with another question, which is I think a national policy question, and it builds on the discussion we just had about affordability. And the question is for affordable housing applicants is there an income floor that an applicant must meet? In other words, do you have to have some minimum level of assets or income to even get into this lottery system, or is it the sort of thing that a person who is entirely unemployed and lacking in any kind of means may be able to apply for?

So just helping to understand at the national level when we're talking about subsidies for housing, do you sort of have to have to some extent sort of your own ability to pay a part of the apartment cost before you can even enter into this lottery system -- if I'm understanding the question correctly.

So, Jenny, could we please start with you? And if you have any other final wrap up thoughts, please weave them in, and then we'll come back to Jillian and I'll repeat those two questions for her to finish.

Jenny, over to you.

MS. SCHUETZ: Sure. The answer is it depends a little bit on which housing subsidy we're talking about. So for the vouchers that go to individuals households or for public housing, those pay every — the resident pays 30 percent of their income towards housing costs and the rest is covered by the Federal Government. So there's no floor on income. You know, very low-income households can get access with that.

The tax credit program is actually more complicated because it's a subsidy for construction but not for ongoing maintenance. The issue there is that the residents have to be able to pay some cost towards maintenance, the ongoing housing costs, and so very often very low-income households who aren't employed or who have very minimal income are not going to be able to live in a tax credit property unless they also receive a housing voucher because there is some rent that's due and the tax credit program won't cover that alone.

I mean I just want to make one sort of wrap up comment. Jillian, I'm thrilled that you're working with the University of Maryland to do an evaluation of this. This is something that we try to talk to policy makers about all the time, but especially when there's a new model and something really innovative where there are lessons to be learned, it's both — you know, an evaluation with academics or with a research organization allows you to get ongoing feedback about what's working and what's not and how to tweak it and how to think about this. So it's very useful for practitioners who are carrying something out. It's also incredibly important for other people who want to be able to replicate this, who may need to make some changes to the model, but to have this information sort of collected systematically by a research organization and then disseminated broadly, to have this published, have reports that are available that people can read, so that everybody else can see what you're doing and figure out how to do this for themselves.

So I think that's really fantastic and I'm glad that University of Maryland is stepping in to do that.

MS. COPELAND: Thank you, Jenny.



MR. O'HANLON: Jenny, thank you very much.

And now, Jillian, for wrap up comments and also those two questions. One was about Main Street and access for individuals with physical disabilities. And the other was about whether the apartment units are all the same, including those for lower income individuals.

Over to you.

MS. COPELAND: Yes, got it. Thank you, Michael.

Okay, so, Jenny, first of all, thank you, because as you were talking, right before I had realized, you know, I didn't really talk a lot about the research and evaluation. And that is a big critical piece, because we want to use that information to help us internally, right, to change any future models, to help us do better and improve, but also to share this information widely with the world and hopefully change policy. And that's why we need this data. So thank you for that.

We are also collecting data on our membership to evaluate developmental evaluations, so it's ongoing in real time, so we can shift and pivot to meet the needs. And we're using a firm called Sharp Insight, who have been incredibly helpful in this too.

So I think for any organization, especially in the beginning, having people that are helping you evaluate what you're doing is critically important as we move forward, especially because we do want to share this information with the world. And hopefully the data will be great data, right? Any data is good data from what I hear.

To answer your questions, Michael, physical accessibility, we really — you know, look, obviously the building is ADA compliant, which any building that's going to be built now is, but when you talk to people with physical disabilities, the ADA compliance isn't really that helpful. There are things that are really important in this building that have come from feedback from people with disabilities. For example, where to place the handicap push sign so that doors open. We also changed a lot — so we've changed where we put these accessibility points for people. We also have a lot of doors in the building that are glass that just open so you don't have to touch anything. And not only is that really important for people with disabilities, but now with COVID it allows you to have touchless opportunities, and that's what

we're trying to encourage as well.

The apartment units, you know, physically people can move around in them comfortably. The spaces are created that way. We have some bathrooms where there's entry to toilets on the left and some are to the right, because that was also feedback from people, that sometimes they have a difficult time; they can only enter in a certain way.

We also have movable islands. So if the island need to be moved and people need to maneuver and navigate around their apartments a little bit differently, that will be helpful. There are also some things that we've added. For example, I spoke to a person who was visually impaired. A beautiful young man, 37 years old, whose father actually worked in the county for a long time, and they were really helpful. He would tell me that he would get on an elevator and, yes, he reads Braille, but if other people are on the elevator he doesn't know when the floor — if he's on floor six and the elevator stops on a bunch of different floors, he doesn't know when he's at floor six. So we have an elevator with an audible now in it, right, that says welcome to floor two. Just these little things that are so easy to — you know, we just don't know unless we ask people what they need.

So we hope that this building will be really accommodating and accessible for anyone who has any type of disability.

The second question is what do the affordable apartments look like versus the market rate apartment. They all look identical. They are all completely identical. They are absolutely beautiful. And anyone in them is deserving of that, right. Light, bright, airy, trendy, fun and designed by actually a very dear friend of ours who donated all of her time to design the building of Main Street and all of the apartments.

MR. O'HANLON: We have one final question, which we'll sneak in here in the remaining 60-120 seconds.

MS. COPELAND: Okay.

MR. O'HANLON: It's a very interesting question and I bet you'll enjoy answering it.

How did you interest people who do not have challenges or disabilities in being part of

this inclusive environment? Did you get a lot of applications from there too? Were there challenges in finding that group of people? Or were they enthusiastic? And how did you describe the concept of Main Street to the broader population, from which you also wanted to attract applications and ultimately, you know, members of the community?

MS. COPELAND: Yes, what an excellent question that is.

It was a bit of a struggle because we mainly marketed to people with disabilities in the beginning and over time we've become more inclusive and lots of different people of different ages and stages and backgrounds and abilities have been joining us. We did market to teachers, to law enforcement, to first responders, to anyone who works in Montgomery County government. In fact, they get a discount and were able to be on a priority list, which was helpful. And we have been really trying to attract people who are interested in being a part of community. You know, we are hoping that people who live in this building — obviously joining the membership is an option, right, so people joining the membership might be different, but people living in the building, we're hoping that they're not just living there because it's affordable and convenient and in a great location, we're hoping they're living there because they want to know their neighbors and they want to be a part of something bigger than themselves and they want to feel inspired. Because I think that's what's going to happen. I hope that's what's going to happen.

So anybody out there with or without a disability, if you're interested, I think the units are filled by this point, but, again, we are going to be looking at some additional Main Streets at some point in the near future, so please stay involved. And we want everyone, everyone in a community who wants a place to belong.

MR. O'HANLON: What a fantastic place to finish. Thank you, Jenny, and thank you and your team at Metropolitan Policy studies at Brookings. Jillian, thank you so much for what you and your team have been doing at Main Street. I know we all want to reach out to the audience and to the broader populations and individuals across the country who face some of these same challenges. And we are glad that you were with us today. And, of course, please join Jillian and her team, as well as Jenny and

the Brookings team and their future work, and the ribbon cutting coming up for Main Street later this month.

So, again, one last time, Jillian, what's your website for Main Street? And then we'll sign off.

MS. COPELAND: Thank you so much.

Mainstreetconnect.org. And if you want to email us, [info@mainstreetconnect.org](mailto:info@mainstreetconnect.org).

MR. O'HANLON: So thank you. Best wishes to all. Congratulations to the Main Street. Happy summer to everybody. Signing off. Best wishes.

\* \* \* \* \*

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