

INVESTING IN PEOPLE & HOMES



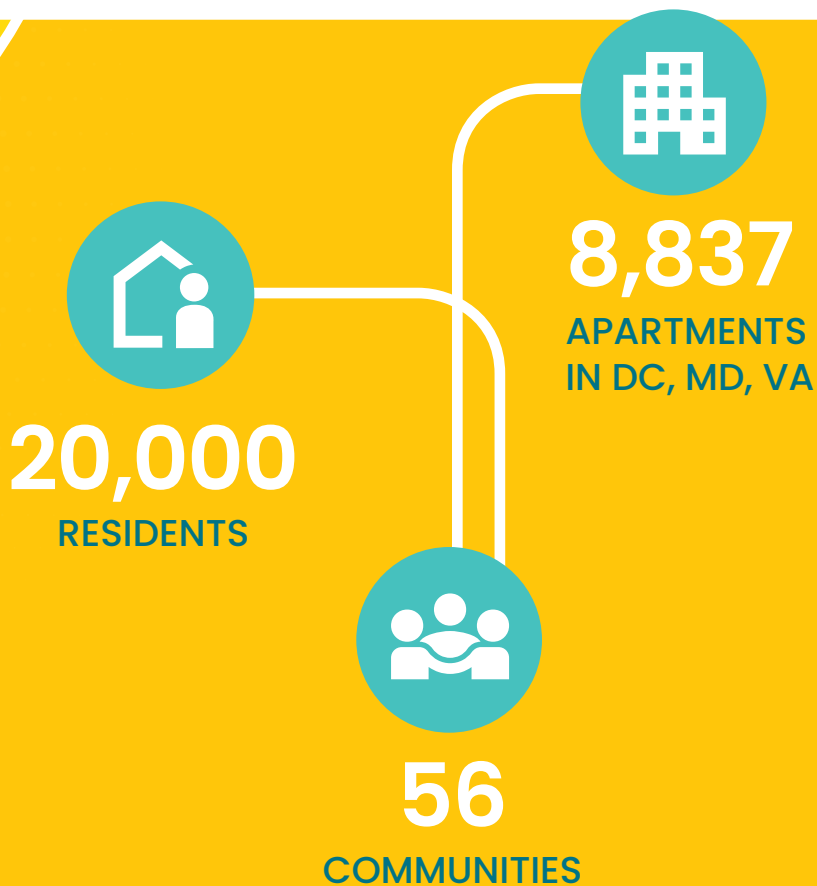
2025
IMPACT REPORT

Our MISSION

The residents of Affordable Homes & Communities are at the heart of all we do. We build opportunity by creating quality homes with holistic resident services. We drive change through innovation, genuine partnerships, and responsible investment.

Our VISION

A world where all people share the same opportunities, where housing is integral to a healthy, welcoming society, and where affordable homes are available to all.





Message from **PAUL BERNARD** President & CEO

In 2025, Affordable Homes & Communities (AHC) continued to move our mission forward by investing in our residents and in the homes that help build strong, thriving foundations.

This report showcases that work in action: serving people first. We believe stable, affordable housing is essential economic infrastructure, and through mission-aligned partnerships and innovative approaches, we're helping create resilient communities and stronger local economies.

This year, we fortified the teams who make our mission possible, including expanding our Real Estate Development staff, and streamlined operations to position AHC for long-term impact and growth.

Thank you to our staff and board, donors, partners, volunteers, and local leaders for joining us in keeping residents at the center. The stories in this report show what's possible when we invest in people and the homes that support their success.

I'm honored to do this work — and energized by what's possible when we partner with others who share our mission. As we celebrate our 50th anniversary in 2026, thank you for your partnership and belief in what we can achieve together.

Paul Bernard
President & CEO

Building the Foundation FOR OPPORTUNITY



Grand Opening of Allium Place

In June, AHC celebrated the grand opening of **Allium Place**, a 195-home affordable community developed through an innovative public-private partnership with Habitat for Humanity Metro Maryland and Montgomery County. The development transformed 6 acres of former County land into 168 affordable rental apartments and 27 homeownership opportunities — one of the largest new construction affordable housing developments in Montgomery County's history. In December, the community hit 100% occupancy.



Award-Winning Community

Allium Place won the Innovation Award from the Maryland Affordable Housing Commission and received the Outstanding Project Award from Lambda Alpha International George Washington Chapter for the architectural work by partner Bonstra | Haresign ARCHITECTS.



“
I LOVE IT. SINCE I MOVED
HERE, EVERYBODY HAS
BEEN SO, SO NICE, AND
I FEEL WELCOME.

— Claudia, Allium Place resident

”

Expanding Affordable Housing Near Transit

In December, AHC and BrookWynn Capital acquired **The Premier**, a 160-unit high-rise steps from the Silver Spring Metro, converting 100 homes into affordable and workforce housing without displacing residents. The \$42 million acquisition increases affordability near a rapidly growing transit corridor while introducing onsite Resident Services for the first time.



Advancing the Vision for Poe Homes

AHC and the Housing Authority of Baltimore City developed a plan for the transformative redevelopment of Poe Homes. The plan will deliver more than 500 new mixed-income homes designed as row homes, walk-ups, and elevator buildings. Demolition is expected to begin in early 2026, with Phase 1 – featuring 74 units – scheduled to apply for funding in Spring 2026.

Breaking Ground in DC

AHC partnered with Manna Inc. to break ground on S Street Village in D.C.'s historic Shaw neighborhood. The development will deliver 90 deeply affordable homes, a renovated church, and Manna's new headquarters in a transit-accessible area. AHC's partnership helped secure financing for this transformative project in one of the most expensive neighborhoods in Washington, D.C.

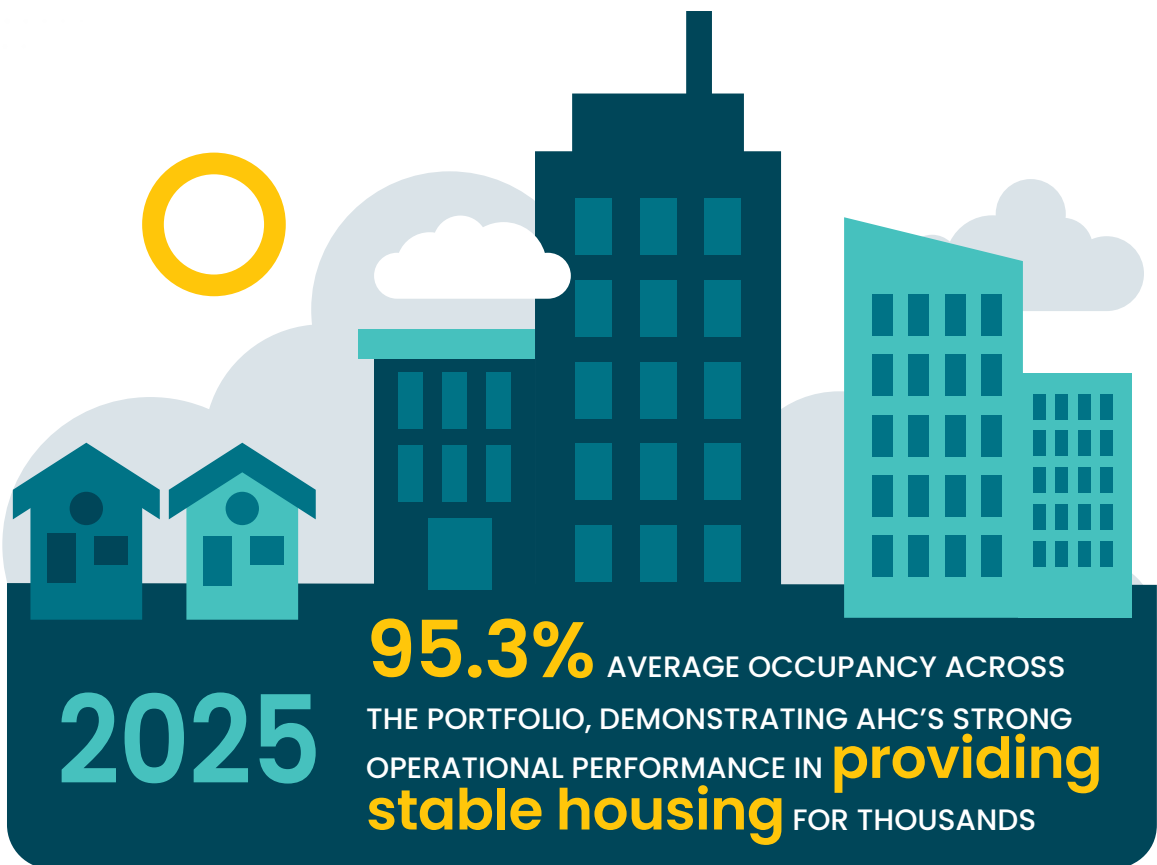


Terron Sims, AHC Board Member, Paul Bernard, AHC President & CEO, Sasha-Gaye Angus, Manna Inc. President & CEO, and Senthil Sankaran, Managing Principal of Amazon Housing Fund, at S Street Village groundbreaking



Next Phase Begins at Key's Pointe

AHC celebrated the groundbreaking of the next phase at **Key's Pointe**, alongside Baltimore Mayor Brandon Scott, the Housing Authority of Baltimore City, and The Michaels Organization. This \$36 million redevelopment in Southeast Baltimore will add 60 affordable apartment homes and critical infrastructure improvements as part of the multi-phase revitalization of O'Donnell Heights.



Strategic Property Management **TRANSITION**

In the fall, AHC enhanced operations by transitioning from four property management companies to **two mission-aligned partners** – CAPREIT and Kettler – that now oversee 45 affordable housing communities. This strategic consolidation brought additional capacity and expertise to elevate service delivery across the portfolio.



Investing in **OUR RESIDENTS**

REACHING MORE PEOPLE

6,750+ RESIDENTS SUPPORTED BY RESIDENT SERVICES
13% MORE RESIDENTS THAN THE PREVIOUS YEAR

156 COMMUNITY PARTNERS
30% INCREASE FROM 2024

FOUR CORNERSTONES OF RESIDENT SERVICES



HEALTH &
WELLNESS



EDUCATION
& YOUTH
DEVELOPMENT



ECONOMIC
MOBILITY & HOUSING
STABILITY



COMMUNITY
BUILDING &
ENGAGEMENT

SUPPORTING HOUSING SECURITY

500+ EVICTIONS PREVENTED ACROSS AHC'S PORTFOLIO

800+ HOUSEHOLDS PROVIDED WITH EVICTION PREVENTION SERVICES

BUILDING CONNECTED COMMUNITIES

700+ COMMUNITY-BUILDING EVENTS

Partnering for **STABILITY**

In August, AHC and the Episcopal Church of the Resurrection launched the **RISE Program at The Spire** in Alexandria. The program, in partnership with Britepaths, includes a savings match incentive, combining immediate relief with skill-building to help families achieve long-term financial stability.



The Rev. Jo Belser (right) and church leaders present AHC staff with a check for the RISE program



\$66k investment from the Episcopal Church of the Resurrection



11 families receive **\$250 a month** in rent relief



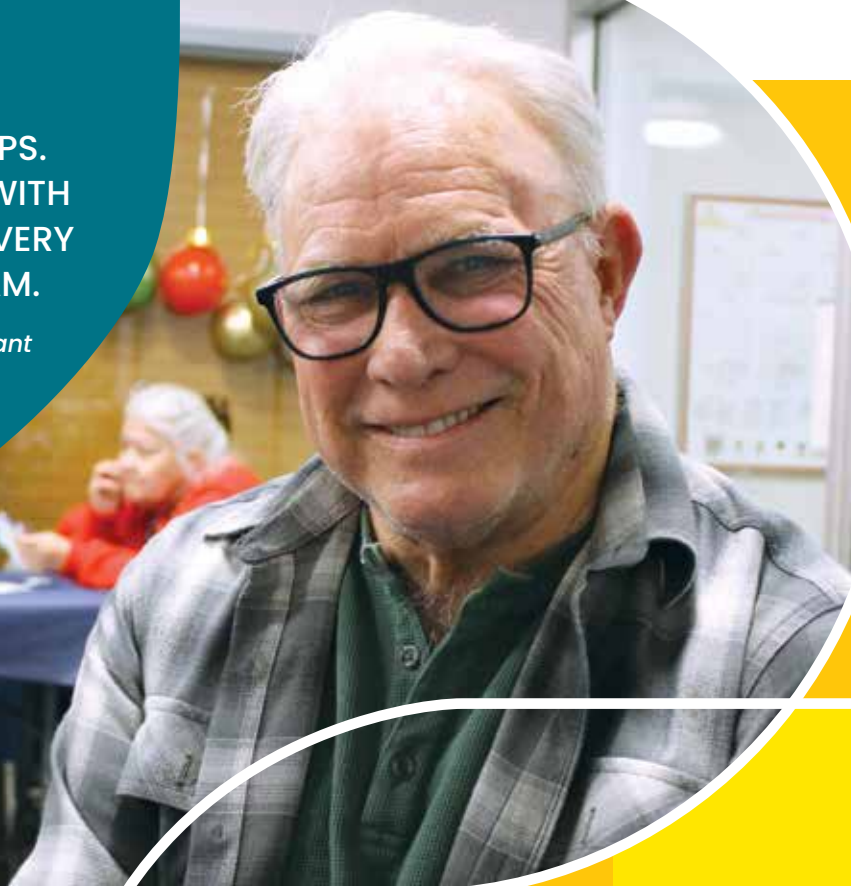
After the first four months of the program, 90% of participants reported feeling more stable in their housing due to RISE

“

EVERY LITTLE BIT HELPS. IT EASES PRESSURES WITH BUDGETS, AND IT'S A VERY GENEROUS PROGRAM.

— **Dan**, RISE program participant

”



Dan, a resident of The Spire since 2021, has already saved several hundred dollars through RISE — beyond the program's required \$10 monthly contribution. This has allowed him to visit family and give back to his community without financial stress.

Laying the Foundation for **NEW PROGRAM**

AHC partnered with Economic Mobility Pathways (EMPath) to develop **ELEVATE**, a new economic mobility program. Staff trained in EMPATH's Mobility Mentoring® coaching model throughout 2025. In early 2026, AHC launched personalized support for residents focused on financial stability, employment, and skill development.



20 staff trained in economic mobility coaching model

Building Success THROUGH SUPPORT



Michelle (left)
with Sherries (right)

“
IT MEANS A LOT TO ME. [SHERRIES HAS] BEEN A VERY GOOD SUPPORTER ON A LOT OF THINGS. I WAS SO STRESSED OUT. I DIDN'T KNOW WHAT I WAS GOING TO DO, BUT SHE REALLY HELPED ME.

– Michelle, AHC resident

”

When resident Michelle faced challenges finding steady work, Sherries Campbell, AHC Resident Engagement Specialist, connected her with Certified Nursing Assistant training through partner Bridges to Independence. Michelle is pursuing her certification and will continue building economic stability through AHC's ELEVATE program.



865 residents supported with employment services, **reaching 133 more** than in 2024

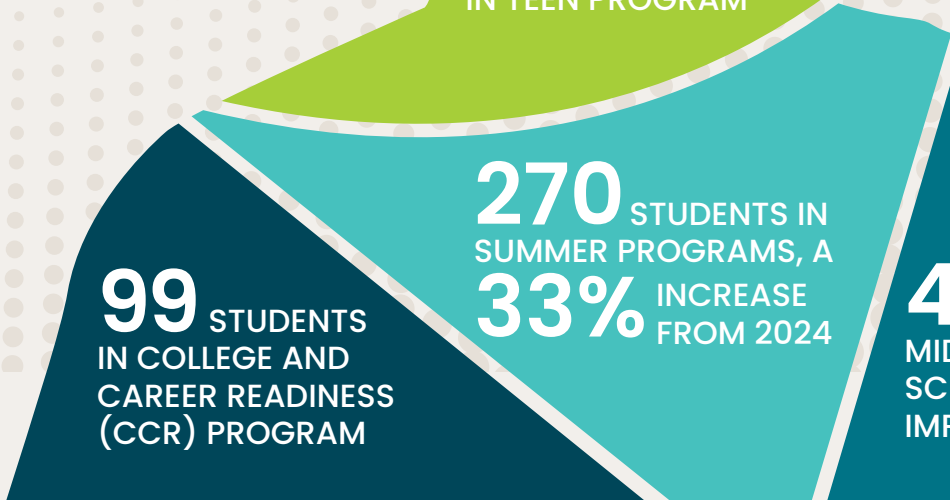
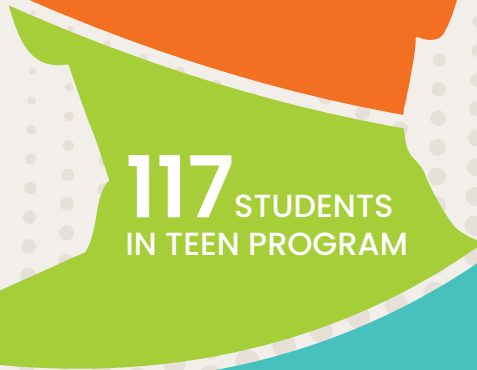
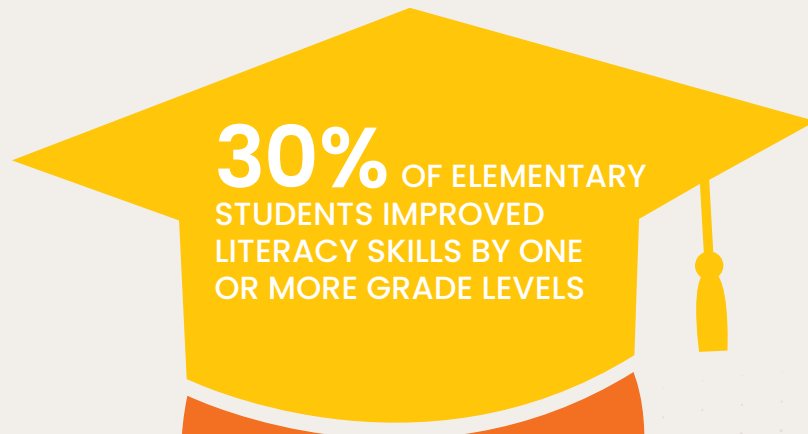
Corporate Spotlight **CAPITAL ONE**

Capital One has been an inspiring partner to AHC, helping create and preserve affordable housing while investing significantly in our Resident Services program. In Baltimore, Capital One's support helps AHC equip residents with the tools and support to achieve long-term financial stability.



AHC's Langston Stephens (left) and Capital One's Roy Danniell (right) at AHC's 2025 Annual Celebration

Investing in **STUDENT SUCCESS**



99 STUDENTS IN COLLEGE AND CAREER READINESS (CCR) PROGRAM

40% OF MIDDLE AND HIGH SCHOOL STUDENTS IMPROVED THEIR GPA

TO MEET THE NEEDS OF STUDENTS, AHC **expanded** ITS K-5TH-GRADE **Summer Camp hours by 20%**



Expanding Into **BALTIMORE**

AHC launched the Afterschool program at Greenspring Overlook in Baltimore. The program served **17 students in its first year**, providing a safe space for them to learn, play, and grow.

“

MY FAVORITE PART IS GETTING TO PLAY HERE AND DO HOMEWORK. WE GET TO DRAW A LOT ON THE BOARD, AND I LEARNED ABOUT DECIMALS.

– **Daijah**, student in Baltimore Afterschool Program

”



Scaling Innovative Learning in **VIRGINIA**

AHC and partners Dyslexic Edge, the Booz Allen Foundation, and the Institute for Multi-Sensory Education expanded **Books, Bots, and Beyond** (formerly Dyslexic Edge Academy). This innovative afterschool program for elementary-aged students combines essential reading intervention with fun, hands-on STEM activities.

87 students across 4 apartment communities, doubling the program's reach from the previous year

Corporate Spotlight **HARKINS BUILDERS**

Harkins Builders is a longtime AHC construction partner and generous donor to Resident Services. They also offer support beyond building homes by volunteering at AHC's education programs and providing welcome baskets for new AHC residents. Harkins helps us build strong foundations — both in housing and our communities.



Harkins Builders employees grill lunch for AHC campers at Field Day



Celebrating CCR Graduates

In June, AHC **celebrated the graduates** of its College & Career Readiness (CCR) program. The 2025 graduates moved on to two- and four-year colleges, trade schools, the military, and the workforce. Dana, who received a full tuition scholarship to George Mason University to study education, addressed her fellow graduates with a message of gratitude.

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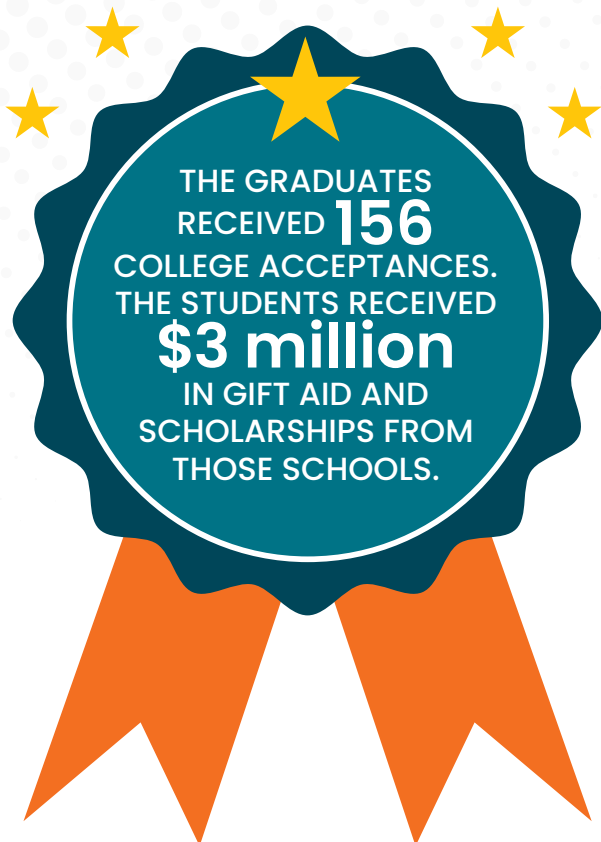
REMEMBER, YOU DIDN'T GET HERE ALONE. WE HAD AMAZING MENTORS WHO GUIDED US AND SUPPORTIVE STAFF MEMBERS. THEIR SUPPORT WAS KEY TO YOUR SUCCESS AND GOT YOU WHERE YOU ARE NOW.

– Dana, 2025 CCR graduate

”



32 seniors graduated CCR in 2025



CCR students at the University of Maryland



CCR students visit Virginia Commonwealth University

Award-Winning College Access

AHC's **groundbreaking partnership** with Arlington County's Department of Parks and Recreation (DPR) earned the Virginia Parks and Recreation Society's Best New Program award for providing free college tours to first-generation students and teens living in affordable housing.



“

MY FAVORITE PART OF THE COLLEGE TOURS WAS WHEN THEY GAVE LECTURES ABOUT ALL THE DIFFERENT THINGS THAT THEY DO AT COLLEGES AND HOW TO APPLY. I FEEL LIKE IT WAS AN EXPERIENCE THAT I COULDN'T HAVE ANYWHERE ELSE.

– Adeel, CCR program participant

”



Students in AHC's CCR and Teen programs went on **9 college visits** in 2025 with DPR.

From CCR to Amazon

Aaron graduated from CCR in 2024 and **became one of Amazon's youngest employees**, working as a software tester. He is enrolled at Western Governors University, with tuition covered by Amazon, working toward becoming a machine learning engineer. This summer, when CCR Summer Academy students visited Amazon HQ2, Aaron shared his experience and advice during a career panel.



“

CCR JUST HELD ME TOGETHER EVEN WHEN THINGS WEREN'T GOING GOOD. LIFE ALWAYS HITS — IT DOESN'T MATTER WHO YOU ARE — AND HAVING CCR AS A BACKBONE WHEN YOU'RE AN ADOLESCENT HELPS A LOT.

— Aaron, CCR alum

”

Recipe for COMMUNITY

Third-grade resident Haset **earned first place** and a \$500 prize in the 2025 Housing & Children's Essay Contest. In response to the prompt, "What's the Recipe for a Strong Community?", Haset described The Apex as a place where neighbors support each other with helping, love, and kindness — and zero tablespoons of negativity.

“

I JUST WANT THE PEOPLE TO KNOW THAT IF YOU DON'T HAVE A HOME AND YOU WANT A NEW HOME, JUST COME TO THE APEX. IT'S A REALLY GOOD PLACE.

— Haset, AHC student

”



Haset shared her essay at AHC's 2025 Annual Celebration at The Apex

Senior HEALTH & WELL-BEING



Equipping Seniors to Age in Place

AHC partnered with At Home with Growing Older to pilot the **Aging 360** workshop series at Charter House, a senior community in Silver Spring. Funded through a Thome Aging Well grant, the four-session program taught participants practical, low-cost strategies to age safely at home while addressing fall prevention, social connection, and confidence building.

28

PARTICIPANTS

83%

OF PARTICIPANTS SURVEYED MADE CHANGES TO THEIR APARTMENT

100%

OF PARTICIPANTS SURVEYED WOULD RECOMMEND THE PROGRAM



1,700

RESIDENTS ATTENDED 86 HEALTH-RELATED PROGRAMS

PROGRAMS INCLUDE WORKSHOPS AND RECURRING CLASSES



“

IT MADE ME REALIZE THAT EVEN SMALL CHANGES HELP ME IN LIVING MY LIFE BETTER. I'M GLAD THAT I GOT A CHANCE TO LEARN SOMETHING NEW.

– Tonya, Aging 360 program participant

”

Onsite Support for Healthy Living



126 residents reached THROUGH MAFAS PROGRAM

AHC launched **Multi-Model Aging Friendly Services (MAFAS)** with the University of Maryland School of Nursing, a harm-reduction program offering onsite health and substance-use support at MonteVerde Apartments in Baltimore. A nurse practitioner and peer specialist provide care twice weekly, leading healthy living and movement workshops, support groups, individualized services, and Narcan trainings.

Expanding **FOOD ACCESS**

AHC expanded support in Montgomery County, Washington, D.C., and the Westover Neighborhood in Arlington.



16,800+ residents
RECEIVED FOOD ASSISTANCE AT
21 communities
ACROSS MARYLAND, VIRGINIA, AND
WASHINGTON, D.C., THROUGH
9 local partners



AHC staff and volunteers at a Thanksgiving food distribution with partner Arlington Food Assistance Center



Volunteers at new food distribution in Arlington's Westover Neighborhood in partnership with Arlington Food Assistance Center and True Ground Housing

New Onsite MINI FOOD PANTRY

In November, AHC **launched an onsite mini food pantry** at The Terraces at Arlington View community in response to resident needs. Funded through a grant from Arlington County, **the pantry served 62% of households in its first two months** – far surpassing the original goal of reaching 35% over nine months.



“

THIS IS GOING TO HELP US BUILD UP THE COMMUNITY TO TRUST ONE ANOTHER. THE FOOD'S IMPORTANT, BUT REALLY BEING ABLE TO KNOW THAT SOMEBODY'S THERE FOR YOU NO MATTER WHAT IS IMPORTANT.

– *Vivian, Community Connector at The Terraces at Arlington View community*

”



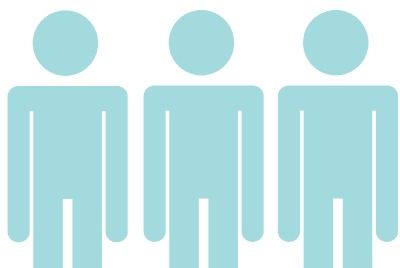
Resident Vivian (left) and AHC Resident Engagement Specialist LaNia Dixon (right) with bags of food from the mini food pantry

Elevating Resident Voices

Community Connectors is a resident leadership initiative made up of engaged residents identified for their involvement and insight. Connectors help with events, share resident experiences, surface needs, and support outreach where they live.



34 Community Connectors across **11** properties



Service That **DRIVES IMPACT**

Volunteers bolster our Resident Services, creating meaningful impact in the lives of the residents we serve.



2,460 VOLUNTEERS

22,300+ VOLUNTEER HOURS

x2 **NEARLY DOUBLE** THE NUMBER OF VOLUNTEERS AND HOURS IN 2024



“

MY FAVORITE PART ABOUT VOLUNTEERING AT AHC IS SEEING THE IMPACT THE STUDENTS MAKE ON MY STUDENT ATHLETES. I KNOW WE ARE THE ONES DOING THE SERVICE, BUT WHAT THE STUDENTS BRING TO OUR EXPERIENCE IS BEYOND VALUABLE.

– *Kate*, 10-year AHC volunteer

”

Highlighting **10 YEARS** of Volunteering



Coach Kate works with a student in AHC's Afterschool program



Kate Athing, coach of the Marymount Women's Lacrosse team, celebrated 10 years of volunteering with AHC in 2025. She and her student athletes volunteer weekly with AHC's education programs, support community events, and provide holiday gift bags for AHC residents.



Coach Kate (far right) with Marymount Women's Lacrosse team at AHC's 2025 volunteer event

Helping New Residents **FEEL AT HOME**

AHC distributed **470+ welcome baskets** to residents moving into AHC communities. Packed and donated by volunteers, the baskets reflect AHC and the broader community's commitment to making every resident feel at home. Each basket **includes household essentials** along with information about AHC, onsite programs, and upcoming events to help residents feel connected from day one.

“

I WAS HAPPY BECAUSE MOST OF THE STUFF IN THE WELCOME BASKET WERE THINGS I ACTUALLY NEEDED. IT WAS VERY HELPFUL AND CAME IN HANDY.

– **Tonesha**, AHC resident

”



470+ welcome baskets distributed to residents moving into AHC communities

Corporate Spotlight **AMAZON**

Amazon continues to be a dedicated AHC partner, supporting community-building and career exploration for students. Through financial support and employee volunteers, Amazon helps us create meaningful gatherings for residents, bring generations together, and expand the reach of our programming.



Amazon employees make snack bags for AHC residents



Amazon employees volunteer at a holiday event



Housing Industry LEADERSHIP IN ACTION



Community Input in Development

Paul Bernard, AHC President & CEO, moderated a training webinar with Housing& on the importance of including community voices throughout the entire development process. Attendees learned key engagement strategies to ensure successful projects, reduce costs, and foster lasting relationships.

AHC in the News

Throughout the year, AHC was highlighted in top media outlets such as Affordable Housing Finance, Bisnow, Multi-Housing News, and NBC4, spotlighting its leadership and real estate expertise.

TODAY With Jenna & Friends also featured AHC volunteer Aliyah and students in the Afterschool program for Aliyah's award-winning One Word Reading Initiative providing literacy access for AHC students.



TODAY With Jenna & Friends feature behind the scenes





Supporting Working Families

Cindy Rozón-Montilla, Senior Director of Resident Services, represented AHC at the Maryland Economic Development Association's fall conference. She joined a panel on how housing, childcare, and community amenities strengthen the workforce, highlighting AHC's efforts to support working families with stable housing and dependable childcare.

Presenting at NeighborWorks Training Institute

Langston Stephens, Real Estate Development Associate, attended the NeighborWorks Training Institute in Philadelphia, where he presented on the upcoming renovation at Lansdowne Gardens in Baltimore County. He discussed funding strategies and key aspects of the project.



Strategic Insights for Resident Services

In July, a team of Executive MBA students from Georgetown University's McDonough School of Business in Dubai **presented strategic recommendations** to strengthen and grow AHC's Resident Services. After months of research, the students proposed a hybrid business model to expand impact, diversify funding, and scale services while maintaining quality.

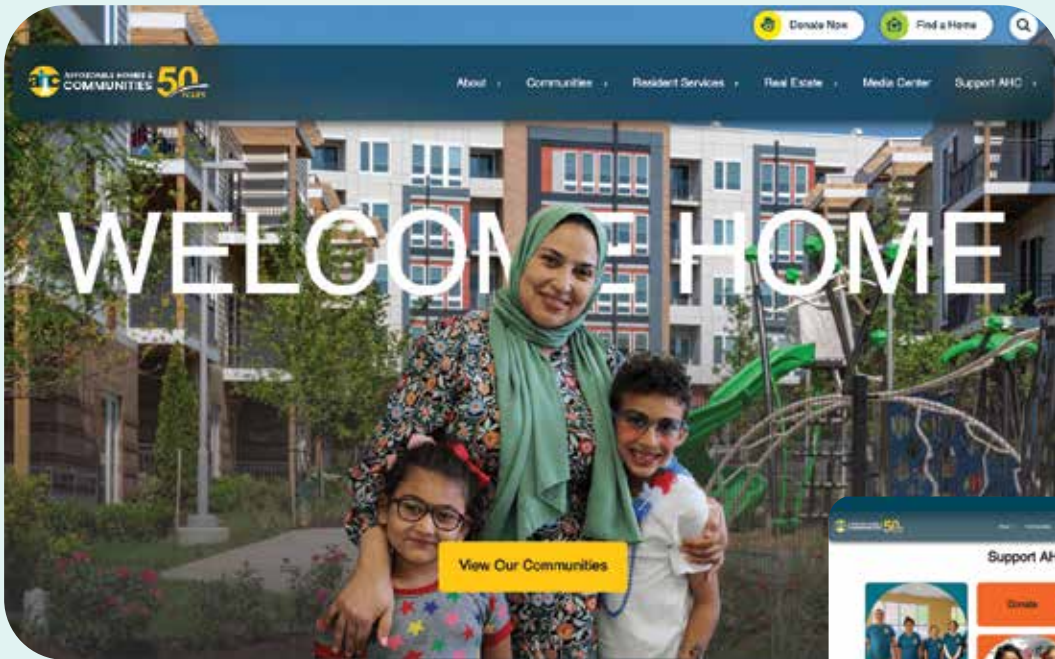


AHC at Bisnow Affordable Housing Summit

Mary Claire Davis, AHC Vice President of Real Estate Development, spoke at the Bisnow DMV Affordable Housing Summit panel about innovative public and private financing tools that bring affordable housing projects to life. She underscored how mission-aligned partnerships are essential to moving developments forward and expanding housing opportunities.



AHC's Mary Claire Davis (middle) on Bisnow Affordable Housing Summit panel



New Website UNVEILED

AHC launched a new and improved website: ahccommunities.org. The launch marked a significant step forward in efforts to strengthen branding, elevate impact, and better connect with residents, partners, and supporters. The redesigned site offers a more modern, user-friendly experience, new community look-up features, and reflects AHC's mission and values.



Thank you to our **2025 DONORS!**



Affordable Homes & Communities is grateful for the many renewed and new supporters who help make the Resident Services program possible. This list acknowledges financial gifts of \$500 and more made between Jan. 1, 2025 – Dec. 31, 2025.

Foundation, Government, and Nonprofit

Arlington County	Enterprise Community Partners	NeighborWorks America
Capital One Foundation, Inc.	Episcopal Church of the Resurrection	PNC Foundation
Clark-Winchcole Foundation	Herb Block Foundation	The PWC Charitable Foundation, Inc.
Department of Housing and Urban Development (HUD)	Keep Virginia Beautiful, Inc.	Truist Foundation, Inc.
Dominion Energy Charitable Foundation	Maryland Department of Housing and Community Development (DHCD)	Venable Foundation, Inc.
ECMC Foundation	Metropolitan Washington Council of Governments	Virginia Department of Education
		Washington Forrest Foundation

Corporate Partners

Benefactors (\$25,000+)



Builders (\$10,000-\$24,999)



Patrons (\$5,000-\$9,999)

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Changemakers Circle (\$1,000+)

We recognize the following generous individual donors who contributed \$1,000 or more.

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Tribute Gifts

In Honor of

John Andelin and Ginger Geoffrey

Linda Henderson

AHC's 50th Anniversary

Robert and Tracy Bushkoff

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The Frederick Family 4

Lou Ann Frederick

Joan Hawks

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Catherine and Elizabeth Isaacs

Ingrid Willenz-Isaacs

Frances M. Lunney

Joan Lunney

My Birthday

Jennifer Feinleib

Aida and Amelie Ryan

Judith and Walter D. Webdale

**The Teachers at St. Jane de Chantal
Grade School**

Patrick Jordan

Alex Webdale

Judith and Walter D. Webdale

In Memory Of

Todd Endo

Anonymous

Donna Cornman

Alex Fisher

Brooke and Nicole Gustafson

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Wanda Pierce

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Terron Sims, II

Barbara Spangler

Steve Spangler

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Michael Urban

Cornerstone Society

We thank individuals who have designated AHC in their estate plans.

Frank and Vera Brown

Patricia E. Johnston

Thomas F. Kelley

Dana and Ray Koch

Frances M. Lunney

Steve Miller

Helen C. Onufrak

Bernard Piper

We apologize for any omissions or errors. Please contact us at donate@ahcinc.org to share any concerns.

AHC is celebrating its

50th
anniversary

on **October 1, 2026**, at the
InterContinental Hotel
– The Wharf.

Join us to commemorate half a
century of building quality homes
with holistic resident services.

Get your ticket and learn more about the
event at ahcommunities.org/50years
or scan the QR code.



50 **ahc**
YEARS

**AFFORDABLE HOMES &
COMMUNITIES®**



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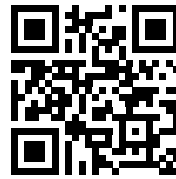
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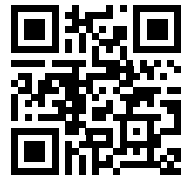


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RESIDENTS AT THE HEART

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an **Impact Every Day**