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BALTIMORE CITY DEPARTMENT OF HOUSING
AND COMMUNITY DEVELOPMENT

AFFORDABLE HOUSING TRUST FUND COMMISSION MEETING

Harlem Park Recreation Center
700 North Calhoun Street
Baltimore, MD 21202

Tuesday, February 25, 2019

BEFORE: DAVID BOWERS, Chairman

MEMBERS PRESENT:

- JALAL GREEN
- SHANNON SNOW
- VERNADINE KIMBALL
- ILETHA JOYNES
- TISHA GUTHRIE
- DAMIEN HAUSSLING

Reported by:
Bradley Weirich

1 Guest Speakers:

2 JIM MAJORS, Assistant Commissioner, Project Finance, HCD

3 LAURENCE CAMPBELL, Chairman, WBC Community Development
4 Corporation

5 CALVIN KEENE, Reverend, Memorial Baptist Church

6 LISA STACHURA, Manager, Housing Development Program

7 Public Speakers:

8 BREE JONES

SHARON HUNT

9 GREGORY WATERS

10 Also Present:

11 STACY FREED

STEPHANIE ESTRADA

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1 MS. JOYNES: Present.

2 CHAIRMAN BOWERS: Joynes is present.

3 Vernadine Kimball.

4 MS. KIMBALL: Present.

5 CHAIRMAN BOWERS: Ms. Kimball is present.

6 Cindy Plavier-Truitt.

7 Ms. Truitt not here.

8 CHAIRMAN BOWERS: Shannon Snow.

9 MS. SNOW: Present.

10 CHAIRMAN BOWERS: Ms. Snow is present.

11 Ernst Valery.

12 Mr. Valery is not here.

13 Tiara Watkins.

14 Okay, Ms. Watkins is not here.

15 We have 1, 2, 3, 4, 5, 6, 7. With seven

16 members here, we do have a quorum present.

17 Members of the Commission, I'm going to pass
18 around a sign-in attendance sheet. If you don't mind
19 signing your name. Next to it, if there any corrections
20 that need to be made on the information, please put it
21 there.

1 Okay. So we have been called to order. We do
2 have a quorum.

3 Approval of our January minutes is next on the
4 agenda. I want to thank the Department staff for pulling
5 all the information together for us, and invite
6 Commission Members to take a look at the meeting summary
7 from the January 28, 2020, meeting to see if there are
8 any additions, deletions, corrections of any sort. And,
9 if not or if so, at the appropriate time we'll entertain
10 a motion for discussion.

11 (Pause.)

12 MS. SNOW: I make a motion to accept.

13 CHAIRMAN BOWERS: Shannon Snow has made a
14 motion to accept the meeting summary. Is there a second?

15 MS. KIMBALL: I second.

16 CHAIRMAN BOWERS: Ms. Kimball has seconded the
17 motion. Is there any discussion?

18 All those in favor of accepting the meeting
19 summary for January 28, 2020, please indicate by saying
20 aye.

21 UNIDENTIFIED SPEAKERS: Aye.

1 CHAIRMAN BOWERS: Any opposed, nay. Any
2 abstentions?

3 All right, they are approved.

4 A reminder for the record, and for those who
5 are in the audience that the full meeting notes -- we
6 have a full record that is taken as well as the summary.
7 These are posted. Once they are approved, they will end
8 up on the Department of Housing and Community Development
9 Website on the page where there is information around
10 this Commission. So the full transcripts of these
11 meetings can be found online on the Department of Housing
12 and Community Development website.

13 Let me, before we move to departmental updates,
14 a little of housekeeping notes.

15 One, I want to mention that we are here at the
16 Harlem Park Recreation Center. We want to thank the
17 staff here for their graciousness in welcoming us into
18 this space. Thank you. I want to, again, thank the
19 staff of the Department of Housing and Community
20 Development for their work on getting us prepared for
21 this meeting.

1 I want to thank Commission Member Shannon Snow
2 for her stepping up last meeting, and presiding over the
3 meeting in my absence. So thank you, Shannon Snow, for
4 that. We appreciate that. And let the record reflect
5 there was applause.

6 (Applause.)

7 CHAIRMAN BOWERS: I heard it was the meeting
8 that moved the quickest. I may hand the microphone over.
9 What does this tell us? If I start to get looks, I'll
10 know what's going on, Shannon. You've become the
11 favorite. So thank you for that. We appreciate it.

12 So we will move on now to updates from the
13 Department. And I do believe Mr. Jim Majors from the
14 Department will be coming forward to give us updates.

15 MR. MAJORS: Thank you. Thank you,
16 Mr. Chairman. Ladies and gentlemen, for those of you who
17 don't know --

18 CHAIRMAN BOWERS: Mr. Majors, I'm going to ask
19 you, if you don't mind sliding over here near the mic
20 just so they can pick it up since we have a --

21 COURT REPORTER: That's good right there.

1 MR. MAJORS: Right there?

2 COURT REPORTER: Yeah.

3 MR. MAJORS: Okay. All right. For those of
4 you who don't know, my name is Jim Majors. I am the
5 Director -- I'm sorry. I'm the Assistant Commissioner
6 for Project Finance and Development for HCD.

7 The agenda items for the Department update
8 tonight will consist of three main topics: Staffing
9 Updates; the Revenue Report; and also we want to start
10 talking about where were in the process with the NOFA.

11 Quickly --

12 CHAIRMAN BOWERS: Just hold on one second. Is
13 the mic on? Okay.

14 Jim, you want to --

15 UNIDENTIFIED SPEAKER: We can hear you.

16 MR. MAJORS: Can you hear me?

17 UNIDENTIFIED SPEAKER: Yes.

18 MR. MAJORS: All right, everybody can hear me.

19 All right. So as far as the staffing updates are
20 concerned, we have made a selection for the second
21 project coordinator. This individual has accepted the

1 position, and their anticipated start date will be the
2 second week of March.

3 All right. Let's talk about the Revenue
4 Report, the most expensive thing, and the money part. So
5 as of January 31st, we have collected in transfer taxes
6 and recordation fees \$6,429,017. For those of you who
7 were at the last commission meeting, as of December 31st,
8 we had collected \$5,499,567. So, roughly, there's been
9 an increase of approximately \$929,450, and that's been
10 collected for the period that ended January 31, 2020.

11 In addition, we also have \$4 million that was
12 allocated; 2 million in FY '19, and 2 million in FY '20.
13 The FY '19 money is already in place. The FY '20 money
14 is on the Board of Estimates agenda for tomorrow. So
15 based on that \$4 million allocation and the taxes that
16 we've received to date, we have a total in the Fund of
17 approximately \$10,429,017.

18 The next item that we should probably -- that I
19 would like to talk about is the Notice of Funding
20 Availability, the NOFA.

21 So based on the approval of the Amended

1 Spending Plan at the January 28th Commission Meeting, the
2 Department has decided we will be issuing two NOFAs. A
3 NOFA is a Notice of Funding Availability.

4 The first NOFA we intend to have for the
5 preservation of existing rental properties and new
6 construction. As for the scoring criteria, we've met
7 with the roundtable leadership last week, and I think
8 we've come to an agreed scoring criteria. It's our
9 intention to have the first NOFA posted on the website
10 for public comment sometime during the week, the first
11 week of March.

12 As far as the process and the timeframes are
13 concerned, we will draft the NOFA, and release for the
14 public comment, again, sometime during the first week of
15 March. We will allow a three-week window for public --
16 for comments. Comments then will be reviewed and
17 discussed. We will finalize, post the NOFA on the
18 website.

19 The process for the submission of the
20 application will consist of having a pre-proposal
21 conference, application submission deadline, developer

1 presentations, and formal announcements.

2 So that's for the first NOFA.

3 The second NOFA is for the Community Land
4 Trust, which is a little bit more complicated. Myself
5 and other representatives of HCD met with the Procurement
6 Department to discuss the RFP, RFQ, which is a Request
7 for Qualifications, for a consultant that will assist us
8 in the preparation of the Community Land Trust NOFA and
9 other activities.

10 Based on these discussions, the RFP will be --
11 the RFQ will be a professional service contract. We're
12 in the final stages of drafting the RFQ, and we will be
13 submitting that to the Law Department for review and for
14 comment.

15 We plan on -- we're working to have this NOFA
16 posted on our website again sometime during the first
17 week of March. Again, we will review the submitted
18 proposals, make up selections, seek formal approval from
19 the Board of Estimates, and then make an award sometime
20 in May. That is the projected timeframe that we're
21 looking at.

1 In other matters, the Commission requested an
2 official opinion on how many Commission Members can
3 participate on the working group without violating the
4 open meeting laws and, i.e., what constitutes a quorum?

5 Mr. Chairman, I believe, we've sent that
6 opinion to you, which you can share with the Commission
7 Members and others.

8 Based on that, that is it for the departmental
9 update. I'll take any questions.

10 CHAIRMAN BOWERS: One comment to the Commission
11 Members in terms of flow for meetings, and I'll see if
12 there are questions. So suggestion coming out of our
13 last full Commission Meeting was that the Commission
14 would not have its March meeting, but that March meeting
15 will get pushed back to April the 6th. So what I'm going
16 to suggest is that if the NOFA goes out the week of March
17 2nd for public comment, the NOFAs, that the public
18 comment period would close on March 20th, Friday. That
19 the Commission Work Group, as we did for the spending
20 priority process, would meet the week of -- and I'm going
21 to suggest, and we'll work out the details online, but

1 March 27th, at 9:30 a.m., if that works for the
2 departmental staff, and a number of the Work Group
3 members that we would meet, members of that Work Group
4 for the Commission would and review, as we did before,
5 the comments that come in, have a conversation with
6 departmental staff. And then that the Work Group would
7 give any sort of recommendations to the full Commission
8 by April 2nd at the latest.

9 And then that the Commission would have its
10 discussion as a fully body on April the 6th, and then
11 hopefully be able to move forward with whatever the final
12 recommendations from this body vis-à-vis the NOFA at our
13 April the 6th meeting, and the Department move forward
14 from there in terms of issuing the NOFA in an official
15 way.

16 The second thing I would suggest also -- well,
17 let me stop there because the next one is about a
18 different meeting.

19 So I wanted to see how folks thought about that
20 flow in terms of kind of dates, and flow in terms of the
21 NOFA.

1 Anybody on the Commission have any problems
2 with that?

3 Okay. If it's okay, then what I'll do
4 (indiscernible) calendar right in front of me. We will
5 coordinate with the departmental staff, and make sure
6 that date and time works. The same thing, for members
7 who are -- members of the Commission who are on the Work
8 Group, if you can double-check March 27, 9:30. I ask
9 that the staff do the same, the Department. And we'll
10 see if it works. For the public, again, April the 6th at
11 6 p.m., would be the next meeting, and we'll, obviously,
12 work with the Department, will do official notices that
13 will go out. And, as always, we want to let people know
14 now that our last Tuesday of the month meeting in March
15 will be pushed back to April the 6th.

16 Folks should be aware -- check the DHCD website
17 -- that the NOFA's draft will go out the week of March
18 2nd. That's when it should be going out. And the
19 comment period will close on March the 20th.

20 Commission Members, anyone have any other
21 comments or questions of Mr. Majors based on what he

1 said?

2 MS. SNOW: I had a question. So if we're --
3 with the NOFA, the first NOFA, if we are at the April 6th
4 meeting, we're going to provide comments or, I guess,
5 somehow agree to it, would then do you think the NOFA
6 would be going out within the next couple weeks or maybe
7 the second NOFA to actually go out to the public?

8 MR. MAJORS: So if we post it, if we post it
9 the first week of March, public comments will be due the
10 20th, right? Once we all agree on the comments, it's my
11 contention that we will probably finalize, and then post
12 the final document.

13 CHAIRMAN BOWERS: So if we approve, if we give
14 an okay as a Commission on April the 6th to the NOFA,
15 roughly turn-around time would put the NOFA on the street
16 after that?

17 MR. MAJORS: If I had -- I would say a week.

18 CHAIRMAN BOWERS: A week. Okay.

19 MR. MAJORS: I think we could do it in a week.

20 CHAIRMAN BOWERS: Other comments, questions for
21 Mr. Majors or in general based on the presentation?

1 MR. MAJORS: Can we go back for one second? I
2 just --

3 CHAIRMAN BOWERS: Sure.

4 MR. MAJORS: -- thought of something. So the
5 week of April 6th, right? Remember that's a short week
6 for the City because Good Friday is the 10th. The City
7 will be closed on the 10th. So that really doesn't give
8 us that much time.

9 CHAIRMAN BOWERS: Sure. We should all note
10 these are rough estimates, kind of best guesses. So if
11 the Commission rules on April the 6th, and give its
12 blessing, if you would, to the Department, the Department
13 is going to make its efforts within roughly a week or so.

14 MR. MAJORS: Okay.

15 CHAIRMAN BOWERS: Mindful of the holiday. So
16 it may slip a day or two on either side or it may go out
17 a day early. Who knows? We don't know.

18 MR. MAJORS: Okay.

19 CHAIRMAN BOWERS: Before Good Friday is Happy
20 Thursday, Mr. Majors. That's the neotropical version.
21 Okay. So any other comments, questions for

1 Mr. Majors or the Department?

2 MS. SNOW: Sorry. One more.

3 CHAIRMAN BOWERS: Yes.

4 MS. SNOW: I just wanted to say -- it's not a
5 question. It's just a comment. That I just thought it
6 was notable that the Fund almost a million dollars in
7 January, which I think is awesome. And hopefully we'll
8 continue to see that. I know you, obviously, have no
9 control over that, but I just wanted to note it because I
10 thought it was notable. It was great to see.

11 UNIDENTIFIED SPEAKER: Okay, very good. All
12 right.

13 CHAIRMAN BOWERS: Anyone else?

14 UNIDENTIFIED SPEAKER: Hope it continues.

15 CHAIRMAN BOWERS: Yes.

16 MS. SNOW: Yes, exactly.

17 CHAIRMAN BOWERS: All right. That's great.

18 Thank you for that.

19 And relating to thanking Mr. Majors, Mr. Majors
20 did mention it, so let me actually speak to that now. We
21 did get a -- we did ask for -- the Commission asked for a

1 determination on a quorum. And so the highlight here is
2 that the quorum will get a copy of this to the members.
3 But the decisions we need to have, we are a body of 12 we
4 have -- we named, and based on the departments -- we have
5 seven triggers open meetings requirements. So one of the
6 things we'll talk about at the end of the meeting too is
7 on our Work Group meeting we may have only five. So we
8 may have room for one more on the Work Group. So we'll
9 talk about that at the end of the meeting. But seven
10 members constitutes a quorum. That's kind of the bottom
11 line.

12 Any questions on that?

13 Okay. So we are now, we are -- going to invite
14 our guests to come forward now. We are going to have a
15 discussion around faith-based development. So I'll
16 invite Laurence Campbell, who is the Chair of the WBC
17 Community Development Corporation. Reverend Calvin
18 Keene, who is the pastor of Memorial Baptist Church. And
19 Lisa Stachura, who is the Housing Development Program
20 Manager for Unity Properties. We invite them to come up.

21 At our last Commission meeting there was an

1 interest expressed in having some conversation around
2 faith-based development, and how faith-based developments
3 may engage -- benefit from, utilize and leverage the
4 resources that are in the Trust Fund.

5 So we are appreciative of our guests being here
6 this evening. For our guests, there a copy of the
7 questions that I sent you ahead of time, and put it in
8 front. So what we will do, we've blocked out about 45
9 minutes for the conversation. And I shared this with the
10 Commissioners ahead of time. What I'm going to do is
11 there are about three or four starter questions that I'll
12 put out to kind of get the conversation going, and then
13 open up to any members of the Commission for any
14 questions folks may have, and folks may jump in.

15 We have asked our guests to be thorough and
16 focused in their comments. And so we agreed no one is
17 going to feel overly rushed, but certainly feel free to
18 share what you have to share over the time quickly.

19 Also, in full disclosure too, the organization
20 that I work with in my day job, Enterprise Community
21 Partners, has been doing a faith-based development

1 initiative for 14 years in the Region, the Mid-Atlantic
2 Region. And I actually brought copies in case anybody
3 from the Commission may want one, a report that we just
4 released a couple of weeks ago called Leveraging Property
5 Owned by Faith-Based Organizations to Create Affordable
6 Homes and Public Benefits. So there is a hard copy here,
7 if any member of the Commission would like one. And, as
8 well, for folks who are in the audience, if anyone would
9 like one, you can certainly feel free to go into our
10 website at enterprisecommunity.org, and go to where we
11 work, Mid-Atlantic, and put in faith-based development,
12 and you will see a copy (indiscernible) there as a
13 resource.

14 Great. So the first question we'll start with,
15 which is if you could briefly -- and I'm going to combine
16 -- it's actually Questions 1 and 2. If you can describe
17 some affordable housing developments that you have
18 participated in or are aware of that were built on land
19 owned by houses of worship or supported by houses of
20 worship. Brief description of what was built, and who
21 were some of the partners involved. And I'm going to

1 combine the second question with it to say what was
2 built, who were -- who was involved. And, also, if you
3 could say a word about the resources that the house of
4 worship brought to the partnership. For example, land.
5 Was the land offered at a discount or not. Did the house
6 of worship bring cash, community relationships, whatever
7 it may have been. So kind of a what it was, who was
8 involved, and what the house of worship brought to the
9 process.

10 And, Mr. Campbell's, we'll start with you, and
11 just go work our way in.

12 MR. CAMPBELL: Good evening everyone. I might
13 also say parenthetically that David Bowers
14 (indiscernible) to make sure we get where he wants you to
15 be.

16 Anyway, I am the Chairman of WBC Community
17 Development Corporation, which is located up in the
18 Forest Park area of west Baltimore. And our organization
19 started in the Wayland Baptist Church, which is at 3200
20 Garrison Boulevard. In 2005, 2006, we started on the
21 process of acquiring a program to put some things into

1 the community to help the community out. It morphed into
2 a plan to provide for housing, which we thought would be
3 something for the community that would provide them some
4 resources and some activities. And that ended up being a
5 senior housing apartment complex.

6 The church owned the (indiscernible) Hospital
7 land, which is located on Garrison Boulevard, and they
8 bought that in 1999.

9 And then when we started this other program,
10 there were three houses, which were associated with --
11 next door to that land on Garrison Boulevard, and as it
12 turned out, we ended up -- the church bought those
13 houses, and ended up that one house had a fire. The
14 second house had a furnace that broke down, all this
15 within two years. And the third house ended up with a
16 hole in the roof. So we had three properties, which we
17 thought were going to be money making ventures for the
18 church that we ended up having to tear down. So now we
19 have the flat land, and trustees of the church were very
20 angry with me because I had talked them into buying this
21 land.

1 And so then I prayed a whole lot, and came up
2 with another plan God showed us of what we could do if we
3 put our faith in action, and we came away with a
4 different process, and that was to put the -- put a
5 senior apartment complex in place.

6 In that same process, now, the church owns all
7 this land. It's almost a acre and a half. And there
8 were two houses, which were around the corner of Bonner
9 Road, which were owned by two Nigerians at the time. And
10 so I went to Enterprise, got a loan from Enterprise, and
11 bought those two houses. So the CDC owned those two
12 houses, and the church owned the rest of the houses, and
13 now we had to get them all under one control. And so
14 that was fun for those who were in church to know how you
15 do that with the church owning part, and somebody else
16 owning something else to come up with a plan, but it
17 worked out.

18 In 2008, we partnered with Enterprise. We
19 partnered with Bon Secours. Then became Unity
20 Properties, and Wayland Baptist Church to put together a
21 LiveTech project for nine percent tax credits. We

1 finally put that together, and we came through in 2009.
2 We were awarded it, and we started construction in 2010.
3 2011 we opened up in May. In November we were fully
4 occupied.

5 So we started off this whole thing in 2004 with
6 one direction. We get into another direction as time
7 goes forth. And the resources that the church brought to
8 the process other than just having the land was that the
9 pastor was committed to making this process along with
10 myself. And so there was a lot of daggers in our backs.
11 Because when we go to church meetings, okay, if you're in
12 a Baptist church you know what I'm talking about. I'm
13 just telling the truth, you know the deal okay. So I'm a
14 deacon at the time, and I'm the Chair of the Renovation
15 Committee. And so the trustees were saying you're going
16 to lose our money.

17 Well, when we got finished, not only did the
18 church get the money for all the land, but they got back
19 extra money as a part of the process. And so that was
20 that part of the process.

21 Currently, we have a 90-unit apartment complex

1 that's located at 3020 Garrison Boulevard, and it's fully
2 funded, I mean, fully occupied. Except for four months
3 in different years we have been fully occupied, and we
4 have 72 one-bedrooms, and 18 two-bedroom apartments. We
5 have 7 units that are for handicapped. We have 44 units
6 that are for non-elderly disabled. So we've covered both
7 of those. And in 2021, we're going to be talking to the
8 City as well as the State to go for LiveTech funds for
9 Wayland Village Two. Because right behind it is another
10 parcel of land that is currently owned -- buying those
11 houses with funds from DHCD Burnie money to acquire those
12 properties, and to put a 66-unit facility in place that
13 will be for family housing and for homeless. And we
14 expect to put that in place with God's help, and be ready
15 in 2020 to open the doors, and also put in some incubator
16 units for businesses in the community.

17 CHAIRMAN BOWERS: Very quickly, before you give
18 it over to Lisa, did the church sell its land at market
19 rate? Did it sell it at a discount? Did it donate the
20 land? How did the church deal with the land that went to
21 the transaction?

1 MR. CAMPBELL: Market rate.

2 CHAIRMAN BOWERS: Market rate. Okay. Thanks.
3 Thank you, sir.

4 MS. STACHURA: Thanks, Laurence.

5 I'm Lisa Stachura. I'm a developer with Bon
6 Secours Unity Properties. We're a wholly-owned
7 subsidiary of Bon Secours, which is a faith-based
8 developer started by the sisters of Bon Secours, who came
9 to west Baltimore from Paris over 100 years ago. And for
10 the past 25 years, we've developed over 800 units of
11 affordable housing. We've worked with Laurence and other
12 faith-based institutions to develop many of those units.
13 You heard about Wayland, Wayland Village Apartments.

14 We've also worked with New Shiloh Baptist on
15 Monroe and Elgin Avenue. And you asked what the
16 congregations bring besides land. New Shiloh does have
17 quite a campus on Monroe Street on the former Cloverland
18 Dairy.

19 But I think more important than the land, which
20 we do almost always pay market rate for. Because of the
21 way the tax credits work, just makes sense to do that.

1 More important than the land is, I think, you
2 have champions like Laurence Campbell. In the case of
3 New Shiloh it was Pastor Howard Carter, Senior. And now
4 his son and his grandson. They have a vision. They have
5 a mission. Yes, they have a site, and that site control
6 is so important for developers who are trying to apply
7 for financing. And it's that community relationship as
8 we're trying to get through zoning approvals. It's the
9 word of mouth marketing that allows us to fill a 73-unit
10 building in four months.

11 So these relationships are just so successful,
12 and have a proven track record, and we're happy to do
13 more of them, in fact. So we started out with Shiloh
14 Village senior housing about 10 years ago. And just two
15 years ago we opened Shiloh Village Two, family housing.
16 And now we're looking at Shiloh Village Three on that
17 same campus, which has become a real service and rich
18 environment with Community Center for Urban Families
19 across the street, and the services that the church also
20 provides through their ministries.

21 MR. CAMPBELL: May I before you -- one of the

1 things that I forgot to say, and I know I'm going to get
2 in trouble because I forgot to do this, but I need to go
3 back parenthetically and say this. When we started on
4 our project, we had to go knock on lots of doors. As you
5 know, this process is not something that just happens.
6 And one of the doors that we knocked on the Director of
7 Finance, Mr. Jim Majors, and Stacy Freed, was sitting in
8 the audience, and Commissioner Graziano was present at
9 the time. And the City supported us in our effort to
10 make this happened with our NOFA, and even for our bid to
11 go to the State for the nine percent tax credits. So we
12 have lots of support from the City to make this happen.
13 I wanted to give a shout-out to those two for the support
14 that they gave us in the process.

15 CHAIRMAN BOWERS: Thank you.

16 MS. STACHURA: And he's also relentless in
17 building that support.

18 MR. KEENE: Good evening. My name is Pastor
19 Calvin Keene. I had asked Mr. Bowers to list me as
20 Pastor Calvin Keene because that's what my members expect
21 me to do. However, I also serve as the -- as a clergy

1 leader in Baltimore (indiscernible) development as well
2 as the Chairman of the Board to Rebuild Metro.

3 As pastor of Memorial, I should tell a little
4 of my story. I actually grew up in Memorial Baptist
5 Church in a house about a block away, and one of the
6 things that I was involved in early in my childhood and
7 teenage years was community organizing. In fact, all of
8 my brothers and sisters except for one is a graduate of
9 Dunbar High School because people of east Baltimore went
10 to Dunbar. And one of the things that I got involved in
11 when I was around 15 was being a part of the people
12 organizing to build a new Dunbar. It took about eight
13 years for it to come into being down on Orleans Street.
14 But I got into organizing at a young age.

15 One of the questions here is what has the
16 organization or your church done as relates to
17 partnerships? And one of the things that we did -- let
18 me talk about the properties first.

19 So Memorial, Zion Baptist Church and Saint
20 Francis Xavier, and (indiscernible) Trinity Baptist
21 Church were all churches that were loosely related to

1 Baltimore United Leadership Development. One of the
2 things that we did in organizing the community was
3 knocked on about 500 doors. We tried to get to every
4 resident in the community. And so when we had meetings,
5 we could fill the sanctuary with people from the
6 community.

7 And one of the things that we did was we did a
8 walk-around the outer community, which is bordered by
9 North Avenue on the north and (indiscernible) on the
10 south and (indiscernible) on the west and Broadway on the
11 east, was to discover that over 48 per cent of the
12 properties were vacant houses or abandoned lots, which
13 lent itself to the criminal element that was very
14 prevalent in the late '90s and the early 2000's.

15 And what we decided to do was to organize
16 ourselves so we could begin to purchase properties in the
17 community. And in fact, when 2003 came around, because
18 we began this effort in about 1998, we recognized that
19 between our churches that we had purchased over 300
20 properties. And so what we decided to do was that we
21 actually gave those properties to what became

1 (indiscernible) Development Partners, which is a
2 organization of build and the Reinvestment Fund
3 Philadelphia. We're now Rebuild Metro. And so those
4 properties were worth approximately \$1.2 million. We did
5 not sell them to Rebuild Metro. We gave them to Rebuild
6 Metro. Because we -- I was not a housing developer. My
7 job was helping people to build their individual lives
8 around their faith.

9 However, as an organizer, I found it very
10 important to continue to be involved in ensuring that
11 we're going to be able to build. And so we began to
12 organize and build some partnerships. I just lost the
13 Housing Commissioner's name. I know the Assistant
14 Housing Commissioner at the time was Joanne Coats.

15 UNIDENTIFIED SPEAKER: Granzo (ph.).

16 MR. KEENE: Granzo, Granzo. Okay. Thank you
17 very much. I worked closely with Ms. Coats. That's why
18 I said that.

19 So what we began to do was talk about monies
20 that were currently available through the City to begin
21 doing some building. And one of the other things that

1 I've been able to do is organize money. So what we did
2 as Rebuild Metro is that we started an equity fund, and
3 we raised \$10 million from the foundation community, from
4 the State of Maryland, from the City of Baltimore, and
5 anybody who would put something in my hand when I put it
6 out. And I'm serious. I'm -- and so (indiscernible)
7 Fund, what we do with this Fund is -- it's a 10-year
8 rolling fund. We attempt -- the note say we're going to
9 give you two percent back on your money, and give your
10 money back in 10 years. Fortunately, we have had some
11 very generous people, who have gifted us, and allowed us
12 to keep the money for another 10 years. And even had a
13 couple people who told us to leave the money in. And the
14 reason why is because I can't believe that -- so a
15 neighborhood that was once 48 percent abandoned is now
16 4 percent abandoned.

17 The amount of investment over the last 15 years
18 has been \$135 million into this community. So much so
19 that we are now working in Johnson Square. And I noticed
20 (indiscernible) was there. We are now building a 16-unit
21 LiveTech building at Chase and Remount (ph.), and both

1 the State and the City are our partners in this building.

2 But what's most important is Johnson Square,
3 the community adjacent to Oliver, where my church is, saw
4 what we were doing in Oliver, and they wanted to do it in
5 Johnson Square. And so we began organizing there as
6 well. And Regina Hamlin (ph.), who is the person that
7 rebuilt Johnson Square -- we typically have meetings
8 today like we had 15 years ago when 200 people will come
9 and sit down in auditorium, and talk about rebuilding
10 Johnson Square. So we signed a almost 700 properties --
11 740 property LDA, Land Disposition Agreement, and we are
12 breaking ground on the first 25, I think, it's in May.

13 CHAIRMAN BOWERS: So --

14 MR. KEENE: So question I got to answer. I'm
15 sorry. I get -- I was talking about history but --

16 CHAIRMAN BOWERS: No, no. I was going to say.
17 So it's coming soon.

18 MR. KEENE: Yes, it is. It is coming soon.
19 And we are looking at -- so we have -- I think this is
20 what's unique, and what I love most about it is that we
21 have the community involved in the planning of what

1 Johnson Square is going to look like. And we got a grant
2 from the National Recreation Foundation for like \$1.2
3 million because there was a pool in Johnson Square.
4 There's a pool there, but there was no bath house. There
5 was no sliding pad. And we got money and redid that, the
6 pool and a park behind it. So we've not only done
7 houses, but we've done green space, and we've done
8 playgrounds. As a matter of fact, Memorial just donated,
9 well, not just, two years ago in partnership with Kaboom
10 and Target, we've donated about 10 properties, and we've
11 built a playground on Bond Street, block away from our
12 church.

13 So we're continuing to invest in the community.

14 CHAIRMAN BOWERS: Let me ask one other
15 question, one last question. I'm going to combine my
16 last two, and let you start off, and ask the panelist to
17 hit on this. And that's about the Trust Fund. So folks
18 know that the Trust Fund provides resources to support
19 housing. Folks making under 50 percent of the area
20 median income. Half of the money has to go to households
21 making below 30 percent. The recently adopted spending

1 priorities for the Trust Fund allocate money for
2 priorities including community land trust, new
3 construction of rental, preservation of existing rental,
4 and rent supplement, among other things. So can you say
5 a word -- the projects that you all have described, can
6 you say a word about the funding gaps that you
7 experience, some of you all already touched on this, and
8 how local City resources came into play? And when you
9 think about just faith-based developments in general, not
10 just yours, but in general the kinds of developments that
11 will going on and these partnerships, and you think about
12 the resource of this new resource the City has, the
13 Housing Trust Fund, what suggestions would you have for
14 this Commission and for the Department when it thinks
15 about how the resources may interact with faith-based
16 development collaborations as it relates to meeting the
17 financing needs of the project? So any thoughts you all
18 have on that, and then I'll open it up to Commission
19 Members for any questions, comments you all may have for
20 our guest.

21 MR. KEENE: My thoughts would be less about

1 funding the actual building of the project. Rather, to
2 provide monies for people who want to buy homes. Because
3 our initial, our initial goal was to create home
4 ownership. And what we have now is about a 90/10, 90
5 percent renters and 10 percent buyers because we have a
6 real challenge in getting mortgages for people who are
7 able to rent, but not able to afford a mortgage. And so
8 if we could find some mortgage money, something to help
9 folk. One of the programs the State had at the time we
10 did our first 10 houses, was money for -- to assist in
11 down payment. And, of course, we built our first 10
12 houses in 2007. And the mortgage market crashed in 2008.
13 And that means that for the folk that were buying the 150
14 to 175 thousand dollar townhouses that we've been
15 renovating and building, they're the last people going to
16 recover from. So --

17 CHAIRMAN BOWERS: Great.

18 MR. KEENE: -- down payment money.

19 CHAIRMAN BOWERS: Okay. That's great. Thank
20 you.

21 Lisa.

1 MS. STACHURA: We'd like to do another 500
2 units in the next five years. And to do that, we need
3 these important soft sources of funds. We know how to do
4 the projects, but it seems like things cost more every
5 year as far as construction. And there's less and less
6 federal funding, there's less state funding, and less
7 local funding. The Home Program, which was always a
8 great resource for us has just dwindled over the year as
9 has (indiscernible) block grant. And so we are seeing at
10 least million dollar gaps in all of our performance right
11 now. That's why we were so excited about the Trust Fund.
12 That's why we went out and got signatures for the
13 petition, had rallies. And it's a little disconcerting
14 that the revenue actual numbers aren't coming in at what
15 as projected. That was great to hear about the million
16 dollars.

17 And I work with a group called Community
18 Development Network, and we'd be interested in talking
19 about how do we grow the pie? How do we get more Trust
20 Fund dollars? New sources of revenue. The tax credits
21 are not -- do not bring in the equity that they used to

1 bring in because of tax reform. And we have churches
2 knocking on our door all the time. My boss, George Klep
3 (ph), speaks throughout the country with faith-based
4 institutions, who want to know how can we do what you've
5 done in Baltimore. But it's interesting, if you look at
6 DC's Trust Fund, it's much larger. If you look at New
7 Jersey's Trust Fund, even on the West Coast, there's much
8 more of that soft money.

9 And you asked about under 50 percent AMI. That
10 soft money is so important because we could just go get a
11 mortgage, but we'd have to increase the rents so to where
12 they're not affordable to the people we're trying to
13 serve. So the Trust Fund money helps us drive down those
14 rents to maybe \$700 a month in west Baltimore for a
15 lovely apartment. And that's what we need is just more
16 money.

17 MR. CAMPBELL: I say ditto to that. We are
18 looking at possible gaps. We're looking at coming
19 through the Trust Fund we could be able to help fill some
20 of those gaps. We're getting ready for our next LiveTech
21 project.

1 And the other thing that is of importance to us
2 in west Baltimore and the Forest Park area is the
3 programs for seniors repairs for seniors living in their
4 homes at 50 percent AMI that have to -- they don't know
5 how they're going to repair the porch. They don't know
6 how to put new windows on. They've got a roof that's
7 leaking. They might have to put a whole new roof on. So
8 we need -- that program is one we're going to be pushing
9 forward as a part of our CDC effort. Because one of the
10 things that we've been successful at so far is we
11 achieved an award for the Capital Grant for the capital
12 dollars to be able to do that. We haven't gotten the
13 dollars yet, and I'm sure that Mr. Greene is going to
14 help us get that money quickly, okay, so we can go do
15 what we need to do in the community. So I put that pitch
16 in.

17 Anyway, but I do -- echoing all the same things
18 that all these good people are saying because we're
19 looking at a big gap as we go after our next LiveTech
20 project, and how we can utilize the soft money.

21 The other additional piece of the soft money is

1 that there should be some money in there for operations.
2 We're going to have funding in for community development
3 corporations --

4 MR. KEENE: Amen to that.

5 MR. CAMPBELL: -- that we're buying, borrow,
6 stealing, selling ice balls to be able to put dollars in
7 the programs. The philanthropies are not -- the
8 philanthropic organizations are not providing funding
9 soft money to be able to help the CDC's to -- unless
10 you've got a lot of money coming in from different
11 organizations, we're going to be -- we're going to
12 struggle. So but with God's grace, you make it work.

13 MR. KEENE: Amen.

14 CHAIRMAN BOWERS: Let me ask, Commission
15 Members, questions, comments, thoughts anyone on the
16 Commission has?

17 Yes, ma'am. Pastor Keene.

18 CHAIRMAN BOWERS: Ms. Kimball, can you make
19 sure that mic is on, and then we'll get it down to
20 Ms. Guthrie next.

21 UNIDENTIFIED SPEAKER: Pastor Keene.

1 MS. KIMBALL: Pastor Keene, could you explain
2 to me more about the 90 percent --

3 UNIDENTIFIED SPEAKER: Your mic is not on.

4 MS. KIMBALL: Could you explain more about the
5 90 percent renters versus the 10 percent homeowners?
6 Would you explain that?

7 MR. KEENE: Our intent was to -- from the
8 beginning was to create home ownership. And what we
9 wanted to do was to keep building. And so what we wound
10 up doing was renting apartments, and using some of the
11 proceeds from that to fuel being able to continue to
12 build.

13 But the challenge has been that we have been
14 trying to -- well, we have a Pathway to Homeownership
15 Program, and we've had a number of graduates from it.
16 But our challenge is being able to have a higher
17 percentage of our neighborhood persons to be able to have
18 money to purchase a home, to be able to have a down
19 payment and purchase. And so instead of having --
20 instead of selling all the properties, because that's my
21 goal --

1 MS. KIMBALL: Yeah.

2 MR. KEENE: -- is to have 100 percent
3 homeownership. We have 10 percent homeownership, and
4 about 90 percent renting. And so now I have -- now
5 Rebuild Metro has a construction crew, a repair crew.
6 And that's additional expense within the company because
7 we have to have that because we -- we're having
8 challenges selling the properties to the -- to that 50
9 percent and under group that we want to sell it to.

10 CHAIRMAN BOWERS: Ms. Guthrie. You may have to
11 use this other mic or --

12 (Simultaneous comments.)

13 MS. GUTHRIE: Okay. So, Lisa, my question to
14 you, since you kind of touched on it just a little bit
15 with the diversifying the streams of revenue. I know CBN
16 does a not of work around issues like that. Could you
17 just expound on that just a little bit?

18 MS. STACHURA: Well, if you looked at the
19 spending plan that's on the website, it's premised on 17
20 million a year, and that growing over the years. But
21 we're not seeing that right now, I guess, because there's

1 not that many million dollar real estate transactions
2 closing. If we can get some of our deals done we'll be
3 paying into the Fund because we (indiscernible) closing
4 over a million dollar transactions. So we're just -- we
5 just started kicking that around. I don't know what the
6 sources would be, but we have to look at something, I
7 think, if we want to address this issue.

8 And, I forgot to say earlier, I worked with
9 another group called Jubilee Baltimore years ago. And if
10 you look at the projects they did in east Baltimore, they
11 were really anti-gentrification projects. So we
12 partnered with a Lutheran Church on the square in Camden.
13 And it's still there, and it's still serving very low
14 income seniors. We have one on the waterfront in Camden,
15 Saint Elizabeth's Church. So I think it's so important
16 to get ahead of any gentrification that's coming, and
17 this is one tool to do it.

18 CHAIRMAN BOWERS: Other question or comments
19 that members of the Commission have?

20 MS. JOYNES: Pastor Keene?

21 MR. KEENE: Keene.

1 MS. JOYNES: Yes. I was wondering if you could
2 elaborate more on the Equity Fund?

3 MR. KEENE: So we have made a concerted effort
4 to develop relationships with the philanthropic
5 community. And one of the ways we have done that was not
6 to say give us money, but invest in what we're doing.
7 And so we've been able to be true on our promise to pay
8 two percent, which is not a lot, but they knew that they
9 were going to get their two percent per year, and then
10 they were going to get their principal back as well. And
11 so that's why I was referring to we created a fund, and
12 we estimated the first trunch (ph.) that we're going to
13 need 125 million. We needed more. And we're in our
14 third trunch, and we've estimated that for what we're
15 doing in Johnson Square it's about \$175 million, and that
16 we would need a fund of \$15 million to push that. We're
17 about three-quarters of the way there. So I'm excited
18 about that.

19 CHAIRMAN BOWERS: Pastor Keene, I want to ask a
20 follow-up question actually on that question, and
21 something you mentioned about the land and Lisa's

1 comment. So on the Equity Fund at a transaction level,
2 if there's a church, a house of worship that's doing a
3 development that's part of the Rebuild Network, right?

4 MR. KEENE: Um-hmm.

5 CHAIRMAN BOWERS: So are they bringing some of
6 that money from the Equity Fund in on the deal in
7 addition to the land that the church was bringing to the
8 deal? Are they bringing both?

9 MR. KEENE: Is who bringing?

10 CHAIRMAN BOWERS: The church or the church-
11 affiliated entity, if you would rebuild or the individual
12 church.

13 MR. KEENE: Rebuild Metro is the corporation
14 that we formed after we got the land and started
15 building. And so, yes, so Rebuild Metro has not seen a
16 profit on our balance sheets, but our rebuild has -- each
17 of the projects we've done thus far done \$500,000 into
18 the total 10 -- 10 -- now the latest one which is 15. We
19 also have (indiscernible) Reinvestment Fund of
20 Philadelphia. Actually they, I think, thus far, they
21 have given -- they have invested five and a half million

1 dollars. And for the first trunch they forgave it. The
2 second trunch they forgave it. And we're hoping they're
3 going to do that very thing on -- really, I mean, that's
4 the only way we're really going to make it. We're
5 literally doing this on faith. That's another thing the
6 church is -- in this exercise. I had a Afro about that
7 big 10 years ago. My faith has grown, but my hair has
8 not.

9 CHAIRMAN BOWERS: Right, right. I had another
10 question. But let me see, Commission Members, any other
11 questions folks have?

12 So, Pastor Keene and Lisa, I want to explore a
13 little bit for the Commission Members and the Department
14 this notion of is there a value, to put it plainly,
15 should faith-based deals get any sort of what I call
16 sweet tea in a NOFA? By that I mean whether it's points,
17 whether it's dollars set aside or anything like that. So
18 if the answer, if the case were going to be made, and I'm
19 not a lawyer, but to say yes one of the questions I would
20 ask is, well, why? Why should they? Right? What does
21 -- what is it about a faith-based collaboration, right,

1 that would make -- that should make the Department want
2 to say, oh, we want to acknowledge that with whatever
3 points or extra dollars beyond what any project coming
4 through the queue that's going to provide senior housing
5 or family rental or whatever, homeownership, whatever it
6 may be. So that was part of what was behind the question
7 about the land.

8 So, Pastor, I heard you say that the projects
9 were donated.

10 MR. KEENE: That's correct.

11 CHAIRMAN BOWERS: Lisa and Laurence said, hey,
12 no, market rate for the land. Church offered it market
13 rate for the land.

14 So can you all speak to that a little bit and
15 say, as it relates to, one, just the land and the value
16 of land, is there anything there? And if there's
17 anything else that you all would say to us as a
18 Commission and to the Department that you think would
19 help make a case so to speak for any sort of
20 consideration that ought to go into a NOFA for these kind
21 of projects. What would the case be?

1 MS. SACRA: So, yes, we paid market rate for the
2 land. There's a very good reason, and it's not a get
3 rich quick scheme. The way the tax credits work, if the
4 land is in what's called acquisition basis, you generate
5 more equity from private investors. So we're leveraging
6 funding. But Laurence took a huge risk, and had those
7 daggers in his back for years not knowing whether he
8 would ultimately get the market rate paid back for the
9 land, which he's now reinvesting into the next affordable
10 housing project, and into capacity building for his
11 organization. So that's part of it is just that we need
12 to eat, we need to keep the lights on, and pay our
13 insurance, and attract employees.

14 You call it sweet tea, which I like. I call it
15 bonus monies. Yes, we're bringing a ton of value added,
16 a lot of -- there's a lot of for-profit developers out
17 there doing these deals, and they can get out after 15
18 years. And if there's an economic to do that, they will.
19 We're here for the long haul. We're invested in the
20 community. Bon Secours, we've been here for 100 years,
21 and we're not going anywhere. And so you could look at

1 it more like a 40-year investment versus a 15-year
2 investment of your typical tax credit deal.

3 MR. CAMPBELL: I might add that for anyone who
4 is doing affordable housing LiveTech projects in which we
5 are faith-based oriented, when you go into a faith-based
6 apartment complex, and you see the faces of the persons
7 who are in there, and the joy that you ask them -- joy I
8 get specifically, ask them how do you like your
9 apartment, and they go, wow, we love it. Okay. The
10 persons have downsized. They've now gone into a new
11 apartment, brand spanking new. It's kept that way. The
12 building is clean. They're in a new facility that they
13 create a new family with. And they're excited about
14 being in those facilities. And for me the sweet tea is
15 seeing old ladies and old guys walking down the hall with
16 walkers and canes and you say good morning, and they say,
17 oh, hi, how you doing? And they talk to each other.
18 They go in the laundry room, and they're in there
19 supposedly washing clothes, but they're in there
20 socializing.

21 So the blessing for me as having been in

1 congregations where persons have moved into senior
2 housing is that the joy is magnified. So that's a bonus
3 that you can't put down on the spreadsheet.

4 CHAIRMAN BOWERS: Pastor Keene, any thoughts on
5 your making the case?

6 MR. KEENE: Well (indiscernible) is help for
7 prospective homebuyers to get help with, down payments.
8 And that's what I would like to see as an item in the
9 Fund. So that we can help people buy houses. I mean,
10 I've had people who are like that close. If they could
11 just get rid of one or two debts, they're like that
12 close. Or if there's additional money available they're
13 in. Because they approve them for like five years. Even
14 some seven years. They can pay the rent. They can pay
15 the -- and they can pay the mortgage but --

16 CHAIRMAN BOWERS: Yes, ma'am. Ms. Guthrie.

17 MS. GUTHRIE: And this question is addressed to
18 anyone who is willing to answer it. So I believe the
19 Mayor is reinitiating or talking about reinitiating the
20 Dollar Home Project with the contingency that there's a
21 certain dollar amount to be invested into the renovation

1 of the home. How do you see that as something that we
2 can parlay into helping our neighbors address
3 homeownership? Is that something that we can even look
4 toward?

5 MR. CAMPBELL: I don't know. My first thought
6 toward that is it's not going to be the 45 AMI and below
7 that's going to be able to buy a dollar house and
8 renovate it to the point where it's livable.

9 MS. GUTHRIE: How can we make it that?

10 MR. CAMPBELL: Oh, there would have to be some
11 subsidy that went along with it.

12 MS. GUTHRIE: Um-hmm, yeah.

13 MR. CAMPBELL: You pay a dollar, and you get X
14 amount for completing A, B, C along the pathway of
15 rebuilding a home. But I don't even -- I'm really
16 thinking -- I think it's going to be a challenge. I
17 would love to know what the history is, but on the dollar
18 homes or on (indiscernible) Street and down below
19 Monument Street, some of the residences there. But I
20 don't think it was (indiscernible) that did that.

21 MS. GUTHRIE: Can I interject? This is before

1 you move on. And my -- I bring that up because on the
2 surface it looks like a way to address homeownership --

3 UNIDENTIFIED SPEAKER: Yeah.

4 MS. GUTHRIE: -- but as we all know, whom in
5 our community who is dealing with this issue? We're
6 talking about race equity. Who is going to get a
7 mortgage for \$150,000 to invest in renovating that
8 property?

9 UNIDENTIFIED SPEAKER: And a 30 AMI.

10 MS. GUTHRIE: Right, exactly.

11 UNIDENTIFIED SPEAKER: Right.

12 MS. GUTHRIE: So, like, because things like
13 these issues, like, details like these need to be brought
14 to the attention. If we're talking about not displacing
15 a community that's been here, and allowing Baltimore to
16 look the way it should look, the people who have been
17 here, who are now homeless, who are still in the City
18 working, the working poor. People who work at Hopkins,
19 who are homeless. How do we turn these homes back over
20 to them, and not bring in people from the county who now
21 want to live in Baltimore?

1 UNIDENTIFIED SPEAKER: Yes.

2 MS. STACHURA: We're really struggling with
3 this around Bon Secours. If you look at those houses --

4 MS. GUTHRIE: Yes.

5 MS. STACHURA: -- Fulton Avenue, Monroe Street,
6 Baltimore Street --

7 MS. GUTHRIE: Yes.

8 MS. STACHURA: -- they're 3,000 square feet.
9 They've been let go for so long, basically all you can
10 salvage is the front and party walls. And construction
11 costs are just going through the roof. So you're talking
12 about a \$300,000 construction cost, but the house is only
13 going to appraise for 150. So that's the deep subsidy
14 the pastor was talking about. Going to need to provide
15 someone \$150,000 cash basically. I think the land trusts
16 are starting to get at that. I actually don't understand
17 them well enough to say that's the answer. But these big
18 old houses are a big problem.

19 CHAIRMAN BOWERS: Anybody else on the
20 Commission, any final thoughts, questions on this?

21 MR. HAUSSLING: Thank you for coming.

1 CHAIRMAN BOWERS: So let me, yes, definitely
2 thanks. Let me add right before we let them go a couple
3 of things. And I want to be, again, extremely
4 transparent that the company I work for has done a lot of
5 work in this space, does a lot of work in this space, has
6 had conversations with the Department about this. And so
7 we are an interested party in seeing this go. So I want
8 to be very transparent about that.

9 Couple of things that come to mind for us as a
10 Commission when we think about is there -- how the
11 resources of the Trust Fund could potentially be used.
12 So we've heard -- we've heard several folks all here say
13 soft money, right? Soft money on the projects. And so
14 there is that. One of the things that we have found in
15 our work over the years here and around the country is
16 that there are some jurisdictions who have used some
17 local dollars for essentially training and capacity
18 building for houses of worship to help them get prepared
19 to work with developers and others in the industry. So
20 Alameda County in California, for example, put \$750,000
21 in a competitive RFP, Request for Proposals, for folks

1 who essentially run a faith-based development initiative
2 that included training on different aspects of the
3 development process, referrals to real estate lawyers,
4 referrals to developers, and developers and development
5 consultants, helping houses of worship get to an informed
6 go or no-go. And then if they go, helping them navigate
7 the waters on how to get to the right professionals in
8 the industry.

9 The Office of the Attorney General in the State
10 of New York has put over a million dollars into work in
11 various parts of the State for similar kind of work. So
12 that's another angle. Someone talking about operational
13 money, this is more on the capacity building side.

14 We've had experience over the last four years
15 doing work with the University of Baltimore. We have
16 trained 19 houses of worship who have graduated through
17 our Faith-Development Certificate Program, including one
18 graduate, who will go nameless. And so it has been
19 interesting to see houses of worship navigate through a
20 process. So there are ways in which at the project level
21 absolutely things are needed. But also in the

1 preparation level, I always tell folks that when I went
2 through Howard University School of Divinity that I took
3 a class in Old Testament, I took a class in New
4 Testament, I took a class in Systematic Theology, and I
5 took a class even on how to counsel someone who is dying.
6 What I did not get in seminary was a class on how to run
7 a pro forma. Right? On how to negotiate with a
8 developer. On how to engage with an official at a
9 housing department. On how to deal with historic
10 preservation challenges to your property. So there's a
11 lot of capacity building even on the front end. But I do
12 think also for us, and now I'm trying, always trying to
13 anticipate the push-back that people may have, and you
14 heard it in my question that for us as a Commission and
15 certainly for the Department there will be a lot of folks
16 who will come in and say our group, our type of projects
17 ought to get some sort of preference. And so I think
18 that if there were going to be any sort of, again, what I
19 call the sweet tea, whether it's points or dollars in any
20 sort of way directed to these kinds of projects, a case
21 has to be made on why. And so I would close by simply

1 inviting folks in the audience, if people have ideas on
2 how to make that case, that we as a Commission and to the
3 Department, why should, right, this be considered?
4 Certainly, we would welcome those.

5 So, let us thank your guests. We very much
6 appreciate your time and willingness to come and share
7 with us. If we can give them a hand. Thank you all very
8 much. Appreciate it.

9 (Applause.)

10 CHAIRMAN BOWERS: You are welcome to stay for
11 the meeting or you may leave, if you like. You make
12 yourselves --

13 MR. CAMPBELL: I think the young man wants some
14 of these folders.

15 CHAIRMAN BOWERS: Yes. So we -- there are a
16 couple extra of these reports. So when we're done, folks
17 can certainly help themselves to that.

18 So we'll move on in the agenda to -- and we've
19 actually hit on a couple of these things, but there are a
20 couple other things we want to add. Thank you all very
21 much. To the Commission Work Plan thank you all very

1 much, for 2020. So I would invite Commission Members --
2 I just want to revisit the -- there are a couple of
3 things in terms of our work flow.

4 So one is by way of reminder that we said that
5 the NOFA will come out March -- the week of March 2nd.
6 Again, a reminder for those who are on the Working Group,
7 that we would -- and for the Department staff, Stephanie,
8 Jim and others, March 27th, 9:30 a.m., if we can obtain
9 that as a time for us to get together and review the
10 public comments and the summary of that, that would have
11 come back, we would look for that.

12 Our Commission Meeting will be April the 6th.
13 So we will not meet at the end of March, but will meet on
14 April the 6th.

15 I would also recommend to folks that for April
16 that April and May that we would move our April meeting,
17 right. So we're going to meet on April the 6th. That's
18 our March meeting going to April 6th. What I would
19 suggest is that our normal April meeting, which would be
20 on the 28th, that we move that to May the 12th, and not
21 have our meeting at the end of May, which comes the day

1 after Memorial Day. So just moving around a little bit.
2 So floating that, we will send e-mail out to folks on the
3 Commission to make sure we can get enough folks for those
4 dates. But I wanted to put that out now for folks to
5 kind of take back, check your calendars, and the like.

6 The other thing I wanted to raise for our
7 attention that has come up in the City Charter that
8 established the Commission. One of the duties is to
9 submit under Section 5, Rule 2 (indiscernible) submit an
10 annual report to the Mayor and City Council on the
11 activities and usage of the funds in the Trust Fund,
12 including tenure, rental and home ownership, income level
13 served, and unit size, number of bedrooms. And make the
14 report available to the public.

15 So that is a requirement in the Charter. We
16 will be in -- I wanted to put that on the radar as
17 something we, obviously, need to be paying attention to.
18 Now, money hasn't gone out the door yet, and the like.
19 So there are a couple of things we'll be working to get
20 opinions on. One, what is the kind of definition of
21 annual as it relates to our responsibility? Does the

1 clock start ticking when we all got sworn in? Does that
2 mean one year from that point or is annual kind of one
3 year in terms of the next calendar year? So we'll get
4 some clarity on that.

5 Obviously, also, there won't be reports at the
6 one-year mark, which is coming up in the next couple of
7 months, on units and the like. So we would really be
8 reporting on what we've done so far, right? So we'll be
9 in active conversations -- I wanted to flag this for
10 folks -- with the Department about our responsibility as
11 it relates to that.

12 One of the other things that I wanted to say
13 for -- that we'll bring up also in the Work Group, and
14 there was some conversation around this in earlier
15 Commission meetings over the last few months, was this
16 notion of kind of what happens after the NOFAs go out,
17 come back in, money goes out? What do we want to do in
18 ways that would be helpful with the Department.

19 So, wanted us, obviously, the big lift now is
20 around the NOFA, all right. Getting the money out the
21 door, getting the staffing internally to make sure it can

1 move the money, and track the money, and then getting
2 money out the door and into the projects that need it.
3 But want us to start thinking ahead. And it's been
4 mentioned by other members of the Commission as well, for
5 us to start thinking ahead about what will our workload
6 look like in the months to come in a way that would be
7 helpful to the overall process. So I just invite us to
8 start thinking about that now so we can have
9 conversations not only at the Work Group level, but as a
10 full Commission in the weeks ahead.

11 In terms of the Work Plan for 2020, anything
12 that I mention or other thoughts folks have as it relates
13 to our work in 2020 that folks want to bring up now
14 before we go to public comment.

15 Yes, ma'am, Ms. Guthrie.

16 MS. GUTHRIE: I think we mentioned it during
17 our planning call, but, and just, I guess, a little bit
18 during this meeting, but discussing different ways -- the
19 Charter does indicate that we do have the opportunity to
20 look at some different ways of building the Fund. And,
21 hopefully, we can have another meeting that discusses the

1 different models. Nation-wide there's different models
2 that are being used to address the affordable housing
3 crisis. And, also, big business technology and the
4 medical institutions, and educational institutions being
5 brought into the process. So I'm just hoping as a part
6 of our Work Plan we can start having discussions around
7 that, really focusing on those anchor institutions, those
8 entities in our environment that really should be a part
9 of this process.

10 CHAIRMAN BOWERS: Ms. Guthrie, thank you for
11 that. By way -- I'm glad you reminded me because I had
12 written down here future meeting leverage. And so thank
13 you for that (indiscernible) so I had forgotten it.

14 So one of the things we would -- absolutely, I
15 would suggest that we look at again after we kind of get
16 through this, the next couple of meetings on the NOFA
17 lift, we're probably, I'm thinking early summer, late
18 spring, early summer kind of meeting, sometime this
19 summer, that we intentionally schedule meetings around
20 exactly what you said, how to grow the Fund, and how to
21 stretch the Fund, right, leveraging. And so, and I've

1 said to people before because I like to publicly
2 acknowledge it that Commissioner Greene, who is here,
3 really did set a standard that has been looked at around
4 the country when he was working in Washington, DC, and
5 the Director of the Department of Housing there, with the
6 Site Acquisition Fund Initiative, that model of how to
7 stretch money for the District's Housing Trust Fund years
8 ago became the basis for what they -- on a one-for-one
9 match. So a dollar became two. Now the City requires a
10 three-to-one match on a certain allocation of some of
11 their local funded dollars as well. It's a model that
12 some others have looked at. So we have some brain power
13 here at the table. Others, obviously, in the community,
14 and we can learn lessons from around the country. And,
15 again, it is that notion of how to bring other sources
16 into the Fund, how do we literally grow the Fund, but
17 then how do we stretch the dollars that we have. So we
18 invite Commission Members certainly be thinking about
19 that. We will definitely schedule a conversation, a
20 meeting, on that in the next several months. Also,
21 certainly, welcome folks in the public, who hear this,

1 who have ideas, suggestions, thoughts around that, can
2 certainly communicate that to members of the Commission,
3 and let us know. We are looking for good ideas around
4 that. I say it. I feel like this ought to be a 30
5 second that I just hit play at every meeting, which is
6 one of the ways we as a Commission and the Department can
7 make the strongest case to the local government for
8 getting more local dollars in, right, building the case
9 for that is moving the money, making sure the money goes
10 to the projects it's supposed to support, and tracking
11 the money, right. And that's just in terms of local
12 dollars, local government dollars. But it also helps
13 make the case for private sector dollars, if we wanted to
14 -- and when I say we, the collective we, want to make a
15 case for private sector investment, people need to
16 believe that the money is being managed competently, and
17 having impact where it's supposed to have it.

18 And so those things happen, right, and we ought
19 to -- we, using the language I used earlier, we make a
20 case for growing the Fund.

21 So now I think we're at the point where we have

1 public comment. If members of the public have anything
2 they'd like to bring forward for the benefit of the
3 Commission's consideration and the Department, obviously,
4 we simply would ask you to come up front. You don't have
5 to talk into the mic, but just come close enough to the
6 mic so that you can be picked up by our recorder.

7 If you don't mind just letting us know --
8 please come forward -- your name, and that would be
9 great.

10 You know what, if you don't mind, let me just
11 give you this just to be on the safe side.

12 MS. JONES: Okay.

13 CHAIRMAN BOWERS: You can use this. So make
14 sure you can be heard.

15 (Simultaneous comments.)

16 MS. JONES: My name is Bree Jones. So happy to
17 be here, and so excited that this is actually really how
18 a NOFA is going to be going out shortly. I have two
19 questions. The first is around the NOFA. I've seen some
20 NOFAs in the past, and they are particularly heavy and
21 lengthy and complex, and I think that part of equitable

1 development is not just about who the housing benefits,
2 but who is actually developing the properties, and having
3 people from the community actually be developers. And
4 sometimes with the complex and lengthy applications that
5 kind of puts a barrier to entry. So I was just
6 wondering, like, what the NOFAs are going to kind of look
7 like for this go-round.

8 MR. MAJORS: So the question you're asking --

9 CHAIRMAN BOWERS: Hey, Jim, can you come over
10 near the mic just so you can -- or grab the mic.

11 MR. MAJORS: So I think the question, Bree,
12 that you're asking me is will the NOFAs for the
13 affordable housing be as complex and lengthy as what I
14 use for the Home Program, right?

15 MS. JONES: Yes.

16 MR. MAJORS: And the answer is, no.

17 MS. JONES: Okay. Great.

18 MR. MAJORS: They're going to be comprehensive,
19 but I think it will be structured in a way where it will
20 be very user friendly, and folks will be able to
21 understand it even if you don't have real estate

1 experience or development experience.

2 MS. JONES: Thank you.

3 MR. MAJORS: Do I pass?

4 MS. JONES: Yes.

5 MR. MAJORS: Thank you for answering that.

6 MS. JONES: And my second question, and this is
7 more just like a soft reminder. So I'm working on, like,
8 a mixed income housing -- homeownership project for what
9 I call historically redlined communities; re black. But
10 sometimes we -- so, obviously, affordable housing we need
11 to focus on 20, 30, 40, 50 percent AMIs. But one of the
12 statistics I often go back to is that for black
13 households even with college degrees, they still
14 (indiscernible) less well than white households that
15 don't even have their high school degrees. And so there
16 are a lot of black households that are from Baltimore
17 that want to stay in Baltimore that might be making
18 \$60,000 a year, and under these AMI limitations they
19 probably would not be eligible to receive housing -- or
20 sort of whatever form that this comes through to kind of
21 reduce their housing costs if they move into a home. So