

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21

BALTIMORE CITY DEPARTMENT OF HOUSING
AND COMMUNITY DEVELOPMENT

AFFORDABLE HOUSING TRUST FUND COMMISSION MEETING

(Webex)

Tuesday, March 22, 2022

BEFORE: KEVIN DANIELS, President

MEMBERS PRESENT:

- MATT HILL
- KATE EDWARDS
- BREE JONES
- VERNADINE KIMBALL
- RAMSEY HARRIS
- TISHA GUTHRIE
- CATHERINE STOKES
- ILETHA JOYNES

Reported by:

Bradley E. Weirich

1 Also Present:

2 ALICE KENNEDY, Commissioner DHCD

3 EBONY RECTOR, Project coordinator, Affordable Housing
Trust Fund, DHCD

4 STACY FREED, Senior Advisor to Chief Operations Officer,
5 DHCD

6 STEPHANI ESTRADA, Project Coordinator, Affordable Housing
Trust Fund, DHCD

7 CAROLYN WATSON, Community Aide/Administration, Affordable
8 Housing Trust fund, DHCD

9 MELENY THOMAS, Executive Director, South Baltimore
Community Land Trust

10 KEVIN NASH, DHCD

11 JANICE MILLER, Guest Speaker

12 GARRICK GOOD, Guest Speaker

13 LISA HODGES-HIKEN, Guest Speaker

14 SHARON HUNT, Public Speaker

15

16

17

18

19

20

21

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21

INDEX

Page

Meeting Called to Order by President Daniels	4
Introductions	6
Approval of February Meeting Minutes	18
Continuum of Care	19
Departmental Updates	56
CLT Awardee Project Status Review	74
Commission Q&A Dialogue with DHCD	100
Public Comments	100
Other Business	102
Adjournment	105

P R O C E E D I N G S

(6:00 p.m.)

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21

PRESIDENT DANIELS: Good evening everybody. I want to call the meeting of the Affordable Housing Trust Fund Commission on March 22nd into order.

First we want to just do a round of introductions because, again, our Commissioner is here, Commissioner Kennedy, and we want to just kind of have some introduction, and we're going to do just a round of introduction because we do have some new commissioners on with us.

COMMISSIONER KENNEDY: So that you, Mr. Daniels. I just want to say good evening to everyone. It's good to see you all here tonight, and wanted to just stop by this evening on behalf of Mayor Scott just to recognize his appointment of Kevin Daniels, Bishop Kevin -- Doctor, Doctor, Bishop. I don't know which one you would prefer me to utilize.

PRESIDENT DANIELS: That's fine. Whichever one is okay.

COMMISSIONER KENNEDY: Kevin Daniels as

1 President of the Affordable Housing Trust Fund
2 Commission. And on behalf of Mayor Scott, we thank you
3 for taking on that role, and working with the rest of the
4 commissioner on the vital work ahead of us that the Trust
5 Fund covers, and what the Agency is working on. And we
6 all understand the importance of creating affordable
7 housing options in the City of Baltimore for our
8 residents. We in many ways have an affordable housing
9 crisis, and need additional affordable housing units, and
10 all the service -- preservation of units, creation of new
11 units, creation of opportunity to serve the residents,
12 and serve some of or most vulnerable residents as the
13 Trust Fund lays out to do, which is 50 percent and below
14 AMI as well as 30 percent and below AMI.

15 So on behalf of Mayor Scott, thank you, and
16 welcome. To other commission members this evening I
17 think we're -- we have a number of new commission
18 members, and there are still other commission members
19 that are in the process of going through appointment,
20 reappointment process, and working through that with the
21 City Council. So we anticipate that there will be

1 additional commissioners coming on board as that process
2 goes through. But I think for everyone here tonight we
3 just wanted to do a round of introductions.

4 We'll lead off with the commissioners to
5 introduce yourselves, and if you want to say what
6 organization you're affiliated with, and if you have a --
7 do something simple like if you have a favorite -- what's
8 like your favorite location in Baltimore just to -- where
9 do you like to go in Baltimore. Is it a park? Is it a
10 restaurant? What's one of your favorite places in
11 Baltimore? We'll do that as kind of a kickoff.

12 So I don't know -- Mr. Daniels, if you want to
13 introduce yourself, organization, and your favorite
14 place, and then we'll kind of go along to other members.

15 PRESIDENT DANIELS: Again my name is Kevin
16 Daniels. I get a chance to work with young people at
17 Morgan State University. I've been a (indiscernible)
18 social work teacher for a number of years, licensed
19 social worker, but also had an awesome opportunity to
20 work with East Baltimore, Oliver Johnston Square,
21 Greenmount Avenue in building and working with them to

1 build homes over there. So that's been a part of some of
2 my work. I've worked with the State's Social Determinate
3 of Health Committee, and also the civic action leader at
4 the Ministers' Conference getting communities to build --
5 faith leaders to build around communities so that they
6 together can build infrastructure for some of the kind of
7 awesome work that we do. So I'm excited about that.

8 My favorite place in the whole wide world as
9 far as Baltimore is concerned is West Baltimore. I am
10 from West Baltimore. I am pastoring in West Baltimore.
11 I'm not leaving West Baltimore. I love East Baltimore,
12 but it's got to be West Baltimore.

13 COMMISSIONER KENNEDY: Excellent. Thank you.

14 PRESIDENT DANIELS: Glad to be with you and to
15 serve.

16 COMMISSIONER KENNEDY: And then we'll go
17 through the other commission members as I see them on
18 the --

19 Ms. Vernadine, do you want to introduce
20 yourself? I think you're on mute. I think you're still
21 on mute, Ms. Kimball. There we go. Ms. Kimball, I took

1 you off mute.

2 COMMISSIONER KIMBALL: Can you hear me?

3 COMMISSIONER KENNEDY: Yes.

4 COMMISSIONER KIMBALL: I'm sorry. My name is
5 Vernadine Kimball. I'm a -- okay. I'm a missionary
6 Bethel AME Church, and I'm also working for United
7 Workers. And my most favorite place in the world in
8 Baltimore is Druid Hill Park.

9 PRESIDENT DANIELS: West Baltimore.

10 COMMISSIONER KIMBALL: Yeah. That's my
11 favorite spot as a, as a young girl. And now that I'm
12 old, I still love it.

13 COMMISSIONER KENNEDY: Ramsey Harris.

14 COMMISSIONER HARRIS: Good evening everyone.
15 Ramsey Harris. I am senior vice president and community
16 development banking market executive for PNC bank. It's
17 a pleasure to be with everyone, and to join this
18 Commission as one of the newly appointed commissioners.
19 I am from Baltimore born and raised. And I would have to
20 counter the Bishop with -- the East Side and the
21 Northeast Side of Baltimore (indiscernible) areas of the

1 City, and I would say Lake Montebello is one of my
2 favorite places on the Northeast Side of Baltimore. And
3 I also am a third generation pastor. I pastor a church
4 that we just started about a year and a half ago in the
5 Belair-Edison neighborhood of Baltimore. And so, again,
6 happy to be with everybody, and looking forward to the
7 impact we'll make together. Commissioner Kennedy, as you
8 mentioned, the affordable housing crisis we have here in
9 the City is very real, and looking forward to doing my
10 part, and joining this Commission to make a difference to
11 -- and to really solve for that issue. So thank you.

12 COMMISSIONER KENNEDY: Excellent.

13 Tisha Guthrie.

14 COMMISSIONER GUTHRIE: Good evening everyone.

15 My name is Tisha Guthrie (indiscernible) my pronouns. I
16 am also a life-long Baltimore resident. I work on behalf
17 of the people. I share in common with our new president
18 that I am also a licensed social worker. And I would
19 have to say that honestly my favorite place in Baltimore
20 because I just have so many fond memories is the
21 Baltimore City College High School. I am a knight to the

1 day I die, and just you can't beat Baltimore City College
2 High School. So (indiscernible).

3 COMMISSIONER KENNEDY: Excellent.

4 I'll go to Katherine Stokes.

5 COMMISSIONER STOKES: Hello. Catherine Stokes.

6 I, I'm a Baltimore developer. I'm development director

7 with Home for America. I'm also a (indiscernible)

8 Baltimorean (indiscernible). I -- are you hearing me?

9 Because all of a sudden I don't know --

10 COMMISSIONER KENNEDY: Yeah.

11 COMMISSIONER STOKES: Okay. Good. Because

12 everyone else is (indiscernible) right now. I was

13 thinking I should say the corner of Baltimore and Charles

14 (indiscernible) on the east side west side thing. I am

15 going to say (indiscernible).

16 COMMISSIONER KENNEDY: Excellent. Fantastic.

17 Matt Hill.

18 COMMISSIONER HILL: Hi. This is Matt Hill.

19 I'm an attorney at Public Justice Center. I'm on the

20 road actually, but I'll be back at my house in another 10

21 minutes.

1 COMMISSIONER KENNEDY: We might have lost Matt.

2 COMMISSIONER HILL: -- Baltimore because I got
3 kind of confused.

4 COMMISSIONER KENNEDY: Your favorite place in
5 Baltimore, and then you, you cut out. So we didn't hear
6 it if you said it.

7 COMMISSIONER HILL: Oh, okay. Favorite place
8 in Baltimore is probably Patterson Park. I lived down by
9 Patterson for six or seven years, and still go back there
10 for the great lantern parade, and all sorts of other fun
11 stuff. So excited to be here.

12 COMMISSIONER KENNEDY: Fantastic. Thank you,
13 Matt.

14 Iletha Joynes.

15 COMMISSIONER JOYNES: Good evening everyone. My
16 name is Iletha Joynes. I am a member with the United
17 Workers, and I'm also here representing the community,
18 and my favorite part to go in Baltimore -- I'm not
19 originally from Baltimore, but I feel like I've been here
20 long enough to consider myself a Baltimorean now. But my
21 favorite place I'll have to echo Commissioner Kimball is

1 Druid Hill Park. It's adjacent to the zoo. I take my
2 children there all the time for sports practice and
3 birthday parties. So that's definitely my favorite place
4 to go in Baltimore.

5 COMMISSIONER KENNEDY: Fantastic.

6 And Bree Jones.

7 COMMISSIONER JONES: Good evening everyone. My
8 name is Bree Jones. I go by (indiscernible). I'm the
9 founder of an organization called Parity. And my
10 favorite place in Baltimore I think to echo Ramsey is
11 Lake Montebello. I go skating there. Both roller blades
12 and roller skates are my thing as anyone would
13 (indiscernible) get down in a crew, let me know. But I
14 also just love to take walks around the lake. Sometimes
15 me and my friends will like lay out a blanket and just
16 talk, and have a little picnic. So it's definitely like
17 one of my favorite places in the city.

18 COMMISSIONER KENNEDY: Excellent.

19 So I think that that rounds out the
20 introduction that we have right now for the
21 Commissioners.

1 COMMISSIONER EDWARDS: You forgot about me,
2 Alice.

3 COMMISSIONER KENNEDY: Oh, right, Kate. Kate.

4 COMMISSIONER EDWARDS: I'm a little bit on both
5 sides. So that's probably why you forgot about me.

6 COMMISSIONER KENNEDY: That is true. You were
7 going to be the next person I went to, but I was
8 (indiscernible). But it is true, Kate Edwards does
9 represent the Department of Housing and Community
10 Development as an official appointee to the Commission.

11 So, Kate.

12 COMMISSIONER EDWARDS: So I am Kate Edwards. I
13 am the Acting Deputy Commissioner for the Development
14 Division. And my favorite place in Baltimore I think I'd
15 have to say the harbor. I really like, love going to
16 Fells Point. I forget about it. I don't go that often,
17 but whenever I do I'm like, oh, I love this. I love
18 looking at the water. I should come here more often to
19 the harbor.

20 COMMISSIONER KENNEDY: And then we'll move into
21 just a couple of other staff members that we have with us

1 this evening.

2 Stacy Freed.

3 MS. FREED: Sorry about that. Good evening
4 everyone. I'm Stacy Freed. I'm the senior advisor for
5 the Housing Commissioner. I've lived here a long time,
6 but am never let to forget that I am not from or of
7 Baltimore. And my favorite place in Baltimore are the
8 back hills of Druid Hill Park.

9 COMMISSIONER KENNEDY: Stephani.

10 MS. ESTRADA: Hi everybody. I'm
11 Stephani Estrada. I'm the project coordinator for the
12 Affordable Housing Trust Fund. I am born and raised in
13 Baltimore City, and I'm listening here this entire time
14 like what's (indiscernible). I am a west side girl, so I
15 would say I love the west side. I have lived east, and I
16 came right back. So west side.

17 COMMISSIONER KENNEDY: Ebony.

18 MS. RECTOR: Hi everybody. Ebony Rector,
19 project coordinator with the Affordable Housing Trust
20 Fund. I am a Baltimore transplant. I'm originally from
21 Virginia, but I've been in Baltimore little over 10 years

1 now. So I've grown to love Baltimore, and probably one
2 of my favorite places is -- I would have to agree with
3 Ms. Kimball, Druid Hill Park. It's a great place to be
4 any time.

5 COMMISSIONER KENNEDY: Fantastic.

6 And Carolyn Watson.

7 MS. WATSON: Good evening everyone. I'm
8 (indiscernible) the Affordable Housing Trust Fund. My
9 favorite place is Druid Hill Park and the Inner Harbor.
10 And I'm just happy to be a part of this fantastic team.

11 COMMISSIONER KENNEDY: And also with us tonight
12 also Kevin do you want to just introduce yourself?

13 MR. NASH: Kevin Nash, public information
14 officer for DHCD. Born and raised in Baltimore, and
15 favorite place is Camden Yards.

16 COMMISSIONER KENNEDY: So I think that rounds
17 us out for the Commissioners and the DHCD staff tonight,
18 which I think was really what my main goal for being here
19 was, was just to say hello, welcome the new president on
20 behalf of the Mayor, welcome the new commissioners that
21 are seated as of today, and like I said we'll have

1 additional commissioners coming on.

2 And what we'd like to do is after all of the
3 new commissioners have been formally appointed and
4 confirmed by City Council, we'll be looking to schedule
5 kind of a retreat type activity for the commission
6 members for all of us to get together, and spend some
7 time kind of reviewing different aspects of the work that
8 we do, and we can talk through what that agenda would
9 look like, and how much time do we want to spend, kind of
10 a morning with a lunch, or how we'd like to do that. But
11 that way we can kind of do a retreat orientation for all
12 of the new commissioners, and get everybody together to
13 talk about just -- some of it is policy and procedure
14 based, and then other pieces would be interesting
15 information that we want to get more information on or
16 that you all would like to have be briefed on in order to
17 better prepare you for your time serving on the
18 Commission.

19 And with that, I know that we have a number of
20 guests here tonight, and a pretty robust agenda. I see
21 some familiar faces. So before I actually cut off of the

1 meeting for this evening, I do want to say hello. I see
2 Meleny and Garrick from our Community Land Trust with us
3 this evening. And want to just say thank you for joining
4 us. I also see Janice Miller with us, who is chair the
5 Continuum of Care with us to talk a little bit about, I
6 think, around some of the transitional housing topics,
7 and areas of priority and importance for different
8 housing options when we think about some of our most
9 vulnerable population.

10 So on behalf of the Department of Housing and
11 Community Development, on behalf of Mayor Scott, thank
12 you all for your time this evening, and I'm sure we'll be
13 in touch. And if anybody ever has any questions or
14 anything, don't hesitate to reach out to myself or Kate
15 or Stacy or any of the staff members. Happy to help you
16 as you move forward.

17 So with that, I'll turn it back over to you,
18 Kevin, and to take over, and have a great meeting
19 everyone.

20 PRESIDENT DANIELS: Thank you, Commissioner.

21 We want to -- just to move on with the agenda,

1 we want to have the approval of the February meeting
2 summary. I would need a motion for that.

3 UNIDENTIFIED SPEAKER: I'll move, move to
4 approve the February minutes -- summary.

5 PRESIDENT DANIELS: Is there a second?

6 COMMISSIONER GUTHRIE: This is Commissioner
7 Guthrie. I'll second the motion.

8 PRESIDENT DANIELS: Thank you. Properly moved
9 and second.

10 I think we need to do, Stephani, the roll call.

11 MS. ESTRADA: Okay. So I'm going to go down
12 the list, and just say if you approve.

13 Kevin Daniels.

14 PRESIDENT DANIELS: Approve.

15 MS. ESTRADA: Tisha Guthrie.

16 COMMISSIONER GUTHRIE: I approve.

17 MS. ESTRADA: Tiara Watkins.

18 COMMISSIONER WATKINS: (Inaudible).

19 MS. ESTRADA: Matt Hill.

20 COMMISSIONER HILL: I'm sorry. I have to
21 abstain. I just haven't had a chance to read that.

1 MS. ESTRADA: Ramsey Harris.

2 COMMISSIONER HARRIS: I approve.

3 MS. ESTRADA: Kate Edwards?

4 COMMISSIONER EDWARDS: Approve.

5 MS. ESTRADA: Vernadine Kimball.

6 COMMISSIONER KIMBALL: I approve.

7 MS. ESTRADA: Bree Jones.

8 COMMISSIONER JONES: I approve.

9 MS. ESTRADA: Iletha Joynes.

10 COMMISSIONER JOYNES: I approve.

11 MS. ESTRADA: Catherine Stokes.

12 COMMISSIONER STOKES: I think I abstain because
13 I wasn't (indiscernible).

14 MS. ESTRADA: That was it.

15 PRESIDENT DANIELS: That was it. Okay.

16 Properly moved and second. And we have the two

17 abstentions. The motion carries.

18 The next on the agenda is the Continuum of Care
19 Discussion, and that is Janice Miller is here to -- for
20 that discussion.

21 MS. MILLER: Good evening commissioners. Thank

1 you so much for having me. My name is Janice Miller. I
2 am the chair of the Baltimore City Continuum of Care
3 Board. I understand that you wish to learn a little bit
4 more about the Continuum of Care and how what we do
5 aligns with what you do. Please feel free to ask
6 questions so that I can make sure that your questions get
7 answered, but I'll just start you off with just a high
8 level overview of the Continuum of Care.

9 We are a -- it's hard to explain. Housing and
10 Urban Development requires that each jurisdiction have a
11 group that is focused on making homeless services work
12 together. So a strategy for homeless services. And
13 steward the money that comes down to the Continuum of
14 Care competition. In Baltimore City that is about \$25
15 million that is awarded, and we just recently received
16 our -- our most recent fiscal year award which included a
17 new bonus project to increase beds, which is fantastic.
18 Most of the money in the Continuum of Care competition is
19 dedicated toward permanent housing solutions, which is in
20 line with HUD's objectives to focus the funding in the
21 Continuum of Care stream on permanent housing.

1 In addition to overseeing those funds, and
2 doing an annual ranking review of that -- and we assign a
3 collaborative applicant to administer the dollars, and do
4 program monitoring. That's the Mayor's Office of
5 Homeless Services. And we are required to collect data.
6 So annually there's a point in time count and a housing
7 inventory count that's conducted, and that again we have
8 contracted with the Mayor's Office of Homeless Services
9 to provide that Homeless Management Information System
10 lead for us.

11 In between the annual competition, the
12 Continuum of Care works with stakeholders across the city
13 of Baltimore to try to make homelessness rare, brief, and
14 nonrecurring.

15 In 2019, we created an Action Plan, and that
16 Action Plan has five focused areas. One being increasing
17 the supply of affordable housing. The second being
18 creating a more effective homeless response system. So
19 coordinated entry, how people move into the system, how
20 do people move out of the system with the most amount of
21 efficiency and the least amount of trauma.

1 Transforming the shelter system, improving the
2 physical condition of our interim housing, improving and
3 enhancing service delivery, trying to engage partners for
4 comprehensive discharge planning, and trying to create
5 services that are ancillary to shelters like a city-wide
6 transportation initiative that allows folks who are in an
7 interim shelter to be able to conduct business, and move
8 out of shelters as quickly as possible.

9 The fourth area is increasing access to
10 employment and economic opportunity. This is really
11 -- we understand that housing is not sustainable if you
12 do not have the income to be able to sustain it long
13 term. And housing in Baltimore City is not affordable.
14 There are a number of studies that have come out. The
15 ALICE study through United Way. The K-C Foundation
16 released a report not so long ago that indicated that a
17 lot of Baltimore families are rent burdened, meaning that
18 they pay way too much for housing compared to their other
19 expenses. And that when you really look at the breakdown
20 that falls disproportionately on our black and brown
21 citizens, and in particular on our single black mothers

1 who have the highest rent burden across the city. So it
2 is imperative that we develop employment and economic
3 opportunities for our citizens so that they can afford
4 housing, and that also just benefits the city as a whole.
5 There's been a lot of research that's been done saying,
6 for example, that youth summer employment reduces arrest
7 rates and entrance into the criminal legal system long
8 term. So they tie together, right, the issue of economic
9 security just really ties together.

10 And the final area the Continuum of Care is
11 focused on is establishing a race equity agenda. We want
12 to know that the -- we understand the services provided
13 by homeless service providers and affordable housing
14 programs are disproportionately populated by black and
15 brown citizens in Baltimore, and we want to figure out
16 how to make sure that our outcomes are equitable across
17 various race categories, but not just that. Are there
18 systems that can be adjusted or dismantled that
19 perpetuate the slide into homelessness and keep people
20 from really being able to become housing stable in the
21 long run so that the Committee is focused on that.

1 So I'll just pause there, and see if you have
2 specific questions for me before I go on.

3 COMMISSIONER HILL: Ms. Miller, hi. This is
4 Matt Hill. I do have specific questions, but if they're
5 covered in the next part of your presentation, I don't
6 want to jump the gun. But what's left on the agenda?

7 MS. MILLER: So I was just going to talk a
8 little bit about the Mayor's Office of Homeless Services
9 Strategic Investment Plan, and then talk a little bit
10 about the distinctions between the emergency shelter,
11 transitional housing, and permanent supportive housing,
12 and recommendations that the Continuum of Care has for
13 what we really need to focus on.

14 COMMISSIONER HILL: Okay. Thanks. I'll wait
15 then.

16 MS. MILLER: Okay. So in 2021, the Mayor's
17 Office of Homeless Services partnered with the Continuum
18 of Care and Barbara Poppe and Associates to create a
19 Strategic Investment Plan to put in applications to the
20 ARPA funding that had come down. This was a city-wide
21 effort to engage stakeholders to try to do cost analysis

1 and estimates for what these initiatives would provide.
2 It's the other main document that I would recommend
3 reading. So the Action Plan for the COC and the
4 Strategic Investment Plan, they track pretty closely
5 together. What came out of that plan were five priority
6 areas. The first being to demobilize the shelters for
7 Covid-19 and the non-congregate shelter sites. So we
8 moved a lot of folks who were in congregate shelters into
9 hotels during the pandemic, and understanding that the
10 FEMA dollars that support that are going to come to an
11 end. The priority was to try to move those individuals
12 into permanent housing, not move them back into
13 congregate shelter. And to do this, we estimated that it
14 would take about \$2.8 million to move 132 households out
15 of the hotels and back into housing in the community.
16 That plan is currently in process as we speak, the
17 demobilization of the hotels. And with the receipt of
18 ARPA funding we're in the process of trying to purchase
19 and acquire two hotels that would be created as interim
20 housing for homelessness. That was one of the priorities
21 on the Strategic Investment Plan. The goal is to create

1 278 replacement beds, which we estimate is going to cost
2 about 30.5 million of the total. And the intention is
3 that if we purchase hotels as interim shelters rather
4 than building more shelters, we can then convert that
5 into permanent housing when shelters are no longer
6 needed.

7 So thinking long term, and best case scenario
8 is we have a good system that has enough housing for
9 folks to move into, and no longer need the hotels as
10 interim shelter could become single-room occupancy
11 permanent housing for individuals long term. So that's
12 why that strategy.

13 The third priority was to create a housing
14 accelerator fund specifically focused on innovating fund
15 -- innovative funding mechanisms and (indiscernible)
16 development of expanded supply of permanent supportive
17 housing units in the City. This fund would be jointly
18 administered by the Department of Housing and Community
19 Development, and the Mayor's Office of Homeless Services,
20 and really requires a change in how the community thinks
21 about permanent supportive housing, and I'll get into

1 that in a minute. But the goal is to try to create
2 enough permanent supportive housing for about 1300
3 individuals, who really need that long term stability
4 support that comes with the housing.

5 The fourth priority of the Strategic Investment
6 Plan is to create homelessness diversion program, and
7 problem solving services to try to prevent people from
8 coming into the homeless system to begin with.

9 And the fifth one is to establish a rapid
10 resolution fund so that people who are trying to exit
11 homelessness can do so quickly into stable housing, and
12 spend the least amount of time in shelters. Some people
13 just need that help with the first month's rent, security
14 deposit. Some people just need to have their BGE bill so
15 that they can move in. Rapid resolution just allows
16 people to move in quickly.

17 And there was a question. I missed it though.
18 I don't know where that question went.

19 COMMISSIONER KENNEDY: I didn't see any
20 question.

21 MS. MILLER: Okay.

1 COMMISSIONER EDWARDS: So if there are
2 questions, we'll save them to the end. Otherwise --

3 MS. MILLER: Okay.

4 COMMISSIONER EDWARDS: -- the questions --

5 MS. MILLER: Sure. So I've been doing -- so
6 just so you understand my background. My background is
7 mostly in domestic violence, but all of my work has been
8 in shelters or housing, and I've been in Baltimore for 24
9 years, and I'm not a resident. Not a Baltimorean. Let
10 me say that. But I have lived in the City for 24 years,
11 and my children (indiscernible) City high school. So
12 they are Baltimoreans, and very invested in the City. It
13 is my adopted home, and I like to think of it as adopting
14 me back.

15 And I've given a lot of thought to housing.
16 So in addition to just my role as the Continuum of Care
17 chair. A good housing strategy has just enough emergency
18 shelter beds so that people who are experiencing
19 emergency have somewhere to go that is safe, that is not
20 going to add to the trauma of losing your place to live,
21 that is going to be able to address the specific needs of

1 domestic violence survivors, of youth who are
2 experiencing homelessness, of individuals who have like
3 fled from a fire or violence in the neighborhood, or any
4 of the reasons that people become and then find
5 themselves homelessness -- homeless. It's going to have
6 health services attached to it. It's going to have
7 people who are trained and really able to help those
8 individuals. And I cannot emphasize enough that people
9 are the intervention in housing services because without,
10 without really solid relationships with the staff who are
11 in those hotels you're not going to be able to move
12 people from homelessness to housing. First, you're not
13 going to be able to engage people to even come into
14 shelters. And, second, they're not going to move to
15 permanent housing. You can throw money at the problem,
16 but at the end of the day if you can't actually create a
17 relationship with somebody and help create that stability
18 it's not going to be successful.

19 But the other piece is that shelters alone
20 won't cut it. If you create a series of shelters, all
21 you're doing is warehousing people. And the longer

1 people stay in shelters the more discouraged they become.
2 It's very demoralizing to live in a shelter long term.
3 You have to follow rules. You have to explain yourself
4 to people. We ask for a lot of data. Any of us would
5 kind of push back at all of the data. It's just not a
6 great experience. Even the very best shelters in the
7 City with the very best staff, nobody wants to live
8 somewhere that they can't call their own home.

9 And so in order to move people out of shelters
10 you need all those really great staff, but you need
11 somewhere to go. If you do not have affordable housing,
12 you will never solve the problem of homelessness because
13 at the end of the day it's housing that's the problem,
14 and the ability to support oneself in that housing. And
15 so shelter is great. It keeps people alive. It provides
16 them escape from the elements, provides measure of
17 safety, provides support, but housing is the goal. And
18 this is true whether or not you're working with domestic
19 violence victims or youth or even, even for those of us
20 who are raising children in Baltimore our goal is for
21 them to -- I think for most of us -- to eventually launch

1 out into the world into houses of their own, which that's
2 the goal. And so that's the same for individuals who are
3 experiencing homelessness. How do we create enough
4 housing, and the right kinds of supports to help people
5 stay housed? Because health conditions improve when we
6 can house folks, and income improves when you can house
7 folks, and that rent burden is less of an issue.

8 There's a couple of studies, and I'm happy to
9 pass on to you -- I was just doing a quick, a quick
10 search to see if anything new had come up in the field,
11 and ran across two studies that I think are really
12 fantastic. One is a 2022 article by Verges and
13 Associates, which actually did an economic review of
14 permanent supportive housing with housing first. So
15 housing first means just put people in housing, and then
16 give them the services to help keep them housed. So
17 sometimes -- that's the definition of permanent
18 supportive housing. We're going to give you this house.
19 We're going to give you these services to help you stay
20 housed, and that can be for as long as you need it to be
21 even if it's forever. And when they cost it out, the

1 benefit of permanent supportive housing, they looked at
2 what were the costs of proving the housing long term, and
3 they looked at the costs that were averted. And what I
4 mean by that is you can't just think about it as we're
5 going to pay your \$1,000 rent for the next 40 years. You
6 have to think about what are the costs of not paying that
7 person's \$1,000 rent for the next 40 years? And the
8 costs averted included things like increased healthcare
9 costs, temporary housing costs, i.e., those interim
10 shelters, the judicial and police services for people
11 saying move along, you can't be here, and addressing
12 other issues of homelessness that don't really need a
13 judicial or police response, but often times that's the
14 default because other services aren't available. Welfare
15 services, disability transfers, unemployment. All those
16 costs are averted when you put people into permanent
17 supportive housing. It also reduced injury. It also
18 reduces injury. It reduces morbidity. It reduces
19 mortality. It improves healthcare utilization. It
20 improves physical and mental health. It improves social
21 connections for individuals who are in that program.

1 And so all of that together, they found that
2 the median intervention cost per person per year in the
3 United States was about \$16,479. But the benefit to
4 individuals who were in housing was \$18,247. So a
5 benefit to cost ratio of 1.8 to 1. So it's -- it saves
6 us money to pay for people's housing, and the support
7 services under housing first rather than not paying for
8 that housing. So that study I think is really, really
9 important.

10 The other one was a study that looked at rapid
11 re-housing for persons experiencing homelessness. They
12 did a complete review of the literature that's out there,
13 and that's by Byrne (ph.), et al., and was completed in
14 2021. And the results are mixed because rapid re-housing
15 programs are not -- they're not all implemented the same
16 way. So some rapid re-housing programs don't have the
17 entire constellation of services associated with them.
18 They just hand out -- I don't want to say hand out. They
19 just provide the rental assistance, and they don't have
20 necessarily workforce development or health services or
21 therapy or gender-based violence services associated with

1 them.

2 But what did rise from the rapid re-housing
3 study was that they are -- folks who are in rapid
4 re-housing are less likely to return to shelter than
5 those who are discharged from shelter out into the
6 community. So rapid re-housing does provide that bridge,
7 and increases stability for those individuals. There's
8 some evidence of improved health outcomes. In
9 particular, one study looked at HIV compliance with
10 medication, and they were two times as likely to maintain
11 the viral suppression than individuals who were not in
12 rapid re-housing. Increased food security for families.
13 Rapid re-housing allowed people to better be able to feed
14 their families over the time period that they were in the
15 program.

16 And there's some evidence that the behavioral
17 health outcomes are better than those in transitional
18 housing. And part of the reason for that is because if
19 you put people in transitional housing, it's just -- it
20 is in some sense just long term shelter. You still have
21 to move at the end of your transitional housing period.

1 So rapid re-housing takes an individual, puts them in at
2 their own house in the community, and then pays the rent
3 for a little while, provides services to keep you stable,
4 and then the program moves away the individual is left in
5 the housing. Transitional housing people move into the
6 transitional housing, stay for a long period of time, but
7 then have to move back out into the community.

8 So you have these two points of transition from
9 shelter to transitional housing, transitional housing to
10 the community versus rapid re-housing, which just goes
11 shelter to the community, and then the program leaves not
12 the individual. So they get a chance to establish roots
13 in the community, social connections, find out how to get
14 to work from where they are, et cetera. So rapid
15 re-housing is -- has those better health and behavioral
16 health outcomes associated with it.

17 There is also an NIJ funded study that is being
18 published in the American Journal of Public Health in
19 April of 2022 that specifically looks at rapid re-housing
20 in domestic violence programs, and found that the
21 violence decreased for victims who were placed into rapid

1 re-housing. Housing stability increased. Economic
2 dependence decreased. And all of those outcomes held
3 true whether or not the victim was still in contact with
4 their abusive partner.

5 So the intervention itself reduced violence,
6 increased housing stability, increased economic stability
7 even if the abuse partner was still somehow in that
8 person's life.

9 So rapid re-housing has some real promise for
10 some populations. Permanent supportive housing has a lot
11 of really good connections with it. And, in general, we
12 just need to make housing more affordable. There are a
13 lot of issues with housing in the City of Baltimore.
14 Landlords who charge double, triple security deposit,
15 holding fees, administration fees, all those grant
16 programs, Continuum of Care won't pay for those things.
17 So individuals have to come up with that money
18 themselves. They won't pay for pet fees. They won't pay
19 for holding fees. They usually have a limit on how much
20 up front you can pay. Also, even if you're allowed to
21 pay three times the rent to move someone in, that takes

1 away from how much money you can actually pay in rent
2 moving forward.

3 So there's, you know, and there are a number of
4 landlords who are really excellent, and really work with
5 the providers, and work with the individuals who are
6 trying to come out of homelessness, but there are also
7 landlords who are just not taking care of pests, not
8 taking care of maintenance, not really mitigating lead,
9 and are doing a real disservice to the citizens of
10 Baltimore, and those are the landlords that I think we
11 really need to hold accountable if we're going to really
12 solve the homelessness crisis. Because moving a family
13 into a pest infested house is just going to create an
14 eviction or a credit default later when the family
15 decides they cannot live sustainably in that housing. So
16 we have to do better about the system, but we have to, we
17 have to really focus our priority on permanent housing,
18 affordable permanent housing, and the right mix of
19 service along the way to try to help people stay housed
20 and supported in that housing.

21 So I'll stop there.

1 PRESIDENT DANIELS: Is there any further
2 discussion from the other commissioners?

3 COMMISSIONER EDWARDS: I have --

4 COMMISSIONER HILL: Go ahead.

5 COMMISSIONER EDWARDS: You can go ahead, Matt.

6 COMMISSIONER HILL: So I -- yeah, I guess is
7 the next step to talk about the recommendations for
8 collaboration between the Continuum of Care and the, and
9 the Commission, the Trust Fund or is that -- or should I
10 ask that now?

11 COMMISSIONER EDWARDS: Yeah. I think I had a
12 quick question before we got to that, that's more about
13 what she discussed though unless you had a question about
14 that could I jump in with that, and then --

15 COMMISSIONER HILL: Please.

16 COMMISSIONER EDWARDS: Okay. Janice, so you
17 talked -- I guess I'm just wondering. Do you think that
18 there is -- you talked about kind of a need to have a
19 certain number of emergency shelters, but that really
20 permanent supportive housing is the goal to get people
21 into permanent supportive housing. Do you feel like

1 there is still a role for transitional housing, or do you
2 think that that just isn't a needed service?

3 MS. MILLER: So --

4 COMMISSIONER EDWARDS: Like, can you have more
5 transitional housing if we don't have enough permanent
6 supportive housing? I guess, yeah, I --

7 MS. MILLER: Yeah. I don't think it's replace
8 -- you can't replace one with the other. So I think
9 sometimes people think it's less expensive -- it's -- the
10 thinking is it's less expensive to create a shelter or to
11 create transitional housing than it is to create
12 permanent housing. But you have to think about the cost
13 averted, and that's what always gets missing from that
14 discussion is that when people are, are housed long term
15 in a place that is not their permanent housing, you start
16 to rack up those costs, those health costs, the -- like
17 how, I mean, think about how hard it is sometimes to just
18 get out of your house and go to work in the morning, and
19 how much harder that is if you don't have adequate
20 transportation or your child care you're unsure about, or
21 you, you can't -- you have to be back by a certain time

1 or you risk losing your bed space. So think about how
2 that weighs on your mind throughout the day. I have to
3 be back by four or I lose my bed space. I can't take
4 this overtime because I will lose my bed space. And so
5 it really disrupts the life of individuals who are trying
6 to move forward.

7 COMMISSIONER EDWARDS: I get that with the
8 emergency shelters, but I guess I'm -- I thought
9 transitional housing would be something was more
10 permanent. You couldn't have to be there by a certain
11 time, wouldn't lose your bed.

12 MS. MILLER: I mean, some of that depends on
13 the standards that are put into place, and whether or not
14 programs are allowed to put restrictions on, on the
15 program. Because, again, it varies. It varies across
16 different programs how restrictive or how voluntary the
17 services are, and what's the thinking around what you're
18 trying to accomplish with people who are living in the
19 programs.

20 The difference between that and rapid
21 re-housing or permanent supportive housing is once

1 somebody is in their own home they can run their life the
2 way that they want to run their life, but the have
3 support services to try to help them figure out how to do
4 that in a way that's sustainable. So instead of focused
5 on -- instead of focusing on maintaining a certain
6 program that might happen during a transitional housing
7 program or rules about when you have to be back and how
8 many visitors you can have, you can kind of control that
9 yourself in your own housing, and then the staff in a
10 rapid re-housing program are going to come visit you,
11 and provide you with guidance and counseling and
12 resources, and give you suggestions on how you might talk
13 to the landlord about that maintenance issue.

14 So it's -- and, again, remember that it's
15 disruptive if you live in a housing program for two years
16 that becomes your home. After you live somewhere for
17 about six months you start to think of it as your home.
18 Then you have to move back out into the community, and
19 you have to start all over. So children might have to go
20 to a new job -- a new school. You have to learn new
21 routes. You have to figure out where the closest grocery

1 store is. You lost your connections with your neighbors
2 because it's hard for us to keep up with that. So that
3 second transition is disruptive to stability for
4 individuals.

5 So my recommendation is to focus not on
6 building more transitional housing. There are some
7 transitional housing programs. They serve a purpose.
8 But we would be better off building more permanent
9 housing, and providing support to help people stay
10 housed.

11 COMMISSIONER EDWARDS: Thank you.

12 COMMISSIONER GUTHRIE: Janice, thank you so
13 much for this. And please if you can help me, if I'm
14 missing something. It sounds like we're kind of shifting
15 the focus on more of a holistic approach to mitigating
16 the public health problem of homelessness and housing
17 instability, and to be -- the rapid re-housing is
18 actually kind of a part of the equation that addresses
19 the emergent needs of homelessness or the acute problem
20 that is being faced at that point in time. Now, isn't
21 that, that part of the equation, the rapid re-housing is

1 in a way helping us to transition us from focusing on the
2 transitional housing, or do I have that wrong?

3 MS. MILLER: I think essentially what you're
4 saying is correct. The rapid re-housing is a better
5 option than transitional housing in my opinion, and the
6 research mostly backs that up. Because, right, so
7 because rapid re-housing is a permanent housing solution.
8 And for individuals who don't need ongoing sustained
9 support like permanent supportive housing, a family could
10 get some short-term rental assistance, and get back on
11 their feet, and establish that stability. And rapid
12 re-housing is particularly good with that. I think we
13 get into trouble when we try to put folks who have real
14 health issues, real long-term sustained trauma that they
15 need to work through, and we put them in rapid re-housing
16 for a short-term period of time, and then say okay now
17 you're on your own. When really what they needed was
18 permanent supportive housing. So rapid re-housing can't
19 substitute for permanent supportive housing. We need to
20 have enough permanent supportive housing for individuals
21 who really just cannot at this time live independently.

1 Rapid re-housing does well for people who can live
2 independently, but just need extra support for that
3 period of time. Maybe it's a family, maybe it's a family
4 with small children that just needs six months of
5 assistance to get through and find the right supports for
6 child care and transportation, complete a job training
7 program. Maybe it's a young person who was evicted from
8 their home because of their sexual orientation, and they
9 need a year or of -- a year or two years of rapid
10 re-housing, which replicates what they should have gotten
11 in their home but didn't. And so that rapid re-housing
12 then helps launch them into stability as an adult.

13 So those are the kinds of populations that I
14 think do well in rapid re-housing. But someone who has
15 chronic health issues like, like a chronic mental health
16 issue plus a substance use issue that was borne out of
17 trauma, some of our returning veterans do well in
18 permanent supportive housing because they need that extra
19 support long-term because of the issues. That's a
20 solution that is better for the community because we're,
21 we're supporting individuals at the capacity that they're

1 at, helping them to get stable. And then sometimes
2 people move out. Sometimes people do resolve their
3 trauma, and resolve their health issue, and are able to
4 move into senior housing or move into housing on their
5 own. But the permanent supportive housing is the, is the
6 project that's going to help them.

7 COMMISSIONER GUTHRIE: And kind of a sidebar,
8 but the research you mentioned around the efficacy of
9 focusing permanent supportive housing within individuals
10 living with HIV, I mean, like you just said, it
11 correlates to people who are living with other chronic
12 illnesses like end stage renal failure, cancer. I know
13 people who worked for at cancer centers, and regularly
14 they have people who are undergoing lifesaving treatment
15 who are living in the state of homelessness. So it's --
16 it definitely correlates to people who are living with
17 all kinds of chronic illnesses.

18 COMMISSIONER KIMBALL: I have a question. This is
19 Commissioner Vernadine Kimball. If a person need to get
20 involved in any of these programs, where would they start
21 doing this and how?

1 MS. MILLER: Yeah. I mean, that's a great
2 question. The City has set up a coordinated entry
3 system. There's a hotline that individuals can call.
4 But even if you present at any of the shelters across the
5 City, there is an assessment that's done, and folks are
6 entered into this coordinated entry system, which then
7 allows for prioritization and distribution of
8 opportunities in a systematized way. So it isn't set up
9 so the -- it is set up so that it is a fair way for
10 people to enter the system. Because outreach workers go
11 out to homeless encampments, and also try to enroll
12 individuals who are in encampments into the coordinated
13 entry system. So you don't have to be in a particular
14 place in order to get housing. And that's the idea. The
15 idea is that everyone should be able to access the
16 services, and it should be that systematized way, and we
17 do that through coordinated entry.

18 COMMISSIONER KIMBALL: Okay. What's the
19 website that we could go on and do this point of entry or
20 a phone number?

21 MS. MILLER: Oh, I can look that up for you

1 really quickly. I don't have it memorized, but I, I can
2 definitely look that up, and drop it into the Q&A.

3 COMMISSIONER KIMBALL: Okay. Thank you so
4 much. Thanks for being here.

5 PRESIDENT DANIELS: Thank you. Are there any
6 more -- yeah.

7 COMMISSIONER JONES: This is Bree Jones. Thank
8 you, Ms. Miller, for this really wonderful presentation.
9 I just really appreciate hearing like the empathy of all
10 of the different kind of like scenarios in which folks
11 can find themselves houseless, and how you kind of like
12 bring those stories forward. Question around -- oh,
13 last, in our last meeting in February part of the reason
14 that the Continuum of Care came up is because we were
15 kind of collectively asking ourselves the question, and
16 maybe Kate can hop in around whether like a letter from
17 the Continuum of Care would be something that we'd want
18 to ask future applicants, especially if they're -- I
19 guess, if their application has to do with permanent
20 supportive housing or transitional housing. And so I
21 don't know if this is the right time to talk about it,

1 but I'm just curious if maybe we could use some time to
2 kind of flush that out, and kind of -- Kate, if you can
3 kind of like remind us what the original intent was
4 behind it, and then maybe get Ms. Miller's perspective.

5 COMMISSIONER EDWARDS: Yeah. I think it was
6 actually Commissioner Hill's -- he had put out a motion
7 to get a letter of support specifically for transitional
8 housing projects from the Continuum of Care. I was
9 hoping to broaden that, and maybe invite that Continuum
10 of Care representative from the Continuum of Care to
11 actually participate on a review panel. I think probably
12 for the rental NOFA. I don't know if it would be
13 appropriate for the Community Land Trust or not, but for
14 the rental NOFA. And maybe give -- because it just seems
15 like it's such a complicated issue. So having that
16 perspective for all of the projects that we're looking
17 at, not necessarily just the transitional housing, I
18 think could be really beneficial for our review panel.
19 So that was kind of the discussion of how the Continuum
20 of Care could be more of an ongoing participant in our
21 review of projects. I don't know if you have any

1 thoughts about that.

2 MS. MILLER: Yeah. I mean, so I would say if
3 folks are putting forward proposals, and they're not
4 working with the Continuum of Care that, that to me would
5 be a red flag because the system that we had before the
6 Continuum of Care really started to consolidate
7 everything was a little bit like the wild west. If you
8 showed up at the right place at the right time, then you
9 got housing and shelter opportunities. And, ideally, a
10 community is going to be pulling all in the same
11 direction, and working on initiatives that are aligned
12 with those action plan strategies to, as you can see,
13 address the system, address shelters, address permanent
14 housing, address income, address race equity, right, all
15 along that path. And by being involved with the
16 permanent supportive housing folks have that opportunity.
17 You don't have to be funded by the Continuum of Care, but
18 being part of the, of the group that's trying to move
19 this issue forward is definitely something that I think
20 the Commission may want to consider as a recommendation.
21 So whether or not it's a -- they need to get a letter

1 from the Continuum of Care or they, or they can just
2 demonstrate how they are involved in the ongoing and
3 really robust (indiscernible) on homelessness in the City
4 is, is one way the Commission might be able to evaluate
5 whether or not programs are really working and leveraging
6 the resources that are available to the City.

7 COMMISSIONER EDWARDS: That would be for all
8 types of -- like, all of the permanent supportive housing
9 projects and the transitional housing projects, and the
10 -- I don't know if there's a difference between just
11 regular affordable housing projects. Anyway, I just
12 think that all of the should be really involved with
13 Continuum of Care if they're targeting the homeless
14 individuals who --

15 MS. MILLER: Yeah. I mean, if you're trying to
16 target, if you're trying to target citizens who are
17 experiencing homelessness, then absolutely. Like that's,
18 that's really what we're trying to do is build. It is
19 not just the funding, right. I think people think it's
20 just the funding -- you're a funded organization or
21 you're not. But if we don't have all of the different

1 players at the table, we're not going to end
2 homelessness. We're not going to make it rare and brief
3 and nonrecurring. We need business leaders there. We
4 need politicians there. We need people who are building
5 housing. We need landlords to understand the process.
6 We need everybody at the table working together, not just
7 the service providers.

8 COMMISSIONER HILL: Just to -- sorry. Go
9 ahead.

10 PRESIDENT DANIELS: No. Go ahead,
11 Commissioner.

12 COMMISSIONER HILL: So just to (indiscernible)
13 a point just to be clear. The concern that I raised was
14 that the Trust Fund recently funded at least one proposal
15 for new transitional housing, and I think it was another
16 proposal for rehab of existing transitional housing, and
17 correct me if I, if I got that wrong, folks. And so the
18 question was --

19 COMMISSIONER EDWARDS: I think it was just the
20 one existing. I don't know if there was a new one, but
21 anyway go ahead.

1 COMMISSIONER HILL: I thought that the --
2 what's it called -- Beacon House was the new one.

3 COMMISSIONER EDWARDS: Beacon House is
4 existing.

5 COMMISSIONER HILL: Oh, it's -- they're both
6 existing, and this was just rehab of transitional?

7 COMMISSIONER EDWARDS: Yes.

8 COMMISSIONER HILL: I have less concern about
9 rehab of transitional. My concern is if we're going to
10 be funding new transitional housing projects out of the
11 Trust Fund, it just sounds to me like what Ms. Miller is
12 saying that that's a disfavored -- newly constructing new
13 transitional housing is disfavored in housing policy in
14 Baltimore and on the federal level. And if that's true,
15 then there should be some sort of safeguard against,
16 against that. But maybe I'm misinterpreting what you're
17 saying, Ms. Miller.

18 MS. MILLER: I am definitely recommending a
19 focus on permanent housing. The existing transitional
20 housing programs that are in the City are probably
21 sufficient to meet the needs of individuals who need a

1 longer term shelter to stay creating more interim housing
2 whether it's short term shelter or long term shelter or
3 even congregate. It's not -- like, it takes away from
4 resources that could be going to affordable housing. And
5 I think if you ask people whether or not they would
6 rather live in transitional housing or their own housing,
7 they would probably pick their own housing.

8 So the recommendation by the Continuum of Care
9 is to not focus on building new transitional housing. It
10 is to focus on building more affordable housing, and more
11 permanent housing.

12 COMMISSIONER JONES: I was just going to ask
13 very quickly what is the process for an organization to
14 become part of the Continuum of Care as a provider?

15 MS. MILLER: So anyone can become part of the
16 Continuum of Care. All of you today could just fill out
17 a membership form, and be part of the Continuum of Care.
18 To be funded by the Continuum of Care is part of an
19 annual competition that goes out, and so folks do need to
20 (indiscernible) competition, and then that gets rated by
21 our local Continuum of Care, and then HUD makes the

1 decision about whether or not to fund those projects.
2 That's a federal competition, and the City doesn't
3 actually have a say in who gets funded. So it's in our
4 best interest to have a robust Continuum of Care so that
5 HUD rank -- rates us very highly, and then funds all of
6 our projects. And so far we've been doing pretty well.
7 Since 2018, we've got several extra projects funded, and
8 our total annual renewal demand has increased year over
9 year. Good for Baltimore.

10 UNIDENTIFIED SPEAKER: That could be another
11 thing we might want to consider when we time our
12 application cycles to at least for like, we only have
13 like rental, rental CLT. But if we are doing rental, and
14 we think transitional -- and permanent supportive housing
15 is going to be a big component of that, we might want to
16 coordinate. Because I, like from the development
17 standpoint, as I'm sure you all know, like these
18 application cycles can take 12 to 24 months before
19 application time, and when the funds are disbursed, and
20 it makes it challenging to kind of complete the capital
21 staff while we're waiting on different sources to come

1 in. So if there was a transitional housing program that
2 was both applying for affordable housing trust -- or an
3 affordable housing project that was applying for funds
4 from our Commission as well as from the COC, I'm just
5 thinking ahead. It might help if we kind of like
6 streamline those processes in some kind of way.

7 PRESIDENT DANIELS: Are there any other
8 discussion from the Commissioners? Because, again, I
9 think that the -- I think the -- I think Kate mentioned
10 the NOFA Review Committee taking a look at that, and
11 being able to come back to us and with us with some
12 updated information.

13 COMMISSIONER EDWARDS: Yeah. I mean, what I
14 was actually suggesting was to see if we could have
15 somebody from the COC participate in that Review
16 Committee.

17 PRESIDENT DANIELS: Okay.

18 COMMISSIONER EDWARDS: As a participant on the
19 Review Panel. And so I can -- we can -- with Janice --
20 yeah, go ahead, Janice, if you have thoughts about that.

21 MS. MILLER: I apologize. I was just going to

1 say I could certainly connect with the Board to see what
2 they think the feasibility of that is. The entire COC
3 Board is 100 percent volunteer. There are no staff
4 associated with us. So we all have day jobs, if you
5 will, in addition to the role that we serve on the Board,
6 and we do it because we really believe in it. So I don't
7 want to commit someone right now without really being
8 able to talk through it with the Board.

9 COMMISSIONER EDWARDS: Yeah, and we can talk
10 separately about it too, and talk to you about the time
11 commitment. I mean, it's generally one -- like two or
12 three meetings or something like that, but we can talk
13 more about that, those details, and see if somebody would
14 be able to do it.

15 PRESIDENT DANIELS: Okay. So I think that's
16 the last discussion on it. Okay. We want to move to the
17 Department updates by Stephani.

18 MS. ESTRADA: Okay. Hi, everyone. This is
19 Stephani Estrada again, project coordinator for the
20 Affordable Housing Trust Fund. This is DHCD updates.
21 We're going to go over the budget, the revenue, the

1 expenditures, talk about the NOFA for the new
2 construction, inclusionary housing, Commission
3 nominations, and ethics requirements.

4 All right, on this page, this month for --
5 well, for February 2022, we received \$951,472. That
6 consisted of 48 transactions with an average of about
7 \$19,822. That was a pretty significant drop from last
8 month.

9 We have a total of \$45,186,750. Year to date
10 we have \$19,380,140 for FY 22. Again this is an overview
11 type by year showing from FY 19 up to FY 22. The
12 contribution -- the City's contribution and the tax
13 revenue that we received to date.

14 This is pie chart showing the tax revenue of
15 \$33,436,745, with 11,750,000 from the City contribution.

16 As to date our estimate spending priorities we
17 originally estimated that we would get \$13,616,670. We
18 are up to 19,380,000, which leads us a surplus of 5.7
19 million. So we have a couple recommendations on how we
20 would like to spend the money.

21 This is the surplus recommendations. We

1 recommend to add 2.4 million to the new construction and
2 preservation of existing rental. This is to be able to
3 fund up to six or more projects with a maximum funding
4 limit of a million dollars. So we went up from 750,000
5 to a million dollars to help with the increase in
6 construction costs.

7 To help with the increase in construction costs
8 for past awardees, we are recommending the 600,000
9 towards the new construction and rental preservation of
10 existing rental projects. For the increase in
11 construction costs for CLT projects, we recommend
12 500,000. Next we recommend a million dollars to be added
13 towards senior housing repairs; 500,000 for rental
14 assistance; and the remaining surplus -- oh, I got
15 (indiscernible) but the remaining surplus balance is
16 \$475,004. So that's up in the air on what we would push
17 that towards.

18 Next is the net expenditures versus the
19 commitments that we have awarded and the remaining
20 balance. We have 27,067,000 remaining. Our expenditures
21 to date for administrative costs is 740,155. We

1 committed \$17,379,500. The amount that has been sent out
2 the door to date is 1.1 million.

3 These are all of the projects that totaled out
4 to the 17,379,000.

5 This is the project status chart showing where
6 the projects are to date.

7 Next is the new construction/preservation of
8 existing rentals NOFA that's coming up in the spring.
9 The new NOFA will be released on April the 27th.
10 Originally, we were going to merge the new construction
11 and preexisting rental NOFA with CLT rental component.
12 We are going to actually separate the applications, and
13 the CLT rental will be released at a later date. We're
14 hoping to do that maybe like a month after this.

15 For inclusionary housing still their Advisory
16 Board meets monthly every third Wednesday of the month.

17 Next is the Commission's nomination updates.
18 And Stacy Freed (indiscernible).

19 MS. FREED: Good evening everyone. Again, for
20 the record, my name is Stacy Freed. I'm with the
21 Department of Housing and Community Development. This

1 has been a long, a long and drawn out process, and I'm
2 happy to report that we are almost at the end. We have
3 had six new commissioners confirmed; one is the City
4 representative. We have one commissioner still holding a
5 position until a new commissioner has been appointed. We
6 have five new commissioners, who have been introduced at
7 City Council, and whose hearings are scheduled for this
8 Thursday. And we have one commissioner whose nomination
9 will be put forth at the April meeting. And I'm happy to
10 answer any questions that anyone may have.

11 Just as a reminder, folks become a member of
12 the commissioner (verbatim) after they've been confirmed
13 by the City Council and sworn in by the Mayor. So we've
14 still got a few steps to go. But I'm happy to answer any
15 questions that anyone may have.

16 MS. ESTRADA: The last part of the DHCD updates
17 is in reference to the ethics training. Prior to the
18 commission -- I mean, prior to the pandemic we were all
19 talking about the ethics training that's needed for the
20 commissioners, and they are back up and running. And
21 ethics training is -- ethics training is within six

1 months of beginning city services. You can register
2 online, and they have online courses that is offered
3 monthly. Also there's a conflict of interest affidavit
4 that needs to be filled out. You can also visit the
5 website. All this particular -- I sent this out to all
6 the commissioners. So on this presentation, you can
7 actually tape these blue links that will take you to the
8 affidavits and to the online training course.

9 Your financial disclosures is due annually.
10 For new commissioners you must file a financial
11 disclosure entry statement within 30 days after your
12 appointment. Financial disclosures can be filled out
13 online at the Ethics Board's website. There's also a
14 link on this page that will take you straight to that
15 website.

16 And that is it. Questions?

17 PRESIDENT DANIELS: Is there any further
18 discussion, commissioners?

19 COMMISSIONER GUTHRIE: Yes. Thank you,
20 President, and thank you, Ms. Estrada. So regards to
21 the, the Inclusionary Housing Bill that Councilmember

1 Ramos has introduced is -- has there been any discussion
2 or consideration regarding asking the councilmember to
3 come to a monthly meeting to present on the bill being
4 that it really, it does, it does impact the Trust Fund,
5 and just to kind of give the public and the Commission
6 specifically some, some direct information, and to get
7 out feedback as well.

8 COMMISSIONER EDWARDS: So, Stacy, do you want
9 to --

10 MS. FREED: Sure.

11 COMMISSIONER EDWARDS: -- on that?

12 MS. FREED: So there just, you know, so just
13 for those who are, who are on the call (indiscernible)
14 revised and amended and revised Inclusionary Housing Bill
15 has been introduced by Councilman Ramos. A hearing date
16 has not yet been introduced. We are waiting for a
17 hearing date before we move forward.

18 COMMISSIONER GUTHRIE: Yeah. Thank you. I
19 just, I know that Councilmember Ramos is -- she was --
20 proponent of the Affordable Housing Trust Fund, and I
21 think it would be a great opportunity to give her a space

1 to, to also just -- before the hearing to talk about her
2 proposal, the Bill, and to also just another, another
3 opportunity to inform the public at large, and also just
4 to consolidate a space for the commissioners to be in
5 dialog.

6 MS. FREED: We have an agenda meeting coming
7 up, and I think we should take that under advisement at
8 that meeting.

9 COMMISSIONER GUTHRIE: Okay, great. Thank you.

10 COMMISSIONER JONES: I have a quick question.
11 I'm looking at the PowerPoint that Ms. Estrada just
12 presented, and in the breakdown of Affordable Housing
13 Trust Fund spending priorities, senior homeownership
14 repair is one of them. Is that money being directed
15 directly to (indiscernible) or is that -- yeah, okay, I'm
16 (indiscernible). Okay. Thank you. And then is there
17 -- and, again, Ms. Estrada, apologies if you've already
18 said this, but is there an idea of when the CLT
19 application, like, NOFAs will be released?

20 MS. ESTRADA: We're hoping -- so we're building
21 a database to do the applications through so that to make

1 it easier for the applicants. And so -- because we want
2 to merge them all together, we only started on the first
3 one. So we're working on that now. So we're going to
4 push it out probably about like a month.

5 COMMISSIONER JONES: All right. Thank you.

6 MS. ESTRADA: We don't have an exact date on it
7 yet but yes.

8 PRESIDENT DANIELS: Any further questions?

9 COMMISSIONER HILL: Yes, this is Matt. Sorry
10 to (indiscernible) you. First I just want to thank DHCD
11 for -- you heard the presentation last month on the
12 increase in construction costs that are endangering some
13 of our projects, and really appreciate your jumping in,
14 and putting in additional funding to help with those,
15 those increased costs whether the existing or pipeline
16 projects. So thank you.

17 The additional funding for rental is a sizeable
18 chunk of what you are proposing. I don't have it
19 offhand, but it was 2.7 million or something. Now does
20 that --

21 UNIDENTIFIED SPEAKER: 2.4.

1 COMMISSIONER HILL: 2.4. Is that -- when you
2 talk about CLT rental, is that CLT rental included within
3 the 2.4 or is that supposed to come out of the CLT
4 bucket?

5 MS. ESTRADA: Yes, that's going to -- no.
6 That's not included in that. That's going to come out
7 the CLT bucket. And, Kate, I believe it's 1.5 that's
8 coming out the CLT bucket for the CLT rental.

9 COMMISSIONER EDWARDS: I think it would be one
10 -- we don't know the demand, but we're thinking that if
11 we were going to fund one or two projects that -- at this
12 point that's probably going to be sufficient for the
13 demand that's out there for CLT rentals. That's a new
14 model. So it would be between 1 and 1.5 depending on the
15 limit we've put. If it's going to be 750 like it was
16 before, then we could do two projects. So we're still
17 working that out. But that would come out of the CLT
18 bucket, and this would be specifically for rental,
19 preservation, and construction of new rental; not the CLT
20 rental.

21 COMMISSIONER EDWARDS: Not CLT rental. I would

1 -- I know it might be too late, but I -- in a perfect
2 world I would suggest that it would be -- I like the idea
3 of the combined application with some source set aside
4 for CLT rental project that if you didn't get the right
5 demand, if there weren't enough demand for that, that CLT
6 rental piece, you would just release those funds to other
7 applicants that weren't CLTs, and then have that come out
8 of the, the -- that really is rental housing. So I think
9 that should come out of the, the rental housing bucket.

10 Which kind of leads me to my last thought,
11 which is just I'm still looking at the number. It's
12 \$27 million in uncommitted funds. And I realize that
13 there's a commitment coming on the CLT side. I don't
14 remember how large the NOFA is there, whether it's a
15 couple million -- something like that.

16 MS. ESTRADA: For the rental?

17 COMMISSIONER HILL: No. For the CLT
18 homeownership that you all just awarded. You --

19 MS. ESTRADA: That's four million. That was
20 for four million.

21 COMMISSIONER HILL: So you already made awards

1 there. So I'm just, I, I -- if maybe for the next Trust
2 Fund meeting, and maybe put this on the agenda committee
3 -- agenda setting committee -- but just what is -- how --
4 what is the plan to move that additional 27 million? I
5 realize the rental housing NOFA is going to take care of
6 a small part of that, but that still leaves \$20 million,
7 and I'm just thinking like wow it will be great to move
8 that money because we all know how great the need is.
9 Yeah, I'll -- and then last, last comment was the rental
10 assistance. Has there -- an additional 500,000 for
11 rental assistance. Has there been coordination with the
12 Mayor's Office on Children and Family Success on that?
13 Because my understanding is they still have quite a bit
14 of money for rental assistance at the moment. I think
15 like \$40 million. I may be off, but maybe 30, something
16 like that. It's a lot.

17 MS. ESTRADA: No. We have not coordinated with
18 that office yet.

19 COMMISSIONER HILL: All right. I suggest
20 holding back on that just to understand exactly where
21 they are in terms of spending down the rental assistance.

1 I know they still have -- they got 2.7 million from the
2 Trust Fund, I think last year. And they still have tens
3 of millions of dollars in rental assistance that has not
4 been spent yet.

5 MS. ESTRADA: Yeah. And we're open to you all
6 recommendation for the rest. Because as you can see it
7 was a balance of 470,000 or something too. So we're open
8 to it, if you have any idea on where you would like the
9 money to be pushed to.

10 COMMISSIONER HARRIS: What is the deadline on
11 that? Like when would you need those recommendations,
12 Stephani?

13 MS. ESTRADA: We don't have a deadline as of
14 right now, but as soon as possible would be great. I
15 mean, for the, the new construction NOFA that is -- we're
16 pushing that out as of April the 27th. So that money
17 we're going to use that. And I believe, and for the
18 construction increase costs we want to use, start using
19 that too. So but definitely like the rental. I think
20 the senior home repair is great. I don't know if anybody
21 has anything to say about that, but I guess we could see

1 about where they're at with their funding too.

2 COMMISSIONER EDWARDS: Yeah. I mean, I think
3 that's definitely needed, and will be used --

4 UNIDENTIFIED SPEAKER: Yes.

5 COMMISSIONER EDWARDS: -- we can coordinate the
6 other item that Matt brought up. And then the 475,000 is
7 really the bucket that is flexible, and want to know if
8 people have thoughts on that.

9 COMMISSIONER KIMBALL: It would be very
10 interesting to know exactly. I know parts for senior
11 service is a concern. Thank you. I need to say that. I
12 know we have to fill out applications to be able to get
13 any help to their homes. And those applications are
14 online, correct? Okay. So --

15 UNIDENTIFIED SPEAKER: Correct.

16 COMMISSIONER KIMBALL: So I will tell them.
17 Thank you.

18 UNIDENTIFIED SPEAKER: Thank you.

19 PRESIDENT DANIELS: Any further discussion
20 commissioners?

21 COMMISSIONER GUTHRIE: I do have a question,

1 and this may be kind of out of line or maybe not really
2 what the funds could be used for, but shot in the dark.
3 Commissioner Kimball mentions quite frequently the funds
4 that are allocated for senior home preservation, and even
5 the other funds that are trying to move. Is there
6 opportunity to utilize some of the excess revenue for
7 outreach and education around the funds and around how to
8 properly apply what -- because we all know that a
9 project, a program is only as effective as it is made
10 operational, and part of the, part of the, the struggle
11 is making this operational. Outreach is a big component
12 of that. So I'm just wondering if there's an opportunity
13 to allocate some of the funds for outreach, education,
14 throughout the stages, especially the outreach portion?

15 COMMISSIONER KIMBALL: That's a good idea.

16 COMMISSIONER EDWARDS: Yeah. I think one thing
17 we'd have to consider is the way the legislation is
18 written that the revenue portion is specifically supposed
19 to go towards housing units. So that's just something
20 we'd have to consider. There's a city portion that's put
21 in. Maybe we could consider the city portion to be used

1 towards something like that, but we can consider that
2 internally, and figure out how that could be done if it's
3 needed.

4 COMMISSIONER HILL: I'll look at the charter
5 again. I thought there was something about how
6 supportive services were allowed under the, under the
7 charter amendment. But I'll look again.

8 COMMISSIONER EDWARDS: Okay. If that is --
9 that's the way I've heard it, but I'm not the expert. So
10 let me know what you find out.

11 COMMISSIONER HILL: And last thing I just want
12 to say, I mean, you know, there was a plan and agreement
13 for the city to spend I think it was 38 percent of these
14 funds on Community Land Trust, recognizing the important
15 role the Community Land Trust played in getting the Fund
16 started, and in getting the dedicated revenue source. So
17 it does concern me that we're not sticking to that plan.
18 But at the same time, we have Community Land Trust here
19 tonight. So maybe they can tell us a little bit more
20 about what their, their capital needs are in relation to
21 the Trust Fund too.

1 COMMISSIONER JONES: Yeah. And --

2 PRESIDENT DANIELS: Go ahead, Kate.

3 COMMISSIONER JONES: This is Bree Jones. Just
4 I was hesitating to shout this out because, again, it
5 might not be in the legislative -- all the stuff in the
6 groundwork that you guys have done before this, but I'm
7 not sure if a viable project has to already like have the
8 property acquired, have part of the capital stack
9 secured. But if that's not the case, then maybe one way
10 that we could get the funds out a little bit more
11 urgently is to allow applicants to use the funds for
12 acquisition, which is a huge challenge that a lot of
13 developers come up against is having the initial cash to
14 properly own the properties on which to preserve
15 affordable rental housing. So that could be one
16 mechanism of getting the funds out more. The challenge
17 with that would be the oversight to ensure that the funds
18 that are distributed to these organizations are, indeed,
19 being used for preservation of rentals. But that's just
20 one thing to think about.

21 COMMISSIONER EDWARDS: Yeah. And I can address

1 that quickly. I know we need to move on with the CLTs.
2 But we do allow for the funding to be used for
3 acquisition. We are trying to figure out how to balance
4 and tighten that up because some of the reason some of
5 the projects have taken longer is because they are still
6 working on identifying which properties they're
7 acquiring. So we want to at least for the next round
8 have a more definite identification of the properties,
9 and be further along in that process so that the money
10 could still be used towards acquisition. So we're
11 looking at that.

12 COMMISSIONER JONES: Thank you for clarifying.

13 PRESIDENT DANIELS: I know she, I know Stephani
14 made a request for use, use of funds. Is there a
15 pleasure to a motion given, given, I think it was a few
16 challenges? Is there a pleasure for a motion at this, at
17 this juncture or table?

18 COMMISSIONER EDWARDS: I think --

19 PRESIDENT DANIELS: I know she --

20 COMMISSIONER EDWARDS: Yeah. I don't think we
21 necessarily need a motion. It was just an invitation to

1 the commissioners to send in any other items for that
2 supplemental money.

3 PRESIDENT DANIELS: Okay. Great.

4 We're going to now have the -- move on to the
5 CLT awardee project status; NEHI and South Baltimore, and
6 Harbor West.

7 MR. GOOD: Okay. This is Garrick. This is
8 Garrick Good. I'm the Executive Director of NEHI or
9 Northeast Housing Initiative. Good evening
10 commissioners, DHCD staff. My pleasure to give an update
11 for our progress with the Affordable Housing Trust Fund
12 as we are a grantee.

13 In August of 2021, we met with Commissioner
14 Kennedy and the DHCD team to talk about the Affordable
15 Housing Trust Fund grant award process, and was presented
16 with a flowchart. It estimated that the number of days
17 it would take to go from award to funding to be 140 at a
18 minimum; 230 days at a maximum based on the flowchart.
19 NEHI has received this award for 2021, and it took us 293
20 days to go through the process. We have received our
21 funds as of February 8th. We have -- the staff of NEHI,

1 we've gone through this process, and looked at where
2 there were opportunities for us to improve our processes
3 as well as to communicate more effectively with the staff
4 of DHCD to ensure that we are along the time trajectory
5 that they've given us in this flowchart, which is very
6 helpful.

7 We saw a couple of things that were -- that we
8 did not do last year that was on the flowchart, but they
9 have -- we've been encouraged because they have been --
10 this year like for example we didn't have a kickoff
11 meeting from our award last year, but we did have one
12 this year after the announcement. So we're hoping we're
13 able to cut as many of the days possible down.

14 We were successful in getting two awards in
15 this process for this year. But based on our results for
16 our funding for 2020 or 2021 is to date we have produced
17 and put families in homes. We have eight families that
18 have been placed into homes, our newly rehabbed homes
19 with all new appliances, and all new systems, at 50
20 percent AMI or below. Two were actually at 30 percent
21 AMI. This includes four single moms, two retirees, one

1 school teacher, and one veteran. All of our homes are in
2 -- at this moment in the Four by Four community in
3 northeast Baltimore. We're excited. We have a number of
4 families that are in our pipeline, and actually ready for
5 placement as soon as they finish (indiscernible) to do
6 that.

7 With our award for 2022, we were actually
8 awarded 750,000 for -- \$50,000 [sic] for the Buyers'
9 Choice Program. So we're looking at implementing this
10 new program to provide even more assistance to more
11 families that meet the criteria. So we're working with
12 the DHCD staff now to make sure that the policies are
13 approved for this new program for Baltimore, as well as
14 we're getting technical assistance from Grounded
15 Solutions and the City of Houston who has done a really
16 good job of implementing this program.

17 So we're excited about the eight families that
18 we've been able to place into home ownership, and we look
19 to do many, many more '22.

20 That concludes my presentation. Thank you.

21 MS. THOMAS: Good evening --

1 PRESIDENT DANIELS: Thank you.

2 MS. THOMAS: Sorry, Mr. Daniels.

3 PRESIDENT DANIELS: No, no, no. You're all
4 right, Ms. Thomas.

5 MS. THOMAS: All right. Thank you. Good
6 evening everyone. I'm Meleny Thomas, Executive Director
7 of the South Baltimore Community Land Trust. Greetings
8 commissioners, members of DHCD, and thank you all for
9 having us here today.

10 So thank you, Garrick, for, for sharing and
11 kind of just kicking us off with his experience at NEHI.
12 I'm going to share a little bit of the experience that
13 we've had thus far.

14 So we first were notified March 23, 2021, of
15 the award last year for \$750,000 award towards producing
16 eight, eight homes in the Curtis Bay Community. And
17 tomorrow will be a year, and we have not made it to the
18 Board of Estimates yet. But let me back up, and just
19 share a little bit of the, the stats, and where things
20 have slowed down, and where according to the flowchart
21 like where we need to -- we meaning the commissioners as

1 well as CLTs and other awardees work with you all to help
2 us move forward and get completed projects. So that's
3 what make us all successful, right, is getting to
4 completion, and we have to get the money out the door.
5 So, again, we were notified March 23rd. Initial -- we
6 had our initial meeting April 15th. We received an award
7 letter April 27th, which is a month after -- like
8 according to the flowchart it says 10 days. I will say
9 for this process now, this year's award we were notified
10 within the 10 days in the flowchart. So I see some, some
11 improvement there.

12 The challenge and the big block and hurdle that
13 we've experienced, and I think it -- well, not I think --
14 I know that it could have been -- gone a little bit
15 smoother, a lot smoother rather. From April -- from
16 August 27th, I'm sorry, to February 17th, we were in this
17 legal bind, right, with the type of development. And
18 that slowed us down very much, and it added cost to our
19 project. It added a lot of legal costs. Those of you
20 who are lawyers on the call know that you all are not
21 cheap, right. And when you want a good lawyer, you have

1 to, to -- you have to have the money, right. So then
2 that cuts into, to expenses that the Land Trust did not
3 anticipate. And then because we are doing affordable
4 housing, we cannot then turn around and tack those
5 charges and those increases from these delays that could
6 be avoided onto our future homeowners. So then what
7 happens? What happens to that cost, and what do we do
8 from there?

9 So that is something that I think internally
10 within the Department that really needs to be looked at
11 because there is a cost to everything, and we need to
12 watch and see who is paying, and how we're going to pay,
13 and how we rectify some of those things that are beyond
14 the Land Trust or whatever the, the grant recipients
15 control.

16 Oh, sorry. Go ahead.

17 COMMISSIONER JONES: Before you move on, this
18 is Bree Jones, hey, Melody [sic]. If you feel
19 comfortable, could you maybe just give us a little bit
20 more about what the legal challenges were, like what was
21 not -- what wasn't working?

1 MS. THOMAS: Yeah. So with the, with the way
2 that -- I won't get too technical. Thanks for the
3 question, Bree. But the type of structure because we're
4 doing a multi-family unit, we have to do a condo
5 structure. And the way that Maryland law has it, it
6 restricts condo structures on leasehold properties. So
7 it would restrict a land trust or a -- where we own the
8 land from being part of this condominium agreement. And
9 with that, I think there was a lot of hesitation on how
10 can we then enforce the affordability of what the CLT is
11 designed to do? So with that and other CLTs around the,
12 around the states, they have laws that work for them. So
13 this is a process where in Maryland we have to do some
14 work to get the law to work for us and for the different
15 types of development that will maximize them to them be
16 able to get people housed in healthy and sustainable
17 housing.

18 Bree, does that, does that help?

19 COMMISSIONER JONES: That helps a lot, and that
20 is really interesting. Because, yeah, it's like -- it's
21 only until you start to really get into the execution of

1 these projects do you realize like what some of the
2 challenges are going to be. Were you guys able to get
3 that resolved or is that still a pending issue?

4 MS. THOMAS: No. We were able to get it
5 resolved February 17th finally. It was a long haul. And
6 when you calculate that, that's a total of six months
7 that we were in limbo, right? And it wasn't until I
8 would say the last month of the beginning of the year,
9 the last two months where we really started seeing some
10 traction. Before it was a lot of silence, and us not
11 really knowing what is going on, or why, why things are
12 not moving.

13 So increased communication on what, what the
14 stall or what the hesitation is with some of the
15 different types of, types of development that are being
16 -- that is being proposed is really going to be important
17 to help CLTs and groups and just awardees be successful
18 going forward. So we were able to get that resolved. We
19 finally got on -- what date was that? Just this week
20 actually we received a final copy of the executed grant
21 agreement. So we're hoping to be on that Board of

1 Estimates meeting or agenda on April 6th. So we're just
2 waiting on that confirmation from the DHCD staff. And
3 thank you. I do not -- I would be remiss if I didn't
4 thank Ebony, Stephani for your support, and I know I
5 chewed your ears off a couple of times. But thank you
6 all for being patient and understanding and helping us
7 through the process. So I do want to really mention the
8 project coordinators because they have worked really
9 hard. But, again, a lot of, a lot of these -- the stalls
10 or the delays were out their hands too. So it's really
11 something that needs to be improved where communication
12 from DHCD program staff, they need to, to know what to
13 communicate to the awardees because not having
14 information or to say, well, I'm sorry, I don't really
15 have much or I don't know what the actual challenges are
16 is not encouraging or helpful to give help to move the
17 process forward.

18 So we are -- that's where we are now. So
19 tomorrow again it will be 365 days from the date that we
20 received that announcement. And according to the
21 flowchart that process or the process of getting on the

1 agenda to the BOE is supposed to take 200 days. So we
2 really have some, some work to do, and we're willing to
3 work with you all and with the consultant Grounded
4 Solutions to really help us move forward, and really get
5 these projects to completion.

6 So I won't take up too much more time, and I
7 will pass it over to Lisa Hodges with Westport.

8 COMMISSIONER JONES: I have one more quick
9 question, Meleny. It sounded like the no condos on a
10 leasehold was like a state legislative issue; is that
11 correct?

12 MS. THOMAS: Yes.

13 COMMISSIONER JONES: Or was it a -- okay.
14 So --

15 MS. THOMAS: It's a state, well, it's a state
16 legislative issue that required us to create a -- to
17 create two condominium structures; a commercial
18 condominium to divide the land, the -- and then the
19 residential condominium structure to the air space or the
20 home that is going to be there.

21 COMMISSIONER JONES: Interesting. That is

1 super interesting. And hopefully like everything that
2 you all learned, if there are other CLTs in the future
3 that come across this, they can like pick up where you
4 guys left off. So thank you for doing that hard work.

5 MS. THOMAS: Absolutely. Any other questions?

6 PRESIDENT DANIELS: Thank you, Meleny.

7 COMMISSIONER HILL: I'm sorry. Just one quick
8 question Meleny. So reading between the lines, just
9 being blunt here, it sounds like the Law Department is
10 holding you all up, and there was no one who could tell
11 the Law Department what they're supposed to do. So
12 what's the structure solution? As a lawyer, that's
13 great. I mean, we, you know, no one tells us what to do,
14 right? Okay. So what the, what's the solution there.
15 Like how do we, how do we bring some accountability and
16 some transparency to this structure that if some part of
17 the process that is outside of DHCD's control is not
18 doing their job, how do we call in somebody higher up to
19 make sure that they're doing their job?

20 MS. THOMAS: I don't want to interject --
21 really quickly, sorry, before (indiscernible). I don't

1 want to say that they weren't doing their, their job.
2 There was lack of communication like between -- but I
3 think there was more so a lack of understanding that a
4 condo structure could work with a CLT. Like there wasn't
5 that knowledge of historic CLTs that have done
6 condominiums before, and been successful. So, yeah, just
7 put that plug before anyone responds.

8 COMMISSIONER EDWARDS: Yeah, and I, I was going
9 to say something similar. I don't think that it was that
10 they weren't doing their job. I think it's a learning
11 curve. And I think now that we've worked through this
12 issue I think if it comes up again, we'll have this
13 experience to really inform this very particular
14 situation if it comes up again. So I think it's just as
15 if -- this is a very new program. Affordable Housing
16 Trust Fund in general we're building it as we go along,
17 and this was one of those instances where it was a new
18 format that we weren't sure about. And even the Law
19 Department had to get up to speed community land trusts
20 in general, and then we had this condo structure, which
21 was a whole new situation. So I think it's been worked

1 through, and I think that going forward we're just going
2 to keep learning from these situations, and be able to
3 move faster and faster.

4 MS. THOMAS: And I think if I can add, Kate,
5 too, is like factor in when, when things and instances do
6 happen like this factor in the, the cost adjustment
7 because those meetings with our lawyers of course -- and
8 the City, we have to pay for those. So factoring those
9 into increases in the budget I think is going to be very
10 important to the sustainability of the project. Again,
11 we can't charge those increases to our homeowners. So
12 then the CLT is like what, what do we do? We end up
13 being hurt or harmed in this process of not really
14 understanding how to move things forward. So a plan
15 definitely needs to be in place to address like when
16 things are out of the control of direct DHCD staff like
17 what, what programs or what policies do you all put in
18 place to help the CLTs and other awardees move forward,
19 move through these challenges monetarily, right, because
20 it's going to cost -- it costs everybody something, and
21 it delays the projects too.

1 PRESIDENT DANIELS: Thank you. Harbor West.

2 MS. HODGES: Good evening. Apologies for the
3 lack of camera. This is Lisa Hodges-Hiken, Executive
4 Director of Westport Community Economic Development
5 Corporation. Having some technical difficulties here.
6 So we're a new grantee for this program. We just got the
7 award in the fall, and had our kickoff meeting. And
8 Stephani has been really great, really responsive. So we
9 appreciate her. We appreciate the work that the staff is
10 doing.

11 I will say that one of the challenges that is
12 beyond I think anybody's control right now is the
13 increased construction cost. One of the questions that
14 was raised that we have to kind of in order to get our
15 grant agreement finalized is an updated budget, right?
16 And so from the fall to now construction costs on some of
17 our estimates have gone up 200 percent to 250 percent,
18 especially when it comes to some of the building systems.
19 So just from a, from a real estate development standpoint
20 those challenges exist. And from what Meleny was saying
21 those costs we have to, we have to be able to be honest

1 about that, and also honest about the change between the
2 budget that we submitted for the application, and where
3 we are now, and to be nimble enough to adjust to that. I
4 think the indication from staff is that we will. So but
5 the proof, obviously, is going to be in the pudding. So
6 we'll -- when we get those numbers we'll find out, and
7 we'll be able to update people when it comes.

8 I think it's great that we are (indiscernible)
9 in conversation this evening from the discussion about
10 how to deal with housing, folks who are experiencing
11 homelessness to the Community Land Trust. We're a
12 perfect kind of next step for folks from transitional
13 housing because we do provide that stewardship, and we
14 provide that support. It is really great that the
15 Community Land Trust NOFA included a portion for
16 operations. Do I think it's enough? Probably not.
17 Because we do have to deal with folks with all kinds of
18 issues that need support long term.

19 So I would say going forward some of the things
20 that I think we want to see with this program, obviously,
21 echoing Matt Hill's comment about staying faithful to the

1 funding levels that we asked for, and that the Commission
2 and Trust Fund committed to since the beginning would be
3 great. Making sure that we are supporting operations for
4 the Community Land Trust because that is really the thing
5 that's going to make sure our homeowners are able to be
6 sustainable in their housing. And then when we talk
7 through, and Meleny talked about the legal issues, I
8 think the more that we can have -- when we don't have a
9 special situation just to have the boilerplate grant
10 agreement, right? And I think, and I talked to staff
11 about this before that bit our lawyers can review in
12 advance, right? Then the exhibits that can be those
13 things that are specific to our deals. So the addresses
14 of the homes we're renovating, the budget, the timeline,
15 those things can be the add-ons. So I think that would
16 save time.

17 I'm really hopeful. I think -- Kate said in my
18 kickoff meeting that once I get my information to them,
19 we're going to be 90 days to BOE, and I'm looking forward
20 to having that go. And I'm happy to take any questions
21 about our program.

1 One last thing I'll say is that we have been
2 doing homeownership training for since 2018, and we do
3 have a group of homeowners who are interested and ready
4 to purchase. I think that the unique thing about Harbor
5 West and our focus area for our phase one is in Westport
6 we have a huge volume of vacants. Now that the market is
7 turning a little bit, we are seeing some of those
8 predatory property owners of those vacants look to
9 offload those properties. So we are excited about that,
10 and the opportunity that that presents for us.

11 And I'll answer any questions anybody has.

12 COMMISSIONER HILL: Thanks, Lisa. This is
13 Matt, and this is maybe for Lisa, Garrick, and Meleny.
14 I think just coming back to this question of with
15 additional funding, what would you like to see in terms
16 of additional funding? So in other words, getting real
17 concrete what would be helpful right now if we're looking
18 to support Community Land Trust as a city? Would it be
19 another NOFA? What do you think?

20 MS. HODGES: I would -- one of the things that
21 as we get into like how do we deal with the timeframe

1 between award and cash is bridge funding, right? So the
2 homes that might have been available when we applied or
3 even throughout this process of getting the cash might no
4 longer be available, right? So a typical contract of
5 sale is only good for maybe 60 days if you can drag it
6 out. So a year is not going -- is not getting us to
7 where we need to be. If there was a way to have some
8 kind of a way to guarantee the funds, a source for a
9 bridge, or even collaborating with Baltimore community
10 lending to fund some kind of bridge pool that would share
11 the risk, that would allow us to get to the cash sooner
12 rather than later so that we don't lose those homes.

13 Because the other thing that happens for us is
14 that once we, we have momentum -- and I don't know if
15 Garrick wants to speak to this. I don't know if the cost
16 of acquisition for him on his units has gone up. Once
17 you -- once folks start to see momentum, they feel like,
18 and especially predatory vacant property owners, they can
19 charge more for their property. They don't want to sell.
20 So then we're forced to kind of have -- bring in other
21 professionals to negotiate, realtors, other folks. So

1 our costs go up even more. And as Meleny said we can't
2 really pass those additional costs off to our buyers
3 because we're locked into certain affordability rates.
4 So we're targeting 30 percent AMI and below, and we are
5 pulling some of our folks from -- who are currently
6 public housing residents in Westport homes. So it's
7 really, really important for us to not pass those costs
8 along.

9 So I would say some collaboration if you could
10 with a lender to get us some bridge financing, maybe
11 doing some loan loss guarantees to help us to be able to
12 attract those bridge lenders to the table, and just
13 anything to speed up the process because it does hurt us.

14 MR. GOOD: This is Garrick with NEHI.
15 Underscore what NEHI -- I mean, what Lisa said about the
16 acquisition costs as we're seeing costs are rising as
17 well as the costs of construction which I was encouraged
18 to see Stephani's presentation that there may be some
19 modifications made to accommodate that. But the two
20 biggest things that we're seeing right now we've had
21 separate conversations with Commissioner Kennedy with

1 Habitat at Saint Ambrose that we are partnering with in
2 the -- in northeast Baltimore about ways to look at other
3 strategies for working with the City for acquisition as
4 we're seeing one house at a time auction prices going up
5 to as much as \$90,000 for vacant, vacants and abandons.
6 So looking at other strategies and options that we can
7 look at for that.

8 So those are the two biggest things that we're
9 seeing.

10 COMMISSIONER KIMBALL: Okay. Would a different
11 NOFA you think could address that?

12 MR. GOOD: Yeah. We would love to entertain
13 receiving a new -- a different NOFA.

14 COMMISSIONER KIMBALL: NOFA. Okay.

15 MS. THOMAS: I think that -- if I could just
16 interject. I think the NOFA is one thing. I think the
17 difference would be in the allowable expenditures. But I
18 think there's also -- there's just an operational thing
19 that needs to be addressed which is how do you help
20 Community Land Trust have bridge financing to be able to
21 bridge the time between you get the award and when you

1 can actually get the cash? Because the market changes so
2 much in a year's time. We're seeing that just
3 exponentially now as well as the availability of the
4 vacants. We are really blessed in the City to now have a
5 lot of legislation that is going to address making being
6 a predatory property owner cost a lot more money. What
7 that's going to do is that's going to increase the volume
8 of vacants that are going to go on the market. And we
9 want to -- we're opportunistic developers, right? We
10 want to get properties that are bad, blighted, vacant
11 properties. We want to place them back in service in a
12 way that's -- that preserves affordability. But we also
13 are not -- we don't have a lot of access to capital
14 typically.

15 So that's really the challenge for us is
16 getting access to capital, being able to act as nimbly as
17 possible, and being able to meet the market where it is.

18 COMMISSIONER KIMBALL: So you wouldn't think a
19 new NOFA would help you out with that?

20 MS. THOMAS: -- really quickly?

21 UNIDENTIFIED SPEAKER: Uh-huh.

1 MS. THOMAS: Sorry. Ms. Vern, I think -- I
2 don't think a new NOFA necessarily, but more so an
3 increase in the award in what is -- one, how much is
4 allowed for, for each -- for the 50 percent or the 30
5 percent as well as operational. Those increases are
6 going to be very important because we're realizing with
7 the increased cost in construction we're going to need
8 more subsidy, right? And the City has to take more of a
9 risk. This is a fund that we helped to create as
10 citizens. All of us on this call we voted for this fund
11 to be here, right, to have this source, to have this
12 thing created to help us address the affordability.
13 Earlier, I forget her name -- forgive me. I don't see
14 her still on. But she was talking about the need for,
15 for truly permanently affordable housing. Like we don't
16 -- we need to, to provide more opportunities to make
17 homeownership possible, and that would come -- we're
18 seeing an increase in the Fund, and having to decide and
19 discuss what to do with the excess funds. Increase the
20 current awards to where -- to match the market that we're
21 seeing now, right? Like again we don't want to penalize

1 the nonprofit developers because we're already we're not
2 going in this making a profit or with a profit mindset.
3 What we are trying to do is increase stability, allow
4 people to build equity that never thought that they could
5 be eligible for homeownership. So it's really vital for
6 us to really look at all of the awardees as partners in
7 this process, and to say, well, okay, what can we do as a
8 city to undo some of the, the hurdles, the unnecessary
9 hurdles -- some of the, some of the steps and tiers of
10 ladders are really unnecessary. But like reimagining
11 and, and redoing that to where we can be successful.
12 Because in the end we all win. Families are housed and
13 communities are stabilized. So --

14 COMMISSION GUTHRIE: May I pose a question to
15 -- I just want to pose a question to all three, Garrick,
16 Lisa, and Meleny. Many of the commissioners have brought
17 this up over the years, and I'm just -- I would like to
18 get your input, and this is based on best practice. It's
19 going on in Tennessee. It's going on in -- I mean, yeah,
20 Iowa. It's going on in Kentucky. Garrick where
21 universities and municipal, municipally-owned vacants are

1 being donated to the Affordable Housing Trust Funds in
2 those, in those areas of the country. So there's capital
3 being invested in the Trust Fund, but there's also vacant
4 properties that are owned by the municipality, and that
5 universities have claims that are being donated to the
6 Affordable Housing Trust Funds. What -- how would that
7 impact? How would that impact your projects, if at all?

8 MS. THOMAS: That would be vital. Like having,
9 having donated property and seeing not having to pay the
10 acquisition cost would really help the, help the movement
11 not just for CLTs but all affordable housing developers,
12 right? That acquisition really is a barrier because a
13 lot of times you get grants, and you have -- we just went
14 over some of the timelines -- over 200 days of delay.
15 And at that point you don't, you don't snatch a property
16 up quickly, it's gone. And then, and then what? We have
17 to go back into the market. So having that access,
18 getting access to bank owned properties, right, like
19 getting banks, some of the banks that are not necessarily
20 familiar with the CLT models. The banks that own these
21 properties, if they could donate some of their

1 dilapidated property to the CLTs to help its movement
2 forward, that would be great. But over all we just
3 really have to -- it's all about timing and understanding
4 that delays cost money, and also slows production, right?
5 And it just -- it's a trickling effect.

6 COMMISSIONER JONES: Can I jump in? This is
7 Bree Jones, and just want to maybe plus one to what
8 Meleny just said, and plus one to what Lisa said. Maybe
9 -- so Matt had brought up earlier what do we do with the
10 surplus of funding that we have. And I don't know if
11 it's going to be like in the charter the legal language,
12 but it would be really interesting to use those funds
13 alongside Baltimore community lending or -- such as
14 neighborhood investment fund, or even have like Ramsey
15 from PNC where we have to Lisa's point a bridge loan that
16 as soon our applicants receive an award letter from DHCD
17 those lenders issue in advance of the funding so that
18 they can begin to execute on their project plans
19 immediately with -- and from the lenders' standpoint they
20 have a really strong guarantee that DHCD is going to come
21 out in -- time, 200 days, 265 days with the funding, and

1 on top of that it should, in my opinion, it should be not
2 just a bridge loan, but a construction loan as well for
3 the totality of the project. So like maybe that's
4 something we, we want to explore, and I -- like having
5 loan loss reserves to kind of lower quote, unquote, the
6 credit risk from the banking perspective is very
7 frequently done. So I think it's something that DHCD
8 should definitely consider pursuing.

9 COMMISSIONER KIMBALL: I'd like to jump in as
10 well. The reason why I said maybe we need a new NOFA
11 because it has been announced that the Federal Reserve is
12 getting to go up on interest rates. So a lot of us, the
13 people that want to borrow money to get CLT property they
14 might not qualify because they're going up. And I try to
15 stay up on that because that lets you know what the
16 housing market is going to look like. So if they go up,
17 they're not announcing because they did ask them when are
18 you going to go up. They said, no, we don't know what
19 date, but we are going up with interest rates. So I
20 think that's something that the commissioners should
21 know, and we need to prepare for it. We don't want it to

1 hit us in the face, and families are waiting for these
2 homes. So we need to get something together almost
3 immediately because they've already announced it. And if
4 you need any more information on it, go to CNN.

5 PRESIDENT DANIELS: Thank you. Thank you so
6 much for coming, and just sharing with us. I know we
7 still, still have a bit, a ways to go, and we're taking
8 all that you said under advisement, and making sure that
9 we'll have a conversation about it. I appreciate it.
10 Thank you so much.

11 We want to move to Stacy Freed is coming with
12 Commission Q&A, but we do have to move to public comment.
13 Did you want to add something briefly Stacy?

14 MS. FREED: No. I didn't have anything to add,
15 oh, no, not at all.

16 PRESIDENT DANIELS: Oh, okay. Thank you.

17 We want to at this time move to public comment.
18 Comment from the public.

19 MS. ESTRADA: Let me check the chat. Trying to
20 find -- bunch of comments on --

21 Ms. Hunt, I unmuted your phone. You had a

1 questions, comments?

2 MS. HUNT: Oh, I had a litany of things to say.

3 MS. ESTRADA: I know.

4 MS. HUNT: My first and fundamental. May I
5 state with belief that everything that is tried I know is
6 in good will, but first and foremost an award that is
7 given needs to be disbursed in under a year much less two
8 years. It should not be six months. I really believe
9 that we have the capacity all of us working together to
10 figure out how to do that; to do what we have to do with
11 legal; to do what we have -- to do whatever has to be
12 done in order to bring that forward.

13 Secondly, I believe there needs to be a shift
14 in attitude. The City needs to become a partner, an
15 active partner, and not a excruciatingly slow picker, and
16 looking at everything to see if they can pick it apart,
17 and figure out why it's not going to be successful or why
18 it's not honest or why it's not going to work. There
19 needs to be a shift in attitude from suspicion to
20 support.

21 And, last but not least, it doesn't matter what

1 you institute, if you don't disburse the money, it's all
2 irrelevant.

3 That's it for now.

4 PRESIDENT DANIELS: Thank you, Ms. Hunt.

5 MS. ESTRADA: Thank you, Ms. Hunt.

6 I don't see -- that's all I have.

7 PRESIDENT DANIELS: Okay. Just as other
8 business, I just wanted to add that we are waiting for
9 the new commissioners to be added, and we wanted to wait
10 before we start looking at adding them in for agenda
11 setting. We wanted to be able to offer them to be a part
12 of that process as well. So what we're looking at is
13 being able to in the next month or so being able to just
14 wait for them as it relates to agenda setting, and just
15 within this process still move with who we've had in
16 place until that time such time as we can go ahead, and
17 possibly look to see if any of them are interested as
18 well.

19 Any other business commissioners?

20 COMMISSIONER GUTHRIE: Yes. Thank you,
21 President. I just wanted to, I wanted to have on the

1 record that hopefully during our next agenda setting
2 meeting can also discuss placing on the next month's
3 agenda topics of how to better diversify the streams of
4 revenue. We have -- we've discussed it in the past.
5 It's been brought up during the meetings, during the
6 monthly meetings, and here and there we've kind of
7 bounced around the idea of having a robust discussion
8 around it, but I don't think we've really done that as of
9 yet, and especially considering the fact that there is
10 such a dearth of affordable housing in Baltimore, and the
11 need is growing, how to diversify the revenue stream so
12 that we are optimizing -- that we have optimal funds in
13 the pots, various buckets. I think we really need to
14 revisit that, and hopefully have a discussion around
15 that. I'm not sure who we, who we would invite to that,
16 to that meeting, but it really does need to be revisited.

17 PRESIDENT DANIELS: Anybody else want to add?

18 COMMISSIONER JOYNES: Yes. This is Iletha
19 Joynes. Yeah, I just, maybe this is also something that
20 we can talk about during the agenda setting meeting, but
21 also revisiting the idea of meeting in person again now

1 that the mask mandate has been lifted, and possibly
2 taking the meetings back out to the community like we did
3 before Covid. And I think, I think we should have the
4 discussion around how we can possibly do that again.

5 PRESIDENT DANIELS: Thank you. Duly noted.
6 Anybody else for discussion?

7 COMMISSIONER GUTHRIE: I would have to second
8 what Commissioner Joynes just mentioned. I'm not sure if
9 we want to discuss that during the next agenda setting
10 meeting or if, or if there are any bits of information
11 that the Department could lend because I know that in the
12 past we've mentioned this and there have been logistics
13 that are in place where the City has to inform when and
14 where we can start having these meetings in person again.
15 So if the Department would like to address that or if
16 that needs to be discussed at the agenda setting meeting,
17 just like to invite some feedback.

18 COMMISSIONER EDWARDS: Yeah. I think that
19 talking about it at agenda setting meeting would be idea.
20 We -- I knew that would probably come up today, and have
21 put out some questions to try and figure out what our

1 policies are, next steps, but unfortunately didn't have
2 the information right now before this meeting. So we can
3 talk about that in the agenda setting meeting.

4 PRESIDENT DANIELS: Okay. Anybody else?

5 Okay. It's been my pleasure tonight. If
6 there's nothing else, motion to adjourn.

7 COMMISSIONER HILL: Moved or seconded.

8 COMMISSIONER EDWARDS: Second, yeah.

9 PRESIDENT DANIELS: Please take care everybody.
10 Please take care.

11 (Whereupon, at 8:12 p.m., on March 22, 2022,
12 the meeting was adjourned.)

13

14

15

16

17

18

19

20

21

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21

C E R T I F I C A T E

This is to certify that the foregoing transcript in the matter of:

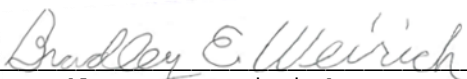
AFFORDABLE HOUSING TRUST FUND COMMISSION MEETING

BEFORE: Kevin Daniels, President

DATE: March 22, 2022

PLACE: (Webex)

Represents the full and complete proceedings of the aforementioned matter as reported and reduced to typewriting by Free State Reporting, Inc.



Bradley E. Weirich, Reporter
Free State Reporting, Inc.