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BALTIMORE CITY DEPARTMENT OF HOUSING
AND COMMUNITY DEVELOPMENT

AFFORDABLE HOUSING TRUST FUND COMMISSION MEETING

(Webex)

Tuesday, December 15, 2020

BEFORE: DAVID BOWERS, President

MEMBERS PRESENT:

- JALAL GREENE
- SHANNON SNOW
- VERNADINE KIMBALL
- ILETHA JOYNES
- TISHA GUTHRIE
- VERNADINE KIMBALL
- MATT HILL
- TIARA WATKINS

Reported by:

Roland Thomas Bowman, III

1 Also Present:

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

3
4 TISHA EDWARDS, Executive Director, Mayor's Office of
Children and Family Success

5 JOHN MOBLEY, Program Manager, Affordable Housing Trust
Fund, DHCD

6
7 NICOLE HART, Deputy Commissioner, Homeownership & Housing
Preservation

8 JIM HICKS, Assistant Commissioner, Homeownership &
Housing Preservation

9
10 ODETTE RAMOS, Councilwoman, Baltimore City Council's 14th
District

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

12
13 CAROLYN WATSON, Community Aide/Administration, Affordable
Housing Trust fund, DHCD

14 ANGELA WHITAKER, Community Action Partnership

15 EBONI WIMBUSH

16 KEVIN NASH

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1 Mr. Jay Greene.

2 MR. GREENE: Present.

3 PRESIDENT BOWERS: Jay Greene is present.

4 Matt Hill.

5 MR. HILL: Present.

6 PRESIDENT BOWERS: Matt Hill is present. Thank
7 you.

8 Shannon Snow.

9 MS. SNOW: Present.

10 PRESIDENT BOWERS: Shannon Snow is present.

11 Tiara Watkins.

12 MS. WATKINS: Present.

13 PRESIDENT BOWERS: Ms. Watkins is present.

14 Iletha Joynes.

15 MS. JOYNES: Present.

16 PRESIDENT BOWERS: And Tisha Edwards. Is that
17 right?

18 Let's see. Member of the Commission. Did I
19 miss any Commission -- Ernst Valery. Is Ernst Valery
20 here today?

21 Okay. Did I miss any Commission Members, who

1 are present on the line?

2 Okay. Looks like we have presence of a quorum.
3 So we shall proceed. Thank you for that.

4 Our next item on the agenda then is to review
5 our summary from the last meeting. If folks could take a
6 look; the approval of our minutes and notes from our
7 October meeting. And we've had -- those were e-mailed
8 out, thank you, by the Department. And once folks have
9 had a chance to look at it, if anyone wants to make any
10 suggestions or corrections or edits, please let us know.
11 Otherwise, we'll entertain a motion to accept.

12 (Pause.)

13 MS. SNOW: Move to accept the minutes.

14 PRESIDENT BOWERS: Was that Shannon Snow?

15 MS. SNOW: Yes, it was.

16 PRESIDENT BOWERS: Shannon Snow has moved to
17 accept the minutes.

18 Is there a second?

19 MR. HILL: Second, Matt Hill.

20 PRESIDENT BOWERS: -- has seconded it.

21 It's been moved, properly seconded. Any

1 discussion?

2 All right, all in favor of accepting the
3 October meeting minutes for 2020, please indicate by
4 saying aye.

5 COMMISSION MEMBERS: Aye.

6 PRESIDENT BOWERS: Any opposed, nay.

7 Any abstain?

8 Okay. The October minutes are accepted. Thank
9 you all.

10 We will now, for Commission Members and members
11 of the public, as we move into our last meeting of this
12 year, we've asked the Department to let us spend the bulk
13 of our time today, this evening, in some conversation
14 with the Department getting some updates -- getting
15 updates from the Department on where we are at calendar
16 year end, and as we're going to the new year. And I also
17 wanted to have some dialog with my fellow Commission
18 Members about where we see our role in the new calendar
19 year in terms of value added, wanting to be in dialog
20 with the Department about how we can continue to meet our
21 mandate as laid out by the Charter to be -- to be off

1 assistance with and in collaboration to make
2 recommendations, advise and consult with the Department
3 regarding the establishment of policies, rules,
4 regulations relating to the implementation, expenditures
5 and ongoing operation of the Trust Fund, submitting the
6 annual report. As necessary, recommending changes to the
7 Trust Fund. And ensuring an audit every four years, and
8 exercising any additional duty. That language some --
9 paraphrasing from the Charter. So I wanted us to be in
10 dialogue with ourselves and with the Department about
11 where we can be -- continue to lead and be best value
12 added impact in terms of meeting what's been called for
13 by the Charter.

14 So with that, I'm going to turn it out to
15 Departmental Staff. John Mobley, maybe I'll call on you,
16 and let you kind of direct the choir, if you would, of
17 updates that will be coming from the Department with your
18 colleagues.

19 MS. GUTHRIE: Good afternoon. Good evening.
20 Before you get started, just let the record show that
21 Tisha Guthrie is on the call. Thank you.

1 PRESIDENT BOWERS: Thank you. So the record
2 will reflect Tisha Guthrie is present. Thank you,
3 Ms. Guthrie.

4 MS. GUTHRIE: Certainly.

5 PRESIDENT BOWERS: Mr. Mobley.

6 MS. ESTRADA: And, Ms. Guthrie, until you are
7 speaking, can you mute on your side? Because I have to
8 leave you unmuted on this side so that when you're ready
9 to speak you can.

10 MS. GUTHRIE: Yes. I've already muted. Thank
11 you.

12 MS. ESTRADA: Okay. Thank you.

13 MR. MOBLEY: All right. Can everyone hear me?
14 Good evening. My name is John Mobley. I am the
15 Affordable Housing Trust Fund Manager for the City of
16 Baltimore. Thank you, Commission, for having me, and
17 general public. Thank you.

18 We're going to go ahead, and get started with
19 the Affordable Housing Trust Fund revenue update, which
20 covers through November 2020.

21 First, we're going to talk about the revenue

1 that's in it that has been received by the Trust Fund.
2 Then we'll talk about expenditures. Then we'll talk
3 about Community Land Trust and the Affordable -- then
4 we'll go to the Affordable Housing Trust Fund. And,
5 specifically, we are looking for your advice today about
6 how to increase some of the commitment dollars that we
7 have that we can deliver. So we're really looking
8 forward to talking to the Commission today.

9 To date, we have collected a little over
10 \$19 million. When you add up all the revenue received
11 through November 2020, you can see the amounts we've
12 received by year that totaled up to the \$19 million that
13 we have up top.

14 Next slide. As always, we show the fund source
15 breakdown, where we see the actual dollar amounts that we
16 have received, and how we've got these funds, and the
17 percentage split. You can see that we've gotten \$11.5
18 million from tax revenue to this point; and we have DHCD
19 contribution of \$7.5 million for all three years through
20 the end of, through the end of November.

21 Next slide, please. So this is a view of all

1 the revenue that we received, tax revenue that we
2 received, and the transactions for the last three months.
3 We did not meet in October, so we weren't able to share
4 the good news, I mean, the news, where we saw a sizeable
5 increase from the September -- from the month of
6 September. October was better, more revenue. And
7 November was an even better month by comparison to the
8 last two. In September and October there were 18
9 transactions, and you can see the relative amount of tax
10 revenue received. And in November, we have 26
11 transactions that met the criteria that helped us to
12 have, to recover \$934,000 for the month of November, all
13 the real estate transactions that helped fund the Trust
14 Fund.

15 So in November 2020, the actual versus what we
16 -- our revised projection. So earlier in the year, in
17 the fiscal year, we revised our -- and updated our
18 projection, projected amount. And so we expected roughly
19 every month that we're going to receive about \$433,000.
20 And as you can -- as you've seen before, \$934,000, which
21 we received in November, which is shown on the left, is

1 quite a bit more than what we expected, if we were to
2 straight-line out all of -- straight-line the revenue,
3 the expected revenue over the 12 months.

4 And with the \$934,000, you can see the -- on
5 the right-hand side the projected amounts that we
6 expected for the year to this point versus what we've
7 actually received in tax revenue dollars for, to this
8 point in the year.

9 Now, if every month we expected \$433,000, we
10 would have expected to have received \$2.1 million.
11 However, at this point, with all the revenue that we've
12 received, we have about \$2.9 million recovered in -- for
13 tax revenue through November 2020, with the updated
14 project, not the original projection.

15 All right. So in FY 21, we've had 102
16 qualifying transactions, which has led us to \$2.997
17 million, and that's an average of \$29,000 per
18 transaction. When -- compare that to FY 20, there are --
19 we have seven more than what happened in the prior year.
20 However, the average amount recovered per each
21 transaction is not quite as much. So we have a bit of a

1 revenue difference. We're a little under by about
2 \$675,000 when compared to last year for these months of
3 the year, July, August, September, October, and November.
4 So this is a side-by-side comparison.

5 Next slide, please. All right. So the next
6 expenditures and commitments balance. We have actual
7 expenditures of \$455,000, and we have commitments so far
8 of \$5.4 million. The \$5.4 million includes the new and
9 existing rental housing NOFA that's out on the street.
10 The \$2.75 million from -- for pandemic response, other
11 commitments that we've made. And tonight, we're actually
12 going to get into the possibility -- demonstrate how we
13 have a plan, and looking for your advice, to almost
14 double the amount of commitments that we have. So we're
15 looking forward to your advice.

16 Next slide. So first up, we can talk about the
17 Community Land Trust Consultant RFP. Some we've brought
18 up before. We selected Grounded Solutions. The contract
19 and the amount requested has gone to the Board of
20 Estimates, gotten approval, and was granted on November
21 25th. What we're doing right now is we're doing

1 onboarding. We're starting our training. We're having
2 the consultant look at our Community Land Trust
3 applications. And we are doing documentation review to
4 where we can get the funds out into the public as soon as
5 possible because we're really working to do that.

6 Next slide. Community Land Trust, single-
7 family homeownership NOFA, is the next one. We have
8 \$2 million available. This is one that is up currently.
9 The total number of submissions was six. The total funds
10 requested was \$3.5 million. And the current status of
11 this NOFA, which is up on the website currently again,
12 the applications are still under review. We're making a
13 new schedule based on having the consultant onboard.
14 Took a little bit of extra time for us to get the
15 consultant onboard. And we're working with them to come
16 up with a new and better schedule in order to get the
17 money out into the public; get these funds out into the
18 public. And we'll update the website as soon as we have
19 a better schedule for the applicants and for the public.

20 Next slide, please. The new construction,
21 preservation of existing rental housing NOFA. We have

1 had four -- we've awarded four applications, and this is
2 where we awarded a little over \$2 million. We know about
3 the units approved, the average amount per unit, and what
4 we've done so far is we've had kickoff meeting with the
5 award winners. We have follow-up meetings with them
6 scheduled because we're keeping in contact with them as
7 we're getting everything -- all the needed documentation
8 over to the Board of Estimates. And funding out the door
9 requires quite a bit of documentation and approval.

10 And we've also had debriefing meetings with the
11 applicants, who did not -- were not awarded funds in the
12 current round. So we've completed those.

13 Next slide, please. Next, we have the
14 inclusionary housing RFP where we were looking for a
15 consultant to help us with our inclusionary housing. We
16 received two submissions, and we have awarded the
17 consulting contract to Enterprise Community Partners.
18 The current status on this is that we're working on the
19 contract, and all of the accounting requirements, to make
20 sure we can pay the consultant. So that's where we are
21 with that. We're working through that.

1 Next slide, please. Next is where we're
2 looking for the advice of the Commission, and this is
3 where a line item that we are looking to move forward
4 with, with your advice, that is senior homeownership
5 repair and homeownership preservation. This is a line
6 item in the Affordable Housing Trust Fund budget. The
7 funds that we've made available for this purpose is
8 \$3 million, and the use description, what we're going to
9 do is -- I mean, what it was intended for was to help
10 seniors in our -- in the population that fits the
11 Affordable Housing Trust Fund with homeownership repairs,
12 repairs that are needed for them. And the -- what we're
13 going to talk about today is the possible opportunity to
14 delivery these funds.

15 Next slide, please. So with us today we have
16 Homeownership, Housing and Preservation attendees, I
17 guess, is the word. We are -- we have Deputy
18 Commissioner Nicole Hart and Assistant Commissioner Jim
19 Hicks to answer any questions that you all may have on
20 this. And what we are looking for is we -- my team has
21 had initial conversations with the Homeownership and

1 Housing Preservation Team, and to understand a little bit
2 about, like, if we were to transfer this money to them
3 today, who would it benefit?

4 And so at the -- we've come to talk to them,
5 and we found that there is a current backlog with the
6 Homeownership and Housing Preservation team of about 520
7 people, who could use this money immediately as a current
8 backlog. They have a projected need of about 1,000
9 people. The current number of households that they know
10 could benefit from these funds is about 315. We would
11 classify seniors, who would fit in this category at 55
12 plus. We would -- people have been waiting for this
13 money up to about three years. And the average estimated
14 cost of home repair that they've seen so far is about
15 \$9500 to 10,000. And all awardees would absolutely fit
16 within the Affordable Housing Trust Fund guidelines.

17 So what we wanted to get your advice on was
18 this transfer. If we were to be able to transfer this
19 \$3 million to the section because they have established
20 processes to help people that will fit this area, this
21 category. And if there are any questions initially about

1 how COVID would impact the way that we would -- that
2 these funds would be used.

3 Right now, from what I understand, and Deputy
4 Commissioner Nicole Hart, and Assistant Commissioner Jim
5 Hicks, will absolutely be able to explain more, but these
6 funds will be used for structural exterior repairs for
7 these four houses of the seniors, and would be available
8 for extreme cases where, like, heat, or extreme needs
9 would be addressed for these funds, if they are present.

10 So that is the end, I think, of my
11 presentation. Any questions?

12 MR. GREENE: John.

13 MR. MOBLEY: Yes.

14 MR. GREENE: This is Jay Greene. Can we hear
15 -- can we have Deputy Commissioner Hart and Assistant
16 Commissioner Hicks talk directly about the program that
17 they run?

18 COMMISSIONER HART: Good evening. Deputy
19 Commissioner -- Acting Deputy Commissioner Nicole Hart
20 (indiscernible) housing preservation. And so what our
21 division does, we help homeowners with repairs regarding

1 health and safety issues in their home. What we have
2 found because of budgetary constraints is that we can
3 only help so many people every fiscal year. And so based
4 upon what was presented tonight, we have about 22 older
5 adults that are in the pipeline where they've actively
6 completed an application, and we are waiting for money or
7 things of that nature based upon the past fiscal year.

8 But then there is this other pool of people,
9 approximately 500 older adults, that are waiting. And so
10 every year we run out of money in our division. And they
11 sit on this waiting list until we have more money, and we
12 can expedite some of them off the list.

13 We do have some nonprofit partners we can
14 leverage with, but then oftentimes because of the equity
15 in their home and different things like that we're only
16 able to do small dollar item repairs, and they stay on
17 our waiting list because they need additional services.

18 The opportunity to be able to use this money
19 would be able to expedite these older adults off of our
20 list and be able to put them in a position to be
21 comfortable in their homes. And it would, and it would

1 lessen the burden for them for the upkeep of their home,
2 and the different problems that they have with health and
3 safety issues.

4 Most of the people on our list they need roofs,
5 and because we can't get to the roofs because of the lack
6 of funding, as they wait, the status of their house
7 deteriorates over time. So by the time we're able to get
8 to them we are doing repairs on the upward side of that
9 \$9500 because they've been waiting for so long. Again,
10 because of COVID, we would be able to do the -- all of
11 the -- any exterior work, we could be able to expedite
12 that right away. And we're able to do health and safety
13 things such as the no heat. We're in our having no heat
14 season, no water, repairs of water heaters, and things
15 like that. We would be able to expedite these people off
16 the list with greater efficiency.

17 And I'm going to let Jim Hicks speak for
18 anything that I've missed.

19 COMMISSIONER HICKS: Thank you, Nicole.

20 The one thing that I wanted to just bring out,
21 John mentioned in his presentation that we had a COVID-19

1 constraint right now where really since March whereas
2 typically, our program does look at the house
3 comprehensively, and can address major system issues.
4 Due to COVID, and wanting to ensure the health and safety
5 of not only our inspection staff but the homeowners and
6 the contractors that are actually doing the work, we are
7 limited to the exterior work, and those emergency type
8 situations what Deputy Commissioner Hart mentioned.

9 But, typically, when you look at beyond COVID,
10 which, hopefully, we're going to get beyond it soon, we
11 would be able to look at issues throughout the entire
12 house, and with a particular emphasis on the house's
13 major systems, electrical, plumbing, roofing, heating and
14 cooling, and things of that nature.

15 Also, within our division we do have a lead
16 hazard reduction program that addresses the hazards of
17 lead-based paint in the homes, especially with a focus on
18 homes with small children or pregnant women. We also
19 have a weatherization program that provides energy
20 efficiency improvements. So that we're trying to drive
21 down the energy costs of lower income households. And

1 these programs can also be leveraged with our other
2 housing rehab program.

3 So we have a number of different resources, and
4 also Nicole mentioned the idea of just leveraging with
5 some community-based programs as well, nonprofit
6 resources and other initiatives in the community.

7 So we really do our best when we get these
8 applications in to try to evaluate their needs, and then
9 pull on as many and draw in as many resources as we can
10 to address those needs.

11 So we're excited about being able to expand
12 that or add another tool, I guess, to the toolbox through
13 this opportunity.

14 PRESIDENT BOWERS: Mr. Hicks, this is David
15 Bowers. A question from my end. You all mentioned that
16 in one of the things on the slide the ability to -- this
17 could expedite, right, meet current need, and kind of
18 expedite from a trust fund standpoint dollars out the
19 door. Do you have a sense for the Commission if the
20 Department made the decisions to make a transfer roughly
21 how long would it be before those dollars most likely

1 move and get into the hands of folks?

2 COMMISSIONER HICKS: Sure. Well, we certainly
3 have people in our pipeline right now that we could
4 serve. One of the things that does make sort of
5 estimating that kind of timeframe difficult is the fact
6 that right now we are focused on those exterior jobs and
7 those emergencies. And so, like, right now what we're
8 doing is a lot of cases we're addressing -- someone may
9 have a need for two or three systems within the home to
10 be addressed, but maybe right now all we can get to is
11 the roof. So we're sort of putting that on hold, and
12 doing what we can. But the demand and the need is there,
13 and we do have staff to be able to deploy on those types
14 of cases. So we would be able to begin addressing those
15 cases immediately after the transfer because we do have a
16 base of people, a pipeline that's already -- it's already
17 there. They have already been qualified. We've
18 collected income documentation that would substantiate
19 the requirement for being below 50 percent of area median
20 income. And so we would be able to move on those
21 quickly.

1 Does that answer your question?

2 PRESIDENT BOWERS: It does. Thank you, sir.
3 Appreciate you.

4 COMMISSIONER HICKS: Other questions or
5 comments that anyone on the Commission has for John or
6 Assistant Commissioner Hicks or Deputy Commissioner Hart?

7 MR. HILL: So this is Matt Hill. I want to say
8 think you for the presentation. This is really exciting.
9 I'm glad this money is going to move. The sooner the
10 better. And I do want to just ask not for the short
11 term, but just longer term, have you ever all ever
12 thought about having some sort of soft, soft second, sort
13 of lien or mortgage that when the house would then be
14 sold the money would come back to the Fund so you'd be
15 able to kind of regenerate the amount of money for use
16 for the next house that may need something like this?
17 I'm not suggesting it's a great idea. I'm just curious
18 if it's ever been thought of.

19 COMMISSIONER HICKS: Yeah. Actually,
20 Mr. Hill, the majority of the funds that we have at our
21 disposal currently within our division are structured as

1 a deferred loan where we actually go ahead and lend out
2 the money, and then a lien is recorded, and then at the
3 transfer of the property in the future that loan is
4 repaid out of the proceeds of the sale, and then that --
5 those funds, which the funds the funds that I'm referring
6 to are community development block grant funds. But
7 those come back into the City's community development
8 block grant funds coffers, and then we are able to go
9 ahead and reallocate that money to assist for other
10 similar types of programs going forward.

11 So that there is already in place that
12 mechanism. We also have, and this is especially true of
13 homeowners who are older adults or who are at very low
14 income thresholds. We also have a forgivable loan
15 product where it's basically structured as a five-year
16 forgivable loan that forgives at a rate of 20 percent
17 each year, and after five years there's no obligation to
18 repay. And so that's something that has also, I think,
19 because especially with this population of older adults
20 there can be a real hesitancy that we've found for people
21 to -- especially if they've worked hard and over the

1 years, and over decades have paid off their home, there
2 could be a real hesitancy to have any kind of a loan that
3 they're having to make monthly payments for. And, of
4 course, tight budgets that would make that very hard.
5 And so these products, we've had some success with
6 implementing those. As well as straight up grants as
7 well that are always well received and favored by
8 recipients. But, yeah, there's a place, I think, for all
9 three of those different kinds of products.

10 MR. HILL: And just to be clear, I wasn't
11 suggesting a loan that folks would be making payments on.
12 I was suggesting more the lien that would be paid back
13 upon sale. And so is the Department intending to use
14 those mechanisms with the Trust Fund money or not?

15 COMMISSIONER HICKS: That would be a question I
16 would defer back to John as far as how it would be
17 structured as opposed to a grant versus a deferred loan
18 or what have you.

19 MR. MOBLEY: Well, in part we would, obviously,
20 ask for the advice of the Commission. We would -- we're
21 working right now to hammer out many of the details about

1 how exactly to make it happen that makes the most sense.

2 But this is --

3 MR. GREENE: Matt, this is Jay. I mean, for
4 the most part, and we'll make recommendations to the
5 Commission, but for the most part, I think, we're leaning
6 towards, and we'll look at it a little more carefully,
7 the deferred loan approach. And I think that makes
8 sense, deferred loan with zero or one percent interest
9 rate. That's (indiscernible) because we found out we run
10 into problems with accrued interest. So we want to, yes,
11 recapture what is reasonable to recapture without putting
12 any additional burden on the elderly homeowners. So in
13 all probability, we'll structure this as a deferred loan.

14 MS. KIMBALL: I have a question. You also said
15 something about a grant. Could you explain that part
16 about a grant? Because you talked about deferred loan
17 and the forgiveness loan. And, if I'm not mistaken, I
18 heard something about a grant. Is that -- did I hear
19 that properly?

20 COMMISSIONER HICKS: Yeah. Within our
21 division, Ms. Kimball, we have a number of different

1 programs, and there's different funding sources that fund
2 those programs, and then there's also different
3 eligibility requirements. And so we do have some of the
4 programs in our division that are typically geared either
5 towards older adults or towards very low income
6 homeowners. We do have grants available. For example,
7 our weatherization program that I alluded to before,
8 which provides energy efficiency enhancements, that is
9 provided in the form of a grant.

10 We also refer many, many of our applicants to
11 housing upgrades to benefit seniors HUBS, which is a
12 community initiative that we don't run directly, but that
13 we're very closely associated with. All of the funding
14 that they provide to applicants is provided in the form
15 of a grant. So that was what I was referring to, just
16 some of the different services we offer are provided in
17 that manner as opposed to a deferred or a forgivable
18 loan.

19 MS. KIMBALL: Okay. I'll leave that open. I
20 might have another question about that, the upgrade of
21 the seniors home. Because if they have a disability, and

1 they might need a lift to get from upstairs to
2 downstairs, would that be considered going into a loan?
3 Not a loan, a grant.

4 COMMISSIONER HICKS: Yeah. So what we do with
5 that particular area of disability, accessibility
6 modifications is we partner with the State of Maryland,
7 Department of Housing and Community Development for a
8 program they have called Accessible Homes for Seniors.
9 And that program, it does look at the seniors ability to
10 handle a loan versus a grant. But I can tell you that
11 the overwhelming majority of people we serve through that
12 program do end up getting the grant. So more often than
13 not that's with the folks that we're assisting with that
14 program it's a grant.

15 MS. KIMBALL: Okay. Thank you very much.

16 COMMISSIONER HICKS: Sure. Thanks for the
17 question.

18 PRESIDENT BOWERS: Mr. Hicks, one other
19 question I just had. I'm curious if the program has been
20 in operation long enough for you all -- for the
21 Department to have any data about the average tenure of

1 the loan. It was -- whether it's forgiven upon sale. Do
2 you have any data around how long folks tend to be in
3 their home before they sell or -- and also what
4 percentage sell versus die in the home, right? And for
5 those who do sell, how long is their typical tenure?

6 COMMISSIONER HICKS: I wish I had all that data
7 for you. We're moving in a direction. We've
8 (indiscernible) some new software that's going to be able
9 to help us sort of over the long haul collect that data.
10 A few things that I can tell you is that one of the stats
11 we have been keeping track -- well, first of all, let me
12 backup, and say that home repair programs of this type
13 have been around since, I believe, in the City, since the
14 mid-'70s with the creation of, like, community
15 development block grants, and those types of funding
16 sources, home funds and that kind of thing.

17 But one stat that we have tracked is we looked
18 at -- over the last few years, we've looked at the
19 percentage of people that we served five years ago that
20 are still living their home now. And that has been
21 consistently in the high 80 percent range, 87, 88, 89

1 percent range over the last few years. And it's
2 difficult always to determine for every single case what
3 are the factors that led the person to not be the
4 homeowner. I mean, certainly, death is one of them. But
5 there's also, of course, and we've researched some of the
6 cases. There are foreclosures that take place, and that
7 kind of thing, and abandonment.

8 But overall, it appears from the loan servicing
9 side of things where we're actually receiving those
10 payments, it does appear that there's a pretty good sense
11 of stability there. I see a lot of people, who have come
12 in, who are paying off the loan now upon sale of the
13 house, that have lived there for quite awhile. And I
14 know that's pretty generic anecdotal data. I don't have
15 hard numbers for you. But at least the stat that I did
16 mention, I do think that we're making an impact in
17 prolonging the amount of time that people can live
18 comfortably in their homes; and preventing places from
19 being abandoned and becoming vacant.

20 PRESIDENT BOWERS: Thank you.

21 Anyone else? Any final comments or questions

1 for staff? Or in this case certainly sounding like we're
2 hearing some positive reaction to this transfer and
3 getting the money moved and out the door quickly. But
4 Commission Members, anyone else, comments, questions?

5 Great.

6 Thanks to the Department for the update on
7 this, bringing this to the Commission. Great input and
8 feedback. And, again, seems like the sense of the
9 Commission is to be, certainly, be supportive of moving
10 the dollars.

11 I think it would be helpful in the future at a
12 future meeting to have when the Department makes its
13 decision about how the dollars may go out more so as the
14 -- whether it's grants, deferred loans or forgivable
15 loans. Whatever decision gets made, just to kind of
16 provide an update on that in your updates.

17 UNIDENTIFIED SPEAKER: Absolutely.

18 PRESIDENT BOWERS: Deputy Commissioner Hart,
19 Assistant Commissioner Hicks, thank you all for joining.
20 Very much appreciate you being with us this evening.
21 Have a blessed holiday season. Feel free to stick

1 around, if you want to join the rest of this exciting
2 ride here that we do here, but we understand you might
3 step away.

4 John Mobley from the Department update side,
5 anything else from your end? There are a few questions
6 (indiscernible) issues you wanted to flag, but anything
7 else from you or any other folks in the Department in the
8 formal presentation?

9 MR. MOBLEY: Nothing I can think of
10 immediately. I know that you all may have some
11 questions. So I'll be around for any questions that you
12 all may have.

13 PRESIDENT BOWERS: Let me, John, let me come
14 with a few, and I invite other Commission Members. We
15 have a few more minutes here. Just to get a couple by
16 way of update. The Annual Report that's called for in
17 the Charter, can you remind us what the status is on
18 that?

19 MR. MOBLEY: Right. So we reached out to
20 external firms to find someone who would be able to
21 complete the financial statements for the Fund. We got

1 no initial takers in order to do the work originally. We
2 asked the initial -- the people who did respond and asked
3 questions about the opportunity, and we found that they
4 didn't -- they said, a couple of them responded saying,
5 well, the reason why we didn't do the work was because it
6 was during the extension filing time for taxes. So the
7 annual -- the six-month extension time.

8 So I've been working with the -- internally
9 here to find a way for us to develop a financial
10 statement to present to you all, and it's ongoing.
11 Hopefully, we will get something to you very soon.

12 PRESIDENT BOWERS: Got it.

13 Anyone have any questions related to the Annual
14 Report requirements?

15 Thank you, John, on that. We'll certainly look
16 for that. It would also be helpful to get -- if the
17 Department is able to get, and this may be from the Law
18 Department, whether the interpretation of that
19 requirement is by calendar year or fiscal year. I'm
20 assuming fiscal year, but it would be good to get clarity
21 on what that requirement is tied to.

1 John, another question I have, and then I'll
2 pause, and see if other Commission Members have questions
3 around compliance monitoring. Now that, obviously, in
4 the initial stages you're trying to build the
5 infrastructure to get money, people, staff in and money
6 out the door. As that's happening, can you give the --
7 share with the Commission an update on steps -- and set
8 up kind of internal compliance monitoring processes to
9 make sure that money is doing -- folks are doing what
10 they're supposed to do with the money, it's being tracked
11 over time, et cetera.

12 MR. MOBLEY: So as our funds are spent, we set
13 aside -- we set forward agreements. Like, for the
14 pandemic response, \$2.75 million. Where we have
15 reporting requirements to give us feedback as the dollars
16 are being used. We have month -- we have regular
17 meetings with the -- the Department, tell us what's
18 happening. So we, our goal is to always be on top of how
19 our -- what our spending is being used for, and that way
20 we'll have data in order to prove what we're doing or
21 what we're -- data to back up what we say the money is

1 being used for.

2 As far as other ways for compliance, we --
3 before we hand out an award, I know that we do
4 inspections, physical inspections of properties, for
5 example, in order to say that we're not just giving money
6 to projects that don't exist. We want to make sure that
7 our dollars go as far as possible.

8 So between reporting, physical inspections, et
9 cetera, these are some of the tools that we use in order
10 to monitor the funds that are going out the door.

11 PRESIDENT BOWERS: And ongoing will there be
12 separate (indiscernible) one of the presenters
13 (indiscernible) one of the kind of best and promising
14 practices they noted was the notion of delineation of
15 staff, right, between those who do the underwriting and
16 awards, and those who actually do the monitoring on the
17 (indiscernible) be a separate staffing function?

18 `MR. MOBLEY: We're still working that. We're
19 still so new in trying to make sure that we get out
20 structures in place. We've thought about it, and we're
21 working out the details.

1 MR. GREENE: One of the limitations we'll have
2 is -- will be the five percent that goes for
3 administration. So we'll be back to -- with plans.
4 We'll probably try to use as much electronic kind of
5 monitoring as possible. But from a staffing level, we'll
6 have to get back to you about what the requirements are,
7 and how that fits into the five percent cap,
8 administrative cap, that is currently there.

9 PRESIDENT BOWERS: Got it. Thank you.

10 Other Commission Members, comments, questions,
11 suggestions for the Department?

12 MS. SNOW: Hi. This is Shannon Snow. So I
13 just -- I was really happy to see us talking about some
14 of the other spending priorities from the Allocation
15 Plan. And I was just curious what the Department has
16 been talking about internally around the rent supplement;
17 and if there's been any conversation around that or how
18 that will be moving forward and getting that out on the
19 street?

20 MR. GREENE: To be honest, we'll probably wait
21 until this current administration gets its feet on the

1 ground and its arm around the situation, and have more
2 communication with the new administration to see how it
3 wants to move forward. But that would be something that
4 we would take a hard look at, and look at recent
5 legislation that was passed, and see how we would
6 intersect with the current -- with the new legislation
7 that was passed. So we'll be working on that going
8 forward, and talking with the new administration about
9 how they view it, and how they would want to proceed.

10 MS. SNOW: Jay, can you just, can you clarify
11 when you said the new legislation passed. Can you
12 clarify that?

13 MR. GREENE: This is just the recent -- I have
14 to look at -- I forget the name of the bill that passed.
15 It was Ryan Dorsey's bill that passed recently. So --

16 MS. FREED: Jay, the bill that passed was the
17 Tenants' Right to Counsel Bill. The bill that was
18 approved and signed into law was the Tenants' Right to
19 Counsel Bill.

20 MR. HILL: Sorry, Jay. Go ahead.

21 MR. GREENE: No, no, go ahead, Matt.

1 MR. HILL: My understanding is that the bill
2 that we might be thinking of is the local voucher
3 program. I think it was called Local Voucher,
4 (indiscernible) homelessness.

5 MR. GREENE: Yeah, that's the one, Matt.

6 MR. HILL: And I think it passed the City
7 Council, but I don't think the Mayor actually signed it.
8 And it's my understanding, I think, that it's going to be
9 reintroduced shortly.

10 MR. GREENE: Yeah, that's the Bill -- referring
11 to. So we'll see -- you've chaired proposals for that
12 bill, and the proceed accordingly.

13 PRESIDENT BOWERS: Great. Other, any other
14 comment, questions, suggestions -- broader even as we
15 think about it's the new year for the Department. Matt,
16 are you leaning in here?

17 MR. HILL: I was leaning in. My comment,
18 question is similar to the one I raised last time. I
19 just want to raise it again because I think it's still
20 relevant. On the Community Land Trust bucket, I guess my
21 first -- I'll just go through it. When do you expect to

1 have the new schedule available? Because I know that the
2 applications have been received, and I know that a lot of
3 folks are anxious to get decisions there, and get to
4 work, given the timeframe that's already lapsed.

5 And then on a similar note, just looking at the
6 big picture, there's 6.25 million in the bucket for FY
7 21. We're halfway through FY 21 at this point, leaving
8 essentially another four million in that bucket. And, I
9 guess, I just want to again encourage, A, the Department,
10 if possible, if there are quality applications that
11 exceed two million, to consider those. And regardless of
12 that, to make plans to move forward with another RFP in
13 the relatively near future, if the idea is to get awards
14 in by the end of the fiscal year.

15 MR. GREENE: Matt, we are looking at both of
16 those because one of the points we want to put out a
17 second NOFA for in January for preservation and new
18 construction, which would be our second one this fiscal
19 year. So we'd be looking to put out a second NOFA for a
20 Community Land Trust in this fiscal year.

21 So, and I think the last time you raised this

1 point, if they are quality applications that exceed the
2 2 million that's allocated in this round, that we would
3 come back to the Commission with recommendations to fund
4 above that threshold. But let us go through the
5 valuation process of these six applications. But, yes,
6 we would consider that if it, indeed, was the case.

7 PRESIDENT BOWERS: Thanks, Matt.

8 Thanks, Jay.

9 Any other thoughts, comments, questions for the
10 Department?

11 One update. And, John, I'm not sure if this is
12 you or maybe Stacy in terms of an update on Commissions
13 Members' tenure. Is there someone from the Department,
14 who maybe can speak to give an update to Commission
15 Members just as we go into the new year, an update on
16 that?

17 MR. MOBLEY: Stacy, would you like to get a
18 shot at that?

19 MS. FREED: Sure. So, and I think we -- hi.
20 I'm Stacy Freed. Good evening everyone, and thank you
21 for joining us. And we discussed this a little bit, I

1 believe, at the October meeting. Under the City Charter,
2 all terms of all members of City-wide boards and
3 commissions expired on December 8th.

4 It is we are waiting to receive some direction
5 from the new administration as to how they want to
6 proceed, and as to how they want to handle nominations.
7 Typically, what happens is current members hold over
8 until a new Board is appointed. All members of the
9 advisory half of this Board would be nominated by the
10 Mayor, and then subject to confirmation by the City
11 Council. Again, which is a City-wide requirement for
12 boards and commissions.

13 PRESIDENT BOWERS: Great. Thank you, Stacy.

14 Anyone have any questions related to that?

15 So just wanted to make sure to remind Members
16 of the Commission about that status. And if you have
17 interest in continuing to serve or not, I certainly think
18 you would want to communicate that to the current
19 administration for sure so that particularly if you have
20 interest in continuing to serve on that.

21 One thing I wanted to mention. I think my last

1 thing in terms of updates before we go to public comment
2 is we had talked some about doing, having a conversation
3 this month, but we tabled that, on how to leverage -- or
4 not how to leverage, but issues around how to potentially
5 look at leveraging Trust Fund dollars, stretching Trust
6 Fund dollars, creative approaches.

7 One of the things that even, again, as I went
8 back and looked at the Charter talking about the notion
9 of maximizing affordability outcomes, which could be
10 depth of income targeting, but also could clearly be
11 interpreted as how to stretch the dollars.

12 So we will look at, I think, in the month of
13 January most likely where some speakers -- the Planning
14 Team had had some conversations about potential speakers
15 that would include a mix of recipients of City dollars,
16 who are in real time trying to work to make projects
17 work; financier types of potential what I call advocate
18 think tank who have done analysis on these kind of
19 things. So getting a mix of people with different levels
20 of experience and perspectives, who can be in dialog with
21 the Commission about how to think about this. And even

1 potentially someone from philanthropy, who may have had
2 some insights and experience on dollars that have been
3 engaged with public sector funds to stretch them so that
4 we can think creatively with the Department and amongst
5 ourselves as Commission Members and members of the
6 community, stakeholders in the community, around how to
7 stretch every dollar that comes into the Trust Fund. So
8 we'll be looking at that.

9 With that, I'm going to call --

10 MS. GUTHRIE: Excuse me. Excuse me, President
11 Bowers. I'd like to make a comment in reference to that
12 very subject.

13 PRESIDENT BOWERS: Sure.

14 MS. GUTHRIE: There are a couple of ideas that
15 we have in mind with regards to just to start the ball
16 rolling with how to capture some additional revenue that
17 would maximize the efficacy of the Trust Fund. And I'm
18 just going to give three examples, and we can have a
19 conversation later about the details.

20 But one would be new construction property tax
21 capture. That would actually -- this would use the

1 existing City property taxes, and see that increases in
2 property tax revenue would maybe 50 percent of that would
3 go back into the Trust Fund. And the, kind of the
4 rationale behind that would be that as development
5 increases property tax values, and property tax revenues
6 also increase. And oftentimes this involuntarily, and as
7 a consequence displaces our residents. So this would be
8 a kind of a way to offset that, and to address the
9 affordability issue.

10 Another one would be to expand already existing
11 transfer and recordation tax. This is actually something
12 that we talked about, and we actually decided it was not
13 feasible to go back, and to increase or to implement the
14 already established taxation, recordation and transfer
15 tax with those entities who had actually been quoted a
16 lower, a much lower percentage. But moving forward
17 actually increasing the tax -- the recordation and
18 transfer tax.

19 And the third one is actually a vacant house
20 tax. And this was -- this is something that has been
21 spoken on a couple of times. And, actually, is done in

1 various jurisdictions and municipalities. It actually
2 does provide revenue for affordable housing.

3 So as we move into January, that's -- those are
4 some ideas so for people to kind of ponder over, and just
5 some food for thought.

6 PRESIDENT BOWERS: Just for the record, that
7 Ms. Tisha Guthrie, correct?

8 MS. GUTHRIE: Yes, it is. Thank you.

9 PRESIDENT BOWERS: Great. Yes, ma'am. And
10 thank you, Ms. Guthrie, for that. Appreciate that, and
11 would encourage Commission Members, one, as we have
12 ideas, right, that in some cases there may be ideas that
13 need to be taken to, obviously, the Mayor and the
14 Council; others to the Department; and in some cases
15 both. And so I encourage Members of the Commission to
16 continue to come up with ideas. And, certainly, if folks
17 have materials that you think would be interesting
18 reading to help other members of the Commission kind of
19 get up-to-speed on ideas, proposals, and writings on
20 them, please feel free. We can't do kind of business
21 offline, if you would, but I do think that sharing links

1 to information certainly should be okay. And so
2 encourage folks to do that.

3 Ms. Guthrie, on those, that you just shared,
4 and any others that folks may have.

5 To that point, actually, I'm going to do a
6 little segue. We'll call an audible at the line. We'll
7 go -- want to do other business, and then we'll go to
8 public comment right at the end because that kind of ties
9 into what Ms. Guthrie just brought up.

10 There is a draft document that I e-mailed to
11 Members of the Commission this evening, and wanted to ask
12 under other business this notion of having on the record
13 essentially a statement by the Commission that would be
14 in the record, and then could certainly be forwarded to
15 the Mayor, the new Mayor, and members of the Council
16 around the need to have the City really quantify -- and
17 I'm just going to summarize it here -- quantify in
18 explicit terms what are the key goals that we're trying
19 to solve for as it relates to the housing needs of
20 Baltimore residents, who make below 50 percent --
21 households that make below 50 percent AMI. Quantify that

1 need. And then establish a benchmark, a baseline kind of
2 appropriation of public dollars to meet a certain
3 percentage of that need. Kind of identify the need, have
4 a plan to solve that need, and then benchmark an annual
5 appropriation to the Trust Fund and other sources for
6 that matter, but to the Trust Fund that would get towards
7 solving for that. And suggesting and making particular
8 references to the fact that the current funding source is
9 great, great to have, but as we have seen, is subject to
10 the vagaries of the real estate market.

11 So the notion of having a baseline amount, deed
12 and recordation taxes and others can be used to fund.
13 But if there's a shortfall, there's a commitment by City
14 to find other dollars to get to that baseline amount so
15 that there is some sense of stability in the funding for
16 developers and others who are out there. And, again,
17 tying -- making sure that the numbers tie to a quantified
18 sense of getting towards an identified amount of need.

19 And so I wanted to share that with Commission
20 Members suggest, and seeing, one, of their thoughts,
21 feedback, people who are in agreement, not in agreement,

1 if it's something that there is agreement on, a sense of
2 that it would essentially just be kind of presented into
3 the record for tonight, and then could be, again, sent on
4 behalf of the Commission to the Mayor. And because this
5 would then be part of public record, and be to members of
6 the Council.

7 So the floor is open for a discussion on that.

8 MS. SNOW: I am in support of a letter. I
9 scanned through it, David. I think it reads good now as
10 it is.

11 PRESIDENT BOWERS: Thank you. That was Shannon
12 Snow. Thank you, Ms. Snow.

13 Any other comments with that or agree, pro,
14 con?

15 MS. GUTHRIE: Yeah, this is Ms. Guthrie. I'm
16 also in agreement, and it's really unfortunate that we
17 have so many people in our community, who are working --
18 40 percent of those who are extremely low income are
19 actually working, and have no real safety net. So as the
20 year comes to an end, they will definitely be at a
21 tremendously high risk of eviction, and have very little

1 confidence that they'll be able to pay their rent. So
2 I'm definitely in agreement with the letter. So thank
3 you.

4 PRESIDENT BOWERS: Thank you, Ms. Guthrie.

5 Any other comments from Commission Members?

6 MR. HILL: This is Matt Hill. So I thank you,
7 David, for drafting the letter. I really appreciate you
8 taking the initiative to do that. It's a great letter.
9 I'm in support. I would -- I'd suggest that we have one
10 thing toward the end, maybe, and I'm happy to provide
11 some language after the call, but there was an agreement
12 by the City to fund the Trust Fund at a certain amount
13 through, I think, the transfer taxes was supposed to
14 bring in 13 million a year. As we've seen, it's not
15 quite bringing in that. And then there was an increased
16 bond amount that's supposed to go in the Trust Fund each
17 year. So I think it's important to at least mention
18 maybe toward the end of that letter that we know this is
19 insufficient, but that the City has previously agreed to
20 fund the Trust Fun leading up to \$20 million by FY, I
21 think it was like 2023 or 2024. And that this is -- that

1 should be the minimum goal here.

2 But, clearly, in light of COVID-19, it's still
3 not even close to meeting the need.

4 PRESIDENT BOWERS: That's reasonable to me to
5 add a reference to that prior commitment made by the
6 City. Matt, thank you for that.

7 Does anyone have any objection to that or any
8 objection to the letter with kind of amended language
9 being inserted into the record for this evening, any
10 Commission Members objection to that?

11 Okay. So what we'll do then is we will have
12 the -- the letter we'll make -- get language from Matt.
13 We'll work with Matt to add a little language at the end,
14 and then have that inserted into the record. I'll make
15 sure to get that to departmental staff and our note
16 takers.

17 Thank you, Ms. Watkins, to get the letter into
18 the record.

19 Any other business (indiscernible).

20 MR. GREENE: David.

21 PRESIDENT BOWERS: Yes.

1 MR. GREENE: I'm sorry. This is Jay. Just for
2 the record, in terms of the letter, I would abstain from
3 signing it.

4 PRESIDENT BOWERS: Yes. And to be clear too, I
5 think the letter would be -- duly noted, Jay Green.
6 Thank you for that. And (indiscernible) the letter
7 inserted into the record for tonight's meeting, and then
8 what I'll do as the Commission on behalf of the
9 Commission simply e-mail a copy of it to the Mayor and
10 the Council to indicate this was part of the record for
11 tonight's meeting, and wanted to make sure they were
12 aware of the sense of the Commission that was inserted
13 into the record. And the record will reflect the -- from
14 Commissioner Greene of needing to abstain.

15 Any other comments on this? I don't think we
16 need a formal vote unless someone feels strongly
17 otherwise.

18 Okay. So it will be in the record to reflect
19 that.

20 Any other business that any Commission Members
21 want to bring up before we go to public comment and

1 close?

2 Okay. Thank you.

3 Stephani or Department staff, do we have any
4 public comments, comments from the public that need to be
5 entertained?

6 MS. ESTRADA: One comment from Karen Walker.
7 You know there are residents in Baltimore, who don't
8 qualify for housing subsidies, and due to the pandemic
9 their earnings have been decreased, and many have lost
10 employment. What measures are being put in place to
11 assist these neighbors?

12 PRESIDENT BOWERS: I'll ask -- I don't know if
13 there is anyone from departmental staff, who may want to
14 respond to that or not.

15 MS. EDWARDS: David, this is Tisha from the
16 Mayor's Office of Children and Family Success. I'm not
17 100 percent sure about what subsidies this particular
18 individual is referring to, but I would like to remind
19 the public that the Eviction Prevention Program and the
20 Water Bill Assistance Program only requires that
21 applicants show that they have been impacted by COVID.

1 So there is a lot of flexibility right now. And this
2 first set of eviction prevention applications that we are
3 currently processing are funded by CARES Act dollars, and
4 there are -- there is no income requirement or
5 limitation, if you will, on the CARES Act dollars portion
6 of the Eviction Prevention Program.

7 Now, that does end December 31st. So if there
8 are people in the public who need assistance, and
9 particularly related to eviction prevention, and they're
10 worried that their income might disqualify them, I
11 strongly encourage them to reach out to our CAP Centers
12 for assistance.

13 PRESIDENT BOWERS: Thank you very much. We
14 appreciate that, Ms. Edwards. Thank you so much.

15 Stephani, other comments from the public?

16 MS. ESTRADA: Yes. Odette Ramos. I'm sorry if
17 I missed up your name. I'd like to talk directly with
18 the Commission, if possible. The State is to publish an
19 assessment of the affordable housing needs. I don't
20 think that has been published yet. What will be the plan
21 to adjust the Spending Plan once this comes out?

1 Also, on the funding sources, I've done a lot
2 of research on the vacant property tax. It takes state
3 legislation and then a change in our Charter to do it,
4 and I can explain.

5 PRESIDENT BOWERS: Great. I believe that's
6 Councilmember Ramos is on the line. Is there a way --
7 sounds like some public there.

8 So, Councilmember, thank you for that, that
9 piece, that update.

10 And do we have a way to actually allow her to
11 tap in by voice, Stephani?

12 MS. ESTRADA: Let me see. Let me see if I can.

13 PRESIDENT BOWERS: While we're doing that,
14 while Stephani is working on that, I actually want to
15 make one modification, and that should go back as it
16 relates to the letter. I think now that I'm thinking
17 about it, it probably would be important to actually have
18 a formal vote on that just to make sure we do that
19 cleanly.

20 So we'll entertain a motion to accept the
21 letter going into the record for tonight's meeting with

1 the described modification that Matt Hill mentioned. Is
2 there a motion to accept that?

3 MS. GUTHRIE: Motion by Tisha Guthrie.

4 PRESIDENT BOWERS: Thank you, Ms. Guthrie.

5 Is there a second?

6 MR. HILL: Second.

7 UNIDENTIFIED SPEAKER: Second.

8 PRESIDENT BOWERS: Second by Matt Hill, I
9 heard.

10 Any discussion?

11 Okay. All in favor, please say aye.

12 COMMISSION MEMBERS: Aye.

13 PRESIDENT BOWERS: Any nays?

14 And then any abstentions?

15 Jay Greene, I heard your abstention -- clear?

16 MR. GREENE: Yes. Yes, I abstain.

17 PRESIDENT BOWERS: Okay. So we have
18 (indiscernible) and others in favor. So thank you for
19 that. That will be reflected.

20 Stephani, were we able to get the Councilmember
21 on?

1 MS. ESTRADA: Yes. Councilmember you can -- I
2 unmuted.

3 COUNCILMEMBER RAMOS: Can you hear me?

4 PRESIDENT BOWERS: Yes, we can year you.

5 COUNCILMEMBER RAMOS: Okay, great. Thank you
6 very much everyone. And this is my first Commission
7 meeting that I've been able to observe. It's been a
8 little busy the last little bit. I don't know if I can
9 come back. But I just want to first say you all have
10 done an amazing job, and the Department as well,
11 realizing the vision that many of us had when we put this
12 together many years -- not many years ago, but a few
13 years ago. So I just want to say first thank you so much
14 for all the time that you really put into this. And I
15 think it's -- money is starting to get out the door,
16 which is great, and I think we will see some really
17 amazing work come out of this. So thanks for everybody
18 for your help on that.

19 I just wanted, on my two points, the State is
20 supposed to do an Affordable Housing Needs Assessment.
21 When I was at the Community Development Network, we got

1 the language in the budget, State budget, to make this
2 happen. I don't think it's still been released, but,
3 hopefully, soon. And so just to make a point, that once
4 that document comes out, there may need to be some
5 adjustment both to the City's affordable housing
6 thinking, as well as the Commission's. Because we'll see
7 what comes out of that. I'm predicting, just predicting,
8 that it would be, obviously, helping more with senior
9 housing because we don't have enough; and, also, more
10 permanent supportive housing. This is my prediction, but
11 I don't know.

12 So just to put that point there that all of us
13 are going to have to kind of rethink that once that comes
14 out.

15 And then Ms. Guthrie pointed out a lot of the
16 funding sources that when I was at CDM we talked about,
17 and, of course, as a new councilperson I've actually been
18 trying to put in place legislation. And so just as a
19 point there on the vacancy tax. I think it's an
20 important thing that we do. It's going to take multiple
21 steps because there's state legislation right now that

1 says that all tax rates have to be -- all property gets
2 the same tax rate. And we have that also in our Charter.
3 So we would have to make some changes at the state and
4 local level in order for that to happen.

5 But I like the tax capture, and we'll be
6 willing to work with Commission Members on more -- on
7 additional funding sources, and put them in place with
8 you and for you. I'm on the Economic Development and --
9 Economic and Community Development Committee where this
10 would go.

11 So just wanted to say those couple of pieces;
12 and, again, I really appreciate all of your amazing help
13 and work on this -- on the Affordable Housing Trust Fund.

14 PRESIDENT BOWERS: Councilmember, thank you so
15 much. We appreciate your comment, and indication of
16 willingness to continue work on this issue. And one of
17 the things the public will see when it gets in the record
18 is the letter that goes in. It references, actually,
19 that state needs assessment --

20 COUNCILMEMBER RAMOS: Okay.

21 PRESIDENT BOWERS: -- the framework that the

1 Department did in the last year or two. And, you're
2 right, it has not come out yet, the state needs
3 assessment. We expect it should come out in the not too
4 distant future. And so part of the hope is that the City
5 will be able to look at that data, city leadership look
6 at data that's included in there, and certainly from some
7 other sources, and have a clear delineation of what is
8 that level of need? Are we -- what are we trying to
9 actually accomplish? How much of the need are we trying
10 to meet as a City? And then being able to look at
11 budgeting conversations both in the public and private
12 sphere as tied to meeting a percentage of need as opposed
13 to numbers that are generally driven by what are seen as
14 budget practicalities, which is (indiscernible) but not
15 actually tied to -- we got to save -- 100 people are
16 drowning. We want to pull out 20 an hour as opposed to
17 we got 1 bucket, so let's pull out 2.

18 COUNCILMEMBER RAMOS: Right.

19 PRESIDENT BOWERS: Kind of thing. Being very
20 clear in that regard.

21 COUNCILMEMBER RAMOS: Right. Thank you. I

1 look forward to seeing the letter.

2 PRESIDENT BOWERS: Thank you, Councilmember.
3 Appreciate it.

4 UNIDENTIFIED SPEAKER: Yeah, Councilwoman,
5 thank you so much for making time for the meeting.

6 COUNCILMEMBER RAMOS: Thanks for letting me
7 talk. I really appreciate it.

8 UNIDENTIFIED SPEAKER: Thank you.

9 PRESIDENT BOWERS: Stephani, do we have
10 anything else for public comment?

11 MS. ESTRADA: Yes. From Sharon Hunt. My name
12 is Sharon Hunt, and I'm representing South Baltimore
13 Community Land Trust, and I would like to know the
14 revised schedule for the NOFA review with Grounded
15 Solutions, and the announcement of awards.

16 PRESIDENT BOWERS: I think that may be a
17 question for Department. Maybe John or (indiscernible).

18 MR. MOBLEY: Yeah. So right now we're working
19 with a consultant because we were just able to bring them
20 onboard. We're working with the consultants to develop
21 something as quickly as possible. We don't have an exact

1 date yet, but we are doing everything we can in order to
2 get a new schedule out to the public, and published onto
3 the website. As soon as we know, working with the
4 experience of the community land trust consultant from
5 Grounded Solutions, you will know. That's the best I
6 have currently.

7 PRESIDENT BOWERS: Thank you, Mr. Mobley.
8 Anything else, Stephani?

9 MS. ESTRADA: Yes. Coming from Melanie Thomas.
10 Good evening Mr. John Mobley. Given that the CLT
11 allotment for homeownership and the NOFA is less than the
12 amount requested from the six organizations, is there a
13 consideration to increase the allotment or will this be
14 something that is posted to the website once the schedule
15 is updated?

16 MR. MOBLEY: We are going to look into the
17 possibility or look into the applications, and we'll make
18 a determination. I think that was referenced by Jay
19 Greene a little bit earlier. But we're definitely
20 looking to do -- look at all avenues to help the
21 community as fast an efficiently as possible.

1 PRESIDENT BOWERS: Thank you.

2 Anything else in the queue, Stephani?

3 MS. ESTRADA: That's all.

4 PRESIDENT BOWERS: Great. Thank you.

5 Thanks to members of the public for that.

6 Commission Members, anyone have a final word
7 before we close? Any last thoughts, comments?

8 Okay. Well, again, I want to echo in some way
9 thanks for the Councilmember for being here, and for her
10 thanks to Commission Members the folks who are now
11 serving on borrowed time, if you would. And so really
12 thanks. It's been an honor serving with all of you all
13 over the past year on this Commission trying to render
14 this service. I want to thank each and every one of you
15 on the Commission. I want to thank the departmental
16 staff, and other City staff, who have been engaged in
17 making these meetings kind of run, work, and get us in
18 engaged feedback information presenters. So thanks to
19 you all.

20 And for all in the public, who are listening,
21 members of the community from all sectors, who have

1 engaged in various ways in person, pre-COVID, then
2 virtually in the COVID reality, we are grateful to you
3 for your continued vigilance. So let us continue to do
4 that, but there are still needs that are unmet by
5 residents of the City. And so we've still got work to
6 do. So, hope and pray everyone has a safe and blessed
7 holiday season. And in the words of my late grandmother,
8 Lord willing, and the creek don't rise, we will see you
9 in 2020. Everyone have a great evening.

10 (Whereupon, at 7:36 p.m., on December 15, 2020,
11 the meeting was adjourned.)

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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

BEFORE: David Bowers, President

DATE: December 15, 2020

PLACE: (Webex)

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



Roland Thomas Bowman, III, Reporter
Free State Reporting, Inc.