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BALTIMORE CITY DEPARTMENT OF HOUSING
AND COMMUNITY DEVELOPMENT

AFFORDABLE HOUSING TRUST FUND COMMISSION MEETING

Tench Tilghman School
600 North Patterson Park Avenue
Baltimore, MD 21202

Tuesday, September 24, 2019

BEFORE: DAVID BOWERS, COMMISSION PRESIDENT

- MEMBERS PRESENT:
- MATT HILL
 - SHANNON SNOW
 - TISHA GUTHRIE
 - VERNADINE KIMBALL
 - IIETHA JOYNES
 - TIARA WATKINS
 - JALAL GREENE
 - CINDY PLAVIER-TRUITT

Reported by:
Roland Thomas Bowman, III

1 Guest Speakers:

2 LAWANDA WILLIAMS, Director of Housing, Healthcare for the
3 Homeless

4 GARRICK GOOD, Executive Director, Northeast Housing
5 Initiative

6 KAHLIL UQDAH, Vice President, Charm City Land Trust

7 GINGER RUMPH, Executive Director, Douglas Community Land
8 Trust, City First Homes

9 Public Speakers:

10 CARLOS SANCHEZ

11 SAHSHAWNDA CAMPBELL

12 SHARON HUNT

13 DAN ELLIS

14 TERRY THOMPSON

15 GERARD JOAB

16 RACHAEL CUTLER

17 DESTINY WALKER

18 GREGORY SAWTELL

19 DAN BROWN

20 RICHARD MAYO

21 JARROD MAYO

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P R O C E E D I N G S

(6:06 p.m.)

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MR. BOWERS: I want to say a good evening to everyone. It's 6:06 p.m., Eastern Time, Baltimore City, Affordable Housing Trust Fund Commission Meeting is now called to order.

My name is David Bowers. I am the President of the Commission.

Let me first begin by -- let's do a roll call, see if we've got a quorum. So we need to have at least 7 of our 12 members here.

David Bowers is here.

Jalal Greene.

MR. GREENE: Here.

MR. BOWERS: Present.

Tisha Guthrie.

MS. GUTHRIE: Present.

MR. BOWERS: Tisha Guthrie is present.

Damien Haussling.

Matthew Hill.

MR. HILL: Present.

1 MR. BOWERS: Alan Ingraham.

2 Iietha Joynes.

3 MS. JOYNES: Present.

4 MR. BOWERS: Present.

5 Vernadine Kimball.

6 MS. KIMBALL: Present.

7 MR. BOWERS: Present.

8 Cindy Plavier-Truitt.

9 MS. PLAVIER-TRUITT: Present.

10 MR. BOWERS: Shannon Snow.

11 MS. SNOW: Present.

12 MR. BOWERS: Ernst Valery.

13 Tiara Watkins.

14 All right. So we have 1, 2, 3, 4, 5, 6, 7, 8.

15 So we do have a quorum present.

16 And could you ask Ms. Guthrie? Thank you.

17 All right. So we have been called to order,

18 and we do have a quorum present.

19 Let me ask now if we can move on our agenda to

20 the approval of the -- and review of the August minutes.

21 There's a -- Commission Members have a one-pager

1 Affordable Housing Trust Fund Commission Meeting Summary.
2 A reminder for Commission Members and members of the
3 public that after meetings that meeting minutes, the
4 summaries are approved, they are posted on the
5 Department's website, and a full transcript, a full
6 transcript of the meetings are also posted. Once the
7 meetings are over, and everything has been approved, full
8 transcripts of the meetings are also on the Department's
9 website. So we'll give Commission Members a chance to
10 review if there are any suggested changes. And, again,
11 we're looking at the Affordable Housing Trust Fund
12 Commission Meeting Summary from August 27, 2019. Any
13 edits, any changes, additions, deletions, corrections?

14 If there are no changes or corrections,
15 additions or edits, we'll entertain a motion to accept
16 the meeting summary.

17 MR. HILL: So moved.

18 MR. BOWERS: It's been moved by Matt Hill.

19 Is there a second?

20 MS. JOYNES: Second.

21 MR. BOWERS: It's been seconded by Ms. Joynes.

1 Any discussion?

2 All in favor aye?

3 COMMISSION MEMBERS: Aye.

4 MR. BOWERS: All opposed nay.

5 Great. So the meeting summary is approved.

6 And, again I remind you the full transcript of the
7 meeting can be found -- will be able to be found on the
8 Department's website. Thank you to the Department for
9 that.

10 So we will move now to the Department updates,
11 and we will turn it over to Ms. Stacy Freed, who has some
12 Department updates for us.

13 MS. FREED: This will just be really quick. My
14 name is --

15 MR. BOWERS: Stacy --

16 MS. FREED: My name is Stacy. Is this on?

17 MR. BOWERS: Yep.

18 MS. FREED: My name is Stacy Freed. I work for
19 the Chief Operations Officer, and we are currently the
20 staff for the Affordable Housing Trust Fund. So first
21 thing we want to talk about real quickly is our efforts

1 to hire additional staff. That's all the applause. We
2 have been -- we have started the process of interviewing
3 for program coordinators. We hope to hire one or maybe
4 two, and to have them onboard starting with us hopefully
5 by the end of this calendar year. So that will be a big
6 deal.

7 At our last meeting, we had talked about Fund
8 balance, and members of the Commission had requested a
9 monthly report. We are still working on that with our
10 Finance Department, and we will have something to show
11 you at the next meeting. We are transferring the \$2
12 million that is the City's commitment for Fiscal Year
13 2020 into the Affordable Housing Trust Fund account, and
14 we expect to have that transfer approved at one of the
15 October Board of Estimates meetings.

16 At the last meeting, we also talked about
17 convening a small workgroup to start drilling down on
18 some of the topics that have been presented at the
19 Commission. The Chair convened a five-member workgroup.
20 We met on September 9th. We focused on sort of two broad
21 but nonetheless very important issues. One was permanent

1 affordability, and one was the issue of land trusts and
2 homeownership, and sort of the different, the continuum
3 of models for affordable homeownership from land trusts
4 to a more traditional wealth building model. We talked
5 about different ways rental projects could be made
6 affordable.

7 And, finally, we wanted to let you know that
8 the Housing Commissioner has been approached by a number
9 of our community development partners and stakeholders,
10 and have requested meetings to come in and meet with him
11 and talk, and learn not -- learn more about the Trust
12 Fund, but also to talk with him about their perspectives
13 on how -- on spending priorities and how this money could
14 be spent. I want to be really clear. These are
15 stakeholder meetings. We work with community groups and
16 stakeholders across the City, and we need to recognize
17 and meet with them all. This is part of our ongoing
18 effort to be collaborative, to build a consensus. It is
19 by no means overtaking the work of the Commission. These
20 are just ideas on -- we'll continue to report back to the
21 Commission.

1 MR. BOWERS: Great. Thank you, Stacy. Any
2 Commission Members have any questions for Stacy? Let me
3 start actually with the meeting synopsis from the
4 September 9th. I'll start there, and then open to see if
5 other Commission Members have any questions, comments,
6 feedback. I think there are some -- I know on my end,
7 and there may be for others, some changes that we want to
8 have made to the meeting synopsis. What I might suggest,
9 instead of passing those changes out here, kind of
10 wordsmithing here, the members of the workgroup will, if
11 we can, communicate by e-mail to make suggested edits to
12 the synopsis, bring those back for an approval, final
13 approval, and then going into the record at next month's
14 meeting. Is there -- members of the workgroup, does
15 anybody who is on the workgroup have any objection to
16 that?

17 Okay. So we will do that. We'll make changes,
18 work with the Department to get those notes updated,
19 edited, and bring them back in October, and have them
20 kind of finalized and put into the record.

21 Any other questions, comments, for Ms. Freed

1 and the Department that any Commission Members have?

2 MR. HILL: Thank you.

3 MR. BOWERS: So Ms. Freed, just --

4 MR. HILL: Stacy, following up on the workgroup
5 piece, I just want to make sure we have the structure in
6 place because I know there were a number of follow-up
7 topics that we identified in the workgroup for further
8 discussion. I'm not sure if now is the time to discuss
9 workgroups going forward or how we can start to follow-up
10 on some of those things. For instance, I know that the
11 Department was having a call or a meeting with some folks
12 in Pittsburgh. I'd love to understand more about what
13 happened there. But I think there were a number of
14 follow-up items, and I just don't want to lose that
15 thread because I think a number of them were very
16 important.

17 MS. FREED: So Jay and I did have a very
18 productive conversation yesterday with the woman that
19 heads up the Pittsburgh Affordable Housing Trust Fund.
20 Like Baltimore, they are just getting up and running. So
21 they're in the same place that we are on a lot of issues.

1 They're deciding their spending priorities. They've just
2 started releasing their first RFPs. But we talked about
3 -- we talked a lot about organizational structure,
4 infrastructure, staffing, and sort of their underwriting
5 and financial needs to make the funds available.

6 MS. SNOW: Can I -- sorry.

7 MR. BOWERS: Yes, please.

8 MS. SNOW: Did you -- I know you were going to
9 talk to them about their preference for permanent
10 affordability. Did you guys get into that with
11 underwriting?

12 MS. FREED: So we did, yes. We talked about
13 that very briefly. So Pittsburgh actually has five years
14 to work permanent affordability into their deals. They
15 are just now starting to work with the Pennsylvania
16 Housing Finance Agency. Their long-term affordability --

17 MR. BOWERS: Excuse me, Stacy, do me a favor --

18 MS. FREED: It's not working.

19 MR. BOWERS: -- the mic. We lost you. There
20 you go.

21 MS. FREED: So they are just now --

1 MR. BOWERS: Thank you.

2 MS. FREED: -- starting to work with the
3 Pennsylvania Housing Finance Agency to align their long-
4 term affordability requirements with that of the State.
5 That's going to be their first deal for their -- they are
6 -- for their homeownership projects working on 99-year
7 deed restrictions.

8 MR. GREENE: Yeah, I, we had a productive
9 conversation with them, and the long-term affordability
10 still going to (indiscernible) and other trust funds in
11 the region, but it's interesting that they tied in
12 affordability in working with the state, and to have
13 those kind of marry each other, and how they're going to
14 do that, and this five-year kind of roll-in period. So
15 it was a good conversation.

16 MR. BOWERS: There was also some discussion in
17 the workgroup about some follow-up with the Mayor's
18 Office of employment development potentially happening at
19 a later meeting. Would that be in potentially one of the
20 stakeholder meetings that the Department would have
21 directly or at one of the meetings here or in a different

1 context?

2 MS. FREED: So we envision that as being part
3 of one of the topics at a future Commission meeting.

4 MR. BOWERS: Okay. All right. Thank you. The
5 other piece just for the benefit of the public and the
6 Commission, we had had some conversation at the last
7 Commission meeting, maybe even the last two Commission
8 missions about engaging various stakeholder sectors for
9 some working dialog in the context of the Commission
10 meetings, which some of whom we will hear from tonight
11 beginning that series of conversations with different
12 folks who would have to -- the types of organizations who
13 would have to actually make these things work, so to
14 speak, with Trust Fund dollars, and to give their input,
15 feedback, suggestions, recommendations, in addition to
16 the working group meetings that Ms. Freed referred to
17 would be taking place that the Department would be
18 hosting. So we'll be in coordination with the Department
19 to look at the various sectors that we want to have. We
20 had talked about sectors like foundations, financial
21 institutions, financiers, public and private, developers,

1 service providers, groups that focus on homelessness,
2 resident advocates, legal services, community land
3 trusts, and other groups. And so we may hear from, just
4 from sheer numbers, some of those folks will be heard
5 from in these contexts at these meetings as the
6 Commission determines that; and others will be heard from
7 in the Department in the meetings that it will host with
8 various stakeholders. So we can hear from, hopefully, a
9 range of different folks from a range of different
10 sectors. So everyone should kind of stay tuned at these
11 meetings, and also any sort of notices that may go out
12 about Department meetings.

13 Anybody else on the Commission -- oh, I'm
14 sorry. One other question for the Department. In terms
15 of the updates on the Fund balance, there had been
16 something had been brought up by some Commission Members
17 too about how that is presented. So I wanted to ask if
18 any Commission Members had requests about is it more
19 visual, is it in a chart form, that kind of thing. If
20 anybody wanted to make that request, now might be the
21 time as the Department is thinking about how it can best

1 present the information. Any thoughts on that?

2 Okay. What were you about to say?

3 MS. JOYNES: Well, I guess to that point --

4 UNIDENTIFIED SPEAKER: -- a number.

5 MS. JOYNES: Either, yeah, like a, either a
6 chart or something that shows, like, the revenue and then
7 the expenditures going out. And, also, I know you said
8 that you didn't have a chance to do that for this
9 meeting, but could you give us, like, a more clear number
10 as to what's in the Fund right now?

11 MS. FREED: So the numbers -- so the amount of
12 revenue in the Fund is the same amount that we mentioned
13 last month, which was roughly \$3.1 million.

14 UNIDENTIFIED SPEAKER: I thought it was five.

15 MS. FREED: So it's \$3.1 million in taxes that
16 have been collected. It's \$2 million through City funds
17 that the City has already transferred into the account.
18 And then there will be an additional 2 million that the
19 City has transferred into the account this month, this
20 fiscal year.

21 MR. HILL: Just following up on that. So that

1 doesn't include anything that may have come into the Fund
2 through the tax in the last month, correct? Because we
3 should have a new month record.

4 MS. FREED: Correct. So we won't receive the
5 report for September until the middle of October.

6 MR. HILL: Okay.

7 MR. BOWERS: All right. Any other questions,
8 comments for the Department before we go on to our
9 guests?

10 Thank you, Ms. Freed. Appreciate it.

11 All right, we want to thank very much -- we,
12 again, have some guests here with us tonight to give
13 stakeholder perspectives on utilizing trust funds.

14 Thank you all so much for your time coming here
15 this evening. We have here -- and if you don't mind just
16 kind of raising your hand here so we'll know who you are.
17 So from Healthcare for the Homeless, we actually have a
18 little edit to the agenda, Lawanda Williams, the
19 Director of Housing for Healthcare for the Homeless.
20 Thank you, Ms. Williams, for being here.

21 Mr. Garrick Good, Executive Director of

1 Northeast Housing Initiative. Thank you, Mr. Good, for
2 being here.

3 Kahlil Uqdah, thank you for being here, Vice
4 President of the Charm City Land Trust. Thank you for
5 being here.

6 And Ginger Rumph, the Executive Director of the
7 Douglas Community Land Trust and City First Homes down in
8 Washington, DC. So thank you for coming up to road.

9 So the way we are structuring this for this --
10 it's really, we did not ask for formal presentations.
11 This is really an opportunity for members of the
12 Commission to ask questions that you think might shed
13 some light on how we can best utilize trust funds to
14 support organizations who can help meet the goals that
15 are laid out in the charter that the City -- that
16 established this Trust Fund.

17 So if it's okay, I'm going to start out with
18 two questions to get things going, and then open the
19 floor up. So let me put my two questions out. I'm going
20 to ask if each of you don't mind taking a minute to just
21 describe your organization, and the work that it does,

1 and any groups that you know are similar to yours. So
2 kind of what your group does, and organizations that are
3 similar to yours, the kind of work they do, particularly
4 with the population that is targeted by the Trust Fund.
5 So that would be Baltimore residents who are making below
6 50 percent of area median income.

7 And then the second thing would be to ask you
8 to speak some to what would it take to build the capacity
9 of your organization and similar organizations to do
10 more? And when you think about that, build your capacity
11 from a financing standpoint, but also from an operations
12 standpoint. Right? So with that, we're going to turn it
13 over -- forgive the bones creaking when I get off the
14 chair and -- so we'll start on this end and work our way
15 down. Thank you.

16 MS. WILLIAMS: So my name is Lawanda Williams,
17 and I'm the Director of Housing Services and Healthcare
18 for the Homeless. And so just to step back a little bit
19 and tell you a little bit about who we are, and what we
20 do. We are a federally qualified health center that
21 provides primary healthcare services for individuals who

1 are experiencing homelessness (indiscernible)
2 homelessness. We provided over 10,000 encounters for
3 individuals last year in providing medical services. We
4 have a team based approach to the work that we do, and we
5 provide wrap-around services. So under our umbrella we
6 provide primary healthcare services, provide dental
7 services, case management. We provide -- we have a
8 pediatric clinic that works with youth and families. We
9 also have a robust behavioral health program that
10 provides addiction services as well, medication assisted
11 treatment. We have a housing services program, which I
12 oversee. We have a vision van that we consult with. We
13 have mobile services that go out into the community. We
14 also have satellite stations within Bon Secours Hospital
15 in west Baltimore. We have a convalescent care program
16 that's been the City's largest shelter right down the
17 street from our clinic at 620 Fallsway. And then we also
18 have a dental clinic inside of Our Daily Bread, which is
19 the City's largest soup kitchen. So we provide a lot of
20 comprehensive services.

21 With respect to the housing services program,

1 and what my team does, we provide permanent supportive
2 housing services for individuals who are exiting
3 homelessness. And what that really means is that we are
4 providing client centered services to help people to be
5 able to maintain their housing placement. So when
6 individuals that are working with other service lines
7 through our agency, perhaps they're seen by this dental
8 clinic or someone -- medical provider or behavioral
9 health or psychiatry, which we also provide, they may
10 make a referral to us because they're working with
11 someone who has just received housing, who is somewhere
12 within our continuum, and may feel that they would need
13 support services that can be -- that can literally meet
14 the where they are to be able to help them maintain their
15 housing placement.

16 We also have a number of housing services that
17 we provide in housing, rental assistance subsidies that
18 we provide. And the vast majority of our rental
19 subsidies are grant funded, and are through HUD. So we
20 currently are providing supportive housing services,
21 permanent supportive housing services for over 450

1 individuals, including single households and families.
2 So that is the work that we do. There are some other
3 agencies that are doing similar work in the continuum.
4 Project Place is one that has a program that provides
5 permanent supportive housing services for individuals who
6 -- sometimes veterans. They also have other rental
7 assistance programs. (Indiscernible) does some similar
8 work. So there are some other agencies, who are
9 providing permanent supportive housing to a share of
10 populations.

11 And I think to your second point about what
12 would help build our capacity, and what would be helpful
13 to the clients that we serve, I think, I heard someone --
14 I think I heard on a number of occasions people
15 referencing permanent affordability, and I think that's
16 the thing that I think most of the individuals that we
17 are working with, I think that's the key to their
18 success. Often we're working with people who -- usually
19 there are two groups of people that we see; individuals
20 that have had housing in the past, who for some
21 unfortunate reasons, have experienced situations in their

1 life oftentimes outside of their control, that have
2 landed them in the situation where they've become
3 homeless. The other cadre of individuals that we see are
4 people that have never really had the ability to gain
5 access to independent living. So they've lived with
6 family members. Oftentimes family members will pass
7 away. They've been living with grandmom or mom or
8 someone else. Someone passes away. They lose the home.
9 They become homeless. But they've never really had a
10 place with their name on the lease. So it's not uncommon
11 for us to work with individuals that are in their 50s,
12 maybe even 60s, who never have had their own place. And
13 so that -- those are the groups that we've been working
14 with, and we're working with people who have had really
15 long histories of homelessness.

16 I should step back a second, and say that we
17 have a housing first approach to the work that we do. So
18 we believe that housing in and of itself is --
19 homelessness is a housing crisis. So we don't have a lot
20 of -- very few contingencies. We try to have zero
21 contingencies, to be quite honest, with respect to

1 helping people get access to housing. So what that means
2 is that we take the stance that people don't have to do
3 anything magical or jump through all of these hoops to
4 get housing. Housing is a basic human right. And so
5 we're looking for ways to help move people into housing,
6 and not looking for ways to exclude them. So we believe
7 that housing is the thing that can help people to sort of
8 launch into addressing other issues that they have in
9 their lives, and that they want to address based on where
10 they see themselves, and where they want to begin
11 working. So we don't set a lot of pre-conditions. We
12 just believe that we need to house people by
13 (indiscernible) to have a house. So that's kind of how
14 we work.

15 And so the key to that is helping people to get
16 access to housing that is going to be permanently
17 affordable. Because creating a situation where something
18 is not going to be sustainable really just perpetuates
19 the river of homelessness that we already have. So --

20 MR. BOWERS: Thank you.

21 MR. GOOD: Good afternoon. I am Garrick Good.

1 I am the Executive Director of the Northeast Housing
2 Initiative, which is a community Land Trust. I also
3 serve as co-coordinator and consultant to the other six
4 community land trusts throughout the City of Baltimore.

5 To just give an idea of what it is we do is we
6 provide permanent affordable housing in the neighborhoods
7 we serve. One of the ways in which we do that -- I've
8 been doing this position for about two years now, two
9 years next month. And one of the things more important
10 than housing because we believe housing is a fundamental
11 right and not a privilege, is being affordable is very
12 important, and the cornerstone for any successful family.

13 One of the things that's also important is that
14 people that live in the community or neighborhood
15 understand and have -- build ownership of that community.
16 So one of the things we do with one of the partners and
17 leaders of bringing the Affordable Housing Trust Fund,
18 United Workers, is we do organizing in the community to
19 understand what the community's approach is, what they
20 want to do, give them a sense of ownership in the
21 community, identify problems that exist before becoming

1 homeowners. So, for example, in the Four by Four
2 community that I actually -- our organization works in,
3 we had to look at how the community can become from
4 renters to homeowners. And so there were a number of
5 issues that needed to be identified as well as understand
6 how to address those issues. Like, things like garbage
7 collection, things like rat infestation. And so we
8 worked with that through the community association of the
9 Four by Four, and we've worked with families. Our
10 priority is families 80 percent AMI below. Our sweet
11 spot, if you will, is 50 percent AMI. And so we've
12 worked with families. Our components in homeownership or
13 permanent affordable homeownership is that we actually
14 have a component that's called stewardship. Stewardship
15 in partnership with housing counseling organizations, we
16 do pre and post. So we do services before to help
17 families to qualify, understand how they can qualify.
18 Because many of the families that we work with may be on
19 Section 8. They have no point of reference or family
20 member that's ever owned a home before. And so we make
21 it believable for them to say and understand what home

1 ownership looks like, that it is possible. And then once
2 the families are in homes, we work with them to make sure
3 they stay in the homes. The national rate in the
4 foreclosure crisis that happened in 2007, we had the
5 highest retention rate, and charts are behind me, of
6 families staying actually in their homes once -- during
7 that time. Because one of the things that we do is we
8 monitor the payments to make sure they're being done on
9 time. And if they're not, we're going to assist the
10 family to identify resources to make sure that they can
11 stay in the house. If families have any other problems
12 that come up like, for example, my refrigerator's broke
13 or, like, any -- my air conditioner is out today, so I
14 want a stewardship person to come help me fix my air.

15 So they are just the many problems that
16 sometimes we take for granted. For someone that's
17 looking at affordable housing that could be a
18 showstopper, sometime that could make them not be able to
19 stay in the house, and they just give up, and want to
20 walk away. So there are 16,000 homes in Baltimore across
21 the City that are vacant and abandoned. And one of our

1 things that we do is we do homeownership without
2 displacement. It's important that we look at creating
3 permanently affordable homes without displacing the
4 residents, and giving homes (indiscernible).

5 Thank you.

6 MR. BOWERS: Thank you.

7 MR. UQDAH: Good evening. My name is Kahlil,
8 Vice President of Charm City Land Trust. Like NEHI, we
9 are one of six Land Trusts in Baltimore. When it comes
10 to Charm City Land -- so we started in 2000. And the
11 goal of Charm City Land Trust is to help provide
12 permanently affordable housing for residents in the
13 McElderry Park area and the surrounding area.

14 Since 2000, we've acquired quite a few lots,
15 including a donated building from Wells Fargo that we
16 plan to renovate in the very near future. This year,
17 within the next nine months we'll say, we will have a
18 pilot project of six houses developed for permanently
19 affordable housing, and we're very excited with that
20 initiative.

21 As a community developer myself, equity

1 development is a key cornerstone to any area. And we
2 completely understand that a careful balance and a
3 careful mix is needed, rentals, homeowners, nonprofits,
4 for-profits, affordable market rate in order to have a
5 truly sustained community. So that's why permanent
6 affordable housing is so key. Affordable housing is
7 great, but when it burns off in 5 to 10 years, that
8 continues the cycle of displacement. One positive thing
9 -- many, but a positive thing that Charm City Land Trust
10 does, is we share ways for current residents to stay in
11 the area. So through tax credit programs like the
12 Homestead Tax Credit, like the Income-Based Tax Credit
13 that caps the property taxes based on your income, like
14 the Renters Tax Credit. All State of Maryland tax credit
15 programs that we can share with community members so that
16 when we do go into areas, and we do develop the vacant
17 houses, the 17,000 vacant houses, we're able to also
18 allow individuals to stay in a community and have tools
19 to make sure that they, as long as they would like to,
20 can remain in the community.

21 Thank you.

1 MS. RUMPH: Hi. I'm Ginger Rumph again with
2 the Douglas Community Land Trust in Washington, DC, and I
3 just want to say thank you all for having me here. It's
4 great to be up here in Baltimore. I'm so thrilled to be
5 here with these gentlemen particularly because we've
6 talked a few times to share information about CLTs. I'm
7 not going to repeat anything that was shared here already
8 about the CLT itself. I will say in the District of
9 Columbia, we share some of the same main points here, but
10 in many ways we are -- there are some serious
11 differences.

12 I am -- I'm going to open this -- I'm from
13 Pittsburgh. I've been living in DC for the past 15
14 years, but I come up here, and it feels so -- Pittsburgh
15 and Baltimore, I know we have rival football teams, but
16 we're very -- we're really sister cities with so many of
17 the same similar issues, right? So 15, 20 years ago, our
18 mayor back then, the mayor of Pittsburgh said, why are
19 you thinking about gentrification and displacement.
20 You've got thousands and thousands of vacant houses.
21 You've got so much vacant property, why do you care about

1 gentrification? Well, sadly, had Pittsburgh instituted
2 -- and Pittsburgh has done some wonderful things, so
3 don't walk away from here thinking I'm bashing
4 Pittsburgh. I'm a big booster. But if we had thought
5 about some ways to prevent displacement back then, it
6 wouldn't be in the same shape, right? So it is not
7 enough to say, well, too bad, you can't live in this
8 neighborhood. You can just move to another one or just
9 move another ring out. Oh, you can't afford it here.
10 Well, just go down the line. And that's just not good
11 enough. None of us, I mean, to the point about equity,
12 it is -- and I think that's where community land trusts
13 and many of our other partners in community development
14 come in, that we really believe in economic equity, in
15 racial equity, in social equity. And so from the Douglas
16 Community Land Trust perspective our, if you will,
17 tagline is the right to stay and thrive. Everybody has a
18 right to stay. And not just stay and barely make it, but
19 thrive, do well. So many of the partnerships here that
20 folks are talking about under the heading of stewardship,
21 right, particularly important is the connection with

1 health, very important. And it is not, again, it's not
2 just about permanent affordability for housing because we
3 also know the Douglas Community Land Trust in any way we
4 are also looking beyond -- I shouldn't say beyond, but in
5 addition to housing how to support our local businesses
6 and our mainstreams. The sense of identity, the sense of
7 place that one has when you leave or when places leave,
8 small businesses leave, you can't replace that. You
9 can't get it back.

10 So from the Douglas Community Land Trust
11 perspective, again, our -- we started -- just very
12 quickly. We started with a group of about 15 local
13 residents that have been meeting for more than two and a
14 half years. I'm the newcomer as the Executive Director.
15 They hired me about a year ago, and we've been
16 undertaking a very deliberative process talking with
17 folks in the region about how we can really make this
18 something that can help particularly residents east of
19 the river, which is one of the most distressed places in
20 DC. But we are a district-wide Land Trust, which is a
21 little different than the way it's set up here. In terms

1 of capacity, from a financial perspective, obviously
2 happening, even having this discussion is amazing. It's
3 amazing that so many of you are here. The fact that the
4 housing -- trust fund dollars could be dedicated toward
5 permanent affordability is just tremendous. And
6 recognizing the incredibly rich ecosystem that you have
7 here in Baltimore with your community development
8 partners and others, it is just ripe for really doing
9 some amazing work with the community land trust model.

10 The last point that I wanted to make is on the
11 organizing piece, the strength -- we really believe
12 because I was just asked this question by our local
13 Department of Housing and Community Development, well,
14 okay, how are you going to be around? You say permanent
15 affordability. How is the Land Trust going to be around
16 permanently? What can you -- can you guarantee me that
17 you're going to be around? How are you going to be
18 sustainable? And, honestly, I look out to the bases of
19 the people in the towns where we are, and I say you are.
20 You're going to make it sustainable.

21 MR. BOWERS: Thank you all very much.

1 Let me ask if any other Members of the
2 Commission, let me open it up for questions, comments.

3 MS. SNOW: Yes. So thank you all for being
4 here, and I'm going to put you on the spot maybe or
5 hopefully you can come up. So we, obviously, we're, you
6 know, developing the guidelines, priorities for the
7 Commission for the Trust Fund. What would you use the
8 money for. If you could apply for money from the Trust
9 Fund, what would you use it for?

10 MR. UQDAH: So I'll start. We would use the
11 money primarily for capital infusion to purchase and
12 rehab properties for permanent affordability, as well as
13 organizational capacity. Currently it's just the Board
14 Members who are helping out with the Land Trust,
15 volunteering our time and our energy and our talents and
16 other strengths. But it would be great if we could have
17 just that.

18 MR. BOWERS: Other questions. Oh, go ahead.

19 MR. GOOD: I would add to that there is a two-
20 prong approach. And in one there would be -- our
21 organizations in most cases are very nimble, and so there

1 would be some money -- we would have employed to
2 operations, but the majority of it being look more to the
3 capital infusion to be able to do that. But one of the
4 things that in looking at that is looking at something
5 that's realistic. Because I've been here for two years,
6 and we're just now -- we just started our first two homes
7 three weeks ago tomorrow, and we're opening up a model
8 that would be a model so that people can come to see what
9 the house looks like. Because many times say, well, what
10 is a CLT home? So December 4th, we're opening up the
11 home. But one of the things that's happened over the
12 last two years for us is everybody likes the concept, but
13 no one wants to be the first money in. And so we get
14 from foundations, but what has the City done? If you're
15 from the City, what have the foundations done? And so we
16 got from the State what has anybody done? So what
17 happens is that you've got a stack which you're putting
18 together, but you don't have -- you can't connect all the
19 dots and cross all the t's because you don't have the
20 first money in. And so one of the things I would look
21 for the Commission to do is to provide adequate resources

1 to be first money in to show a commitment. Because
2 without adequate support from the City, then you aren't
3 going to be able to make the impact that can be made to
4 address the houses that are abandoned and vacant. It's
5 just like if you told me today to come paint this room,
6 and you gave me a gallon of paint. Just imagine how far
7 that gallon of paint will go as opposed to if you asked
8 me how much paint does it need to finish this room? So
9 we want to be able to make the biggest impact. And the
10 thing that we've been doing over the last, prior to my
11 coming here is the -- the local community land trust is
12 looking at exactly how do we look at bringing together
13 resources, creating models to make them nimble. So you
14 can come up and say you've given me X dollars, we can
15 tell you what the numbers would be. On of the things as
16 a coordinator, we've put together a business plan for the
17 community land trust movement across Baltimore, and one
18 of the things I said was 300 homes. And I was told that
19 doesn't sound like a obtainable number. Well, you do 300
20 times five years, then you're talking about 1500 homes,
21 if you look at it just from that perspective. But it

1 doesn't matter. However many homes it is, we can scale
2 up and scale down based on the resources, but it's more
3 homes than we have today.

4 MS. WILLIAMS: I really think as we look more,
5 I think from what we see there certainly is a big need
6 for capital investment. One of the things that we
7 encounter a lot in our work is that as we're taking
8 individuals out and helping them connect with available
9 housing that is already in stock, one of the things that
10 we run up against quite a bit is battling some of the
11 blight that happened. So for people that are not aware,
12 if you're looking to utilize -- let's say a person has
13 gotten connected with a rental assistance subsidy or a
14 housing voucher from either the Housing Authority of
15 Baltimore City, in any program that is utilizing public
16 dollars, those particular locations have to be inspected.
17 There's something called Health and Quality Standards.
18 And those things are safeguards to ensure that people are
19 getting decent, safe housing. We all know that having a
20 large proportion of vacant units on a block creates a lot
21 of challenges in terms of -- and it actually takes

1 offline many of the other units that might otherwise be
2 available on that block. So if you're looking at a
3 neighborhood that has 20, 20 houses on a block, if 12,
4 13, 14 of them are abandoned, then it really makes all of
5 the other structures around it quite unsafe, and you're
6 not able to utilize any sort of HUD funding to subsidize
7 that particular unit. So I think capital investment
8 would be tremendously helpful. I also think to the point
9 making sure that there is money for services, I would say
10 that we have been working and collaborating with our
11 partners, and recently have endeavored to work with our
12 CMS to leverage a Medicaid waiver pilot. And so we've
13 been working in partnership and have been working with
14 the City in order to provide housing services for 100 new
15 households. Some people might be aware of our ACES
16 pilot. There has been some discussion about it, and a
17 big hospital commitment that was made to match -- to do
18 the local match for that project. And so we have found
19 that project to be quite vocal in terms of making sure
20 that we have a sustainable model using Medicaid dollars
21 to pay for services, collecting -- while other agencies

1 -- so when I make a pitch for services dollars, and it's
2 not really for us necessarily, but for my other partners
3 in the community, who don't necessarily have access to
4 that, who could very much use those service dollars to be
5 able to fund. When we think about permanent affordable
6 housing, we know that housing is just one component, but
7 really to make that work, especially if we're talking
8 about providing services to the most vulnerable among us,
9 our most vulnerable citizens, we have a responsibility to
10 make sure that we not just provide housing, but to also
11 make sure that they have the robust services and
12 comprehensive services and client-centered services that
13 they need to be able to maintain those housing
14 placements. And so I would say that a combination of
15 both of those things would be tremendously helpful to the
16 people that we serve.

17 MR. BOWERS: Great.

18 MR. UQDAH: Can I just add one quick thing?
19 Like a Land Trust, Community Land Trust, we want to make
20 sure we maximize all the tools at our disposal to make
21 sure that we are getting the most benefit possible. And

1 I apologize for turning my back to some of the items on
2 this. We've got a few charts up here that have some
3 really great data, and really great information. To
4 answer your question specifically, like, for example,
5 this one on the end here, for capital it says the City of
6 Houston is putting over \$30 million towards creating
7 2,000 community land trust homes over the next five
8 years. Why can't we do that here? If there are 17,000
9 vacant properties. Between 16 and 17,000 vacant
10 properties. We should absolutely be able to put 2,000
11 online as permanently affordable. The Section 8 program
12 has a wait list of 20,000 plus people. Why can't we help
13 those individuals get into permanently affordable homes?

14 The next thing here about land. The City of
15 Boston granted land value over \$15 million to the Dudley
16 Street Community Land Trust supporting the development of
17 226 permanently affordable homes. Another amazing Land
18 Trust doing great things for the City of Boston. The
19 last one, operations. New York City pledges nearly a
20 million dollars for technical assistance to community
21 Land Trust. Those are technical assistance programs for

1 homeownership counseling, both pre-homeownership as well
2 as post. And all types of other things to help
3 homeowners stay in their homes permanently, which we know
4 here that the percent of low -- percent of low income
5 homeowners remaining homeowners after five years, market
6 homeowners, 45 percent end up losing their home at some
7 point. CLTs, only 10 percent. Right? Then there's
8 stability factor with providing permanently affordable
9 homeownership where that allows communities to remain
10 intact, and keep the charm in our beautiful Charm City.

11 MS. RUMPH: Those are really critical stats
12 there showing exactly how municipalities can assist
13 communities. And I think it really, really speaks to the
14 notion of scale. To the issue of sustainability, I
15 actually do believe, and I think most of the partners,
16 who are in the community Land Trust really believe that
17 at its basic, very, very basic value it is about
18 community control. It's about the community having
19 control and being able to drive what is happening in your
20 community.

21 Additionally, of course, we've got to talk

1 about finances. And in order to do that, you've got to
2 have scale. Unless the community Land Trust begins to
3 (indiscernible) but you've got to have enough rollover so
4 you can charge a very little percent, if you've got
5 enough homes in the hopper turning over, selling,
6 reselling. If there's only a few, how are you ever going
7 to be sustainable financially? So that is really -- and
8 then the final point is on the flexibility of your
9 funding. If you're putting this together, and you can
10 make it flexible right from the start, it is very clear
11 that it is not either capital or services, either
12 acquisition or rehab. It really is an all -- all of the
13 above.

14 MS. GUTHRIE: I just have a really quick
15 question just in terms of it's working or not, the
16 collaboration and the integration, the CLTs, and how we
17 actually work together in terms of the strategy for all
18 of Baltimore?

19 MR. GOOD: So one of the things we've done,
20 we're all under the umbrella of SHARE, which we need
21 ongoing for all CLTs together. And I mentioned earlier

1 that I'm one of the coordinators that consults with all
2 of the CLTs. And one of the things over the last year I
3 think what it's done is it has allowed us to identify
4 resources that we can share. It has also -- the City has
5 been really great in setting up a meeting for us to meet
6 with them once a month. So we meet with Ms. Freed once a
7 month, and we talk about what are the specific issues in
8 each community, and how the City can assist, which is
9 very helpful. Prior -- I could speak to this as an
10 outsider coming in. One of the things that I'm an expert
11 in is public-private partnerships. And one of the things
12 that I think needs to be looked at is really focusing on
13 forcing groups to work together that may -- that don't
14 normally work together. Because one of the things that
15 we've done, and one of the things as the Executive
16 Director of NEHI that I continually do is I have a shop
17 with one person. Most of the CLTs don't even have that.
18 So we have to look at how we go into the community, and
19 pool existent resources and collaborate with those to be
20 able to make it work. We've partnered with United
21 Workers from day one to be able to do the things that we

1 do as far as the organizing is concerned. We do housing
2 counseling with other housing counseling groups. And in
3 the banks, we work with the banks. But one of the things
4 that we've got to do is we've got to be able to have more
5 operational money so that we can have that consistency.
6 There is a formula that we've put in place that allows us
7 to manage the Trust piece of it, and be able to sustain
8 it over the 99 years. But us working together in the
9 public-private partnership component is something that is
10 hidden opportunity that exists that's forcing groups
11 together.

12 Because one of the things that we have working
13 that's going on now is Kahlil didn't mention this, but
14 he's a for-profit builder that has given his time to
15 Charm City free to be able to say this is how we can make
16 it work. And this -- we have people in the community
17 that really care about the community and the
18 neighborhoods that come together and want to see success.
19 They want to be contributors that figure out how to make
20 this work. But at the end of the day, we all own
21 businesses as well, and the CLT is a business in and of

1 itself as well.

2 MS. GUTHRIE: Thank you.

3 MR. HILL: Okay. Testing. Yeah. There we go.

4 So, Ms. Williams, just a quick question. Have
5 you encountered any challenges working with -- most of
6 the clients who have permits for housing have a voucher.
7 Is that right?

8 MS. WILLIAMS: Yes.

9 MR. HILL: And most of the vouchers are placed
10 with nonprofit landlords private landlords, a mix?

11 MS. WILLIAMS: Yeah. So the vast majority of
12 the individuals that we work with, they're placed in --
13 as private landlords in the community. So we have
14 clients all over, literally all over Baltimore City from
15 every corner of the State. And so I -- I'm sorry. Go
16 ahead.

17 MR. HILL: Oh, no. I didn't want to -- go
18 ahead.

19 MS. WILLIAMS: No. So I think you were --

20 MR. HILL: I --

21 MS. WILLIAMS: I think you were asking about

1 challenges with landlords.

2 MR. HILL: You've got it.

3 MS. WILLIAMS: Yes. Yes. Did I say yes? Yes
4 and. So, yes, we have challenges with landlords. I see
5 those challenges as opportunities. I see my role and the
6 role of my team as really being able to take -- figure
7 out ways to partner with landlords. I think to be
8 completely honest, I think that there is a -- I think
9 sometimes there's a degree of not knowing what permanent
10 affordable housing means. I think oftentimes that not
11 knowing leads to a lot of fear, and sort of fear-based
12 assumptions about what -- what it means to be a person,
13 who has limited resources and access, and all of the
14 litany of things that we think that means. And I think
15 that that oftentimes forms some landlords willingness or
16 desire to partner with agencies that are doing this work.

17 I also see lots of landlords, who are very kind
18 and very open, and willing to partner with us, and
19 willing to get a better understanding of what it is we
20 do. I see it as one of our core responsibilities. Our
21 landlord engagement and relationship managing is a huge

1 part of what we do. And I think there's really two core
2 things that we sort of think about as we think about
3 landlord engagement. One is really doing that education.
4 And so when we're engaging a landlord or someone who
5 hasn't worked with us, really making sure that they are
6 aware of what we do, making sure that we talk with them
7 about the services that we provide and how robust they
8 are. And I think the second component is being
9 accountable, and doing what we say we're going to do.

10 MR. HILL: So I appreciate that. And have
11 those challenges at all been mitigated or lessened when
12 you're working with kind of a nonprofit that has a
13 commitment to more permanent affordability for a
14 particular site?

15 MS. WILLIAMS: I would say generally, yes,
16 although I wouldn't say that I haven't found that same
17 sort of sentiment with private landlords. I mean, I
18 can't say with a broad brush that typically nonprofit
19 landlords tend to be more open or more willing than
20 private landlords. I think I've seen good in both, to be
21 quite honest. I think a big part of it is really making

1 sure that they understand what it is that we do. And I
2 think being present when the issues come up. So I think
3 with -- the thing that we try to share with the landlord
4 and help people to understand is that there is nothing --
5 we heard about all the fears and things that could
6 potentially happen with someone who has a voucher in
7 their hands. That person is no more likely to do dot,
8 dot, dot, dot than I am to do dot, dot, dot or you, any
9 of you or any of us in here to do dot, dot, dot. Right?
10 And so I think there are people who have subsidies who
11 drink too much. There are people who don't have
12 subsidies that drink too much. So trying to really be
13 really transparent, and recognizing that -- and breaking
14 down sentiments around nimbyism, and I think oftentimes
15 when people hear permanent affordable housing they -- one
16 of the biggest questions, I guess, on landlords is, like,
17 so is this a treatment program? Like, no. Individuals
18 who are getting access to housing are -- they are
19 beholding to a lease. There are lease terms. The same
20 lease terms that I had to adhere to and live up to when I
21 was renting. And so I think really on the forefront when

1 you're establishing that new relationship with the
2 landlord, be really clear and really transparent in
3 saying when you see that there is some hesitation saying
4 which -- tell me about your hesitation. You seem
5 resistant. Tell me about it. Let's talk through that.

6 MR. HILL: Thank you. And then just maybe not
7 tonight but at some point some idea about the cost, like
8 a per person for permanent affordable housing would be
9 really interesting.

10 MR. BOWERS: Other Members of the Commission,
11 any questions, comments, questions?

12 So a couple of questions I have for Members of
13 the Panel. The notion of how we do get to scale? I want
14 to go back to what Ginger and Kahlil you were talking
15 about it. And I say this as somebody who was -- I served
16 on the Board of City First Homes Land Trust in
17 Washington, DC, for a number of years. And one of my --
18 my frustration was for us as an industry that people
19 would oftentimes point to the Land Trust in Vermont as,
20 like, the gold standard, right? And City First Homes in
21 DC won -- literally won awards for its Land Trust, and

1 the number of units it had was really relatively modest,
2 right, really relatively modest. So one of the
3 frustration -- which really spoke to the fact that it's
4 just hard to get to scale. So I'm curious if you all --
5 how much of that may just be a function of there's just
6 be a function of there's just not enough money there?
7 Are there other issues? And so I wanted to ask my
8 question really around how much in how it's structured,
9 right? So if you had a -- if you could give the
10 Commission a sense of to do a unit in Baltimore City,
11 right, roughly, right, to make it happen, how much does
12 it take kind of all in to get a land trust unit rental or
13 ownership, right, on a permanently affordable? Is that
14 50,000 a door, is that 250 a door? To give us a sense of
15 scale. So when we talk about million dollars buys this
16 or that. The other thing, when you talk about capacity,
17 one of the questions -- the other question I have is
18 because the land trusts in Baltimore are small, are there
19 any things that the Department, the Commission should be
20 thinking about, the Department should be thinking about
21 in terms of how much money goes out, how it goes out, and

1 for what purposes to make sure that people don't --
2 organizations don't choke on too much too quick. Right?
3 So any thoughts any of you all have on that. How much
4 per door, and how money can be structured on the capital
5 side and the operations side to make sure that we can get
6 the biggest bang for the buck?

7 MR. GOOD: I insist on answering this first.
8 As I mentioned the last year, little bit over a year, we
9 spent a lot of energy on just -- some of those same
10 questions. First I'll address the cost per unit. And so
11 I actually can give you a real life example for us. We
12 have 1200-square foot home that will be totally rehabbed.
13 It will be valued at \$128,000 when it's finished. We're
14 selling it for around 85,000. We've put into it a -- we
15 needed at least \$25,000 subsidy in order to make it work
16 with the bank. We got a line of credit that allowed us
17 to be able fund, if you will, the work on that. We're
18 going to sell it to a family for the 85,000. Their
19 payment would be under \$500 per month. We have about 13
20 families that are in our pipeline to be considered for
21 this one house, and they're looking at with -- depending

1 on the time of year as far as with the funding
2 availability for the subsidies that come into the buyer
3 on the end -- they're going to look at, as I said, under
4 \$500 per month for the payment. But currently in one
5 example that we have now paying for that same house not
6 rehabbed, almost not habitable, paying \$1400 a month. So
7 the impact that's having on that \$1200 dollar model --
8 and those numbers will vary a little bit. West Baltimore
9 will deviate a little bit in Remington than it would
10 maybe for northeast Baltimore. But that speaks -- as far
11 as capacity, as I mentioned earlier, we've spent the last
12 year working on models, and one of the deliverables that
13 we have for our planning grant from DHCD was to look at
14 putting together a business plan publishing those models
15 to say what are the scenarios? If we have X number of
16 dollars, what we'll be able to do, what are the
17 requirements, and how could we best play together as a
18 group utilizing and contributing to community resources
19 in order to make this happen and make it maximize the
20 impact for the City. That 16,000 number of abandoned
21 units every day (indiscernible) so we have a plan that's

1 forthcoming in the next month or so that unveils what the
2 models are, the capacity of the land trust to be able to
3 respond to that because we're doing it from two different
4 ways. We've got -- we're providing subsidies on one end
5 to people (indiscernible) which is some of the stuff that
6 they do in DC. As well as in our case we're looking at
7 building units for homeownership. And I know other
8 communities are looking at rental. So there are a number
9 -- and the answer is there's no one right answer. It's
10 going to take all of the above in order to be able to
11 meet everybody's needs. Especially when we talk about 50
12 percent, and the 30 percent or below. So we've got to
13 look at having things to address people coming out of
14 homelessness. We've got to have a way in which to do
15 that. So the biggest thing is being familiar with each
16 other's services, and figuring out how we can work
17 together to ask for this. I was in a meeting all day
18 today with seven banks and five other developers,
19 nonprofit developers, and sitting around asking some of
20 those same questions. And it's, like, the biggest thing
21 is that I think you can walk away with today is that it's

1 going to take us all working together.

2 UNIDENTIFIED SPEAKERS: Yes.

3 MS. SNOW: I'm sorry. Can I just -- I just
4 want to clarify. So were you saying that the cost of the
5 example that you were giving it was 128,000? Is that
6 acquisition and rehab, is that the total cost in? Is
7 that what it was?

8 MR. GOOD: Yes. The house was donated to --

9 MS. SNOW: Okay.

10 MR. GOOD: -- to us by Fannie Mae. We paid a
11 dollar for it.

12 MS. SNOW: Okay.

13 MR. GOOD: Which that dollar turned in to
14 probably about \$2,000 with, for example, we had like fees
15 and stuff we got to do. But, yes. So the 126,000,
16 23,000 is what it's going to cost us to rehab it.

17 MS. SNOW: Was the renovation cost?

18 MR. GOOD: Right.

19 MS. SNOW: Okay.

20 MS. RUMPH: And, by the way, your staff time.

21 MR. GOOD: Right.

1 MS. SNOW: Right. Yeah.

2 MR. UQDAH: Yeah. It's always important --
3 overhead of the organization. And it's a difficult
4 question to ask how much is a rehab? Well, it depends,
5 how many floors, how many square feet, what area are you
6 in, what type of finish, things like that. When I get
7 asked the question, I like to safely say about 150,000
8 plus or minus, really depending on what needs to be done
9 in the home. You always, always, always build a high
10 quality product. You don't skip steps ever when it comes
11 to quality. So that means you've got to underpin the
12 basement. That means you've got to make sure that it
13 drains tile, and there's a sump pump to make sure the
14 basement stays dry, and all those other specifics that
15 are go into construction for anybody who is a contractor.
16 But it's important to make sure that your numbers work,
17 and that you've got a strong budget, and that you pull
18 from multiple sources. By no means do I think the
19 Affordable Housing Trust Fund is supposed to subsidize
20 all of it. There are so many different programs that the
21 City and the State and nationally now about opportunity

1 zones. We've got 40 plus opportunities here in Baltimore
2 City. 140 plus in the State of Maryland. There are
3 opportunities (indiscernible) is to help. Historic tax
4 credits, (indiscernible) MHT, those types of programs
5 that certainly assist them and provide funding. Equity
6 debt obviously grants. There are so many different
7 things that help with the capital to ensure that we're
8 going the best that we can to provide permanently
9 affordable housing. But there is always a gap.

10 MR. BOWERS: Kahlil, let me ask you a question
11 real quick on that. Trying to balance both being the
12 developer so give us all the free money we can get,
13 right? That's what we would always want to say. And
14 balancing the Department saying we're trying to stretch
15 our resources. So what would you think a reasonable
16 number would be for what percentage of the total
17 development cost the Trust Fund dollars should be on a
18 land trust unit?

19 MR. JUDAH: So before I answer that, I want to
20 say that the -- Garrick mentioned earlier, the timing of
21 the money that's important. The acquisition costs are

1 important. That's a big -- a pre-development cost. You
2 have to get architectural drawings, you have to bring in
3 a structural engineer, you've got to get permits. There
4 are so many steps before even before you swing a hammer.
5 Some contractors charge a fee to even walk through a
6 house. You've got to balance all those types of costs as
7 well. And I think the -- in terms of the timing of the
8 funds that's more important. Being able to access pre-
9 development capital is more important than almost
10 anything. A bank will loan you money as long as the
11 property appraises. But no bank is going to front you
12 pre-development dollars. To your question what
13 percentage? So a bank typically loans somewhere between
14 70 to 75 percent loan to value. With that difference
15 being between 25 and 30 percent, you've got to fill that
16 gap some kind of way. So that's through the Affordable
17 Housing Trust Fund. That's the equity. That's through a
18 number of different sources. But I would like to say
19 that it would be great if you guys could take the lion's
20 share of that.

21 MR. BOWERS: Of the gap.

1 MR. UQDAH: Of the gap.

2 MR. BOWERS: Of the gap, right, right, got you.

3 MS. RUMPH: From a non-Baltimorean just keep in
4 mind, David, I know you're very familiar with this. I'm
5 sure you guys have run into this. The more capital that
6 you have to stack the more sources you've got to put into
7 the deal, the more staff time, the more complicated it
8 gets. You're paying more in closing fees, blah, blah,
9 blah.

10 UNIDENTIFIED SPEAKER: Attorney fees.

11 MS. RUMPH: Attorney yes. And just really
12 quickly out of the City First portfolio because City
13 First has been running, has been for the past 12 years
14 running a housing trust that operates slightly
15 differently from the land trust models. It's a second
16 mortgage, and so there were additional costs in doing
17 that. And so that the notion is to transition those into
18 being more of a community land trust model to lower the
19 cost of doing business. But that scale, just so you have
20 a point, our business plan, and there's so many
21 variables, so it brings change, right, but our business

1 plan says in order for us to get to scale to reach a
2 break even point, we got to have 750 units, 50 percent
3 rental, 50 percent owner. And we've got a wide variety
4 of ownership homes, including condos, limited equity co-
5 ops and single family. So just that's a kind of a
6 ballpark.

7 MR. BOWERS: Let me folks -- thank you -- heads
8 up. Sorry. A heads up. If you are all okay to stick
9 around for about another six minutes, and we'll wrap on
10 the Panel. So I want to give Commission Members a heads
11 up. We'll take about another six, seven minutes, and
12 then we'll wrap. Matt has got the next one.

13 MR. HILL: Yeah. Just quickly following up on
14 the question that was just on the table about what
15 percentage the Trust Fund should be in the stack for
16 financing. I mean, would you think about maybe having
17 certain policy priorities justify a higher percentage
18 from the Department? For instance, I imagine it would
19 take more money to get down to a lower income. It would
20 take more money to get larger units for families. It
21 would take more money potentially if you want to preserve

1 permanent affordability you could justify that to say,
2 well, we need a larger percentage because we're getting
3 more for our money. So I don't know if you've
4 encountered any of those considerations when you talked
5 that -- and Ms. Rumph, I don't know if you've had that
6 discussion in DC, but how do you weigh policy
7 considerations with the kind of the desire to stretch the
8 dollars?

9 MS. RUMPH: Well, I, again, I'm a guest here.
10 So just real quickly, from our perspective we put a
11 racial equity lens on our decision making choice. So I
12 would suggest that you might want to look into that as
13 one of the factors, deciding factors. And then varying
14 the policy concerns. Talking about the acquisition, I
15 don't know that it speaks necessarily to how much
16 leverage you're going to require or how much you want to
17 fund out of the Trust Fund or not, but I think varying
18 the policy considerations or in some ways they're more
19 regulatory than big key policies about how acquisitions
20 of government-owned or government -- somehow -- either
21 government-owned or in some way affected by government

1 policies get transitioned over to the land trust. But
2 that could be something that you give highest priority to
3 so that it can go faster, and they reach scale.

4 MR. UQDAH: I agree. There should absolutely
5 be some type of tiered approach when it comes to the AMI
6 that's being targeted, 30 percent, 50 percent, 80
7 percent. There should be a formula there. There should
8 be a formula based on the value of the property. For
9 example, I gave the figure of 150,000 to rehab it. If
10 the property is only worth 100 grand, you're already
11 underwater. And that's why a private developer does not
12 into it and fix it up. The bank will only loan 75 grand
13 on that. There's a \$75,000 gap. Being able to fill that
14 gap is crucial.

15 MR. BOWERS: Anybody else on the Commission?
16 Anybody else?

17 All right, well, before saying thanks, I would
18 just make a request. It sounds like some of you are all
19 ready engaged in conversations with the Department for
20 sure. Would love to ask if you are to continue. But if
21 you aren't, if you would be available for us and the

1 Department to continue to drill down on some of these
2 issues. What makes sense and the like. So thank you all
3 very much for your time. We really appreciate it. As
4 they say, you're welcomed to stay or go or move to a
5 different seat or stay where you are, but thank you all,
6 and you're welcomed.

7 All right. We'll move on to other business.

8 The fall ethics training schedule, I'm going to
9 ask Stacy Freed, I think, if -- Stacy, is there an update
10 for us on the fall ethics training schedule? Is this one
11 where we just -- we need to pick a date and time? Is
12 that what's going on? Yeah. So we will need to by way
13 of reminder there's a required ethics training that we
14 need to do as a body. I believe in one of our meetings a
15 few month ago we said we were going to try to do a
16 training together, I believe, is where we were. And so
17 if that's the case, I'm thinking the way we may want to
18 go is do a little doodle poll. If people on the
19 Commission are flexible with that, we can try to do a
20 doodle poll and find a date when -- that works for most
21 people. And we may end up having to do a couple of

1 dates, right, if we have to where we may have to split it
2 up. If everyone is not available on a certain date, we
3 may try to go with a couple of dates. But to make sure
4 everybody on the Commission goes through the required
5 training. So we'll have that as a to do training.

6 The other thing, by way of reminder for all
7 Members of the Commission, there is a financial
8 disclosure form that we are all required to fill out.
9 And so if you have not done so, please make sure you do
10 so. If you don't -- I believe they'll take hard copies.
11 And so if you don't have that, we can make sure you get -
12 -- oh, update from Stacy. Yes.

13 MS. FREED: So all of the forms are back online
14 so that the financial disclosures now need to be filed
15 electronically, and there's a charge if you've tried to
16 file a hard copy.

17 (Simultaneous comments.)

18 MS. SNOW: People who already did it? If we've
19 already done it in a hard --

20 MS. FREED: No. If you've submitted a hard
21 copy before, you're fine.

1 MS. SNOW: Okay.

2 MR. BOWERS: Great. So, again, if you have not
3 submitted, please make sure to make that a priority so we
4 can all be in compliance with filling out the disclosure
5 form online. If you have any questions about where to
6 find that, please just be in touch with Ms. Freed, if
7 that's okay.

8 The future meeting operating guidelines we will
9 actually table that until the next meeting in terms of
10 ultimate consideration. We will -- we do want to give
11 you all a heads up. We may be floating to you all a
12 draft of something that would for consideration by the
13 Commission on essentially kind of guidelines on how we
14 want to make sure meetings are conducted in order. So we
15 want to -- we'll float that around. People will have a
16 chance to look at that, give it some consideration, and
17 we'll discuss that further in public at our meeting next
18 month.

19 And in terms of the next meeting location, what
20 I'm going to ask, if it's okay, the group that has been
21 the Planning Team for each of the meetings that now we

1 have a regular schedule to talk, I believe, the Friday
2 after this meeting, if we can work to identify a location
3 as a Planning Team, if folks are okay with that.

4 At our last meeting, by way of reminder, so
5 we've always got kind of City Hall. We've always got
6 DHCD as something that's in the queue. At the last
7 meeting, as you'll see on the notes from the last
8 meeting, Morgan State University, Coppin State, 29th
9 Street Community Center were a few of the places that
10 were also talked about. So if our Planning Team can be
11 in conversation, determine that location and, obviously,
12 as always is made public for all these meetings are going
13 to be made public for Commission Members and general
14 public about where the location would be. So we'll need
15 to just run some traps, and make sure that whatever
16 location we're thinking about is actually available and
17 accessible and all of that.

18 Is everyone okay with that piece?

19 Yes, ma'am.

20 MS. GUTHRIE: So we already have -- we have
21 confirmed for availability Morgan State for October.

1 MR. BOWERS: Oh, great.

2 MS. GUTHRIE: And also hopefully --

3 MR. BOWERS: Great.

4 MS. GUTHRIE: -- we have a presenter confirmed
5 as well, Dr. Brown, to speak on racial equity, housing
6 and health disparities. So we have that space confirmed.

7 MR. BOWERS: Okay. Thank you on the location.
8 What I'm going to ask is that -- and we'll need to be in
9 touch to make sure that we coordinate also on the
10 Planning Team around the speaker, the Dr. Brown, so that
11 we make sure that we've got kind of the coordination on
12 that. So we'll follow-up with you to make sure we get
13 the contact information for him, and coordinate that as
14 the team puts together what the agenda will be for the
15 next meeting.

16 MR. HILL: Just real quick, David, and this is
17 for the Planning Team as well. But the November and
18 December meetings conflict with kind of a Thanksgiving,
19 Christmas schedule. So I won't address that here. Maybe
20 at the Planning Team, but we do need to figure that out.

21 MR. BOWERS: Matt, thank you for that.

1 We -- thank you. So Commission Members because
2 we typically meet on the fourth Tuesday of the month, I'm
3 going to ask, and we'll confirm this and, again, through
4 e-mail, but I would ask folks when you go back to kind of
5 look and see if the third Tuesday of November and
6 December would work for folks so we don't bump up against
7 the holidays. Thank you for the reminder. So we can
8 lock those in for ourselves, and for the public on that.
9 So we'll send out something, make sure everyone gets a
10 chance to check their calendars, and make sure that's
11 good. But we'll try to aim for third Tuesday of the
12 month in November and December.

13 Okay. Anything else on any of that other
14 business before we go to public comments?

15 Yes, ma'am.

16 MS. RUMPH: At our last meeting, we discussed
17 displacement, and ensuring that displacement is minimized
18 or just not in the factor for the most part when it comes
19 to developing. And I just -- I'm going to actually read
20 from Council President Brandon Scott's -- this is his
21 race equity assistance policy or program, number three

1 and number four.

2 So number three indicates development -- and,
3 please, just bear with me. I am legally blind so I'm
4 reading large print, but take -- be kind. Number three
5 is develop and implement an equity action plan to
6 incorporate and embed equity -- I'm sorry. Oh, equity
7 principles and strategies into City development -- I mean
8 -- development -- City operations, programs, services and
9 policies.

10 Number four is to conduct equity assessments of
11 existing and proposed City actions and policies and both
12 capital and operating budgets.

13 When we talked about displacement during our
14 last session, and the DHCD's new era on neighborhood
15 investing actually does focus on making sure that
16 displacement is minimized, that racial equity is at the
17 forefront, and we were -- it was proposed or posed to Jay
18 Greene how do we ensure that this is actually done? How
19 do we ensure that displacement is minimized? And we got
20 no answer. Or I'll say the community got no answer in
21 how to address that, how to ensure that that is not a

1 great factor. What I'm suggesting is that what we heard
2 today from the Community Land Trust representatives,
3 these efforts definitely illustrate that there are ways,
4 there are strategic ways to minimize displacement, and to
5 maximize racial equity. I'm suggesting that we have a
6 workgroup to investigate particular models that make this
7 possible that ensure that racial equity is at the
8 forefront, that displacement is minimized, that
9 generational community family wealth is at the forefront.
10 Because racial equity is -- has been integral part of the
11 destruction of communities and neighborhoods. So we need
12 to ensure that racial equity is at the forefront of
13 building, and ensuring that displacement is not an issue.
14 So I'm hoping that we can focus on some research to look
15 at models that minimize displacement, that actually
16 illustrate that racial equity is at the forefront. There
17 are some experts, who can guide us in this research. So
18 I'm hoping that we can focus on a workgroup that can
19 identify this as a priority.

20 MR. BOWERS: Thank you, Ms. Guthrie.

21 If there are any Members of the Commission, who

1 are interested in helping to go deeper on the racial
2 equity issues, certainly you can identify yourself, and
3 we can make sure that folks are able to work on looking
4 at some of those issues. So if there are any folks
5 interested, and Ms. Guthrie, I'm assuming would be --
6 you'd be willing to plug in there. If there are others,
7 you can certainly make yourself known, and we can see how
8 there's some research can be done there.

9 All right. Anything else on other business
10 before we go to public comment? Okay.

11 I'm sorry. Real quick, briefly. I just want
12 to -- I, I -- since -- so I've echoed Ms. Guthrie,
13 Tisha's point that race equity needs to be a bigger
14 focus, and how do we operationalize what I think, as you
15 said, the new era DHC document says that should be a big
16 focus. The roundtable put forward a document talking a
17 lot about race equity, and how to operationalize that
18 with the Trust Fund. But we need to move forward more
19 quickly. I don't doubt the good faith here, but we've
20 had this Trust Fund for over two years. The law that's
21 been in place to fund the Trust Fund has been operational

1 for about six months. We have to move forward more
2 quickly. We need given -- the need is there. We've
3 talked with a number of folks, who are doing great work
4 and need the financial support. So I want to move
5 forward as quickly as possible, and I want to know how do
6 we get moving forward more quickly?

7 MR. BOWERS: And just to be clear, Matt, when
8 you're saying -- was that question directed to we as a
9 Commission or to the Department?

10 MR. HILL: I think it's both. I think, I think
11 a lot of us that I've spoken with are just frustrated
12 that we're not moving more quickly. We want to move more
13 quickly as to both the Department and as the Commission
14 to get the NOFAs out there, to get the money working on
15 the streets.

16 MS. JOYNES: And then to piggyback off of what
17 Matt and Tisha said. After, like, after hearing the
18 presentations from the CLTs, I also feel like there needs
19 to be a greater percentage of the Trust Fund money to go
20 towards the Trust Fund than what is currently proposed.
21 As they said, it's very important that they get the

1 capital money and they -- and in order to enhance or get
2 to scale permanent affordable housing, we need to help
3 them fill the gap, and I think we need to raise the
4 percentage, like 70 percent of the Trust Fund money to go
5 towards permanent affordable housing. 40 percent of that
6 CLTs, and maybe 30 -- the rest of the 30 percent of the
7 Fund goes to other supportive permanent affordable
8 housing.

9 MS. SNOW: So, Stacy, at the last meeting, you
10 had presented a proposal for our first NOFA specifically
11 for CLTs. I know in our workgroup meeting we had talked
12 about that further, and I believe, and, please, any of
13 the workgroup members correct me if I'm wrong, but I
14 believe that we had all -- were in agreement that that
15 should move forward and encourage to increase the amount.
16 And I think it was 2.5 or 3 that was proposed at the last
17 meeting, and we had said, yes, move forward with that,
18 but let's, please, consider putting -- doing more than
19 that. So, I guess, just where are you guys in the NOFA
20 putting it out? Like where does that stand?

21 MR. GREENE: We're working with the Commission

1 before we print it out. So we want to move forward with
2 a consensus. So we didn't want to make any decisions
3 about amount or when until we came to a more
4 comprehensive and -- decisions and by consensus about
5 what the overall goals and policies of the Affordable
6 Housing Trust Fund is going to be. We had put that out
7 there, and put a pause on it until we have further
8 discussion, but the workgroups did their business, let
9 some of the other stakeholders who wanted to talk to us,
10 talk to us and try to move forward with a consensus. So
11 we just put a pause on that until we feel like the
12 workgroups have done their kind of work, and reported
13 back to the Commission, and then we'll move forward on
14 it.

15 MR. BOWERS: Any other thoughts, comments,
16 questions, suggestions from anybody on the Commission
17 based on what you heard?

18 Yes, ma'am.

19 MS. KIMBALL: I agree with Iietha. I think we
20 should have the 70 percent permanent affordable housing
21 and the 30 percent of the CLT. I think we should move on

1 that as quickly as possible.

2 MR. BOWERS: Just to be clear, I think I heard
3 Iietha actually mention some different numbers,
4 Ms. Kimball. Iietha and -- so I'll let you repeat what
5 it is you were suggesting in terms of percentages.

6 MS. JOYNES: So basically what I was
7 suggesting was 70 percent of the Fund go towards
8 permanent affordable housing, 40 percent of that go to
9 CLTs.

10 MS. KIMBALL: 40 percent. Okay.

11 MS. JOYNES: I mean 40. I'm sorry. 40 and 30
12 to -- so it will be overall 70 percent of the overall
13 Fund towards permanent --

14 MS. KIMBALL: Okay. I got you now. I
15 misunderstood, but I have you now. Thank you.

16 MS. JOYNES: Sorry if I said that wrong.

17 MS. KIMBALL: That's okay.

18 MR. BOWERS: So one of the things I would
19 encourage Commission Members all of us to look at too is
20 that what's required by the charter, and to make sure in
21 terms of the permanent affordability, and in terms of the

1 long-term affordability, just to make sure we're all
2 clear on that. So the charter itself, in 14 little 'a'
3 and the whole number 3 says that providing capital and
4 operating assistance for the creation of community land
5 trust that would develop, own or operate permanently
6 affordable rental housing, and assist low income
7 residents to build a path to homeownership. The way I'm
8 reading this is that by charter, that by charter, any of
9 the land trust dollars have to support on the rental side
10 permanently affordable housing. So one of the things
11 that I think we as a Commission have to lift up is the
12 fact that that is required by charter for the land trust
13 money as it relates to rental. What's not clear, I
14 think, in the charter, but we can get an opinion on this,
15 is whether all of the -- any Land Trust money that
16 supports ownership has to be permanently affordable. But
17 I want to remind the Department, remind the Commission,
18 and remind the public that any of the Land Trust money
19 going to rental by charter has to be -- or by -- says
20 operate permanently affordable. So, I guess, one of the
21 questions that's on the table then we have to consider,

1 and I'd suggest people should kind of mull on this, is
2 there are some suggestions now about what a certain
3 percentage of the money having to go towards Land Trusts
4 specifically, right? And so that's what I'm hearing.
5 And so I don't know if other folks have thoughts on that
6 one way or the other.

7 MR. HILL: I mean, I'll just express general
8 support right now. I think that -- I want to say though
9 that we just need to continue this conversation, and have
10 it happen more quickly, and start to get to those
11 breakdowns of what the different buckets are going to be,
12 and what the priorities are going to be for the
13 Commission and for the DHCD.

14 MR. BOWERS: Okay. Thank you all for that.

15 I believe we are able to move towards public
16 comment time. And so -- all right. Well, we've got 10
17 minutes allotted in the agenda for public comment, and I
18 was just told that we actually have 10 minutes before the
19 school shuts down. So we'll stick to the agenda. And so
20 if there are comments from the public, we'd ask if you
21 would come forward quickly, identify yourself, if you

1 would for our gentleman, our friend who is taking the
2 records, and whatever comment you may have. We'd ask you
3 to grab one of -- if there's a mic -- thank you.

4 Yes, ma'am. Come on forward. Again, if you
5 don't mind, just tell us your name, and go ahead with
6 your comment. Yes, ma'am.

7 MS. HUNT: My name is Sharon Hunt. I am with
8 Charm City Land Trust. And this is my second or third
9 meeting. My question is about the money that is or is
10 not in the Fund. And I don't understand why it is taking
11 so long for a City that manages a billion dollar plus
12 budget to come up with the amount of money that is
13 actually in the Trust Fund. That's my question.

14 MR. GREENE: The Fund is funded by -- we raise
15 the taxes, recordation tax, and transfer tax on
16 properties of a million dollars and above, and that's the
17 money that supports the Trust Fund. So it's when those
18 transactions happen, and the tax is applied, we -- that
19 money goes into the Trust Fund. As far as the two
20 million from last year and two million from this year
21 that the Department has committed to put in, we -- that

1 money, two million, is already there, and the other two
2 million we are transferring over.

3 MS. HUNT: And how often do you post that?
4 Monthly, biweekly, quarterly?

5 MR. GREENE: It's monthly. That's what --

6 MS. HUNT: So this is the third time that we
7 don't know what's in the Trust Fund.

8 MR. GREENE: We gave a report last month about
9 what's there --

10 MS. HUNT: What you thought might be there more
11 or less.

12 MR. GREENE: A report we got from our Finance
13 Department, and we're going to confirm that, and give you
14 an update on what's there through September.

15 MS. HUNT: Can we expect to have a true figure
16 next month?

17 MR. GREENE: Though September.

18 MS. HUNT: We can expect a true figure next
19 month?

20 MR. BOWERS: So it will be clear, we're going
21 to get -- we've requested updates from the Department

1 every month on what the receipts are that are in the
2 Trust Fund. So we expect to get that.

3 Yes, ma'am.

4 Yes, ma'am.

5 MS. CAMPBELL: Hi. My name is Sahshawnda
6 Campbell. I'm on the South Baltimore Community Land
7 Trust. We want to say that we --

8 MR. BOWERS: Tap it a little bit. Make sure
9 that's on.

10 MS. CAMPBELL: All right. Try that again. All
11 right. My name is Sahshawnda Campbell. I am on the
12 South Baltimore Community Land Trust. And so I agree
13 with Ms. Joynes. She said that we should have 70 percent
14 dedicated to permanently affordable housing, and 40
15 percent to Land Trust because Land Trusts have the
16 community part that a lot of people in the community can
17 interact to be a part of that and not be displaced and
18 (indiscernible). So I also think that we could be moving
19 more quicker to get these funds out and get this
20 (indiscernible) so they can start with these houses,
21 permanent affordable houses for the residents that need

1 it.

2 MR. BOWERS: Thank you. Appreciate it.

3 MR. ELLIS: Good afternoon. Good afternoon
4 Mr. Chairman and Members of the Commission. I'm Dan
5 Ellis, the Executive Director of the Neighborhood Housing
6 Services of Baltimore. And I want to speak tonight about
7 preservation. We have been doing preservation in
8 Baltimore for 45 years. Our typical clients are seniors
9 on a fixed income typically earning 10 to 15 thousand
10 dollars a year of income. And one of the things that is
11 the best way to lose affordable housing is to have the
12 house fall apart around somebody. And so doing
13 preservation activities is an absolutely critical piece
14 to consider in your work. And in a program we recently
15 did with the Weinberg Foundation of a million dollars, we
16 were able to put that money out in \$6,000 increments in
17 about six months. And the demand far exceeded that. So
18 the demand in the City for preservation dollars is
19 absolutely essential in order to preserve it.

20 As you consider how to spend the money, keep in
21 mind there are a lot of ways to generate affordable

1 housing. Preservation is one of them. Homeownership
2 creation is another. And then rental affordability is a
3 third way that is critical. In making sure to consider
4 all of them, rental is often one of the best ways to
5 acquire units through different mechanisms, and it can
6 later be converted to permanent home ownership at the
7 discretion of whether it's a land trust or a nonprofit
8 that is controlling it with a permanent restriction upon
9 it.

10 Thank you for your consideration and work.

11 MR. BOWERS: Great. Thank you.

12 MR. HILL: Can I just add -- I know we don't
13 have much time. I'll be -- I'd love to know more about
14 that program. I'd love to know more about --

15 MR. ELLIS: I'd love to --

16 MR. HILL: -- what the cost breakdowns are, how
17 you would measure the need.

18 MR. ELLIS: Yeah. Absolutely.

19 MR. HILL: How you do maybe subsidy recapture
20 in that context.

21 MR. ELLIS: We can actually do that, but in the

1 time tonight probably --

2 MR. HILL: I got it.

3 MR. THOMPSON: Hi. My name is Terry Thompson,
4 and I'm (indiscernible) work with Community Land Trust,
5 and we've been doing a lot of (indiscernible) in our
6 Community Land Trust. We brought the community together
7 by (indiscernible) participation and helping us a lot
8 with the work we've been doing there. (Indiscernible)
9 and the community comes out, and they help us a lot, and
10 we also have been, like, we've taken community
11 suggestions and everything. It's just a lot that the
12 community has (indiscernible). We also acquired several
13 pieces of land in this community (indiscernible)
14 community land trusts. And we have, I believe, seven in
15 total right now, and we're still going to make sure our
16 community land trust is stronger and better.

17 MR. BOWERS: Thank you, sir.

18 MR. JOAB: Good evening, and thank you for your
19 work on the Commission. My name is Gerard Joab, and I'm
20 the Executive Director of Saint Ambrose Housing Aid
21 Center here in Baltimore. I want to touch briefly on

1 affordable housing developers. We are one. We own
2 rental property, and we do single-family housing
3 development. Before I got here, I looked at some numbers
4 that we have done. In the last 15 years, we have
5 rehabbed and sold 423 homes in the City of Baltimore at a
6 cost of -- development cost of \$51 million. And that's a
7 drop in the bucket. And as we hear it tonight, the need
8 is great. And we wanted to address the need continually.

9 So there's a couple of things that I would like
10 us to consider. Some of it we have heard tonight, but a
11 couple of them that we haven't, but it's on my list.

12 One is addressing some of the homeownership for
13 below 50 percent of median income. Our homes are sold to
14 about 55 percent of median income on average. We do go
15 lower, but the need for subsidy for lower AMIs, families
16 in lower AMIs is needed, and we can integrate them within
17 the City of Baltimore. They're here. They are ours.
18 They are us. And so that needs to occur.

19 The leveraging is another comment I'd like to
20 make. We need to look at every opportunity to leverage
21 the dollars that we have. I think we need to be creative

1 in doing it. I think we need to look into sources that
2 we have not looked at before, and engage our community,
3 our banking community, lending community, our homeowners,
4 to figure out what other dollars that we can leverage to
5 stretch our money as far as we can.

6 Thank you so much, and I hope to see you guys
7 again.

8 MR. BOWERS: Thank you. Thank you. Appreciate
9 it.

10 So I've been given a sign, and I apologize,
11 I've been given a sign that we have to shut down because
12 the school has to close down. So I'm going to --

13 UNIDENTIFIED SPEAKER: Allow the public --

14 MS. CUTLER: School closes at eight.

15 UNIDENTIFIED SPEAKER: Let's just --

16 MR. BOWERS: We got 10 minutes?

17 UNIDENTIFIED SPEAKER: Yeah. Let's just make
18 sure we clean up quickly once we're done.

19 MR. BOWERS: Great. Thank you, ma'am.

20 UNIDENTIFIED SPEAKER: Our community will clean
21 up.

1 MR. BOWERS: Right, that's right, the 'we' will
2 clean. Thank you, ma'am.

3 Yes, sir.

4 MR. SANCHEZ: Hi. My name is Carlos Sanchez
5 and (indiscernible), I also work for the Community Land
6 Trust, and I know that I speak for everybody same thing
7 (indiscernible) that this is taking too long, and we do
8 want to see some progress with the money in the Trust
9 Fund. And same thing, like, I've been helping
10 (indiscernible) we bring communities together
11 (indiscernible) like the things that are supposed to be
12 (indiscernible) there's a positive effect on the people
13 around that community. And we would like to see you all
14 support us every step of the way.

15 MR. BOWERS: Thank you, sir.

16 Yes, ma'am.

17 MS. WALKER: Hi. My name is Destiny Walker,
18 and I work in south Baltimore with all of these wonderful
19 folks right behind me doing something that our CLTs and
20 CLTs across the City, we're making a big difference, and
21 we're making history. I don't mean to sound like

1 (indiscernible) or whatever, but we're creating a massive
2 change where we're actually as communities as residents
3 that live in these neighborhoods, we have separate
4 (indiscernible) poverty on our shoulders, are building
5 houses, are making real decisions about land in our
6 neighborhood. And I just need to emphasize what folks
7 have said already that we need a decision now. As we've
8 seen, as Kahlil said, CLTs are the answer to our major
9 housing crisis here. One-third of residents in Baltimore
10 are either homeless or at risk of being homeless. So
11 this is a real crisis, and we all know this. That's why
12 we're all here tonight. So if even during the recession
13 CLTs not only allow for homeowners to build wealth, but
14 also homeowners at a much larger scale, and CLTs are a
15 lot more stable when it comes to their housing. You
16 should take that step and invest at CLTs at 40 percent
17 and affordable housing at 70 percent with our Trust Fund
18 that we created.

19 The other thing that I just wanted to mention
20 is that -- I'm going to cheat a little bit -- yeah. So
21 as great as CLTs are, as amazing as these numbers are on

1 those charts, and that -- and all the wonderful things
2 that we've seen and heard tonight, it cannot be sustained
3 without support from cities, from our city. And so I
4 just want to pass that over to get this process moving,
5 and really make a decision.

6 MR. BOWERS: Thank you, ma'am.

7 MR. SAWTELL: I would echo everything that
8 Destiny just said. I mean, one thing that I've learned
9 is that 60 percent of dollars for community land trusts
10 nation-wide are public dollars. And in a period where
11 federal resources are not coming the way they used to,
12 it's more important than ever for cities to step up. And
13 I think the public is saying loud and clear the public is
14 behind this. We're calling for a Baltimore that takes a
15 big step towards this model. Last Commission meeting it
16 was articulated that we need to investigate models, that
17 models maybe aren't there or they're not familiar. Well,
18 I think we've heard about a model tonight that is working
19 in cities where the partnership was supported. Where
20 there is partnership the message is let's grow that
21 partnership, lock it in, make it clear, transparent, so

1 that then we can have accountability over time to grow
2 this together.

3 I wanted to pick up though a point that
4 Commissioner Guthrie made, which is really, really timely
5 in terms of south Baltimore. In south Baltimore, I've
6 been organizing my community and living and working there
7 for a number of years, and things are really changing in
8 terms of the pace of investment coming into communities
9 like Curtis Bay, Port Covington. I believe publicly
10 subsidized development is part of that. Across the
11 county line there's lots of new housing development
12 coming up, \$2,000 a month rent -- a month rents. A lot
13 of pressure is coming in, and so the pace of change is
14 tremendous, and a lot of that is coming with public
15 support, which is the standard way of facilitating
16 development. And so what I think I heard expressed was
17 the need to not put ourselves in a position where we're
18 working cross purposes. Where on the one hand you build
19 a fund that's about development without displacement, but
20 the every day ordinary deployment of public resources
21 with the intent of raising property values in order to

1 facilitate neighborhood revitalization is working at
2 cross purposes unless we have an intentional plan and
3 strategy about how we do development without
4 displacement. And I think that if we took a stand and
5 did that as a city, we would be breaking new ground in
6 terms of actually saying we want as a Commission, as a
7 City to actually investigate with real unbiased questions
8 what are the deployment of public resources actually
9 doing in totality? Sure, they're revitalizing a
10 neighborhood. At what cost? This would be a point where
11 we put any kind of finger pointing aside, and say we want
12 to do an honest inquiry into what the resources we're
13 putting towards incentivizing development are actually
14 doing. Difficult, intimidating. How do we do the
15 research? First thing would say we need to do the
16 research. We need to lean into that question, lean into
17 the unknown, and do it together. We've got the
18 Commission that's saying we want to do it. We've got the
19 public that's building a model. We've got DHCD at the
20 table. Let's do it.

21 MR. BOWERS: If you don't mind giving the

1 gentleman, the recorder, your name just for the record.

2 MR. SAWTELL: Oh, yeah.

3 MR. BOWERS: Thank you.

4 MR. SAWTELL: Greg, Gregory Sawtell. And just
5 to be super clear, that would look like an actual
6 Commission research project that would look at the
7 impacts of public dollars coming from DHCD to support
8 development. Okay.

9 MR. BOWERS: Thank you.

10 So if we -- we've got about four minutes left.
11 Maybe we got the last four. We good on the last --

12 UNIDENTIFIED SPEAKER: Yes.

13 MR. BOWERS: Okay, all right. We'll all go,
14 and we'll all chip in, and help clean up on the way out.
15 Thank you. All right. So thank you.

16 Ms. CUTLER: Thank you. I just wanted to
17 introduce myself. My name is Rachael Cutler. I am the
18 (indiscernible) school coordinator here at Tench
19 Tilghman. We were really eager to host this meeting
20 here tonight because we feel the housing crisis in our
21 students every single day. So I just wanted to paint a

1 quick picture for you. We have 400 students here in
2 grades pre-K through eight. I have 45 students, who are
3 homeless, 45. The mobility rate at our school is 43
4 percent. That means 43 percent of our students either
5 are coming in or leaving in one single school year. So
6 can you imagine what that means for trying to educate
7 students when 43 percent of your student body is moving
8 in and out of your school? I know anecdotally because
9 I've been working on a project around enrollment that a
10 vast majority of what is happening is instability.
11 People cannot stay in their homes. Displacement. So
12 some of our strongest -- one of our strongest volunteers
13 just had to move to Park Heights because of the situation
14 with a landlord here that they couldn't -- that they
15 couldn't resolve, and she was evicted.

16 So these are the types of problems that we deal
17 with every single day at our school. I just want to
18 express something that the (indiscernible) CLT said
19 earlier. They work on the right to stay and thrive. We
20 don't currently have that for our students and their
21 families. So this work is crucial. It's important. And

1 I can't stress the urgency, and I think the urgency that
2 has been sort of already discussed, but how important we
3 need to see these funds moving in our communities now.
4 (Indiscernible) the number about the funds in the Trust
5 Fund at the moment, I think we all are, and I want to
6 hear solutions from DHCD and how we're going to get to,
7 what is it, 15 million by our first -- the first tier,
8 the original plan is 15 million.

9 Thank you. And we're all going to clean up at
10 -- and be out by eight.

11 MR. BOWERS: Thank you, ma'am.

12 Yes, sir.

13 MR. MAYO: Yes. My name Richard Mayo. I'm
14 with Housing our Neighbors, Continuum of Care, and
15 (indiscernible) Housing. Well, while I'm new to
16 Baltimore, I'm not exactly new to mathematics, and
17 there's a lot of numbers that were thrown out there, and
18 I'm certain that we're all inundated with numbers. So
19 I'd like to go over a few things. Because the main thing
20 that I ascertain from the presenters is that there is
21 money needed for personal properties. However, there's

1 17,000 units that's available. And my understanding is
2 that 6,000 of them are owned by the City. So maybe if we
3 did not waste money in getting these properties and
4 renovating them or funding developers we can actually
5 make a -- or put a dent in the 17,000 units that are just
6 sitting, sitting out there. And even if it's policy --
7 because we entering political season. So the
8 Commissioner -- no, the President Scott, I'm new to
9 Baltimore so I --

10 MR. BOWERS: It's all good.

11 UNIDENTIFIED SPEAKER: You're right.

12 MR. MAYO: Yeah. So anyway, I know you
13 mentioned some plans, two-year plans, and you also had
14 some proposal on crime. However, if we can petition
15 these politicians to actually let go of some of these
16 units. Because, obviously, 6,000 units just sitting
17 there controlled or owned or operated by the City is a
18 ridiculous amount. And being that 3,000 people are
19 homeless in Maryland, 6,000 units can go a long way in
20 the City of Baltimore. And the funding when you asked
21 what was going to be -- what they wanted to do with the

1 money, if they got the money, it seems like they want 70
2 percent financed by the bank. The bank finance. And
3 then they want the 30 percent to come from the Trust
4 Fund. However, that 70 -- that doesn't account for the
5 70 percent still needing to be funded because the bank is
6 not financing you and saying here's the money, just go
7 ahead. You still have to make payments on that. So just
8 kind of short, I think we need to brainstorm. The
9 providers need to sit down. It seems like HCH has the
10 resources and capacity to staff some of these programs,
11 whereas the other group wants money. And then to get
12 people instead of volunteers to get staff. So if they
13 can brainstorm amongst themselves, and see how the money
14 can be used appropriately so it's not just
15 misappropriated and being shuffled from place-to-place.

16 MR. BOWERS: Thank you, sir. We appreciate
17 you.

18 Our last two -- real quick, and we'll move on.
19 But, yes, please. Thanks for your patience.

20 MR. BROWN: Hi. My name is Dan Brown. I'm
21 organizer with the Greater Baltimore Democratic

1 Socialists of America, working on (indiscernible)
2 prevention and tenant organizing. So my statement, first
3 thing I want to say is I support Ms. Joynes' proposal of
4 40 percent of the money going to permanent affordability
5 of the land trust (indiscernible) 30 percent for
6 permanent affordability through other methods. And the
7 other thing I want to say is -- (indiscernible) a lot of
8 frustration about how long things are being taking. And
9 while I appreciate the public basic nature of this
10 Commission, sometimes it feels like it's sort of
11 completely for public consumption and not about
12 (indiscernible). Because this is my fourth meeting, and
13 I believe you've only had five. And every single that
14 I've been to there's been, more or less, (indiscernible)
15 the same thing at every meeting. Nothing's been done.
16 And that's not to mention the dozens of meetings that
17 (indiscernible) for years now to get this Trust Fund
18 created, that also seem exactly the same. And so I don't
19 know if this is better done through the working groups or
20 the (indiscernible), but there needs to be a rubric and
21 goals of saying these are the standards by which we're

1 going to turn out this money and allocate it, and then
2 take votes. Someone on the Commission needs to say this
3 is what I want, this is the outline, and we're going vote
4 on it, enforce a vote, and move forward.

5 MR. BOWERS: Thank you, sir.

6 Yes, sir. You're -- clean up for us.

7 MR. MAYO: My name is Jarrod Mayo, and Curtis
8 Bay is entitled to partnership because SNAP, the SNAP
9 program is the (indiscernible). I was wondering if that
10 -- if we're entitled to (indiscernible) resources with
11 that? Who would help us out?

12 MR. BOWERS: Who can help out at Curtis Bay?

13 MR. MAYO: Yeah.

14 MR. BOWERS: So what we're going to do is ask
15 if we can to have someone from our -- the Department be
16 able to chat with you offline about the kind of help
17 specifically that you all may be looking for, and then
18 make sure that there can be some proper follow-up.

19 All right. Thank you, sir. We appreciate you.

20 We appreciate the patience of everyone here.

21 We'll make sure someone gets in contact with the

1 gentleman here.

2 If we can ask for folks, if you see trash
3 around you, if you don't mind grabbing it, and helping to
4 take it on the way out.

5 So it's 7:56 p.m. We are officially adjourned.
6 Thanks to the folks at the school for hosting us here at
7 Tench. We appreciate it.

8 (Whereupon, the meeting closed at 7:56 p.m., on
9 September 24, 2019.)

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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

DATE: September 24, 2019

PLACE: Baltimore, Maryland

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.