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BALTIMORE CITY DEPARTMENT OF HOUSING
AND COMMUNITY DEVELOPMENT

AFFORDABLE HOUSING TRUST FUND COMMISSION MEETING

(Webex)

Tuesday, April 26, 2022

BEFORE: KEVIN DANIELS, President

MEMBERS PRESENT:

- MATT HILL
- KATE EDWARDS
- BREE JONES
- ILETHA JOYNES
- VERNADINE KIMBALL
- TISHA GUTHRIE
- CATHERINE STOKES
- ERIKA FOX

1 Also Present:

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

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

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

6 SONIA EDY, Public Commenter

7 TY HOLLINGER, Public Commenter

8 MIKE CASINO, Public Commenter

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PRESIDENT DANIELS: Good evening everybody.
Welcome to the Affordable Housing Trust Fund Commission
meeting -- April 26th. I want to call the meeting to
order. Want to do a brief roll call.

Tisha Guthrie.

COMMISSIONER GUTHRIE: Present.

PRESIDENT DANIELS: Matt Hill.

COMMISSIONER HILL: Present.

PRESIDENT DANIELS: Ramsey Harris.

Kate Edwards.

COMMISSIONER EDWARDS: Present.

PRESIDENT DANIELS: Vernadine Kimball.

COMMISSIONER KIMBALL: Present.

Bree Jones.

COMMISSIONER JONES: Can you hear me? Present.

PRESIDENT DANIELS: Thank you.

Iletha Joynes.

COMMISSIONER JOYNES: Present.

PRESIDENT DANIELS: Catherine Stokes.

Anthony Williams.

1 Stacy Griffin.

2 Erica Fox.

3 COMMISSIONER FOX: Present.

4 PRESIDENT DANIELS: Thank you.

5 We do have a quorum for tonight. I think we
6 had some -- we do have some -- we have some new members
7 to join the Commission, some other commissioners. I
8 don't know if they are actually on for tonight. I did
9 want to bring introduction to them, for them and to them,
10 but I don't -- I'm not sure if they -- I don't think
11 they're on for tonight. And we'll do that -- we do have
12 Erika. We do want to say welcome to the Commission.
13 And, of course, as we take this journey together we do
14 say thank you for your service.

15 Is there -- was there anybody else that joined
16 the Commission that's on?

17 Thank you. You do have your meeting summary
18 from March 22nd. We want to, of course, get the approval
19 for them. Would there be such a motion?

20 COMMISSIONER HILL: I move to approve minutes.

21 COMMISSIONER EDWARDS: I'll second.

1 PRESIDENT DANIELS: Properly moved and
2 seconded. Any unreadiness or discussion?
3 Any abstentions?
4 All in favor?
5 COMMISSION MEMBERS: Aye.
6 PRESIDENT DANIELS: Let me just do the --
7 (Simultaneous comments.)
8 UNIDENTIFIED SPEAKER: -- yeah --
9 PRESIDENT DANIELS: -- quick roll call again.
10 Tisha.
11 COMMISSIONER GUTHRIE: Aye.
12 PRESIDENT DANIELS: Matt Hill.
13 COMMISSIONER HILL: Aye.
14 PRESIDENT DANIELS: Ramsey Harris.
15 Kate Edwards.
16 COMMISSIONER EDWARDS: Aye.
17 PRESIDENT DANIELS: Vernadine.
18 COMMISSIONER KIMBALL: Aye.
19 PRESIDENT DANIELS: Bree Jones.
20 COMMISSIONER JONES: I'm sorry. Can you repeat
21 what the motion was?

1 PRESIDENT DANIELS: The motion was the -- for
2 the March, approval of the March meeting summary.

3 COMMISSIONER JONES: Okay. Aye.

4 PRESIDENT DANIELS: Iletha Joynes.

5 Erika Fox.

6 COMMISSIONER FOX: Aye.

7 PRESIDENT DANIELS: Okay. Motion carries.

8 We want to have the departmental updates.
9 Stephani for the review of the report, and expenses, and
10 the surplus, and the NOFA.

11 MS. ESTRADA: Let me share it on the screen.
12 Okay, guys. This is April 2022 revenue update program
13 and revenue update. We're going to go over the budget
14 fund revenue, the commitments and expenditures, the CLT
15 rental NOFA, new construction, inclusionary housing, the
16 nominations and ethics requirements.

17 First, March revenue came in. We had 65
18 transactions. It was a total of 2.668 million. We have
19 reached the 16 million mark for the tax revenue, and now
20 it will be split between the City General Fund and the
21 Affordable Housing Trust Fund. Our portion of the Fund

1 is 1.762, and that's an average of \$41,049 per
2 transaction.

3 We have collected to date \$46,939,614. FY '22
4 year to date is \$21,143,004. This is a revenue
5 contribution year-by-year just showing the City's
6 contribution and the tax revenue. Total for FY '22 we
7 have collected 16,893,000 in tax revenue, and the City
8 contributed 4.25 million.

9 This is the funding source showing the tax
10 revenue that we've collected to date, which is
11 \$35,199,609. And the City's contribution has been
12 \$11,750,000.

13 Next is the spending priorities. The surplus
14 that we have as of March 22, we have \$7,526,334. We
15 estimated that we would get 13,606,000, and we actually
16 have 21,143.

17 These are the breakdowns of the surplus
18 recommendations. 2.4 million is going towards new
19 construction. We mentioned this in the last meeting as
20 well. But the 2.4 million is going towards new
21 construction. That's going to fund up to a million

1 dollars per project, up to six projects or more. 600,000
2 towards construction increased costs for rental projects;
3 500,000 towards construction increased costs for CLT
4 projects; 1 million towards senior housing repair; 500K
5 for rental assistance. The 500,000 for CLT operating
6 cost NOFA that we're going to launch. The administrative
7 cost is 5 percent of the budget. So \$376,589 of that
8 went towards the administrative costs. And then we have
9 a remaining balance of 1.649 million that we are
10 accepting recommendations for.

11 Next is a breakdown of the commitments awarded
12 to date, and expenditures sent out. So project
13 commitments to date. This is all the projects from the
14 CLT round one and two, and the new construction round one
15 and two, and SHARE Baltimore is included in this number.
16 So that's 11,404,000. Expended out of that has been 1.4
17 million. Senior homeownership repair, we transferred
18 5.293 to them. Expended out of that account \$659,761 to
19 date. Choice Neighborhoods, we transferred 4.5 12 207.
20 500,000 has been expended out of that account. The rent
21 supplement bucket has 2.949 in it to date. We do not

1 have numbers on that yet. The inclusionary housing, we
2 have \$302,527. 100,000 was spent on a consultant for
3 inclusionary housing. The pandemic homelessness bucket
4 that we sent out for Covid was 2.75, and that -- we don't
5 have updated numbers on that as well. Administrative
6 costs, the bucket for that is 2.123 and \$12. Expended to
7 date is \$772,734.

8 This is just a list of the projects that were
9 awarded. The consultants that were hired to date. Yeah,
10 just the projects and the consultants.

11 Next we're going to talk about the NOFA
12 information. Starting in FY 23, the New Construction and
13 Preservation of Existing Rental NOFAs will be offered
14 every January of the physical (verbatim) year. Round
15 three new construction and preservation of existing
16 rental NOFA will be released tomorrow, April the 27th.
17 The link to apply online -- is online on DHCD's website.
18 The Community Land Trust NOFAs will be offered every July
19 of the physical (verbatim) year starting in FY '23. The
20 CLT rental will -- that is coming up. We're not sure on
21 the date. We might try to get it out before July, but if

1 not, then we might launch the rental and the CLT NOFA at
2 the same time.

3 Any bonus NOFAs, if we have money left over
4 from, from the NOFAs that we offer, we may offer another
5 one during the same physical (verbatim) year, but dates
6 will be set at DHCD's discretion.

7 The upcoming meeting updates, the inclusionary
8 housing of course, the Advisory Board meets monthly every
9 third Wednesday of the month. If they won't meet, they
10 will send out a notification that it -- that is not
11 meeting.

12 The Affordable Housing Trust Fund -- another
13 meeting that's coming up is the Affordable Housing Trust
14 Fund Investigative Hearing Council Meeting. That is
15 going to be held on Tuesday, May, 3, 2022, at 2 p.m.
16 This is a reconvening of the hearing that occurred in
17 January 25, 2021. This is an in-person meeting in the
18 Council's chambers.

19 The commissioner nomination updates, Stacy
20 Freed, can you please give us an update on that?

21 MS. FREED: Good evening everyone. I'm Stacy

1 Freed with the Department of Housing and Community
2 Development. I'm please to say that we have almost
3 completed the confirmation and swearing in process for
4 the Commission. There are two positions remaining. One
5 position is -- just needs to be sworn in, and that's the
6 representation of a tenant who earns 30 percent or less
7 of the area median income. There is one position left to
8 be introduced and confirmed by the Council, and that is
9 the representative of a building industry located in the
10 city of Maryland. It's my understanding that individual
11 will be introduced at the next City Council meeting,
12 which I believe is May 2nd, the first Monday in May.

13 I'm happy to answer any questions anyone -- the
14 Commission might have.

15 MS. ESTRADA: Last we have the updates is about
16 the ethics requirements. We went over this in the last
17 meeting, but I'm just reinterating [sic] it for the new
18 commissioners. And just to let you guys know, the
19 deadline for your ethics, your financial disclosures, is
20 May 1st. City officials are required to take ethics
21 training within six months of beginning City services.

1 For some of our older commissioners, this kind of got
2 halted due to Covid, but they are now doing the, the
3 monthly training again. You can register online.
4 They do it once a month.

5 The financial disclosures, again, those are
6 online. You can also file those online, and they are due
7 May 1st.

8 And that's it. Questions?

9 PRESIDENT DANIELS: Commissioners, you have any
10 questions?

11 COMMISSIONER GUTHRIE: Yes. This is
12 Commissioner Guthrie. Thank you, Stephani. I'm
13 wondering, one, if you would mind resending the link for
14 the financial disclosure. And also I have a question
15 regarding the funds that are available for senior, senior
16 housing. If I recall, there's in that bucket there's, I
17 think, about 5.2 million, and there's only -- I think it
18 was the other slide.

19 MS. ESTRADA: Oh, okay. Yes. Oh, I'm sorry.

20 COMMISSIONER GUTHRIE: Yes. There's about 5
21 -- almost 5.3 million, and we've only gotten out almost

1 660,000. I'm wondering is it a matter of lack of --
2 people don't know these resources are available or is it
3 a lack of interest? I can't imagine it's a lack of
4 interest. But Commissioner Kimball has mentioned quite a
5 few times that she, herself, as an organizer, and very
6 connected to this community, know how, how needed the
7 resources to be able to age at home are. And I'm just,
8 I'm wondering if we're missing something here. These
9 funds seem to be wonderfully accumulating, but I'm not
10 sure if we're -- if people know that the resources are
11 here?

12 COMMISSIONER EDWARDS: Yeah. One thing I would
13 say is that there is other sources that go into the
14 senior homeownership. So it's not that there's not more
15 funds going out. It's just from this bucket. So I think
16 we could get an update from the homeownership office that
17 actually handles this, and get more of a full picture of
18 the amount of money that has gone out to senior
19 homeownership. So I think they've been spending other
20 money that maybe needed to be spent before this money
21 because of timelines for the other money. So I think

1 that is probably part of what's going on here. So once
2 they've spent that other funds down, which had an
3 expiration timeline, I believe, they'd be able to then
4 tap into this for those funds. But we could ask somebody
5 to come and talk about that, or at least give us a more
6 complete update even if they don't have to come. We can
7 make sure that we have more information on that.

8 COMMISSIONER GUTHRIE: That would be wonderful.

9 COMMISSIONER KIMBALL: Yes, it would be. I
10 will say this. Applications are online, and a lot of the
11 senior citizens they don't know how to go online and
12 apply for assistance. I think that could be one of the
13 reasons why we see that people are not applying for it
14 because they don't know how to. My recommendation for
15 that, if a senior citizen should call City Hall or senior
16 partnership that they need work done in their house, and
17 they don't know how to apply for this assistance, a
18 social worker come out to them, and apply right then and
19 there. Because a lot, like I said, a lot of senior
20 citizens, they don't really trust. But when you have a
21 leaky roof, and you got mold in your house, that's not a

1 good thing. So I think what should happen here is that
2 we be able to have social workers to go out, if that's
3 not asking too much, to apply for these grants. I would
4 be very happy to see that, especially in my neighborhood.

5 COMMISSIONER EDWARDS: Yeah. I know that they
6 do assist people with filling out the applications. I
7 don't know if there's actual social workers that are able
8 to go out. So we can ask about that. But I do know that
9 if somebody were to call, and needed help with the
10 application, that they do assist people with filling out
11 the application, and will even do it for them, if they
12 need to.

13 COMMISSIONER KIMBALL: Okay. I'd like to have
14 the phone number or the e-mail after this is over so that
15 I can give it to my neighbors.

16 PRESIDENT DANIELS: Okay.

17 COMMISSIONER KIMBALL: Thank you so much.

18 PRESIDENT DANIELS: We can get that to you.

19 COMMISSIONER KIMBALL: Yes.

20 PRESIDENT DANIELS: Stephani, can -- I don't
21 know. Can you make sure that we're keeping track of

1 that, and getting that out? Thank you.

2 PRESIDENT DANIELS: Any other dialog,
3 commissioners?

4 COMMISSIONER HILL: This is Matt. Hi. Yeah, I
5 had a few questions and comments. First just real quick
6 on the ethics piece. I seem to remember doing some sort
7 of financial disclosure back in January. Aren't these
8 things normally completed in January? So -- Stephani, I
9 can't hear you if you're speaking.

10 MS. ESTRADA: Yes. I'm sorry. Yeah, you could
11 have. The deadline is just May 1st. So if you've
12 already done it, then you're fine.

13 COMMISSIONER HILL: Okay. Great.

14 Go ahead.

15 COMMISSIONER EDWARDS: I was just going to say
16 usually it is more along the lines of the tax year. So
17 but it may be that you just did it early, and maybe they
18 sent the e-mail out early. Go ahead.

19 COMMISSIONER HILL: Yeah. I'll look into that.
20 So my -- real quick few things. So the surplus that we
21 have right now in your, your budgeting does not include

1 the money that's going to come in for April, May and
2 June; is that right? So there will be additional money
3 coming in for those months? Yeah. Okay. Great.

4 And then so my -- so one question is on the
5 rental assistance. I notice that there's 2.9 million
6 accumulated in that, in that bucket, and I think the
7 recommendation that you all are implementing it sounds
8 like is to move 500,000 additional funds into that, that
9 bucket. And it's just unclear to me what exactly that
10 money is going to be used for. I think there have been a
11 couple of different discussions. At one point there was
12 an idea of using it for vouchers for folks who have been
13 homeless. I think Commissioner Kennedy presented on
14 something around helping kids near schools stay in
15 schools. So I just -- what -- do we have a sense of what
16 the current plan is, and what the timeline is, and it's
17 just a lot of money to be sitting in there without a
18 definite plan.

19 COMMISSIONER EDWARDS: Yeah. I believe the
20 plan is still to use it for the school centered housing.
21 I'm trying to remember the full acronym, but it's the

1 SCORE program, which is where we're assisting families
2 that are basically homeless families with students in the
3 area to provide housing nearby the schools. And there's
4 four or five different -- I think it's four different
5 schools that have been identified. And the pilot -- it's
6 a pilot program, and it's just still being planned out.
7 So that's why it hasn't been spent down yet, but that,
8 that is still currently the plan to use it for that
9 purpose.

10 COMMISSIONER HILL: Got it. I mean, so my own
11 feedback would be that I'd really appreciate
12 understanding more about exactly what the, what the
13 program does, what the budget is to -- before the project
14 puts additional funds into it.

15 Now the other bucket that I saw that was large
16 that didn't look like it had been expended yet was the
17 pandemic homeless bucket, around 2.7 million. In my
18 memory, that was transferred to the Mayor's Office of
19 Homeless Services, parental assistance. It's been used,
20 I think it's been used on at least a couple of my
21 clients, and I think it would just be helpful to

1 understand how much has been spent, what the parameters
2 are, is there a need for additional assistance? I know
3 there's a lot of federal money out there too, but I mean
4 that was -- that's probably been two years ago. So I
5 don't know. My suggestion is maybe for the next meeting
6 we ask somebody from the Baltimore City Community Action
7 Partnership to talk a little bit about their program, and
8 how this money may or may not be spent or that kind of
9 thing.

10 What else? Let's see. So, and I'm sorry, I
11 won't dominate too much.

12 May 3rd hearing, is that a chance for the
13 public to speak as well, for Commission members? Do we
14 know what the format is there?

15 MS. ESTRADA: I don't.

16 Stacy, do you know?

17 COMMISSIONER EDWARDS: You're talking about the
18 Council hearing.

19 COMMISSIONER HILL: Sorry. Council hearing.

20 COMMISSIONER EDWARDS: I was confused for a
21 second. I think it is primarily an opportunity -- at the

1 last one, which was over a year ago, was in January of
2 2021, there
3 -- when we got to the community comments section, we ran
4 out of time. It ran into another hearing, and they said
5 they were going to reschedule for that. So I think it's
6 to allow that community portion of the meeting to happen.
7 I believe that is the intention. I don't know. If Stacy
8 has more information, she can speak up, but that's my
9 understanding.

10 MS. FREED: No, Matt, I think that's correct.
11 So there should be an opportunity for public comment.
12 Getting to drop a link in the details in the chat now
13 from the City Council website. I don't recall the -- I
14 got to be honest. I don't recall the process for
15 submitting written testimony in advance. But, hopefully,
16 the links that I'm going to provide will be able to
17 answer those questions for you.

18 COMMISSIONER HILL: That is great. And you
19 said it's going to be an in-person meeting or is this
20 some -- okay. So folks who want to participate need to
21 come to City Hall. Got it.

1 And then last, last one, I promise. I sent --
2 a few of us had sent a letter to Commissioner Kennedy and
3 to you all, I don't know, probably three weeks ago now
4 with some recommendations. And, first, I appreciate you
5 providing the kind of breakdown of the funds that have
6 been committed but not expended. That's very helpful.

7 And I want to take a closer look at that
8 because I just, I just got that, and I might have
9 questions after I look at it closer because I'm not sure
10 if that adds up to -- what do we have now in the fund?
11 About \$43 million?

12 MS. ESTRADA: 46.

13 COMMISSIONER HILL: 46. So, yeah, I'm not sure
14 if it's supposed to add up to 46 or somewhere close to
15 46, but I need to look at that closer enough to have
16 comments on that.

17 But one of the recommendations was to maintain
18 the funding level for Community Land Trust to closer to
19 39 percent of the fund, and to budget for that. And I
20 saw based on the revised recommendations, looks like
21 that's closer to about 29 percent right now. And I made

1 a recommendation that DHCD consider forming a work group
2 with some of the Community Land Trust folks who came and
3 spoke at the last meeting because they spoke a lot about
4 problems around acquisition, and predevelopment costs,
5 and creative financing to help them get access to bank
6 financing.

7 So I don't know if you'd had any chance to
8 consider that recommendation, and whether or not we're --
9 you can take action on that.

10 MS. ESTRADA: Yeah, well, we did. So, one,
11 we're doing the 500,000 towards the CLT operating costs
12 (indiscernible) with that. We also offer up to 25
13 percent -- once they get awarded, they can use up to 25
14 percent of the money in advance towards predevelopment
15 and acquisition. So the ones who have made it through
16 the grant had been using or are requesting the money now
17 for advancements to help with the predevelopment cost.
18 So and that's also going to be in the NOFAs coming.

19 COMMISSIONER EDWARDS: I mean, we also meet
20 regularly with SHARE. So I don't know if it's necessary
21 to have a separate working group, or I think that

1 conversation can happen with our meetings with SHARE, and
2 we can continue coming up with new ideas. I think the
3 things that Stephani mentioned are some of the more
4 recent things that we came up with, but we're open to
5 continuing to explore other ways of supporting the
6 Community Land Trust.

7 COMMISSIONER HILL: That's great. And then my
8 last comment. I notice there's still 1.6 million
9 surplus, and then we're going to have the April, May and
10 June, and that's great. It's fantastic. It's wonderful
11 to have money. But I do hope that we can zero in on a
12 plan to spend it because the needs are so great, and it
13 always takes time to get money out the door.

14 PRESIDENT DANIELS: Any other commissioners for
15 discussion --

16 COMMISSIONER FOX: I will just say that, just
17 for a second I will just say that I do agree with the
18 previous commissioners. Basically I noticed that it's a
19 lot of funds out there, and they're not being allocated
20 or used. They're just sitting like sitting ducks. So it
21 would be nice to figure out I guess the reason why. But

1 I've noticed myself that, like the lady said -- excuse me
2 -- she said that basically people either don't know how
3 to use the Internet or you're just not aware. Like I,
4 back years ago when I first got unemployed my first time,
5 somebody mentioned unemployment. I never heard of it.
6 I'm like, what? I can get it? I didn't know. And I'm
7 working years and years, and I found out that I have
8 funds just for me for unemployment. I'm like I never
9 knew that. So from then on once I get unemployed, let me
10 try that again. And it's a system that's there, but I
11 never knew about it. So it's like it's a lot of systems
12 that I notice that we don't post and let our residents
13 know, and that's just not Baltimore. That's across the
14 country. It's like it can be all kind of system
15 services, and it's like nobody knows about it. So we
16 just need more awareness, stuff like that.

17 PRESIDENT DANIELS: So you're just saying that
18 we need more -- in some sense we just need to find out if
19 there are other means and avenues to get the information
20 out to some of the seniors?

21 COMMISSIONER FOX: Not just the seniors,

1 everyone. The children, they need to know from their
2 schools if it's some services, after school programs,
3 things that help with the food pantry, all kind of
4 different things. Like besides going to the library.
5 Everybody doesn't go to the library. So maybe if you
6 have a local market you can post different stuff like
7 that. Like we need signs and billboards and signs so
8 people can actually see it because everybody isn't on the
9 Internet.

10 PRESIDENT DANIELS: Thanks commissioner.

11 Any other commissioner for discussion?

12 Okay. The next item on the agenda is public
13 comment. Do we have any public comment?

14 MS. ESTRADA: Hold on. Let me check. I
15 haven't been in it.

16 PRESIDENT DANIELS: I thought I saw one.

17 MS. ESTRADA: We do have a comment from Sonia
18 Edy (ph.). The Covid relief money is available for
19 homeowners for back mortgage payments. Is that money
20 still available to apply to the mortgage if the lender
21 added the payments to the rear of the loan?

1 That's not a part of the Affordable Housing
2 Trust Fund money. I think that's the Mayor's Office that
3 just launched that, that program. We would probably have
4 to -- we would have to reach out to them and see. I'm
5 not sure about that though.

6 PRESIDENT DANIELS: So you mentioned that
7 you're going to get just more clarity on that.

8 MS. ESTRADA: Yeah, I'll get some clarity on
9 it. That money is not just in our bucket of money. I
10 don't see anything else. I don't see anything else.
11 Let me see if anybody raised their hand. No.

12 COMMISSIONER HILL: If nobody else raised their
13 hand, I can, I can jump in with another question.

14 MS. ESTRADA: Sure, Matt.

15 COMMISSIONER GUTHRIE: Not so fast, Matt. Not
16 so fast.

17 COMMISSIONER HILL: All right, Tisha, what you
18 got?

19 COMMISSIONER GUTHRIE: Thank you. Thank you
20 Commissioner Hill. I appreciate you. So just I wanted
21 to get this in because it's really, I think, associated

1 with the comment that Commissioner Fox just made with
2 regards to getting a really clear idea with regards to
3 some of the barriers that our community is facing around
4 really understanding what resources are available. We've
5 been talking for awhile, at least asking the question for
6 quite awhile, about getting these meetings back to the
7 community. And before times before everything was kind
8 of locked down and became virtual, remote, we, we were
9 hosting these meetings in, in the community in various
10 locations. We were hitting east, west, northwest,
11 southwest, you know. And it's important. It's important
12 if we -- the more, the more distance (verbatim) we become
13 from the community the less effective this Commission
14 will be. So I'm just wondering where we are with regards
15 to that.

16 And then secondly, just would like to invite
17 other commissioners to start thinking about some future
18 topics to bring to the Commission, one of which I'm
19 hoping to have some recommendations to have addressed
20 the, the specific and the, the special barriers that our
21 neighbors who, who are sex workers deal with when it

1 comes to housing affordability. Those people who maybe
2 feel trapped in sex work because you may want to leave
3 that vocation, but where do you go? There's nowhere to
4 go. And across the country this is a issue, and it
5 affects, it affects our, you know, nonconforming -- it
6 affects men, women, children. So there are a couple of
7 resources I have that might result in maybe one or two
8 presenters, but just that be an example of some of the
9 topics we have yet to broach around housing
10 affordability, and the various groups who are impacted by
11 it, and how it really just impacts our, our community at
12 large. Thank you.

13 PRESIDENT DANIELS: Thanks commissioner. And
14 for clarity, you're -- we're looking, we're looking at
15 potential -- you're talking about adding potential
16 presenters in future meetings?

17 COMMISSIONER GUTHRIE: Yes, yes.

18 PRESIDENT DANIELS: Any other, any other
19 comment?

20 UNIDENTIFIED SPEAKER: Yes. Is it possible
21 that you could give us some type of date that we are

1 hoping to work on getting the meetings back in the
2 neighborhood? And, if so, when?

3 PRESIDENT DANIELS: I think that probably could
4 be a discussion that we have -- a discussion that we
5 actually have in the prep meeting potentially looking at
6 some thought around that.

7 UNIDENTIFIED SPEAKER: Yes. Because it's very
8 important that we have it in the neighborhood. That's
9 one way of letting people know what's going on in the
10 Affordable Housing Trust Fund. Because when we did it
11 before the pandemic, it was always people there; a lot of
12 the senior citizens, the neighborhood associations were
13 there. But I really want to see that to happen again.
14 Thank you.

15 PRESIDENT DANIELS: Thank you, commissioner.

16 Any other comment? Do we have any other public
17 comment out there as well?

18 MS. ESTRADA: Let's see.

19 PRESIDENT DANIELS: I just want to, I just want
20 to as it relates to other business, I definitely wanted
21 to remind we will be for the prep session meeting on

1 Wednesday at 1 p.m., for that session.

2 COMMISSIONER HILL: Is that tomorrow?

3 Tomorrow, Wednesday?

4 PRESIDENT DANIELS: No, no. I'm sorry. Next
5 week, yeah.

6 COMMISSIONER HILL: Next week.

7 UNIDENTIFIED SPEAKER: Can you say that again,
8 please?

9 PRESIDENT DANIELS: It's the next Wednesday at
10 one, reoccurring.

11 UNIDENTIFIED SPEAKER: What was that?

12 UNIDENTIFIED SPEAKER: This is the agenda
13 setting you're talking about?

14 PRESIDENT DANIELS: Agenda setting, yes, yes,
15 that's it. That's it.

16 UNIDENTIFIED SPEAKER: Yeah, the work group.
17 And so that was the smaller group. I think that was
18 another thing that we needed to talk about once, I guess,
19 we're continuing with the same group until we have the
20 full commission seated, and then we'll talk about opening
21 it to new commissioners.

1 PRESIDENT DANIELS: Right. I think we have --
2 I think at this point, Sandy, if I'm not mistaken, you
3 said we have one -- we have two more to come on yet or is
4 that one?

5 UNIDENTIFIED SPEAKER: Two more, I think.

6 PRESIDENT DANIELS: Two, two. Okay.

7 Any other business? I think Stephani already
8 reminded of the ethics conflict of interest and the
9 financial disclosures. Any other business commissioners?

10 COMMISSIONER HILL: President Daniels, just
11 real quick. So I want to -- Ty Hollinger (ph.) has made
12 a couple of questions or comments in the chat here.

13 PRESIDENT DANIELS: Okay.

14 COMMISSIONER HILL: Just wanted to lift up.
15 Says seems for more than a year now the Fund continues to
16 grow, but so little is going out. Why is it so low? Why
17 haven't the structural issues been resolved by now? Only
18 12 percent of the committed funds have been expended to
19 date. I don't know if you see the comments, but I'm
20 asking the question about why project dollars are still
21 not going out?

1 And I think that's -- I have the same question.
2 I mean, we, we do have a -- that's kind of what I was
3 getting at too in asking about the, the rental, the
4 pandemic homeless, and the rental assistance money is
5 that this is, this is a serious issue, and I anticipate
6 that when the City Council has the hearing on May 3rd,
7 that will likely be one of the, the major questions that
8 they're asking too. And I, I -- I do -- any response
9 from DHCD -- which is also linked to my, the comment I
10 wanted to make before, which is when do you all
11 anticipate having a plan for the additional it looks like
12 1.6 million as well as the money that's going to come in
13 for April, May and June?

14 COMMISSIONER EDWARDS: As far as the money
15 that's coming in, well, we don't know what's going to
16 come in for April, May and June. So I think we'll have
17 to evaluate that at the end of the -- I would think that
18 would roll into the next fiscal year, and then we would
19 -- when we do the spending priorities going forward it
20 would be part of that. But that's one piece. But as far
21 as the money that hasn't gone out, I mean, we've kind of

1 been going over this the last several meetings. A lot of
2 it has to do with getting the projects to a place where
3 they're ready to get their grant agreements together. So
4 part of it is getting the information from the different
5 grantees, and putting together the agreements. Some of
6 them have moved, but they haven't put in the payment
7 request yet. So maybe they haven't started their
8 construction yet. It's just a variety of things. And we
9 have been addressing a lot of those structural issues.
10 We've made a lot of improvements to our process
11 internally to be able to get the grant agreements done
12 quicker, but still if you have projects that are still
13 working on site acquisition -- so they're still figuring
14 out where the properties are that they are acquiring. Or
15 if they haven't gotten the financing together for the
16 entire project, and they're still working on that, and
17 it's a big rental project, and you wouldn't put out money
18 into a large rental project until you have the entire
19 project funded.

20 So there's just a lot of different issues, and
21 development takes a long time. That's just the bottom

1 line is that development, especially the large projects,
2 take, you know, usually do take a year or two to get the
3 development off the ground. So they're applying for --
4 they may be applying for low income housing tax credits.
5 That's a whole process with the state. So until we find
6 out whether or not they're going to get that low income
7 housing tax credits, the money doesn't go out. I mean,
8 these -- the money is tied to several different processes
9 that have to work out. So we allocate the money, and
10 until they're able to get their full package together,
11 get their development ready to go, and start
12 construction, the money is not going to go out, and
13 that's just the process.

14 But, I mean, as far -- in the rental supplement
15 one you asked about, Matt, earlier, that is a pilot
16 project. So that's an entirely new project that's being
17 created. So that was the issue with that one is that
18 it's still in creation form. And we can get updates on
19 the other numbers from the Mayor's Office of Homeless
20 Services, I think it was. No. Mayor's Office of -- I'm
21 sorry.

1 MS. ESTRADA: Pandemic Homeless --

2 COMMISSIONER EDWARDS: The Pandemic Homeless,
3 yeah, that one.

4 MS. ESTRADA: And I think --

5 (Simultaneous comments.)

6 COMMISSIONER EDWARDS: I do think some of that
7 money is probably out.

8 MS. ESTRADA: Yeah, and they also had received
9 money from the federal government. I think that they're
10 drawing down on that. And then ours is coming behind it,
11 but, yeah. We'll get some updated numbers on it.

12 PRESIDENT DANIELS: Okay. We also have in the,
13 in the -- that's been posted is of course numbers for
14 senior repairs. Just posted the emergency mortgage
15 assistance number for those that might need that.

16 MS. FREED: I'm sorry, Kevin, we also posted --
17 for those who are interested, we also posted a link for
18 the newly announced Emergency Housing Assistance Program.
19 It's all in the chat.

20 MS. ESTRADA: Another comment from Mike Casino
21 (ph.). For future homeownership NOFAs will DHCD consider

1 revising the per home subsidy considering the rising cost
2 of construction? I guess we can take it into
3 consideration.

4 PRESIDENT DANIELS: Okay. Any other business?

5 COMMISSIONER GUTHRIE: Yes. This is
6 Commissioner Guthrie. Just to ask a question. This is
7 with regards to some of the information that Kate,
8 Commissioner Kate Edwards provided. Just wondering, and
9 I -- let me just preface this by saying I'm not, I'm not
10 well versed when it comes to how development works, all
11 the minutia that's involved. But I'm just wondering to
12 help bridge these gaps that smaller developers,
13 especially CLTs and some of the, some of the more novice
14 developers are encountering, is, is there any way to, to
15 provide support? Or are there any partnerships that are
16 available to kind of to not only bridge the, the
17 experiential barriers, but also to expedite this process?
18 It just, it seems like we kind of understand where there
19 are roadblocks, but we're not providing any support to,
20 to bridge those gaps. I'm just, just wondering what we
21 can do instead of just knowing, but actually moving what

1 we know.

2 MS. ESTRADA: So I think that like where we are
3 at now to try to help especially the, the less
4 experienced developers or the ones who can't get as much
5 funding, for instance, what we just recommended is the
6 operating cost NOFA. That's going to help a lot with
7 them being able to pay their administrative costs that
8 they are accruing during the time while they're trying to
9 get more funding. And, also, which is, which is huge is
10 the 25 percent advancement that we are allowing them to
11 get with no strings attached to it for them to use
12 towards the predevelopment. So they're -- they can get
13 that money. As soon as their grant agreement is done,
14 they can get that money before having all their funding
15 sources. Maybe that's, maybe that wasn't expressed
16 clearly too. That money, up to 25 percent. So if
17 they're getting 750,000, they, they can get up to
18 \$187,000 to help towards predevelopment and acquisition.
19 That's something that we added in recently. So
20 predevelopment and acquisition that they can use in
21 advance.

1 Now, for the rest of the money, we put it out
2 there. They have to have their capital stacks, their
3 funding, showing that they can create this project before
4 they can draw down on the rest of the funds. But that
5 initial advancement is huge. Like we're -- Baltimore
6 City is showing that they believe in these projects, and
7 that they're putting their faith into these developers,
8 and helping them to get up off the ground. So that, that
9 initial advancement I think is a great step towards
10 helping small developers.

11 COMMISSIONER GUTHRIE: I definitely agree. I'm
12 just wondering if -- and I, I acknowledge that as a great
13 stepping stone or a great extension. And I'm just, I'm
14 still wondering. Because it sounds like Kate is
15 mentioning some other things that are still holding
16 people back. I'm just wondering if that is the case what
17 are those -- like, what are those barriers? And, again,
18 if we know them, is there, is there a way of providing
19 mentorship or some way helping to, to successfully move
20 beyond those barriers? I'm just -- I don't know.

21 MS. ESTRADA: I think real estate development,

1 kind of like what Kate was tacking on earlier, it is a
2 long process. So I think that when they are applying for
3 the other funding those are other things that they have
4 to go through that those funding sources are requiring
5 from them. And, again, they're probably doing the same
6 thing too. They want to see that their whole capital
7 stack is there, and that they have a way to make this
8 project work. So I think that that's some of the
9 barriers, but I don't really know if we want to call
10 those barriers because it's just a part of real estate
11 development.

12 COMMISSIONER JONES: One thing that was
13 mentioned last time -- this is Bree Jones --

14 UNIDENTIFIED SPEAKER: Hi, Bree.

15 COMMISSIONER JONES: Hey, everybody. One thing
16 that was mentioned last time was maybe asking NHIF, the
17 Neighborhood and Health Investment Fund, to kind of come
18 in as I don't know if I can say it like as a partner, but
19 as a lender that understands the city, that understands
20 the challenges. Because a lot of like the challenge is
21 this gap and in time between a capital stack is complete,

1 but what NHIF will do is provide a bridge based off of
2 the award of the Affordable Housing Trust Fund grant. So
3 maybe that's a way to like help expedite the process a
4 little bit.

5 COMMISSIONER EDWARDS: Yeah, I think --

6 MS. ESTRADA: -- been doing that.

7 COMMISSIONER EDWARDS: Right. That's what I
8 was going to say. That's actually a great point. We
9 didn't point that out, but we have been working with NHIF
10 on that, and have done that with, I think it was NEHI.

11 COMMISSIONER JONES: And Charm City.

12 (Simultaneous comments.)

13 COMMISSIONER EDWARDS: And Charm City both have
14 bridge loans. So and we've been talking with them about
15 just having an overall program to help CLTs in that way.
16 So that's a great idea, and I'm glad you pointed that out
17 because that is something, another thing that we've been
18 doing to try and address this. So, I mean, and I think
19 we've also been working directly with some of the ones
20 that are trying to do site acquisition, and trying to
21 identify if there are city-owned properties that could

1 work for them. So we are looking at all the ways that we
2 can help, and constantly trying to come up with new
3 ideas. And I think that we have presented to this Board
4 a lot of the new ideas that we've come up with. We've
5 come up with a more streamlined process for the grant
6 agreements. So I think going forward those will move
7 quickly, more quickly, to getting them to Board of
8 Estimates. But the fact is even after they get to Board
9 of Estimates, and now they're committed, they have a
10 grant agreement, they still have to be in a position to
11 start putting in their reimbursements. They can get
12 their 25 percent advanced, but after that then it's on
13 them to get to the point where they're ready to start
14 construction. So you might not see those expenditure
15 numbers going down immediately even once they have a
16 grant agreement. So I think what Stephani said was just
17 spot on that these are not necessarily all barriers.
18 There are some that are barriers, and we've been trying
19 to figure out ways to address those. But some of them
20 are just the realities of the development process, which
21 I know in Ty's new comment he talks about CDM raising

1 some of the barriers. CDM also raised the fact that the
2 development process takes a long time. That was one of
3 the things that they talked about, and that we all kind
4 of need to have some patience for that to play out as
5 well. So we need to address any issues with our internal
6 systems, and make sure, and we've been really trying to
7 address those. But then we also -- sorry, I'm just
8 reading the, the -- as they come in. But we also have to
9 understand that it is a long process. Developing
10 properties takes a long time.

11 PRESIDENT DANIELS: Any other comments?
12 I guess last on the agenda is the adjournment. Any
13 unreadiness?

14 COMMISSIONER HILL: Motion to adjourn. Do we
15 need a motion?

16 UNIDENTIFIED SPEAKER: Second.

17 PRESIDENT DANIELS: Moved then second. Let me
18 -- all of the commissioners. Tisha, Commissioner Tisha
19 Guthrie, the motion to adjourn. Matt Hill, Commissioner,
20 Commissioner Ramsey, Commissioner Edwards.

21 COMMISSIONER EDWARDS: Aye.

1 PRESIDENT DANIELS: Commissioner Kimball.

2 COMMISSIONER KIMBALL: Yes.

3 PRESIDENT DANIELS: Commissioner Jones.

4 COMMISSIONER JONES: Aye.

5 PRESIDENT DANIELS: Commissioner Stokes.

6 COMMISSIONER STOKES: Aye.

7 PRESIDENT DANIELS: Commissioner Williams.

8 We do want to acknowledge Commissioner Stokes.

9 She came in just a little later. We do want to
10 acknowledge you tonight.

11 Commissioner Anthony Williams.

12 Commissioner Erika Fox.

13 COMMISSIONER FOX: Aye.

14 PRESIDENT DANIELS: Did I forget anybody?

15 Motion carries to adjourn. Thank you everybody. Next
16 week, I mean, I'm sorry, yeah, next week for those on the
17 agenda setting, and next month for the rest, for
18 everybody else. Thank you, commissioners.

19 (Whereupon, on April 26, 2022, the meeting was
20 adjourned.)

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C E R T I F I C A T E

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

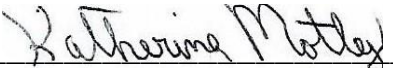
AFFORDABLE HOUSING TRUST FUND COMMISSION MEETING

BEFORE: Kevin Daniels, President

DATE: April 26, 2022

PLACE: (Webex)

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



Katherine Motley
Transcriber