

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

BALTIMORE CITY DEPARTMENT OF HOUSING
AND COMMUNITY DEVELOPMENT

AFFORDABLE HOUSING TRUST FUND COMMISSION MEETING

(Webex)

Tuesday, September 28, 2021

BEFORE: CINDY TRUITT, Interim President

MEMBERS PRESENT:

- MATT HILL
- ILETHA JOYNES
- VERNADINE KIMBALL
- KATE EDWARDS
- TISHA GUTHRIE
- SHANNON SNOW

Reported by:

Roland Thomas Bowman, III

1 Also Present:2 JOHN MOBLEY, Program Manager, Affordable Housing Trust
Fund, DHCD3 ALICE KENNEDY, Department of Housing and Community
4 Development5 EBONY RECTOR, Project coordinator, Affordable Housing
Trust Fund, DHCD6 CAROLYN WATSON, Community Aide/Administration, Affordable
7 Housing Trust fund, DHCD8 STACY FREED, Senior Advisor to Chief Operations Officer,
DHCD9 STEPHANI ESTRADA, Project Coordinator, Affordable Housing
10 Trust Fund, DHCD

11 KEVIN NASH, Public Information Officer

12 BRENDA TORPY, Champlain Housing Trust (Vermont)

13 Public Speakers:

14 TERRELL ASKEW

15 MELONY THOMAS

16 JASON WEBB

17

18

19

20

21

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

INDEX

Page

Meeting Called to Order by Interim President Truitt	4
Roll Call	4
Approval of August 2021 Minutes	7
CLT Rental Housing Presentation (Brenda Torpy)	7
Departmental Updates	34
Commission Q&A Dialogue with DHCD	48
Public Comments	76
Other Business	87
Adjournment	88

1 COMMISSIONER GUTHRIE: Present.

2 INTERIM PRESIDENT TRUITT: Vernadine Kimball.

3 COMMISSIONER KIMBALL: Here. I can't barely
4 hear you.

5 INTERIM PRESIDENT TRUITT: Oh, you can't.
6 Okay. Sorry about that. Is that better?

7 COMMISSIONER KIMBALL: No. Might be something
8 wrong with -- I could hear you better from before we went
9 live.

10 INTERIM PRESIDENT TRUITT: Okay. Is anyone
11 else having trouble hearing me?

12 No. Okay. Great.

13 I'll try to speak up, Ms. Kimball.

14 So Iletha Joynes.

15 COMMISSIONER JOYNES: Present.

16 COMMISSIONER KIMBALL: I can't hear.

17 INTERIM PRESIDENT TRUITT: Tiara Watkins.

18 Okay. We don't have Tiara Watkins.

19 Kate Edwards.

20 COMMISSIONER EDWARDS: Present.

21 INTERIM PRESIDENT TRUITT: Okay. And Ernst

1 Valery, not present.

2 So I believe we have enough for a quorum. So
3 we can proceed.

4 Tisha, turn it over to you for the minutes.

5 COMMISSIONER GUTHRIE: Yes. Thank you. Good
6 evening everyone. Tisha Guthrie. So we're going to go
7 ahead, and ask for the approval of the minutes.
8 Commissioners, you have been provided with a summary of
9 the minutes. So if you this time now to go ahead and
10 review. And if someone sees fit, please motion for
11 approval of the August minutes.

12 (Pause.)

13 COMMISSIONER JOYNES: This is Iletha. I motion
14 to approve of the August minutes.

15 COMMISSIONER GUTHRIE: Okay. Let the record
16 show that Commissioner Joynes has motioned to approve the
17 minutes. Do we have a second?

18 COMMISSIONER HILL: Second.

19 COMMISSIONER GUTHRIE: Commissioner Hill has
20 second. All in approval say aye.

21 COMMISSION MEMBERS: Aye.

1 COMMISSIONER GUTHRIE: Any disapprovals?

2 Any abstentions?

3 Okay. So the August 2021 minutes have been
4 approved. Thank you fellow Commissioners.

5 So we're going to move on now to presentation.
6 Commissioner Hill, would you like to introduce our guest
7 this evening?

8 COMMISSIONER HILL: Very much. So we're joined
9 this evening by Brenda Torpy, the founding member of the
10 Champlain Housing Trust in Vermont, founded over 35 years
11 ago. And Brenda has helped build this Community Land
12 Trust into one with over 3,000 units of permanently
13 affordable home ownership, rental, and other forms of
14 shared equity housing. So thank you very much, Brenda,
15 for joining us. We really appreciate it. Look forward
16 to learning a little bit more about Champlain Housing
17 Trust and rental housing in the context of a Community
18 Land Trust. So thank you.

19 MS. TORPY: Hi. Good evening everybody. It's
20 great to join you. And I believe I'm here to answer the
21 question can CLTs do rental housing, and how do they do

1 it? So we're an example of that. I'll give you a
2 thumbnail of Champlain housing, talk about how we relate
3 in these fields, and we do these rentals. And at the
4 end, I just have a series of photos of different -- so
5 you can see the context, and give you a little more
6 context about them. Stephani has those slides. So I
7 hopefully -- did you want to have time for questions,
8 Matt? I imagine so.

9 Okay. Great. So without further ado, as I
10 said, we are what's called a classic Community Land
11 Trust. We have a membership in our region. We have --
12 they elect our Board of Directors. We have a third of
13 our Directors always residents of our homes, including
14 rentals and home ownership. And we've been like that
15 from our founding. And the region we're in is a very hot
16 market. It's a very high cost market with a shortage of
17 housing. That's part of the rural problem, of course.
18 So we're based pretty much in Burlington, Vermont, on
19 east shore of Lake Champlain; and our region goes up the
20 northwest of Vermont to the Canadian border. So we have
21 really a very urban market, a suburban market, and very

1 rural to the north. So a mix there, all, again, with the
2 shortage of housing -- again, high cost, especially in
3 the urban core of course.

4 So our portfolio of 3200 homes now includes 650
5 that are the shared equity homes portfolio. And they
6 have served about 1100 families because of resale. So
7 that's really a, an (indiscernible). And the rest are in
8 multi-family, and they range from special needs housing,
9 housing for homeless, rentals, zero equity co-ops, the
10 whole nine yards, and includes in these properties some
11 neighborhood retail nonprofit facilities and so on.

12 But the bulk of those multi-family are bread
13 and butter apartments, affordable apartments, and all now
14 financed with -- invested through the low income housing
15 tax credit. And I'll talk a little more about how we do
16 that.

17 In addition to this portfolio, which we think
18 of as a continuum of housing for the needs of the region,
19 we have a range of services. We do a lot of financial
20 literacy for renters and homeowners and buyers. It's a
21 -- we have a homeownership center. We also have a lot of

1 social work, social work services, and we do community
2 building services and programs at our sites for youth,
3 the recreation, gardens, things that help build a good
4 place to live, quality housing for folks.

5 So in all it's about 300 million plus benefits
6 under our -- including the tax credits, which are ours
7 (verbatim), but under our stewardship. And operating
8 this we have a staff of 120, and an annual operating
9 budget of about \$18 million, but that fuels about \$120
10 million in development annually, and there will be a bump
11 in that over the next two years because of the
12 investments are (indiscernible) with Covid dollars and
13 bond monies to really address the crisis now.

14 So we have a very -- we have about 550 units in
15 our development pipeline, and just about half of them are
16 quite ready to go at this point.

17 So we do all our own management and maintenance
18 of -- and the partnerships past fees and, of course,
19 directly for maintenance. So that's how we handle that.

20 So why do we do rentals? Land trusts are known
21 primarily for the innovation of being able to do

1 permanently affordable homeownership. And that was an
2 important goal just to have affordable homeownership when
3 we started. Some folks will remember that in the '80s in
4 addition to any gentrification, you had interest rates
5 were in the double digits, right? It was very costly to
6 try to buy a home.

7 But we also have a low income neighborhood in
8 our downtown core that we wanted to protect renters from
9 displacement. And there's a lot of speculation,
10 speculative activity and gentrification occurring. So
11 that was part of our mission from the get-to.

12 And today we've actually returned someone to
13 that (indiscernible) purchasing NOA, naturally occurring
14 affordable housing that rental developments that were
15 market but we're going to -- are going to get gentrified.
16 We try to intervene and acquire those just to keep them
17 affordable. I'll talk a bit about that.

18 So our basic field structures went like this.
19 In the '80s pre-tax reform and pre-tax credits, we were
20 using any federal program that was still available to us
21 competitively in our own state. We did a lot of

1 entitlement funding. And in city and state trust funds
2 were developed in that decade for us for permanent
3 affordability. And we used bank capital and pension fund
4 investments to have equity. So these were short-term
5 affordable investments.

6 And what we did was in the neighborhood, we
7 competed with speculators, and acquired as much of these
8 -- and they were small rental (indiscernible) families,
9 six units, very typical rural, and they were old and in
10 bad shape. So we bought them that way, and we could only
11 really do moderate rehab. There wasn't enough capital in
12 them. So in the '90s when the tax credit program became
13 available, we not only used it to now for any new rental
14 that we did, but we started putting together these little
15 renters into scattered site portfolios, and putting them
16 into tax credit partnerships so that we could get more
17 capital into them, and pay out the short-term debt, but
18 also really address the housing stock issue, and improve
19 them. So it's been a great program for us.

20 So we didn't -- the other thing about us as a
21 land trust is we don't always own the land. So we have

1 some partnerships where we own the land and the
2 partnership owns improvements, but we also use a covenant
3 for affordability. And when we're doing these scattered
4 sites, the deals are complicated enough. We don't want
5 to separate out land and housing. So they went wholly
6 into partnerships. And but by our bylaws and our state
7 sources and city sources we are committed to permanent
8 affordability. So that we will step in when the use
9 restrictions expire, and preserve these properties as
10 permanently affordable. And because we've been at it
11 this long we do have partnerships now coming to us every
12 year. So that's a way to -- that we ultimately do
13 (indiscernible). But we don't do it -- just even in our
14 homeownership, we use the covenants on condos. So
15 there's more than one way to skin that cat for permanent
16 affordability.

17 So what is the capital we use now? In addition
18 to the tax credits, we -- because we like to build --
19 nearly debt-free because some of our state sources
20 require us to do also which we approve of at very low
21 income rentals and our tax credit deals. So we use state

1 trust fund. We use city trust fund in the city. We use
2 community development block grant, state bond funds, and
3 our home funds in the state are the funds that are the
4 funds that are directed for us to create the very low
5 income apartments for 30 percent below.

6 We get inclusionary zoning properties,
7 discounted properties we purchase. I'll show you that in
8 our deal. So then we use all the other sources like
9 historic rehab credits, home loan bank. And we love to
10 get project based sectioning when we can. We also have
11 more than a fifth of our tenants have vouchers. So we
12 really welcome folks with any rent subsidy that they
13 have. And now we're using more real estate type
14 investment tools to gain equity, especially to purchase
15 these naturally occurring affordable rentals. Because if
16 we put them in tax credits, you have to displace people
17 to meet the -- all the affordability guidelines. So
18 we're using other kinds of soft sources and state bond
19 money so that we can just keep those as affordable
20 market.

21 So you could see that in addition to being a

1 land trust, and this is not just true of our land trust,
2 we are a housing development corporation, and we're the
3 managing general partner in our tax credit partnerships.
4 Any CLT could do that as any other nonprofit.

5 Our other Vermont community land trusts are
6 small and rural, but they're the development agencies in
7 the regions, and so they all do multifamily, and they are
8 managing partners typically, but they mostly hire out
9 management and maintenance. So a land trust could hire
10 out any capacity that they don't have, and they need to
11 be building that internally, but that's how we do it. We
12 like to do everything in-house.

13 And then similarly, our deal structures, we
14 develop properties ourselves. We'll develop
15 (indiscernible) properties, but we'll also co-develop
16 with private or nonprofit partners. And because of our
17 track record, both financially and in development, many
18 offers come to us; many more offers than we have enough
19 subsidized capital to make affordable. So we wish we
20 could do more, but we certainly have those opportunities.
21 We've done a lot of mixed use and mixed income

1 developments where we partner with someone, and we do the
2 affordable pieces. We also own projects outright. And
3 we purchased expiring use properties, the old HUD and
4 rural development subsidized properties when they come to
5 the end, and various restrictions. We like to acquire
6 them, and keep them at their affordability level. And
7 that's really important in the rural portfolio where
8 there just aren't a lot of options if they go away.

9 We've also converted a number of market rentals
10 to permanently affordable homeownership. So it keeps
11 them affordable, but with an equity building opportunity.
12 We do that case-by-case when we can keep them at that
13 same affordability level. And more recently, we've been
14 converting a lot of hotels and motels to very small
15 apartments some serving the homeless in transition, but
16 some as permanent, very, very affordable rentals.

17 So with that, I think, Stephani, if you have
18 the slides, we can look at them, and as we do, I can
19 answer any questions that come to mind.

20 MS. ESTRADA: Yes. Give me one minute.

21 MS. TORPY: You bet. No problem. This is just

1 a sampling of different projects so you can see how we
2 work. We have a smart growth development policy so that
3 even in our rural region we want to develop in those town
4 and village centers, it helps our people to be,
5 obviously, close to services and everything. It's also
6 the right thing to do development-wise. And it adds to
7 the vitality of these -- you go to a lot of rural towns
8 now, and the downtowns are hurting and empty. But if you
9 can make it a good place to live, then all those little
10 businesses have customers and really helps as a community
11 development practice.

12 So I have something blue on top of my slide. I
13 think I'll take that down. Do you just see the whole
14 slide?

15 UNIDENTIFIED SPEAKER: Yes, I do. We do.

16 MS. TORPY: Okay. So why don't you go ahead
17 and advance, Stephani. So just this is a rental housing
18 sampler. I'd like to get this thing off my screen, but I
19 can't. Okay. So here's an example in our rural. Our
20 biggest city in our rural is up on the border of Saint
21 Albans. So there's a lot of INS jobs now, and there's

1 good manufacturing base. So this is new construction
2 right in the downtown. This is right across from city
3 hall, and it's mixed use and mixed income. We did the
4 affordable rental here. And there's going to be market
5 rental, and there's also space for the community college
6 of the region. So that's new construction. That's
7 housing development. We had state bonds as well as low
8 income housing tax credits in that one; lot of city
9 support.

10 Go on. So this is a -- on the city --
11 Burlington City waterfront, and this is actually a land
12 lease from the city. It's waterfront property. And this
13 is the first residential (indiscernible) certified
14 building in the state. There's 40 apartments, and it was
15 -- we have market apartments in here as well as the tax
16 credit affordable. And so that's really at scale. It's
17 the only rental housing on our waterfront. And the city
18 of Burlington has inclusionary zoning ordinance, and in
19 the downtown it's 15 percent of all new development must
20 be permanently affordable. So a lot of opportunities
21 come to us that way. And then on the waterfront, it's 25

1 percent. And the city did that not only to make sure
2 that -- otherwise, there would be no diversity access on
3 the waterfront for affordability, and also because most
4 of the open land then -- it was a post-industrial
5 waterfront. We knew the remaining development
6 opportunities on the waterfront. So that's created
7 opportunity there.

8 Go ahead. This is in our big pipeline now.
9 This is a big project for the city of Burlington. It's
10 going to be 900 units in all once it's done, and it's
11 well under way. We have, if you look in the middle, a
12 structure that's market rentals. And then, if you go to
13 the left of the picture, the first building block is
14 senior housing that's affordable that's not ours. That's
15 another nonprofit. We don't do senior housing. The one
16 behind it in the middle there is our 76 apartments. And
17 behind that is the condo building where we're going to
18 start with 30 condos, and we'll have more. Because out
19 of the 900 units, 25 percent will be permanently
20 affordable.

21 So this is very -- by the way, it looks very

1 open on the lake front, but it's very close to downtown;
2 probably, I don't know, 10-minute walk, and very close to
3 our target neighborhood. So it actually created access
4 paths from the neighborhood to the water -- directly to
5 the waterfront and new public beach through this.

6 Okay. Next slide. This is in the heart of the
7 target area, the old North Inn. And part of our work
8 doing (indiscernible) neighborhood went through a period
9 of this investment, and we did a lot of acquisitions of
10 abandoned property. There were still these posted
11 properties. And really directing blight, and a lot of
12 brownfields to clean up. So this one is almost the whole
13 -- it's a half a block, and we assembled it, and it's a
14 40-apartment, zero equity co-op. So we (indiscernible)
15 some of our tax credit properties to zero equity cost,
16 and we provide technical services to the co-op boards.
17 So it's an opportunity, even though people don't build
18 equity to, they gain civic and business skills, and many
19 of those folks move on to homeownership. But people do
20 like it as an additional level of community and control
21 over rental. So that's new construction right in the

1 heart of the target neighborhood.

2 Next slide. This shows the diversity. This is
3 a big fixed income neighborhood in one of the most
4 wealthy cities in Vermont, towns in Vermont, and it's
5 just a suburb south of Burlington called Shelburne, and
6 it's a beautiful site. We're able to preserve trees. So
7 at the bottom left is one of our multifamily buildings.
8 You can see we took a sort of rural design, and we split
9 up the 16 plus apartments that we have there. In the
10 photo on the right is a -- the light-colored building at
11 the back is a duplex that we -- we often do this now. We
12 give a pattern to our site to our local habitat chapter,
13 and they do a habitat home, and we provide the support to
14 the homeowners through the shared equity program.

15 So this is next. We also had a path for the
16 nonprofit that does senior housing. So there's senior
17 housing in this site as well.

18 Next slide. So this shows you what our -- some
19 of our city development is like with mixed use. Down on
20 the left, the really red brick is the historic -- is a
21 hotel. It's right across from city hall. And you can

1 see we have the retail on the ground floor and 31
2 apartments above. And on the bottom right is our
3 headquarters at 88 King Street. And the first two floors
4 are a new market tax credit financing deal of our
5 offices, and there's two floors of apartments above there
6 in low income housing tax credits. So we just condo off
7 these different structures when they arise.

8 And then in the top right is a significant
9 corner in the -- Martha neighborhood -- North Street, and
10 there's a credit union on the ground floor, and
11 apartments above. That was new construction over a
12 brownfield.

13 Next slide. This shows some of our
14 neighborhood work. This is a big site for the
15 neighborhood, 2.2 acres, a big brownfield that was a bus
16 barn, as you could see in the before picture. And we
17 added 12 new construction apartments, but also created
18 apartments in these beautiful historic structures. The
19 first bay of windows in this building is apartments. The
20 middle is the best -- restaurant in Burlington, great
21 restaurant. And then there's a laundromat. Also on the

1 site is a nonprofit garage that takes donated cars and
2 repairs them. That was a capital campaign. So that's in
3 its own condo structure. And, also, we have bicycle
4 recycling, some other businesses, a pizza. But it's 25
5 low income housing apartments in all.

6 Next slide. This is in a very small rural
7 village, but this wasn't downtown block. It's very
8 remote. It's an hour or more from Burlington. So this
9 burned down in a fire, and we restored it as a matter of
10 community development as apartments top two floors, and
11 we saved the commercial on the ground floor. It would
12 have been a very big hole in that village center. It was
13 not a great deal for us financially, and it was a rescue
14 operation, but we've improved on that since, but they are
15 very nice apartments, and it's all tax credit.

16 Next slide. This is in -- also in Saint
17 Albans, the rural city center. This was a textile mill.
18 Made uniforms in World War I, and stuff like that. And
19 we converted it. It's a very green building. Not just
20 the color. It has some tremendous features, beautiful
21 high ceiling apartments. It's on the edge of the

1 downtown. The city is starting to connect this -- was
2 near the rail yards, but connecting with streets, and
3 (indiscernible) community development. This will be very
4 connected to the downtown in a couple of years. It's
5 right on the edge.

6 Okay. And then this is an example of some of
7 our really rural development. On the left is new
8 construction in the Lake Champlain Islands. So it's
9 small scale. There's only 18 apartments. And then on
10 the right, that was an expired rural development, deeply
11 subsidized development. And we acquired that, and
12 preserved the affordability, and we've greened the whole
13 building. It actually has a big wood chip -- it's heated
14 with wood chip boilers. So that's an example of the
15 rural.

16 And I think there's one more. And this shows
17 some of our conversion to condos. So on the right was a
18 big expiring use development, 166 apartments, actually
19 developed way back when, and with private owner. And we
20 converted. There was -- we kept most of it rental, and
21 then there were 36 of these apartments in this duplex

1 style, and we converted those to shared equity home
2 ownership. And on the left is just another development
3 where we did a similar thing.

4 I think that's the last slide. Thanks,
5 Stephani.

6 COMMISSIONER GUTHRIE: Ms. Torpy, thank you so
7 much for that presentation. That really gives, I mean,
8 an extraordinary example of how rental housing can be
9 done in CLT model, and just utilization of so many
10 resources and revenue streams to accomplish something
11 that is honestly beyond belief.

12 MS. TORPY: Thank you. Well, we've been at it
13 a long time

14 COMMISSIONER GUTHRIE: I'm going to open this
15 up to the Commissioners, if anyone has any questions,
16 comments.

17 COMMISSIONER KIMBALL: This is Commissioner
18 Vernadine Kimball. I'd like to know how long did it take
19 you to get your affordable housing homeownership, and how
20 long did it take you to get the rental affordable
21 housing?

1 MS. TORPY: Okay. Well --

2 (Audio interruption.)

3 MS. TORPY: Okay. Thank you. So we -- it took
4 us awhile. We had the support of a city community
5 development office. So when the trust was created in
6 1984, and had that mission, the city was very eager to
7 have a separate nonprofit to do this community
8 development in partnership, and provided -- that was my
9 job -- community development capacity to the trust. And
10 so I think that helped us get started. And because there
11 was a sense of urgency around the city losing affordable
12 apartments, and really wanted to get that going. So I
13 would say that from our founding within a year we had our
14 first acquisitions in the neighborhood. It took more
15 like 18 months to get the homeownership program going.
16 Because at that time nobody -- there was nobody doing
17 shared equity. We had to get the lenders onboard, the
18 appraisers. You have to really educate the sector, and
19 kind of fight for it, and there was a lot of resistance
20 just because it was the first change in the way
21 residential homeownership was done, right? And people

1 had to get used to that. But once we had our first -- we
2 did a couple of homeowners, and then we did a nine home
3 development. And after about five years people saw that
4 it worked. Our banks saw that it worked. We had one
5 homeowner get in trouble, and we stepped in, and they're
6 like, oh, this is better than just -- because you're
7 there. And we built our support that way. So with
8 homeownership it was not until -- it was once the state
9 created its trust fund, which provided us with the
10 initial capital subsidy for each home to make it
11 affordable in the first place. That's what really gave
12 us an engine of funding. That plus the city's
13 inclusionary housing, which discounted the properties to
14 us, but we often had to add subsidies. So between them,
15 we were able to start steadily building that portfolio.
16 And, of course, in the '90s with all the resources thrown
17 at homeownership we joined the NeighborWorks network,
18 which are the homeownership network of nonprofits. And
19 that brought a lot of resources to us to help us really
20 take our shared equity program to scale within the
21 context of being the homeownership provider for the

1 region. So we did (indiscernible) for anybody. We still
2 do. People can go to the bank, and if they can buy a
3 home without us, they go to the market. But if they're
4 mortgage ready and (indiscernible), then they have our
5 program to look at, and we have a lot of homes now, which
6 resale is usually available to look at, and we're
7 constantly adding new construction.

8 INTERIM PRESIDENT TRUITT: I have one question.
9 This is Cindy Truitt. Just kind of switching gears for a
10 second. I'm wondering what nugget of advice of kind of
11 best practices that you could share with us regarding the
12 wraparound or the supportive services that you talked
13 about that exist? And are there any barriers to
14 participation?

15 MS. TORPY: You mean by the residents or --

16 INTERIM PRESIDENT TRUITT: Yes.

17 MS. TORPY: Yes. Okay. We -- if you want,
18 we're committed to serving the people with the biggest
19 barriers, which brought us into really serving families
20 and individuals who have been homeless. And once
21 families have been or individuals have been through that

1 trauma and experience, it's not like a one up. Getting a
2 home is the start. You really need to start people
3 (indiscernible) their own (indiscernible). But then it's
4 usually a number of issues to help them with to get to
5 success. And we're committed to that. And so we don't
6 -- if people really resist services, they won't succeed,
7 unfortunately, and we're very committed to no economic
8 evictions, and the minimal behavioral evictions. Because
9 they affect other people in the building, right? But,
10 still, so we'll do everything before we give up, but if
11 someone really resists services, you can't help them.
12 But by and large, we're finding that people want to
13 succeed. More and more folks in this economy who are
14 working in marginal jobs and marginal situations are
15 going to fall into homelessness. And they know they need
16 help to get back, and we're -- so it's hard to get it
17 funded. We actually have launched a huge campaign to
18 supplement public funding because health care is under
19 funded. That means a lot of the social work you need and
20 services are not guaranteed. But we're -- the other
21 advice is we're working hard with our funders to allow us

1 to take a small amount of (indiscernible) per month from
2 our rentals to pay for services, and that's -- we're
3 getting there. And there's a movement around the
4 country. People are looking at Medicaid waivers as a
5 potential to get those services connected into housing.
6 So really working on those sources. But I would say if
7 you want to serve vulnerable populations, then the
8 services is what will make that work. And the community
9 building helps (indiscernible), and you can also do that.
10 It's done. It's a costly labor, and you may have vista
11 programs or -- but helping people connect together in a
12 positive way just that social building, it's wonderful.
13 We're a refugee resettlement area. We serve a high
14 population of people of color. And, of course, in
15 Vermont it's helping communities to get to know each
16 other and integrate well, and that just -- that's all a
17 byproduct of building community on your sites. And, of
18 course, building communities is part of the community
19 land trust model. It goes well. All our renters are
20 members. We treat them as such. It's important. And we
21 want them to build that same sense of ownership. Think

1 you could never get a mortgage, but if you have security
2 of tenure, and you know you can stay put, and you know
3 you matter in your community, lots of good things happen.

4 INTERIM PRESIDENT TRUITT: Thank you.

5 MS. TORPY: Welcome.

6 COMMISSIONER GUTHRIE: Thank you so much.

7 And thank you, Commissioner Kimball, for your
8 question as well.

9 Do we have any other questions?

10 May I call you Cindy? I'm sorry. Call you
11 Brenda?

12 MS. TORPY: Of course, call me Brenda.

13 COMMISSIONER GUTHRIE: Should be calling you
14 Cindy.

15 MS. TORPY: Call me Cindy, but I might get
16 confused.

17 COMMISSIONER GUTHRIE: One question I do have,
18 and maybe you can expound on it. It sounds to me with
19 your response to Commissioner Kimball, that the community
20 education, and really even the education and outreach on
21 maybe the corporate level is a huge part of getting the

1 buy-in to really making the investments in the permanent
2 affordability model, and the -- not just the revenue
3 investment, but the community investment, the community
4 meaning not just residents but companies and the anchor
5 institutions.

6 MS. TORPY: Absolutely. No, it's very
7 important. It's on all levels. I started out as
8 community organizer always with residents and tenants.
9 And then as you're building community, you want
10 everybody, as you say, to buy-in, to be committed. And
11 in Vermont, we have over (indiscernible) ideas really
12 built -- I call it the authorizing environment, you know,
13 amongst our state institutions and legislators of both
14 parties that permanent affordability is a great way to
15 preserve your public investments and build -- be able to
16 really invest in your communities and afford to do it,
17 and have those gains there, and not constantly replacing
18 apartments that you're losing. We're losing apartments
19 at a faster rate now than public investments can replace
20 them. So Vermont just committed to that, and as you
21 said, the community building has helped us when -- we

1 have had governments at the state level in the interim,
2 who wanted to go back to the market approach. And
3 because we all organize our communities and support, we
4 have -- make a good presence at the legislature, we've
5 been able to preserve that over the years, and have built
6 on itself. People start to see that it's successful in
7 their towns and village centers or they're not ruined by
8 affordable housing. They're better for it. So it's a
9 building, yeah, process.

10 COMMISSIONER GUTHRIE: Thank you so much.

11 MS. TORPY: Thank you.

12 COMMISSIONER GUTHRIE: Do we have any more
13 questions?

14 And I have to apologize for my poor virtual
15 platform etiquette. I didn't realize that I was -- I had
16 my video off for the first few minutes. So I apologize.

17 UNIDENTIFIED SPEAKER: But we're all struggling
18 with these.

19 MS. TORPY: I had trouble getting on because
20 it's a very different site than -- system, and I was
21 figuring that out. So --

1 COMMISSIONER GUTHRIE: Well, again, we thank
2 you on behalf of the Commission. We thank you so much
3 for joining us, and lending us your experience and your
4 insight. And we really appreciate you being here.

5 MS. TORPY: Thanks so much, and congrats on
6 your work, and best of luck.

7 COMMISSIONER GUTHRIE: Thank you so much.

8 All right. So I believe we're going to move
9 along now to department reports.

10 Mr. Mobley, if you have your revenue update, we
11 are all ears.

12 UNIDENTIFIED SPEAKER: We are going to let --
13 John, Alice is going to go first because she has other
14 obligations. So --

15 COMMISSIONER KENNEDY: Hi, everybody. Good
16 evening. It's good to see you all. And I'm glad to be
17 here tonight with you. I just wanted to give a couple of
18 key pieces of some updates to share for everyone.

19 One of the first updates that I wanted to kind
20 of go through is just an update on some of the questions
21 that we've had just in general about the nomination

1 process for Commission Members; either those that are
2 interested in staying with the Commission or also new
3 nominees and so forth. The update that we have as of
4 today is that nomination letters will start going out, we
5 believe, by this -- by the end of this week. We also
6 anticipate that some of the nomination letters are going
7 to be staggered. I don't know that all of them are going
8 to be happening all at once. So it's a staggered
9 nomination process. Within those nomination letters that
10 will go out, they'll include the authorization for the
11 background check and also, I believe, a form asking for
12 demographic information. And depending upon what
13 position some of the nominees may also be required to
14 submit proof of income, and that's just because of the
15 nature of some of the specific positions that are
16 specific to the Affordable Housing Trust Fund Commission
17 Members. And we believe that those nominations, and then
18 also hearings, and so forth, will take place over several
19 different City Council meetings with a date, I believe,
20 later in October being a target date for potentially the
21 first group of nominees that are put forth for the

1 Commission.

2 So we don't have any information on the whose
3 of the nomination. I just want to put that out there,
4 and we'll be just as excited to get the information as
5 it's shared with anybody, any existing Commission Members
6 or new Commission Members as well as we move forward.

7 So I just wanted to provide that update to
8 everyone since I know this has been something that has
9 been keenly on everybody's mind over the last several
10 months.

11 The other piece too, I know that we have -- and
12 John will share this as well, I believe in his update,
13 but we have made adjustments to the Spending Plan based
14 off of feedback from the last couple of meetings. I know
15 that I wasn't at the last meeting, but I was at the
16 previous meeting, and I -- we had a good dialog, I
17 thought, on the Spending Plan priorities, and the
18 percentages associated with those. So I think that we've
19 come to a good place for the -- this current year,
20 Fiscal Year '22 Spending Plan, and we would like to be
21 able to move forward so that we can move to get some of

1 the items moving in terms of money moving, and some new
2 RFPs out on the street, et cetera, with the funds as it
3 relates to the Fiscal '22 Spending Plan.

4 So we have restored the Community Land Trust
5 line item so that there is no change, percentage change
6 in the Community Land Trust line item. And given that we
7 still have, and are working on the programs that we're
8 putting together for the rent support programs, we did
9 make that change by keeping the Community Land Trust line
10 item, restoring that back so there was no percent change
11 as compared to the last Spending Plan, and just reduced
12 the rent support line item moving forward. Because we
13 have funds available from the previous Spending Plan, and
14 kind of seeing where we are moving forward, and thought
15 that that worked well to help us achieve our goals,
16 especially as we work -- as we look for new -- the
17 preservation of and the construction of new units also
18 wanting to ensure that we can maintain a level of funding
19 at that level as well.

20 So I just wanted to put that forth at this
21 moment.

1 Does anybody have any specific, any Commission
2 Members have any specific questions about that as it
3 relates to the Spending Plan?

4 Oh, and the other items that I wanted to put
5 out was that I think from the Agency perspective we'd
6 also once the formal kind of new Commission is in place
7 under what -- under Mayor Scott's administration, what
8 he's put forth as the Commission, I think it would be
9 beneficial for us as an agency and the Commission to hold
10 potentially starting in the spring another series of
11 community conversations to go into the community to get
12 additional information and feedback as it relates to the
13 Spending Plan and some of our priorities and so forth.
14 The last -- it's been a couple years now since we've had
15 the initial conversations and community meetings around
16 the Spending Plan for the Trust Fund, and I think it
17 would be beneficial for us to continue, and to have
18 additional conversations just to see where everyone is,
19 and continue to get feedback in a broad way across the
20 city. So I did want to put that out there as something
21 that we would be looking to do in the spring of 2022.

1 Any specific questions on that?

2 Okay. If not, did we have the -- Stephani, did
3 we have the slide -- oh, Tisha?

4 COMMISSIONER GUTHRIE: No, no slide.

5 COMMISSIONER KENNEDY: Okay. Do we have the
6 slide for the process, the contract, like, grant
7 agreement process?

8 MS. ESTRADA: The flowchart?

9 COMMISSIONER KENNEDY: The flowchart.

10 MS. ESTRADA: I don't know. John, is that
11 included in your presentation or no?

12 MR. MOBLEY: No. That was not included.

13 COMMISSIONER KENNEDY: So I do want to share --
14 we've shared this flowchart with members of Share
15 Baltimore, which is the organization, the Community Land
16 Trust organization and work group technical assistance.
17 I like to think them as all things from advocacy to also
18 technical assistance and so forth.

19 So we've shared information on this workflow.
20 We're also continuing to make adjustments and changes,
21 and I'm working in my capacity as Acting Commissioner as

1 well to see where we can identify areas to shorten the
2 timeframe in this, and create additional efficiencies to
3 effectively shorten the timeframe for our grant agreement
4 process and flowchart. So we're constantly looking at
5 ways to improve as an agency as well as a division within
6 the agency.

7 Some of the first grant awards that went out in
8 the last year were actually our staff. It was their
9 first experience working on grant agreements within the
10 City of Baltimore constructs. John had worked on some in
11 his previous life over on the West Coast, and had to get
12 his feet wet along with Stephani and Ebony and everybody.
13 And so I just do want to commend the staff for kind of
14 working through some of the first grant agreements, and
15 getting things in place.

16 So there are some things in place now that will
17 make some of these grant agreements moving forward run a
18 little easier, especially on the Community Land Trust for
19 the Community Land Trust homeownership side. Because we
20 now have a template and language, and have worked with
21 the Law Department on that. So that will definitely

1 reduce the amount of time there. When we move to a
2 rental process, we're going to have to address that with
3 the Law Department, and work through a new agreement as
4 it relates to rental, but we do have something in place
5 as it relates on the homeownership side.

6 So we've kind of identified things in the
7 process flowchart that are the kind of yellow-ish color
8 boxes, pale yellow boxes, identify components where there
9 are external factors outside of the Department of Housing
10 Community Development that can affect the timeline. And
11 then the blue boxes are highlight areas where there are
12 steps within that step. So to give you an example, kind
13 of one of -- in terms of the grant agreement drafting, in
14 terms of negotiating, some of those steps within that
15 step, which is kind of on the left-hand side of the
16 flowchart when you're facing the screen, that would be
17 kind of the evidence of site control, any zoning
18 approvals, any resubmission of any required documents.
19 So if some documents have been submitted as part of a
20 grant application or an RFP response, but some of those
21 documents need to be updated, so we work through that.

1 And so if we kind of start from the left-hand side
2 working over, you can see we have our acceptance letters
3 that would be returned from awardees. That's an external
4 factor just based on the awardees, and working through
5 that. Scheduling any of our kickoff meetings does take
6 some time to work within schedules. We hope to have
7 those kickoff meetings done within 30 days, but also is
8 contingent on the availability of all parties to get that
9 scheduled. After that kickoff meeting, we can make sure
10 that we have everything set in place in terms of some of
11 those terms and so forth. Even though we have templates
12 and previous agreements in place that can be used as a
13 base, sometimes we do need to make adjustments and
14 changes to those, dependent upon the project or the grant
15 or the funding that's being put forth. So depending upon
16 different components, the grant agreement being drafted,
17 and terms negotiated, and worked out with the Law
18 Department, can take anywhere from 30 to 90 days. But
19 part of that is also just dependent upon some of those
20 external factors such as the Law Department in terms of
21 what they're working on, the grantee and what they're

1 working on, how quickly we get documents back, how many
2 edits need to take. If the grantee is also having any
3 outside counsel or their counsel review any agreements,
4 what is the turnaround time for their counsel to kind of
5 look at things as well?

6 So that can take a significant amount of time,
7 but it also can go fairly quickly, and we can move
8 through that process fast. We've been very conservative
9 in terms of some of the timing here because we also know
10 some of the realities of what we've experienced as an
11 agency, and want to be transparent, and share some of
12 those realities with everyone as well. But we have had
13 grant agreement, draft agreements go out, and it's turned
14 around within three days from a grantee saying this is
15 good, we're good, everybody's looked at it. And if
16 that's the case, then the timeline just speeds up, and
17 isn't -- doesn't take as long. But we've put forth kind
18 of a -- the reality and experience and conservative in
19 terms of including some of those outer timeline day as to
20 explain how it could take a little bit more time.

21 Some things we also have to once kind of some

1 of the terms are negotiated and agreed upon, one of the
2 other pieces of a term for some of our grants that would
3 also be a component that has to be agreed upon is that
4 base grant agreement that is agreed upon with the Law
5 Department is then submitted to the MWBOO Office to have
6 any minority business and women-owned business goals
7 associated with the contract. Or if we thought that
8 there was a waiver that would be put in place for that,
9 there's a process for that. We would then communicate
10 those goals back to the grantee once those were obtained
11 so that they were aware of what the goals were, and what
12 that would look like.

13 We also submit the grant agreement after the
14 goals are set. That is submitted to pre-audits within
15 the Comptroller's Office. The Audit Department reviews
16 all of the agreements as well, and that has a certain
17 number of days associated with that in terms of their
18 capability to turn that around.

19 And then there's kind of a pairing up at the
20 end once it's gone through audits, we have everything in
21 place. Then there's kind of the final accounting

1 component where the account numbers are kind of pulled
2 in, the BOE memo is created, and then it goes through
3 kind of the signature stage where everybody gets to sign
4 it. And then once everything is signed, then we can kind
5 of start submitting on that BOE, final BOE approval
6 process. And we've put in 30 days there because there's
7 a component to this where the accounting and our Bureau
8 of Accounts Payable has to confirm availability and stamp
9 items. There's also the formal Board of Estimates
10 submittal process where it's submitted to the Mayor's
11 Office for review, and then goes through a review process
12 there, and then is submitted to the Comptroller's Office,
13 and then the BOE hearing an approval; and then, finally,
14 the time that it takes to get those signed documents
15 returned.

16 So we've put this forth. We're also going to
17 be sharing this, and we'll send this out to the
18 Commissioners by e-mail, and happy to get any feedback.
19 And like I said from the beginning, we are looking at
20 ways to -- on our side of what DHCD can control in terms
21 of how to expedite this, and I know that there are

1 changes that are happening. The Comptroller's Office
2 with Comptroller Henry has already instituted some
3 changes since he came into office as it relates to
4 efficiencies within the Board of Estimates process, and
5 they're also looking at their auditing process as well,
6 and streamlining some things there. The Mayor's Office
7 and Mayor Scott and CO Shorter have also been taking
8 steps to look at pieces and parts of the puzzle in terms
9 of how to expedite, and where we can trim time off as
10 well.

11 So does anybody have any questions at this
12 time?

13 COMMISSIONER GUTHRIE: Commissioner Kennedy,
14 thank you so much for this. I do have a question. It's
15 not really regarding the structure of the flowchart, but
16 I'm wondering if this is going to be posted online on the
17 DHCD website?

18 COMMISSIONER KENNEDY: Yes. We will be -- our
19 goal is not only to post this on the website, we want to
20 make a couple of changes and refinements, and thinking
21 through a couple items where we might be able to adjust

1 some of the days, and want to work to make sure that our
2 partners in this as well, like the audits, and MBE, WBE
3 also. There is a new Director of the MWBOO Office, and
4 want to give that person -- I think they've been in now
5 for two or three weeks. So we're trying to work with
6 them as well, and want to have a chance for kind of all
7 parties. But our goal is to, yes, put this on the
8 website.

9 COMMISSIONER GUTHRIE: Okay. Thank you so
10 much.

11 COMMISSIONER KENNEDY: Excellent. And with
12 that, I am going to turn it over to Mr. Mobley to
13 continue with the DHCD update, and I thank you all for
14 letting me provide some information this evening. And
15 I'm going to, unfortunately, I have to hop off and head
16 over to a seven o'clock community meeting. But thank you
17 all for your service on the Commission. And as always
18 I'm available at any time for any questions or phone
19 calls or e-mails, if you have anything that comes up
20 after the meeting as well.

21 Thank you all.

1 COMMISSIONER HILL: Thank you, Commissioner
2 Kennedy. Real quick, can I summarize the flowchart? So
3 if I'm reading it correctly it's basically essentially
4 three to six months to get to the Board of Estimates?
5 Is that about right?

6 COMMISSIONER KENNEDY: Yes, that's about right,
7 yeah.

8 COMMISSIONER HILL: Okay. And I agree that
9 -- I think you call it the MWBOO Comptroller taking 60
10 days seems like extraordinarily long period of time. But
11 anyway, thank you.

12 COMMISSIONER KENNEDY: Well, as we said, we've
13 put in some of the more conservative timeframes in there
14 given some experiences, and taking in account some
15 changes, and anything that is outside of our control. So
16 and I said that both of those offices are also in the
17 process of looking at their internal processes, and
18 looking for efficiencies in other areas. And it can
19 happen sooner, but it also can happen. That's why we did
20 some ranges there.

21 COMMISSIONER HILL: Thanks.

1 COMMISSIONER KENNEDY: Okay. Thank you
2 everybody. Have a good evening.

3 COMMISSIONER GUTHRIE: You do the same. Thank
4 you so much.

5 And, Mr. Mobley, whenever you are ready, we are
6 ready for you.

7 MR. MOBLEY: All right. Just waiting for the
8 -- to get pulled up.

9 All right. So we're going to talk about all
10 the fund finance through August 2021. My name is John
11 Mobley. I'm the Affordable Housing Trust Fund Program
12 Manager. So Acting Commissioner Kennedy talked about the
13 BOE submission process, and a little bit about the budget
14 for Fiscal Year '22 that we are currently in. Then we're
15 going to talk about the revenues and expenditures,
16 Community Land Trust, and the rest of the Affordable
17 Housing Trust Fund.

18 Next slide. As you can see here, these are the
19 original proposed spending priorities on the right. And
20 on the left, these are the adjustments that were made for
21 Fiscal Year 2021 as a result of the pandemic. And so you

1 can see, for example, where there was not originally a
2 line for pandemic homelessness prevention, 2.75 million,
3 but on the left you can see adjustment amounts, and just
4 the line items. So this is posted online. It has been.
5 So you can easily access a very clear version of this on
6 the Affordable Housing Trust Fund website.

7 Next slide. So here we can see the projections
8 that were made in early 2021 about what we were going to
9 -- what we thought we were going to have in Fiscal Year
10 2022. If we had kept the same expectations as last year
11 as a result of the pandemic, it would have been much
12 lower than what they are right now. Because this was
13 made in early 2021, we decided to go with the upper
14 limit, the upper most limit of the projection, and that
15 actually as you'll see comes out pretty close to where we
16 are right now. If I -- if we had taken the rest of the
17 year it would have been even closer to what we are right
18 -- where we are on track to make right now.

19 So this was at least at the beginning of the
20 year a pretty good guess. You'll see exactly a little
21 bit later why.

1 Next slide, please. So here you can see what
2 Commissioner, Acting Commissioner Kennedy was talking
3 about where community land -- we saw the original
4 percentages that were for each of the different line
5 items for the Affordable Housing Trust Fund. And we see
6 that any adjustments that were made to -- and, I mean,
7 assumptions that were made, and decisions that were --
8 are being suggested for adjustments to the final budget
9 for the proposed budget for Fiscal Year 2022, which would
10 leave now the Community Land Trust completely harmless,
11 which I believe, I think is a very popular stance right
12 now. And would also allow for more funds to be put into
13 new construction and preservation of existing rental
14 properties, those line items. Because we -- the amount
15 that we had for last year was very much under what we --
16 what was requested as far as popularity among applicants.
17 And so our awards were far below what -- requested in the
18 applications.

19 So this would do a little bit to address some
20 of that shortfall if, in fact, we were to release the
21 notice of funding availability for this year. And the

1 reductions that we were able to make came out of
2 inclusionary housing flexible funds, and 2.1 percent
3 reduction overall to rent supplement, which was not
4 effective last year. Was actually bolstered as a result
5 of the pandemic homelessness response last year, which
6 was to help and aid in homelessness prevention. And it
7 is -- minimally affects the rent supplement that we have
8 for -- in Fiscal Year '22. So there's still a
9 substantial amount to help this program, which has not
10 been allocated or has not been spent down over the last
11 couple of years.

12 And it comes out to the net change of
13 (indiscernible). So this is how the adjustments that
14 were made. I tried this in order to make it, like, easy
15 to read. I hope that this works for everyone.

16 Next slide. (Indiscernible) revenue collected
17 to date is \$32,400,039 in the Affordable Housing Trust
18 Fund. You can see where we're at for Fiscal Year '22,
19 '21, '20 and '19. So far we are off to a great start.
20 And a lot of that is due to the \$5 million City of
21 Baltimore bond that's been pushed. So that's why there's

1 such a huge jump, which is about one and a half times
2 what we got as far as bond money for last year, and more
3 than double what we had for '19 and '20. So \$5 million
4 of this \$6.6 million for Fiscal Year '22 is as a result
5 of City funds.

6 Next slide. You can see the breakdown of City
7 contribution, of tax revenues here for each of -- for
8 each of the four years that we're -- that we have
9 currently, and Fiscal Year '22 year-to-date.

10 Next slide. Here are the current fund source
11 and percentage splits. You can see dollar-for-dollar
12 split, and for tax revenue, City of Baltimore
13 contribution dollar and percentage-wise. See how the
14 pie's been broken up, and see what tax revenue is coming
15 in, and see that the City has actually keeping up,
16 keeping up pretty well as far as the rest of the
17 (indiscernible) for the Affordable Housing Trust Fund so
18 far.

19 Next slide. And this is the monthly view. So
20 you can see in June and July, 444,000 in June; 495,000 in
21 July as far as actual collection; and August had a really

1 big month, 1.1 -- little below \$1.1 million on just 29
2 transactions. So lots of bigger dollar transactions also
3 culminate in August. The actual transaction number is
4 one different from what happened in June, but it's more
5 than double the amount of revenue that was received by
6 the Affordable Housing Trust Fund as a result of the tax
7 revenue.

8 So this was a very impressive month, and if we
9 compared it to last year's projection, then it would have
10 been -- it would have thrown all of our numbers way, way
11 out of whack. But with the proposed budget, we're much,
12 much closer to where we think that we should be. And
13 this is an early projection.

14 Next slide. You can see comparatively Fiscal
15 Year '20, Fiscal Year '21, and year-to-date Fiscal Year
16 '22. July comparatively; August comparatively to the
17 prior years. Now, the reason why is because the fiscal
18 year for us starts in July. That's why it looks like
19 this. So you can see how August is actually quite higher
20 than the last couple of years, and July was a lot lower
21 than the last couple of years. So it's balancing out to

1 kind of what we were going to assume.

2 Next slide. So the actual Fiscal Year '22
3 projected revenue by month on average we're seeing at the
4 current projection is going to be about \$717,000. This
5 month we saw that it's 1.1 -- over \$1.1 million, which is
6 more than what we projected on a monthly basis. However,
7 when you combine this month and the last month, what we
8 thought would be year-to-date, we thought we would have
9 about \$1.4 million at this point in early, in early 2021.
10 I think this -- developed this in March, March 2021 or
11 April at most.

12 And using the projections that we had at the
13 time, we assumed we were going to be at \$1.4. Right now,
14 we're at \$1.6 million already for this year as far as
15 just tax revenue. That's one-sixth or one-sixth of a
16 month above where we thought we would be at this point.
17 So this is pretty close, at least so far at this point of
18 the year. No saying what's going to happen the other
19 months of the year, but if we are to use the current
20 projection, we're looking pretty good so far.

21 Next slide. Here we can see the net

1 expenditures (indiscernible) dollars, dollars, and the
2 expenditures (indiscernible) percentages. So what you'll
3 notice here that we can point out is the expenditures as
4 far as dollars. There's been some questions about the
5 expenditures for the Affordable Housing Trust Fund in the
6 accounting system for August. So we're being very
7 careful to not put them into the Affordable Housing Trust
8 Fund until we know exactly what they are supposed to be.
9 There needs to be a reconciliation. So we're doing our
10 best. We want it to be conservative, and not allow
11 expenditures that shouldn't be there. So it hasn't moved
12 because the expenses haven't made it into the Affordable
13 Housing Trust Fund yet. We're trying to watch the money
14 best we can. So this is an attempt at that. So notice
15 that the \$572,000 will look a lot like prior month, but
16 that's for good reason. We're doing our best to keep the
17 books right.

18 Next slide. Here, you can see the actual Fund
19 uses and commitments so far for the Affordable Housing
20 Trust Fund. The current \$4 million NOFA for Community
21 Land Trust is out -- which is out on the market, is also

1 included in the \$6.9 million that is shown under that,
2 the bar. You can see dollar amounts associated with each
3 of the various lines that we have commitments or
4 expenditures for.

5 Next slide. Here, we're going to start to talk
6 about Community Land Trust, Single-Family Homeownership
7 NOFA. So this was the first one. For a lot of them,
8 we're heading to BOE for deal structuring, and it depends
9 on where each of the applicants are at as far as making
10 sure that their funding commitments and paperwork is all
11 together. And for the ones that are ready and moving
12 forward to the Board of Estimates, the City of Baltimore,
13 in round one.

14 Next slide. Now, for the one that's currently
15 open is the Community Land Trust, Single-Family
16 Homeownership NOFA, round two, which also includes co-ops
17 and condos. The NOFA is currently released. It was
18 released on September 1st. We had our initial pre-
19 proposal conference on September 7th, and an initial
20 written submission deadline on September 10th. No one
21 showed up to the original one because, I guess, there

1 wasn't enough publicity about it. Makes a lot of sense.
2 So what we did was we had a second pre-proposal
3 conference where we tried to notify more people.
4 Usually, we would know more in advance, and call it out
5 at Commission meetings or let more people know, and but
6 apparently we didn't do a good enough job of that. So we
7 had to redo a pre-proposal conference. And we held the
8 second pre-proposal conference on the 26th, and we
9 extended the written questions submission deadline to
10 October 1st. So if you have any questions about the NOFA
11 or any of the requirements in it, please feel free to
12 shoot us an e-mail. The e-mail to submit questions is in
13 the NOFA itself, and the NOFA itself is posted online on
14 the Affordable Housing Trust Fund website.

15 So the responses, we have a response planned --
16 updated response plan due for October 15th, to give us
17 some time to look at all your questions that come in, and
18 prepare responses, and get those responses out onto the
19 website. So we're working very -- we'll work very hard
20 in order to respond to any questions that you all may
21 have about the second NOFA that is currently available.

1 During the pre-proposal conference we answered -- we
2 tried to answer as many of the big questions as possible.
3 And we are looking forward to the submissions that are
4 due on October 29th because that's when the deadline for
5 this round of funding is.

6 Because we're going into the holidays,
7 timelines and everything else that comes with going into
8 the winter, we have an award announcement set for
9 January 14, 2022. So that way we can deliberate
10 internally with the Review Panel, and then notify the
11 awardees about the results of any applications that come
12 in.

13 Next slide, please. Inclusionary housing.
14 Consultants are onboard. The program is in development.
15 The website has been updated with a new intake form.
16 Still meeting monthly on the third Wednesday of the
17 month. Can see the website is noted here
18 (indiscernible), and we would love to make sure that you
19 -- you're welcome to show up when there's the Advisory
20 Board meeting for those who are eligible.

21 Next slide, please. New construction,

1 preservation of existing rental NOFAs, round one and two,
2 still structuring, and it's mainly due to some internal
3 issues, but it's also a lot due to depending on where the
4 applicant is at in construction, and finding other
5 funding in order to be ready to deal with the agreement
6 and the requirements of the City in order to access the
7 Affordable Housing Trust Fund funding. Both rounds are
8 out. Everyone who has been notified, and now working
9 through trying to structure the deals, and get some
10 movement out to the Board of Estimates. So we're working
11 on it as you all saw from the flowchart that has come
12 around. So you all know that there's lots of steps that
13 go, that goes into it here in the City of Baltimore. So
14 bear with us. We're working very hard. The Affordable
15 Housing Trust Fund is working very hard.

16 Next slide. And that's it for me for today.
17 Thank you for allowing me to speak. We've come a long
18 way since I first started where there was no
19 presentation, but I would love to hear some of your
20 questions that you may have so far.

21 COMMISSIONER GUTHRIE: Thank you, Mr. Mobley.

1 That was quite thorough. I do have a question with
2 regards to the last issue you just covered. So when it
3 comes to the new construction and preservation of
4 existing rentals, what seems to be the biggest issue that
5 the applicants are coming against, if you could pinpoint
6 anything?

7 MR. MOBLEY: The biggest issue is making sure
8 that the project is ready, and that the other funders are
9 ready. Sometimes, I mean, there's in some, in certain
10 cases, there are multiple funders that have to be
11 prepared, and their letters that -- their letters have to
12 be ready, and the funding sources have to be ready to go.
13 Because we don't want to put in funds in a project that
14 is not ready to go or does not look like it would be.
15 And so in order to be like responsible with these funds,
16 we need to make sure that all the other funders are
17 together, and there's a complete application going
18 forward. In some cases, some of the projects where they
19 thought they were going to be ready may not be completely
20 ready to go yet. So it's kind of this dance between
21 external issues, and then the internal processes and

1 hands that they have to touch. It's kind of just a dance
2 between these two which is the biggest issue. It's
3 actually not just not one thing, but it's kind of those
4 two together.

5 COMMISSIONER GUTHRIE: Okay. Commissioners.
6 Feel free.

7 COMMISSIONER HILL: Okay. So just Mr. Mobley,
8 to follow-up on that rental housing NOFA, when was that
9 -- when were those awards announced, if you remember?

10 MR. MOBLEY: I don't remember off the top of my
11 head. I would have to (indiscernible) for an exact date.
12 I think the info is on the website for those dates
13 exactly.

14 COMMISSIONER HILL: Okay. I mean, my memory is
15 it was sometime around March give or take. Yeah. And so
16 you're thinking that the delays in getting this to the
17 Board of Estimates for the rental NOFA is primarily
18 related to the applicants not having the letters?
19 Because, yes, it's been roughly six months now since the
20 awards were made, and so you're saying that it's just not
21 having all the funding sources. Is it just that the

1 funding sources have to be committed before the City will
2 disburse the money or what is -- what do the rental
3 housing developers have to have in hand?

4 MR. MOBLEY: Well, I mean, it depends on the
5 project. Some -- it's not a monolithic like issue,
6 right? Some are just not -- were just not ready or had
7 fund sources -- had sources falling through. Some had
8 expectations about funding sources that are just
9 unavailable. Some have had changes to, like, the size or
10 building of the different project itself. Some had other
11 considerations that were presented in the application
12 that just don't allow them to be like feasible as is in
13 order to move forward. Some of them it's been we need
14 lack of -- we need more response. Sometimes it's been
15 internal issues on the City's side. And it's not just
16 one thing. But if I was to say one external thing, it's
17 about making sure that we have commitments from the
18 external sources in order to be able to be responsible
19 with the Affordable Housing Trust Fund funds, which we
20 want to give out.

21 COMMISSIONER HILL: Right. And I think we all,

1 we all want the funds to get out of the door because I
2 guess one of the concerns is that if money is not moving
3 out the door, then eventually other people will want the
4 money, the money back. And so just -- so same line of
5 question on the CLT NOFA in terms of when those awards
6 were made. I don't have that date. I'm not being
7 rhetorical here. I just don't have it offhand. Do you
8 remember?

9 MR. MOBLEY: Not the date offhand. Have to get
10 back to you about that but --

11 COMMISSIONER HILL: Let's say roughly -- I
12 don't know offhand, but let's say roughly maybe February.
13 I think it was around the same time as the rental NOFA
14 awards, if I remember correctly, within a month or two.
15 And so it's definitely been more than six months now
16 since those CLT awards were made. And so what is the --
17 because going by Commissioner Kennedy's flowchart, we
18 should be at the Board of Estimates now, but I don't
19 think any of them are, if I'm not -- are there CLTs at
20 the Board of Estimates now?

21 MR. MOBLEY: Well, I know they're making their

1 way through the process. Getting closer and closer every
2 day. It depends on what Community Land Trust that we're
3 talking about. Situation-by-situation basis. But we're
4 getting, we're getting much closer, that's for sure.

5 COMMISSIONER HILL: I understand. I don't want
6 to name names here in the meeting, but there are only
7 three, right? There's Northeast Housing, there's Charm
8 City Land Trust, and there's the South Baltimore Land
9 Trust. So without naming a specific name, can you tell
10 us a little bit about what the hold up is for any of
11 these particular land trusts? Because it's just, and,
12 again, it's just concerning that projects are set,
13 they're ready to move forward, it's been over six months,
14 and we're not to the Board of Estimates. So if you can
15 give us an idea about what specific holdups you're
16 seeing. If you'd pick one of those, that would be great.

17 MR. MOBLEY: Well, one of them externally would
18 be like the response time, and having the external people
19 make sure they get with their legal team, and work
20 through the agreements. That's one of the issues.
21 Funding sources is another one. And then, of course,

1 it's about us. The MWBOO goals has been a really big
2 part of the holdup with their changes happening,
3 happening -- with the change, with the changing
4 leadership happening multiple times. I mean, that is
5 something that is needed in order to move forward for one
6 applicant, and it was held up, was held up for six,
7 seven, six months, something like that. So we couldn't
8 -- some of them is internal to the City. Some has been
9 external.

10 COMMISSIONER HILL: Can you describe more?
11 Because I've heard of this -- and you call it MWBOO,
12 F-A-M-B-E, right? Is that what we're talking about?

13 MR. MOBLEY: I say that, but I don't think
14 that's Baltimore.

15 COMMISSIONER HILL: I never heard of MWBOO, but
16 I always call it F-A-M-B-E.

17 COMMISSIONER EDWARDS: -- Office, it's
18 M-W-B-o-o. So people say MWBOO.

19 COMMISSIONER HILL: MWBOO. Okay. We'll go
20 with MWBOO. What are the MWBOO problems? Like, what is
21 the concern there? Because you're right. It's

1 absolutely ridiculous to hold up a project like this over
2 MWBOO goals?

3 COMMISSIONER EDWARDS: I would just jump in for
4 a minute, John, if you don't mind. But there has been a
5 change in leadership. So we have a new head of the MWBOO
6 Office now. So there was a period of time that we
7 weren't exactly sure exactly who the point person was.
8 And so it's just -- I think it's getting a lot better.
9 And we have somebody in there now, who is really focused
10 on getting a more standardized process, and making sure
11 that their response time is better. So I think it was a
12 transition. There's also been a lot more focus with the
13 current Mayor Scott's administration is really focused on
14 MBE, WB, and making sure that those goals are applied.
15 So whereas maybe in the past you could have gotten a
16 waiver, I think they're being a lot tighter, and not
17 granting those as easily. And so things -- it's an area
18 that's being looked at very closely, looked at for ways
19 to improve, and I think there's some growing pains, but I
20 think we're getting to a better place for sure with that
21 office.

1 COMMISSIONER HILL: But, I mean, but -- so
2 returning back to -- I appreciate the information, and
3 I'm not suggesting these are not important requirements.
4 They are. But to hold up projects for months at a time
5 to meet these goals -- I understand that you're not the
6 chief of the MWBOO Office, but it's really just -- it
7 gives Baltimore City a bad name, and it makes these
8 projects very difficult to bring to fruition because all
9 this money is impatient, and there are real needs on the
10 ground. So I don't know. I just feel like we need to
11 -- I would like to see more of a -- of institutionalized
12 understanding of how this is not going to happen in the
13 future because it's crazy.

14 COMMISSIONER EDWARDS: Well, as I said, I do
15 think with the new leadership it is getting a lot better,
16 and I don't expect this to be the problem that it's been
17 in the past, and I think that it will improve.

18 MR. MOBLEY: Well, I know I can say for sure
19 that it will make us look good to hand out the money. So
20 it's in our best interest to actually do it, and we're
21 doing everything that we can on our end to make it happen

1 because it would -- not only is good for the City, but it
2 looks good on us. It makes everyone happy, in order to
3 make it happen. So our end is pushing just as hard as
4 the people who want the -- want to be a part of the
5 community or be a part of -- access these funds, that
6 they want these funds. We want to do it. So there's a
7 genuine desire there from at least my -- the team that I
8 work with at the Affordable Housing Trust Fund. We just
9 need some -- we're working through some challenging
10 times.

11 COMMISSIONER HILL: I guess, do we need to call
12 Administrator Shorter here? I mean, I just -- it sounds
13 like there's some inter-bureaucratic grinding that's
14 happening that's preventing these deals from moving. And
15 so I'm not -- I don't doubt your desire at all. I think
16 it's just how do we make it so that there's somebody
17 telling these bureaucracies that they need to talk to
18 each other, and actually prioritize getting the deals
19 done, and moving the money. So I --

20 COMMISSIONER EDWARDS: I mean, I don't mean to
21 keep saying the same thing over and over again, but it is

1 getting a lot better. Like as soon as Director Lundy
2 came on, Christopher Lundy is the new head of MWBOO, he
3 reached out to myself, and we met, and have discussed a
4 lot of the issues. He seems to be very much onboard in
5 making these improvements. So I think that that's
6 already happening, and I think we just -- he's been there
7 for maybe two weeks. So I think we need to give him --
8 maybe -- I don't know if it's a little bit longer than
9 that. Maybe it's a month. He's been there for a short
10 period of time, but he's already reached out, and is
11 looking at ways to make the processes better. So I would
12 like to give him -- maybe we would check in at the next
13 hearing or whatever, but I'd like to give him a moment to
14 make those improvements. And I also don't want it to
15 come away sounding as if that is the only holdup.
16 There's a lot of different things that played into this.
17 So I don't want to like just attack that office. I think
18 that they are working through some of the issues, and
19 there's a lot of other -- this can be spread around a
20 lot. It's not just one office that's holding things up.

21 COMMISSIONER HILL: I understand.

1 Go ahead.

2 MR. MOBLEY: I wanted to support Kate's
3 statement that it's just one area, but it was an
4 important piece that needs to go, and I do, I do --
5 Mr. Lundy, I don't know his title, a little while more to
6 get moving, I think that's fair. And, also, he's just
7 one piece. That office is just one piece of massive
8 machine that is trying to all work together in order to
9 get funds out, and --

10 COMMISSIONER EDWARDS: And I was listening --
11 sorry. I want to add a little bit more too, but I mean,
12 another piece of it was there has been a learning curve,
13 honestly, with our agency, and with like a lot of
14 department learning about Community Land Trust, and
15 figuring out how we put the grants together, and all of
16 that stuff. So I think that things will start moving a
17 lot faster, and there was some time that took for us to
18 -- the agency and all of the different parts that have to
19 work on this to understand the Community Land Trust
20 structure, and how to structure (indiscernible). So --I

21 COMMISSIONER GUTHRIE: I'm wondering, just to

1 tag on to Matt and everyone, I'm just wondering if -- I'm
2 not suggesting a dash forward. I'm just wondering as we
3 go through these to kind of hit some benchmarks or
4 understand, kind of unpack the timelines and where it's
5 getting held up. So that as we're improving over time
6 getting money out the door we can see that, and we can
7 also, I guess, challenge opportunities for deficiencies
8 or changes just so we have a sense of the actual
9 timeline.

10 MR. MOBLEY: I think that's understandable, and
11 I know that (indiscernible) machines, et cetera, and so
12 we'll absolutely push forward, and some -- not only some
13 -- we're welcome to suggestions and, hopefully, some of
14 the suggestions that we put through internally will also,
15 like, blend with yours in order to make it a better
16 process. So I know that we're looking -- we're working
17 through it together.

18 COMMISSIONER GUTHRIE: Thank you.

19 MR. MOBLEY: Okay, last statements from me.

20 Thank you so --

21 COMMISSIONER GUTHRIE: So just, I'm sorry. I

1 thought I had myself on mute, and I put myself back on
2 mute. I'm just wondering with regards to the learning
3 curve, and there are a lot of moving parts in this, and
4 we definitely, we get it. I am wondering if there has --
5 if there's been any consideration given to reaching out
6 to other municipalities or entities that have been doing
7 this kind of work for a longer period of time. And I'm
8 just, I'm thinking back to when there was a caucus of
9 Baltimore City electeds, and they went down to New
10 Orleans to kind of get some understanding of what was
11 going on down there with regards to the addressing of
12 violence, and the mitigation of that or addressing
13 violence within the city. And they supposedly came back
14 with some ideas. But I'm just wondering if there's been
15 any consideration around reaching out, and maybe in that
16 kind of way. I know that travel is not really an ideal
17 circumstance or an ideal tactic right now, strategy right
18 now, but sometimes we try and do these things, try and
19 remake the wheel, and we don't really have to.

20 Maybe there is some insight that others can
21 offer. And that was also another reason why I really

1 think it's important to get that flowchart online because
2 the web is worldwide. So we may actually get people to
3 -- who are steep in this kind of work to take a look and
4 see where we can do a little bit better, cut some time.
5 So, again, I'm not sure if that's being considered, but I
6 just thought I'd put it out there.

7 COMMISSIONER EDWARDS: Yeah. I think that's a
8 good suggestion. We also do have our Grounded Solutions
9 who has been helping us with this Community Land Trust,
10 and they were able to assist us with that part that I was
11 talking about where we were trying to get up-to-speed on
12 the Community Land Trust. So we have used that resource,
13 but I think we're always open to learn from any other
14 examples that are out there and best practices.

15 COMMISSIONER GUTHRIE: Thank you, Kate.

16 Do we have any more questions for Department?

17 MR. MOBLEY: Oh, also, we did, just to let you
18 know, Commissioner Guthrie, we did have the Law
19 Department of the city (indiscernible) and work with the
20 City of Baltimore's Law Department in order to help with
21 the agreements. So we just want to make sure that we

1 know that are reaching out. We are trying to combine the
2 best minds, and we're -- in order to get this done.
3 We're doing -- we're making some strides, and we have
4 reached out, and we'll continue to do so.

5 COMMISSIONER GUTHRIE: And we appreciate that.
6 And I just want to express on behalf of the Commission
7 appreciation for the redo for the pre-proposal
8 conference. I actually attended, and I think it went
9 very well, but I'm sure the community appreciated that
10 offering. So thank you to you and Ms. Estrada and
11 Ms. Freed.

12 MR. MOBLEY: We're here to support you. So
13 you're welcome. Absolutely. And thank you. Okay.
14 Going once. Going twice. Thank you all so much.

15 COMMISSIONER GUTHRIE: So we have the -- I
16 guess that's the closing of Q&A. No one else seemed to
17 have any questions.

18 John, if you're still there, and if anyone else
19 -- Kate, you may have an ash to this. Do we have an
20 update from Janet Abrams, Abrahams, regarding any
21 clarification that was provided by HUD on the

1 (indiscernible) agreement in an effort to define a new
2 way that the Faircloth-to-RAD might benefit Baltimore?
3 Kind of left out a table from the last meeting. So I'm
4 wondering if there is any update.

5 MR. MOBLEY: I haven't been involved in any of
6 those conversations if, in fact, there happening.

7 COMMISSIONER EDWARDS: I don't have any update
8 either.

9 COMMISSIONER GUTHRIE: Okay.

10 COMMISSIONER EDWARDS: -- could reach out again
11 and for the next hearing.

12 COMMISSIONER GUTHRIE: Yeah. Okay. So let's
13 make sure we follow-up on that.

14 Okay. Thank you.

15 And, fellow Commissioners, do we have any more
16 questions?

17 Okay. Well, Ms. Estrada, I think now is the
18 time for public comments.

19 MS. ESTRADA: I only have one comment, but I
20 think that that was for Ms. Brenda Torpy. It was what is
21 your company plan to improve its faculties as you develop

1 and build affordable housing? As you know, a lot of
2 affordable housing developers typically build product,
3 but do have an action plan to make necessary improvements
4 to maintain the customer. So I'm not sure if anyone here
5 can answer that, but that was the only.

6 Okay, and then I believe to Terrell Askew. Let
7 me see if I can unmute his mic.

8 Terrell?

9 MR. ASKEW: Yes.

10 MS. ESTRADA: Okay. Your mic is unmuted.

11 MR. ASKEW: Thank you. Yes. I have a couple
12 of comments. One, I noticed during Commissioner
13 Kennedy's updates that there was no mention of like how
14 the Chair was chosen. I raise this because there was a
15 back and forth that occurred in the last meeting that
16 made me hopeful that there would be an actual discussion
17 around that. That the public could kind of see. The
18 reason I say I raise that is because I think it's a
19 misguided approach to commissioners in general. I mean,
20 I recognize the fact that I believe according to the
21 rules it's the Mayor's -- at the Mayor's discretion to

1 choose the Chair, but I think so much of the critical
2 work of this body has to be informed by the work that's
3 already being done, and the people who are a part of that
4 Commission should be a part of, like, choosing who moves
5 -- at the very least like making suggestions themselves,
6 and engaging with the Mayor around that.

7 I think it's one of the things that's
8 critically lost on our city is to build community -- we
9 have to build community at every level, and not just
10 saying it, but do it. So that's just a little bit about
11 that.

12 I also recognize that earlier was it MWBOO
13 during that conversation there seemed like a need for
14 clarity that was being raised by Commissioner Hill, and
15 one of the things I just again don't understand is
16 there's oftentimes in this space like raised with DHCD
17 officials saying that they've had meetings. And I don't
18 understand why if it's the purpose -- one of the missions
19 of the Commission Board is to help the Trust Fund work
20 smoother, why there's not an invitation for, like,
21 representatives to be in those spaces so that they can

1 gain that clarity. It seems like it's an onerous -- it's
2 a process that's onerous already that's made more so by
3 lack of basic participation being like be approached to
4 addressing the need for clarity.

5 And, finally, I do think, I do, again, want to
6 -- one of the things I wanted to raise around Mobley's,
7 the -- who is the manager of the Trust Funds, things that
8 he said, he stated was I think he mentioned that a lot of
9 the resources in the Fund was due to the bond that's
10 being put there by the City. And so I wonder if that
11 opens the door for a communication or conversation around
12 what is, like, what is not working with the surtax or
13 excise tax on the recordation and transfer that is
14 creating that situation. Because if, for example, there
15 is a loophole that is preventing funds from actually --
16 being the primary source of funds because I believe
17 that's the way it was set up, that was supposed to be the
18 primary way that majority of the 20 million was supposed
19 to be obtained. Then there needs to be a deeper
20 conversation around that, and how is that actually going
21 to be addressed. Because one of the things I'm very

1 critical of is the changes that occur with different
2 administrations, and I would hate for funding to be lost
3 or that to become an emergency conversation when there
4 seems to be clear evidence that this is happening as well
5 as a clear opportunity to get ahead of this before that
6 situation presents itself.

7 So those are my comments that I wanted to just
8 put out there. Thank you.

9 COMMISSIONER GUTHRIE: Thank you, Mr. Askew.

10 Does anyone from the Department want to address
11 Mr. Askew's comments, questions, concerns?

12 COMMISSIONER EDWARDS: There was a lot to
13 unpack. So, I mean, the one thing that I remembered was
14 the question about there being meetings that were held --
15 well, the first thing about the decision about the Chair
16 of the Commission, which the speaker addressed; pointed
17 out that that is the Mayor's -- I guess, the Mayor is
18 given that right to choose a Chair, and that's the
19 Mayor's role. So that's how the Chair was chosen. It
20 was they were appointed by the Chair, I mean, by the
21 Mayor.

1 This next point about the meetings that occur,
2 I don't know exactly. I don't remember the conversation.
3 But we haven't been having meetings with the Commission
4 outside of these other than agenda planning with a small
5 group. So I don't know exactly which meetings were being
6 referred to. They may have been meetings where we're
7 trying to get contracts through, and generally that would
8 just be with the Department working with the Law
9 Department, and things like that. I don't think that
10 would be meetings we would invite outsiders to.

11 So I don't know. I'm sure there's a couple
12 other things that I missed, but those were --

13 MS. FREED: Kate, can I address the president
14 issue? Kate, can I address the president issue?

15 COMMISSIONER EDWARDS: Yes, please.

16 MS. FREED: Stipulated -- it's actually
17 language in the Charter. There's a stipulation in the
18 Charter that says the President -- the Mayor shall
19 appoint the President of the Commission. So the Mayor
20 appointed Mr. Bowers until he resigned. The Mayor made
21 the decision to appoint Ms. Plavier-Truitt as the Interim

1 President until such time that the Mayor has nominated a
2 new Commission.

3 To your point, Mr. Askew, about the Affordable
4 Housing Program bonds and the tax revenue. There was an
5 MOU that was executed between the Mayor and several
6 different members, several different advocate groups.
7 One of them was the Community Development Network. There
8 were some other groups whose name escapes me. That's
9 actually the legislation that lays out the percentage for
10 the excise and the transfer tax. As part of that
11 legislation, it establishes a city contribution that I
12 think started out at \$3 million, and increases on an
13 annual basis, I want to say, until \$7 million; \$7 million
14 annually.

15 The City is using its Affordable Housing
16 Program bonds to meet that requirement in this -- it
17 established as part of the tax excise legislation because
18 that's the source of funds we have to be able to meet
19 that requirement.

20 Were you, Matt, you may have been involved in
21 those negotiations. They were a couple years ago so my

1 mind -- I don't remember all the details.

2 COMMISSIONER HILL: Yes. Good memory. That is
3 all correct.

4 MS. FREED: That's about what I remember. I
5 don't know if there's anything you want to add?

6 COMMISSIONER HILL: No. I don't think so.

7 MS. FREED: I don't know if that's helpful to
8 you or not, Mr. Askew.

9 COMMISSIONER GUTHRIE: I'm not sure if Mr.
10 Askew is still on.

11 MS. ESTRADA: No. His mic isn't open. But he
12 responded, I'm talking about meetings with other
13 departments that occur in between monthly Commission, why
14 Commission Members are not invited to those meetings?

15 Also, there is Jason Webb from Grounded
16 Solutions is in attendance, and he responded to the one
17 question about Chamblin [sic] Housing Trust. He said
18 they are a CLT, and have a wide arange (verbatim) of
19 stewardship services, financial management, asset
20 planning, job training, and others. That they work with
21 homeowners and renters to maintain a sense of community.

1 To go to the next question, Melony Thomas
2 requested to speak. Melony, your mike is unmuted.

3 MS. THOMAS: I didn't have a question. It was
4 just a comment.

5 MS. ESTRADA: Okay. Thank you. Did you want
6 to comment? Did you want to comment or no?

7 MS. THOMAS: No. I'm fine. Thank you.

8 MS. ESTRADA: Okay.

9 COMMISSIONER GUTHRIE: So this is Commissioner
10 Guthrie. I'm going to take the opportunity to
11 specifically ask for a response to clarification for --
12 to Mr. Askew's question because personally speaking as a
13 member of the Commission that takes this work seriously,
14 and values being as involved as possible, and getting as
15 much information as possible with the process, on the
16 process, it would be nice to be included in some of these
17 spaces where details, and the minutia of the processes
18 are being discussed. So I'm going to take the liberty to
19 push on that. If --

20 COMMISSIONER EDWARDS: I would like to respond
21 now that you gave the clarification. I mean, generally

1 those meetings that we were speaking to about with other
2 departments. We meet with the Law Department, we meet
3 with MWBOO to discuss specific contracts that we're
4 working on with the various parties that we're putting
5 contracts together. I don't think that it's appropriate
6 to have Commission Members sit in on those meetings that
7 are discussing specific contracts for the various
8 projects. Perhaps, if we had a general meeting, we could
9 think about that. But these usually what we're talking
10 about is meetings to talk about the details of different
11 contracts. That's what we're meeting with the various
12 agencies about. The meeting in general with MWBOO was an
13 introduction meeting between two agencies to talk about
14 broader things than just Affordable Housing Trust Fund.
15 We were talking about all of our projects that go to
16 MWBOO, not just Affordable Housing Trust Fund. So I
17 don't think that those types of meetings are meetings
18 that it would make sense to have Commission Members join.

19 COMMISSIONER KIMBALL: I'd like to make a
20 statement. This is Commissioner Kimball. When I first
21 got on this Commission, from my understanding that we

1 were going to be a part of the different meetings. And I
2 think at this time we should have a commissioner that
3 goes wherever you have the meeting what we know is on
4 Zoom or Wax now, somebody from the Commission should be
5 there. And that's all to say that we are very serious
6 about our work. We are serious about what's going on in
7 Baltimore. Because housing is the top issue. And then
8 maybe we'll stop -- it will stop some crime. So I really
9 think we should just be able, somebody, whether it's me
10 or someone else from the Commission, to be at the
11 meetings when you're talking about the affordable
12 housing. That's all I have to say.

13 COMMISSIONER EDWARDS: Well, I mean, the
14 feedback is taken. I know that this is an advisory
15 committee. I will take back the comment under
16 advisement. Thank you.

17 MS. ESTRADA: There are no more comments. Hold
18 on. No. Terrell Askew stated one more thing. One more
19 comment slash suggestion. It often seems like my
20 comments are misunderstood, and I believe that is due to
21 the inability for the public to ask questions or have

1 their questions raised on those presentations so as to
2 avoid the need to give a collage of commentary on three
3 or four topics at the last minute of the meeting.

4 COMMISSIONER GUTHRIE: You know that is
5 actually a really good point. And, perhaps, during one
6 of the agenda setting meetings we can discuss possibly
7 factoring in time throughout the meeting, limited amount
8 of time, but some time as presentations are being offered
9 so that, again, the questions are being presented in more
10 of a contextual manner. So possibly we can discuss that
11 during our agenda setting meeting. And, again, thank
12 you, Mr. Askew.

13 MS. ESTRADA: That's all that I have online
14 questions.

15 COMMISSIONER GUTHRIE: Cindy, I -- let me --
16 I'm sorry. Commissioner, Commissioner Truitt, I will
17 hand it over to you.

18 INTERIM PRESIDENT TRUITT: Cindy's fine. Thank
19 you.

20 Just if there's any other business left of the
21 Commission?

1 Hearing none, thanks everybody. Thank you,
2 public, for the great comments.

3 And, Tisha, Commissioner Guthrie, for being
4 able to chair this.

5 So thank you very much, and I guess we are
6 officially adjourned at 7:54 p.m. Thank you everybody.

7 COMMISSIONER GUTHRIE: Thank you all.

8 (Whereupon, at 7:54 p.m., on September 28,
9 2021, the meeting was adjourned.)

10

11

12

13

14

15

16

17

18

19

20

21

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

C E R T I F I C A T E

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

AFFORDABLE HOUSING TRUST FUND COMMISSION MEETING

BEFORE: Cindy Truitt, Interim President

DATE: September 28, 2021

PLACE: (Webex)

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



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