

COMMITTEE ON ECONOMIC AND COMMUNITY DEVELOPMENT

Bill 21-0001R

Communications

TESTIMONY IN SUPPORT OF COUNCIL BILL 21-0001R

INVESTIGATIVE HEARING - AFFORDABLE HOUSING TRUST FUND

ECONOMIC AND COMMUNITY DEVELOPMENT COMMITTEE

FEBRUARY 9, 2021



Health Care for the Homeless is in support of the transparency and accountability afforded by CB 21-0001R.

For over 35 years, we have seen the devastating impact that homelessness and the pervasive lack of affordable housing has had on individuals, families and the community at large. Since 2005, we have partnered with the City on initiatives to house its most vulnerable residents and provide them with supportive services they need to stay housed. The need, however, has always greatly exceeded available resources. Additional housing units and support through the Trust Fund will yield great benefits to the community.

- **Housing is health care.** Individuals experiencing homelessness have greater rates of acute and chronic illnesses and higher instances of mental health and substance use disorders than their housed counterparts. However, when these same individuals gain housing, they engage in treatment and recovery, improve their health, and increase their stability.
- **Housing is cost-effective.** Myriad studies nationally have shown that stable housing reduces the costs associated with frequent emergency department usage and inpatient hospitalizations, interactions with the criminal justice system, and contacts with police and emergency services personnel.
- **Housing is a human right.** No one benefits from homelessness, and we have a moral obligation to provide for those who are most vulnerable in our community. The additional housing units funded through the Trust Fund can help end homelessness and housing instability for thousands of individuals and families.

The Trust Fund has the potential to respond to our city's housing crisis, but we would encourage methods of increasing revenue sources to make a difference. While we appreciate the work of the Trust Fund and the rigorous public input process, current funding levels will not meet the demands of our city's housing crisis. As part of this bill's goals, we would encourage the City Council should investigate how to increase funding to the Trust Fund and increase the capacity of Baltimore City Department of Housing and Community Development to allocate funds faster. For these reasons, we urge a favorable report.

Everyone deserves to go home.

Health Care for the Homeless works to prevent and end homelessness for vulnerable individuals and families by providing quality, integrated health care, and promoting access to affordable housing and sustainable incomes through direct service, advocacy and community engagement.

We deliver comprehensive medical care, mental health and addiction treatment, case management, dental care and housing services to over 10,000 Maryland residents annually.



Baltimore

February 8, 2021

Councilwoman Sharon Green Middleton
Chair, Economic & Community Development Committee
Baltimore City Council
Re: Affordable Housing Trust Fund
Sent via email

Dear Councilwoman Middleton:

Thank you for the opportunity to offer testimony on the Baltimore City Affordable Housing Trust Fund.

I am the Executive Director of Rebuilding Together Baltimore, a nonprofit organization focused on safe & healthy housing and community revitalization in Baltimore. In our 30-year history, we have assisted over 1,700 households with critical home repairs that make it possible for people to stay in their homes. We primarily assist older adults (seniors)—people who have lived in their homes for several decades, and want to stay in their homes as they grow older. We are also a founding partner in the HUBS program, which has been very successful in addressing home repair needs of older adults.

But, the need is still greater than the resources available.

In many cases, the folks we work with were the first in their families to own a home, and they want to be able build wealth in their families by passing the home to the next generation. Over 90% of seniors want to stay in their homes as they grow older, and “age in place”. But, many are on fixed incomes and can’t address the necessary repairs that will preserve the structure and systems of the home, and keep them safe as they grow older.

Stable homeownership is a critical element of thriving neighborhoods in Baltimore. So are stable houses. When we help older adults repair and maintain their homes, we preserve the structural integrity of those homes, thereby contributing to neighborhood stability. We need to invest more in helping older adults to repair and preserve their homes.

The good news is that many of the programs in Baltimore currently assisting older adults with home repair are well-positioned to utilize more funding if it is available. We want to take this opportunity to strongly advocate for funding for senior home repair through the Affordable Housing Trust to be increased, and to be made flexible. Loans are a deterrent to people seeking services, and can significantly delay access for people who have immediate needs. Grant funding is the most flexible, and can be directed toward shovel-ready projects by the nonprofit organizations that are already doing this type of work. Our organization, and many of our partners, are able to be nimble with our funding in deploying it to senior-owned households so that we can address critical home repair needs quickly and effectively.

We would like to see funding from the Affordable Housing Trust Fund made available to nonprofits of all sizes through an accessible, and easy-to-navigate RFP process. Thank you for this opportunity. I can be reached at bonnie@rtbaltimore.org or 410-889-2710.

A handwritten signature in black ink, appearing to read "Bonnie Bessor".

Bonnie Bessor
Executive Director

5820 York Road, Suite T300
Baltimore, MD 21212
Phone: 410-889-2710
Fax: 443-586-0785
www.RTBaltimore.org

Coates, Jennifer (City Council)

From: Middleton, Sharon (City Council)
Sent: Sunday, February 7, 2021 3:04 PM
To: Amanda DeStefano; Coates, Jennifer (City Council); Bullock, John (City Council); Conway, Mark (City Council); Dorsey, Ryan (City Council); Glover, Antonio (City Council); Ramos, Odette (City Council); Stokes, Robert (City Council)
Cc: City Council President; Thompson, Nikki A. (City Council)
Subject: Re: Testimony for Tuesday's Informational Hearing on the Affordable Housing Trust Fund

Thank you for your testimony which will be added to bill file for review.

Regards,
Sharon Middleton

From: Amanda DeStefano <amandacdestefano@gmail.com>
Sent: Sunday, February 7, 2021 2:51:12 PM
To: Middleton, Sharon (City Council) <Sharon.Middleton@baltimorecity.gov>; Coates, Jennifer (City Council) <Jennifer.Coates@baltimorecity.gov>; Bullock, John (City Council) <John.Bullock@baltimorecity.gov>; Conway, Mark (City Council) <Mark.Conway@baltimorecity.gov>; Dorsey, Ryan (City Council) <Ryan.Dorsey@baltimorecity.gov>; Glover, Antonio (City Council) <Antonio.Glover@baltimorecity.gov>; Ramos, Odette (City Council) <Odette.Ramos@baltimorecity.gov>; Stokes, Robert (City Council) <Robert.Stokes@baltimorecity.gov>
Cc: City Council President <CouncilPresident@Baltimorecity.gov>
Subject: Testimony for Tuesday's Informational Hearing on the Affordable Housing Trust Fund

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Dear Chairperson Middleton and Committee Members,

I am a resident of the 13th District and previously worked as a local Housing Organizer with the Fair Development Roundtable. I had the pleasure of working with many of you on the campaigns to create and resource Baltimore's Affordable Housing Trust Fund (AHTF). I'm writing to share my personal reflections on the performance of the AHTF thus far, and some recommendations for improvement.

To my understanding, the resources spent by the AHTF so far have been for Covid-19 relief and administration costs. Two NOFAs have gone out for Rental housing creation & preservation, and Community Land Trusts. I have not heard of any awards made for either of these NOFAs, in spite of the fact that land trust proposals were due in October and awards were supposed to be announced in December. The Fund is struggling to get money "out the door." This was likely further hindered by Mayor Young's dismissal of Commissioner Braverman, who was dedicated to ensuring that the AHTF was successful. I would recommend that the Council work with DHCD to evaluate the current staffing arrangement for the affordable housing trust fund and to make recommendations so that more timely responses to proposals can be achieved. As you all know, award letters are critical in development because they can be leveraged in other grant proposals and construction loans. I took part in discussions with former Commissioner Braverman, Jay Greene, Jim Majors and Stacy Freed specifically

about city money being "first in" for small developers and community based projects to assist these projects with gaining access to other funding sources.

I am also concerned about the lack of transparency around how the fund's resources are being spent. At several of the monthly AHTF meetings, commissioners have requested balance sheets detailing how much revenue is coming into the AHTF and how resources are being spent. These requests have been only sporadically responded to by the finance department and have never been made publicly available.

Finally, the original goal of those who created and resourced the AHTF, coming to an "[historic agreement](#)" with [Mayor Pugh](#) in August of 2018, was to fund the AHTF at \$20 million annually. This funding level was deemed to be economically feasible (especially given the city's increased bond borrowing from \$60 to \$80M annually), with funding coming from the increased transfer and recordation tax and city GO bonds. You can find the city's planned bond commitment on the [DHCD's AHTF website](#). This funding level was estimated to be able to provide 400 affordable homes and employ 550 city residents each year. Unfortunately, the surtax of 0.75% on \$1 million property transfers has not performed as estimated by the Maryland Center of Economic Policy, and has raised only \$8-9 million rather than the \$13M annually that they had anticipated. Please explore a range of public and private funding sources, including FEMA and other federal resources for pandemic housing that other cities have used to purchase hotels for housing rather than paying for temporary stays for homeless folks.

I believe that the Affordable Housing Trust Fund has great potential that has yet to be achieved. DHCD and advocates have partnered together to get the fund this far, but I believe the council can provide necessary oversight and support to ensure full transparency about how resources are being used- which do not to date align with the [stated spending priorities established by the Fair Development Roundtable and DHCD staff](#). Understanding that necessary shifts have been made in the face of severe housing instability due to the coronavirus, I believe that now is the time to develop a path leading away from short-term and temporary solutions, and constructing or converting the units that we know will be needed long after the pandemic is over.

I am very grateful that you all are taking the time to investigate the fund and work collaboratively with community members to help it better serve the needs of the people of Baltimore. Please ensure that the AHTF is sufficiently staffed and adequately resourced to create deeply affordable housing for houseless and poor folks in Baltimore, especially amidst the covid-19 pandemic. Thank you for your work!

Warmly,
Amanda DeStefano
2802 Lake Avenue
Baltimore, MD 21213

Coates, Jennifer (City Council)

From: Ramos, Odette (City Council)
Sent: Monday, February 8, 2021 7:24 PM
To: Aran Keating
Cc: Coates, Jennifer (City Council)
Subject: RE: Writing in support of the Affordable Housing Trust Fund

Thanks very much for your email! We will submit this as part of the bill file.

Odette

From: Aran Keating <aran.keating@gmail.com>
Sent: Monday, February 8, 2021 9:11 AM
To: Ramos, Odette (City Council) <Odette.Ramos@baltimorecity.gov>
Subject: Writing in support of the Affordable Housing Trust Fund

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Please support the Affordable Housing Trust Fund at the maximum funding. Why wouldn't we invest in the city's future!? Let's build wealth for some of the Baltimore's poorest citizens and focus development on where it is needed most so we can turn blighted areas into healthy and proud neighborhoods. The unique structure of this program ensures that no dollars are wasted. Its a direct investment in the citizens of Baltimore and is long overdue.

Thanks!

Aran Keating
1417 Homestead St, Baltimore, MD 21218



Thank you for the opportunity to provide testimony for this hearing on the Affordable Housing Trust Fund (AHTF). Our Baltimore City members, known as the Baltimore Equitable Community Development Network (BE/CDN), represent more than 40 community-based nonprofits, developers, and community development professionals.

Given our leadership in the advocacy and creation of the Trust Fund, we wanted to testify today to urge your continued commitment to collaboration with community development practitioners to help Baltimore's most vulnerable residents with incomes under \$40,000 per year find safe, quality, affordable homes.

- **Responding to the COVID-19 Pandemic**

No one could have predicted the current health and economic crisis and its impact on all of our plans. The current crisis has exacerbated existing disparities in racial equity, health, and environmental conditions. Community-driven development rooted in multi-sector collaboration must be at the core of supporting equitable, healthy, and resilient communities. We hope that the AHTF will be a part of that partnership, along with the City Council, the Mayor's Office, DHCD, and community partners. To that end, we ask that the City discuss the timeline of past plans and consider how COVID-19 federal packages impacts the aims and work of the Trust Fund.

- **Accountability**

Over the past six years, we've had ongoing conversations with DHCD, and we also appreciate that the AHTF holds public monthly meetings. Nonetheless, we recommend that the AHTF do more to provide transparency for interested parties beyond posting meeting minutes. In order to ensure AHTF's effectiveness, we ask the council to ensure DHCD's accountability and transparency to meet the goals and mission of community development.

We suggest that the AHTF create a public summary or dashboard of their work to date.

This information could include:

- How many units have been produced, preserved, or repaired?
- How many are in the pipeline for completion?
- When will these projects be completed?
- Where are they located?
- How do these investments align and repair the harm done by decades of systemic disinvestment of Black communities in Baltimore?

- **The Affordable Housing Trust Fund's Deployment of Funds**

Currently, the AHTF deploys funds through Notice of Funding Availability (NOFAs). The current system has a per unit cap on the funding award, requiring potential applicants to layer these funds together with other city, state, and federal funds to adequately support housing development. These additional funds are also limited, and released at different

times of the year, requiring a developer to weave together multiple and disparate streams of funding with varying requirements. In addition, the existing NOFA scoring process is particularly stringent and has discouraged many potential partners from applying.

We welcome a conversation on how this strategy is aligned with the goal of creating and preserving homes, both rental and homeownership, for vulnerable Baltimore residents.

We hope to participate in this conversation, along with community partners, the Mayor's Office, and DHCD. Points of consideration may include:

- How many applicants have applied for the existing NOFAs?
- Do they have the capacity to produce units within 18 - 30 months?
- Are there additional ways to address the many positive goals that the AHTF seeks to achieve?

- **Need for Additional Revenue**

A major concern with the AHTF is that one of the major revenue sources, the recordation tax surcharge on real estate settlements exceeding \$1 million, is not meeting projections. While this is not a surprise given the current state of the economy, ultimately this results in an AHTF that is not sufficient to meet the need for quality affordable housing for Baltimore residents. We strongly recommend that the Council consider additional funding sources so that the AHTF can be fully funded as it was initially conceived--\$20 million--and that those sources are not diversions from existing DHCD funding streams.

Thank you again for your time and consideration on this important matter. The deep need for this fund existed well before COVID-19, and the pandemic has only emphasized its importance.

Sincerely,
Hieu Truong
Organizer, BE/CDN



Druid Heights Community Development Corporation

DRUID HEIGHTS

Community Development Corporation

2140 McCulloh Street Baltimore, Maryland 21217

Testimony

Affordable Housing Trust Fund

February 8, 2021

Dear City Council Members,

We urge this committee to continue funding the Affordable Housing Trust Fund. The Fund is intended to support both rental and for-sale affordable housing for very-low and low-income households. The Trust Fund requires that all revenue be used to help those with incomes at or below 50 percent of the Area Median Income (AMI) as established by the Department of Housing and Urban Development (HUD). In addition, at least half of the funds be used to help those with incomes at or below 30 percent of the Area Median Income (approximately \$27,000) for a household of four.

Druid Heights Community Development Corporation (DHCDC) is a community-based, 501 (c)(3) non-profit community development corporation. DHCDC is located in zip code 21217 in Baltimore City, within Census Tract 1403 a designated Urban Renewal Area (District 7 & 11). Our mission is to cause, encourage and promote community self-empowerment, through the development of economic, educational, employment, and affordable housing opportunities.

The overall goal of the organization is to eliminate blight and accelerate the revitalization of the neighborhood by preserving (where feasible) and improving existing housing and developing new affordable housing that will attract and meet the needs of low to moderate-income families. To accomplish this goal, DHCDC has implemented a number of community development initiatives that have proven to strengthen the fabric of the community. Although its core competency is housing and community redevelopment, it is also very aware of the importance of human service programs that address the needs of children and families. All programs and activities benefit low to moderate-income residents of Druid Heights and surrounding communities.

DHCDC continues to face many challenges with funding for development projects that assist with creating affordable housing. One important factor for community development organizations is the lack of funding. With the continued funding sources such as the Affordable Housing Trust Fund, our organization will be able to continue to create affordable housing and homeownership opportunities that will assist in reducing blight, reducing crime, and help to create a healthier environment for the residents within Baltimore City.

For the past 40+ years, DHCDC has continued to work hard to advocate for affordable housing development projects for the community. In addition, we look forward to the continued advocacy and collaborative efforts of the Affordable Housing Trust Fund Commission. DHCDC has a deep understanding of the need for community input as our development plans continue to get support from our community residents, city officials, and state legislators. We look forward to continuing to work with city officials and advocates in creating affordable housing and homeownership opportunities for families in Druid Heights and the greater Baltimore City community.

Respectfully Submitted,

Ms. JohnDre Jennings
Druid Heights Community Development Corporation
Director of Real Estate Development

TESTIMONY OF DAVID BOWERS
REGARDING 21-0001R: AFFORDABLE HOUSING TRUST FUND HEARING
BEFORE THE BALTIMORE CITY COUNCIL ECONOMIC AND COMMUNITY
DEVELOPMENT COMMITTEE
FEBRUARY 9, 2021

Good day Chairman, members of the Committee and Council. My name is David Bowers and I am testifying today in my capacity as the President of the Baltimore City Affordable Housing Trust Fund Commission (the Commission). I bring to this position my experience and perspectives as the current Vice President and Mid-Atlantic Market Leader for Enterprise Community Partners.

I will take a few minutes today to provide a Commission member's perspective on the Trust Fund. Since the Commission began holding public meetings in May 2019, we have endeavored to serve our role as an advisory entity to assist the Department of Housing and Community Development and the City government in its thinking about the operations of the Trust Fund.

PROCESS

With a few exceptions, the Commission has held monthly public meetings since May 2019 at a number of locations around the City. The Commission felt it was important to meet regularly to provide regular input to the Department, and to meet at various locations in the City to provide residents across the city access to the public forums. In addition, the Commission has held a public comment period during public meetings to allow for input from Baltimore City residents and stakeholders. During the COVID pandemic we have continued to meet regularly via virtual platforms and continued to provide time for public comment. At most meetings we have had updates from the Department, presentations from and discussion with various guests and public comment period.

The Commission has engaged guest presenters on a range of topics and from a range of organizations. Presenters have included representatives of Baltimore City community land trusts, Baltimore City advocacy coalitions, Director the Washington, D.C. Department of Housing, community development consultants, affordable housing developers, and Baltimore City agency staff addressing issues ranging from revenue projections to provision of services to the homeless to issues related to racial equity.

The Commission has utilized small working groups to meet with Department staff at times for certain needs – ranging from review of NOFA language to review of NOFA responses, discussions of long-term affordability and community land trusts with guests and Department staff, to planning for public meeting guest presentations.

PRIORITIES

Over the course of the last two years some critical priorities emerged from the Commission. They include but are not limited to:

- a. **Income targeting requirements of the Charter.** The Commission affirmed at one of the early meetings a charge to the Department to ensure that to the maximum extent possible, Trust Fund dollars were utilized to assist those Baltimore residents most in need. At a minimum, the Commission wanted to ensure that the income requirements of the City Charter enacting language were met. The Commission's focus on having Trust Fund capital support those most in need was reflected in its support of the Department's investment of \$2.75 million in Trust Fund capital into Pandemic Homelessness Prevention efforts.
- b. **Long-term affordability.** At an early meeting the Commission also affirmed the charge to the Department to work for longer-term affordability requirements that called for in the Charter. Commission members held working sessions with Department staff and guest presenters on various options/approaches to achieve this policy goal.
- c. **Ensure critical DHCD program infrastructure.** The Commission had several presentations at public meetings about the importance of the Department putting in place the proper staffing and systems infrastructure to ensure Trust Fund dollars were moved effectively and efficiently, and the compliance infrastructure to ensure Trust Fund dollars were spent as intended and repaid if and when required.
- d. **Spending Priorities Plan established and implemented.** The Commission wanted to see the Department identify spending priorities and establish processes for moving the capital to competitively selected organizations that could utilize the funding to help Baltimore residents. The Spending Priorities Plan was developed by the Department with input and consultation from stakeholders, including some that were also Commission members. Commission members discussed the proposed priority allocations with Department staff and ultimately the Commission affirmed the Priorities Plan outlined.
- e. **Community Land Trusts.** There were several Commission members and community members that testified at public meetings that believed it a priority to support community land trusts and expand opportunities for ownership by low-income Baltimore residents. This was reflected in the Spending Priorities Plan affirmed by the Commission.
- f. **Increasing and leveraging Trust Fund capital.** In a letter dated December 15, 2020 to the Mayor and City Council members, the Commission expressed the following sentiment: "The purpose of this letter is to indicate the sense of the Commission members that more resources need to be provided to meet the housing needs of very low and extremely low-income Baltimore households. These are the households the Affordable Housing Trust Fund was established to serve. The allocation of resources should be tied to a quantified need, with the allocation aimed at meeting a certain percentage of the identified need....The Commission suggests that the Mayor and Council identify critical housing needs indicators for low income Baltimore residents, create a goal of how much of that need will be met over a certain period of time, and then establish an annual funding baseline for the Affordable Housing Trust Fund (and other mechanisms) to meet that need. The current pace of funding is not nearly enough to keep up with need. The Commission encourages the Mayor and Council to use this

commitment to help encourage and invite increased private sector investment to leverage Affordable Housing Trust Fund investments.”

As we look forward, I urge the Mayor and Council to increase the City’s investment into meeting the housing needs of low-income Baltimore residents, mindful of the critically important role that having affordable, healthy, safe and sustainable housing is to many aspects of quality of life outcomes. The Mayor and Council should continue to work with the Department of Housing and Community Development to ensure it has adequate resources and direction to effectively and efficiently operate a relevant and impactful affordable housing trust fund.

I thank the Mayor and Council for the opportunity I have been given to serve, thank my fellow Commission members for their dedicated volunteer service and thank the DHCD staff for its professionalism and support over the last two years.



Neighborhood Housing Services of Baltimore, Inc.

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25 E 20th Street
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Baltimore, Maryland 21218
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February 8, 2021

Chairwoman Sharon Green Middleton
Economic and Community Development
Baltimore City Council
Room 400 City Hall
100 N. Holiday St.
Baltimore, MD 21202

Dear Chairwoman Green Middleton and Members of the Committee:

RE: Investigative Hearing—Affordable Housing Trust Fund 21-0001R

I am Dan Ellis, Executive Director of Neighborhood Housing Services of Baltimore (NHS), and a resident of Baltimore City. Our organization believes that economic and social justice are a right for all residents and communities. We promote this belief by removing barriers of access to homeownership, helping resident access resources to maintain their homes, and supporting communities historically impacted by systemic disinvestment.

The Affordable Housing Trust Fund (AHTF) provides critical resources to support low-income housing for residents at or below 50% of the household area medium income. We appreciate the advocacy of many organizations, like NHS, in securing the passage and funding for the trust fund. It was certainly the expressed intent of that effort to create additional resources that could serve a wide group of Baltimore City residents, and significantly expand the availability of affordable housing in Baltimore.

At NHS, we believe that low-income seniors and legacy homeowners in our community deserve support with home maintenance. Last year, during COVID 19, NHS supported over 100 senior homeowners with repairs to help them age in place. Supports included, depending on the homeowners need, roof repairs, furnace and boiler replacements, stair lifts and other accessibility issues. These repairs ranged in costs, but typically costed less than \$7,500. NHS often provides grant resources (as they are available) to assist low-income seniors. In our experience, placing a deed restriction on the home often creates a barrier to access with many seniors not wanting a loan that makes leaving their home to family much more difficult. NHS does also offer a loan product of up to \$30,000 for low-income seniors. These loans are typically deferred loans at 0% interest and require repayment when the home is transferred.

The AHTF has not been used to date to support this type of high impact program. The RFP's released to date have typically required permanent deed restrictions which make very little sense for seniors creating





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generational wealth, and the cost of these types of programs does not justify placing a deed restriction. The number of units impacted by the AHTF is much lower due to the type of projects being supported.

It has become clear that some view the AHTF as a dedicated source of funding for community land trusts. While land trusts may, in some cases, make sense as an approach to affordable housing, the trust fund was created to provide affordable housing support for all residents and communities in Baltimore. The way the trust fund is currently being used prevents low-income seniors, who have often lived in their homes for many years, from accessing much needed support. We encourage consideration of using trust fund resources to support low-income seniors with home repair needs.

Another issue for consideration with the AHTF is equity of access. The RFP's released to date have included numerous elements that are difficult to incorporate into projects and add significantly to project costs. These are often important priorities such as workforce development and green standards. The challenge of including these is that they typically add additional cost and complication resulting in projects taking much longer to complete. In our experience, projects with federal government contract restrictions add 20% to the cost and 2 years of additional time to complete compared to similar projects without federal funds. Many of the elements of the AHTF application appear to follow the federal requirements. This makes the funds much more difficult and expensive to use preventing small community based, and often minority lead groups, from applying. Simplifying the application requirements would help achieve greater equity in the use of trust fund dollars.

Thank you to the Baltimore City Council for leading efforts to identify resources to support much needed affordable housing in Baltimore. By working with DHCD and the AHTF Commission we can identify how best to support city residents. We look forward to working together to support this effort.

Sincerely,

Daniel T. Ellis
Executive Director



Coates, Jennifer (City Council)

From: Charm City Land Trusts <info@charmcitylandtrusts.org>
Sent: Tuesday, February 9, 2021 9:41 AM
To: Coates, Jennifer (City Council)
Subject: AHTF testimony

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Charm City Land Trusts (CCLT) is one of the few organizations that has already been awarded Affordable Housing Trust Fund dollars. Our commitment letter was signed in September of 2019, but we've yet to receive any funds. Over the past two and a half years we've kept the city informed as our projects moved forward, asked representatives to petition the city to action, met with DHCD more than thirteen times, and responded promptly to requests for project documentation. Nothing has seemed decisive to move our request to the Board of Estimates.

In the meantime, at CCLT we've completed the renovation of four homes with the intention to sell at prices affordable families below the Area Median Income, and to hold these in our Trust to preserve permanent affordability. The city has not kept pace with our progress, and now without city subsidy, **these homes are in immediate danger of needing to be sold at market-rate without any stipulation to maintain affordability.** We hope this public hearing will help remove any institutional obstructions that remain in the way, so we can maintain the work we've done- and leverage our successes to continue to develop this much-needed resource of permanently affordable housing in Baltimore.

We also ask that CLTs retain their current funding priority from the Affordable Housing Trust Fund. The capacity of Baltimore land trusts is quickly developing. We've done the work to develop relationships with lenders, foundations, and other sources of private capital, but DHCD must keep pace with the projects they've approved if they want to see this movement succeed.