

December 20, 2021

Baltimore City Council
Committee of the Whole
100 N. Holliday St. Suite 400
Baltimore, MD 21202

Re: Urban Homesteading Program
Council Bill 21-0172

Dear Council Members,

We at Partners for Dignity & Rights have worked with the Baltimore Housing and Fair Development Roundtables on successful community-driven development initiatives such as the Affordable Housing Trust Fund, Community Land Trusts, and Housing Trust funding.

We support Council Bill 21-0172, with the following amendments.

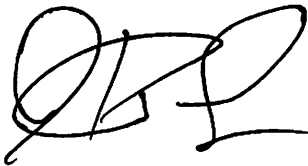
1. The opportunity to acquire vacant property cheaply to convert into homeownership for Baltimore City residents should be expanded beyond designated neighborhoods to designated non-profit homeownership programs. These could be defined as 501(c)(3) tax exempt organizations that develop housing for homeownership purposes in the city, such as Affordable Housing Land Trusts, like the Northeast Housing Initiative (NEHI) and South Baltimore Community Land Trust (SBCLT), Community Development Corporations such as those in Westport, Cherry Hill, or Coppin Heights, and organizations such as *Black Women Build*, which are all able to successfully deliver affordable homeownership opportunities to city residents. Giving these organizations the ability to acquire and develop vacant properties in the “footprint” of their community activities would further the objectives of this program without increasing its cost.
2. In Section 2C-4, the term “Legacy resident” (p. 6, line 6) should be amended to include the “designated neighborhood residency” described in p. 6, lines 15-26, and joined by the term “or.” In short, the eligible person described would be a legacy resident or a resident in designated neighborhood, not both. As currently drafted, applicants in this category would have to show they are legacy residents *and* designated neighborhood residents, each of which have different durational periods (15 consecutive years and 10 consecutive years, respectively).
3. Additionally, the “first time homebuyer” durational period of 15 years absence of homeownership interest should be shortened to six years, as it took until June 2015 for the economy to fully recover from the Great Recession.

4. Designated neighborhoods should be defined as meeting three of more the following criteria:
 - a. Vacancy rate of 15% or more
 - b. Residential tax lien certificates sales 10% or more
 - c. State Department of Assessment and Taxation (SDAT) neighborhood subset shows more than 50% rental housing (thus neighborhood classified as rental dwelling)
 - d. Lost 500 or more public housing units since 1990
 - e. Number of demolitions permits greater than 20 for each 1000 residential units
 - f. Median price of houses sold is \$75,000 or less.

Additionally, it would be wise to explore the creation of a City Public Bank or City Community Development Finance Institution (CDFI) that will lend to program participants and eligible non-profit organizations.

Thank you for your thoughtful consideration of these suggestions.

Respectfully submitted,



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