

Baltimore Regional AI Stakeholder Work Group

Updated Notes (flip pads) from May 22, 2019 Meeting – Further Solutions Discussion

Upcoming Investment Connection Opportunity from Baltimore Federal Reserve office

- Based on model pioneered in Kansas City:
<https://www.kansascityfed.org/community/investmentconnection>
- Minneapolis now doing as well:
<https://www.minneapolisfed.org/community/investment-connection>
- “Matchmaking”-type initiative:
 - Baltimore Fed office will work to link banks fulfilling their Community Reinvestment Act (CRA) responsibilities and nonprofit organizations carrying out a CRA-eligible mission.
 - Baltimore Fed office will invite CDCs and other nonprofits to submit proposals for funding for CRA-eligible projects.
 - Fed will screen proposals for CRA eligibility before passing on to banks.
 - Fed does not have its own money to contribute – just helping to match nonprofits with banks for CRA-eligible activities.
- Timeline:
 - August 12 launch
 - November 4 live session for nonprofits to pitch proposals to banks.

What’s on Tap “Piecing it Together” Follow-Up

- Link to document: <https://www.enterprisecommunity.org/resources/piecing-it-together-framing-playbook-affordable-housing-advocates>
- Implementation of recommendations in Baltimore region is new AI Action Item idea.
- In response to question whether there is a glossary the group is developing re: reframing affordable housing messages, the response was that the main theme of this effort is likely to be telling a “story of us,” where everyone can see themselves in the picture, rather than a “story of them” that only benefits some.

Further Discussion of Solutions

- Looking for more time for discussion of solutions.
- There has been a lot of time devoted to presenting data and not as much time devoted to feedback and observations.
- Given the big gap between May 22 and Sept. 17 AI Stakeholder Work Group meetings and the expressed desire by stakeholders for more in depth discussions about potential solutions before elected officials are engaged, scheduling small workgroup meetings during the summer was proposed.
- Many recommendations from advocates, including what to do about Racially/Ethnicity Concentrated Areas of Poverty (R/ECAPs), are drawn from the [2014 Baltimore Regional Housing Plan](#).
- Would be useful to see how local jurisdictional strategies relate to each other and to regional strategies.
- Persons with disabilities in Maryland DHCD’s Qualified Allocation Plan (QAP):

- Current QAP has incentives for developer to devote up to 20% of units to persons with disabilities and other vulnerable groups (e.g. veterans, abuse survivors).
- But, DHCD removed a key requirement, which was set forth in the 2018 Guide (Section 3.5.2), that family developments reserve at least 5% of their units for non-elderly persons with disabilities (PWD) from the 2019 QAP/Program Guide:
- A requirement that 5% of units that meet the federal Uniform Federal Accessibility Standard (UFAS) remains in the 2019 Guide, but this requirement will only create units for people with mobility impairments (i.e. who use a wheelchair), not people with other disabilities.
- The 2019 QAP also has other provisions that advocates say are not integrative (“least restrictive setting possible”) for persons with disabilities:
 - New \$1.5 million permanent supportive housing (PSH) set-aside incentivizes developments with 50% units reserved for PSH.
 - Exception in 2019 Guide allows housing for persons experiencing homelessness and veterans to receive all ten Targeted Populations points (Section 4.4.2) even when exceeding the 25% unit cap that applies to all other Targeted Populations.
 - Allows 4 of 8 possible Family Housing points (Section 4.4.3) if 100% of units have a preference for persons experiencing homelessness or veterans and just 20% of units are two-bedrooms or larger.
- Action Item #3 from April: “Monitor DHCD’s awards of LIHTC & advocate”:
 - Should have metrics for goals:
 - Recommendation from advocates is that distribution of subsidized housing in region mirror distribution of all housing units, but how to measure that? By all 600+ census tracts? Opportunity areas/all others?
 - “Baltimore metropolitan area share” should be 50% – region’s share of State’s low-income population.
 - Any advocacy will need to include more stakeholders and occur prior to new draft QAP in order to be effective.
 - 2018 QAP and Guide showed that developers will pursue incentive points, such as points for creating family housing in opportunity areas of the Baltimore region.
 - Recommendations and incentives for persons with disabilities housing should be specifically for “integrated living,” which means that units created for PWDs are integrated into the community, not segregated from people without disabilities. Use this type of wording to articulate that principle.
- Use terms & recommendations from Regional Housing Plan:
 - Affordable housing need based on 50% cost burden for renters.
 - Goal of new construction in areas of opportunity
 - Preservation and revitalization of affordable housing in other areas.
 - Other revitalization goals for Vulnerable areas and Highly Challenged Markets.
 - Identified spatial mismatch between areas of job growth and location of affordable housing.
- Address tenant screening barriers (e.g. credit score, criminal record) in AI.
- Address discriminatory policing in African American neighborhoods. (Is Los Angeles AI an example?)
- Create local voucher programs with local funds.

- Create a regional financing vehicle to leverage more affordable housing. (Portland, OR is an example.)
- Recommendation from 2014 Regional Housing Plan that local governments identify local land for affordable housing development.
- Focus more on land use and zoning – build regional capacity to develop best practices to address challenges.
- Access to credit and homeownership – recommendations in Regional Housing Plan.
- We have enough ideas – challenge is to move forward.
- Policy makers in region are elected at local level and the locally elected officials are the ones that will approve final AI Action Steps. The role of AI Stakeholder work group is to advocate for courses of action, but local governments and executives will make final decisions.
- Rank final action steps High, Medium, or Low priority.
- Perhaps use rubric that includes cost and feasibility of different ideas.
- Perhaps use real-time polling using clickers or phones in future meetings to get a sense of stakeholder preferences.