

Baltimore Regional AI Stakeholder Work Group

Notes (flip pad) from August 14, 2019 Meeting – Additional Work Group Discussion

Low Income Housing Tax Credits/Qualified Allocation Plan

- Need to convene soon re: 2019 round Low Income Housing Tax Credit results if we want to influence 2020 QAP and Guide.
- Maryland DHCD will convene listening sessions this fall.
- Dan will take the lead on convening government and stakeholders – possible BMC Housing Committee meeting in September to discuss.

Housing Counseling Available in Region

- Bank-sponsored credit counseling in Baltimore City facilitated by roundtable group.
- Mobility counseling offered by the Baltimore Regional Housing Partnership
- Maryland Multi-Housing Association works with the Baltimore Station to sponsor a “Renting 101” program.
- Anne Arundel County uses a combination of County, federal and State funds to provide counseling programs and homebuyer assistance that help reduce disparities in homeownership rates among the protected classes. Counseling programs include a first time homebuyer program, foreclosure prevention counseling, and financial literacy. County also uses HOME/CDBG funds to provide down payment, closing cost and mortgage write down assistance to low income households who successfully complete homeownership counseling and are purchasing their first home.
- (This list is not a complete one – only reflects programs raised at the meeting.)

Funds available for reasonable modifications for persons with disabilities

- Tax credits, but hard to access.
- Difficult to use federal funds.
- Need funds for modifications in addition to what the property owner is required to do under Fair Housing Act.
- Need funds for ramps/widening of doors.
- Property owner renting to a person with a disability who has a housing choice voucher can request exception rents – higher rents than would otherwise be allowed under HUD rules that can pay off the improvement over time.
- Baltimore County modification fund from Voluntary Conciliation Agreement.

Addressing low-income renter barriers to leasing a home

- Convince credit agencies to incorporate rental history into their evaluations. (Low-income households who pay their rent every month may be forgoing payment of other bills, hurting their credit rating while still being reliable tenants.)

- Barrier of owners requiring income that is “3 times the rent” amount.
 - Howard County trying to make that be “3 times the voucher holder portion of the rent” rather than the whole rent.
 - Or the standard could be that the renter will spend no more than 40% of their income on rent.
- “Diversion” strategies
 - Howard County Plan to End Homelessness uses security deposit assistance for those facing higher landlord demand in order to prevent homelessness.
 - Oregon has a landlord mitigation fund to cover damage to the property.
 - Properties funded by Low Income Housing Tax Credits cannot require 3x the rent.
 - Baltimore City Community Action Agencies sometimes refuse eviction prevention funds to voucher holders.
 - Homeless Persons Representation Project encourages people who run into that dynamic to ask for the agency’s written policy. Usually that fixes the problem.

Regional Loan Fund Idea

- Regional funds in place in Seattle and San Francisco
- Could make investments in older communities.
- Philadelphia/Wilmington: The Reinvestment Fund got fund going there.

Hospitals/Medical Field

- Community Development Network of Maryland looking into Community Health Needs Assessments they are required to do.
- What can Medicaid fund?
- Boston: Emergency/eviction prevention