



Florida Minority Community Reinvestment Coalition
Baltimore Minority Community Reinvestment Coalition

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SYMPOSIUM PHOTOS BELOW

To Join The Baltimore African American Household Wealth Triad, email us at:
admin@BaltimoreAfricanAmericanHomeEquity.org



**Baltimore African American Home Ownership
And Home Equity Symposium Results:**

The Symposium was packed with Baltimore's African American Leaders And Activists To Address The Massive Housing Blight and Lack of Resources, Capital and Economic Segregation. As A Result of The Significant Discussion at The Symposium, We are Launching The:

**BALTIMORE AFRICAN AMERICAN
HOUSEHOLD WEALTH TRIAD:**

Baltimore African American Home Equity Development Fund:

The Harbor Bank CDC & CDFI To Manage The Housing Fund
Capital For Baltimore African American Led & Focused Nonprofit/Faith Based Organizations
Real Estate Development Technical Assistance

Baltimore African American Home Builders Cooperative:

Leveraging NonProfit/Faith Based Organizations Access to Capital & Resources
Leveraging Construction Suppliers and Contractors
Sharing of Housing Development Intellectual Bandwidth
Using Market Based Housing Development Models To Generate Profit

Baltimore Minority Community Reinvestment Coalition:

Economic civil rights advocacy organization to address economic discrimination
Working with governmental regulators for housing and small business issues/opportunities
Increasing Minority impact on voting, education and health issues
Mentoring future minority advocates

To Get Involved In One of The Triad Tools email us at:
admin@BaltimoreAfricanAmericanHomeEquity.org

Baltimore African American Home Ownership & Home Equity Symposium Photo Recap:

Baltimore City Mayor Catherine Pugh Kicks Off Symposium
Challenges Regulators, Banks and Community Leaders To Address Housing Blight
And To Hear The Voices of Those Who Have No Voice:



Baltimore City Councilman Robert Stokes

















FMCRC/BMCRC Chair Al Pina Concludes Symposium By Speaking To
Federal Bank-Housing Regulators, Maryland Bankers and Maryland Bankers Association

"The time is now to bring economic inclusion for Baltimore's African American community that builds a stronger city, state and country. African Americans in Baltimore must be in the drivers seat not a passenger seat in developing their communities.

I am not here to lead this effort, but to serve the African American community to ensure this happens and I will use all that God has given me to bring racial economic inclusion to Baltimore"



Parking for Friday's symposium: Where is Parking For Event: Parking Garage Across The Street from The Reginald Lewis African American Museum Free Parking Paid By FMCRC: For nonprofits/community organizations and community advocates your parking will be paid for. get the free parking validation at event registration desk Reduced Parking Fee: For all others the reduced parking charge is only \$8. Bring in your parking ticket and get it validated at the lobby desk

Baltimore African American Community Leaders Come Tomorrow and Allow Your Voices To Be Heard on Addressing The Baltimore African American Wealth Gap Driven by Lack of Home Ownership & Home Equity

**Feb. 10th 1 to 4pm
Reginald Lewis African American Museum**

Baltimore African Americans MUST be the Drivers and NOT passengers in Economic Bus

**How To Address Massive Housing Blight in Baltimore African American Communities
How to Address Massive Baltimore White-African American Wealth Gap Driven by Home
Ownership/Home Equity:**

**INCREASE THE NUMBER OF BALTIMORE AFRICAN
AMERICAN LED & FOCUSED NONPROFIT NONPROFITS AND
FAITH BASED ORGANIZATIONS & PROVIDE THEM CAPITAL**

**SNEAK PEAK OF BALTIMORE AFRICAN AMERICAN HOME
EQUITY DEVELOPMENT FUND TO BE INTRODUCED AT
FEBRUARY 10TH SYMPOSIUM (AGENDA BELOW)**

**Building Up Current & New Baltimore African American Led &
Focused Nonprofit & Faith Based Organization Home Builders Using
A Market Based Fund:**

**Join Federal Housing and Banking Regulators
Join Baltimore Bankers Join Baltimore Community Leaders &
Activists Join Baltimore African American Led & Focused Nonprofits
& Faith Based Leaders**

The Harbor Bank of Maryland Community Development Corp.



Addressing The Baltimore African American Wealth Gap; Baltimore African American Home Equity Development Fund

Baltimore African American Home Equity Development Fund

Mission

The Baltimore African American Home Equity Development Fund mission is to provide loan programs and products for the development of Baltimore African American Led & Focused Non-profit affordable housing developers devoted to increasing African American home ownership & equity in predominate African American low and moderate income communities of Baltimore.

Target Market – Baltimore Region

Need for the Fund

- African American Led & Focused Nonprofit organizations are seeking opportunities to participate in acquisitions & renovations of foreclosed housing, build out of ground up affordable housing and revitalization of distressed African American neighborhoods plagued by vacant-distressed housing
- Need for to significantly increasing the number of Baltimore African American Led & Focused Non-profit affordable housing developers to adequately address the significant number of vacant and distressed housing units in predominate African American neighborhoods
- Dramatic need for increased African American Home Ownership & Home Equity

Fund Loan Products

- Single Family Acquisition and Rehab
- Single Family In-Fill Housing
- Multi-family Acquisition/Rehab/New Construction
- Ground up Single Family Housing
- Lease to Own
- Land Trust Financing Opportunities

Fund Benefits to Baltimore African American Led & Focused Nonprofits

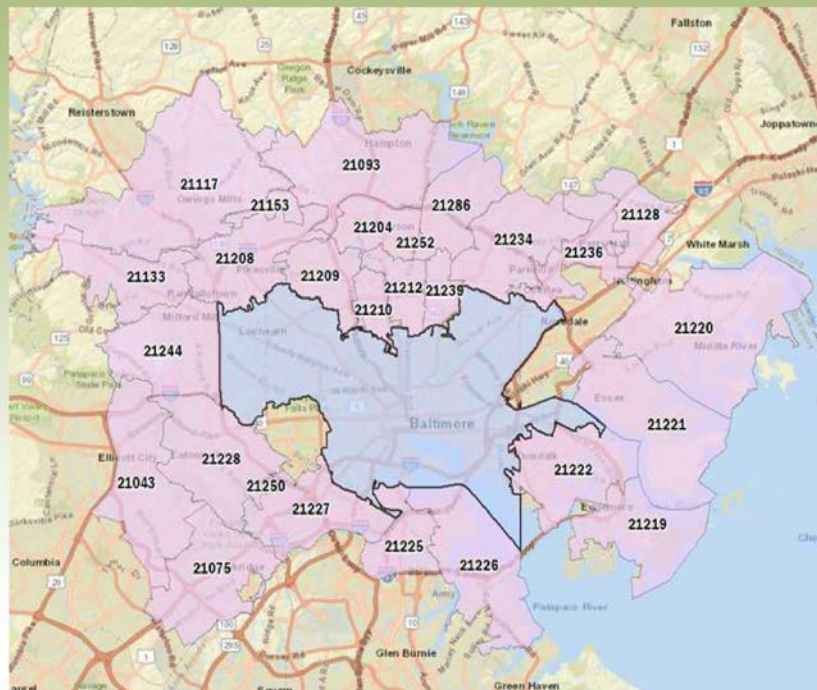
- One Stop Shop For Affordable Housing Finance Needs
- Technical Assistance in Housing Development (Construction & Sales Strategies)
- Creation of Co-Operative Purchasing Program to Reduce Costs for Labor & Materials
- Shared Build out of Target Areas (Blocks at a time) to Minimize Risk & Optimize Sales Strategies
- Creation of a General Contractor and Sub Contractor pool to provide access to qualified and vetted construction talent
- Baltimore African American Home Equity Development Fund Community Advisory Committee To Provide Fund Guidance and Market Feedback to Harbor Bank CDC and CDFI

Market Based Housing Model:

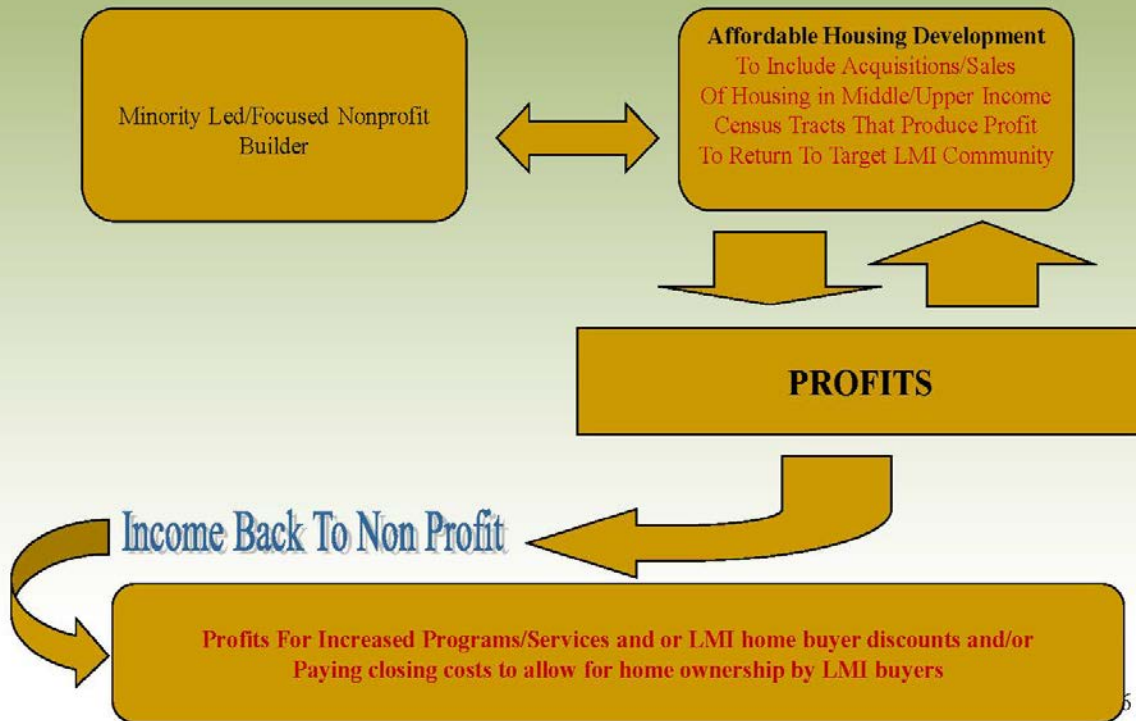
- Engage a Market Based (**Profit Oriented and Not Dependent of Government Funding**) Housing Model & Program in Baltimore For Training of Selected African American Led/Focused Non Profits. The following are the primary goals:
- Utilize a market based affordable housing model that targets increased home values in the predominate African American LMI neighborhoods using a collaborative build out and sales strategy
- Train African American leaders on utilization of profit oriented affordable housing development to develop income streams for increased programs & services
- Utilize a market based affordable housing development model (profit oriented) that allows for increased development of increased intellectual bandwidth for African American led/focused nonprofits in the area of profit oriented/market based housing & real estate development
- Utilize partnerships to demonstrate viability of profit oriented affordable housing development for African American led/focused non profits
- Utilize successful market based affordable housing development program as a launch point for transformation point from non profit community development corporation into a African American Led/Focused Community Economic Development Corporations

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Targeting NCST Foreclosures For Training & Profit Opportunities for Baltimore African American Led & Focused Nonprofits & Faith Based Organizations



Goal: Produce Income For LMI Programs & Services



This Housing Fund Is Targeting Baltimore African American Led & Focused Nonprofit And Faith Based Organizations Who Wish To Become Home Builders or Are Already Doing Home Building But Need Capital-Come to Feb 10th Symposium For More Details

BALTIMORE AFRICAN AMERICAN HOME OWNERSHIP & HOME EQUITY SYMPOSIUM

February 10, 2017 (1 to 4pm)
Reginald F. Lewis African American Museum

**Addressing The Housing Blight in Predominate African American
Neighborhoods Discussion on Issues, Solutions & Opportunities**

**Increasing Baltimore African American Home Ownership & Home
Equity To Battle Poverty**

Panelists & Agenda:

Baltimore African American Home Ownership & Home Equity Symposium:

Moderator: Diane Bell McKoy

Baltimore African American Community Leadership Panel:

Diane Bell-McKoy
Associated Black Charities
CEO

Dr. Frank Lance
Pastor
Mount Lebanon Baptist Church

Danise Jones-Dorsey
Northeast Housing Initiative
Board Member

John Lewis
Executive Vice President
The Harbor Bank of Maryland CDC

Cassandra Jones Havard
Professor of Law, University of Baltimore
Director, Charles Hamilton Houston Scholars Program

Tracy Evans
WBC CDC
Board Member

Kathy Christian
Unified Neighborhoods Coalition
Interim Chair

N.Scott Phillips Esq.
Founder, Black Professional Men Inc.

Financial Institution & Housing Regulators Panel:

Megan Moore
Special Advisor
Office of the Director
Federal Housing Finance Agency (FHFA)

Barry Wides
Deputy Comptroller, Community Affairs
Office of the Comptroller of the Currency (OCC)

Anna Alvarez-Boyd
Senior Associate Director
Division of Consumer and Community Affairs
Board of Governors of the Federal Reserve System (FRB)

Jeanne Milliken Bonds
Regional Community Development Team Leader
Federal Reserve Bank of Richmond

Peter Dolkart
Regional Community Development Manager
Federal Reserve Bank of Richmond

Elizabeth Ortiz
Deputy Director, Community & Consumer Affairs
Federal Deposit Insurance Corporation (FDIC)

Robert Grossinger
President
National Community Stabilization Trust

Baltimore African American Home Ownership & Home Equity Agenda:

Opening Prayers:

Rev. Dr. Hoffman F. Brown III

Adam Gowayed

Pastor, Wayland Baptist Church

CEO, Crescent Development

Welcoming Remarks:

Welcome To Reginald F. Lewis African American Museum

Wanda Q. Draper, Executive Director

Baltimore Councilmember-Robert Stokes (Symposium Moderator)

The Harbor Bank of Maryland President & CEO-Joseph Haskins

FHFA Special Advisor to the Director-Megan Moore

Wells Fargo Maryland Market President-Andrew Bertamini

FannieMae Chief Diversity and Inclusion Officer-Tujuanna Williams

Introductions of Panelists by Moderator

Discussion on Distressed Housing Conditions In Baltimore African American Neighborhoods, Lack Of African American Home Ownership & Home Equity, Development of Baltimore African American Led & Focused Nonprofits & Organizations As Housing Developers To Address Distressed Housing Conditions

(Panelists & Audience To Be Engaged On 3 Questions On Baltimore African American Issues/Opportunities)

Accessing Baltimore Foreclosures By Baltimore African American Led & Focused Nonprofits and Organizations: Using the FHFA National Stabilization Initiative as a tool to train African American Led & Focused nonprofits as home builders and to develop an incremental income stream for programs and services

(FHFA-National Community Stabilization Trust)

Presentation of African American Home Equity Development Fund-Access To Capital For Baltimore African American Led & Focused Nonprofits and Organizations-Using A Market Based Housing Model

(The Harbor Bank CDC & CDFI Executive VP John Lewis and VP Calvin Young, Tony Brown-Past Treasury CDFI Director, Al Pina-Chair, FMCRC)

Closing Remarks

Andrew Moss,

Office of the Comptroller of the Currency-Program Director of Community Relations & Minority Affairs

Al Pina,

Chair, Florida Minority Community Reinvestment Coalition

Member, Baltimore Minority Community Reinvestment Coalition

Reception-Bankers, Housing Professionals, Bank-Housing Regulators and Baltimore African American Nonprofits/Organizations
Getting To Know One Another & Establish Relationships (4th floor of Museum)

(Audience & Panelists)