September 18, 2019

Dear Friends:

I am writing to extend greetings and congratulations to Baltimore Community Lending, Inc. (BCL) on your 30th Anniversary of service to Baltimore City.

Baltimore Community Lending is a positive force in the community. It provides loan capital for developers, individual investors, nonprofits and community partners to improve and strengthen our neighborhoods.

Financing through BCL supports the development of affordable housing and encourages the creation of community facilities and mixed used developments. Baltimore City is the beneficiary of the efforts of BCL to improve and uplift our underserved neighborhoods through practical guidance and flexible financial assistance.

Thank you for your vision, investment and tireless efforts to help our city grow and prosper.

Sincerely,

Elijah E. Cummings
Member of Congress
September 18, 2019

Baltimore Community Lending
875 Hollins Street, Suite 301
Baltimore, Maryland 21201

Dear Friends:

The citizens of Baltimore join me in applauding Baltimore Community Lending, Inc., on behalf of your conference celebrating 30 years of strengthening communities through flexible financing. Being devoted to the services and resources you provide encourages and promotes success within our city.

It is a challenge to maintain services for our citizens in this demanding economy; yet Baltimore continues to triumph. We owe a good deal of that accomplishment to organizations like Baltimore Community Lending. Your primary purpose, to provide financing to develop affordable housing, community facilities and mixed used developments in underserved neighborhoods, truly represents “Visions for a Better Baltimore.” Our city remains on its progressive path because you continually take part in Baltimore’s rise to prominence.

In celebration of your 30th Anniversary, and as you enter the next 30 years, I extend to you my very best wishes. Baltimore Community Lending stay on your course to motivate and uplift our communities.

Sincerely,

Joan M. Pratt, CPA
Comptroller
Dear Friends of Baltimore Community Lending,

Thirty years ago, the City of Baltimore, with community and business leaders, began an ambitious undertaking: Removal of the blighting influence of vacant and abandoned buildings and revitalization of Baltimore's neighborhoods. This effort led to the creation of the Baltimore Community Development Financing Corporation (BCDFC), known today as Baltimore Community Lending (BCL).

We were originally created as an instrumentality of the City in 1989. Over the years BCL became independent and received its certification from the United States Department of the Treasury as a Community Development Finance Institution (CDFI). We have provided over $230 million in financing to produce more than 4,400 affordable homes and 470,000 square feet of commercial and community facility space during this time.

Our goal is to empower low-income and minority communities by attracting and supporting investments for homeownership, employment, and minority entrepreneurship using a holistic advocacy approach.

Our core strategy is to identify market-based growth opportunities in minority communities through research, education, policy development/advocacy and programs that will lead to a paradigm shift in the approach of inner-city community economic development for minority communities of Baltimore.

As part of the recognition of our service and history we have chosen not to celebrate our history but spur discussion on what is working to strengthen our City and what resources are available to overcome challenges to progress. Today’s event is a day long series of panels spotlighting areas of interest including the development projects sponsored by Baltimore City government; financing from our local banks and special loan funds being developed to spur development in underserved neighborhoods; and presentation and discussion centered on community development efforts in select areas of the City.

We look forward to your continued support.

Sincerely,

William F. Ariano, Jr.
President and CEO
8:00 a.m. Registration, Networking and Continental Breakfast

9:00 a.m. Welcome

9:15 a.m. Panel 1 – Baltimore City at Work
Baltimore City agencies shepherding development for tomorrow!
Moderator: Jason Newton

10:15 a.m. Panel 2 – CRA @ 40
Moderator: Phil Croskey, CEO & Founder, Maryland Energy Advisors

11:15 a.m. Panel 3 - Show me the Money!
Creative Sources of Financing and Grants
Moderator: Amy Kleine, Weinberg Foundation

12:00 p.m. Lunch

12:45 p.m. Keynote Speaker - The Honorable Rosa “Rosie” Rios
43rd Treasurer of the United States

1:30 p.m. Panel 4 - Neighborhood Amenities and Small Business
Moderator: Bob Aydukovic, President, MD Center for Construction Education & Innovation

2:15 p.m. Panel 5 – Baltimore City Communities Working for a Stronger Tomorrow
Moderator: Dan Rodricks

4:00 p.m. 30th Anniversary Networking & Cocktail Reception
Featuring - Jazz House Trio + 1
The Honorable Rosa Rios

Rosa “Rosie” Rios was the 43rd Treasurer of the United States and just completed her term as a Visiting Scholar at the Radcliffe Institute for Advanced Study at Harvard University. She is most recently known for initiating and leading the efforts to place a portrait of a woman on the front of U.S. currency for the first time in over a century. Upon her resignation in 2016, she received the Hamilton Award, the highest honor bestowed in the U.S. Department of the Treasury. Rosie was the longest serving Senate-confirmed Treasury official beginning with her time on the Treasury/Federal Reserve Transition Team in November 2008 at the height of the financial crisis.

Rosie is a graduate of Harvard University and was selected as the first Latina in Harvard’s 382-year history to have a portrait commissioned in her honor. She currently serves on the board of Fidelity Charitable Trust, the Schlesinger Council at Harvard and the Advisory Committee for Artemis Real Estate Partners and was previously a Trustee with the Alameda County Employees Retirement Association (ACERA). Most recently, she was appointed as a member of America 250, a Congressional Commission to commemorate the 250th anniversary of the nation’s founding in 2026. Her personal passion includes EMPOWERMENT 2020, an initiative that facilitates the physical recognition of historical American women. She remains active in real estate finance and is consulting on several transformational projects in the Bay Area under her “RESCUE” initiative: Real Estate for Socially Conscious Urban Empowerment.
MODERATOR BIO’S

Bob Aydukovic is President of the Maryland Center for Construction Education and Innovation (MCCEI) from 2011 to present. In addition to MCCEI, Aydukovic serves as an adjunct faculty member at both the University of Baltimore and the Johns Hopkins University, and as a built environment industry mentor at Owings Mills High School. Bob’s career spans 29 years in the construction, real estate, economic development and education sectors. Past experiences range from general construction labor, project management, market feasibility and financial analysis, undergraduate program administration, to structuring public-private partnerships resulting in over $700 million invested and 1,500 jobs created or retained in Maryland since 1996.

Phil Croskey is the CEO and Co-Founder of NID Energy Advisors & PointClickSwitch.com and has over 20 years of executive and managerial experience in the areas of energy, business development, finance, and economic development. Phil is responsible for strategic direction and revenue growth of MD Energy Advisors by developing and implementing high-level strategies, making company decisions, and acting as the chief communicator. Phil also oversees the technology arm of the company energy shopping website PointClickSwitch.com. Prior to Co-Founding MD Energy Advisors Phil was Director of Real Estate Development at the Baltimore Development Corporation (BDC) where he was responsible for over $3 billion of development projects for the City of Baltimore.

Amy Kleine oversees the Weinberg Foundation’s work focused on housing to advance the goals of creating new housing opportunities and maintaining housing stability for people experiencing homelessness, people with disabilities, veterans, and other vulnerable populations. Ms. Kleine partners with nonprofit organizations on capital, program, and operating grants to implement this important work. Ms. Kleine currently co-chairs the newly launched Baltimore network of Funders Together to End Homelessness and serves on the Program Committee for the Association of Baltimore Area Grantmakers. Her most recent position before joining The Weinberg Foundation in 2008 was with Jhpiego, an international nonprofit organization affiliated with Johns Hopkins University.

Jason Newton joined WBAL-TV 11 News in 2013 as co-anchor of WBAL-TV 11 News Today. He is also host of the public affairs show 11 TV Hill. Jason is an award-winning reporter whose news travels have taken him around the country covering stories of national interest. Prior to WBAL, Jason was an anchor and reporter at sister-station WISN-TV, the ABC affiliate in Milwaukee, and WBOC-TV, the CBS affiliate in Salisbury. In 2017, Jason won an Emmy Award for his coverage of Maryland’s opioid crisis as part of WBAL’s State of Addiction coverage. In 2006, he earned an Associated Press award for “Outstanding In-Depth Reporting”, covering the efforts of Maryland firefighters to help clean up and restore order to Slidell, Louisiana, one of the hardest hit communities by Hurricane Katrina. Jason has a degree in broadcast journalism from the Philip Merrill School of Journalism at the University of Maryland College Park.

Dan Rodricks is an award-winning columnist for the Baltimore Sun newspapers, established and host of the Roughly Speaking podcast for baltimoresun.com. He was previously the host of Midday, a two-hour, daily talk show on WYPR FM 88.1, the NPR station in Baltimore, and the host of "Rodricks For Breakfast" on WMAR-IV, "The Dan Rodricks Show" on WBAL Radio (1090 AM) and a long-time contributor of features and commentary to WBAL-TV. From 1989 until 1993, Rodricks hosted a nightly talk show on WBAL-AM (1090), as well as a five-hour Saturday morning radio show that ran until 1995. His radio documentaries won the "Silver Medal" in an international broadcast competition in 1993. Rodricks weekly hosted a live, local-interest Saturday morning television show, "Rodricks For Breakfast" on WMAR-TV from early 1995 until late 1999. His Midday show ran on WYPR-FM succeeding long-time host/moderator Marc Steiner, from 2008 until 2015.
Panel 1

Colin Talbert, President & CEO Baltimore Development Corporation
Michael Braverman, Commissioner, Baltimore Housing and Community Development
Janet Abrahams, Executive Director, Housing Authority of Baltimore City

Panel 2

Franklin McNeil, PNC Bank
Monica Mitchell, Wells Fargo Bank
Dionne Waldron-McNeil, Fulton Bank
Sherice Davis, M&T Bank

Panel 3

Mark Kaufman, President and CEO of the Baltimore Neighborhood Impact Investment Fund
Jalal Greene, Deputy Commissioner of the Baltimore Department of Housing and Community Development
Mathew Heckles, Assistant Secretary Maryland DHCD

Panel 4

James Wahls, Senior Investment Analyst at the Casey Foundation
Everette Sands, CEO of Lendistry
Paul Taylor, Director Mayor’s Office of Small, Minority and Women Business Development
Bonnie Crockett, Director Baltimore Business Lending
Shirley Kennedy, Director Capital Grants Division Maryland DGS

Panel 5

Michael Seipp, Executive Director Southwest Partnership Baltimore
Councilman Leon Pinkett, West Baltimore Gateway
Wanda Best, Executive Director Upton Planning Council
Jules Howie, Executive Director Upton CDC
Anthony Pressley, Executive Director Druid Heights CDC
Jhondre Jennings, Housing Development Director Druid Heights CDC
Annie Hall, Executive Director Penn North Community
China Boak-Terrell, CEO Food Hub/American Communities Trust
Bishop Donte Hickman, Pastor Southern Baptist Church
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Greater Baltimore Board of Realtors
The Law Offices of Hunter C. Piel LLC
Nelson Mullins
O’Connor, Hammel & Butler P.A.
Community Development Network of MD

SUPPORTERS

Crown Title
Law Offices of Gary M. Brooks LLC
GEDCO
HomeFree USA
Naka, Huttar & Oldhouser
Neighborhood Impact Investment Fund
SB & Company
University of Maryland Biopark
## RECOGNITION

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