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Greater Baltimore Board of Realtors Specific Questionnaire for Candidates in 2016

* This is the list of questions we propose to use during the interview to hit specific issues of concerns for GBBR.

1. Please evaluate your campaign:

a. How is your campaign going? Monies raised? Endorsements?

\$50,000 raised. Endorsed by CASA in Action, LiUNA, and Metropolitan Baltimore Council AFL-CIO Unions. Campaign going well. Have completed series of nine comprehensive “community meetings” on local and citywide issues and recommendations for Baltimore’s future with neighborhood clusters throughout the 14th District.

b. Current positioning in the field?

Two candidates are running in the Democratic primary in the 14th District.

c. What advantages do you have over your opponents?

Wider name recognition and more volunteer resources and funding.

2. Taxes:

What is your position on taxes and their role in stimulating and maintaining home ownership?

Baltimore’s high property taxes are a deterrent to buying homes and maintaining homeownership in Baltimore City. Water bill liens and property taxes have combined to threaten more and more 14th District homeowners with tax sale foreclosure. The rash of private mortgage foreclosures has added to that threat of losing homeowners and coping with “unoccupied” and abandoned homes in our neighborhoods.

To stabilize and rebuild our base, a sustained and significant property tax reduction strategy is a crucial component, along with a radical and publicly-perceived reduction in crime, especially violent and armed criminal activities, and a renewal of confidence in our schools.

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- a. How do you propose we lower property taxes in the City?

For low-income homeowners, I propose citywide and sustained promotion of the State's homeowners tax credit program and support of President Bernard "Jack" Young's related local discount initiative for low-to-moderate income homeowners, age 62-and-older. A majority of eligible homeowners do not even apply to the State's income-based program. We also need to expand programs like Healthy Neighborhoods which promote and encourage new and sustained homeownership through loans combining rehab with purchase.

Audits of city agency budgets are crucial as guides to where the city can and should cut expenditures while maintaining growth and basic services. Without audits as our guide, property tax reductions will remain a subjective "guesstimate" of what percentage of general fund reduction is affordable based on annual cuts or increases to traditional agency budgets.

- b. Do you have any incentive laden proposals (taxes or other) to keep City residents in the City?

Safe streets, real and perceived reduction of violence and crime, revamped and revived Baltimore City schools, a citywide program of activities, recreation, jobs, and career path planning for our youth, especially the disadvantaged. In terms of savings to afford tax reduction across the board, one requirement is to better plan and "budget" our tax development incentives according to citywide priorities for affordable housing and for employment centers committed to local training and hiring and located for efficient accessibility by city residents.

3. Realtor Issues: Real Estate represents just under just 60% of the City's revenue, recognizing that fact what's your position on the following:

- a. What is your opinion on Eminent Domain with foreclosed properties?

Eminent domain should be used sparingly and only for public purposes which benefit the city as a whole. On the other hand, our Housing Department is reluctant to employ eminent domain for even blighted sites approved by the Planning Commission and funded by Housing for demolition and new development of affordable housing. I do not foresee that reluctance changing.

- b. How do you propose the City handle all the blight and vacancies?

The city needs to take the lead by prioritizing and promoting the city's needs and addressing our areas of blight and vacancy in those target areas where the needs can most appropriately be met. If such priorities and goals are articulated and pursued, the entire citizenry can buy into what we are trying to accomplish, what locations make sense to meet the needs, and how to gauge the progress, whether nearby or across town. A sense of purpose and accomplishment is important to rekindle the city's confidence and pride. Eliminating blight and vacancies is meaningful if a larger and meaningful plan and purpose are understood.

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3.b. (continued)

For example, one priority need is to rehab and replace the rental and homeownership units where lead paint poisoning remains a threat to the health and well-being of low and moderate income families with children. High priority areas are well-known historically by the prevalence of lead poisoning reports. Many private sector rental houses and apartments are involved, so meeting this need will require major rehab funding and private-public cooperation through loans and grants to private sector owners; and, new construction on blocks purchased and cleared for that purpose.

Another urgent need is for travel-accessible employment centers committed to paying decent wages and to training and hiring city residents. Our new zoning code emphasizes mixed-use developments such as Industrial Mixed Use (I-MU) located in the midst of residential neighborhoods so that workers could get to work on their own, without the metro connections we hope for but have yet to secure. Such I-MU's also promote the inclusion of housing units in the very buildings where work is conducted.

To lift spirits and confidence, blighted target areas need to be selected for priority status based on the bigger plan for rebuilding the city for its own citizens' needs like these. In such a purposeful context, efforts add-up as contributing to the whole, wherever the actual priority areas are located.

- c. What future issues do you foresee facing the real estate industry? What do you plan to do about them?

The recession, the crime, and the rash of mortgage foreclosures have begun a quiet "hollowing-out" of many formerly strong middle income blocks and neighborhoods, leaving homeowners and longtime tenants worrying about deteriorating upkeep, disappearing ownership heirs and contacts, and the lack of public strategies and enforcement tools to reverse an inevitable slide into blight and vacancy.

Housing code enforcement requires specific and obvious signs of exterior deterioration before it can cite. The system has no way to cite for many of the hidden symptoms which bode of future blight, for example, leaking roofs with squirrels taking up residence inside and breaking into adjacent houses, causing leaking damage there as well. Just as for neighbors now, this "hollowing-out" must be an issue already --- and growing --- for the real estate industry.

I don't have a plan, but I am working with some neighbors to develop an approach which includes an expansion of Healthy Neighborhood loan packages combining rehab costs with mortgages and a sustained promotion of homeownership opportunities within vulnerable neighborhoods. Systemic identification and negotiation with foreclosure financial institutions and with families of former owners are important as strategies to reverse this slide while there's time to prevent blight and vacancies from reaching a neighborhood's tipping point.

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- d. How can we partner with you (if elected) to address these matters?

I welcome the experience and expertise of the Greater Baltimore Board of Realtors in discussing and partnering to devise systemic approaches to this “hollowing-out” phenomenon threatening some of our most stable middle-income neighborhoods. In 3.b. above, I proposed two of my own priorities for blight elimination plans of action and would be interested in hearing GBBR’s. I look forward to our work together in the promising era ahead.

4. Real Estate Development:

- a. What is your position regarding commercial and residential real estate development and why?

We need decent jobs with career opportunities for our city residents, especially jobs within accessible reach by local bus routes, bike, car pooling, even walking. We need the affordable housing, especially with the goal of freeing-up Baltimore’s most vulnerable families to live in lead-free environments. If those priorities take hold, we need the support of GBBR to make these benefits happen in the right places to meet the most needs.

5. Education:

- a. What is your plan to address the many and varied problems with City Schools?

The next Mayor and City Council, in concert with our Baltimore City Delegation to Annapolis, need to negotiate with the Governor and General Assembly to restore that level of local school system authority and accountability previously in place and to successfully negotiate a revised Thornton formula for adequate funding of the Baltimore City Public Schools. In the meantime, we need to require advance and transparent information on pending fiscal crises and their proposed budget implications so as to avoid shock-waves at the start of each General Assembly session and to be afforded adequate lead time to help mitigate negative budget and staffing effects in our schools themselves.

The Baltimore City Public Schools (BCPS) has been too long “on its own.” The Mayor and City Council need to gain back enough direct control to share accountability for the budget and for the system’s management. In the agreement of 1997 with the General Assembly, City government gave up its agency control of the schools and lacks the authority to help formulate or amend the annual budget. We can review and comment, little more, in these recent years of crisis shortfalls.

The City-State agreement of 1997 was enacted to provide State funding increases to city schools for a limited number of years. In exchange, the city agreed to a hybrid City-State control of the school board and its annual operating budget. The increased funding succeeded in demonstrating a positive effect on academic gains at the elementary grade level, although success did not lead to the continuation of that added funding. Almost a decade later, the hybrid control has left the BCPS an orphan, with no direct accountability to either the City or the State. Now, as local infusions of funding are being discussed and morale reaching a low, a restoration of city authority and public accountability for our children are required as baselines to recovery.