



Baltimore in Top Three Cities for Efficiency

By Alan King
AFRO Staff Writer

Baltimore ranked number three in a top 10 list of best green roof cities, concluded a recent study. This is a sign that the city realizes both the public and private benefits of building economically friendly architecture.

Conducted by Green Roofs for Healthy Cities (GRHC), a non-profit membership-based association for green roofs and walls across the nation, Baltimore follows Chicago and Wilmington, Del in the number of green roofs..

"Baltimore is gaining ground in terms of green roofs and green buildings," said Stephen Peck, founder and president of the GRHC. "I think it's starting to catch up with some of the initiatives."

By definition, green roofing consist of vegetation integrated into the structure of the building that covers either the entire or majority of the roof, which sets it apart from only having potted plants on rooftops.

"When you're growing a plant in a pot versus actually greening the entire or 75 percent or so of the roof," Peck said, "it's a very different type

of system."

The benefits are different. With green roofing—which is prevalent in commercial, larger residential and multi-unit areas – there are both public and private benefits.

The public ones include better air quality, city cooling through energy consumption and can be used for urban food production. It also increases solar panel efficiency by cooling that area on the roof.

The private benefits are storm water management, energy efficiency and noise reduction.

Peck said, "You don't tend to get those same benefits with potted plants on rooftops."

Through installation and maintenance, it also creates green-collar jobs as a pathway out of poverty while building stronger urban and rural communities.

"In tough economic times, everybody goes: 'Oh, we can't afford green anymore,' which is kind of ridiculous because green pays for itself," Peck said. He added that reducing energy consumption, the cost of storm water management, and creating jobs was part of the win-win benefit.

"You can use the green to



Life Expression Wellness Center in Sugar Loaf, Pennsylvania

revitalize neighborhoods that might be in trouble," Peck said, "and create a sense of community purpose and well-being."

At the green roof international conference in Baltimore two weeks ago, the discussion was about tax increment

financing and a fast track system for developers as a few incentives Baltimore can provide to take advantage of the public benefits of green roofing.

Using Chicago as a model, Councilman James Kraft said, "The mayor is going to start

doing something with satellite buildings. We're looking at some schools to put green into the plan to make them more energy efficient."

Other incentives include a speedy permit process for developers with green use in their projects and tax credits

for people who use solar and geothermal energy.

It's important to keep up, Peck said, since the economy of the 21st century will be one increasingly of products, energy and buildings going green.

According to greenforall.org, renewable energy and energy efficiency technologies generated 8.5 million new jobs in 2006. That same year it also generated nearly \$970 billion in revenue and more than \$100 billion in industry profits.

The idea of growing vegetation on the walls as a new approach to greening was also discussed at the Baltimore conference, where the GRHC launched its research fund to promote scientific green wall research.

With 30 percent overall growth for the nation in 2007, the survey showed Baltimore came in at third with more than 121,500 square footage of implemented green roofing.

"What we're really striving for is wide-spread of green roofs," Peck said. "We got to get up to 10, 20, 30 percent coverage rates then we can really make an important and lasting difference to the lives of the people in Baltimore and other cities."

Buying A Dream

By Alan King
AFRO Staff Writer

For Judith Kunst, buying her first home wasn't only a dream, but a promise she made to her three daughters - Kelly, Kara and Olivia nearly ten years ago.

Her path to homeownership began in 2007 when Kara, who was in her last undergraduate semester at the University of Baltimore, heard that an organization was giving away pizza on campus.

While checking on the offer, she saw it was the Live Baltimore staff handing out slices, along with brochures about their agency.

"That's how we found Live Baltimore," said Kunst, who up until that point was unsure how she and her girls would move from the apartment in Columbia to a home in Baltimore City.

As a rule, Kunst had to buy on the west side of Charles

Street, the house had to be under \$417,000, and she had to submit \$1,000 of her own money towards the purchase of the home. She also needed a certificate showing that she completed an educational course for homebuyers.

Through the agency, Kunst was referred to 16 housing counseling agencies in the city that offered that course. One of them was Harbel Housing Partnership.

There, she learned how to pick a realtor and mortgage banker, what to look for with a house and what inspections were required.

The two-session class included one with a group of 20 to 40 people.

Kunst decided against going along to that session.

"It's like going to the doctor, both of you need to hear everything," she said. "They have all this pre-credit information and how to get bank approval."

The second session was private counseling.

"The counselor generally meets with you one on one to review your individual situation and see if you need any assistance," said Anna Custer, executive director of Live Baltimore Home Center.

Through the Home Center, Kunst met her mortgage banker Rodney Archable, of First Mariner Bank, a preferred lender for Live Baltimore.

"She's a person who was living in the county and moved to the city, so it was a big move for her," said Archable, who's provided service through Live Baltimore for three and half years. "She was a person who I did take a lot of time with in order to make her feel comfortable with the process because she was buying for the first time."

Live Baltimore is also a resource for home listings and incentive programs.



An incentive for Kunst was winning a grant for \$3,000 towards her new home last year after attending the Buying Into Baltimore fair that happens every spring and fall.

The federally funded grant, provided by Baltimore Housing to first-time homebuyers, is awarded 90 days after the fair that features exhibits by more than 40 realtors and developers.

Another feature was Baltimore Housing's narrated trolley tour through the city's west side neighborhoods, a requirement for the grant.

In order to be eligible, Custer said, "You have to be one of the first 50 people that makes that purchase and turns in all the paperwork to get the \$3,000."

Just when it seemed like Kunst had assembled her dream team, she struck out twice with two real estate agents. The first one didn't

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Lynnhill Condo Owners Being 'Forced Out'

Dozens Facing Foreclosure Despite Making Payments

By Bruce W. Branch
Special to the AFRO

Dozens of homeowners may lose their properties at Lynnhill Condominiums in Suitland, Md., despite making timely payments on their mortgages. This is due to an ongoing dispute over rising fees, property neglect and a bankruptcy that has jeopardized the future of the development.

Tenants blame unscrupulous attorneys and property management for the problems which began some three years ago, when the property went into foreclosure despite more than \$700,000 being paid in condominium fees in 2007. None of the fees went to bring the property out of bankruptcy. Instead they have

been mismanaged and unaccounted for by several representatives of the property management. A tenant representative says since that time, property owners have been forced to abandon their homes in the face of foreclosure actions and the failure by owners to make even the most basic of repairs.

Some of the units have deteriorated to the point that families have had to leave because of asbestos, sewage problems and mechanical failures. Meanwhile, condo fees have escalated by nearly 300 percent in the past year, and the Columbia-based attorney for Lynnhill, Craig Zaller, has aggressively pursued foreclosure action against several tenants. He is also taking the unusual step of going after

other assets belonging to tenants like cars and other properties.

Many of the tenants are being encouraged to give up their properties in lieu of making payments or workout arrangements for past fees. Others are being foreclosed upon despite payment receipts. One of the representatives for Lynnhill residents, John Robinson, believes the property has been targeted for redevelopment because of its close proximity to the District – it sits right off the Suitland Parkway on a hill.

"Unfortunately many of my predictions when this started are coming true one condo at a time," Robinson said. "At first no one was concerned, but now the tenants are ready to fight because

all of our properties are at stake. We need some help from the county to stop this illegal takeover by developers and lawyers."

One of the property owners, Patsy Stewart of District Heights, who purchased her property for income, has paid all her fees and mortgage. Still, she has been unable to get an attorney to represent her against Zaller and Naller, one of the top real estate firms in the state. Stewart was perhaps the victim of double legal jeopardy when she filed paperwork in Prince George's County Circuit Court to stop the foreclosure sale of her property, but inexplicably, Judge Herman Dawson said a court courier brought him the paperwork too late and it was moot point. She stands to lose

her property without a hearing or having been afforded the opportunity to pay the outstanding assessments due, according to court filings.

"I have stamped paperwork that shows I filed three days ahead of time and I am still losing my property," Stewart said. "I bought this property because I wanted some extra income. I paid my mortgage. I paid my taxes and now the county is allowing a powerful developer to come in to take, not only my property, but the property of other law abiding citizens. This is wrong and it is illegal, but what can we do when faced with such a powerful force?"

Robinson believes that developers would like to take over the problem and remove existing tenants.

"Everything we have points to that," he said. "Checks are being lost and people are being evicted despite paying their mortgage. For the most part, everyone over here has been silent, but one by one people are starting to lose their homes."

Stewart called the episode a "living nightmare." She says he has expended thousands of dollars in legal fees in an attempt to find an attorney that will fight her case. "They all start out willing to do something and as soon as they find out who the attorney is on the other side, they tell me it's a tough battle to fight. I have written letters to Jack Johnson and members of the county. I am hoping someone will stand up for little David in this battle against Goliath."