

420 S Mount St Baltimore, MD 21223



Baltimore Impact Properties, LLC with Centurian Construction Company, LLC

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Timonium, Maryland 21093

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www.baltimoreimpactproperties.com

www.centurianmanagement.com

MDOT Certified MBE/DBE/SBE #16-418, MHIC #133831

420 SOUTH MOUNT STREET PROJECT OUTLINE

PROJECT DESCRIPTION

The project we are proposing is the acquisition, conversion, and renovation of an approximately 63,500 square foot warehouse at the above address plus the adjacent rowhome 1702 Cole Street into a mixed-use development encompassing approximately 51 affordable one and two bedroom apartments. The first level will feature secure covered parking, 11 apartments and a multi-purpose space for the Mount Clare Community. The second and third floors will have approximately 20 apartments on each floor ranging in size from 850-1,150 square feet each. However, substantial design work will be required to finalize the plans. This is our initial idea based on our preliminary evaluation of the structure and the site.

The project developer and sponsor is Baltimore Impact Properties, LLC, a Limited Liability Company. The members of the LLC are Patrick Hudson, Martha Chapman, John Chapman and Brian Gamble. The partners are experienced developers and have 40+ years of development experience. The Architect and General Contractor will be engaged once we establish clear ownership and control of the property.

INVESTMENT PROPOSAL

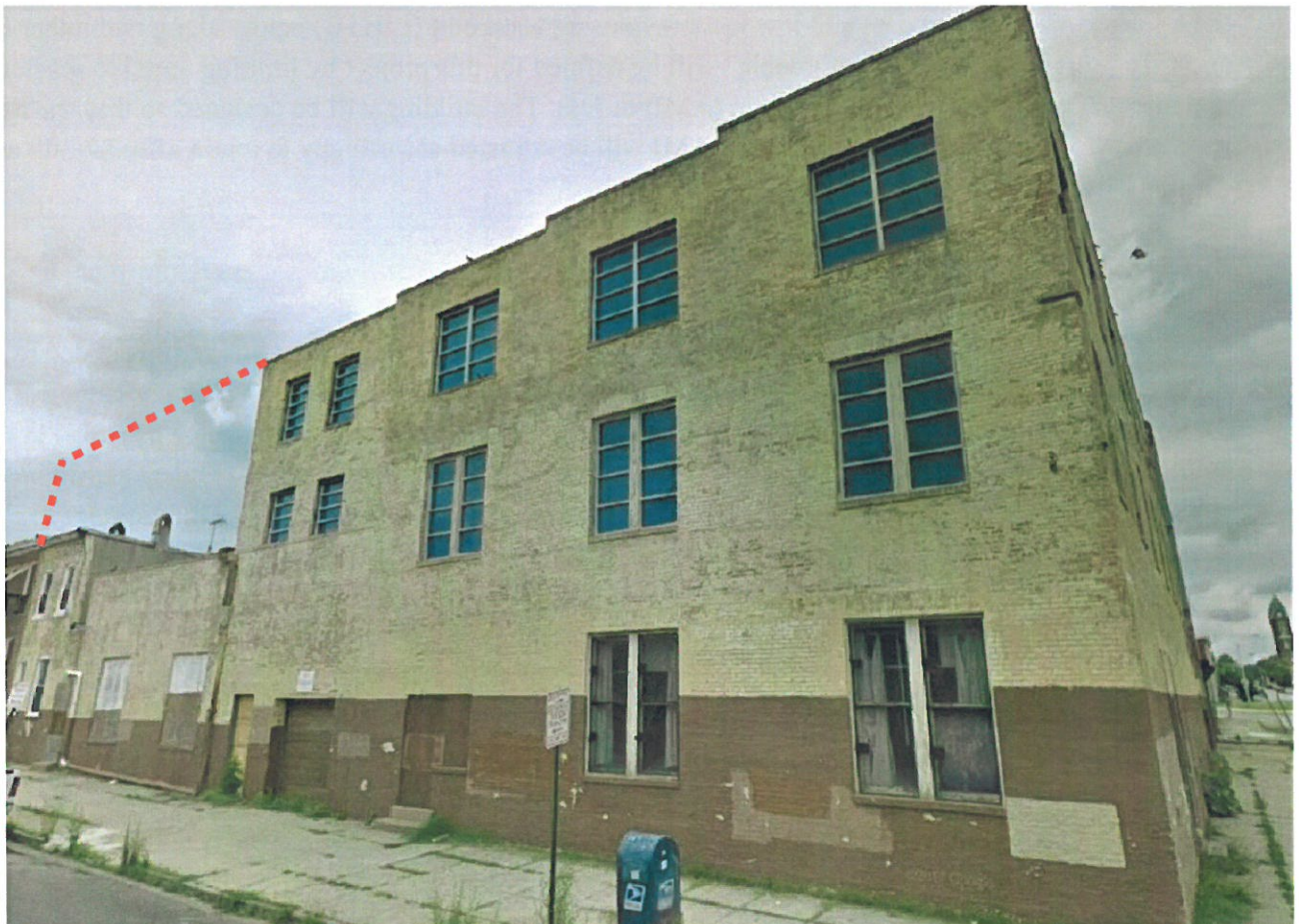
Because the units will be designated as “affordable” the project can be funded by tax-exempt bonds, FHA long term mortgage debt and low income housing tax credit (LIHTC) equity along with other CDA and City sources as needed. “Affordable” will be defined for this project by limiting rental to residents making 60% of the Area Median Income (AMI) or less. The building will be designed so that residents will have separately metered utilities. The AMI will be adjusted accordingly to retain affordability as defined by law.

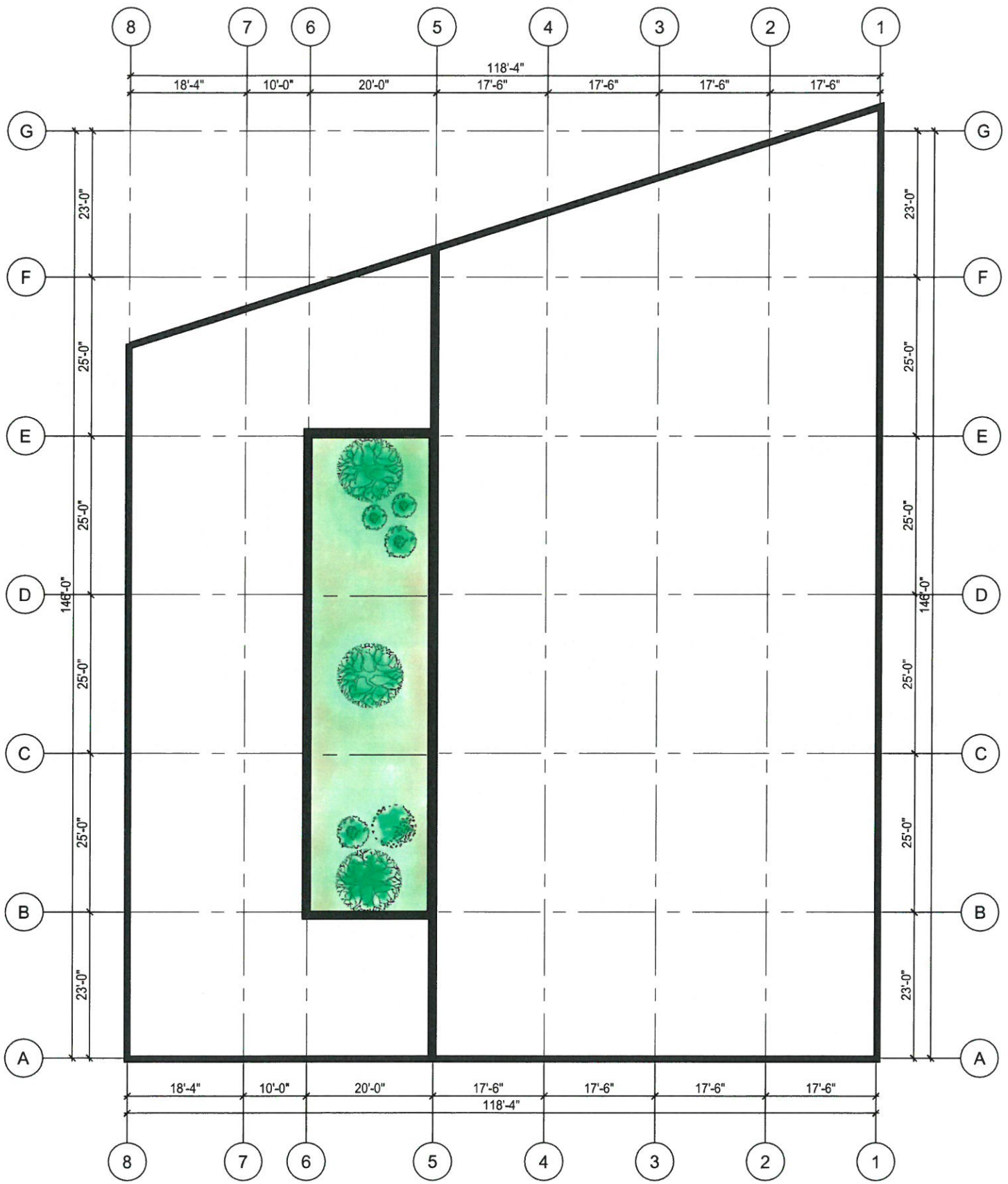
PROPERTY DESCRIPTION

420 S. Mount Street is located at the corner of S. Mount Street and Cole Street and is surrounded by small commercial entities and a number of rowhome residences. There will be two secure entrances to the building, one on Cole Street and the other on Mount Street. Secure parking will be provided in the building with additional street parking available. Security for the building and its residences will be remote monitored motion sensitive cameras at the entrances with key fobs required for entrance to the garage and to the building. Lighting will be added around the building as a crime deterrent while many of the small commercial users will provide their own lighting and crime deterrent mechanisms. The operating expenses will include funds to pay for part time security personnel.

PHYSICAL SCOPE OF WORK

Major exterior and interior renovations will be required because this project will significantly change the original use of the building. Our preliminary estimate of “hard” construction costs is in the range of \$9.5 million to \$12.5 million.





S. MOUNT STREET

COLE STREET

Baltimore City Affordable Housing Snapshot

Total Affordable Apartment Properties	321
Total Low Income Apartments	32,015
Total Rent Assisted Apartments	22,651
Percentage of Housing Units Occupied by Renters	52.88%
Average Renter Household Size	2.37
Total Population	622,454
Housing Units	242,268
Average Household Size	2.47
Median Household Income	\$42,241
Median Rent	\$951

Population and Household Demographics

Baltimore's population is 622,454. There are 242,268 households in the city with an average household size of 2.47 persons. 52.88% of households in Baltimore are renters.

Income and Rent Overburden in Baltimore

The median gross income for households in Baltimore is \$42,241 a year, or \$3,520 a month. The median rent for the city is \$951 a month.

Area Median Income in Baltimore

Affordable housing program eligibility is always determined by one's income. Each household's income is compared to the incomes of all other households in the area. This is accomplished through a statistic established by the government called the Area Median Income, most often referred to as AMI. The AMI is calculated and published each year by HUD.

HUD often uses an area larger than a city to determine the AMI because HUD anticipates those searching for housing will look beyond individual cities during their housing search. For Baltimore, the AMI is calculated from all households within Baltimore City.

In Baltimore, HUD calculates the Area Median Income for a family of four as **\$101,000**

Most affordable housing programs determine eligibility based on the percent of AMI a given household's income is. Among the programs that determine eligibility based on the AMI are Section 8, HOME, LIHTC, Section 515, 202 and 811.

Low Income Housing Tax Credits in Baltimore

The Low-Income Housing Tax Credit (LIHTC) program aims to create affordable rental housing for low and very low income families.

From 1987 to 2012, 161 low income apartment communities containing 13,725 rental apartments have been constructed and made affordable to low income persons in Baltimore by the Low Income Housing Tax Credit Program.

If your income is less than 60% of the Area Median Income (AMI), you should not expect to pay more than the rent value for a unit in the table below. However, Affordable apartment communities that receive funding through the Low Income Housing Tax Credit program may have rental units that are not subject to income and rent limits.

Rent limits for the LIHTC Program are determined so that a household making the maximum income for the expected household size of the unit would only pay 30% of their income for rent.

Income Qualifications for Low Income Housing Tax Credit Apartments in Baltimore

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
60% of Median	\$42,420	\$48,480	\$54,540	\$60,600	\$65,460	\$70,320	\$75,180	\$80,040

For example, the expected household size for a two-bedroom apartment is 3 people. Using the table above, the maximum income for a 3-person household at 60% of the AMI in Baltimore is \$54,540 a year, or \$4,545 a month. To determine the maximum rent in the table below we multiply the monthly maximum income, \$4,545 by 30% to get a maximum rent of \$1,364 a month.

Rent for units in the LIHTC Program include a utility allowance which is determined by the average monthly cost of utilities paid directly by residents. This allowance has not been subtracted from the rents in the table below. These utility allowances are set on a property by property basis.

% of AMI	Studio	1 Bed	2 Bed	3 Bed	4 Bed	5 Bed
60%	\$1,061	\$1,136	\$1,364	\$1,576	\$1,758	\$1,940

COMMERCIAL & HISTORIC RENOVATION

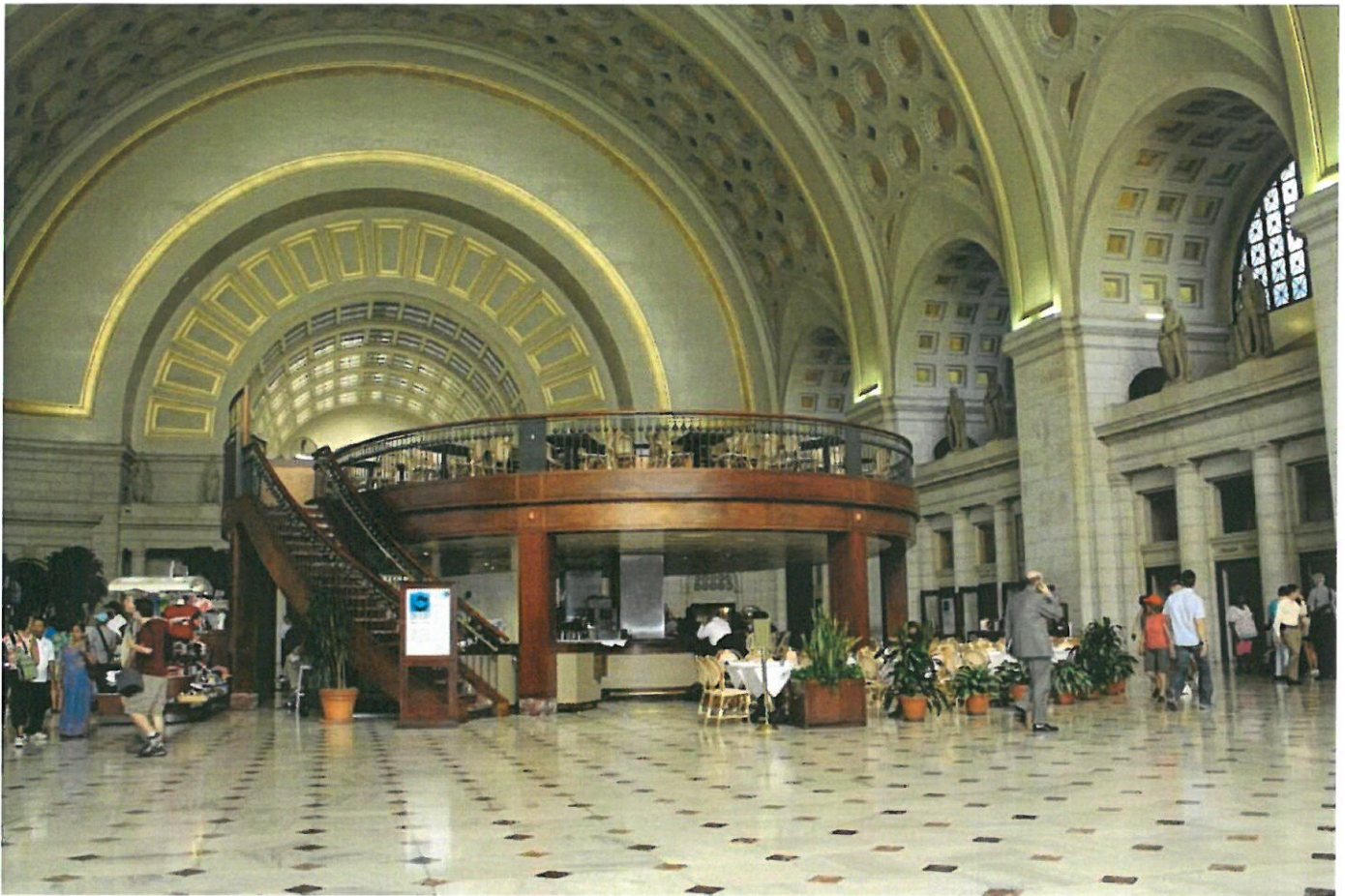
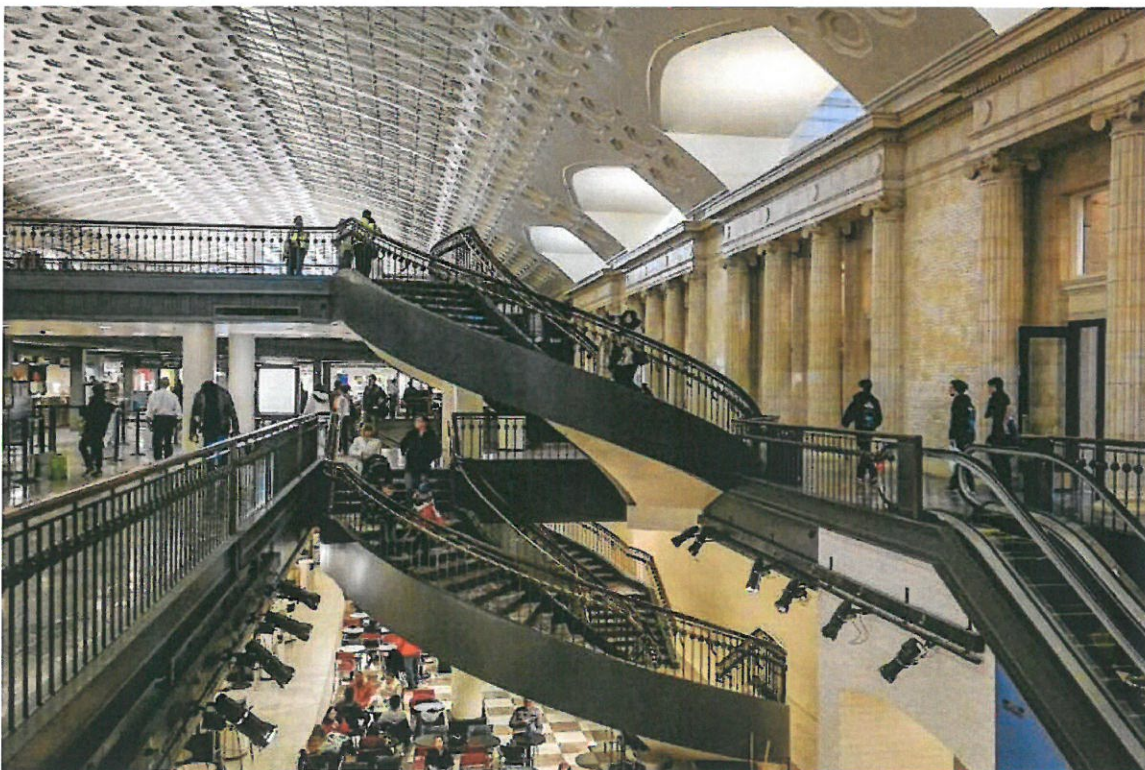
Henderson's Wharf Renovation
Baltimore, Maryland

HISTORIC RENOVATION



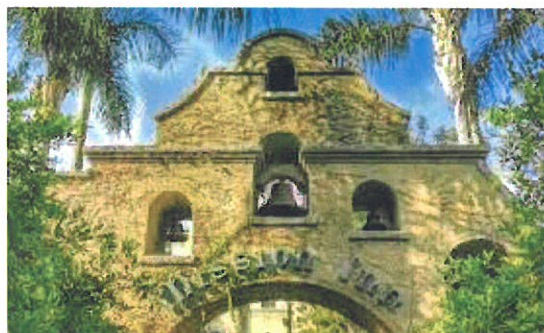
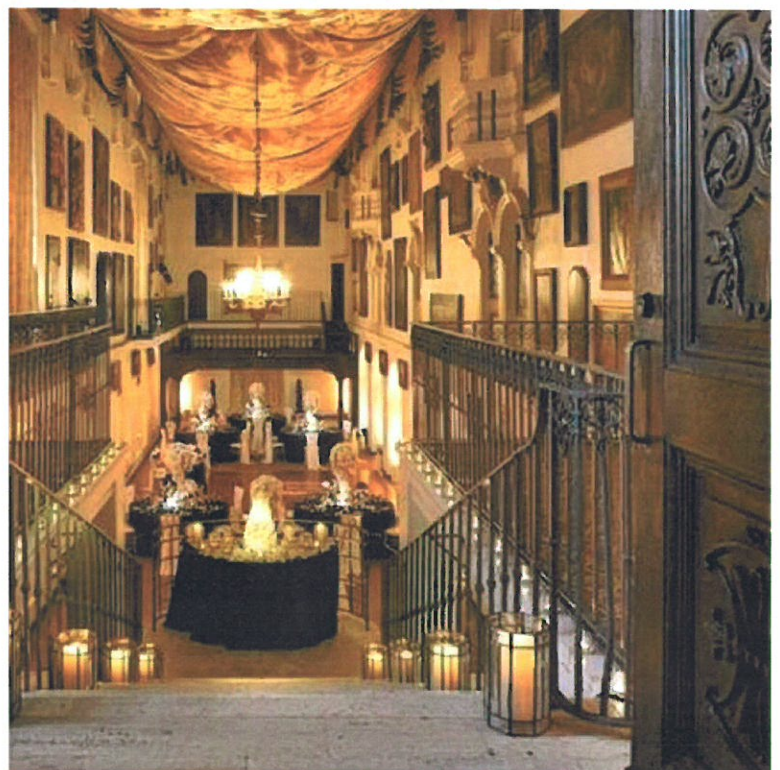
Union Station
Washington, D.C.

HISTORIC RENOVATION



Mission Inn
Riverside, California

HISTORIC RENOVATION



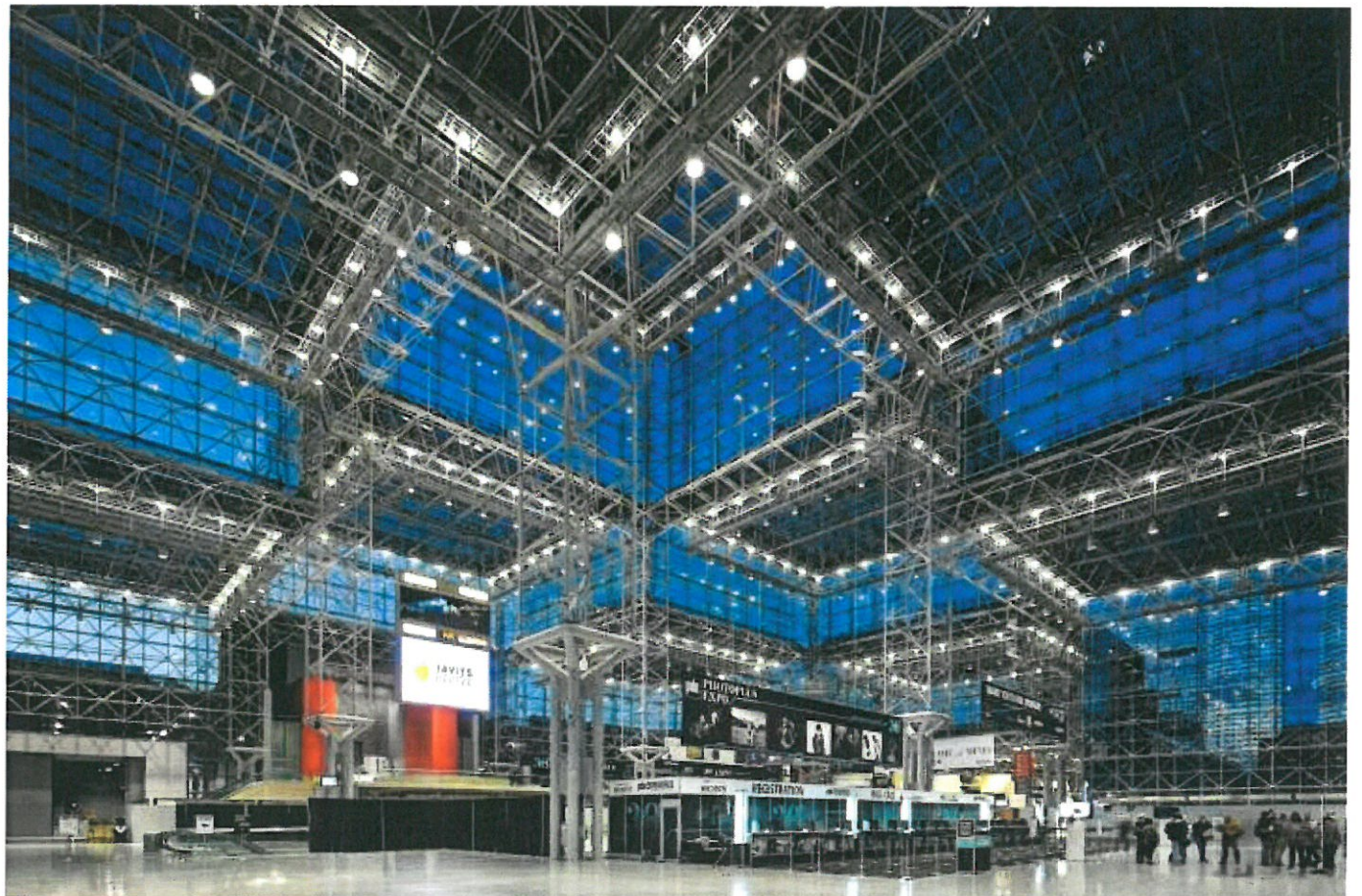
FedEx Field
Landover, Maryland



Trump Atrium
New York, New York



Jacobs Javits Convention Center
New York, New York



Capital One Headquarters
Tysons Corner, Maryland



Medimmune Headquarters
Gaithersburg, Maryland



RESIDENTIAL

507 N MONTFORD AVE, BALTIMORE, MD

BEFORE



AFTER



CENTURIAN

9566 DEERCO RD., TIMONIUM, MD 21093

410.252.0999

528 N MONTFORD AVE, BALTIMORE, MD

BEFORE



AFTER



CENTURIAN

9566 DEERCO RD., TIMONIUM, MD 21093
410.252.0999

2516 W BALTIMORE ST, BALTIMORE, MD

BEFORE



AFTER



CENTURIAN
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TYPICAL RESIDENTIAL FINISHES



- Open Concept Layout
- Neutral Painted Walls
- White Painted Trim
- Hardwood Floors in Living Room & Dining Room
- Carpeted Bedrooms
- White Closet Shelf & Rod



- White Cabinetry
- Laminate Countertops
- White Appliances
- Porcelain Tiled Floors in Kitchen & Bathrooms
- Ceramic Tiled Backsplash
- Polished Nickel Fixtures

BALTIMORE IMPACT PROPERTIES



WHAT STARTED IT ALL?

We recently attended an investment committee meeting for a large foundation whose sole mission was community development in a city with some of the worst socioeconomic hardships. The President, Chief Investment Officer and their investment consultant were going over the endowment's portfolio. It was the standard diversified portfolio of stocks, bonds, international, alternatives and real estate. Their real estate allocation stood out. It was a 15% allocation, worth approximately \$25 million, which is about how much this foundation grants for community development each year. After seeing this, we raised our hands and in front of a few hundred donors, employees and influential movers & shakers, we asked, "Excuse me, of the real estate allocation in the foundation's portfolio, how much is invested in Baltimore real estate?" The room went quiet, filled with anticipation. The Chief Investment Officer looked over to us, scanned the room and replied, "None." The whole room burst into chatter. You could feel the tension and frustration. It was clear that whatever else was on the agenda for this meeting was no longer on the table. We had metaphorically "let the cat out of the bag". The President of this foundation stood up and desperately tried to calm this crowd. "This portfolio follows the guidelines of our investment consultants for a prudent diversified portfolio! There is nothing we can change about our portfolio!" he said over the tweeting crowd. The meeting concluded and we were not invited back the following year.

The thoughts of everyone were clearly transparent; frustrated, confused, and some were even angry. How can a foundation, whose sole mission is to improve the community, not be invested in the real estate of the communities it is supposedly supporting?

At that point, we realized that this was a problem that needed to be fixed. It's time to put our money where our mouth is. Going forward, a foundation, organization or charity's endowment should no longer be just a resource but a tool to accomplish their mission. Baltimore Impact Properties, LLC is designed to be a Program Related Investment ("PRI") or Mission Related Investment ("MRI") to utilize a community development entity's endowment as a tool to further their mission. Through impact investing we can create a return on investment and positive social impact to a previously under-served community.

OUR MISSION

Our mission is to create a positive social impact in distressed neighborhoods of Baltimore City through revitalization of residential real estate and empowering residents by focusing on financial wellness, including home ownership and education, while providing our investors with long-term financial stability, diversification and growth.

ABOUT US

Baltimore Impact Properties, LLC is a mission driven for profit real estate developer. The company purchases, develops and manages affordable housing for families in Baltimore City. Our tenants and their children are provided with an incentive structure for participation in our financial wellness and self-educational programs, at no cost to our tenants. In addition, we will advocate for financial wellness on a broader scale by sponsoring financial wellness courses in local public and charter schools. We will also donate a portion of our profits to Baltimore City charter schools and career development centers.

We are an experienced team of real estate developers and financial wellness coaches. Combined we have decades of experience developing inner city homes and improving the financial wellness of individuals. Baltimore is our home and we have found a way to improve it, but we need your help with financing this large-scale project.

SOCIAL IMPACT

FINANCIAL WELLNESS PROGRAM

Our goal is to provide financial inclusion to the most underserved communities by focusing on financial wellness and utilizing financial technology. The program's objective is for our tenants to keep a budget, eliminate debt and build their savings. Baltimore Impact Properties, LLC will provide Dave Ramsey's Financial Peace University course kit, which provides financial wellness educational material and a budgeting tool. The program would also include Acorns, which is an Application that rounds up each transaction made with a credit or debit card that is automatically invested in a customized model portfolio of index funds. The tenant will receive an incentive if they participate in the program and report their results to us on a monthly basis. They will receive the following incentives on a monthly basis: \$50 to their STASH investment account.



DAVE RAMSEY

Dave Ramsey offers a step-by-step approach to handling money. More than 2 million families have participated in Dave's plan to take control of their money and achieve financial security.

- Average debt paid in first 90 days = \$5,300.
- Average amount saved in first 90 days = \$2,700.

RENT TO OWN TRANSFER

In America, most of our wealth is derived from the equity we build in our homes. We want this to be available for our tenants. We will create specific opportunities for tenants and individuals by identifying property ideally suited for home ownership and creating a process designed to make home ownership an affordable reality.

If a tenant makes 24 on time monthly payments (2 years), maintains the property in good condition and continually participates in the financial wellness program, then they become eligible for a rent to own transfer. Baltimore Impact Properties will do everything in its power to either become the lender of the mortgage or find a willing third-party mortgage lender.

ACCESS TO FINANCIAL WELLNESS COACH

All of our tenants will have access to scheduled annual meetings with a financial wellness coach. Brian Gamble, Director of Financial Wellness and Education, will be available to meet to ensure that our tenants are making the correct financial decisions, creating a solid foundation to build on and track their progress to financial security.

EDUCATION

We can't forget the children. We have designed self-education curriculum using the Enoch Pratt Library, YouTube and KHAN ACADEMY for children to participate after school. Khan Academy offers practice exercises, instructional videos, and a personalized learning dashboard that empowers learners to study at their own pace outside of the classroom. If a child of the tenant participates in our program curriculum, shows effort in school, and reports to us, they will receive on a bi-monthly basis: \$25 in Under Armour gift cards per participating child, up to \$100 total per household. After a few months of SAVING they can buy the desired item.

COMMUNITY IMPACT

For every \$5,000,000 raised we will:

- Develop and manage at least 100 affordable housing properties in inner city Baltimore.
- Provide affordable housing as well as a financial wellness program and education program for at least 100 families.
- Facilitate the opportunity for tenants to become homeowners.
- Sponsor Dave Ramsey's Foundations in Personal Finance, a financial wellness curriculum, for 5 Baltimore inner city middle schools and high schools.
- \$15,000 a year in donations to Baltimore inner city charter schools and career development centers.

WHY BALTIMORE IMPACT PROPERTIES?

FINANCIAL INCLUSION

By leveraging financial education and financial technology, we will provide access to disadvantaged and low-income segments of the community where these services are not currently available or affordable to them. The underserved will be served.

FINANCIAL STABILITY

By providing the right tools, education and incentive structure, we can provide our tenants and the surrounding community with the ability to achieve financial stability.

ACCESS TO HOME OWNERSHIP

The home represents a huge share of wealth in America. Financially excluded and under educated communities will now have help to try to achieve home ownership.

REDUCE CRIME

Home ownership brings social benefits to the community. Residents are more likely to take active roles in the community resulting in lower crime rates by creating neighbors who are more willing to intervene in community problems, join Parent-Teacher Associations and neighborhood watch groups. Improving the community through home ownership and the financial wellness of its citizens, has a positive impact on both violent and property crime rates.

HOMES FOR VETERANS

They fought for our freedom, now it is time to return the favor. We strive to improve the financial wellness of targeted hardworking veterans with the ultimate goal of financial security and home ownership.

CREATE JOBS

Baltimore Impact Properties will be providing jobs in Baltimore to develop and manage affordable housing. It is thought that financially stable citizens and a financially inclusive community are catalysts to job creation.

INCREASE TAX BASIS

By improving the properties in Baltimore, we increase property tax revenue. By creating financially empowered citizens and jobs the Baltimore City Income tax revenue will increase.

DEVELOPMENT TEAM

John S. H. Chapman, Jr.
Centurian Construction Company, LLC
9566 Deereco Road
Timonium, Maryland 21093
Telephone: 410-252-0999 Fax: 1-410-630-5550 Cell: 305-775-5783
Email: John@CenturianManagement.com

Mr. Chapman is Chief of Operations at Centurian Construction Company, LLC, a Maryland based construction and contracting company serving the greater metropolitan areas of Baltimore, Maryland / Washington, DC. The company is a full-service contracting firm experienced in all phases of construction, including development and rehabilitation of single and multi-family housing, commercial development and historic renovation. Mr. Chapman attended Johns Hopkins University in Baltimore, Maryland in the School of Engineering, focusing on Civil Engineering. He also attended Johns Hopkins School of Continuing Studies in Business Administration.

CAREER SUMMARY AND EXPERIENCE

Centurian Construction Company, LLC – Chief of Operations

Responsible for operations of a contracting firm experienced in all phases of construction and development, develop CPM schedules, coordinate and supervise construction process. Completed major renovation of HUD 221f property totaling \$3,000,000 Demonstrated skill in leading multifunctional teams; meeting and/or exceeding contract requirements on schedule and within budget; providing guidance and direction to subordinate employees; assigning tasks to technical and professional staff; ensuring completion of projects and subprojects; and oral and written communication with all levels of management.

CCC Contracting Company, LLC – President

Contracting firm experienced in all phases of construction, with emphasis on carpentry and concrete, focused on residential property.

Capital Homes of Florida, LLC – President

Built affordable housing in Miami, Florida, concentrating in section of Liberty City and Model City.

TCC Corporation - President

Responsible for operations of a general contracting firm experienced in all phases of construction, with emphasis on carpentry, concrete and steel.

- Completed a \$30 million+ design/build project (club level Redskins Stadium (FedEx Field)).
- Compressed construction schedule and completed project in four months

Stevens-Painton - Project Manager

- Negotiated and administered contracts for major capital improvement project for Bethlehem Steel Corporation Sparrows Point
- Completed Coal Chemical Enhancement Project at LTV Steel Cleveland Works Plant
- Completed installation of a new Hot Dip Coating Line, BOF Outages, installation of Annealing Furnace
- Completed construction of continuous caster

Engineered Precast Systems, Inc. - Executive Vice President

Developed, organized and implemented business plan for start up pre-cast concrete company.

Carley Capital Group - Director of Construction

Analyzed project costs and project feasibility; prepared standard contracts for the architect, contractor, consultants vendors and general conditions; negotiated contracts with architect, engineering consultants, contractors, suppliers and other vendors; developed standardized construction monitoring systems and project manuals; instituted CPM scheduling for all phases of the development process; organized and staffed project offices, established standard office procedures and policies; prepared program for monitoring the progress of the design team.

- Developed 5 hotels.
- Developed 3 indoor/outdoor retail markets
- Developed 2 marinas.
- Developed 148 condominium project.
- Developed 2 office buildings.

Inner-City Construction Company - Project Manager

Managed installation of major structural components and new retail space for the reconstruction and rehabilitation of Union Station in Washington, D.C.

Karl Koch Company - Project Manager

Coordinated the activities of fabrications, field erection and installation of 18 acres of space frame roof, column supports and glass for the construction of the Jacob Javits Convention Center in New York City and expedited the construction schedule and compressed the schedule four months.

Unibat Of America - Project Manager

Converted a French space frame system to AISC and ASTM standards coordinated the engineering of the structures; estimated and negotiated contracts; managed projects including the Baltimore/Washington International Thurgood Marshall Airport, Linthicum, MD; Trump Tower Atrium, New York, NY; Cyprus Walk Hyatt Regency Atrium, Lake Buena Vista, FL; 53 State Street, Boston, MA; ABIGF, Miami, FL; and, McCarran Airport, Las Vegas, NV.

R. E. Linder Steel Erection Co. - Superintendent, General Foreman

Managed field layout and engineering; prepared estimates for structural steel and pre-cast concrete projects.

Martha Kraft Chapman, CPM
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Email: Martha@CenturianManagement.com

EXPERIENCE

7/05- Centurian Construction Company, LLC, Chief Executive Officer

Present Responsible for day-to-day operations of a full-service contracting firm experienced in all phases of construction and development of residential and commercial projects.

9/15- Baltimore Scattered Sites, LLC, Owner

Present Currently managing conventionally financed property portfolio in excess of \$20,600,000 encompassing approximately 100 scattered site properties and a HUD 223f financed portfolio of \$18,500,000 for 61 units involving major renovation and tenant relocation. Familiar with HUD reporting requirements to request funds for non-critical repairs and request for approval of advance of escrow funds along with requesting funds from replacement reserves. Screen applicants, complete HUD verifications, certifications, re-certifications, prepare leases and move-in and out paperwork in accordance with HUD standards. Act as owner's representative for all HUD audits and inspections.

7/01- Capital Homes of Florida, LLC, Member

1/05 Mission was to acquire vacant land to build affordable housing. Efforts concentrated in Liberty City and Model City areas of Miami, Florida. Responsible for acquisitions and marketing.

4/00- Chapman Contracting, LLC, Managing Member

6/01 Responsible for day-to-day operations of a contracting firm experienced in all phases of construction, with emphasis on carpentry and concrete.

7/97- TCC Contracting, Administrative Coordinator

3/00 Established new operational systems, hired and trained new personnel, coordinated field operations and acted a liaison between TCC and field offices.

6/96- NHP Management, Inc., District Manager

6/97 Responsible for the property operations for numerous northern Virginia and Maryland properties. Supervised nine property managers with a total management portfolio of approximately 3,000 apartment units. Property portfolio included Class "A" high-rise assets, conventionally financed garden-style and subsidized urban properties. Duties included completing asset management analyses and marketing and property repositioning recommendations, budget preparation and contract negotiations for property improvements.

12/90- TriStar Management Inc., Director of Property Management

3/96 Directly managed a property portfolio of approximately 3,000 apartment units. Supervision of approximately 100 employees; established and monitored training program; recruited and trained new staff, prepared annual budget, negotiated and/or approved contracts for services and repair; controlled all phases of repair and extensive renovation by employees and contractors.

10/87- H&M Investments, Inc. d/b/a/ Camera Ready Graphics, Owner/Operator

12/90 Set-up all aspects of the business. Handled total operations of Camera Ready Graphics, a full-service design, graphics and typesetting firm.

11/85- General Shopping Centers, Inc., Director of Marketing and Management

9/87 Directly managed a property portfolio of approximately 1.8 million square feet of shopping center space, including negotiating service contracts and supervision of on-site personnel. Prepared marketing and feasibility studies for new development. Developed marketing and advertising programs for all shopping centers, coordinated all leasing activity.

11/84 - Associated Management Corporation, Vice President

11/85 Directly managed a property portfolio of approximately 1,600 apartment units and three historically renovated office buildings totaling 235,000 sf. Monitored the management of the Owner's various other properties, including negotiating management agreements, reviewing budgets and financial reports, and interacting with the managing agents on operational and construction matters. Conducted market analysis and property evaluations for the acquisition of new properties in several U.S. markets.

3/84 - General Shopping Centers, Inc., Commercial Leasing Manager

11/84 Duties included analysis of surrounding markets, determining trends or changes in current competition or development of new construction; handled leasing for shopping centers and malls in local market; coordinated leasing efforts for out-of-state properties. Developed management and marketing plans for shopping centers. Prepared marketing and feasibility studies for new development.

8/82 - Camelback Management Company, Memphis, TN REGIONAL MANAGER

9/83 Complete responsibility for nine separate apartment communities in excess of 2,100 units. Supervised staff, negotiated and approved all contracts; controlled and supervised extensive on-site renovation; prepared annual budgets; established and monitored training program; recruited and trained new staff; prepared extensive marketing/management surveys for new acquisitions.

8/79- Town and Country Management Corporation, Property Manager

8/82 Complete responsibility for 1,350 apartment units and 25,000 sf. office space including supervision of personnel, clerical, sales, maintenance and housekeeping crew; negotiated and/or approved contracts for services and repairs; controlled all phases of repair and renovation by employees and contractors; prepared the annual budget; established, supervised and was responsible for the maintenance of existing systems of property records. Prepared numerous residential housing surveys used in lobbying for adult/family conversion, Annapolis, MD 1980-1982.

EDUCATION

Towson University, Baltimore, Maryland

I.R.E.M. (Institute of Real Estate Management), Certified Property Manager (CPM)

Patrick M. Hudson

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Home address:
209 Goodwood Gardens
Baltimore MD 21210
(410) 790-1138

Education

1971-1975	University of Virginia – McIntyre School of Commerce B.A. Business Management	Charlottesville, VA
1966-1971	Calvert Hall College High School	Towson, MD

Work Experience

2016 - present	Masterkey Financial Member of Registered Investment Advisory.	
2014 - present	True Aquafarms, LLC Member of business venture designing, building and managing aquaculture/aquaponics facility in Harford County MD. Facility built around the research, study and ideas of several successful Maryland businessmen and professionals and their work over decades in the field of aquaculture and hydroponics. Purpose is to build a self-contained system capable of high density and rapid turnover production of seafood and vegetables raised, organically in a small area.	Baltimore MD Bel Air MD
2011 - present	True Chesapeake Oyster Company, LLC Member of Oyster aquaculture company established in St Jerome Creek in St Mary's County, MD. Business is operated by son and Managing Member, Patrick J. Hudson.	Baltimore, MD Ridge, MD
1990 - 2015	RBC Wealth Management First Vice-President - Financial Consultant Partner in the Shaeffer Investment Consulting Group http://shaefferinvestmentgroup.com Responsible for management of \$700,000,000 in assets for individuals, corporate and institutional clients	Baltimore, MD
1982 - Present	Baltimore Scattered Sites, LLC Managing Member of approximately 25 real estate investment Corporations, General Partnerships, Limited Partnerships and Limited Liability Corporations. Currently involved in 14 LLCs responsible for acquiring, renovating and managing residential and commercial property as well as new home construction.	Baltimore, MD
1977 - Present	Association of Maryland Pilots Active member of Association licensed by State of Maryland and US Coast Guard responsible for safe navigation of ships sailing in Maryland waters, primarily Chesapeake Bay and tributaries and Port of Baltimore.	Baltimore, MD

Activities

2012 – Present	True Oyster Recovery Initiative President of charitable foundation dedicated to oyster and Chesapeake Bay restoration.
2004 - Present	Carl M. Woolford Foundation President of charitable foundation. Organized foundation in 2004. Responsible for raising and managing funds dedicated to supporting charitable giving.

Brian Gamble

Partner

Brian Gamble

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Skills

Financial Wellness

Real Estate Development

Portfolio Management

Investments

Opportunity Zone Business

Opportunity Zone Real Estate

Experience

Baltimore Impact Properties / Partner & Financial Wellness Coach

March 2017 - PRESENT

Holistically revitalizing neighborhoods in Baltimore City with our unique approach to real estate development.

Fiduciary Plan Advisors / Financial Wellness Coach

March 2016 - July 2018

Provided financial consulting and wellness support to participants of retirement plans (401k, 403b, etc.). Provided face to face assistance to employees of our clients to help improve their financial picture.

Blue Point Investment Management / Research Analyst

October 2013 - November 2015

Education

Washington College / Business Management

2006 - 2010

Holderness School / High School Diploma

2002 - 2006

