



CITY OF BALTIMORE
MAYOR BRANDON M. SCOTT

TO	The Honorable President and Members of the Baltimore City Council
FROM	Alice Kennedy, Commissioner, Housing and Community Development
CC	Mayor's Office of Government Relations
DATE	July 22, 2025
SUBJECT	25-0027R - Informational Hearing - Home Repair Assistance for Older Adults

Position: Favorable

BILL SYNOPSIS

The Department of Housing and Community Development (DHCD) has reviewed City Council Resolution 25-0027R Informational Hearing - Home Repair Assistance for Older Adults for the purpose of inviting the Baltimore City Department of Housing and Community Development, the Mayor's Office of Children and Family Success, the Mayor's Office of Older Adults Affairs and Advocacy, and relevant stakeholders to provide an update to the City Council on the status of home repair assistance programs for older adults in the City.

If enacted, City Council Resolution 25-0027R would request that the Baltimore City Department of Housing and Community Development, the Mayor's Office of Children and Family Success, the Mayor's Office of Older Adults Affairs and Advocacy, and relevant stakeholders update the City Council on the status of home repair assistance programs for older adults in the City. Specifically, the City Council would like to better understand how the current needs of older adults are addressed by HUBS (Housing Upgrades to Benefit Seniors), LIGHT, and their predecessors. The Resolution further guides this conversation with five data driven questions.

SUMMARY OF POSITION

Background

LIGHT

What is often referred to as the "LIGHT Program" is a common misnomer for HHP's Intake & Assessment Unit. LIGHT is the comprehensive intake and outreach unit within the Homeownership & Housing Preservation Division. LIGHT makes the referral to the Housing Preservation program that most aligns with the homeowner's needs.

LIGHT staff perform the vital work of assisting in pre-application (gathering a customer's basic information and potential needs that may place them on a wait list), application completion, and document collection. That task is often an initial assessment over the phone to identify housing repair needs but, when necessary, may also include in-person home visits. With the required information gathered, applicants are then referred to eligible home repair programs within DHCD and triaged around urgent "priority" cases. LIGHT staff also offer screenings for other wrap around resources such as applicable tax credits, employment assistance, health care access, and financial benefits.

It is important to note that LIGHT does not control or commit capital funding, schedule home inspections, or have any ability to influence program eligibility requirements. Similarly, DHCD cannot alter or grant exceptions to our funder's eligibility requirements or documents needed. LIGHT also operates on a first come first serve basis unless an immediate threat to health or safety has been identified through the screening process. The time it takes for an applicant to complete the screening process is dictated by how quickly they are to respond, provide necessary documentation, and potentially correct any errors or discrepancies identified in the documentation collection phase. The documents required by the agency are dictated by our sources of funding.

Office of Rehabilitation Services (ORS)

ORS is an office within the Homeownership & Housing Preservation division of DHCD. ORS is dedicated to helping homeowners make necessary repairs to primary residences that address issues of health or safety, code violations, and other urgent concerns. These services are available to low and moderate-income homeowners as defined by HUD's annual income guidelines. Also, the property must be a primary residence within Baltimore City's boundaries that is not used for income generating purposes such as rental properties, small businesses, storefronts, daycares, etc. It is equally important to clarify that ORS is not synonymous with DHCD's Light Intake & Assessment Unit with the latter often referring cases to the former.

Common causes for application denial:

- The property is not a primary residence
- The property is used for financial and/or business purposes
- The property is a single or multi-unit rental (some exceptions for the Lead Hazard Reduction Program (LHRP))
- The applicant is over-income
- The applicant does not have a clear path to title (referral to legal resources may be made when appropriate)
- The applicant is in active bankruptcy or foreclosure
- The applicant is behind on their mortgage (referred to the Emergency Mortgage & Housing Assistance Program (EMHAP) when appropriate)

HUBS

Housing Upgrades to Benefit Seniors (HUBS) is an award-winning collaborative effort between four non-profit home repair programs and seven community-based organizations who partner to provide coordinated home modifications, repairs, and wraparound services for low and moderate-income older adult homeowners, age 65 and over, in Baltimore City.

Originally developed to solely provide application assistance to existing home repair programs (including those offered by DHCD), HUBS has evolved to provide home repairs directly by strategically pursuing funding opportunities, both governmental and philanthropic, as a unified collective. HUBS utilizes both loan products and grant funding depending on client eligibility, funding availability, and repair needs.

Critically, HUBS is not a city-run program and does not receive direct operating funding from DHCD. HUBS member organizations may be recipients of competitive grant funding administered through DHCD and other city agencies, such as Community Catalyst Grants, Community Development Block Grants, etc. Also, HUBS' centralized intake and administrative responsibilities are carried out by Civic Works. Civic Works receives additional operating support from the Leonard and Helen R. Stulman Charitable Foundation for this service.

HUBS Sites house Case Managers who complete intake (document collection, eligibility verification, screening for wrap-around services), conduct an initial home assessment and develop a plan to provide the necessary housing repairs for each client.

HUBS Partner Sites Include:

- Banner Neighborhoods
- Keswick Multi-Care Center
- Meals on Wheels of Central Maryland
- Sinai Hospital of Baltimore/Comprehensive Housing Assistance (CHAI)
- St. Ambrose Housing Aid Center.

DHCD provides access to capital funding to the HUBS program through direct payments to contractors for work completed. Using the Neighborly platform, HUBS administration requests funding, receives "Orders to Proceed", and submits invoices to DHCD Homeownership & Housing Preservation staff for processing in Workday. Also, DHCD has committed \$2.5 million over three years (FY25-27) through the Affordable Housing Trust Fund (AHTF.) In FY25 DHCD provided over \$1.3 million in AHTF to the HUBS initiative, and nearly \$4 million since the beginning of the AHTF program.

While HUBS and DHCD Home Repair Programs coordinate efforts, share information, refer clients, and work collaboratively to address complicated repair projects, it should be noted that these programs are separate and distinct. DHCD, nor any other city agency, has authority over the HUBS program, its policies, or procedures. DHCD does not have oversight on how (non-city provided) funding is spent.

The HUBS leadership team is comprised of Civic Works, Green and Healthy Homes Initiative, Neighborhood Housing Services of Baltimore and Rebuilding Together Baltimore. A representative from DHCD Homeownership & Housing Preservation sits on the Leadership Team but does not shape HUBS policies or procedures. DHCD offers guidance and strategies to coordinate home repairs between City programs and the HUBS initiatives.

Requests for information in the resolution.

1. The number and type of home repair projects conducted by these programs each year since 2015:

DHCD ORS Cases

FISCAL YEAR	TOTAL CASES	Older Adult
15	248	117*
16	165	N/A*
17	205	N/A*
18	165	81*
19	159	N/A*
20	158	75*
21	130	60*
22	92	40*
23	75	54
24	133	103
25	185	139
TOTALS	1711	

**Years where “Older Adult” was defined as 62 years or older. All other year's older adult is defined as 55 years or older.*

These numbers only reflect city cases, and do not include direct payments to HUBS program collaborative subcontractors (such as through AHTF or ARPA).

Data collection for the Office of Rehabilitation Programs transitioned to the Neighborly software platform between calendar years 2019 and 2020. For fiscal years prior to 2021, CDBG CAPER reporting was utilized to gather data for this response. Requirements for CAPER reporting demographics differed year to year and may not have included number of older adults served as separate from total households.

Aggregate data for “types of repairs” is not easily accessible. There are process changes in development to rectify this moving forward. Most frequent repairs requested consist of:

- *Roof replacement*
- *HVAC repair or replacement*
- *Water heater replacement*
- *Plumbing/Sewer line repairs*
- *Electrical hazards*

- *Waterproofing (sump pumps, drains, etc.)*
 - *Doors and/or windows (for health & safety reasons only)*
 - *Facade or exterior stabilization (porch, deck, exterior stairs, etc.)*
 - *Accessibility modifications (chair lift, wheelchair ramp)*
 - *Light carpentry and/or interior improvements (securing or replacing cabinets, drywall, floor repair, etc.)*
2. The amount of funding that was allocated from the American Rescue Plan Act and other City sources, both operating and capital

ARPA – HUBS

Subgrants provided directly to the HUBS Collaborative Members:

a. Leadership Team (Repair Program Nonprofits)

Rebuilding Together Baltimore - 412,500.00
 Neighborhood Housing Services - 412,500.00
 Green & Healthy Homes Initiative - 412,500.00
 Civic Works - 412,500.00

b. HUBS Sites (Orgs with a Case Manager)

St Ambrose Housing Aid Center- 300,000.00
 Banner Neighborhoods - 300,000.00
 Meals on Wheels of Central MD - 300,000.00
 Keswick Multi Care Center - 300,000.00
 CHAI, INC - 300,000.00

\$4,859,270.42 has been spent of ARPA-HUBS. This funding is dedicated to serving older adults 55+. Over 1.26 million of this total has been spent on 57 HUBS partner cases.

Affordable Housing Trust Fund: Since 2021 \$8,280,838.87 has been spent from the Affordable Housing Trust Fund for seniors 55+ 50% AMI or below. Nearly \$4 million of this total has been spent on 248 HUBS partner cases.

DHCD FY25 CIP budget:, \$500,000 was committed to the internal “Housing Upgrades to Benefit Seniors” initiative to provide supplemental grant dollars to low-income older adults. So far \$163,356 has been spent over ten properties with the remainder encumbered.

The Critical Repair Program is additional grant funding utilized by all age groups across all three repair programs in the Division of Homeownership & Housing Preservation. In FY25 1,344,890 was spent from this program for critical home repair.

\$700,000 in CDBG funding was spent by the Office of Rehabilitation Services in FY25. \$200,000 of that was exclusive to older adults 62+ older.

Operating Funds: The Office of Rehabilitation Services operating budget is funded in its entirety by Community Development Block Grant dollars. For FY25 1,669,643 was

budgeted for all operating costs. These costs cover both older adult and all-ages home repair.

3. The current backlog of cases and estimated wait times

As of 07/21/2025 there are 1425 older adult clients on the LIGHT Intake & Assessment wait list, the wait time will vary based on the number of emergencies and special requests.

As of 7/19/2025 there are 101 clients who have been referred to the Office of Rehabilitation Services who have been qualified by LIGHT and are pending assignment to a Rehabilitation Technician. Wait times will vary by severity of repairs needed and order of the referral received. We anticipate it will take at least one year to serve everyone on the ORS qualified waitlist.

4. The timeline for a home repair request from intake to completion and whether this timeline aligns with best practices

Metric by Median	DAYS	Approx Months	Approx. Years
Pre-App Submit to Application Completed	216	7.10	N/A
Light Referred to Contact by ORS	38	1.25	N/A
1st Contact by ORS to Order to Proceed	196	6.44	N/A
Order To Proceed to Invoice	74	2.43	N/A
From Pre App to Invoice	524	17.21	1.43
Aging; Open Cases	333	10.94	0.91

Please note that this data is for the Office of Rehabilitation Services only and does not include Lead Hazard Remediation Program or the Weatherization Assistance Program.

Data is pulled from the Neighborly Software system for all clients with a subprogram selection of "Rehab". Outliers (clients referred to through non-traditional means) were identified prior to aggregating

It is important to note that there are components of this process and timeline that are contingent upon homeowner action, and some homeowners are more responsive than others. DHCD staff do help as best as we can to provide assistance in moving requirements to their next stages.

649 Cases were included in the final sample size. Earliest referral dates are from 2020.

5. Existing obstacles to assisting homeowners to help repair their homes

Internal

Clear communication with homeowners is a common challenge as the home repair process can be complex and non-linear. ORS uses every touchpoint as an opportunity to explain next steps and set realistic expectations, however, confusion about the process can still occur. DHCD is partnering with the Mayor's Office of Older Adult Affairs & Advocacy to develop easy-to-follow infographics that clearly outline the home repair

process, These materials will also be made available to partners and referral agencies to support consistent and accessible communication.

External

Some obstacles are external and will always present challenges no matter how proactive we are.

- Homeowner contractor selection
- Reverse mortgages and predatory lenders
- Tangled titles and complicated estates
- Active Bankruptcy
- Properties where repairs required are beyond the capabilities of this office

FISCAL IMPACT

As drafted, this Resolution would have minimal fiscal or administrative impact on DHCD.

AMENDMENTS

DHCD is not requesting any amendments to this Resolution at this time.