



HEARING NOTES

Bill: 21-0065R

Investigative Hearing - Vacant Residential Properties –  
Requirement for Homeowners Insurance

Committee: Economic and Community Development

Chaired By: Councilwoman Sharon Green Middleton

Hearing Date: January 11, 2022

Time (Beginning): 2:00 PM

Time (Ending): 3:03 PM

Location: Virtual WEBEX

Total Attendance: Approximately 50

Committee Members in Attendance:

John Bullock Mark Conway Ryan Dorsey Antonio Glover Robert Stokes Odette Ramos

Bill Synopsis in the file? .....  yes  no  n/a

Attendance sheet in the file? .....  yes  no  n/a

Agency reports read? .....  yes  no  n/a

Video or audio-digitally recorded? .....  yes  no  n/a

Certification of advertising/posting notices in the file? .....  yes  no  n/a

Evidence of notification to property owners? .....  yes  no  n/a

Final vote taken at this hearing? .....  yes  no  n/a

Motioned by: ..... Councilmember Mark Conway

Seconded by: ..... Councilmember Odette Ramos

Final Vote: ..... Favorable

Major Speakers

(This is not an attendance record.)

- Councilmember Kristerfer Burnett
- Hilary Ruley, Office of the City Solicitor

- Deputy Mayor Ted Carter, Office of the City Administrator
  - Alice Kennedy, Department of Housing and Community Development
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### Major Issues Discussed

1. Chairwoman Middleton opened the meeting, introduced committee members and City representatives and read the bill into the record.
  2. Councilmember Kristerfer Burnett commented on the bill. He emphasized the need to review feasible options to address liabilities that may be created by vacant homes.
  3. Deputy Mayor Ted Carter commented on the bill stressing that the Office of the Mayor is committed to addressing problems that may be caused by vacant properties.
  4. Agency representatives testified on behalf of their respective agencies.
  5. Councilmembers asked about the City's authority to impose a legal mandate for insurance. The State of Maryland does not have a law that requires homeowners' insurance. A mortgage company may require homeowner's insurance to obtain the mortgage. The City insures all properties under its control.
  6. Alice Kennedy testified on behalf of the Baltimore City Department of Housing and Community Development indicating that addressing vacancies is a priority. Claims against City-owned vacancies are filed in civil court or with the City's Law Department. She also discussed cost to owners. The costs for obtaining an insurance policy for a property lying next to a vacant property can be higher. There are many complexities and nuances involved in insuring vacant versus owner-occupied properties. For example, when coordinating property dispositions (ex. Vacants to Value Program) many properties lie on a block with many vacancies and oftentimes the vacancy becomes a deterrent. Receivership is a tool used for code enforcement.
  7. The committee voted to recommend the bill favorably.
  8. The hearing was adjourned.
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### Further Study

Was further study requested?

Yes  No

If yes, describe.

Councilmembers requested the following information.

- How many claims are made against the City due to vacant city-owned properties?
- Are there other tools or mechanisms to address vacancies through Code Enforcement?
- Has the City had claims against it for damage to a home even if it is not a city-owned property?
- Can the City create a City-controlled insurance policy to address liabilities associated with vacancies?

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**Committee Vote:**

Sharon Green Middleton, Chair ..... Yea  
John Bullock: ..... Yea  
Mark Conway: ..... Yea  
Ryan Dorsey: ..... Yea  
Antonio Glover: ..... Yea  
Odette Ramos: ..... Yea  
Robert Stokes: ..... Absent

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Jennifer L. Coates, Committee Staff

Date: January 12, 2022

cc: Bill File  
OCS Chrono File