



## **BALTIMORE CITY COUNCIL COMMITTEE OF THE WHOLE**

### *Mission Statement*

*On behalf of the Citizens of Baltimore City*, the mission of the Committee of the Whole is to meet, discuss and study matters that have particular interest to the city as a whole and its citizens.

**Nick Mosby  
President**

### **PUBLIC HEARING**

**MONDAY, DECEMBER 20, 2021  
5:02 P.M.  
VIRTUAL WEBEX MEETING**

**CC21-0174  
Baltimore City Senior Homeowners Grant Program**

**TO BE TELEVISED LIVE ON CHARMTV25**

## CITY COUNCIL COMMITTEES

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## BILL SYNOPSIS

**Committee:** Committee of the Whole

**Bill CC21-0174**

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### Baltimore City Senior Homeowners Grant Program

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**Sponsor:** *President Mosby \**

**Introduced:** *November 15, 2021*

**Purpose:**

For the purpose of establishing the Baltimore City Home Seniors Homeowners Grant Program; specifying the purpose of the Program; establishing eligibility criteria for the Program; specifying the assistance provided by the Program; defining certain terms; and generally relating to the Baltimore City Seniors Homeowners Grant Program.

**Effective:** Takes effect (30) thirty days after the date of enactment.

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### Agency Reports

Department of Law  
Department of Finance  
Department of Housing and Community Development  
Mayor's Office of Children and Family Success  
Mayor's Office of Recovery Programs

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## **Analysis**

### **Current Law**

Article 13 - Housing and Urban Renewal, Section(s) 6E-1 through 6E-6, to be under the new subtitle designation, "Subtitle 6E. Baltimore City Senior Homeowner Assistance Grant Program" Baltimore City Code (Edition 2000)

City Council Bill 21-0174 would offer senior homeowners that are at least (62) sixty-two years of age or older homeowner grants, and who are a longtime resident of Baltimore City. The program, Baltimore City Senior Homeowners Grant Program, is to be administered by the Baltimore City Department of Housing and Community Development. The goal of the program is to stabilize Baltimore's neighborhoods and retain valuable long-term residents by administering grants to the elderly that are vulnerable to the loss of their homes due to a reverse mortgage.

To be eligible for the program, the senior applicant must possess the following:

- At least (62) sixty-two years old or older
- The principal owner of the home
- Never been in default of a reverse mortgage
- A home that is not unsafe or unfit to live in
- Able to provide documentation he/she is capable to pay or secure other grants to pay any costs in excess of the maximum grant amount awarded by the Senior Homeowners Program.
- The senior applicant must also hold the title to the home, demonstrate that he/she will continue to hold title to the home; or reasonably expects to continue to hold title to the home.
- Funding priority will be given to senior homeowners meeting the household income at or below 60% of Baltimore City's area medium income.

To apply for an application, a potential applicant must submit proof of their total income, sources of their income, total number of family members residing in the home, verification of program eligibility and any other information that would determine the applicant has met the requirements of the program.

The Baltimore City Department of Housing and Community will consider the following prior to accepting the applicant:

- The senior applicant's compliance with eligibility requirements
- A fully completed application
- The amount the applicant is seeking the grant to cover
- Availability of program funds

- Likelihood the senior applicant will hold title to the home and the ability to retain and maintain the home to include consideration of the applicant's household income
- Current outstanding debts and liens; and the condition of the dwelling

Grants can be issued up to \$5,000, which is at the discretion of the Department, and the applicant must submit documentation of payment of the costs affiliated with the reverse mortgage. Funding shall rely on the appropriation of funds in accordance with the City Charter.

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### **Additional Information**

**Fiscal Note:** Not Available

**Information Source(s):** CC21-0174 Legislation

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Analysis by: Larry E. Greene  
Analysis Date: December 10, 2021

Direct Inquiries to: 410-396-7215

**CITY OF BALTIMORE  
COUNCIL BILL 21-0174  
(First Reader)**

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Introduced by: Councilmember Middleton, President Mosby, Councilmembers Stokes, McCray, Conway, Schleifer, Costello, Glover, Bullock, Ramos

Introduced and read first time: November 15, 2021

Assigned to: Committee of the Whole

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REFERRED TO THE FOLLOWING AGENCIES: City Solicitor, Department of Finance, Department of Housing and Community Development, Mayor's Office of Children and Family Success, Mayor's Office of Recovery Programs

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A BILL ENTITLED

1 AN ORDINANCE concerning

2 **Baltimore City Senior Homeowners Grant Program**

3 FOR the purpose of establishing the Baltimore City Senior Homeowners Grant Program;  
4 specifying the purpose of the Program; establishing eligibility criteria for the Program;  
5 specifying the assistance provided by the Program; defining certain terms; and generally  
6 relating to the Baltimore City Senior Homeowners Grant Program.

7 BY adding

8 Article 13 - Housing and Urban Renewal

9 Section(s) 6E-1 through 6E-6, to be under the new subtitle designation,

10 "Subtitle 6E. Baltimore City Senior Homeowner Assistance Grant Program"

11 Baltimore City Code

12 (Edition 2000)

13 **SECTION 1. BE IT ORDAINED BY THE MAYOR AND CITY COUNCIL OF BALTIMORE,** That the  
14 Laws of Baltimore City read as follows:

15 **Baltimore City Code**

16 **Article 13. Housing and Urban Renewal**

17 **SUBTITLE 6E. SENIOR HOMEOWNERS GRANT PROGRAM**

18 **§ 6E-1. DEFINITIONS.**

19 (A) *IN GENERAL.*

20 IN THIS SUBTITLE, THE FOLLOWING WORDS HAVE THE MEANINGS INDICATED.

EXPLANATION: CAPITALS indicate matter added to existing law.  
[Brackets] indicate matter deleted from existing law.

**Council Bill 21-0174**

1 (B) *DEPARTMENT.*

2 “DEPARTMENT” MEANS THE BALTIMORE CITY DEPARTMENT OF HOUSING AND  
3 COMMUNITY DEVELOPMENT.

4 (C) *PRINCIPAL RESIDENCE.*

5 “PRINCIPAL RESIDENCE” MEANS THE ONE LOCATION WHERE AN INDIVIDUAL REGULARLY  
6 RESIDES AND IS THE LOCATION DESIGNATED BY THE INDIVIDUAL FOR THE LEGAL PURPOSE  
7 OF VOTING, OBTAINING A DRIVER’S LICENSE, AND FILING INCOME TAX RETURNS.

8 (D) *PROGRAM.*

9 “PROGRAM” MEANS THE BALTIMORE CITY SENIOR HOMEOWNERS GRANT PROGRAM.

10 (E) *SENIOR CITIZEN.*

11 “SENIOR CITIZEN” OR “SENIOR” MEANS AN INDIVIDUAL WHO IS AT LEAST 62 YEARS OLD OR  
12 OLDER AND WHOSE PRINCIPAL RESIDENCE IS LOCATED IN BALTIMORE CITY.

13 (F) *REVERSE MORTGAGE.*

14 “REVERSE MORTGAGE” MEANS THE HOME EQUITY CONVERSION MORTGAGE PRODUCTS  
15 AUTHORIZED UNDER 12 U.S.C. 1715Z-20 AND DEFINED IN 24 CFR PARTS 200 AND 206 OF  
16 THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT FEDERAL HOUSING  
17 AUTHORITY MORTGAGEE LETTERS IN THE CODE OF FEDERAL REGULATIONS.

18 **§ 6E-2. PROGRAM ESTABLISHED.**

19 THERE IS A BALTIMORE CITY SENIOR HOMEOWNERS GRANT PROGRAM, ADMINISTERED BY  
20 THE DEPARTMENT.

21 **§ 6E-3. PURPOSE OF SUBTITLE.**

22 THE PURPOSE OF THIS SUBTITLE IS TO STABILIZE BALTIMORE’S NEIGHBORHOODS AND RETAIN  
23 VALUABLE LONG-TERM RESIDENTS BY PROVIDING GRANTS TO SENIORS WHO ARE VULNERABLE  
24 TO THE LOSS OF THEIR HOMES DUE TO A REVERSE MORTGAGE.

25 **§ 6E-4. ELIGIBILITY.**

26 (A) *IN GENERAL.*

27 AN APPLICANT IS ELIGIBLE FOR THE PROGRAM IF:

28 (1) THE APPLICANT IS 62 YEARS OF AGE OR OLDER;

29 (2) THE HOME IS THE APPLICANT’S PRINCIPAL RESIDENCE;

30 (3) THE APPLICANT HAS EVER BEEN IN DEFAULT WITH THE APPLICANT’S REVERSE  
31 MORTGAGE;

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1 (4) THE HOME IS NOT AN UNSAFE OR UNFIT STRUCTURE AS DESCRIBED IN § 116  
2 {"UNSAFE STRUCTURES"} OF THE BUILDING, FIRE, AND RELATED CODES OF  
3 BALTIMORE CITY;

4 (5) THE APPLICANT PROVIDES DOCUMENTATION THAT THEY ARE ABLE TO PAY OR TO  
5 SECURE OTHER GRANTS TO PAY ANY COSTS IN EXCESS OF THE MAXIMUM GRANT  
6 AMOUNT AWARDED BY THE PROGRAM;

7 (6) THE APPLICANT:

8 (1) HOLDS THE TITLE TO THE HOME;

9 (2) DEMONSTRATES THAT THE APPLICANT WILL HOLD TITLE TO THE HOME; OR

10 (3) REASONABLY EXPECTS THAT THE APPLICANT WILL HOLD TITLE TO THE  
11 HOME.

12 (B) *PRIORITIZATION.*

13 TO ENSURE THAT PROGRAM FUNDS ARE DISTRIBUTED IN AN EQUITABLE MANNER, THE  
14 DEPARTMENT SHALL PRIORITIZE PROGRAM ACCEPTANCE FOR APPLICANTS WITH A  
15 HOUSEHOLD INCOME AT OR BELOW 60% OF BALTIMORE CITY'S AREA MEDIAN INCOME.

16 **§ 6E-5. PROGRAM PROCEDURE.**

17 (A) *APPLICATION.*

18 A PROSPECTIVE PROGRAM PARTICIPANT SHALL SUBMIT TO THE DEPARTMENT AN  
19 APPLICATION INCLUDING:

20 (1) THE APPLICANT'S TOTAL HOUSEHOLD INCOME;

21 (2) THE SOURCES OF THE APPLICANT'S TOTAL HOUSEHOLD INCOME;

22 (3) THE NUMBER OF FAMILY MEMBERS WHO WILL LIVE IN THE HOME;

23 (4) VERIFICATION OF THE APPLICANT'S ELIGIBILITY FOR THE PROGRAM; AND

24 (5) ANY OTHER INFORMATION DEEMED NECESSARY BY THE DEPARTMENT TO  
25 DETERMINE THE APPLICANT'S ELIGIBILITY FOR THE PROGRAM.

26 (B) *ACCEPTANCE OF APPLICANTS.*

27 THE DEPARTMENT SHALL CONSIDER THE FOLLOWING BEFORE ACCEPTING AN APPLICANT:

28 (1) THE APPLICANT'S COMPLIANCE WITH ELIGIBILITY REQUIREMENTS AS DESCRIBED IN  
29 § 2E-4 OF THIS SUBTITLE;

30 (2) THE COMPLETENESS OF THE APPLICANT'S SUBMITTED APPLICATION;



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1 (3) THE NECESSITY OF THE COSTS THE APPLICANT IS SEEKING A GRANT TO COVER;

2 (4) THE AVAILABILITY OF PROGRAM FUNDS;

3 (5) THE LIKELIHOOD THAT THE APPLICANT WILL HOLD TITLE TO THE HOME; AND

4 (6) THE APPLICANT’S ABILITY TO RETAIN AND MAINTAIN THE HOME, INCLUDING  
5 CONSIDERATION OF:

6 (I) THE APPLICANT’S HOUSEHOLD INCOME;

7 (II) THE APPLICANT’S OUTSTANDING DEBTS AND LIENS; AND

8 (III) THE CONDITION OF THE PROPERTY.

9 (C) *AVAILABLE ASSISTANCE.*

10 THE PROGRAM MAY ISSUE A GRANT OF UP TO \$5,000 TO AN ACCEPTED APPLICANT, AT THE  
11 DISCRETION OF THE DEPARTMENT.

12 (D) *PROOF OF PAYMENT OF COSTS.*

13 A PROGRAM PARTICIPANT WHO HAS RECEIVED A GRANT SHALL SUBMIT DOCUMENTATION  
14 OF PAYMENT OF THE COSTS ASSOCIATED WITH THE REVERSE MORTGAGE.

15 **§ 6E-6. PROGRAM FUNDING.**

16 PROGRAM FUNDING SHALL BE SUBJECT TO AN APPROPRIATION OF FUNDS IN ACCORDANCE  
17 WITH THE CITY CHARTER.

18 **§ 6E-7. RULES AND REGULATIONS.**

19 SUBJECT TO TITLE 4 {“ADMINISTRATIVE PROCEDURE ACT – REGULATIONS”} OF THE CITY  
20 GENERAL PROVISIONS ARTICLE, THE DEPARTMENT SHALL ADOPT RULES AND REGULATIONS  
21 TO CARRY OUT THIS SUBTITLE.

22 **SECTION 2. AND BE IT FURTHER ORDAINED,** That this Ordinance takes effect on the 30<sup>th</sup> day  
23 after the date it is enacted.

**COMMITTEE OF THE WHOLE**

**AGENCY  
REPORTS**

**CC Bill #21-0172**