



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
5:01 P.M.
VIRTUAL WEBEX MEETING**

**CC21-0173
Baltimore City Home Repairs Grant Program**

TO BE TELEVISED LIVE ON CHARMTV25

CITY COUNCIL COMMITTEES

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John Bullock – Vice Chair
Mark Conway
Ryan Dorsey
Antonio Glover
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Isaac “Yitzy” Schleifer
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Staff: Richard Krummerich (410-396-1266)



BILL SYNOPSIS

Committee: Committee of the Whole

Bill CC21-0173

Baltimore City Home Repairs Grant Program

Sponsor: *President Mosby **

Introduced: *November 15, 2021*

Purpose:

For the purpose of establishing the Baltimore City Home Repairs 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 Home Repairs Grant Program.

Effective: Takes effect (30) thirty days after the date of enactment. It shall remain in effect until November 30, 2024; and, immediately after that date, with no further action by the Mayor or City Council, this Ordinance will be nullified and no further action to take place.

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
Department of Real Estate.

Analysis

Current Law

Article 13 - Housing and Urban Renewal, Section(s) 6D-1 through 6D-8, to be under the new subtitle designation, "Subtitle 6D. Baltimore City Home Repairs Program"
Baltimore City Code (Edition 2000)

City Council Bill 21-0173 would offer home repairs grants that can be used by participants in the proposed dollar house or Urban Homesteading Program. Twenty-five thousand dollars (\$25,000) could be used for general repairs and an additional \$10,000 grant could be issued for emergency repairs to make the home more accessible.

Additionally, Legacy residents could also qualify for the Baltimore City Home Repairs Grant Program, as well as households with incomes at or below 80% of the medium income threshold, which in Baltimore City amounts to appropriately \$104,000. Subsidized housing participants, homeowners with reverse mortgages and residents that have resided for 10 years in a “designated impact investment neighborhood” will also qualify for the Repairs Grant Program.

Additional Information

Fiscal Note: Not Available

Information Source(s): The Baltimore Sun, Morning Edition, November 15th.

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

Direct Inquiries to: 410-396-7215

**CITY OF BALTIMORE
COUNCIL BILL 21-0173
(First Reader)**

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

Introduced and read first time: November 15, 2021

Assigned to: Committee of the Whole

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

A BILL ENTITLED

1 AN ORDINANCE concerning

2 **Baltimore City Home Repairs Grant Program**

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

7 BY adding

8 Article 13 - Housing and Urban Renewal
9 Section(s) 6D-1 through 6D-8, to be under the new subtitle designation,
10 "Subtitle 6D. Baltimore City Home Repairs 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 6D. BALTIMORE CITY HOME REPAIRS PROGRAM**

18 **§ 6D-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.

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1 (B) *ACCESSIBILITY REPAIR.*

2 (1) *IN GENERAL.*

3 “ACCESSIBILITY REPAIR” MEANS A HOME REPAIR OR IMPROVEMENT THAT ALLOWS AN
4 INDIVIDUAL WITH A DISABILITY TO MOVE ABOUT THE INDIVIDUAL’S RESIDENCE IN A
5 SIMILAR OR LESS AMOUNT OF TIME AND WITH A SIMILAR OR LESS AMOUNT OF EFFORT
6 THAN WOULD TAKE AN INDIVIDUAL WITHOUT A DISABILITY.

7 (2) *INCLUSIONS.*

8 “ACCESSIBILITY REPAIR INCLUDES:

9 (I) CONSTRUCTING RAMPS;

10 (II) WIDENING DOORWAYS; AND

11 (III) MODIFYING SPACES TO ACCOMMODATE MOBILITY AIDS.

12 (C) *DEPARTMENT.*

13 “DEPARTMENT” MEANS THE BALTIMORE CITY DEPARTMENT OF HOUSING AND
14 COMMUNITY DEVELOPMENT.

15 (D) *DESIGNATED IMPACT INVESTMENT NEIGHBORHOOD.*

16 “DESIGNATED IMPACT INVESTMENT NEIGHBORHOOD” OR “DIIN” MEANS A
17 NEIGHBORHOOD THAT HAS BEEN IDENTIFIED BY THE DEPARTMENT AS AN AREA THAT:

18 (1) HAS HISTORICALLY BEEN OVERLOOKED BY INVESTORS AND REVITALIZATION
19 INITIATIVES; AND

20 (2) HAS ASSETS THAT CAN PROVIDE A CENTRAL FOCUS FOR REVITALIZATION,
21 INCLUDING:

22 (I) PUBLIC MARKETS;

23 (II) PUBLIC SPACE;

24 (III) MAJOR TRANSIT CORRIDORS; AND

25 (IV) EMERGING HOUSING AND COMMERCIAL DEVELOPMENT ACTIVITY.

26 (E) *EMERGENCY REPAIR.*

27 “EMERGENCY REPAIR” MEANS ANY HOME REPAIR THAT, IF NOT MADE IN A TIMELY
28 MANNER, WILL LIKELY RESULT IN AN IMMEDIATE RISK TO THE HEALTH AND SAFETY OF THE
29 HOME’S RESIDENTS OR THE RESIDENTS OF NEIGHBORING PROPERTIES.

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1 (F) *GENERAL REPAIR.*

2 “GENERAL REPAIR” MEANS A HOME REPAIR OR IMPROVEMENT THAT IS COMPLETED FOR AN
3 AESTHETIC OR NON-EMERGENCY REASON.

4 (G) *INDIVIDUAL WITH A DISABILITY.*

5 “INDIVIDUAL WITH A DISABILITY” MEANS AN INDIVIDUAL WHO HAS A PHYSICAL OR
6 MENTAL IMPAIRMENT THAT SUBSTANTIALLY LIMITS ONE OR MORE MAJOR LIFE ACTIVITY.

7 (H) *MOBILE HOME REPAIR.*

8 “MOBILE HOME REPAIR” MEANS A REPAIR TO A PORTABLE STRUCTURE THAT IS:

- 9 (1) AT LEAST 8 FEET WIDE AND 30 FEET LONG;
10 (2) BUILT ON A PERMANENT FRAME; AND
11 (3) DESIGNED FOR USE AS A HOME WHEN CONNECTED TO REQUIRED UTILITIES.

12 (I) *PRINCIPAL RESIDENCE.*

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

16 (J) *PROGRAM.*

17 “PROGRAM” MEANS THE BALTIMORE CITY HOME REPAIRS GRANT PROGRAM.

18 (K) *REVERSE MORTGAGE.*

19 “REVERSE MORTGAGE” MEANS THE HOME EQUITY CONVERSION MORTGAGE PRODUCTS:

- 20 (1) AUTHORIZED UNDER 12 U.S.C. 1715Z-20;
21 (2) DESCRIBED IN 24 C.F.R. PARTS 200 AND 206; AND
22 (3) DESCRIBED BY THE UNITED STATES DEPARTMENT OF HOUSING AND URBAN
23 DEVELOPMENT FEDERAL HOUSING AUTHORITY MORTGAGEE LETTERS.

24 **§ 6D-2. PROGRAM ESTABLISHED.**

25 THERE IS A BALTIMORE CITY HOME REPAIRS GRANT PROGRAM, ADMINSTRATED BY THE
26 DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT.

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§ 6D-3. PURPOSE OF SUBTITLE.

THE PURPOSE OF THIS SUBTITLE IS TO REVITALIZE AND STABILIZE BALTIMORE'S NEIGHBORHOODS BY PROVIDING GRANTS FOR HOME REPAIRS TO ELIGIBLE BALTIMORE CITY HOMEOWNERS.

§ 6D-4. ELIGIBILITY.

A BALTIMORE CITY RESIDENT IS ELIGIBLE FOR THE PROGRAM IF THE RESIDENT:

- (1) HAS ESTABLISHED A PRINCIPAL RESIDENCE IN BALTIMORE CITY FOR A PERIOD OF 15 CONTINUOUS YEARS PRIOR TO JUNE 30, 2022;
- (2) HAS RESIDED IN BALTIMORE CITY FOR AT LEAST 15 CONTINUOUS YEARS BEFORE MOVING OUT OF BALTIMORE CITY SUBSEQUENT TO A FORECLOSURE, SHORT SALE, OR DEED IN LIEU OF FORECLOSURE ON A HOME THAT:
 - (I) WAS THE RESIDENT'S PRINCIPAL RESIDENCE FOR THOSE 15 YEARS OR WAS THE RESIDENT'S PRINCIPAL RESIDENCE WHEN THE INDIVIDUAL MOVED OUT; AND
 - (II) WAS PURCHASED OR REFINANCED DURING THE PERIOD BEGINNING ON JANUARY 1, 2001 AND ENDING ON DECEMBER 30, 2008.
- (3) HAS RESIDED IN A DESIGNATED IMPACT INVESTMENT NEIGHBORHOOD FOR:
 - (I) A PERIOD OF 10 CONTINUOUS YEARS PRIOR TO THE RESIDENT'S SUBMISSION OF AN APPLICATION TO THE PROGRAM; OR
 - (II) A PERIOD OF 10 CONTINUOUS YEARS BEFORE MOVING OUT OF THE DIIN SUBSEQUENT TO A FORECLOSURE, SHORT SALE, OR DEED IN LIEU OF FORECLOSURE ON A HOME THAT:
 - (A) WAS THE INDIVIDUAL'S PRINCIPAL RESIDENCE; AND
 - (B) WAS PURCHASED OR REFINANCED DURING THE PERIOD BEGINNING ON JANUARY 1, 2001 AND ENDING ON DECEMBER 30, 2008;
- (4) HAS A HOUSEHOLD INCOME AT OR BELOW 80% OF THE CITY'S MEDIAN INCOME OR LESS;
- (5) IS A PARTICIPANT IN THE UNITED STATES DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT HOUSING CHOICE VOUCHER PROGRAM; OR
- (6) HAS AN EXISTING REVERSE MORTGAGE ON THEIR HOME.

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1 **§ 6D-5. ASSISTANCE PROVIDED.**

2 (A) *IN GENERAL.*

3 THE PROGRAM WILL PROVIDE ASSISTANCE TO ELIGIBLE RESIDENTS, AS DESCRIBED IN § 6D-
4 4 OF THIS SECTION, FOR:

5 (1) GENERAL REPAIRS;

6 (2) ACCESSIBILITY REPAIRS;

7 (3) EMERGENCY REPAIRS; AND

8 (4) MOBILE HOME REPAIRS, IF:

9 (I) THE MOBILE HOME IS LOCATED ON A CONCRETE OR ASPHALT PAD OR A
10 CINDER BLOCK;

11 (II) THE MOBILE HOME’S AXLES HAVE BEEN REMOVED;

12 (III) THE MOBILE HOME IS NOT LOCATED ON PROPERTY OWNED BY THE OWNER
13 OF THE MOBILE HOME; AND

14 (IV) THE MOBILE HOME REPAIRS ARE EMERGENCY REPAIRS.

15 (B) *GENERAL REPAIRS.*

16 AN APPLICANT MAY RECEIVE A GRANT OF UP TO \$25,000 FOR GENERAL REPAIRS.

17 (C) *ACCESSIBILITY REPAIR.*

18 AN APPLICANT MAY RECEIVE A GRANT OF UP TO \$10,000 IN ASSISTANCE FOR
19 ACCESSIBILITY REPAIRS.

20 (D) *EMERGENCY REPAIR.*

21 AN APPLICANT MAY RECEIVE A GRANT OF UP TO \$10,000 IN ASSISTANCE FOR AN
22 EMERGENCY REPAIR.

23 (E) *MOBILE HOME REPAIR.*

24 AN APPLICANT MAY RECEIVE A GRANT OF UP TO \$10,000 IN ASSISTANCE FOR MOBILE
25 HOME REPAIRS.

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1 **§ 6D-6. PRIORITIZATION.**

2 TO ENSURE THAT PROGRAM GRANTS ARE DISTRIBUTED IN AN EQUITABLE MANNER, THE
3 DEPARTMENT SHALL PRIORITIZE APPLICATIONS:

4 (1) FROM AN INDIVIDUAL WITH A HOUSEHOLD INCOME AT OR BELOW 60% OF THE AREA
5 MEDIAN INCOME;

6 (2) FOR HOME IMPROVEMENTS TO INCREASE ACCESSIBILITY FOR ELDERLY INDIVIDUALS OR
7 INDIVIDUALS WITH A DISABILITY;

8 (3) TO ELIMINATE HEALTH AND SAFETY ISSUES;

9 (4) TO CORRECT BUILDING CODE, FIRE CODE, OR PROPERTY MAINTENANCE CODE
10 VIOLATIONS;

11 (5) TO MAKE HOMES ENERGY EFFICIENT; AND

12 (6) TO IMPROVE THE APPEARANCE OF THE PROPERTY.

13 **§ 6D-7. PROGRAM FUNDING.**

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

16 **§ 6D-8. RULES AND REGULATIONS.**

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

20 **SECTION 2. AND BE IT FURTHER ORDAINED,** That this Ordinance takes effect on the 30th day
21 after the date it is enacted. It shall remain effective until November 30, 2024; and, immediately
22 after that date, with no further action by the Mayor and City Council, this Ordinance will be
23 abrogated and of no further effect.

COMMITTEE OF THE WHOLE

**AGENCY
REPORTS**

CC Bill #21-0173