

**CITY OF BALTIMORE  
COUNCIL BILL 07-0308R  
(Resolution)**

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Introduced by: President Rawlings-Blake, Councilmembers D’Adamo, Kraft, Harris, Young,  
Holton, Conaway, Crider, Reisinger, Welch, Middleton, Clarke, Spector, Mitchell, Curran  
Introduced and read first time: June 11, 2007  
Assigned to: Judiciary and Legislative Investigations Committee

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Committee Report: Favorable with amendments  
Adopted: July 16, 2007

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**A COUNCIL RESOLUTION CONCERNING**

**Healthy Neighborhoods Initiative – Community Restoration Grant Program**

FOR the purpose of requesting the Commissioner of Housing and Community Development and the President of Healthy Neighborhoods, Inc., to cooperatively develop a Community Restoration Grant Program to make funds immediately available to Healthy Neighborhoods Rehabilitation Loan recipients to support increased opportunities for renovation of owner-occupied properties in Healthy Neighborhoods and to promote maintaining and increasing the City’s supply of affordable housing.

**Recitals**

The City of Baltimore is promoting strategic investment in strong but undervalued neighborhoods including Belair Edison, Charles Village, Ednor Gardens/Lakeside, Garwyn Oaks/Hanlon, Midtown, Neighborhoods of Greater Lauraville, Patterson Park, Reservoir Hill, Southeast Baltimore, and Greater Mondawin. The Community Restoration Grant Program will provide additional incentives to increase the stability and livability of these neighborhoods, including special purchase-rehab mortgages and home improvement loans. These incentives will be made available to persons purchasing and rehabilitating properties within these neighborhoods.

The Office of Home Ownership, within the Department of Housing, promotes Healthy Neighborhoods Initiatives. Its programs, available to all potential homeowners for buying or rehabilitating assistance, are not only a sound investment that helps build personal wealth and improve lifestyles, but also demonstrate community pride and provide continued assurance that Baltimore’s neighborhoods remain strong. The Community Restoration Grant Program will partner with the Healthy Neighborhoods Loan Program to more effectively provide the following types of loans to borrowers who meet standard secondary market credit standards:

- A PURCHASE/REHAB loan available to people purchasing homes;
- A REFINANCE/REHAB loan for more substantial improvements that will require refinancing of the existing first mortgage on the homes available to homeowners on; and

**EXPLANATION:** Underlining indicates matter added by amendment.  
~~Strike out~~ indicates matter stricken by amendment.

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- 1 • A HOME IMPROVEMENT loan of up to \$40,000 available to homeowners within  
2 the Healthy Neighborhoods.

3 The Community Restoration Grant Program (CRGP) will act to supplement the Healthy  
4 Neighborhoods Rehabilitation Loan Program. It will make additional resources readily available  
5 to working families and individuals seeking to make their homes more livable. Persons who are  
6 approved for a Healthy Neighborhoods Rehabilitation Loan ~~between \$1,000 and \$2,999~~ and who  
7 are at 120% or below the Area Median Income (AMI), are eligible for a grant ~~of \$1,000~~; for  
8 rehabilitation loans of ~~\$3,000~~ \$5,000 or more, the grant will be equal to the amount of the loan,  
9 not to exceed the maximum grant of \$10,000.

10 The Commissioner of Housing and Community Development will promulgate regulations to  
11 assure an equitable distribution of grant funds from the CRGP, and Healthy Neighborhoods, Inc.  
12 will provide hands-on guidance to recipients. This partnership will ensure that the CRGP will be  
13 a valuable addition to the array of community improvement tools Baltimore is implementing in  
14 the concentrated effort to invest where Baltimore lives.

15 **NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF BALTIMORE**, the  
16 Commissioner of Housing and Community Development and the President of Healthy  
17 Neighborhoods, Inc., are requested to cooperatively develop a Community Restoration Grant  
18 Program to make funds immediately available to Healthy Neighborhoods Rehabilitation Loan  
19 recipients to support increased opportunities for renovation of owner-occupied properties in  
20 Healthy Neighborhoods and to promote maintaining and increasing the City's supply of  
21 affordable housing.

22 **AND BE IT FURTHER RESOLVED**, That a copy of this Resolution be sent to the Mayor, the  
23 Commissioner of Housing and Community Development, the President of Healthy  
24 Neighborhoods, Inc., and the Mayor's Legislative Liaison to the City Council.