



**BALTIMORE CITY COUNCIL  
EDUCATION, YOUTH, & OLDER ADULT  
COMMITTEE**

**Mission Statement**

*On behalf of the Citizens of Baltimore City, the mission of the **Education, Youth, and Older Adults (EYOA) Committee** is to study, review, and recommend policies that enhance educational opportunities, support the well-being and development of young people, and improve the quality of life for older adults. The committee is committed to fostering equitable access to high-quality education, advocating for youth empowerment, and ensuring that aging residents have the resources and services necessary to thrive.*

**The Honorable  
John Bullock  
CHAIR**

**PUBLIC HEARING**

**7/24/2025**

**12:00 PM**

**CLARENCE "DU" BURNS COUNCIL CHAMBERS**

***Bill: 25-0027R***

***Title: Informational Hearing – Home Repair  
Assistance for Older Adults***

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*Staff: Ethan Navarre (410-396-1266)*



**Meeting: Resolution Hearing**

**Committee: Education, Youth, & Older Adults**

**Bill # 25-0027R**

**Title: Informational Hearing – Home Repair Assistance for Older Adults**

**Purpose:** 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.

**REPORTING AGENCIES**

Agency	Report
Department of Housing and Community Development	Favorable
Mayor’s Office of Children and Family Success	Not Received
Mayor’s Office of Older Adults Affairs and Advocacy	Not Received

**BACKGROUND**

Over the past decade, Baltimore has experienced a 17.5% increase in its older adult population. During this time, there has also been a rise in the number of older adults living in poverty and living alone. As the older adult population grows, the need for programs that support aging in place, particularly through access to home repairs and related services, has increased.

**Housing Upgrades to Benefit Seniors**

The Housing Upgrades to Benefit Seniors (HUBS) program was established in 2015 as a partnership between the City of Baltimore and several nonprofit organizations. HUBS provides low-income older adults with access to home repairs, safety modifications, and

wraparound services. The program operates through six neighborhood-based sites managed by partners such as Civic Works, CHAI, Rebuilding Together Baltimore, Habitat for Humanity of the Chesapeake, and St. Ambrose Housing Aid Center. HUBS services include roof and plumbing repairs, installation of grab bars and handrails, weatherization, and other home modifications related to safety and accessibility.

HUBS has completed over 3,000 home repair projects and provided more than 3,200 wraparound services, including housing counseling and benefits assistance. The program serves Baltimore City residents aged 65 and older with household incomes at or below 80% of the Area Median Income (AMI). HUBS uses a case management approach that connects participants with both housing services and supportive resources.

Program funding comes from a combination of city allocations, philanthropic contributions, and federal relief dollars.

### *Light Program*

The LIGHT Program, administered by the Baltimore City Department of Housing and Community Development, operates alongside HUBS to offer free or low-cost home repairs focused on addressing lead hazards, health and safety issues, and energy efficiency. LIGHT also serves as the centralized intake and referral system for housing repair services in Baltimore.

HUBS and LIGHT remain part of the city's network of services designed to assist older adults with home repairs and aging in place.

### ***Bill Summary***

Baltimore has a growing population of older adults who are aging in place. It is important that these residents are able to do so with dignity and have access to assistance for necessary home repairs.

The Housing Upgrades to Benefit Seniors (HUBS) program and the LIGHT Program provide critical support to older adults who are aging in place and cannot afford major home repairs.

The City Council is interested in gaining a better understanding of the current needs of older adults aging in place, the work of the HUBS and LIGHT programs and their predecessor initiatives, the funding needs for these and related programs, and ways these services can be improved to reach more residents.

The council would specifically like to know:

1. The number and type of home repair projects conducted by these programs each year since 2015;
2. The amount of funding that was allocated from the American Rescue Plan Act and other City sources, both operating and capital;
3. The current backlog of cases and estimated wait times;
4. The timeline for a home repair request from intake to completion and whether this is timeline aligns with best practices;
5. Existing obstacles to assisting homeowners to help repair their homes; and
6. Any other questions posed by members of the City Council.

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### ***ADDITIONAL INFORMATION***

#### **Fiscal Note:**

- ARPA: \$7 million committed to Blight Elimination & Prevention – Upgrades for Seniors
  - This funding commitment of \$7,000,000 is part of the "Housing Upgrades to Benefit Seniors. Support for coordinated housing and related services for Baltimore City older adults to improve their health and safety, preserve the integrity of their properties, and extend the time they can remain in their homes" investment. (Source: <https://baltopi.shinyapps.io/ARPA-dashboard/>)
- DHCD: Housing Rehabilitation Services (not limited to HUBS/LIGHT)
  - This service provides a range of forgivable, deferred, and below-market interest rate housing rehabilitation loans to low and moderate-income households. The goal of this service is to fund home improvements necessary to address serious health, safety, and code issues. Activities performed by this service include loan provision, implementation of energy saving measures and disability accessibility modifications, and lead abatement services to reduce instances of lead poisoning in children.
  - 750: Housing Rehabilitation Services FY25 Budget for \$6,961,646 and FY26 Budget for \$6,122,629 (Source: <https://bbmr.baltimorecity.gov/sites/default/files/upload/FY2026%20Agency%20Detail%20Volume%20I.pdf>)
- Baltimore City DHCD Loan and Grant Programs expands – New HUBS Database into the Neighborly database system
  - Should be able to report out monitoring repairs and tracking outcomes

- HUBS also helps connect its clients with other wrap-around services through its sites. Between 2015 and 2021, the program linked 3,232 clients to services, including bill payment assistance, homeowner's insurance, food assistance, and legal support. Additionally, internal evaluations of the program have found that for every \$1 invested in HUBS, the community realizes \$1.80 in benefits (Source: <https://www.localhousingsolutions.org/housing-policy-case-studies/preserving-legacy-homeownership-lessons-from-baltimores-hubs-program/>)
- In 2021, Mayor Scott lauded HUBS' approach to helping seniors age in place and announced \$9.6 million in additional funding for the program through partnerships with local philanthropies. The funding package includes \$3 million from Baltimore City's Affordable Housing Trust Fund, \$5,000 from the City's capital budget, \$4.5 million from The Harry and Jeanette Weinberg Foundation, \$1.2 million from the Leonard and Helen R. Stulman Foundation, and \$450,000 from Keswick, a non-profit service provider for older adults. (Source: <https://www.localhousingsolutions.org/housing-policy-case-studies/preserving-legacy-homeownership-lessons-from-baltimores-hubs-program/>)

#### Information Source(s):

<https://www.marylandphilanthropy.org/system/files/resources/Baltimore%20City%20Presentation.pdf>

<https://arp.baltimorecity.gov/sites/default/files/2024%20ARPA%20Baltimore%20Treasury%20Recovery%20Plan.v2.pdf>

<https://dhcd.baltimorecity.gov/hho/light>

<https://www.localhousingsolutions.org/housing-policy-case-studies/preserving-legacy-homeownership-lessons-from-baltimores-hubs-program/>

<https://chaibaltimore.org/wp-content/uploads/2020/07/HUBS-Brochure.pdf>

<https://civicworks.com/housing-upgrades/elder-services/>

<https://arp.baltimorecity.gov/sites/default/files/FINAL%20Funding%20Announcement%20DCHD.pdf>

<https://www.marylandphilanthropy.org/system/files/resources/HUBS%20Presentation.pdf>

<https://mayor.baltimorecity.gov/news/press-releases/2021-05-26-mayor-scott-announces-96-million-housing-upgrades-benefit-seniors>

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Analysis by: Juliane Jemmott  
Analysis Date: 7/18/2025

Direct Inquiries to: (410) 396 - 1268

**CITY OF BALTIMORE  
COUNCIL BILL 25-0027R  
(Resolution)**

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Introduced by: Councilmember Ramos

Cosponsored by: President Cohen and Councilmembers Parker, Conway, Middleton, Torrence, Gray, Bullock, Blanchard, Jones, and Porter

Introduced and read first time: May 12, 2025

Assigned to: Education, Youth, and Older Adults Committee

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REFERRED TO THE FOLLOWING AGENCIES: Department of Housing and Community Development, Mayor's Office of Children and Family Success, Mayor's Office of Older Adults Affairs and Advocacy

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**A RESOLUTION ENTITLED**

A COUNCIL RESOLUTION concerning

**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.

**Recitals**

Baltimore has a significant number of older adults aging in place. Not only is it important for the City's older adults to age in place with dignity, assisting these citizens with home repairs is a vacant property prevention strategy.

Programs like Housing Upgrades to Benefit Seniors (HUBS) and the LIGHT program assist residents who are aging in place and cannot afford major home repairs. These and other programs have been operating for several years and have helped hundreds of residents in Baltimore's neighborhoods.

The City Council is interested in understanding the current needs of older adults aging in place, the work of the HUBS and LIGHT programs and their predecessors, funding needs for these and related programs, and improvements that can be made to serve more residents. Specifically, the Council would like to know:

- (a) the number and type of home repair projects conducted by these programs each year since 2015;
- (b) the amount of funding that was allocated from the American Rescue Plan Act and other City sources, both operating and capital;
- (c) the current backlog of cases and estimated wait times;
- (d) the time line for a home repair request from intake to completion and whether this time line aligns with best practices;
- (e) existing obstacles to assisting homeowners to help repair their homes; and

**EXPLANATION:** CAPITALS indicate matter added to existing law.

[Brackets] indicate matter deleted from existing law.

## **Council Bill 25-0027R**

(f) any other questions posed by the members of the City Council.

**NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF BALTIMORE,** That the City Council invites 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.

**AND BE IT FURTHER RESOLVED,** That a copy of this Resolution be sent to the Commission of the Department of Housing and Community Development, the Director of the Mayor's Office of Children and Family Success, the Director of the Mayor's Office of Older Adults Affairs and Advocacy, and the Mayor's Legislative Liaison to the City Council.



# **Baltimore City Council**



## **Education, Youth, & Older Adults Committee**

**Bill: 25-0027R**

**Title: Informational Hearing – Home Repair  
Assistance for Older Adults**

## **Agency Reports**



CITY OF BALTIMORE  
MAYOR BRANDON M. SCOTT

<b>TO</b>	The Honorable President and Members of the Baltimore City Council
<b>FROM</b>	Alice Kennedy, Commissioner, Housing and Community Development
<b>CC</b>	Mayor's Office of Government Relations
<b>DATE</b>	July 22, 2025
<b>SUBJECT</b>	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
<b>TOTALS</b>	<b>1711</b>	

*\*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.



# **Baltimore City Council**



## **Education, Youth, & Older Adults Committee**

**Bill: 25-0027R**

**Title: Informational Hearing – Home Repair  
Assistance for Older Adults**

## **Additional Materials**

Lauren Averella, Civic Works, Inc (5 minutes)

The Housing Upgrades to Benefit Seniors program — or HUBS — was launched in 2015 to help older adults access critical home repairs so they can age safely in place.

The HUBS program operates under a 'No Wrong Door' model, ensuring that older residents can access support through a single, streamlined intake process. By calling one central phone line, they are connected to the help they need. Each client is assigned to one of six case managers based on their zip code, who then provide personalized, hands-on support — from completing applications and gathering documentation to coordinating home repairs and connecting them with additional services.

HUBS is a collaborative program including Banner Neighborhoods, CHAI, Civic Works, Green & Healthy Homes Initiative, Keswick Multicare, Lifebridge Health, Meals on Wheels, Neighborhood Housing Services, Rebuilding Together Baltimore, and St. Ambrose Housing Aid Center. We also work closely in partnership with the City's Department of Housing and Community Development and the Office of Rehabilitation Services.

Since its launch, HUBS has helped over 3,500 older adults remain in their homes. Common repairs include roofing, HVAC, plumbing, electrical work, and accessibility upgrades. HUBS case managers also connect clients to food assistance, legal services, and utility assistance, helping them remain stable and independent. These improvements make clients safer in their homes, so that they can age-in-place and pass their home down to the next generation. We know this work has an impact on quality of life; surveys show that HUBS clients report reduced falls, improved mental and physical health, and increased interest, confidence, and ability to remain in their home for years to come. The home asset also remains maintained, and likely to be passed down to the next generation.

We are deeply grateful for the City's support through capital funding, including the over \$4 million from the Affordable Housing Trust Fund (AHTF) and over \$2 million in American Rescue Plan Act (ARPA) funds and \$3.15 million in ARPA subgrants distributed among our HUBS partners. These investments have been essential in enabling us to complete critical home repairs. However, capital funding alone is not sufficient — without adequate staffing and operational support, our ability to deliver these services remains limited.

(Bonnie and Colin) 10 minutes

Bonnie Bessor, Rebuilding Together Baltimore

While the work we do is important and impactful, we face challenges in meeting the great need in Baltimore City.

There have been challenges in accessing capital funding that the city has allocated to the HUBS program. Projects have been delayed due to slow estimate approvals and delays in permit application approvals. In the past, contractors had experienced long waits in receiving payment due to delays in scheduling permit inspections, permit inspections failing due to cosmetic issues and work outside the city-approved estimate, and delays in processing payments after invoices have been submitted. While many of these payment issues have recently been resolved, the permit issues persist, and past payment issues plus permit challenges have led some key contractors unwilling to work on city-funded projects. This makes it even harder to provide services to older adults in a timely manner.

Another pressing challenge facing the HUBS program is staffing capacity. Currently, we do not have enough intake coordinators or case managers to meet the growing demand for services. As of today, there are 1,470 individuals on our waitlist. Of those, 889 have already completed the intake process and are ready to receive services — but due to limited staffing, we are unable to move them forward in a timely manner. While we do receive capital and operating funding through generous foundation grants from The Weinberg Foundation and Stulman Foundation, among others, the foundation funding supports just 40% of the HUBS program's operating costs. More funding is needed to support program staff salaries, primarily case managers and intake coordinators so that we can handle the growing need for services.

Colin Choney, Green and Healthy Homes Initiative

**[Cohort model]** Civic Works, with support from its HUBs partners, has restructured the administration of the HUBS program to strengthen both external service delivery and internal operations. The program now operates on a Cohort Model, which allows for a more strategic and sustainable approach to case management. Clients are moved from the waitlist and assigned to case managers at the beginning of each cohort, ensuring that case managers have a manageable caseload. This structure improves our ability to track services, coordinate repairs, and deliver meaningful outcomes for our clients. Additionally, shifting to a tri-annual cohort model enables HUBS to better manage client flow, allocate resources more efficiently, and maintain a high standard of service — all while continuing to grow our reach and impact throughout the community.

At our current pace of completing approximately 450 cases per year, it would take more than three years to serve everyone currently on our waitlist. In fact, clients who received repairs in 2025 waited an average of 18 months from the time they applied to the time repairs were completed. These delays are not just numbers — they represent seniors waiting far too long for the essential repairs that support their health, safety, and independence. One of the questions asked in the resolution that led to this hearing was whether this is aligned with best practices. It is not. We want to be able to serve people faster, but we do not currently have that capacity.

Without increased operational funding, our ability to deploy capital dollars efficiently is significantly limited. We cannot reduce the growing backlog, nor can we expand to meet the

overwhelming need throughout our city. Investing in staffing is essential — more staff means shorter wait times, more homes repaired, and more older adults safely aging in place, in the homes and neighborhoods they love.

#### (Homeowner Story)

Lydia Baker. I appreciate all this help for me, because I didn't have money", is how 76-year-old Lydia Baker began her comments about the impact of receiving needed home repairs and assistance. Through St. Ambrose Housing Aid Center's Legacy Initiative, Ms. Baker was able to upgrade her living conditions and extend her ability to live safely alone in her Baltimore City rowhome. Systems in the house had been malfunctioning, causing an increase in utility costs. Ms. Baker stated, "I just got used to it" when describing the basement sump pump that ran continuously never shutting off, and the upstairs tub water coming out of the spout and the shower head simultaneously. With repairs to these two systems, Ms. Baker's water and electric bills were greatly reduced. Ms. Baker said she is especially pleased with the new security door, replacement back porch and exit stairs, and the repaired concrete walkway to the back alley. For years she watched the back porch deteriorate to the point of being a true safety risk for falls. Now she and her visiting family members can enjoy the back yard. With safety in mind, Ms. Baker wears her personal-emergency-response button around her neck faithfully. She is connected with MTA Mobility bus service for her transportation needs. Having good neighbors and local family nearby helps keep her socially engaged. Additionally, to enhance her well-being, Ms. Baker was introduced by St. Ambrose case managers to the 29th Street Community Center's weekly senior activities, the Oliver Center fitness classes and Golden Age 55+ programs at the Waverly YMCA.]

#### Ruth Ann Norton, Green and Healthy Home Initiative (5 minutes)

As we look to solve the underlying issues of home repair, housing stability and affordability for thousands of Baltimore seniors and their families, we have to look at the opportunities to learn from our experience here on the ground and from programs across the United States. In addition to our work on HUBs, GHHI has been an instrumental leader in developing effective home repair programs for seniors across the United States. We have led 2 HUD Older Adults programs, and serve the Senior Technical Advisor for programs in Detroit and Memphis as well as having led aligned work for Blue Cross Blue Shield of North Carolina. Currently, we serve as the main partner for Johns Hopkins for a HUD Older Adults injury prevention study.

By assuring increased funding for a critical home repair fund for seniors, Baltimore will also be in a better position to attract not only philanthropic dollars - but in these times of healthcare cutbacks, help our major health institutions achieve much needed savings and allow dollars to be reinvested in much needed care for non-preventable diseases. Institutions like the University of Pennsylvania Healthcare, the Cleveland Clinic, ProMedica, Kaiser. Others - like Habitat for

Humanity in Utah have leveraged Medicaid dollars to capture the upstream benefits of home repair and have joined their local leaders to invest in home repair funds.

And even at a time, when far too many dollars are being cut by the federal government to care for our most vulnerable citizens, the House just passed a FY 26 budget that includes \$150 million for healthy home repairs including programs specifically for seniors.

So, by Baltimore taking the steps proposed, we equip our community with the opportunity to attract other investments. Yet - with or without these dollars - it is on us to act and act now to take responsibility to care for those who cared for us, who gave so much to our city.

Keep in mind that by investing in home repairs for seniors, we are preserving our housing stock and returning in net benefits a \$5 return for every dollar invested.

In all of our work, we have seen the impact and immeasurable outcomes created by addressing the critical home repair needs of our seniors - including the improved longevity of good health and the lowering of avoidable healthcare costs. Seniors living in safer housing have shown improved mental health in addition to improvements in general health - including the prevention of avoidable costly falls that accelerate morbidity. Most importantly, seniors are more accessible to their children, grandchildren and their communities and have a greater chance of creating intergenerational wealth by living out their years in a healthy and affordable home. And most of all, we as a society are better able to not only provide safer spaces for our seniors, combatting the impacts of extreme heat and cold but we help deliver dignity that defines a community - a City.

On behalf of the HUBs network and seniors in Baltimore, thank you for your time — and for your commitment to Baltimore's older adults.