

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 5:00 P.M. VIRTUAL WEBEX MEETING

CC21-0172
Baltimore City Legacy Residents - Urban Homesteading
Program

TO BE TELEVISED LIVE ON CHARMTV25

CITY COUNCIL COMMITTEES

ECONOMIC AND COMMUNITY DEVELOPMENT (ECD)

Sharon Green Middleton, Chair John Bullock – Vice Chair Mark Conway Ryan Dorsey Antonio Glover Odette Ramos Robert Stokes

Staff: Jennifer Coates (410-396-1260)

WAYS AND MEANS (W&M)

Eric Costello, Chair Kristerfer Burnett Ryan Dorsey Danielle McCray Sharon Green Middleton Isaac "Yitzy" Schleifer Robert Stokes

Staff: Marguerite Currin (443-984-3485)

PUBLIC SAFETY AND GOVERNMENT OPERATIONS (SGO)

Mark Conway – Chair Kristerfer Burnett Zeke Cohen Erick Costello Antonio Glover Phylicia Porter Odette Ramos

Staff: Samuel Johnson (410-396-1091)

EDUCATION, WORKFORCE, AND YOUTH (EWY)

Robert Stokes – Chair John Bullock Zeke Cohen Antonio Glover Sharon Green Middleton Phylicia Porter James Torrence

Staff: Marguerite Currin (443-984-3485)

HEALTH, ENVIRONMENT, AND TECHNOLOGY

Danielle McCray – Chair John Bullock Mark Conway Ryan Dorsey Phylicia Porter James Torrence Isaac "Yitzy" Schleifer

Staff: Matthew Peters (410-396-1268)

RULES AND LEGISLATIVE OVERSIGHT (OVERSIGHT)

Isaac "Yitzy" Schleifer, Chair Kristerfer Burnett Mark Conway Eric Costello Sharon Green Middleton Odette Ramos James Torrence

Staff: Richard Krummerich (410-396-1266)

Effective: 01/04/21

CITY OF BALTIMORE

BRANDON M. SCOTT, Mayor



OFFICE OF COUNCIL SERVICES

LARRY E. GREENE, Director 415 City Hall, 100 N. Holliday Street Baltimore, Maryland 21202 410-396-7215 / Fast 410-545-7596 cmail: larry.greene@haltimorecity.gov

BILL SYNOPSIS

Committee: Committee of the Whole

Bill CC21-0172

Baltimore City Legacy Residents - Urban Homesteading Program

Sponsor: President Mosby *
Introduced: November 15, 2021

Purpose:

For the purpose of revitalizing Baltimore's neighborhoods by reviving the Baltimore City Urban Homesteading Program for legacy residents; establishing the Program; specifying criteria for Program participants; creating Program procedures; defining certain terms; and generally related to the Baltimore City Urban Homesteading Program.

Effective: Takes effect (30) thirty days after the date of enactment. It shall remain in effect until December 31, 2025; 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) 2C-1 through 2C-8, to be under the new subtitle designation, "Subtitle 2C. Baltimore City Urban Homesteading Program" Baltimore City Code (Edition 2000)

City Council Bill 21-0172 was introduced on November 15, 2021 by City Council President Nick Mosby. It speaks to the revival of the dollar house program in historically redlined communities of Baltimore City. The Bill, Baltimore City Legacy Residents – Urban Homesteading Program, will allow city residents to lease for two years, at a cost of \$1.00, a vacant home owned by the city in a designated area. The perspective buyer will rent the property and within two years make necessary improvements to the home. If after two years the buyer has met all the requirements, which includes a home inspection of all the repairs, the home will be transferred to the buyer.

According to various reports, a registry would be created listing properties that are eligible for leasing. To qualify, the home, itself, would have to be repairable as well as sellable. As stated earlier, these dilapidated houses would be located in designated neighborhoods that city housing officials have characterized as snubbed by developers and investors, or historically redlined. Neighborhoods that qualified would need to have resources that are ideal for revitalization, such as public markets, transit-oriented corridors and future development activity.

To qualify for a vacant dwelling, the perspective buyer must to be a "legacy resident" of Baltimore, which means residing in the city for 15 consecutive years, or had been a resident for 15 years, but relocated due to foreclosure. The lessee must be a first-time homebuyer and has the financial capacity to cover all repairs to the home. In addition, City employees will qualify for the Homesteading Program after 5 years as a City employee regardless of their residential status in the city.

Additional Information

Fiscal Note: Not Available

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

Direct Inquiries to: 410-396-7215

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

CITY OF BALTIMORE COUNCIL BILL 21-0172 (First Reader)

Introduced by: President Mosby, Councilmembers Middleton, Stokes, McCray, Conway,

Schleifer, Costello, Glover, Ramos, Bullock

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

AN ORDINANCE concerning 1 **Baltimore City Legacy Residents – Urban Homesteading Program** 2 FOR the purpose of revitalizing Baltimore's neighborhoods by reviving the Baltimore City Urban 3 4 Homesteading Program for legacy residents; establishing the Program; specifying criteria for 5 Program participants; creating Program procedures; defining certain terms; and generally related to the Baltimore City Urban Homesteading Program. 6 7 By adding to Article 13 - Housing and Urban Renewal 8 Section(s) 2C-1 through 2C-8, to be under the new subtitle designation, 9 "Subtitle 2C. Baltimore City Urban Homesteading Program" 10 Baltimore City Code 11 (Edition 2000) 12 13 Recitals 14 Whereas, Baltimore City has an insidious history of uprooting Black families from their homes and their communities, beginning with the trade of enslaved people, which separated 15 families and violently displaced tens of thousands of Black Marylanders; 16 Whereas, in 1866, Baltimore became the site of a branch of the Freedman's Savings and 17 Trust Company, a financial institution created to assist Black families with their finances at the 18 19 end of the Civil War that was ultimately closed due to rampant fraud and abuse; Whereas, Baltimore City was the home of the United States' first racial zoning policy, 20 "redlining", which denied Black neighborhoods access to private financial capital, further 21 displacing Black families in Baltimore City and keeping them from building generational wealth; 22 23 Whereas, a 2018 National Community Reinvestment Coalition study found that the majority of neighborhoods that were subject to redlining from 1935 to 1939 are now low-to-moderate 24 income communities, and they continue to experience persistent economic inequality and 25 residential segregation; 26

1 2	Whereas, from 1951 to 1975, urban renewal projects in Baltimore City displaced 10,599 Black households, stripping them of homeownership;
3 4 5 6 7	Whereas, in the 2000's, Baltimore City's Black families were disproportionately targeted by sub-prime mortgage lenders selling adjustable rate mortgages, which, when the Great Recession began, reset interest rates to a level far exceeding home buyers' expectations, causing mass defaults and foreclosures, resulting in Black families losing their homes at rates higher than White families;
8 9 10	Whereas, in 2012, Wells Fargo Bank agreed to pay a settlement of \$175 million in response to claims that it disproportionately targeted Black households for sub-prime mortgage lending, \$7.5 million of which went to families in Baltimore City;
11 12	Whereas, from 2007 to 2017, the homeownership rate in Baltimore City fell from 51% to 47%, and the rate at which Black families owned homes sank to 42%;
13 14	Whereas, approximately 10,000 Black families in Baltimore City continue to be displaced every year due to foreclosures and rental evictions; and
15 16 17 18 19	Whereas, the above history of uprooting Black families gives purpose to the substance of this Ordinance: establishing pathways to homeownership for legacy residents in historically redlined communities; addressing homeownership inequalities among Black families; retaining long-term residents of Baltimore City; and correcting the institutional racism created by redlining policies.
20 21 22	SECTION 1. BE IT ORDAINED BY THE MAYOR AND CITY COUNCIL OF BALTIMORE , That the Laws of Baltimore City read as follows:
23	Baltimore City Code
24	Article 13. Housing and Urban Renewal
25	SUBTITLE 2C. BALTIMORE CITY URBAN HOMESTEADING PILOT PROGRAM
26	§ 2C-1. DEFINITIONS.
27	(A) IN GENERAL.
28	IN THIS SUBTITLE, THE FOLLOWING WORDS HAVE THE MEANINGS INDICATED.
29	(B) DEPARTMENT.
30	"DEPARTMENT" MEANS THE DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT.
31	(C) ESCROW ACCOUNT.
32 33 34 35	"ESCROW ACCOUNT" MEANS A FINANCIAL INSTRUMENT WHEREBY TWO OR MORE PARTIES INVOLVED IN A LEGAL TRANSACTION DEPOSIT ASSETS, DOCUMENTS, OR MONEY WITH AN INDEPENDENT THIRD PARTY, WHO DELIVERS THE ASSETS, DOCUMENTS, OR MONEY TO A NAMED BENEFICIARY UNDER SPECIFIED CIRCUMSTANCES.

1	(D) FIRST TIME HOMEBUYER.
2	(1) IN GENERAL.
3	"FIRST TIME HOMEBUYER" MEANS AN INDIVIDUAL WHO:
4 5	(I) HAS HAD NO OWNERSHIP INTEREST IN THE INDIVIDUAL'S PRINCIPAL RESIDENCE DURING THE 15-YEAR PERIOD PRIOR TO JUNE 30, 2022; OR
6 7 8	(II) AS PART OF A DIVORCE PROCEEDING, SURRENDERED AN OWNERSHIP INTEREST IN THE INDIVIDUAL'S PRINCIPAL RESIDENCE AT LEAST 3 YEARS PRIOR TO JUNE 30, 2022.
9	(2) INCLUSION.
10 11	"FIRST TIME HOMEBUYER" INCLUDES THE SPOUSE OF AN INDIVIDUAL DESCRIBED IN PARAGRAPH (1) OF THIS SUBSECTION.
12	(E) LEGACY RESIDENT.
13	"LEGACY RESIDENT" MEANS AN INDIVIDUAL WHO RESIDED IN BALTIMORE CITY FOR:
14	(1) A PERIOD OF 15 CONTINUOUS YEARS PRIOR TO JUNE 30, 2022; OR
15 16 17	(2) 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:
18	(I) WAS THE RESIDENT'S PRINCIPAL RESIDENCE FOR THOSE 15 YEARS; AND
19 20	(II) WAS PURCHASED OR REFINANCED DURING THE PERIOD BEGINNING ON JANUARY 1, 2001 AND ENDING ON DECEMBER 31, 2008.
21	(F) PARTICIPANT.
22 23	"PARTICIPANT" MEANS AN INDIVIDUAL WHOSE APPLICATION FOR A PROPERTY ON THE PROPERTY REGISTRY HAS BEEN APPROVED BY THE DEPARTMENT.
24	(G) PRINCIPAL RESIDENCE.
25 26 27	"PRINCIPAL RESIDENCE" MEANS THE ONE LOCATION WHERE AN INDIVIDUAL REGULARLY RESIDES AND IS THE LOCATION DESIGNATED BY THE INDIVIDUAL FOR THE LEGAL PURPOSE OF VOTING, OBTAINING A DRIVER'S LICENSE, AND FILING INCOME TAX RETURNS.
28	(H) PROGRAM.
29 30	"PROGRAM" MEANS THE BALTIMORE CITY URBAN HOMESTEADING PROGRAM ESTABLISHED BY THIS SUBTITLE.

1	(I) REDLINING.
2	(1) IN GENERAL.
3 4 5 6	"REDLINING" MEANS THE RACIALLY-MOTIVATED SYSTEMATIC DENIAL OF VARIOUS SERVICES TO RESIDENTS OF SPECIFIC NEIGHBORHOODS OR COMMUNITIES, EITHER EXPLICITLY, THROUGH THE SELECTIVE RAISING OF PRICES OR THROUGH DENIAL OF LOANS.
7	(2) INCLUSION.
8 9 10	"Redlining" includes a neighborhood's designation as a " 4^{th} Grade Neighborhood" on the " 1935 Federal Home Owners' Loan Corporation Residential Security Map of Baltimore, MD".
11	§ 2C-2. PROGRAM ESTABLISHED.
12	(A) IN GENERAL.
13 14	THERE IS A BALTIMORE CITY URBAN HOMESTEADING PROGRAM ADMINISTERED BY THE DEPARTMENT.
15	(B) PURPOSE OF PROGRAM.
16 17 18	THE PURPOSE OF THE PROGRAM IS TO REVITALIZE AND STABILIZE BALTIMORE CITY'S NEIGHBORHOODS BY PROVIDING LEGACY RESIDENTS WITH AN AFFORDABLE PATH TO HOMEOWNERSHIP.
19	§ 2C-3. AVAILABLE PROPERTIES.
20	(A) DESIGNATED NEIGHBORHOODS.
21	(1) IN GENERAL.
22 23	THE DEPARTMENT SHALL DESIGNATE NEIGHBORHOODS IN WHICH TO ADMINISTER THE PROGRAM.

1	(2) Designated neighborhoods - Criteria.
2 3	A NEIGHBORHOOD MAY BE DESIGNATED FOR THE PROGRAM IF THE DEPARTMENT DETERMINES THAT THE NEIGHBORHOOD:
4 5	(I) HAS BEEN OVERLOOKED BY INVESTORS AND REVITALIZATION INITIATIVES, OR WAS HISTORICALLY SUBJECT TO REDLINING; AND
6 7	(II) HAS ASSETS THAT CAN PROVIDE A CENTRAL FOCUS FOR REVITALIZATION, INCLUDING:
8	(A) PUBLIC MARKETS;
9	(B) PUBLIC SPACES;
10	(C) TRANSIT CORRIDORS; AND
11	(D) EMERGING HOUSING AND COMMERCIAL DEVELOPMENT ACTIVITY.
12	(B) Property registry.
13	(1) IN GENERAL.
14 15 16	IN CONSULTATION WITH THE CITY COMPTROLLER'S DEPARTMENT OF REAL ESTATE, THE DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT SHALL CREATE A REGISTRY OF PROPERTIES AVAILABLE FOR PURCHASE THROUGH THE PROGRAM.
17	(2) REGISTRY CRITERIA.
18 19	A PROPERTY MAY BE PLACED ON THE REGISTRY IF THE DEPARTMENT DETERMINES THAT:
20 21	(I) THE CITY OWNS THE PROPERTY AND HAS THE AUTHORITY TO SELL THE PROPERTY;
22 23	(II) THE PROPERTY IS ABLE TO BE REPAIRED AND MADE COMPLIANT WITH THE BUILDING, FIRE, AND RELATED CODES ARTICLE AND THE HEALTH ARTICLE;
24 25	(III) THE PROPERTY IS LIKELY TO BE PURCHASED BY A PROSPECTIVE HOMEOWNER; AND
26 27	(IV) THE PROPERTY IS LOCATED IN A NEIGHBORHOOD THE DEPARTMENT HAS SELECTED FOR THE PROGRAM.
28	(C) Property inspection.
29 30	THE DEPARTMENT MUST INCLUDE AN ESTIMATED COST OF REPAIRS FOR EACH PROPERTY LISTED ON THE REGISTRY.

TERMS FOR A CONTINUOUS PERIOD OF 12 MONTHS PRIOR TO APPLYING FOR PROGRAM PARTICIPATION; (V) IS ABLE TO DEMONSTRATE THE ABILITY TO AFFORD THE MATERIALS AND TH ABILITY TO AFFORD OR COMPLETE THE REPAIRS REQUIRED, TO BRING A LISTI PROPERTY INTO COMPLIANCE WITH THE BUILDING, FIRE, AND RELATED COE ARTICLE AND THE HEALTH ARTICLE; AND (VI) RESIDED IN A DESIGNATED NEIGHBORHOOD FOR: (A) ANY PERIOD OF ANY 10 CONTINUOUS YEARS PRIOR TO THE RESIDENT SUBMISSION OF AN APPLICATION TO THE PROGRAM; (B) ANY PERIOD OF 10 CONTINUOUS YEARS BEFORE MOVING OUT OF THE NEIGHBORHOOD SUBSEQUENT TO A FORECLOSURE, SHORT SALE, OR DEED IN LIEU OF FORECLOSURE ON A HOME THAT WAS THE PRINCIPAL RESIDENCE OF THE INDIVIDUAL; OR (C) ANY PERIOD OF 10 CONTINUOUS YEARS BEFORE MOVING OUT OF THE NEIGHBORHOOD SUBSEQUENT TO A FORECLOSURE, SHORT SALE, OR DEED IN LIEU OF FORECLOSURE ON A HOME THAT WAS PURCHASED OF THE INDIVIDUAL; OR (C) ANY PERIOD OF 10 CONTINUOUS YEARS BEFORE MOVING OUT OF THE NEIGHBORHOOD SUBSEQUENT TO A FORECLOSURE, SHORT SALE, OR DEED IN LIEU OF FORECLOSURE ON A HOME THAT WAS PURCHASED OF THE INDIVIDUAL OF THE PERIOD BEGINNING ON JANUARY 1, 2001 A REFINANCED DURING THE PERIOD BEGINNING ON JANUARY 1, 2001 A	1	§ 2C-4. PROGRAM PARTICIPATION.
AN INDIVIDUAL IS ELIGIBLE TO PARTICIPATE IN THE PROGRAM IF THE INDIVIDUAL: (I) IS 18 YEARS OLD OR OLDER; (II) IS A LEGACY RESIDENT OF BALTIMORE CITY; (III) IS A FIRST TIME HOMEBUYER; (IV) IF CURRENTLY LEASING A PROPERTY, IS IN COMPLIANCE WITH EXISTING LEAD TERMS FOR A CONTINUOUS PERIOD OF 12 MONTHS PRIOR TO APPLYING FOR PROGRAM PARTICIPATION; (V) IS ABLE TO DEMONSTRATE THE ABILITY TO AFFORD THE MATERIALS AND THE ABILITY TO AFFORD OR COMPLETE THE REPAIRS REQUIRED, TO BRING A LISTIF PROPERTY INTO COMPLIANCE WITH THE BUILDING, FIRE, AND RELATED COE ARTICLE AND THE HEALTH ARTICLE; AND (VI) RESIDED IN A DESIGNATED NEIGHBORHOOD FOR: (A) ANY PERIOD OF ANY 10 CONTINUOUS YEARS PRIOR TO THE RESIDENT SUBMISSION OF AN APPLICATION TO THE PROGRAM; (B) ANY PERIOD OF 10 CONTINUOUS YEARS BEFORE MOVING OUT OF THE NEIGHBORHOOD SUBSEQUENT TO A FORECLOSURE, SHORT SALE, OR DEED IN LIEU OF FORECLOSURE ON A HOME THAT WAS THE PRINCIPAL RESIDENCE OF THE INDIVIDUAL; OR (C) ANY PERIOD OF 10 CONTINUOUS YEARS BEFORE MOVING OUT OF THE NEIGHBORHOOD SUBSEQUENT TO A FORECLOSURE, SHORT SALE, OR DEED IN LIEU OF FORECLOSURE ON A HOME THAT WAS THE PRINCIPAL RESIDENCE OF THE INDIVIDUAL; OR	2	(A) ELIGIBILITY.
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(IV) IF CURRENTLY LEASING A PROPERTY, IS IN COMPLIANCE WITH EXISTING LEAD TERMS FOR A CONTINUOUS PERIOD OF 12 MONTHS PRIOR TO APPLYING FOR PROGRAM PARTICIPATION; (V) IS ABLE TO DEMONSTRATE THE ABILITY TO AFFORD THE MATERIALS AND THE ABILITY TO AFFORD OR COMPLETE THE REPAIRS REQUIRED, TO BRING A LISTIF PROPERTY INTO COMPLIANCE WITH THE BUILDING, FIRE, AND RELATED COE ARTICLE AND THE HEALTH ARTICLE; AND (VI) RESIDED IN A DESIGNATED NEIGHBORHOOD FOR: (A) ANY PERIOD OF ANY 10 CONTINUOUS YEARS PRIOR TO THE RESIDENT SUBMISSION OF AN APPLICATION TO THE PROGRAM; (B) ANY PERIOD OF 10 CONTINUOUS YEARS BEFORE MOVING OUT OF THE NEIGHBORHOOD SUBSEQUENT TO A FORECLOSURE, SHORT SALE, OR DEED IN LIEU OF FORECLOSURE ON A HOME THAT WAS THE PRINCIPAL RESIDENCE OF THE INDIVIDUAL; OR (C) ANY PERIOD OF 10 CONTINUOUS YEARS BEFORE MOVING OUT OF THE NEIGHBORHOOD SUBSEQUENT TO A FORECLOSURE, SHORT SALE, OR DEED IN LIEU OF FORECLOSURE ON A HOME THAT WAS PURCHASED OF THE NEIGHBORHOOD SUBSEQUENT TO A FORECLOSURE, SHORT SALE, OR DEED IN LIEU OF FORECLOSURE ON A HOME THAT WAS PURCHASED OF DEED IN LIEU OF FORECLOSURE ON A HOME THAT WAS PURCHASED OF THE NEIGHBORHOOD SUBSEQUENT TO A FORECLOSURE, SHORT SALE, OR DEED IN LIEU OF FORECLOSURE ON A HOME THAT WAS PURCHASED OF THE NEIGHBORHOOD SUBSEQUENT TO A FORECLOSURE, SHORT SALE, OR DEED IN LIEU OF FORECLOSURE ON A HOME THAT WAS PURCHASED OF THE NEIGHBORHOOD SUBSEQUENT TO A FORECLOSURE, SHORT SALE, OR DEED IN LIEU OF FORECLOSURE ON A HOME THAT WAS PURCHASED OF THE NEIGHBORHOOD SUBSEQUENT TO A FORECLOSURE, SHORT SALE, OR DEED IN LIEU OF FORECLOSURE ON A HOME THAT WAS PURCHASED OF THE NEIGHBORHOOD SUBSEQUENT TO A FORECLOSURE, SHORT SALE, OR DEED IN LIEU OF FORECLOSURE ON A HOME THAT WAS PURCHASED OF THE NEIGHBORHOOD SUBSEQUENT TO A FORECLOSURE, SHORT SALE, OR DEED IN LIEU OF FORECLOSURE ON A HOME THAT WAS PURCHASED OF THE NEIGHBORHOOD SUBSEQUENT TO A FORECLOSURE ON A HOME THAT WAS PURCHASED OF THE NEIGHBORHOOD SUBSEQUENT TO A FORECLOSURE ON A HOME THAT WAS PURCHASED OF THE NEIGHBORHOOD SUBSEQUEN	6	(II) IS A LEGACY RESIDENT OF BALTIMORE CITY;
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DC ENDING ON DECEMBER 21, 2000	22 23 24 25 26	(C) ANY PERIOD OF 10 CONTINUOUS YEARS BEFORE MOVING OUT OF THE NEIGHBORHOOD SUBSEQUENT TO A FORECLOSURE, SHORT SALE, OR DEED IN LIEU OF FORECLOSURE ON A HOME THAT WAS PURCHASED OR REFINANCED DURING THE PERIOD BEGINNING ON JANUARY 1, 2001 AND ENDING ON DECEMBER 21, 2008.

1	(2) INCLUSION.
2 3	AN INDIVIDUAL WHO HAS BEEN EMPLOYED IN THE CITY OF BALTIMORE FOR AT LEAST 5 YEARS IS ELIGIBLE TO PARTICIPATE IN THE PROGRAM IF THE INDIVIDUAL:
4	(I) IS 18 YEARS OF AGE OR OLDER;
5	(II) IS A FIRST TIME HOMEBUYER;
6 7 8	(III) IF CURRENTLY LEASING A PROPERTY, IS IN COMPLIANCE WITH EXISTING LEASE TERMS FOR A CONTINUOUS PERIOD OF 12 MONTHS PRIOR TO APPLYING FOR PROGRAM PARTICIPATION;
9 10 11 12	(IV) IS ABLE TO DEMONSTRATE THE ABILITY TO AFFORD THE MATERIALS AND THE ABILITY TO AFFORD OR COMPLETE THE REPAIRS REQUIRED, TO BRING A LISTED PROPERTY INTO COMPLIANCE WITH THE BUILDING, FIRE, AND RELATED CODES ARTICLE AND THE HEALTH ARTICLE; AND
13 14	(V) PROVIDES DOCUMENTATION OF THE INDIVIDUAL'S EMPLOYMENT TO THE DEPARTMENT.
15	(B) APPLICATION PROCESS.
16	(1) APPLICATION.
17 18	TO APPLY FOR PROGRAM PARTICIPATION, AN INDIVIDUAL MUST COMPLETE AN APPLICATION CREATED AND PROVIDED BY THE DEPARTMENT.
19	(2) REQUIREMENTS.
20	THE APPLICATION MUST INCLUDE:
21	(I) THE PROPERTY OR PROPERTIES THE INDIVIDUAL IS INTERESTED IN;
22 23	(II) DOCUMENTATION OF THE AMOUNT AND SOURCE OF FUNDS THE INDIVIDUAL PLANS TO USE TO REPAIR THE PROPERTY;
24 25 26	(III) A LIST OF EACH OF THE INDIVIDUAL'S RESIDENTIAL ADDRESSES AND DATES OF RESIDENCE FOR THE 10 CONTINUOUS YEARS THE INDIVIDUAL LIVED IN BALTIMORE CITY;
27	(IV) THE AMOUNT AND SOURCE OF THE INDIVIDUAL'S TOTAL INCOME;
28 29	(V) A HOMEOWNERSHIP COUNSELING CERTIFICATE FROM A CITY-APPROVED COUNSELING AGENCY; AND
30	(VI) ANY OTHER INFORMATION THE DEPARTMENT DEEMS NECESSARY.

1	§ 2C-3. APPROVAL OF APPLICATION.
2	(A) IN GENERAL.
3	THE DEPARTMENT MUST APPROVE AN INDIVIDUAL'S APPLICATION IF THE INDIVIDUAL:
4 5	(1) HAS COMPLETELY AND ACCURATELY SUBMITTED AN APPLICATION AS DESCRIBED IN \S 2C-4 of this subtitle;
6 7	(2) HAS DEMONSTRATED THAT THE INDIVIDUAL HAS ACCESS TO FUNDS IN THE AMOUNT OF THE DEPARTMENT'S ESTIMATED COST TO REPAIR THE PROPERTY;
8 9	(3) HAS COMPLETED A WALK-THROUGH INSPECTION OF THE PROPERTY WITH A STAFF MEMBER OF THE PROGRAM; AND
10 11	(4) HAS AGREED TO COMPLETE AN ITEMIZED LIST OF REPAIRS CREATED AND PROVIDED BY THE DEPARTMENT.
12	(B) MULTIPLE APPLICATIONS.
13 14	IF THE DEPARTMENT RECEIVES MULTIPLE APPLICATIONS FOR THE SAME PROPERTY, THE DEPARTMENT SHALL:
15	(1) GIVE PRIORITY TO AN APPLICANT WHO:
16	(I) IS A FIRST TIME HOMEBUYER;
17 18	(II) has a household income at or below 80% of the City's average median income; or
19 20	(III) IS A PARTICIPANT IN THE UNITED STATES DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT HOUSING CHOICE VOUCHER PROGRAM; OR
21 22	(2) IF NONE OF THE APPLICANTS MEET ANY OF THE CRITERIA IN (B)(1), SELECT AN APPLICATION BY RANDOM LOTTERY.

1	§ 2C-6. PROGRAM PROCEDURE.
2	(A) COMPENSATION OF CONTRACTORS.
3	(1) FOLLOWING THE DEPARTMENT'S APPROVAL OF AN APPLICATION:
4 5	(I) THE PARTICIPANT SHALL SELECT CONTRACTORS TO COMPLETE THE REQUIRED REPAIRS ON THE PROPERTY;
6 7 8	(II) THE DEPARTMENT SHALL PREPARE A LEASE FOR THE PROPERTY BY THE CITY AS LESSOR AND THE PARTICIPANT AS LESSEE, FOR A TERM OF 2 YEARS FROM THE DATE OF SIGNATURE, AT THE COST OF \$1.00 A YEAR; AND
9 10	(III) THE DEPARTMENT SHALL CLEAR THE PROPERTY OF ANY TRASH, DEBRIS, OR OTHER REFUSE.
11	(B) EXECUTION OF LEASE.
12 13 14	AFTER COMPLETING THE TASKS REQUIRED BY SUBSECTION (A) OF THIS SECTION, THE PARTICIPANT AND THE DEPARTMENT SHALL EXECUTE THE LEASE DESCRIBED IN SUBSECTION (A) OF THIS SECTION.
15	(C) FUNDS IN ESCROW.
16 17 18	(1) THE PARTICIPANT SHALL DEPOSIT A SUM EQUAL TO THE REPAIR ESTIMATE PROVIDED BY THE DEPARTMENT INTO AN ESCROW ACCOUNT WITH A FINANCIAL INSTITUTION THAT IS INSURED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION.
19 20 21	(2) AS WORK IS COMPLETED AND APPROVED BY THE PARTICIPANT AND THE DEPARTMENT FUNDS FROM THE ESCROW ACCOUNT SHALL BE DISBURSED TO COMPENSATE THE CONTRACTORS.
22 23 24 25	(3) IF THE PARTICIPANT CHOOSES TO COMPLETE REPAIRS BY HIM OR HERSELF, WITH THE DEPARTMENT'S APPROVAL THE PARTICIPANT MAY DEDUCT THE COST OF THE REPAIRS HE OR SHE IS COMPLETING FROM THE TOTAL FUNDS DEPOSITED INTO THE ESCROW ACCOUNT DESCRIBED IN THIS SECTION.
26	§ 2C-7. PROGRAM REQUIREMENTS.
27 28	(A) RESIDENCY.
29	WITHIN 6 MONTHS OF EXECUTING THE LEASE, THE PARTICIPANT MUST:
30	(1) BEGIN REPAIRS TO THE PROPERTY;
31 32 33	(2) OBTAIN A CERTIFICATE OF OCCUPANCY OR TEMPORARY CERTIFICATE OF OCCUPANCY AS DESCRIBED IN § 111 {"OCCUPANCY PERMIT; CERTIFICATE OF COMPLETION"} OF THE BALTIMORE CITY BUILDING CODE; AND
34	(3) MAKE THE PROPERTY THE PARTICIPANT'S PRINCIPAL RESIDENCE.

1	(B) REQUIRED REPAIRS.
2 3 4	DURING THE TERM OF THE LEASE, THE PARTICIPANT SHALL COMPLETE THE REPAIRS TO THE PROPERTY SPECIFIED ON THE ITEMIZED LIST PROVIDED BY THE DEPARTMENT AS DESCRIBED IN \S 2C-5(A) OF THIS SUBTITLE.
5	(C) Inspections.
6 7	THE DEPARTMENT SHALL CONDUCT QUARTERLY INSPECTIONS OF THE PROPERTY TO ENSURE REPAIRS ARE BEING MADE.
8	(D) VIOLATION OF LEASE.
9 10 11	A VIOLATION OF THE TERMS OF THE LEASE MAY CAUSE A DEFAULT UNDER THE LEASE, RESULTING IN THE TERMINATION OF THE LEASE AND FORFEITING THE PARTICIPANT'S CLAIM ON THE PROPERTY.
12	(E) FINAL INSPECTION.
13 14	AT THE END OF THE LEASE TERM, THE DEPARTMENT SHALL CONDUCT A FINAL INSPECTION OF THE PROPERTY TO VERIFY IF:
15 16	(1) THE PROPERTY IS IN COMPLIANCE WITH THE BUILDING AND FIRE CODES OF BALTIMORE CITY; AND
17 18	(2) THE REPAIRS ITEMIZED ON THE LIST PROVIDED BY THE DEPARTMENT ARE COMPLETE.
19	(F) TRANSFER OF OWNERSHIP.
20 21	FOLLOWING THE FINAL INSPECTION, THE DEPARTMENT SHALL TRANSFER OWNERSHIP OF THE PROPERTY TO THE PARTICIPANT IF:
22	(1) THE PARTICIPANT HAS COMPLIED WITH ALL THE TERMS OF THE LEASE;
23 24	(2) THE PROPERTY IS IN COMPLIANCE WITH THE BUILDING AND FIRE CODES OF BALTIMORE CITY; AND
25 26	(3) THE REPAIRS ITEMIZED ON THE LIST PROVIDED BY THE DEPARTMENT ARE COMPLETE.

1	(G) EXTENSION OF PROGRAM PARTICIPATION.
2	IF THE PARTICIPANT HAS NOT BEEN ABLE TO MEET THE REQUIREMENTS DESCRIBED IN
3	SUBSECTION (F) OF THIS SECTION, THE DEPARTMENT MAY GRANT THE PARTICIPANT A 2
4	YEAR EXTENSION OF THE LEASE AND ALLOW THE PARTICIPANT TO CONTINUE THE
5	PROGRAM IF:
6	(1) THE PARTICIPANT SUBMITS A REQUEST AND EXPLANATION TO THE DEPARTMENT IN
7	WRITING; AND
8	(2) AFTER REVIEWING THE REQUEST AND EXPLANATION, THE DEPARTMENT
9	DETERMINES THAT THE PARTICIPANT COULD NOT REASONABLY MEET THE
10	REQUIREMENTS WITHIN THE TERM OF THE LEASE.
11	§ 2C-8. RULES AND REGULATIONS.
12	SUBJECT TO TITLE 4 {"ADMINISTRATIVE PROCEDURE ACT – REGULATIONS:} OF THE CITY
13	GENERAL PROVISIONS ARTICLE, THE DEPARTMENT SHALL ADOPT RULES AND REGULATIONS
14	TO CARRY OUT THIS SUBTITLE.
15	SECTION 2. AND BE IT FURTHER ORDAINED, That this Ordinance takes effect on the 30 th day
16	after the date it is enacted. It will remain effective until December 31, 2025; and, immediately
17	after that date with no further action by the Mayor and City Council, this Ordinance will be
18	abrogated and of no further effect.

COMMITTEE OF THE WHOLE

AGENCY REPORTS CC Bill #21-0172