

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.