



Legislation Text

File #: 21-0174, Version: 0

**Explanation:** Capitals indicate matter added to existing law.  
[Brackets] indicate matter deleted from existing law.

\* **Warning:** This is an unofficial, introductory copy of the bill.  
The official copy considered by the City Council is the first reader copy.

**Introductory\***

**City of Baltimore  
Council Bill**

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

A Bill Entitled

An Ordinance concerning

**Baltimore City Senior Homeowners Grant Program**

For the purpose of establishing the Baltimore City Senior Homeowners 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 Senior Homeowners Grant Program.

By adding

Article 13 - Housing and Urban Renewal

Section(s) 6E-1 through 6E-6, to be under the new subtitle designation,

“Subtitle 6E. Baltimore City Senior Homeowner Assistance Grant Program”

Baltimore City Code

(Edition 2000)

**Section 1. Be it ordained by the Mayor and City Council of Baltimore,** That the Laws of Baltimore City read as follows:

**Baltimore City Code**

**Article 13. Housing and Urban Renewal**

**Subtitle 6E. Senior Homeowners Grant Program**

**§ 6E-1. Definitions.**

(a) *In general.*

In this subtitle, the following words have the meanings indicated.

(b) *Department.*

“Department” means the Baltimore City Department of Housing and Community Development.

(c) *Principal residence.*

“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.

(d) *Program.*

“Program” means the Baltimore City Senior Homeowners Grant Program.

(e) *Senior citizen.*

“Senior citizen” or “senior” means an individual who is at least 62 years old or older and whose principal residence is located in Baltimore City.

(f) *Reverse mortgage.*

“Reverse mortgage” means the home equity conversion mortgage products authorized under 12 U.S.C. 1715Z-20 and defined in 24 CFR Parts 200 and 206 of the Department of Housing and Urban Development Federal Housing Authority Mortgage Letters in the Code of Federal Regulations.

**§ 6E-2. Program established.**

There is a Baltimore City Senior Homeowners Grant Program, administered by the Department.

**§ 6E-3. Purpose of subtitle.**

The purpose of this subtitle is to stabilize Baltimore’s neighborhoods and retain valuable long-term residents by providing grants to seniors who are vulnerable to the loss of their homes due to a reverse mortgage.

**§ 6E-4. Eligibility.**

(a) *In general.*

An applicant is eligible for the Program if:

- (1) the applicant is 62 years of age or older;
- (2) the home is the applicant’s principal residence;
- (3) the applicant has ever been in default with the applicant’s reverse mortgage;
- (4) the home is not an unsafe or unfit structure as described in § 116 {“Unsafe Structures”} of the Building, Fire, and Related Codes of Baltimore City;
- (5) the applicant provides documentation that they are able to pay or to secure other grants to pay any costs in excess of the maximum grant amount awarded by the Program;

(6) the applicant:

- (1) holds the title to the home;
- (2) demonstrates that the applicant will hold title to the home; or
- (3) reasonably expects that the applicant will hold title to the home.

(b) *Prioritization.*

To ensure that Program funds are distributed in an equitable manner, the Department shall prioritize Program acceptance for applicants with a household income at or below 60% of Baltimore City's area median income.

#### **§ 6E-5. Program procedure.**

(a) *Application.*

A prospective Program participant shall submit to the Department an application including:

- (1) the applicant's total household income;
- (2) the sources of the applicant's total household income;
- (3) the number of family members who will live in the home;
- (4) verification of the applicant's eligibility for the Program; and
- (5) any other information deemed necessary by the Department to determine the applicant's eligibility for the Program.

(b) *Acceptance of applicants.*

The Department shall consider the following before accepting an applicant:

- (1) the applicant's compliance with eligibility requirements as described in § 2E-4 of this subtitle;
- (2) the completeness of the applicant's submitted application;
- (3) the necessity of the costs the applicant is seeking a grant to cover;
- (4) the availability of Program funds;
- (5) the likelihood that the applicant will hold title to the home; and
- (6) the applicant's ability to retain and maintain the home, including consideration of:
  - (i) the applicant's household income;
  - (ii) the applicant's outstanding debts and liens; and
  - (iii) the condition of the property.

(c) *Available assistance.*

The Program may issue a grant of up to \$5,000 to an accepted applicant, at the discretion of the Department.

(d) *Proof of payment of costs.*

A Program participant who has received a grant shall submit documentation of payment of the costs associated with the reverse mortgage.

**§ 6E-6. Program funding.**

Program funding shall be subject to an appropriation of funds in accordance with the City Charter.

**§ 6E-7. Rules and Regulations.**

Subject to Title 4 {“Administrative Procedure Act - Regulations”} of the City General Provisions Article, the Department shall adopt rules and regulations to carry out this subtitle.

**Section 2. And be it further ordained,** That this Ordinance takes effect on the 30<sup>th</sup> day after the date it is enacted.