



## Legislation Details (With Text)

**File #:** 07-0308R    **Version:** 0    **Name:** Healthy Neighborhoods Initiative - Community Restoration Grant Program  
**Type:** City Council Resolution    **Status:** Adopted  
**File created:** 6/11/2007    **In control:** City Council  
**On agenda:**    **Final action:** 7/16/2007  
**Enactment date:**    **Enactment #:**

**Title:** 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.

**Sponsors:** Stephanie President Rawlings-Blake, Nicholas C. D'Adamo, James B. Kraft, Kenneth Harris, President Young, Helen L. Holton, Belinda Conaway, Vernon E. Crider, Edward Reisinger, Agnes Welch, Sharon Green Middleton, Mary Pat Clarke, Rochelle Spector, Keiffer Mitchell, Robert Curran

**Indexes:** Healthy Neighborhoods, Resolution

**Code sections:**

**Attachments:** 1. 07-0308R - 1st Reader.pdf, 2. 07-0308R - Adopted.pdf

Date	Ver.	Action By	Action	Result
7/16/2007	0	Judiciary and Legislative Investigations	Recommended Favorably with Amendment	
7/16/2007	0	City Council	Adopted	
6/14/2007	0	The City Council	Referred for a Report	
6/14/2007	0	The City Council	Referred for a Report	
6/11/2007	0	Judiciary and Legislative Investigations	Scheduled for a Public Hearing	
6/11/2007	0	City Council	Introduced	
6/11/2007	0	City Council	Assigned	

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INTRODUCTORY\*

CITY OF BALTIMORE  
COUNCIL BILL        R  
(Resolution)

Introduced by: President Rawlings-Blake

A RESOLUTION ENTITLED

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

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

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

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF BALTIMORE, the Commissioner of Housing and Community Development and the President of Healthy Neighborhoods, Inc., are requested 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.

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

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