

INTRODUCTORY*

**CITY OF BALTIMORE
COUNCIL BILL _____**

Introduced by: President Mosby

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) 2E-1 through 2E-6, to be under the new subtitle designation,
“Subtitle 2E. 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 2E. SENIOR HOMEOWNERS GRANT PROGRAM

§2E-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.

EXPLANATION: CAPITALS indicate matter added to existing law.
[Brackets] indicate matter deleted from existing law.

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(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 60 YEARS OF AGE AND WHOSE PRINCIPAL RESIDENCE IS LOCATED IN BALTIMORE CITY.

(F) *REVERSE MORTGAGE.*

“REVERSE MORTGAGE” MEANS A FINANCIAL AGREEMENT IN WHICH A HOMEOWNER RELINQUISHES EQUITY IN THEIR HOME IN EXCHANGE FOR REGULAR PAYMENTS, TYPICALLY TO SUPPLEMENT RETIREMENT INCOME.

§2E-2. PROGRAM ESTABLISHED.

THERE IS A BALTIMORE CITY SENIOR HOMEOWNERS GRANT PROGRAM, ADMINISTERED BY THE DEPARTMENT.

§2E-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 FACING THE LOSS OF THEIR HOMES DUE TO A REVERSE MORTGAGE.

§2E-4. ELIGIBILITY.

(A) *IN GENERAL.*

AN APPLICANT IS ELIGIBLE FOR THE PROGRAM IF:

- (1) THE APPLICANT IS A SENIOR CITIZEN;
- (2) THE HOME IS THE APPLICANT’S PRINCIPAL RESIDENCE;
- (3) THE HOME IS SUBJECT TO FORECLOSURE DUE TO COSTS ASSOCIATED WITH A REVERSE MORTGAGE;
- (3) THE HOME IS NOT AN UNSAFE STRUCTURE AS DESCRIBED IN PART I, §116.1.1 of the BUILDING, FIRE, AND RELATED CODES OF BALTIMORE CITY;
- (4) 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;
- (5) THE APPLICANT HOLDS THE TITLE TO THE HOME; AND

- (6) THERE IS A REASONABLE EXPECTATION THAT THE APPLICANT CAN RETAIN THE 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.

§2E-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 HOME'S TITLE ISSUE WILL BE RESOLVED; 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.*

A PROGRAM PARTICIPANT WHO HAS RECEIVED A GRANT SHALL SUBMIT DOCUMENTATION OF PAYMENT OF THE COSTS ASSOCIATED WITH THE REVERSE MORTGAGE.

§2E-6. PROGRAM FUNDING.

(A) *IN GENERAL.*

PROGRAM FUNDING SHALL BE SUBJECT TO AN APPROPRIATION OF FUNDS IN ACCORDANCE WITH THE CITY CHARTER.

(B) *AVAILABILITY OF ASSISTANCE.*

THE AVAILABILITY OF ASSISTANCE PROVIDED THROUGH THE PROGRAM SHALL BE SUBJECT TO THE AVAILABILITY OF PROGRAM FUNDS.

SECTION 2. AND BE IT FURTHER ORDAINED, That this Ordinance takes effect on the 30th day after the date it is enacted.