



House Bill 190 – Housing and Community Development – Homeowner’s Extreme Weather Mitigation and Preparation Grant Program

Position: Support with Amendments

Maryland REALTORS® supports efforts to assist homeowners with the costs to repair or proactively mitigate damage to their properties that result from extreme weather events.

Protecting properties before damage occurs is more cost-effective in the long term but can be difficult to afford in the short term. The availability of grants, loans, and favorable financing terms are often needed to make these projects feasible for low and moderate-income owners.

For this grant program to assist as many Maryland residents as possible, we seek clarification or amendments to the following provisions of HB 190:

- In **4–19A–04 (A)(III)**, to expand the types of properties eligible for the grant to include additional types of non-multifamily detached housing units that are beginning to emerge in certain areas, such as cottage condominiums, tiny homes, or Accessory Dwelling Units (ADUs).
- In **4–19A–04 (A)(IV)**, to clarify the timing of acquiring sufficient levels of property insurance. For instance, would insurance coverage need to be obtained as a condition to qualify for the program, or would proof of adequate insurance be shown after completion of the improvements to receive grant payouts. And,
- In **4–19A–03 (A)(4)**, to amend the requirement to “randomly inspect homes” to instead randomly select participating properties for inspection.

We had productive conversations with Del. Ivey about these clarifications during the 2022 Session and we thank him for his attention to this important issue. With the above considerations, Maryland REALTORS® requests support for HB 190.

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