

HB0957/530017/1

BY: Environmental Matters Committee

AMENDMENTS TO HOUSE BILL 957
(First Reading File Bill)

AMENDMENT NO. 1

On page 1, in the sponsor line, strike “and Carr” and substitute “, Carr, Healey, and Glenn”; in line 2, strike “- Elderly”; in the same line, strike “Programs” and substitute “, Older Adults, and Individuals with Disabilities”; in line 6, after “Program;” insert “authorizing the Department of Housing and Community Development to make certain grants to families of limited income under the Maryland Housing Rehabilitation Program under certain circumstances; providing an exception to the requirement that certain loans comply with certain conditions;”; in line 8, strike “up to a certain amount”; strike beginning with “requiring” in line 13 down through “program” in line 23 and substitute “requiring the Secretary of Aging to report annually on the operation and performance of certain accessible housing services counseling; requiring certain State agencies to develop certain materials on accessible housing programs and services for older adults and individuals with disabilities”; in line 26, strike “programs” and substitute “, older adults, and individuals with disabilities”; and in line 29, after “4-905,” insert “4-916(a), 4-917(b).”.

On page 2, in line 4, after “4-901(a)” insert “and (d)”; in line 9, strike “and 4-932”; and after line 11, insert:

“BY repealing and reenacting, with amendments,

Article - Human Services

Section 10-206

Annotated Code of Maryland

(2007 Volume and 2012 Supplement)”.

AMENDMENT NO. 2

(Over)

On page 2, in line 25, strike “GRANTS AND”; in the same line, after “loans” insert “AND GRANTS”; and in line 28, after “loans” insert “AND GRANTS”.

AMENDMENT NO. 3

On page 4, after line 9, insert:

“(d) (1) “Family of limited income” means a family or individual whose income does not exceed the limits that the Secretary establishes under § 4–915 of this subtitle.

“(2) “Family of limited income” includes a trust described in 42 U.S.C. § 1396p(d)(4), or a trust established for the benefit of an individual with a disability by an individual other than the beneficiary and that is funded with assets that were never owned or controlled by the beneficiary, if:

(i) the income of the trust does not exceed the upper income limits established by the Secretary under § 4–915 of this subtitle; and

(ii) the beneficiary of the trust is an individual who resides in the residential building owned by the trust.”;

in line 25, strike the brackets; in the same line, strike “and”; and in line 26, after “Program;” insert “AND”.

On page 5, strike beginning with the semicolon in line 2 down through “PROGRAM” in line 4; and after line 4, insert:

“4–916.

(a) (1) The Department may make Program loans for housing on terms that the Department considers necessary to make the housing affordable to families of limited income.

(2) THE DEPARTMENT MAY MAKE PROGRAM LOANS IN THE FORM OF A GRANT TO A FAMILY OF LIMITED INCOME IF:

(I) THE FAMILY OF LIMITED INCOME OWNS AND OCCUPIES THE DWELLING; AND

(II) THE DEPARTMENT DETERMINES THE FAMILY OF LIMITED INCOME CANNOT UNDERTAKE THE REHABILITATION PROJECT WITHOUT A GRANT.

[(2)] (3) The terms may include:

(i) deferred payment of principal and interest until the maturity date or the date of any sale or other transfer of the building or an interest in the building;

(ii) an interest rate as low as 0% or as high as is reasonable, given the incomes of the proposed occupants, if the interest rate does not violate any federal regulation governing the borrowing of money by the State;

(iii) increased interest rates or accelerated payments of principal and interest, if the borrower no longer qualifies for the Program loan; and

(iv) advance payments to a nonprofit sponsor for certain development costs, including architectural, engineering, and attorneys' fees.

4-917.

(Over)

(b) (1) Except as provided under paragraphs (2), (3), [and] (4), AND (5) of this subsection, a Program loan of more than \$5,000 shall be secured wholly or partly by a recorded mortgage or deed of trust on real property.

(2) A Program loan to a political subdivision may be secured by a recorded mortgage, deed of trust on real property, or other security device acceptable to the Department.

(3) A Program loan to a trust described in 42 U.S.C. § 1396p(d)(4) may be secured by a recorded mortgage, deed of trust on real property, or other security device acceptable to the Department.

(4) (i) Subject to subparagraph (ii) of this paragraph, a Program loan to a member of a cooperative housing corporation may be secured by a perfected security interest in the member's cooperative interest.

(ii) Before a Program loan is secured by a perfected security interest in the member's cooperative interest, the Department shall enter into an agreement with the cooperative housing corporation that establishes the rights and obligations of the Department and the cooperative housing corporation with respect to the secured cooperative interest.

(5) A PROGRAM LOAN IN THE FORM OF A GRANT MAY BE UNSECURED OR SECURED BY A MORTGAGE, DEED OF TRUST, OR OTHER SECURITY DEVICE ACCEPTABLE TO THE DEPARTMENT.

AMENDMENT NO. 4

On page 7, after line 9, insert:

“Article – Human Services

(a) **(1)** With the advice and recommendation of the Commission on Aging, the Secretary shall report to the Governor and, subject to § 2-1246 of the State Government Article, to the General Assembly on or before January 1 of each year.

[(b)] (2) The report shall include:

[(1)] (I) a description of the senior citizen activities centers in each county;

[(2)] (II) the allocation and use of funds made available for senior citizen activities centers;

[(3)] (III) the results of any studies; and

[(4)] (IV) any recommendations for legislation.

(B) ON OR BEFORE JANUARY 1 OF EACH YEAR, THE SECRETARY SHALL REPORT TO THE GOVERNOR AND, IN ACCORDANCE WITH § 2-1246 OF THE STATE GOVERNMENT ARTICLE, THE GENERAL ASSEMBLY ON THE OPERATION AND PERFORMANCE OF ACCESSIBLE HOUSING SERVICES COUNSELING PROVIDED BY THE AGING AND DISABILITY RESOURCE CENTER PROGRAM.

AMENDMENT NO. 5

On page 6, strike in their entirety lines 8 through 19, inclusive; and in lines 25 and 26, strike “OF UP TO \$25,000 PER HOUSEHOLD”.

On pages 7 through 9, strike in their entirety the lines beginning with line 10 on page 7 through line 8 on page 9, inclusive, and substitute:

“SECTION 2. AND BE IT FURTHER ENACTED, That:

(Over)

(a) The Department of Aging, the Department of Housing and Community Development, and the Department of Health and Mental Hygiene shall work collaboratively so as to provide a coordinated system of information and access for older adults and individuals with disabilities by:

(1) developing information;

(2) expanding on the Uniform Home Safety Checklist;

(3) studying the feasibility of instituting an option counselors program administered by the Aging and Disability Resource Center in the Department of Aging; and

(4) providing training materials on accessible housing programs and services that will be used by the option counselors in the Aging and Disability Resource Center Program.

(b) The training materials developed shall be designed to ensure that an option counselor will have a well-developed knowledge of:

(1) the local, State, and federal resources available to help homeowners who are older adults and individuals with disabilities with home repair and renovation needs;

(2) how to listen to issues of concern and counsel homeowners who are older adults and individuals with disabilities on how to address issues of concern; and

(3) how to assist homeowners who are older adults and individuals with disabilities apply to specific housing, loan, or grant programs.

(c) The counseling provided by the Aging and Disability Resource Center Program on accessible housing programs and services shall be statewide, with particular attention given to communities with high concentrations of low-income elderly homeowners, including portions of:

- (1) Anne Arundel County;
- (2) Baltimore City;
- (3) Baltimore County;
- (4) Garrett County;
- (5) Wicomico County; and
- (6) Prince George's County."

On page 9, in line 9, strike "5." and substitute "3."; in the same line, strike "Section 2 of"; and in line 10, strike "It" and substitute "Section 2 of this Act".