

SENATE BILL 77

C9
HB 537/22 – ENT

(PRE-FILED)

3lr0630
CF 3lr0629

By: **Senator Jackson**

Requested: October 27, 2022

Introduced and read first time: January 11, 2023

Assigned to: Education, Energy, and the Environment

A BILL ENTITLED

1 AN ACT concerning

2 **Housing and Community Development – Homeowner’s Extreme Weather**
3 **Mitigation and Preparation Grant Program**

4 FOR the purpose of establishing the Homeowner’s Extreme Weather Mitigation and
5 Preparation Grant Program in the Department of Housing and Community
6 Development to assist homeowners, local governments, and nonprofit organizations
7 in preparing and repairing residential properties to mitigate water damage caused
8 by extreme weather; and generally relating to the Homeowner’s Extreme Weather
9 Mitigation and Preparation Grant Program.

10 BY adding to

11 Article – Housing and Community Development
12 Section 4–19A–01 through 4–19A–07 to be under the new subtitle “Subtitle 19A.
13 Homeowner’s Extreme Weather Mitigation and Preparation Grant Program”
14 Annotated Code of Maryland
15 (2019 Replacement Volume and 2022 Supplement)

16 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,
17 That the Laws of Maryland read as follows:

18 **Article – Housing and Community Development**

19 **SUBTITLE 19A. HOMEOWNER’S EXTREME WEATHER MITIGATION AND**
20 **PREPARATION GRANT PROGRAM.**

21 **4–19A–01.**

22 **IN THIS SUBTITLE, “PROGRAM” MEANS THE HOMEOWNER’S EXTREME**
23 **WEATHER MITIGATION AND PREPARATION GRANT PROGRAM.**

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1 **4-19A-02.**

2 (A) THERE IS A HOMEOWNER'S EXTREME WEATHER MITIGATION AND
3 PREPARATION GRANT PROGRAM IN THE DEPARTMENT.

4 (B) THE PURPOSE OF THE PROGRAM IS TO ASSIST HOMEOWNERS, LOCAL
5 GOVERNMENTS, AND NONPROFIT ORGANIZATIONS IN PREPARING AND REPAIRING
6 RESIDENTIAL PROPERTIES TO MITIGATE WATER DAMAGE CAUSED BY EXTREME
7 WEATHER.

8 **4-19A-03.**

9 (A) THE DEPARTMENT SHALL:

10 (1) IMPLEMENT AND ADMINISTER THE PROGRAM;

11 (2) APPLY FOR GRANTS THAT CAN BE USED TO ASSIST HOMEOWNERS,
12 LOCAL GOVERNMENTS, AND NONPROFIT ORGANIZATIONS IN PREPARING AND
13 REPAIRING RESIDENTIAL PROPERTIES TO MITIGATE WATER DAMAGE CAUSED BY
14 EXTREME WEATHER;

15 (3) CREATE A LIST OF CONTRACTORS SPECIALIZING IN EXTREME
16 WEATHER MITIGATION AND MAKE THE LIST AVAILABLE TO GRANT APPLICANTS; AND

17 (4) RANDOMLY INSPECT HOMES FOR WHICH A GRANT IS AWARDED
18 UNDER THE PROGRAM TO ENSURE THE WORK BEING DONE UNDER THE GRANT
19 MEETS THE REQUIREMENTS OF THIS SUBTITLE.

20 (B) THE DEPARTMENT MAY REINSPECT UP TO 10% OF HOMES UNDER
21 SUBSECTION (A)(4) OF THIS SECTION.

22 **4-19A-04.**

23 (A) A HOMEOWNER IS ELIGIBLE FOR A GRANT UNDER THE PROGRAM IF:

24 (1) THE PROPERTY FOR WHICH THE HOMEOWNER IS APPLYING IS:

25 (I) THE HOMEOWNER'S PRIMARY LEGAL RESIDENCE;

26 (II) OWNED AND OCCUPIED BY THE HOMEOWNER;

1 (III) A SINGLE-FAMILY HOME, A TOWN HOUSE, OR A ROW HOME;
2 AND

3 (IV) COVERED BY AN UP-TO-DATE HOMEOWNER'S INSURANCE
4 POLICY THAT:

5 1. IS ISSUED BY A LICENSED INSURER OR A SURPLUS
6 LINES INSURER APPROVED TO DO BUSINESS IN THE STATE; AND

7 2. PROVIDES INSURANCE COVERAGE FOR THE
8 PROPERTY EQUAL TO OR GREATER THAN THE FAIR MARKET VALUE OF THE
9 PROPERTY AS ASSESSED BY THE STATE DEPARTMENT OF ASSESSMENTS AND
10 TAXATION; AND

11 (2) THE HOMEOWNER PROVIDES TO THE DEPARTMENT COPIES OF
12 ALL REQUIRED PERMITS AND INSPECTION REPORTS ASSOCIATED WITH THE
13 MITIGATION PROJECT FOR WHICH THE HOMEOWNER IS APPLYING FOR A GRANT
14 UNDER THE PROGRAM.

15 (B) A LOCAL GOVERNMENT OR NONPROFIT ORGANIZATION IS ELIGIBLE FOR
16 A GRANT UNDER THE PROGRAM FOR PROJECTS THAT MITIGATE WATER DAMAGE
17 CAUSED BY EXTREME WEATHER TO SINGLE-FAMILY, OWNER-OCCUPIED HOMES,
18 INCLUDING TOWN HOUSES AND ROW HOMES.

19 4-19A-05.

20 (A) (1) A GRANT AWARDED TO A HOMEOWNER UNDER THE PROGRAM
21 MAY NOT EXCEED \$5,000.

22 (2) ANY FUNDS NOT AWARDED UNDER SUBSECTION (B)(3)(II) OF THIS
23 SECTION SHALL BE MADE AVAILABLE UNDER THE PROGRAM AS GRANTS FOR
24 HOMEOWNERS.

25 (B) (1) A MATCHING GRANT AWARDED UNDER THE PROGRAM MUST:

26 (I) BE MATCHED ON A DOLLAR-FOR-DOLLAR BASIS; AND

27 (II) BE AVAILABLE TO LOCAL GOVERNMENTS AND NONPROFIT
28 ORGANIZATIONS ON A FIRST-COME, FIRST-SERVED BASIS.

29 (2) A MATCHING GRANT AWARDED TO A HOMEOWNER UNDER THE
30 PROGRAM MUST BE USED FOR:

1 **(I) THE INSTALLATION OF BEST MANAGEMENT PRACTICES ON**
2 **THE HOMEOWNER'S PROPERTY TO MITIGATE WATER DAMAGE CAUSED BY EXTREME**
3 **WEATHER; OR**

4 **(II) REPAIRS TO THE HOMEOWNER'S PROPERTY IN RESPONSE**
5 **TO WATER DAMAGE CAUSED BY EXTREME WEATHER.**

6 **(3) A MATCHING GRANT AWARDED TO A LOCAL GOVERNMENT OR**
7 **NONPROFIT ORGANIZATION UNDER THE PROGRAM MAY NOT EXCEED:**

8 **(I) \$50,000 PER FISCAL YEAR FOR A SINGLE GRANT; OR**

9 **(II) \$250,000 PER FISCAL YEAR FOR ALL MATCHING GRANTS**
10 **AWARDED TO LOCAL GOVERNMENTS AND NONPROFIT ORGANIZATIONS IN THE**
11 **FISCAL YEAR.**

12 **(C) (1) THE DEPARTMENT SHALL ESTABLISH ANNUALLY AND MAKE**
13 **AVAILABLE TO THE PUBLIC AND APPLICANTS THE MAXIMUM AMOUNT OF**
14 **NONMATCHING GRANT AWARDS FOR THE YEAR THAT IS:**

15 **(I) BASED ON ADJUSTED GROSS INCOME FOR A HOUSEHOLD**
16 **FOR THE MOST RECENT TAXABLE YEAR; AND**

17 **(II) ADJUSTED FOR FAMILY SIZE RELATIVE TO THE MEDIAN**
18 **INCOME FOR THE COUNTY IN WHICH THE PROJECT WILL OCCUR OR THE STATE**
19 **MEDIAN INCOME, WHICHEVER IS HIGHER.**

20 **(2) IN AWARDING NONMATCHING GRANTS UNDER THE PROGRAM,**
21 **THE DEPARTMENT SHALL:**

22 **(I) AWARD GRANTS BASED ON A SLIDING SCALE, WITH**
23 **HOMEOWNERS WHOSE TOTAL FEDERAL ADJUSTED GROSS INCOME FOR THE**
24 **HOUSEHOLD IS LESS THAN 80% OF THE MEDIAN ANNUAL ADJUSTED GROSS INCOME**
25 **FOR HOUSEHOLDS IN THE COUNTY IN WHICH THE PROJECT WILL OCCUR BEING**
26 **ELIGIBLE FOR THE FULL \$5,000 AWARD; AND**

27 **(II) TAKE INTO CONSIDERATION:**

28 1. **THE COST OF THE PROJECT; AND**

29 2. **THE FEDERAL ADJUSTED GROSS INCOME FOR A**
30 **HOMEOWNER'S TOTAL HOUSEHOLD INCOME FOR THE MOST RECENT TAXABLE YEAR.**

1 **(3) A NONMATCHING GRANT AWARDED TO A HOMEOWNER UNDER**
2 **THE PROGRAM MUST BE USED TO RETROFIT THE HOMEOWNER'S PROPERTY TO**
3 **MAKE THE PROPERTY LESS VULNERABLE TO WATER DAMAGE CAUSED BY EXTREME**
4 **WEATHER.**

5 **4-19A-06.**

6 **BEGINNING IN FISCAL YEAR 2025 AND EACH FISCAL YEAR THEREAFTER, THE**
7 **GOVERNOR SHALL INCLUDE IN THE ANNUAL BUDGET BILL AN APPROPRIATION OF**
8 **\$5,000,000 FOR THE PROGRAM.**

9 **4-19A-07.**

10 **THE DEPARTMENT SHALL ADOPT REGULATIONS TO CARRY OUT THIS**
11 **SUBTITLE, INCLUDING REGULATIONS DEFINING ADDITIONAL MITIGATION**
12 **MEASURES NECESSARY TO QUALIFY FOR A GRANT UNDER THE PROGRAM.**

13 **SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect**
14 **October 1, 2023.**