

# HOUSE BILL 190

C9  
HB 537/22 – ENT

3lr0629  
CF SB 77

---

By: **Delegate Ivey**

Introduced and read first time: January 19, 2023

Assigned to: Environment and Transportation

---

## 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;

27 (III) A SINGLE-FAMILY HOME, A TOWN HOUSE, OR A ROW HOME;

28 AND

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

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

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

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

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

17 4-19A-05.

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

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

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

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

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

27 (2) A MATCHING GRANT AWARDED TO A HOMEOWNER UNDER THE  
28 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.**