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The Honorable Jacob Day
Secretary, Maryland Department of Housing and Community Development
Chair, Baltimore Vacants Reinvestment Council
Sent via email

RE: Furthering Discussions Regarding the Baltimore Vacants Reinvestment Council (BVRC) 10th Letter

Secretary Day, Commissioner Kennedy, and Members of the BVRC:

Thank you for the opportunity to continue writing to the BVRC. In this letter, I focus on older adult home repair, my legislation on the vacant property tax, and the upcoming Baltimore City Council DHCD Oversight Hearings.

Older Adult home repair and vacancy prevention

Older adults have earned the right to age in place with dignity. Often, however, many do not have the resources or support to maintain their homes. While Baltimore City homes are sturdy and strong, they still need regular maintenance. We have several older adults on fixed incomes who find themselves without heat, with major expenses like roof repairs, and damage to their home from a vacant property right next to them.

Baltimore City developed several programs over the years to ensure that older adults with fixed incomes can age in place with dignity. This is a health strategy that enables our elders to live their golden years with a better quality of life and improved health. It is an anti-displacement strategy so our elders stay and be a part of the neighborhood transformation they can be proud of, and a wealth building strategy so our elders can leave their homes for the next generation.

Older adult home repair is also an important vacancy prevention strategy. The Mayor's Office of Performance and Innovation is working on a paper on vacancy prevention. ***The study outlines that for every three vacant and abandoned properties that are rehabbed and obtain a Use and Occupancy permit or are demolished, two properties are designated as vacant and abandoned with a Vacant Building Notice (VBN).*** Please see **Chart A** in the Appendix which is a snapshot of the DHCD VBN dashboard as of this writing that supports the notion that we are not moving as quickly in reducing vacant properties because more VBNs are being designated. It is important to note DHCD may be hesitant to designate new VBNs.

The older adult home repair strategy must be part of the Whole Blocks strategy and BVRCs' work. As discussed in previous letters, we have hundreds, if not thousands, of vacant properties owned by deceased individuals. Proper estate planning, access to the Homeowner's Property Tax Credit, and ensuring the older adult home repair programs are available and utilized, can prevent more vacant properties from occurring. According to the 2024 US Census American Community Survey, our city has over 100,000 residents who are over 65 years old. If a low-income older adult has received repairs to their home, not only does their quality of life improve in their golden years, but the house will be in better condition. Instead of abandoning the home, the family may be more willing

to move back into it, or to sell it after the elder passes. Otherwise, the property sits and waits to get dilapidated enough that it receives a VBN, which could take years. 1818 Chilton Street is an example I've shared previously.

Thus far, the BVRC has been solely focused on eliminating vacant and abandoned buildings in the 308 or so target blocks. Adding the older adult home repair part of the Whole Blocks strategy is essential for the real and genuine completion of the Whole Block.

The programs Baltimore City has for older adult home repair must be improved to ensure we are meeting the needs. Older adults and their families have complained about considerable wait times between the time they apply for the city's older adult home repair programs and the time they hear back about any status, and when they might finally get the repairs. A few weeks ago, the City Council's Education, Youth, and Older Adult Committee held a hearing on the city's older adult home repair programs, exploring why there are such large waiting times. A recording of that hearing can be found [here](#) and the bill file with the presentations can be found [here](#). Below, I discuss these programs and connect with the BVRC strategy.

The city has two major older adult home repair programs, that have helped thousands of residents: the Leading Innovation for a Green and Healthy Tomorrow (LIGHT) program and the Housing Upgrades to Benefit Seniors (HUBS) program. While we know there are programs for home repair at the state level, this narrative focuses on just the HUBS and LIGHT/ORS programs. This discussion does not include the weatherization or lead hazard reduction programs, which are income based but not exclusive to older adults. This discussion only focuses on the wait lists and backlog, even though there are also issues of processing times, timely contractor payment, case management supports, and additional challenges that will be discussed at a later date.

The Leading Innovation for a Green and Healthy Tomorrow (LIGHT) program is DHCD's intake and assessment unit. Low-income residents apply to this unit and can be directed to the various repair and benefits programs available. The LIGHT intake unit assists the residents with the application, collects the documents needed to determine eligibility for these various programs, assesses the needs of the applicant, and refers applicants to the division that will help them the most. Older adult home repair is performed by the **Office of Rehabilitative Services (ORS)**. Once an older adult is determined eligible, they choose a licensed contractor to perform the work. Then a punch list is developed of the work to be done, the scope is approved by DHCD, and the work gets completed. DHCD then pays the contractor for the work. Work can include but is not limited to roofing, window replacement, furnace replacement, and similar services. Emergency situations such as furnace work in the winter are provided through LIGHT on an emergency basis. Funding comes from the federal Community Development Block Grants and the Affordable Housing Trust Fund. You can find out more about LIGHT [here](#).

Waitlist/Backlog of cases at ORS/LIGHT – According to DHCD, 1424 residents have applied for the LIGHT program, but have not been assessed for which program they may be eligible. Approximately 101 residents have been deemed eligible for the ORS services and are waiting to be served. Currently, 338 residents are being served by ORS. DHCD stated they can get through the entire waiting list and backlog of cases within one year by re-organizing the intake unit and putting additional staff on the ORS side. In addition, the process is often very complex, especially for older adults to understand, and they are working on ways to better communicate. See **Chart B** for a summary.

Housing Opportunities for Seniors (HUBS) was established ten years ago and is an award-winning collaboration between several organizations designed to help our older adults age with dignity citywide. HUBS has assisted over 3,500 residents over the past 10 years. The groups include Civic Works, Rebuilding Together Baltimore, Neighborhood Housing Services of Baltimore, and the Green and Healthy Homes Initiative who conduct the work in residents' homes based on their catchment area. HUBS sites, where residents can complete applications, are Civic Works, Keswick Multi-Care Center, St. Ambrose Housing Aid Center, Meals on Wheels, and CHAI/Sinai. This is a citywide program where older adults can apply for assistance to get repairs to their homes to help them stay long term. The partners install grab bars, chair lifts, ramps, and more to help older adults stay in their homes as

they age. They also replace the furnaces, roofing, and perform other critical home repairs. The homeowner applies for the program, and one of the organizations listed is assigned to provide the service. At times, outside contractors are needed which the partner organization negotiates. The funds for the capital repairs come from Baltimore City, most of which specifically comes from the Affordable Housing Trust Fund. Invoices are provided to DHCD and paid directly to the contractor. The organizations and the intake process are funded by philanthropy. There were ARPA allocations which have been spent and are not included here. You can find more [here](#).

Waitlist/Backlog of Cases at HUBS program – According to HUBS, the number of residents who are on the waiting list who have not yet completed all the steps for the application to determine eligibility is 565 older adults. An additional 533 qualify for the services of HUBS but due to a lack of capacity, they are not able to serve them in a timely manner. HUBS partners are currently providing home repair for 710 older adults (approximately 118 residents per provider). Moreover, no more calls or applications are being accepted because there are not enough intake and case managers to work with the older adults through the entire process. HUBS has one intake specialist and at least three are needed but not funded. Operating support is provided by philanthropy. DHCD, through the Affordable Housing Trust Fund, pays for the capital repairs and is invoiced directly by contractors. HUBS needs additional intake staff and case management support, with an estimated amount of \$1 million needed per year for full staffing. Please see **Chart B** for a summary.

Apparently, the wait list and backlog list for each organization are not the same, meaning there is no overlap between the two programs. Therefore, the wait list and backlog are over 2,600 older adults citywide and this does not include residents who are in need who have not applied.

This discussion fits with the Whole Block approach and BVRC. When the Whole Block approach was initially discussed, success meant the entire block was no longer vacant and when the older adults could age in place with dignity. When asked about this at our hearing, DHCD said that the community partners working in the Whole Block areas have funding from other sources to provide home repair to older adults in the Whole Block footprint. In talking with some of those community partners, it is true that there is funding from philanthropy that they are already using for these purposes. However, that is not true in my district, where the community partner relies on the HUBS program to provide that service.

A concerted effort to compare the older adult home repair wait lists and backlog lists with the older adult home repair addresses on the Whole Blocks list is needed for better coordination, non-repeat of application processes and services provided, and success of the Whole Block strategy. We need to know how many of the residents who should be getting home repair assistance through the Whole Blocks strategy are also on the LIGHT/ORS and HUBS wait list and backlog list. If they are on the wait list or backlog list, they should be removed and funded through the partner organization in that area. Alternatively, if the community partner does not have funding for older adult home repair, more resources must be allocated to the HUBS and LIGHT/ORS programs to do the work.

BVRC should add the older adult home repair factor to the dashboard. The dashboard should state the number of older adult households that will be receiving home repairs within the selected Whole Blocks and, frankly, within the city. A Whole Block should not be considered complete without the older adults on that block receiving home repair. This transparency is critical to understanding the needs of our older adults. Nothing like this exists. There is no map, there is no list, there is no accountability.

The City Council will be tracking accountability in our quarterly hearings on this matter. We will be sending our additional requests ahead of our next hearing which will be in October.

In addition to knocking on doors, a good way to find older adults is by looking at the list of properties in a given area and seeing when they were purchased. Anything older than the purchase date of 2000 is a good indication that there is probably an older adult living in that home.

Baltimore City Council Oversight Hearings

The Baltimore City Council's Housing and Economic Development Committee, on which I am the Vice Chair, has scheduled several oversight hearings regarding the vacants reduction work. These hearings are designed to help the City Council and the public understand the status of very specific processes in the vacants reduction initiative and determine how best we can assist. The topics and the first hearings are listed below, and then each hearing has a quarterly follow up scheduled for the next two years:

September 16, 2025 – Accuracy of the VBN & Noncontiguous TIF Implementation

October 14, 2025 – Acquisition Strategy (In Rem filings, map of eligible properties, pipeline status)

November 18, 2025 – Whole Block Approach (definitions, goals, implementation progress)

December 16, 2025 – Financing Strategy (raising \$3B, funding sources)

January 13, 2026 – Disposition (timeline, transparency, who's buying, whole block planning)

February 17, 2026 – Code Enforcement (department capacity, inspector feedback, data transparency)

These hearings will take place at 5pm in City Council Chambers. They can also be viewed online on Charm TV livestream and recordings are available on Charm TV's YouTube. Should you have specific questions that need to be asked on each of these topics, please send them our way. All are welcome at these hearings. Please note, we have already had an oversight hearing on the Permit system, and will have another in October, continuing with the quarterly schedule.

Vacant property tax revised

Recently, I introduced 25-0088 which revises our current vacant property tax to include vacant lots, but also the rate is set at 4 times the current property tax rate (rather than 3x the first year and 4x after that) and removes the sunset from the program. All notice and reporting requirements are the same. The bill file can be found [here](#). The property tax bills with the vacancy tax will be sent out in July 2026.

We are not counting on the vacant property tax for revenues. Instead, it is important to ensure more properties are eligible for In Rem acquisition. In addition, we hope owners will do something with the property, and if not, it will be eligible for In Rem.

In the case of vacant lots, there are concerns about side yards and community gardens that may be on private property. We have proposed that DHCD could create a "USE" permit similar to what we have on buildings for lots that are used for community or private use. That way, these lots with specific uses are not considered vacant, they do have a use and would not be charged the additional tax. Ultimately, where appropriate, we are asking DHCD to work with owners with side lots to consolidate them into a single lot. I am so excited about perfecting this policy and seeing it work. There is no hearing scheduled yet.

Thank you again for taking the time to read my letters. I appreciate the opportunity and your consideration.

In partnership,



Odette Ramos
Baltimore City Councilwoman, 14th District

Chart A. DHCD VBN Dashboard as of August 29, 2025 at 9:30am.

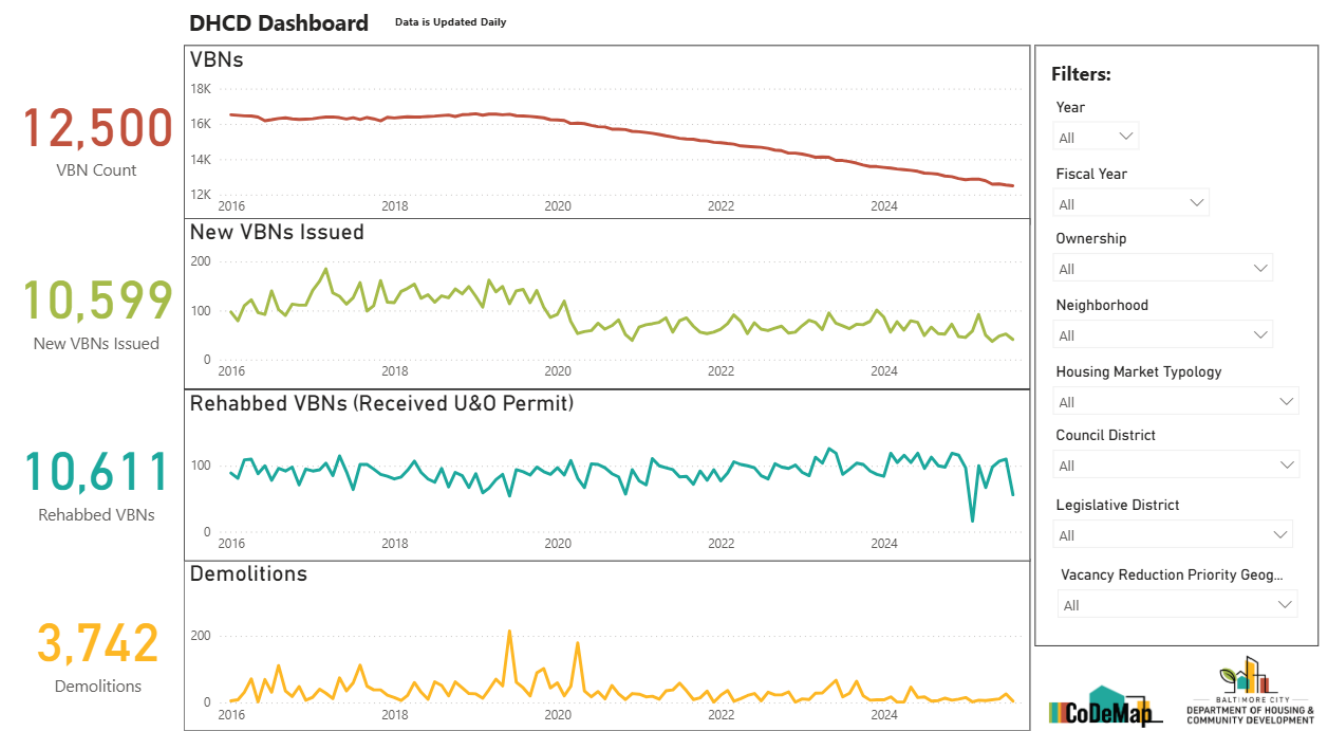


Chart B. Summary of ORS/LIGHT and HUBS backlogs and next steps.

Information provided during 7.25.2025 City Council Hearing and additional follow-up questions. Information is not for comparison, but for understanding the totality of the older adult home repair wait list and backlogs.

Program/ Category	LIGHT/ORS	HUBS
Waiting list: Resident called/applied, need to be assessed if eligible for program	1,424	565
Backlog: Eligible for the program and waiting to be served	101	533
Currently Serving	338	710
Method of assisting to get through waitlist and backlog	Restructure of the ORS and LIGHT to add capacity for intake and project managers	Need additional operating dollars to have more intake/case managers.
Funding: Capital for repairs only	CDBG Affordable Housing Trust Fund	Affordable Housing Trust Fund (contractor bills DHCD directly) Philanthropy
Funding: Operating - intake, case management, project management	CDBG	Philanthropy