

# CITY COUNCIL

## READ FILE COVER SHEET

Subject: **Ordinance concerning Amending Chapter 205 Zoning by Adding New Article XI-A Titled "Silver Housing Communities"**  
**(1<sup>st</sup> Reading)**

Date: **1/30/2026**

**Notice:** Any comments made after 5:00 p.m. on the Thursday before the Council Meeting will not be seen in the agenda packet.

Purpose:

- FYI
- Read and Comment as Needed**
- Action Required by February 2, 2026**
- In Confidential File Drawer

Approve:

Johnny Boker  Yes  No  No Comment

Comment: \_\_\_\_\_

Casi Boyer  Yes  No  No Comment

Comment: \_\_\_\_\_

Matthew Ellis  Yes  No  No Comment

Comment: \_\_\_\_\_

Vicki Jones  Yes  No  No Comment

Comment: \_\_\_\_\_

Jim Ringsaker  Yes  No  No Comment

Comment: \_\_\_\_\_

Tammy Lynn  Yes  No  No Comment

Schneegas  Yes  No  No Comment

Comment: \_\_\_\_\_

Note: N/A

1 CITY COUNCIL  
2 OF  
3 HAVRE DE GRACE, MARYLAND  
4  
5 ORDINANCE NO. \_\_\_\_\_  
6  
7

8 Introduced by \_\_\_\_\_ Council Member Jones  
9  
10  
11

12 AN ORDINANCE BY THE MAYOR AND CITY COUNCIL OF  
13 HAVRE DE GRACE, MARYLAND, ADOPTED PURSUANT TO THE  
14 AUTHORITY OF ARTICLE XI-E OF THE MARYLAND  
15 CONSTITUTION, THE LAND USE ARTICLE SECTION 7-302(B)  
16 AND THE LOCAL GOVERNMENT ARTICLE OF THE  
17 ANNOTATED CODE OF MARYLAND, AND SECTIONS 33 AND 34  
18 OF THE HAVRE DE GRACE CITY CHARTER TO AMEND CITY  
19 CODE CHAPTER 205 ZONING BY ADDING A NEW ARTICLE XI-  
20 A TITLED "SILVER HOUSING COMMUNITIES"  
21  
22

23 On: February 2, 2026  
24 at: 7:00 p.m.

25 Ordinance introduced, read first time, ordered posted and public hearing scheduled.  
26  
27

28 PUBLIC HEARING

29 A Public Hearing is scheduled for February 17, 2026 at 7:00 p.m.  
30  
31

EXPLANATION

Underlining indicates matter  
added to existing law.

**[Bold Brackets]** indicate matter  
deleted from existing law.

Amendments proposed prior to  
final adoption will be noted on a  
separate page with line  
references or by handwritten  
changes on the draft legislation.

32

33 **WHEREAS**, the Mayor and City Council of Havre de Grace ("the City") identify within the  
34 **Envision Havre de Grace 2025 Comprehensive Plan** a vision for a "cohesive, human-scaled,  
35 people-centered built environment"; and

36 **WHEREAS**, the City, by adopting the 2025 Comprehensive Plan Housing Element ("Housing  
37 Element") recognizes the need to provide housing options that reflect the full range of needs within  
38 the City; and

39 **WHEREAS**, the Housing Element identifies "Aging in Place" as a critical priority, defined as  
40 staying in one's own home as one gets older, and encourages policies that provide senior-specific  
41 housing opportunities; and

42 **WHEREAS**, the Envision 2025 Plan recognizes that a range of housing densities, types, and sizes  
43 provides residential options for citizens of all ages and incomes; and

44 **WHEREAS**, the City finds that the creation of a specialized lot type for senior housing supports  
45 the Plan's vision of an "Inclusive Community"; and

46 **WHEREAS**, the City recognizes that "Silver Housing" developments can promote a "Vibrant,  
47 Connected Community" by allowing seniors to remain active participants in the local economy  
48 and social fabric of Havre de Grace; and

49 **WHEREAS**, the use of Lot Type "S" allows for the "recycle [of] historic neighborhoods and  
50 homes" by providing sensitive infill opportunities that maintain the historic scale and natural  
51 setting of the City; and

52 **NOW THEREFORE**, it is determined, decided, and ordained by the City Council that a new  
53 Article XI-A of City Code 205 Zoning is adopted and approved as follows:

54

## **ARTICLE XI-A: Silver Housing Communities**

55

### **§ 205-43.4. Purpose and Intent.**

56

57 The purpose of this Article is to implement the "Aging in Place" visions of the **Envision 2025**  
**Comprehensive Plan**. This Article establishes zoning standards and a discretionary legal  
framework to facilitate the development of age-restricted housing (Lot Type S) that meets the  
needs of senior residents while remaining compatible with the City's historic scale.

58

### **§ 205-43.5. Silver Housing Standards.**

59

60 **A. Definitions: SILVER HOUSING** A single-family detached dwelling unit located on a Lot  
61 Type S that is designed and constructed to meet the needs of seniors, including at least one  
62 "accessible" or "universal design" entrance, and which is subject to the age-restriction  
63 requirements set forth under Subparagraph E.

64

65 **B. Permitted Districts:** Silver Housing (Lot Type S) and all associated public utility structures  
66 are a Principal Permitted Use in the R, RO, RB, R1, and R2 Districts.

73 C. **Silver Housing Subdivision:** All dwellings constructed on Lot Type S must be operated as  
 74 "housing for older persons" as defined by the Fair Housing Act. Silver Housing plans will only  
 75 be considered for subdivisions subject to review and approval under Chapter 173 of the City  
 76 Code.

77 D. **Off-Street Parking:** Notwithstanding the provisions of Chapter 122, Silver Housing on Lot  
 78 Type S shall provide a minimum of one and a half (1.5) off-street parking spaces per dwelling  
 79 unit. All other design and surfacing standards of Chapter 122 not related to the quantity of  
 80 spaces shall remain applicable.

81 E. **Age Restricted Community.** Declarations and covenants governing the Silver Housing  
 82 Subdivision shall be reviewed and approved by the Director of Planning, and shall be recorded  
 83 in the Land Records of Harford County for each such lot. The Silver Housing Subdivision will  
 84 be a deed restricted community with declarations and covenants consistent with the Fair  
 85 Housing Act and consistent with the Harford County school impact fee exemptions. The  
 86 declarations and covenants must state that the housing is intended for occupancy by persons  
 87 55 years of age or older, and must provide that at least 80 percent of the housing units in the  
 88 Silver Housing Subdivision are occupied by persons in that age bracket. The homeowners  
 89 association established by the declarations and covenants shall provide bylaws or rules and  
 90 procedures to ensure compliance with the 80 percent requirement, and shall submit an annual  
 91 verification to the City demonstrating that the 80% threshold is being met in order to maintain  
 92 the Fair Housing Act exemption. The age-restricted declarations and covenants must also  
 93 contain a provision that any revocation of the age restrictions requires approval by resolution  
 94 of the Havre de Grace City Council before such revocation takes effect, and before such  
 95 revocation is recorded in the Harford County land records.

96 F. **Development Rights and Responsibilities Agreement.** The developer of a Silver Housing  
 97 Community may enter into a Development Rights and Responsibilities Agreement with the  
 98 City pursuant to Article XIV of this Chapter 205. Such agreement must comply with the age  
 99 restriction requirements set forth in paragraph E above.

#### 100 **AMENDMENTS TO TABLE I (Zoning)**

101 **Table I is amended to include the following Lot Type "S" for the R, RO, RB, R1, and R2**  
 102 **Districts:**

| <u>Lot Type</u>   | <u>Min. Lot Area</u> | <u>Max. Coverage</u> | <u>Min. Width</u> | <u>Front Setback</u> | <u>Side Setback</u> | <u>Rear Setback</u> | <u>Max. Height</u> |
|-------------------|----------------------|----------------------|-------------------|----------------------|---------------------|---------------------|--------------------|
| <u>S (Silver)</u> | 1,500 sq. ft.        | NA                   | 35 ft.            | 5 ft.                | 5 ft.               | 5 ft.               | 30 ft.             |

110 ADOPTED by the City Council of Havre de Grace, Maryland this \_\_\_\_ day of \_\_\_\_, 2026.  
111  
112 SIGNED by the Mayor and attested by the Director of Administration this \_\_\_\_ day of \_\_\_\_,  
113 2026.

114

115

116 ATTEST:

117

118

119

120 Christopher Ricci  
121 Director of Administration

122

123

124 Introduced/First Reading: 2/2/2026

125 Public Hearing:

126 Second Reading/Adopted:

127

128 Effective Date:

129

130 In accordance with the provisions of the Maryland Ann. Code, Land Use Article, §4-203 and  
131 the City Charter requirements, this ordinance shall become effective no earlier than ten days  
132 after the close of the public hearing on the Zoning Code amendments set forth herein.

MAYOR AND CITY COUNCIL  
OF HAVRE DE GRACE

\_\_\_\_\_  
William T. Martin  
Mayor