

# 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  
Schneegas ☐ Yes ☐ No ☐ No Comment  
Comment: \_\_\_\_\_

Note: N/A

CITY COUNCIL  
OF  
HAVRE DE GRACE, MARYLAND

ORDINANCE NO. \_\_\_\_\_

Introduced by \_\_\_\_\_ Council Member Jones

**AN ORDINANCE BY THE MAYOR AND CITY COUNCIL OF  
HAVRE DE GRACE, MARYLAND, ADOPTED PURSUANT TO THE  
AUTHORITY OF ARTICLE XI-E OF THE MARYLAND  
CONSTITUTION, THE LAND USE ARTICLE SECTION 7-302(B)  
AND THE LOCAL GOVERNMENT ARTICLE OF THE  
ANNOTATED CODE OF MARYLAND, AND SECTIONS 33 AND 34  
OF THE HAVRE DE GRACE CITY CHARTER TO AMEND CITY  
CODE CHAPTER 205 ZONING BY ADDING A NEW ARTICLE XI-  
A TITLED “SILVER HOUSING COMMUNITIES”**

On: February 2, 2026

at: 7:00 p.m.

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

**PUBLIC HEARING**

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

**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.

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

56  
 57 **§ 205-43.4. Purpose and Intent.**

58  
 59 The purpose of this Article is to implement the "Aging in Place" visions of the **Envision 2025**  
 60 **Comprehensive Plan**. This Article establishes zoning standards and a discretionary legal  
 61 framework to facilitate the development of age-restricted housing (Lot Type S) that meets the  
 62 needs of senior residents while remaining compatible with the City's historic scale.

63  
 64 **§ 205-43.5. Silver Housing Standards.**

65  
 66 A. **Definitions: SILVER HOUSING** A single-family detached dwelling unit located on a Lot  
 67 Type S that is designed and constructed to meet the needs of seniors, including at least one  
 68 "accessible" or "universal design" entrance, and which is subject to the age-restriction  
 69 requirements set forth under Subparagraph E.

70  
 71 B. **Permitted Districts:** Silver Housing (Lot Type S) and all associated public utility structures  
 72 are a Principal Permitted Use in the R, RO, RB, R1, and R2 Districts.

- C. **Silver Housing Subdivision:** All dwellings constructed on Lot Type S must be operated as "housing for older persons" as defined by the Fair Housing Act. Silver Housing plans will only be considered for subdivisions subject to review and approval under Chapter 173 of the City Code.
- D. **Off-Street Parking:** Notwithstanding the provisions of Chapter 122, Silver Housing on Lot Type S shall provide a minimum of one and a half (1.5) off-street parking spaces per dwelling unit. All other design and surfacing standards of Chapter 122 not related to the quantity of spaces shall remain applicable.
- E. **Age Restricted Community.** Declarations and covenants governing the Silver Housing Subdivision shall be reviewed and approved by the Director of Planning, and shall be recorded in the Land Records of Harford County for each such lot. The Silver Housing Subdivision will be a deed restricted community with declarations and covenants consistent with the Fair Housing Act and consistent with the Harford County school impact fee exemptions. The declarations and covenants must state that the housing is intended for occupancy by persons 55 years of age or older, and must provide that at least 80 percent of the housing units in the Silver Housing Subdivision are occupied by persons in that age bracket. The homeowners association established by the declarations and covenants shall provide bylaws or rules and procedures to ensure compliance with the 80 percent requirement, and shall submit an annual verification to the City demonstrating that the 80% threshold is being met in order to maintain the Fair Housing Act exemption. The age-restricted declarations and covenants must also contain a provision that any revocation of the age restrictions requires approval by resolution of the Havre de Grace City Council before such revocation takes effect, and before such revocation is recorded in the Harford County land records.
- F. **Development Rights and Responsibilities Agreement.** The developer of a Silver Housing Community may enter into a Development Rights and Responsibilities Agreement with the City pursuant to Article XIV of this Chapter 205. Such agreement must comply with the age restriction requirements set forth in paragraph E above.

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

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

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

ADOPTED by the City Council of Havre de Grace, Maryland this \_\_\_ day of \_\_\_\_\_, 2026.

SIGNED by the Mayor and attested by the Director of Administration this \_\_\_\_\_ day of \_\_\_\_\_, 2026.

ATTEST:

MAYOR AND CITY COUNCIL  
OF HAVRE DE GRACE

\_\_\_\_\_  
Christopher Ricci  
Director of Administration

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

Introduced/First Reading: 2/2/2026

Public Hearing:

Second Reading/Adopted:

Effective Date:

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