

and nonprofit organizations to contribute local resources for developments funded through this program.

The *Emergency Mortgage Assistance Program (EMA)* was developed and merged into MHFP in 1989. Its forerunner was the Home Ownership Emergency Mortgage Assistance Program (HEMAP), which was created by the General Assembly in 1984. The Program provides mortgage assistance to help home owners who are in imminent danger of losing their homes. Working through housing counseling agencies, short-term loans are provided to eligible home owners. Funds for the Program are provided from general obligation bonds.

The *Settlement Expense Loan Program (SELP)* was begun by the General Assembly in 1988. The Program provides low interest loans for settlement expenses to eligible low- and moderate-income home buyers who do not have sufficient resources to purchase an affordable home.

The *Reverse Equity Mortgage Program (REMP)* was established by the General Assembly in 1986 and first funded in 1988 through CDA reserve funds. The Program enables older Maryland home owners to gain access to the accumulated equity in their homes without having to sell or move. No repayment of the loan is required until the eligible borrower dies, sells the house, or permanently moves out of the home.

SPECIAL LOAN PROGRAMS

Vance T. Morris, *Director*

514-7565

In 1986, the General Assembly created new special rehabilitation programs to address the housing needs of low-income households. With State general funds, these programs provide low-interest, no-interest, or deferred loans for 20-year terms.

Limited-income home owners and landlords of rental properties who rent to limited-income households may qualify for loans under the Indoor Plumbing Program and the Residential Lead Paint Abatement Program. The *Indoor Plumbing Program* provides loans to finance indoor plumbing and related systems in buildings that lack indoor plumbing or have failing plumbing systems. Loans through the *Residential Lead Paint Abatement Program* finance lead paint abatement in residential buildings.

The *Accessory, Shared, and Sheltered Housing Program* provides loans to limited-income home owners for housing modifications that create accessory dwelling units or provide for shared housing arrangements. Home owners also may receive loans to modify housing in order to provide sheltered housing for up to fifteen income-eligible elderly, handicapped, or disabled persons.

The *Group Home Acquisition Program (GHAP)* was authorized by the General Assembly in 1986 and is funded with special funds. GHAP provides financing to nonprofit organizations to acquire and modify housing for group homes and temporary and emergency shelters that serve low-income persons.

By making low-interest loans available for repair and renovation, the *Maryland Housing Rehabilitation Program—Single Family (MHRP—SF)* preserves the State's stock of existing owner-occupied one- to four-unit dwellings. Owner-occupants and tenants of rental properties must meet income guidelines established by the Administration. MHRP—SF is administered under the same funding as MHRP—MF. The Livability Code Rehabilitation Program was merged into MHRP—SF on July 1, 1990.

The *Home and Energy Loan Program—Single Family (HELP—SF)* finances loans for energy conservation and home improvements in owner-occupied one- to four-unit dwellings. Loans are administered by the Community Development Administration, local housing agencies, and participating lenders. Owner-occupants and tenants of rental properties must meet income guidelines established by the Administration. HELP—SF is administered under the same funding as HELP—MF.

HOUSING SUBSIDY PROGRAMS

Phillip L. Katzung, *Director*

514-7490

The Community Development Administration administers federal funds to subsidize rental housing under the *Section 8 Certificate/Voucher Program*. These funds come to the State through the U.S. Department of Housing and Urban Development under the Federal Housing Act of 1937 (42 USC 1437, as amended).

Under the Section 8 Certificate/Voucher Program, participating landlords make available to low-income families rental housing that meets occupancy standards. To qualify, total family income must be 50 percent or less of the median income for the area in which the housing is located. Through local administering agencies, the Community Development Administration accepts and reviews applications from prospective tenants for participation in the program. Families that qualify are issued Certificates of Family Participation.

Under the Certificate Program, owners who agree to rent to qualifying families sign a contract with the Community Development Administration or the local administering agency that guarantees payments to the owner as long as the housing and lease adhere to federal standards. Through the Community Development Administration, the U.S. Department of Housing and Urban Development subsidizes that part of the rent that exceeds