

commitment from a lender to finance necessary improvements to make the building structurally sound.

[(4)] (D) The terms and provisions for indoor plumbing loans shall satisfy the requirements of § [11-702(c)(6)] 2-303(G) except that, in the case of owner-occupied units, for families of limited income whose incomes are lower than the income limits established in [paragraph 11-702(c)(6)(iii)(1)] § 2-303(G)(3)(I), the Department may forgive the payment of all or a portion of a deferred payment loan, if the Secretary determines that the families of such lower incomes served by these loans do not have sufficient income to repay all or a portion of the principal amount of a loan.

[(i) (1)] 2-309. (A) The Livability Code Rehabilitation Program is created within the Maryland Housing Rehabilitation Program.

[(2)] (B) The Department shall operate the Program and make loans from the fund for a rehabilitation project which brings a building into conformance with a minimum livability code.

[(3)] (C) To qualify for a livability code rehabilitation loan, an owner of a building:

[(i)] (1) Must reside in the building and be a family of limited income, or must rent at least two-thirds of the dwelling units in the building to families of limited income;

[(ii)] (2) Must submit to the Department a proposal to bring the building into conformance with the minimum livability code; and

[(iii)] (3) Must demonstrate that the building is in a political subdivision that:

[1.] (I) Before the adoption by the Department of the State Minimum Livability Code, has an existing housing code; or

[2.] (II) After the adoption of the State Minimum Livability Code, has adopted:

[A.] 1. The State Minimum Livability Code; or

[B.] 2. A local housing code containing provisions that are equal to or exceed the provisions of the State Minimum Livability Code.