

Initiated in 1982 as a pilot program, the Residential Energy Conservation Program was replaced in 1983 by the *Home and Energy Loans Program (HELP)*. HELP provides loans for energy conservation, home improvements, and combined energy conservation and home improvements. Loans are made directly through the Community Development Administration for multi-family housing and by the Community Development Administration, local housing agencies, and participating lenders in the single-family program. Funds are generated by the sale of mortgage revenue bonds. Recipients of single-family loans for improvements must meet income guidelines established by the Community Development Administration. In multi-family developments, a certain percentage of units must be rented to limited-income families.

In 1986 the General Assembly authorized amendments to the MHRP statute to create five new special rehabilitation programs to address the housing needs of low-income households. These programs are funded with State general funds. All of the special rehabilitation programs provide low-interest, no-interest, or deferred loans with 20-year terms.

The *Nonprofit Rehabilitation Program* makes loans to nonprofit organizations and local governments to rehabilitate buildings to provide rental housing, congregate housing, group homes, shelters, and other housing facilities that serve low-income households. Borrowers may also receive housing rehabilitation loans on behalf of income-eligible homeowners.

Limited-income home owners and landlords of rental properties who rent two-thirds of their dwellings to limited-income households may qualify for loans under the Indoor Plumbing Program, the Residential Lead Paint Abatement Program, and the Livability Code Rehabilitation Program. The *Indoor Plumbing Program* provides loans to finance indoor plumbing and related systems in buildings that lack indoor plumbing or that have existing failing plumbing systems. Loans through the *Residential Lead Paint Abatement Program* finance the abatement of lead paint in residential buildings and the *Livability Code Rehabilitation Program* makes loans to fund rehabilitation that brings residential properties into compliance with local housing or livability codes.

The *Accessory, Shared, and Sheltered Housing Program* provides loans to limited-income home owners to modify existing housing to create accessory dwelling units or to provide for shared housing arrangements. Home owners may also receive

loans to modify housing to provide sheltered housing for up to fifteen income-eligible elderly, handicapped, or disabled persons.

The *Migratory Worker Housing Facilities Program* provides loans for owners of migratory labor camps to make health and safety improvements.

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 existing housing to provide group homes and temporary and emergency shelters that substantially serve low-income persons.

Created in 1986 and funded by CDA, the *Construction Loan Program* is a revolving loan fund that provides construction loans to nonprofit organizations and local governments to finance the acquisition, rehabilitation, or construction of single-family and multi-family housing. Multi-family housing developed under the program must be rented to those of low and very low income, and single-family housing must be sold to those whose annual income does not exceed \$20,000.

HOMEOWNERS EMERGENCY MORTGAGE ASSISTANCE PROGRAM

The Homeowners Emergency Mortgage Assistance Program (HEMAP) was created by the General Assembly in 1984. The Program provides mortgage assistance to help involuntarily unemployed home owners. Working through housing counseling agencies, short-term loans are provided to eligible home owners. Funds for the Program are provided from general obligation bonds.

RENTAL HOUSING PRODUCTION PROGRAM

The Rental Housing Production Program was created by the legislature in 1986 to stimulate production of rental housing for lower-income households. Funds can be used for capital assistance to cover costs of construction, rehabilitation, or acquisition of rental housing, or for mortgage assistance to reduce the operating costs of rental housing. Local governments must make a contribution to reduce costs or otherwise support developments financed through the program. Priority is given to developments that serve households at 30 percent or less of area median income.

The Market-Rate Rental Housing Program provides below-market rate construction and permanent financing using taxable and tax-exempt