

the State's stock of existing housing by making direct, low-interest loans available to the owners of apartment buildings of 5 to 100 units and commercial properties for repair and renovation. Under the requirements of the Program, recipients of loans for the renovation of rental properties must make at least two-thirds of the units available to low-income tenants. Authorized by the General Assembly in 1975, MHRP—MF is funded by State general obligation bonds and by repayments of principal and interest on outstanding loans.

The Residential Energy Conservation Program, initiated in 1982 as a pilot program, was replaced in 1983 by the *Home and Energy Loans Program—Multi-Family (HELP—MF)*. HELP—MF 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 with five or more units. Funds are generated by the sale of mortgage revenue bonds. In multi-family developments, a certain percentage of units must be rented to limited-income families.

Created by the legislature in 1984, the *Elderly Rental Housing Program (ERHP)* provides below-market-rate or deferred payment loans to developers who agree to construct or rehabilitate rental housing for occupancy by low-income elderly households. Priority is given to developments that serve the lowest income households.

The *Nonprofit Rehabilitation Program (NRP)* was created by the General Assembly in 1986. The Program makes loans to nonprofit organizations and local governments to rehabilitate buildings for rental housing, congregate housing, group homes, shelters, and other housing facilities that serve low-income households.

The *Partnership Rental Housing Program (PRHP)* was authorized by the General Assembly in 1988 as a two-year pilot program to expand the supply of affordable housing for the working poor. In a partnership, local governments provide the finished site, including roads, water, sewer, and other infrastructure, while the Community Development Administration provides construction and permanent financing for rental housing units.

SPECIAL LOAN PROGRAMS

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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 two-thirds of their dwell-

ings 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 have failing plumbing systems. Loans through the *Residential Lead Paint Abatement Program* finance lead paint abatement in residential buildings. The *Livability Code Rehabilitation Program* makes loans for rehabilitation to bring residential properties into compliance with local housing or livability codes.

The *Accessory, Shared, and Sheltered Housing Program* provides loans to limited-income homeowners for housing modifications that create accessory dwelling units or provide for shared housing arrangements. Homeowners may also 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 substantially serve low-income persons.

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. The Program was created in 1986 and is funded by the Community Development Administration.

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 *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