(2) CARRY OUT THE PROGRAM IN A MANNER THAT:

(I) SERVES ALL OF THE AREAS OF THIS STATE; AND

(II) AVOIDS CREATING OR AGGRAVATING LOW-INCOME ECONOMIC CONCENTRATIONS THAT ADVERSELY AFFECT COMMUNITIES.

REVISOR'S NOTE: This subsection is new language derived without substantive change from the last sentence of Art. 41, § 266FF-1 and from Art. 41, § 266FF-4(b) and (c).

(C) GENERAL DUTIES.

THE DEPARTMENT SHALL:

(1) ADOPT POLICIES TO INSURE THAT LOANS ARE MADE ONLY TO INDIVIDUALS WHO CANNOT OTHERWISE FINANCE THE PURCHASE OF A HOME;

(2) RESEARCH AND OBSERVE THE MORTGAGE MARKET AND HOUSING CONDITIONS IN THIS STATE; AND

(3) USE FEDERAL PROGRAMS THAT COMPLEMENT OR FACILITATE CARRYING OUT THE PROGRAM.

REVISOR'S NOTE: This subsection is new language derived without substantive change from the first sentence of Art. 41, § 266FF-2(b)(3) and from Art. 41, § 266FF-4(a) and (d).

(D) INCOME LIMITS; CREDITWORTHINESS.

THE DEPARTMENT SHALL SET:

(1) REASONABLE MINIMUM REQUIREMENTS OF CREDITWORTHINESS; AND

(2) UPPER INCOME LIMITS, WHICH MAY INCLUDE:

(I) A DEFINITION OF "INCOME";

(II) CONSIDERATION OF SECONDARY SOURCES OF INCOME;

(III) CONSIDERATION OF DEPENDENT ALLOWANCES; AND

(IV) DIFFERENTIALS THAT ARE BASED ON INCOME STATISTICS FOR GEOGRAPHICAL AREAS OF THIS STATE.

REVISOR'S NOTE: This subsection is new language derived without substantive change from the second sentence of Art. 41, § 266FF-2(b)(3) and from Art. 41, § 266FF-2(b)(3)(i) and (ii) and the last