(I)--60--PERCENT--OF-THE-ACTUAL-INTEREST-COST-OF MONEYS-USED-TO-FUND-THE-PROGRAM;-OR

(II)--4-PERCENT;-OR

(2)--THE-GROUP-HOMES-ARE-TO-BE-OCCUPIED-IN-SUBSTANTIAL PART-BY-INDIVIDUALS-OR-FAMILIES-WHOSE-INCOMES-ARE-LESS--THAN--THE INCOME--LIMITS-IN-PARAGRAPH-(1)-OF-THIS-SUBSECTION,-IN-WHICH-CASE THE-RATE-MAY-NOT-BE-LESS-THAN-ZERO-PERCENT;-AND

(3)--THE-SECRETARY--DETERMINES--THAT--THE--GROUP--HOME SPONSORS--UNDER--THIS--SUBSECTION--WOULD--OTHERWISE--BE-UNABLE-TO PROVIDE-A-GROUP-HOME-TO-OCCUPANTS-WITH-INCOME--LEVELS--THAT--MEET THE-PROGRAM-REQUIREMENTS.

(D)   FOR A LOAN TO A GROUP HOME SPONSOR, THE DEPARTMENT MAY SET AN INTEREST RATE LOWER   THAN   THE   INTEREST   RATES   OTHERWISE PROVIDED UNDER THIS SECTION, INCLUDING AN INTEREST RATE AS LOW AS ZERO PERCENT, IF:

(1)   THE   SECRETARY   DETERMINES   THAT   THE   GROUP HOME SPONSOR WOULD OTHERWISE BE UNABLE TO   PROVIDE   A   GROUP   HOME   TO ELIGIBLE LOW INCOME OCCUPANTS; AND

(2)   THE   GROUP   HOME IS TO BE OCCUPIED IN SUBSTANTIAL PART BY ELIGIBLE OCCUPANTS WHOSE INCOMES ARE LESS THAN 70 PERCENT OF THE MAXIMUM INCOME LIMITS THAT THE DEPARTMENT MAY ESTABLISH.

[(d)] (E)   The Department shall include in its   request   for appropriations   for   the program any information requested by the Secretary of Budget and Fiscal Planning   about   loans   at   lower rates   of interest which shall include, at a minimum, an estimate of the lower rate or rates of interest at   which   eligible   loans may   be made and the aggregate principal amount of loans expected to be made at the lower rates in the coming fiscal year.

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(a)   If an individual applying for a   loan   is   married   and lives with the spouse, both spouses shall apply.

(b)   Except   as provided in [subsection (c)] SUBSECTIONS (C) AND (D) of this section to qualify for a loan, an applicant:

(1)   Shall have been domiciled in this   State   for   at least 1 year before filing the application;

(2)   Shall intend to live in the home to be financed;

(3)   May   not own any other property used or usable as a residence as of the time of closing;

(4)   May not be financially able to obtain a   private mortgage or otherwise to finance the purchase; and