ADOPTED OR ISSUED UNDER THIS SUBTITLE, SHALL BE INSTITUTED WITHIN 2  $\underline{3}$  YEARS AFTER THE OFFENSE VIOLATION WAS COMMITTED.

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall be construed only prospectively and may not be applied or interpreted to have any effect on or application to any water pollution violation committed before the effective date of this Act.

SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect October 1, 2002.

Approved April 25, 2002.

## CHAPTER 271

(House Bill 1188)

AN ACT concerning

## Department of Housing and Community Development - Settlement Expense Loan Program - Homebuyer Education

FOR the purpose of requiring Settlement Expense Loan Program loan recipients to complete certain homebuyer education or housing counseling under certain eircumstances; authorizing the Department of Housing and Community Development to require local jurisdictions to provide the Department with certain homebuyer education or housing counseling information under certain circumstances; defining a certain term; and generally relating to the Settlement Expense Loan Program and the Department of Housing and Community Development.

BY repealing and reenacting, with amendments,

Article 83B - Department of Housing and Community Development

Section 2-1001 and 2-1005(b)

Annotated Code of Maryland

(1998 Replacement Volume and 2001 Supplement)

BY adding to

Article 83B - Department of Housing and Community Development

Section 2-1008

Annotated Code of Maryland

(1998 Replacement Volume and 2001 Supplement)

SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That the Laws of Maryland read as follows: