



**Maryland Department of Housing and Community Development
Community Development Administration/
Single Family Housing**

October 25, 2002

Directive 2002-4

MEMORANDUM FOR: ALL PARTICIPATING LENDERS

SUBJECT: HOUSING COUNSELING REQUIREMENTS FOR BORROWERS UNDER THE
MARYLAND MORTGAGE PROGRAM

The purpose of this Directive is to clarify housing counseling requirements for borrowers under the Maryland Mortgage Program (MMP).

General Information

- House Bill 1188 became effective October 1, 2002. **Under the new law, MMP borrowers receiving DSELP *must* meet the housing counseling requirements of the local jurisdiction where the house to be purchased is located if the local requirements are more stringent than MMP's requirements.** When the local jurisdiction does not offer a SELP program or does not require housing counseling in order to receive SELP, the existing housing requirements for MMP borrowers will remain in effect.

Local Jurisdiction Counseling Requirements.

This listing is not exhaustive. Additional jurisdictions will be added as information is received.

- The following jurisdictions have SELP programs and more stringent housing counseling requirements than MMP. **The local requirements may include classroom and one on one counseling, as well as counseling before execution of sales contract.** *To receive a DSELP loan in these jurisdictions, the local housing counseling requirements must be met. If the sales contract was signed before October 1, 2002, counseling prior to contract is not required.*
 - Baltimore County –Contact Baltimore County Office of Community Conservation (410) 887-3317
 - Anne Arundel County – Contact Arundel Community Development Services, Inc. (410) 222-7600
 - Harford County – Contact Harford County Housing Agency (410) 638-3045/(410) 679-3136
 - Hagerstown *(inside city limits)- Contact Hagerstown Home Store (301)797-0900
 - Garrett County – Contact Garrett County Community Action Committee, Inc. (301) 334-9431
 - Montgomery County – Contact Housing Opportunities Commission of Montgomery County (301) 929-6700
 - St. Mary's County –Contact St. Mary's County Housing Authority (301) 475-4410
- The following jurisdictions **do not** offer SELP and fall under existing housing counseling requirements for MMP borrowers:
 - Allegany County

- Baltimore City
 - Calvert County
 - Caroline County
 - Carroll County
 - Cecil County
 - Dorchester County
 - Somerset County
 - Washington County*
 - Wicomico County
 - Worcester County
- The following jurisdictions offer SELP but do not have more stringent housing counseling requirements than the requirements that currently exist for borrowers under MMP. Therefore existing housing counseling requirements for MMP borrowers continue to apply:
 - Frederick County
 - Charles County
 - Queen Anne's
 - Prince George's County
 - Kent County
 - Responses regarding locally administered SELPs are pending from the following jurisdictions. Lenders should contact the jurisdiction directly regarding housing counseling requirements:
 - Talbot County
 - Howard County

As always we appreciate your continued participation in MMP. If you have questions concerning this directive or suggestions for improvements of our program, please contact me directly at (410) 514-7530 or 1-800-638-7781.

Sincerely,

Patricia Rynn Sylvester
Director
Single Family Housing