



Maryland **ABCD**
Network

Legislative Wrap-Up

Housing Counseling

- **HB1399-Residential Mortgage Loans - Required Notice of Housing Counseling Programs and Services:**
- Requires mortgage lenders provide written notice to home purchasers that includes a recommendation that borrowers complete home buyer education or housing counseling.

Foreclosure Mediation

- **HB472/SB476 Foreclosure Mediation**
- Requires loan modification/ loss mitigation program be sent to the borrower and record owner of a residential property at least 45 days before a foreclosure is filed
- Lenders must complete a loss mitigation analysis
- Filing fee revenue: Housing Counseling and Foreclosure Mediation Fund administered by DHCD.

Protect Victims/Rental Housing

- **HB1382/SB554- Rental Housing**

- Protection for Victims of Domestic Violence and Sexual Assault

- Allows a tenant who is the victim of domestic violence or sexual assault to terminate a lease agreement, and explains the tenant's responsibilities in the process of termination.

Tenants in Foreclosure

- **SB654/HB711-Real Property - Tenants in Foreclosure** - Conforming to Federal Law: requires 90 days' notice to tenants in properties entering foreclosure, and allows tenants with leases to remain in the home for 90 days or until the end of the lease term, whichever is longer.

Transfer Fees

- **SB666/HB1298-**
- Prohibits a person who conveys a fee simple interest in real property from recording a covenant against the title to the real property for the payment of a transfer fee.

Mobile Home Parks - Plans

- **HB103/SB235-Real Property-Mobile Home Parks-Plans for Dislocated Residents:**

- Requires that owners of mobile home parks who plan to change the land use must notify residents and local governmental authorities of the proposed change and provide relocation assistance to mobile home owners.

Sustainable Communities Act

- **HB 475**
- Creates Sustainable Communities designation
- Reauthorizes and expands the (former) Heritage Tax Credits; includes additional departments in the Smart Growth Cabinet.

Affordable Housing Land Trusts

- **HB 869/SB 780**
- Establishes the ability to create permanently affordable home ownership programs through shared equity agreements
- Nonprofit or local govt affordable housing trust agency

2010 “Leftovers”

- Source of Income Discrimination
- Just Cause Eviction
- Landlord Retaliation
- Deceptive & Illegal Real Estate Practices
- Credit Checks used for non-credit reasons
- MD Employment Tax Credit
- TDAP funding
- Structural Revenue Problems
- TOD w/ affordable housing component
- Linking job opp's, aff. hsg w/transportation

A few final thoughts...
