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June 6, 2012

Directive 2012-18

TO: ALL PARTICIPATING LENDERS

SUBJECT: DETERMINING IF A PROPERTY IS LOCATED IN A TARGETED AREA

The purpose of this Directive is to clarify how you can determine if a property is located in a targeted area. There are three different classifications of a targeted area and they are:

1. The entire jurisdiction is considered targeted

If the property is located anywhere in one of the following jurisdictions, it is considered to be located in a targeted area:

- Allegany County
- Baltimore City
- Caroline County
- Dorchester County
- Garrett County
- Kent County
- Somerset County

2. The city limits of certain cities are considered targeted areas

If the property address lists the city as one of the following "targeted area" cities and you are not sure if the property is actually located within the city limits of that city when you view the county map (located at http://www.mmprogram.org/documents/Target_Areas.htm), submit the complete property address, including the name of the county, to Pat Smith at smithp@mdhousing.org. Pat will have it researched and the determination sent to you.

Baltimore County

- East Towson
- Oella
- West Catonsville

COMMUNITY DEVELOPMENT
ADMINISTRATION
DIVISION OF DEVELOPMENT FINANCE
100 Community Place
Crownsville, MD 21032

PHONE 410-514-7400

TOLL FREE 1-800-756-0119

TTY/RELAY 711 or 1-800-735-2258

WEB www.mdhousing.org



Prince George's

- Brentwood
- Capitol Heights
- Colmar Manor
- Fairmont Heights
- Mt. Ranier
- North Brentwood
- Seat Pleasant

Washington

- City of Hagerstown

3. Designated census tracts within “non-targeted” counties are considered targeted areas

If a “non-targeted” county has specific census tracts that are designated as targeted areas, such as the ones listed below, the lender should enter the subject property address at the FFIEC Geocoding System link located at <http://www.ffiec.gov/Geocode/default.aspx> and then click on “Search” and you will be given the tract code which you will compare to the list below. If it matches one of the targeted area census tracts, the property address will be considered to be located in a targeted area:

- Anne Arundel: 740105
- Baltimore County: 401602, 421300, 450504, 450800, 490605, 491401
- Frederick: 750100, 750300
- Harford: 302901
- Prince George's: 803200, 803401, 803509, 804300, 804800, 805601, 805602
- Washington: 000302, 000400, 000700, 000900
- Wicomico: 000100, 000300, 000500, 010200
- Worcester: 990300

As always, we appreciate your continued participation in MMP. If you have any questions concerning this Directive or suggestions for improving our Program, please contact me directly at (410) 514-7508 or 1-800-638-7781 or by e-mail at manahan@mdhousing.org.

Sincerely,

William J. Manahan

William J. Manahan
Assistant Director
Single Family Housing