

land Home Financing Program, and the provision of technical assistance to local governments and organizations in the area of housing.

The Industrialized Building and Mobile Homes Code, established by Chapter 662, Acts of 1971, offers certification standards for any building, building subsystem or component which is manufactured or partially assembled off-site to be used in a Maryland structure. The intent of the Code is to encourage and enable expanded industrialized building activity in the State. Buildings and building sub-system/components that are certified by the State under this Code can be used or erected anywhere in Maryland, regardless of local codes. Manufacturers who do not seek or receive State certification must comply with all local codes. The Code also applies to mobile homes manufactured in Maryland or elsewhere and offered for sale within the State. Any mobile home manufactured after January 1, 1973 and offered for sale in Maryland must pass State certification and be labeled (Code 1957, 1971 Repl. Vol., 1972 Supp., Art. 41, secs. 266EE-1-266EE-6).

The Model Performance Code was adopted by Chapter 663, Acts of 1971. The basis of the State's "Model Performance Code" is the Building Officials and Code Administrators International Basic Building Code (BOCA). It is the intent of the General Assembly that this code eventually be adopted throughout the State to allow builders to adapt their materials to a single set of modern, flexible standards (Code 1957, 1971 Repl. Vol., 1972 Supp., Art. 41, sec. 257J).

The Maryland Housing Fund was established by Chapter 669, Acts of 1971. The primary aim of the Housing Fund is to stimulate homeownership of adequate, reasonably priced housing in Maryland for various income levels. The General Assembly found that the flow of private investment capital into the home financing sector of the housing industry could be stimulated by a mortgage program that would insure qualified lending institutions against losses. The Fund is backed by \$7,000,000 in State general obligation bonds and will be operated through virtually all lending institutions in the State (Code 1957, 1971 Repl. Vol., 1972 Supp., Art. 41, sec. 257K).

The Maryland Home Financing Program was established to make direct mortgage loans to disadvantaged and low income citizens of Maryland at a preferred rate of interest. The objective of the program is to increase the homeownership opportunities for credit-worthy individuals and families who are unable to secure financing through the private market (Code 1957, 1971 Repl. Vol., 1972 Supp., Art. 41, secs. 266FF-266FF-4).

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The Advisory Commission on Industrialized Building and Mobile Homes was created by Chapter 662, Acts of 1971, to make recommendations to the Secretary of the Department of Economic and Community Development concerning the promulgation and enforcement of rules and regulations prescribing standards for industrialized building units and mobile homes. The same Act provided for the