

rental properties must make at least two-thirds of the units available to low-income tenants. Authorized by the General Assembly in 1975, MHRP is funded by State General Obligation Bonds.

Initiated in 1982 as a pilot program, the Residential Energy Conservation Program was replaced by the Home and Energy Loans Program (HELP), in 1983. HELP provides loans for energy conservation, home improvements, and combined energy conservation and home improvements. Loans are made directly through CDA for multi-family housing and by participating lenders in the single-family program. Funds are generated by the sale of mortgage revenue bonds.

Federal Subsidy Programs. CDA is the administering agency for federal funds which subsidize rental housing under the Section 8 Existing Program and the Moderate Rehabilitation Program. These funds are provided to the State through the U. S. Department of Housing and Urban Development under the Federal Housing Act of 1937 (42 USC 1437) as amended.

Under the Section 8 Existing Program, participating landlords make rental housing, which meets occupancy standards, available to low-income families. To qualify, total family income must be 80 percent or less of the median income for the area in which the housing is located. As an administering local agency, CDA accepts and reviews applications from prospective tenants for participation in the program. Families that qualify are issued Certificates of Family Participation.

Owners who agree to rent to these families sign a contract with CDA or the administering local agency that guarantees payments to the owner as long as the housing and lease adhere to federal standards. The U. S. Department of Housing and Urban Development, through CDA, subsidizes that part of the rent which exceeds 25 percent of the family's total income. Individual applicants must find their own housing. In this way, families may select neighborhoods that best suit their needs.

Other than the elderly, disabled, or handicapped, the only single persons automatically eligible for the Section 8 Existing Program are those displaced from their previous housing by governmental actions, or those who are the remaining member of a tenant family.

The Regional Planning Council (RPC) administers the Section 8 Existing Program in Anne Arundel, Baltimore, Carroll, Harford, and

Howard counties, and in Annapolis and Baltimore City.

The Moderate Rehabilitation Program is a new program designed to help improve existing multi-family rental units that need repair or renovation. It is part of the Section 8 Existing Program. Under the Moderate Rehabilitation Program, the private landlord rehabilitates the unit—often with Community Development Administration financing—and then CDA, on behalf of the tenants, commits rent subsidies to the unit for a period of fifteen years. These rent subsidies are funded by the federal government.

The Rental Rehabilitation Demonstration Program is directed at rental housing in need of repair. The program encourages owners of such housing to renovate the structures. It provides federal housing subsidies to families unable to pay market rate rents on renovated housing or helps them find alternate housing. CDA also assists owners by providing financing for rental housing rehabilitation.

MARYLAND HOUSING POLICY COMMISSION

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Created in 1983, the Maryland Housing Policy Commission helps the Secretary of Economic and Community Development identify ways to increase housing supply and ownership opportunities for low and moderate income people (Chapter 668, Acts of 1983).

The Commission develops, adopts, and annually updates a State housing plan, issues a policy and needs statement, and assesses departmental progress in implementing them. The Commission recommends to the Secretary innovative programs for building, financing, insuring, and managing housing for families, elderly citizens, and others not adequately served by the private market. It also assists the Secretary in creating a public information service to bring available housing resources to the attention of those in need.