As an advocate of the housing needs of low and moderate income people, the Commission appears before federal agencies, Congress, and the General Assembly. It also encourages and aids local government efforts to develop mutual and cooperative solutions to common housing problems.

The Commission consists of ten members appointed by the Governor to four-year terms. The president of the Senate and the Speaker of the House of Delegates, or their designees, serve as non-voting members. The chairperson and vice-chairperson are designated by the Governor (Code 1957, Art. 257D).

## HOUSING FINANCE REVIEW COMMITTEE

Chairperson: Robert E. Hecht, Sr.

Public members: Timothy D. Armbruster, 1987; Francis B. Francois, 1987.

Department members: Vacancy, Secretary of Economic and Community Development; Ardath M. Cade; Hans F. Mayer; John B. Moore.

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The Housing Finance Review Committee was created in 1983 to review specific loan requests or catagories of loan requests, and the investment and project financing policies of the Community Development Administration (Chapter 668, Acts of 1983). After review, the Committee makes its recommendations to the Secretary of Economic and Community Development.

Appointed by the Governor, the Committee consists of four Department employees, two public members who serve four-year terms, and one public member who is the chairperson of the Maryland Housing Policy Commission.

## DIVISION OF LOCAL AND REGIONAL DEVELOPMENT

John B. Moore, Jr., Director

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In July 1976 the Division of Local and Regional Development was established to manage and coordinate Department assistance to local governments and regional organizations in their efforts to develop and implement economic development, housing, and historical-cultural programs. In cooperation with local officials, the Division also provides

training and management systems assistance to local units of government.

The Division helps local and regional officials identify development problems and issues, assess alternative courses of action, design specific action programs, and obtain Department, other state, or federal resources to implement development programs. As a clearinghouse for Departmental services to subunits of State government, the Division coordinates State and local involvement with a number of federal programs related to community and economic development, housing, and historical-cultural matters.

The Division administers Maryland's Appalachian Regional Commission (ARC) development program and grant process, ensuring full use of available ARC resources designed to stimulate economic and community development projects and activities in Western Maryland. To facilitate liaison with the three western counties of the State, the Division maintains the Department's Western Maryland Regional Development Office in Hagerstown.

The Division coordinates federal Economic Development Administration (EDA) programs in Maryland through assistance aimed at implementation of an Economic Development Planning Program. It coordinates the submission of development projects for funding by EDA.

The Division also carries out responsibilities for the Department as the Governor's designated State liaison agency with the U. S. Department of Housing and Urban Development for implementation of the federal Community Development Block Grant Program and the Urban Development Action Grant program in Maryland. By direct technical assistance, the Division helps local governments and regional organizations develop plans and applications for these programs. In addition, the Division assists local governments in obtaining departmental housing-related resources to complement local programs using Federal Block Grant funds.

The Division serves as the Department's liaison with the U.S. Department of Agriculture rural housing and development programs, which provide resources for Maryland's local and regional development activities.

The Division administers Maryland's Enterprise Zone Program, which was created in 1982. The Program promotes private and public capital investment in projects that will create and sustain jobs for the chronically unemployed.