

The Fund accomplishes these objectives through a variety of innovative mortgage insurance programs. These include the insurance of single-family mortgage loans up to 100 percent of purchase price, and the insurance of both construction and permanent multi-family mortgage loans. The Fund operates through a large number of lending institutions across the State and through local housing agencies (Code 1957, Art. 41B, secs. 3-201 through 3-205).

## **DIVISION OF COMMUNITY ASSISTANCE**

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The Division of Community Assistance is Maryland's comprehensive community development agency. It was established to assist local governments, nonprofit organizations, community action agencies, and small private developers in their efforts to implement particular programs. These programs concern housing and community services, commercial revitalization and local government technical assistance, energy management needs, and building codes administration. The Division manages a variety of development, grant and loan programs; serves as a liaison with local government and regional organizations; and functions both as a clearinghouse for State-federal programs and as a coordinating agency for State programs affecting local governments in Maryland (Code 1957, Art. 41B, sec. 4-201).

Within the Division of Community Assistance are the Office of Commercial Revitalization and the Maryland Main Street Center, the Office of Local Government Technical Assistance, the Office of Housing Assistance, the Community Services Block Grant Program, the Small Cities Community Development Block Grant Program, the Weatherization Assistance Program, the Building Codes Administration, and the Maryland Energy Office.

## **OFFICE OF COMMERCIAL REVITALIZATION**

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The Office of Commercial Revitalization provides assistance in the areas of commercial and industrial revitalization through the Maryland Main

Street Center. The Center offers planning, architectural, and financial assistance to communities interested in revitalizing their downtown areas. The Office administers the Commercial Development Management Grant Program. This program provides financial assistance to "local governments" and merchant associations that wish to establish downtown management authorities.

The Office also administers the State's Appalachian Regional Commission Program so as to ensure full use of Commission resources for housing, economic and community development projects in Western Maryland.

## **OFFICE OF LOCAL GOVERNMENT TECHNICAL ASSISTANCE**

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The Office of Local Government Technical Assistance administers the Maryland Town Manager Circuit Rider Grant Program. Through this program professional managers serve several small communities at once, thereby providing these towns with an increased capability to meet their citizens' needs. The Office also is responsible for the Rural Development Program and a Joint Funding Committee, which identify housing and community development needs and coordinate federal and State resources to meet those needs. In addition, the Office carries out responsibilities related to implementation of the Community Development Block Grant Small Cities Program.

To facilitate liaison and coordination with the three western counties, the Division maintains the Department's Western Maryland Regional Development Office in Hagerstown.

## **OFFICE OF HOUSING ASSISTANCE**

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The Office of Housing Assistance provides technical assistance as well as grants and loans to local governments, small developers, and nonprofit organizations to help provide housing of low and moderate cost in Maryland communities. Among its programs are the Maryland Appalachian Housing Fund, the Home Maintenance and Repair Program for low-income elderly and handicapped, and the Housing Assistance Program to help nonprofit corporations with pre-construction