

**HOUSING FINANCE REVIEW COMMITTEE**

*Chairperson:* Jacqueline H. Rogers, *Secretary of Housing & Community Development*

Appointed by Governor: Larry H. Dale, 1991; Peyton Herbert, 1991; Thomas R. Hobbs, *Chairperson, Maryland Housing Policy Commission*; Shirley T. Diamond, *Dept. of Economic & Employment Development*; Ardath M. Cade and Gerald T. Thorpe, *Dept. of Housing & Community Development*.

45 Calvert St.  
Annapolis, MD 21401 974-3176

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

Appointed by the Governor, the Committee is composed of seven members. Three are Department employees; two are public members who serve four-year terms; one is a public member who is the chairperson of the Maryland Housing Policy Commission; and one is an employee of the executive branch of State government who is not employed by the Department (Code 1957, Art. 83B, sec. 2-202).

**DIVISION OF HOUSING INSURANCE**

**MARYLAND HOUSING FUND**

Mark W. McBride, *Director*

45 Calvert St.  
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The Maryland Housing Fund was established in 1971 (Chapter 669, Acts of 1971). Its primary objectives are to assist State citizens of all income levels through a program of mortgage insurance for the construction of multiple units and single-family housing, and to stimulate the flow of private investment capital into the State for this purpose.

The Fund uses a variety of innovative mortgage insurance programs. They 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. 83B, secs. 3-201 through 3-205).

**DIVISION OF COMMUNITY ASSISTANCE**

Gerald L. Thorpe, *Director*

45 Calvert St.  
Annapolis, MD 21401 974-2951

The Division of Community Assistance administers programs concerned with housing and community services, commercial revitalization and local government technical assistance, energy management needs, and building codes administration. It assists local governments, nonprofit organizations, community action agencies, and small private developers to implement these programs. The Division manages a variety of development, grant and loan programs as well and serves as a liaison with local government and regional organizations. In addition, the Division serves both as a clearinghouse for State-federal programs and as a coordinating agency for State programs affecting local governments in Maryland (Code 1957, Art. 83B, sec. 4-201).

Within the Division of Community Assistance are Commercial and Government Assistance Programs, Housing and Community Services Programs, the Building Codes Administration, and the Maryland Energy Office.

**COMMERCIAL AND GOVERNMENT ASSISTANCE PROGRAMS**

G. William Walker, Jr., *Director* 974-3503

Commercial and Government Assistance Programs is responsible for three offices: Commercial Revitalization; Local Government Assistance; and Small Cities Community Development Block Grant Programs.

**OFFICE OF COMMERCIAL REVITALIZATION (MARYLAND MAIN STREET CENTER)**

Michael Siegel, *Director* 974-2516

The Office of Commercial Revitalization provides community assistance for commercial revitalization through the *Maryland Main Street Center*. The Center offers planning, architectural and financial assistance to communities interested in revitalizing their downtown areas.

The *Commercial District Management Authority Grant Program*, administered by the Office, provides financial assistance to local governments and merchant associations that wish to establish downtown management authorities. The Office also administers the *State Action Loan for Targeted Areas Program* which provides gap financing for commercial and residential projects in targeted areas of communities throughout the State.