

offices on aging, and nonprofit organizations) to provide weatherization assistance statewide.

For eligible low-income households, the Program provides up to \$1,600 in weatherization materials installed free of charge by certified workers. Eligibility for assistance is determined by family size and income. Energy conservation measures include insulation, storm windows, weatherstripping, caulking, jackets for hot water heaters, pipe insulation, and clock thermostats. Recipients stay warmer while spending less money on fuel. The Program promotes community awareness of energy conservation, provides jobs, and stimulates the weatherization industry.

Since 1991, the Office has entered into agreements with two major utility companies in Maryland to promote energy conservation in low-income households. With federal funds these households can take advantage of incentives offered to conserve energy through an initial outlay of capital.

COMMERCIAL & GOVERNMENT ASSISTANCE PROGRAMS

G. William Walker, Jr., *Director*

100 Community Place
Crownsville, MD 21032 (410) 514-7267

Commercial and Government Assistance Programs is responsible for three offices: Commercial Revitalization; Local Government Technical Assistance; and Outreach and Training.

OFFICE OF COMMERCIAL REVITALIZATION (MARYLAND MAIN STREET CENTER)

M. K. Christine Nixon, *Manager*
(410) 514-7265

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 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 offers gap financing for commercial and residential projects in targeted areas of communities throughout the State. The *Main Street Improvement Program* provides matching grants to local governments and revitalization organizations to stabilize traditional downtowns and neighborhood commercial areas. The Office coordinates the interagency *Main Street Designation Program*, which recognizes and rewards communities that are committed to preserving the vitality of their downtown and business districts.

OFFICE OF LOCAL GOVERNMENT TECHNICAL ASSISTANCE

David A. Schultz, *Manager*
(410) 514-7250

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*; the Joint Funding Committee, which identifies housing and community development needs and coordinates federal and State resources to meet those needs; and the *Small Urban Waterfront Development Program*, which addresses the needs of small waterfront communities by coordinating State and federal resources for community development. In addition, the Office carries out responsibilities related to implementation of the infrastructure finance loan program and assists local communities by providing financial management technical assistance.

The *Local Government Infrastructure Financing Program* was created by the General Assembly in 1985 and began operation in 1987. The Program provides Maryland's local governments with an efficient and economic alternative means of access to capital markets and thereby reduces the interest and issuance costs. The Administration operates a bond pool to finance infrastructure projects. Each loan is a general obligation of the local government.

To facilitate liaison and coordination with the three western counties, the Office maintains the Department's Western Maryland regional development office in Hagerstown.

OFFICE OF OUTREACH & TRAINING

Tara B. Clifford, *Manager*
(410) 514-7260

Created in 1993, the Office of Outreach and Training informs Maryland counties and municipalities of Department resources and services and functions as a local government ombudsman within the Department. The Office also administers the Community Development Institute (CDI). The Institute helps nonprofit developers increase their staff and effectively use State-funded housing programs.

STATE COMMISSION ON NEIGHBORHOODS

Larry Young, *Co-Chairperson*
Paul C. Brophy, *Co-Chairperson*
(410) 514-7260

In October 1993, the Governor formed the State Commission on Neighborhoods within the Department of Housing and Community Development (Executive Order 01.01.1993.29; Executive Order 01.01.1994.09). The Commission is to plan,