

MARYLAND HOUSING FUND

Earl De Maris, *Director*Victoria S. Davis, *Deputy Director*

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The Maryland Housing Fund was established in 1971 (Chapter 669, Acts of 1971). Through a program of mortgage insurance and other credit enhancements, the Fund assists State citizens of low- and moderate-income to secure housing. The Fund uses a variety of innovative mortgage insurance programs to stimulate the flow of private investment capital into the State for this purpose (Code 1957, Art. 83B, secs. 3-201 through 3-208).

CREDIT ASSURANCE REVIEW COMMITTEE

Mark Sissman, *Chair*, 1996

The Governor established the Credit Assurance Review Committee in December 1993 (COMAR 05.06.05). The Committee advises the Division of Credit Assurance on the credit assurance programs of the Maryland Housing Fund. The Committee alerts the Fund to new programs for housing insurance or credit assurance or to innovative uses for current programs. The Committee also recommends how to use Fund resources for the benefit of State residents and for raising capital to support insurance reserves or programs through public or private sources.

For underwriting insurance of mortgage loans and managing the insured loan portfolio, the Committee advises the Fund on what policies and criteria should be used. The Committee also counsels the Fund on the structuring of its credit assurance programs to maintain the fiscal integrity of the Fund and of the reserve backing for each program.

ASSET MANAGEMENT

Gary Prevatt, *Manager*
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Asset Management began as Housing Management in the Community Development Administration. Under its present name, it transferred to the Division of Housing Credit Assurance in May 1994 and continues under the Division of Credit Assurance since 1996.

Asset Management monitors and manages the Department's multifamily portfolio, including State-funded loans and bond loans insured by the Maryland Housing Fund, the Federal Housing Authority, and others. To oversee the portfolio, the unit uses automated databases, standardized procedures, and early warning indicators. The database also provides a means of monitoring performance trends of the portfolio as a whole.

BUILDING CODES ADMINISTRATION

James C. Hanna, *Manager*
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Functions of the Building Codes Administration began with the Code Enforcement Certification Board in 1971. Within the Department of Economic and Community Development, the Board became the Division of Building Codes Administration by 1975. Two years later, the Division was renamed the Codes Administration. When the Department of Housing and Community Development was formed in 1987, the Administration reorganized as the Building Codes Administration under the Division of Community Assistance. In 1996, the Administration transferred to the Division of Credit Assurance.

The Administration works with local governments, design professionals, and code inspectors to guarantee that the highest performance standards are met in building construction. The Administration is responsible for enforcement of the Industrialized Buildings and Mobile Home Regulations, the Model Performance Building Code, and the Maryland Accessibility Code. The Administration also administers the Maryland Safety Glazing Law and Maryland Energy Conservation Building Standards.

Established in 1971, the Industrialized Building Program offers certification standards for any building, building subsystem, or component that is manufactured and assembled off-site (Chapter 662, Acts of 1971). The Program encourages the growth of industrialized building construction by using preemptive uniform statewide codes and standards. Building systems that are certified by the State can be used or erected anywhere in Maryland without having to comply with different local building codes, as long as they comply with local zoning laws. The Building Codes Administration also inspects mobile homes to resolve consumer complaints and enforces the standard of the U.S. Department of Housing and Urban Development (Code 1957, Art. 83B, secs. 6-201 through 6-208).

The Model Performance Building Code was adopted in 1971 (Chapter 663, Acts of 1971). Based on the National Building Code of the Building Officials and Code Administrators International, Inc. (BOCA), the State's Model Performance Building Code was intended by the General Assembly eventually to be adopted statewide so builders might adapt their construction practices to a single set of modern, performance-oriented standards. Compliance with that code was voluntary.

In 1993, mandatory standards—the Maryland Building Performance Standards—were enacted by the General Assembly (Chapter 200, Acts of 1993). Also based on the most recent edition of the National Building Code issued by BOCA, these standards apply to all construction permits issued on or after August 1, 1995, with two exceptions. Counties or municipalities with no building code at all must comply by 1997, and