

10.

In the operation or management of housing projects an authority shall at all times observe the following duties with respect to rentals and tenant selection: (a) It may rent or lease the dwelling accommodations therein only to persons of low income. (b) It may rent or lease the dwelling accommodations therein only at rentals within the financial reach of such persons of low income. (c) It may rent or lease to a tenant dwelling accommodations consisting of the number of rooms (but no greater number) which it deems necessary to provide safe and sanitary accommodations to the proposed occupants thereof, without overcrowding. (d) It shall not accept any person as a tenant in any housing project if the person or persons who would occupy the dwelling accommodations have an aggregate annual income in excess of five times the annual rental of the quarters to be furnished such person or persons, except that in the case of families with three or more [minor] dependents UNDER EIGHTEEN YEARS OF AGE, such ratio shall not exceed six to one; in computing the rental for this purpose of selecting tenants, there shall be included in the rental the average annual cost (as determined by the authority) to the occupants, of heat, water, electricity, gas, cooking range and other necessary services or facilities, whether or not the charge for such services and facilities is in fact included in the rental. (e) It shall prohibit subletting by tenants.

Nothing contained in this section or Section 9 shall be construed as limiting the power of an authority to vest in an obligee the right, in the event of a default by the authority, to take possession of a housing project or cause the appointment of a receiver thereof or acquire title thereto, through foreclosure proceedings or otherwise, free from all the restrictions imposed by this section or Section 9.

SECTION 24. AND BE IT FURTHER ENACTED, That Sections 322, 324(b), 325(a), 367(d), 371(a), 382, 398(a), 422A, 438, 448, and 477 of Article 48A of the Annotated Code of Maryland (1972 Replacement Volume), title "Insurance Code," subtitles "19. Fraternal Benefit Societies," "22. Insurance Contracts Generally," "23. Life Insurance and Annuities," "24. Group Life Insurance," and "26. Group and Blanket Health Insurance," be and they are hereby repealed and re-enacted, with amendments, all to read as follows:

322.

A society may admit to benefit membership any person not less than fifteen (15) years of age, nearest birthday, who has furnished evidence of insurability acceptable to the society. Any such member who shall apply for additional benefits more than six (6) months after becoming a benefit member shall furnish additional evidence of insurability acceptable to the society.

Any person admitted prior to attaining the full age of [twenty-one (21)] EIGHTEEN (18) years shall be bound by the terms of the application and certificate and by all the laws and rules of the society and shall be entitled to all the rights and privileges of membership therein to the same extent as though the age of majority [has] had been attained at the time of [the] application. A society may also admit general or social members who shall have no voice or vote in the management of its insurance affairs.

324.

(a) Classes provided. -- A society authorized to do business in this State may provide for the payment of:

(1) Life Insurance benefits as defined in Sec. 63.