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Departmental Programs

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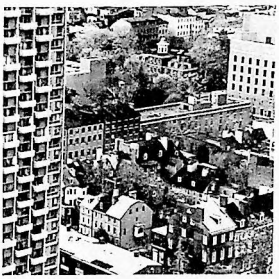



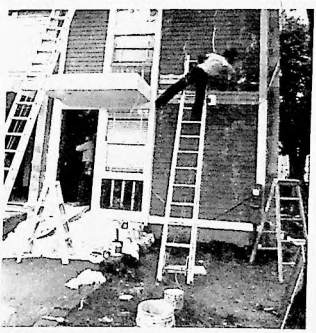


Departmental Programs

The **U.S. Department of Housing and Urban Development** was established by Act of Congress in 1965 as a response to the rapid urbanization and increasing importance of housing and community development.

The programs summarized in this booklet have been designed by Congress and the Department to meet the Nation's need for decent housing for all Americans, and for sound community development consonant with national goals and policies. The programs have as their goal:

- Assuring decent shelter for all Americans
- Revitalizing our urban areas
- Providing a choice of living places
- Enhancing the capability of local governments to rejuvenate their communities.

The booklet contains a brief description of each program and of aid available from HUD in the form of grants, guarantees, loans, mortgage and loan insurance, homeownership and rental subsidies, and technical assistance.

This Departmental programs booklet will be updated periodically. Questions concerning program changes should be addressed to the Office of Public Affairs, Room 4272, Department of Housing and Urban Development, 451 Seventh Street SW, Washington, D.C. 20410. (Telephone: (202) 755-5275).

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Community Planning and Development

Community Development Block Grants

Federal aid to promote sound community development.

Nature of Program: HUD awards "block" grants to local governments to fund a wide range of community development activities. In a single, flexible-purpose program, the block grants finance activities previously eligible under separate categorical grant programs: Urban Renewal; Neighborhood Development Grants; Model Cities; Water and Sewer Grants; Neighborhood Facilities Grants; Public Facilities Loans; Rehabilitation Loans; and Open Space, Urban Beautification and Historic Preservation Grants. Spending priorities are determined at the local level, but the law enumerates general objectives which the block grants are designed to fulfill, including adequate housing, a suitable living environment and expanded economic opportunities for lower-income groups. Specifically, recipients are required to estimate their lower-income housing needs and address them in the overall community development plan they submit to receive their grant.

Applicant Eligibility: Metropolitan cities and qualified urban counties are guaranteed an amount called an "entitlement." It is based on need, objectively calculated by a formula that takes into account population, poverty, overcrowded housing, age of housing and growth lag. Small communities compete for the remaining ("discretionary") funds. However, local governments that participated in certain categorical grant programs, but do not qualify for an equivalent block grant, are "held harmless" for three years; i.e., they are funded at two-thirds of the excess of hold-harmless over formula amount for one year and then one-third of the excess for the next year.

Funding Distribution: Of each year's appropriation, three percent goes directly into the Secretary's discretionary fund which is available for contingencies, emergencies and other special purposes. The rest is divided between standard metropolitan statistical areas (generally cities of at least 50,000 population and urban counties of 200,000 or more) and non-metropolitan areas, with 80 percent earmarked for the former and 20 percent for the latter. Money for metropolitan areas is allocated first to entitlement grants; the balance is available for discretionary grants.

Legal Authority: Title I, Housing and Community Development Act of 1974 (P.L. 93-383), as amended by Title I, Housing and Community Development Act of 1977 (P.L. 95-128).

Administering Office: Assistant Secretary for Community Planning and Development, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Field Offices

Current Status: Active

Scope of Program: $10.95 billion authorized for three years (Fiscal Years 1978-80). The program has been fully funded each year. More than 1,300 communities received entitlement grants in each of the first two years of the program's operation; approximately 1,800 qualified for discretionary grants in both years.

Comprehensive Planning Assistance

Grants to help State and local governments finance comprehensive planning activities.

Nature of Program: The comprehensive planning defined by this program is an on-going process by which needs are determined and long-term goals established. At a minimum, the process must lead to the development of a land use element and a housing element. Grant recipients are required to undertake activities which achieve: (1) the conservation and improvement of the existing communities, (2) expansion of housing and employment opportunities and choices for the disadvantaged, and (3) promotion of orderly and efficient growth and development.

Applicant Eligibility: States, for both intra- and interstate planning; metropolitan clearinghouses; councils of governments; Indian Tribal groups or other governmental units having special needs.

Legal Authority: Section 701, Housing Act of 1954 (P.L. 83-560), as amended; Title IV, Housing and Community Development Act of 1974 (P.L. 93-383).

Administering Office: Assistant Secretary for Community Planning and Development, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: As of September 30, 1979, cumulative grant reservations for the Comprehensive Planning Program totaled $955,312,621, allocated as follows:

States and localities	$933,353,719
Studies, Research, and Demonstrations	16,898,309
Urban Systems Engineering	5,060,593

Rehabilitation Loans

Loans to assist rehabilitation in federally aided Community Development Block Grant, Urban Homesteading (Section 810), Urban Renewal, and Code Enforcement areas.

Nature of Program: Direct Federal loans finance rehabilitation of residential, mixed use, and nonresidential properties in the above areas certified by the local government. By financing rehabilitation to bring the property up to applicable code, project or plan standards, the loans prevent unnecessary demolition of basically sound structures. A loan may provide for insulation and installing of weatherization items. Loans may not exceed $27,000 per dwelling unit or $100,000 for nonresidential properties, and the actual amount of a loan may be less, depending on certain factors.

Applicant Eligibility: Property owners in the aforementioned federally aided areas and business tenants of such property whose leases have at least as long to run as the terms of the loan. The applicant must evidence the capacity to repay the loan and be unable to secure necessary financing from other sources on comparable terms and conditions. Priority is given to low- and moderate-income applicants.

Legal Authority: Section 312 Housing Act of 1964 (P.L. 88-560), as amended.

Administering Office: Assistant Secretary for Community Planning and Development, Department of Housing and Urban Development, Washington, D.C. 20410

Information Source: HUD Field Offices and housing and community development agencies of local government.

Current Status: Active. Congress has authorized continuation of the program through September 30, 1980.

Scope of Program: From 1964 through September 30, 1979 rehabilitation loan reservations aggregated about $780,225,000. Of that amount approximately $234,000,000 was reserved during Fiscal Year 1979.

Urban Development Action Grants

Grants to assist distressed cities and urban counties.

Nature of Program: Action Grants assist distressed cities and urban counties to strengthen their economic, employment and tax bases through a combination of public and private investments in economic development projects. The private sector's financial commitment must be secured by the community prior to the preliminary approval of an Action Grant project.

The program is intended to help revitalize cities and urban counties experiencing a combination of characteristics used to measure physical and economic distress, as follows: loss of population and jobs, stagnating or declining tax bases, high percentages of poverty, low per capita income change, high unemployment, and deteriorating housing. A minimum ratio of 2.5 private dollars to every Action Grant dollar is required. Generally, projects should take no more than four years to complete. No additional funding will be available for a project following the execution of a Grant agreement, although additional Action Grants may be available to a city to support different projects during the life of the program.

Applicant Eligibility: Cities – including those participating in the Community Development Block Grant program in cooperation with urban counties – and urban counties, provided that they have (1) demonstrated ongoing results in providing housing for low- and moderate-income persons and equal opportunity in housing and employment for low- and moderate-income persons and members of minority groups; and (2) met minimum criteria that indicate physical and economic distress. Communities which do not meet the minimum distress criteria may qualify for Action Grants if they contain distressed areas defined as Pockets of Poverty. The city must meet special eligibility criteria and plan to target the Action Grant assistance and benefits for the residents of the "Pocket" area. Interested communities must request a determination of eligibility from the HUD Field Offices before applications can be submitted.

Funding Distribution: Of each year's appropriation, at least 25 percent will be set aside for small communities with populations of 50,000 or under. Up to, but not more than, 20 percent of each year's appropriation will be used to fund projects in "Pockets of Poverty" communities. Action Grant funding is not based on formula or entitlement. Each calendar quarter, HUD will review all new proposals received and all proposals pending consideration and will determine which projects are feasible and effective. Projects will be compared with others of the same type; in other words, neighborhood projects will be compared only with other neighborhood projects, commercial with commercial, and industrial with industrial. Many criteria will be considered in the selection of projects for funding. The primary criterion will be the comparative degree of physical and economic distress among all applicants. Applications for Pockets of Poverty projects will be considered separately from those of distressed communities. However, each project submitted by jurisdictions eligible on the basis on its Pockets of Poverty must compare favorably on its own merits with any other Action Grant project selected for funding. Selection criteria for "Pockets" projects include modifications and additions, as well as most of the general criteria. Applications will be accepted on a quarterly basis throughout the year and awards will be announced approximately 60 days after receipt.

Legal Authority: Section 119, Housing and Community Development Act of 1977 (P.L. 95-128), as amended.

Administering Office: Assistant Secretary for Community Planning and Development, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Central and Field Offices.

Current Status: Active.

Scope of Program: $675 million in Action Grant assistance has been appropriated for Fiscal Year 1980.

Urban Homesteading

A national program to revitalize declining neighborhoods and reduce the inventory of HUD-owned properties by transferring vacant single-family properties to new home owners for rehabilitation. Suitable properties owned by the Veterans Administration, Farmers Home Administration, or local governments may also be used in this program.

Nature of Program: Vacant properties are transferred to local governments which have developed homesteading plans approved by HUD. Each city submits an application for rehabilitation financing, and improvement of designated Urban Homesteading Area(s). Program funds reimburse the HUD mortgage insurance fund for the market value of the properties transferred to the localities.

The local governments selected for the program "sell" the properties for a token sum (as low as $1.) to individuals or families called "homesteaders." Homesteaders must be equitably selected by each participating locality. The homesteader must occupy the property as a principal residence for at least three years. Within 18 months of occupying the property, he must bring it up to local code standards.

The rehabilitation may be carried out by a contractor or by the homesteader. During the process, the homesteader must permit inspections to be made of the property and of the rehabilitation work performed. When all these requirements have been met, the homesteader receives full title to the property at the end of three years.

Applicant Eligibility: Applicants must be States or units of general local government, such as cities or counties.

Legal Authority: Section 810, Housing and Community Development Act of 1974 (P.L. 93-383), as amended.

Administering Office: Assistant Secretary for Community Planning and Development, Urban Homesteading Division, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: Director, Urban Homesteading Division, Department of Housing and Urban Development, Washington, D.C. 20410.

Current Status: Active.

Scope of Program: There were 72 participating localities as of September 30, 1979.

Funding: The program is supported by $55 million in Section 810 funds that pay for transfer of HUD-owned properties to participating communities. Section 312 rehabilitation loans for approved urban homesteading programs were separately authorized under Title I, Section 116 of the 1974 Act. HUD makes these loans available through local government to homesteaders and other residents of the homesteading neighborhood to rehabilitate their residential property. Interest on these loans is generally three percent, for terms up to 20 years, for amounts up to $27,000 per dwelling unit.

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One- To Four-Family Home Mortgage Insurance (Section 203(b) and (i))

Federal mortgage insurance to facilitate homeownership and the construction and financing of housing.

Nature of Program: By insuring commercial lenders against loss, HUD encourages them to invest capital in the home mortgage market. HUD insures loans made by private financial institutions for up to 97 percent of the property value and for terms of up to 30 years. The loan may finance homes in both urban and rural areas (except farm homes). Less rigid construction standards are permitted in rural areas.

HUD/FHA-insured homeowners threatened with foreclosure due to circumstances beyond their control, such as job loss, death, or illness in the family, may apply for assignment of the mortgage to HUD which, if it accepts assignment, takes over the mortgage and adjusts the mortgage payments for a period of time until the homeowners can resume their financial obligations.

Applicant Eligibility: Any person able to meet the cash investment, the mortgage payments, and credit requirements.

Legal Authority: Section 203(b) and (i), National Housing Act (1934), (P.L. 73-479).

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative activity from 1934 through September 1979: 10,725,172 units insured under Section 203(b) for a value of $142 billion; close to 80,000 units in outlying areas insured under Section 203(i) for a value of $600 million.

Insured units currently approximates 3,600,000 for a value of $69 billion.

Homeownership Assistance for Low- and Moderate-Income Families (Revised Section 235)

Mortgage insurance and interest subsidy for low- and moderate-income home buyers.

Nature of Program: To enable eligible families to purchase new homes that meet HUD standards. HUD insures mortgages and makes monthly payments to lenders to reduce interest to as low as 4 percent. The homeowner must contribute 20 percent of adjusted income to monthly mortgage payments and must make a downpayment of 3 percent of the cost of acquisition. There are dollar limits on mortgage loans and sales prices. Mortgage limits are $32,000 ($38,000 for homes for 5 or more persons), and in high cost areas $38,000 ($44,000 for homes for 5 or more persons). The income limit for initial eligibility is 95 percent of the area median income for a family of four and the sale price may not exceed 125 percent of the mortgage limit.

Prior to 1976, this program provided larger subsidies to lower-income households and allowed for the purchase of existing housing.

Applicant Eligibility: A home buyer's adjusted family income may not exceed a certain percentage of local median income, dependant upon family size. There is no restriction on assets.

Legal Authority: Section 235, National Housing Act (1934), as added by Section 101, Housing and Urban Development Act of 1968 (P.L. 90-448).

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Field Offices.

Current Status: Active in its revised form.

Scope of Program: Cumulative activity through September 1979: 499,416 units have been insured with a value of about $9.3 billion.

Homeownership Assistance for Low- and Moderate-Income Families (Section 221(d)(2))

Mortgage insurance to increase homeownership opportunities for low- and moderate-income families, especially those displaced by urban renewal.

Nature of Program: HUD insures lenders against loss on mortgage loans to finance the purchase, construction or rehabilitation of low-cost, one- to four-family housing. Maximum insurable loans for an owner-occupant are $31,000 for a single-family home (up to $36,000 in high cost areas). For a larger family (five or more persons), the limits are $36,000 or up to $42,000 in high costs areas. Higher mortgage limits apply to two- to four-family housing.

Applicant Eligibility: Anyone may apply; displaced households qualify for special terms.

Legal Authority: National Housing Act (1934), (P.L. 73-479), as added by Section 123, Section 221(d)(2), Housing Act of 1954 (P.L. 83-560).

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative activity through September 1979: 892,861 units insured for a value of more than $12 billion.

Housing In Declining Neighborhoods

Mortgage insurance to purchase or rehabilitate housing in older, declining urban areas.

Nature of Program: In consideration of the need for adequate housing for low- and moderate-income families, HUD insures lenders against loss on mortgage loans to finance the purchase, rehabilitation, or construction of housing in older, declining, but still viable urban areas where conditions are such that normal requirements for mortgage insurance cannot be met. This provision relaxed these requirements but specified that the property must be an "acceptable risk." The terms of the loans vary according to the HUD/FHA program under which the mortgage is insured.

Applicant Eligibility: Homeowners or project owners eligible for the FHA mortgage insurance they are seeking.

Legal Authority: Section 223(e), National Housing Act (1934), (P.L. 73-479), as added by Section 103(a), Housing and Urban Development Act of 1968 (P.L. 90-448).

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Since its inception, 218,177 units were insured for a total of $2,795,222,883.

Special Credit Risks

Mortgage insurance and homeownership counseling for low- and moderate-income families with a credit history that does not qualify them for insurance under normal standards.

Nature of Program: HUD insures lenders against loss on home mortgage loans to low- and moderate-income families which are marginal credit risks. HUD is also authorized to provide budget, debt-management, and related counseling services to these families when needed. These services are performed by local HUD-approved organizations. Applicants may seek credit assistance under most FHA home mortgage insurance programs. Insured mortgage limit $18,000 ($21,000 in high-cost areas).

Applicant Eligibility: Low- and moderate-income households with credit records indicating ability to manage their financial and other affairs successfully if given budget, debt-management, and related counseling.

Legal Authority: Section 237, National Housing Act (1934), (P.L. 73-479), as added by Section 102, Housing and Urban Development Act of 1968 (P.L. 90-448).

Administering Office: Assisant Secretary for Housing-Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Field Offices.

Current Status: Active as an insurance program.

Scope of Program: Cumulative activity through September 1979: 5,138 units with a value of $76,365,158 insured.

Condominium Housing

Federal mortgage insurance to finance ownership of individual units in multifamily housing projects.

Nature of Program: HUD insures mortgages made by private lending institutions for the purchase of individual family units in multifamily housing projects under Section 234(c). Sponsors may also obtain FHA-insured mortgages to finance the construction or rehabilitation of housing projects which they intend to sell as individual condominium units under Section 234(d). A project must contain at least four dwelling units; they may be in detached, semi-detached, row, walkup, or elevator structures.

A condominium is defined as joint ownership of common areas and facilities by the separate owners of single dwelling units in the project.

Applicant Eligibility: Any qualified profit-motivated or nonprofit sponsor may apply for a blanket mortgage covering the project after conferring with his local HUD-FHA Field Office; any credit-worthy person may apply for a mortgage on individual units in a project.

Legal Authority: Section 234, National Housing Act (1934), (P.L. 73-479), as added by Housing Act of 1961 (P.L. 87-70), and as amended.

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative activity through September 1979: 687 projects with 38,563 units insured with a value of $355,093,986.

Cooperative Housing

Federal mortgage insurance to finance cooperative housing projects.

Nature of Program: HUD insures mortgages made by private lending institutions on cooperative housing projects of five or more dwelling units to be occupied by members of nonprofit cooperative ownership housing corporations. These loans may finance: new construction, rehabilitation, acquisition, improvement or repair of a project already owned, and resale of individual memberships; construction of projects composed of individual family dwellings to be bought by individual members with separate insured mortgages; and construction or rehabilitation of projects that the owners intend to sell to nonprofit cooperatives.

Applicant Eligibility: Nonprofit corporations or trusts organized to construct homes for members of the corporation or beneficiaries of the trust; and qualified sponsors who intend to sell the project to a nonprofit corporation or trust.

Legal Authority: Section 213, National Housing Act (1934), (P.L. 73-479), as added by Section 114, Housing Act of 1950 (P.L. 81-475).

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative activity through Fiscal Year 1979 with 122,422 units insured for a value of $1,607,497,359.

Mobile Homes (Title I)

Federal insurance of loans to finance the purchase of mobile homes.

Nature of Program: To facilitate financing of mobile home purchases, thereby providing alternative lower-cost housing, HUD insures mobile home loans by private lending institutions. Loans may be insured for up to $18,000 and 15 years on single-module units, and for $27,000 over 20 years for double-module units. The maximum allowable interest on both types is 13½ percent.

Applicant Eligibility: Any person able to make the cash investment and the mortgage payments.

Legal Authority: Section 2, Title I, National Housing Act (1934), (P.L. 73-479).

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Program activity through October 1978: More than 79,000 loans with an insured value of about $876 million.

Mobile Home Courts

Federal mortgage insurance to finance construction or rehabilitation of mobile home courts.

Nature of Program: To help finance construction or rehabilitation of mobile home courts, HUD insures mortgages made by private lending institutions on the entire site. Mortgages are limited to $3,250 per individual mobile home space within each park. In high-cost areas, this maximum may be 50 percent higher. The park must be located in an area approved by HUD in which market conditions show a need for such housing.

Applicant Eligibility: Investors, builders, developers, cooperatives and others who meet HUD requirements may apply to an FHA-approved lending institution conferring with the local HUD office.

Legal Authority: Section 207, National Housing Act (1934), (P.L. 73-479).

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative activity through Fiscal Year 1979: nearly 65,000 spaces insured for a value of over $192 million.

Multifamily Rental Housing

Federal mortgage insurance to facilitate construction and financing of a broad cross section of rental housing.

Nature of Program: HUD insures mortgages made by private lending institutions to finance the construction or rehabilitation of multifamily rental housing by private or public developers. The project must contain at least five dwelling units. Housing financed under this program, whether in urban or suburban areas, should be able to accommodate families (with or without children) at reasonable rents.

Applicant Eligibility: Investors, builders, developers, and others who meet HUD requirements may apply for funds to an FHA-approved lending institution after conferring with their local HUD office. The housing project must be located in an area approved by HUD for rental housing and in which market conditions show a need for such housing.

Legal Authority: Section 207, National Housing Act (1934), (P.L. 79-479), as amended.

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Current Status: Active.

Scope of Program: Cumulative projects insured through Fiscal Year 1979: 2,640 projects with 285,299 units; cumulative amount insured: $394 billion.

Existing Multifamily Rental Housing

Federal mortgage insurance to facilitate purchase or refinancing of existing apartment projects.

Nature of Program: HUD insures mortgages to purchase or refinance existing multifamily projects originally financed with or without Federal mortgage insurance. HUD may insure mortgages on existing multifamily projects under this program that do not require substantial rehabilitation. Project must contain eight or more units, and must be at least three years old.

Applicant Eligibility: Investors, builders, developers, and others who meet HUD requirements.

Legal Authority: Section 223(f), National Housing Act (1934), (P.L. 73-479), as added by Section 311, Housing and Community Development Act of 1974 (P.L. 93-383).

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative through Fiscal Year 1979: 295 projects were insured with 69,265 units valued at $1,079,319,084.

Multifamily Rental Housing for Low- and Moderate-Income Families (Section 221(d)(3) and (4))

Mortgage insurance to finance rental or cooperative multifamily housing for low- and moderate-income households.

Nature of Program: To help finance construction or substantial rehabilitation of multifamily (5 or more units) rental or cooperative housing for low- and moderate-income or displaced families, HUD conducts two related programs. Both insure project mortgages at the FHA ceiling interest rate. Projects in both cases may consist of detached, semi-detached, row, walk-up, or elevator structures. The insured mortgage amounts are controlled by statutory dollar limits per unit which are intended to assure moderate construction costs. Units financed under both programs may qualify for assistance under Section 8 if occupied by eligible low-income families.

Currently, the principal difference between the programs is that HUD may insure 100 percent of total project cost under Section 221(d)(3) for nonprofit and cooperative mortgagors but only 90 percent under Section 221(d)(4) irrespective of the type of mortgagor.

Formerly, the two programs were distinguished by these additional differences. Projects financed under 221(d)(3) could qualify for a below-market interest rate (as low as 3 percent) and for rent supplements. Consequently, these projects were limited to a lower statutory cost ceiling per unit than was allowed under 221(d)(4) projects which did not benefit from these subsidies. Below-market interest rates and rent supplements are no longer available for new projects for these programs.

Applicant Eligibility: Sections 221(d)(3) and 221(d)(4) mortgages may be obtained by: public agencies; nonprofit, limited-dividend or cooperative organizations, private builders or investors who sell completed projects to such organizations. Additionally, Section 221(d)(4) mortgages may be obtained by profit-motivated sponsors. Tenant occupancy is not restricted by income limits, except in the case of tenants receiving subsidies.

Legal Authority: Sections 221(d)(3) and (4), National Housing Act (1934), (P.L. 73-479), as added by Housing Act of 1954, (P.L. 83-560).

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative activity through May 1979: 3,860 projects under Section 221(d)(3) with 343,657 units insured for a value of $5,166,825,402; 3,464 projects under Section 221(d)(4) with 406,637 units insured for a value of $7,825,297,953.

Assistance to Nonprofit Sponsors of Low- and Moderate-Income Housing

Technical assistance and loans to sponsors of certain HUD-assisted housing.

Nature of Program: To stimulate the production of housing for low- and moderate-income families, HUD provides information and technical advice to nonprofit organizations that sponsor such multifamily housing.

HUD also makes interest-free "seed money" loans to nonprofit sponsors or public housing agencies to cover 80 percent of the preliminary development costs. Current HUD regulations limit these loans to nonprofit sponsors of Section 202 housing for the elderly or handicapped. Loans may be used to meet typical project development costs, such as surveys and market analysis, site engineering, architecture fees, site acquisition, and application and loan commitment fees. Loans are made from a revolving Low-and Moderate-Income Sponsor Fund.

Applicant Eligibility: Nonprofit sponsors eligible under HUD regulations and public housing agencies.

Legal Authority: Sections 106(a) and (b), Housing and Urban Development Act of 1968, (P.L. 90-448).

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Field Offices.

Current Status: Active with respect to Section 106(b) loans for Section 202 housing for the elderly and handicapped.

Scope of Program: Cumulative activity through fiscal year 1979: 402 loans approved for a total amount of $12,026,000.

Rent Supplements

Federal payments to reduce rents for certain disadvantaged low-income persons.

Nature of Program: HUD may pay rent supplements on behalf of eligible tenants to certain private owners of multifamily housing insured by the Federal Housing Administration. The payment makes up the difference between 25 percent of tenant's adjusted income and the fair market rent determined by HUD. However, the subsidy may not exceed 70 percent of the HUD approved rent for the specific unit. HUD may pay the supplements for a maximum term of 40 years.

Applicant Eligibility: Private nonprofit, limited dividend, cooperative, or public agency sponsors carrying mortgages insured under the following programs may apply for rent supplements: Sections 221(d)(3), 231, 236, and Section 202. (The basic mortgage insurance vehicle has been the Section 221(d)(3) Market Interest Rate program). Eligible tenants are limited to low-income households that qualify for public housing and are either elderly, handicapped, displaced by government action, victims of national disaster, occupying substandard housing, or headed by a person serving on active military duty.

Legal Authority: Section 101, Housing and Urban Development Act of 1965, (P.L. 89-117).

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Field Offices.

Current Status: New rent supplement contracts are no longer available. The program was suspended under the housing subsidy moratorium of January 5, 1973. Current activity consists of amending contracts for existing rent supplement projects and processing conversions of Section 236 rent supplement units to Section 236 "deep subsidy" assistance, as authorized by the Housing and Community Development Act of 1974.

Scope of Program: Through June, 1977, 3,268 projects with 317,665 units. The total amount allocated over the life of the program was $300 million.

Lower-Income Rental Assistance (Section 8)

A rent subsidy for lower-income families to help them afford decent housing in the private market.

Nature of Program: HUD makes up the difference between what a lower-income household can afford and the fair market rent for an adequate housing unit. No eligible tenant need pay more than 25 percent of adjusted income toward rent. Housing thus subsidized by HUD must meet certain standards of safety and sanitation, and rents for these units must fall within the range of fair market rents as determined by HUD. This rental assistance may be used in existing housing, in new construction, and in moderately or substantially rehabilitated units. Different procedures apply in each case.

Local public housing agencies administer the existing housing and moderate rehabilitation programs, certifying eligible tenants, inspecting the units proposed for subsidy, and contracting with approved landlords for payment. (Tenants execute separate leases with landlords to pay their share of rent.) In the Moderate Rehab program, local public housing agencies also provide technical assistance to owners of units being rehabilitated.

Nonprofit and profit-motivated developers, alone or together with public housing agencies, submit proposals for rehabilitation or new construction in response to invitations from HUD; or they may apply to their State housing finance agency. On approval of the proposals, HUD contracts to subsidize the units to be occupied by eligible families.

Applicant Eligibility: Tenants must be lower-income households with incomes amounting to 80 percent of the area median income or less. Project sponsors may be private owners, profit-motivated and nonprofit or cooperative organizations, public housing agencies and State housing finance agencies.

Legal Authority: Section 8, U.S. Housing Act of 1937, (P.L. 73-479), as added by Housing and Community Development Act of 1974, (P.L. 93-383).

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: As of October 31, 1979, 728,948 units of new construction or substantial rehabilitation and 804,847 units of existing housing were reserved since inception of the program, for a total of 1,533,795 units; 399,408 new units were started, and 63,067 substantially rehabilitated. There were 173,308 new and 23,585 rehabilitated units completed and 707,475 existing units made available for occupancy.

Low-Income Leased Public Housing (Section 23)

Private Housing leased for low-income use.

Nature of Program: HUD pays basic annual contributions which permit local public agencies to lease decent private housing for low-income families at rents they can afford. The annual contributions make up the difference between the rents paid to private owners (plus local public agency operating expenses) and what low-income tenants can afford. That amount is based upon the tenant income but may not exceed 25 percent of adjusted income. The annual contributions cannot exceed the amount that would be paid by the local public agency for a newly constructed project designed to accommodate comparable numbers, sizes and kinds of families.

Applicant Eligibility: Local Housing Authorities or agencies authorized to perform similar functions.

Legal Authority: Section 23, U.S. Housing Act of 1937, as added by Section 103(a), Housing and Urban Development Act of 1965, (P.L. 89-174) and 201(h) of the Housing and Community Development Act of 1977.

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Field Offices.

Current Status: Superseded by the Lower-Income Rental Assistance (Section 8) program. Section 23 projects may be converted to the Section 8 Existing Housing program.

Scope of Program: HUD is making annual payments on a total of 72,686 units. Of these, 48,808 are new construction and rehabilitated, and 23,878 are existing units.

Low-Income Public Housing

Federal aid to local public housing agencies to provide decent shelter for low-income residents at rents they can afford.

Nature of Program: Local public housing agencies develop, own and operate low-income public housing projects, financing them through the sale of tax-exempt obligations. HUD furnishes technical and professional assistance in planning, developing and managing the projects and gives two kinds of financial assistance: preliminary loans for planning; and annual contributions to pay the debt service of PHA obligations, assure low rents and maintain adequate services and reserve funds. Rents that are based on the resident's ability to pay contribute to the costs of managing and operating the housing.

Several different methods are used to provide housing. Under the "Turnkey" program, the PHA invites private developers to submit proposals, selects the best proposal and agrees to purchase the project on completion. Under conventional-bid construction, the PHA acts as its own developer, acquiring the site(s), preparing its own architectural plans, and advertising for competitive bids for construction. The PHA may also acquire existing housing, with or without rehabilitation, from the private market under the acquisition program.

Applicant Eligibility: Public housing agencies established by local governments in accordance with State law.

Legal Authority: U.S. Housing Act of 1937, as amended, (P.L. 75-412); Title II, Housing and Community Development Act of 1974 (P.L. 93-383).

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Approximately $155 million of contract authority was approved for 49,650 units during Fiscal Year 1979.

As of September 30, 1979, 24,800 units were under construction, and 115,000 were in the preconstruction processing stage.

Public Housing Modernization

Federal aid to public housing agencies (PHAs) to finance capital improvements in public housing projects.

Nature of Program: HUD finances capital improvements in PHA-owned, low-income housing projects to upgrade living conditions, correct physical deficiencies, and achieve operating efficiency and economy. The capital improvements are financed over a 20-year period, during which the PHA must operate the modernized projects in accordance with HUD requirements as set forth in the Annual Contributions Contract between the PHA and HUD.

Applicant Eligibility: PHAs, including Indian Housing Authorities, operating federally assisted public housing projects under an existing Annual Contributions Contract.

Legal Authority: U.S. Housing Act of 1937, (P.L. 75-412), as amended by Section 7(d), Department of Housing and Urban Development Act of 1965 (P.L. 89-174).

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Area Offices.

Current Status: Active.

Scope of Program: Number of PHAs participating in Fiscal Year 1979: approximately 800; funding $3.1 million in capital funds from fiscal 1968 to fiscal 1979; $54.6 million in capital funds in fiscal 1979.

Public Housing Operating Subsidies

Federal contributions to assist public housing projects.

Nature of Program: HUD provides additional Annual Contributions (operating subsidies) required to help Public Housing Agencies (PHAs) maintain and operate their projects, establish operating reserves and offset operating deficits. The operating subsidies are formula payments based on the Performance Funding System (PFS). The PFS calculates operating subsidies based on the costs sustained by well-managed public housing and factors that take into account cost trends and the characteristics of individual PHAs.

Applicant Eligibility: All public housing agencies that administer low-income housing under Annual Contributions Contracts with HUD.

Legal Authority: Section 9, U.S. Housing Act of 1937, (P.L. 75-412); Title II, Housing and Community Development Act of 1974 (P.L. 93-383).

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Operating subsidies appropriated for Fiscal Year 1980 total $741.5 million.

Direct Loans for Housing for the Elderly or Handicapped (Section 202)

To provide housing and related facilities for the elderly or handicapped.

Nature of Program: Long-term direct loans to eligible, private nonprofit sponsors finance rental or cooperative housing facilities for elderly or handicapped persons. The current interest rate is based on the average rate paid on Federal obligations during the preceding fiscal year. (Until the program was revised in 1974, the statutory rate was 3 percent). Participation in the Section 8 rental housing program is required for a minimum of 20 percent of the Section 202 units.

Applicant Eligibility: Private, nonprofit sponsors may qualify for loans. Households of one or more persons, the head of which is at least 52 years old or is handicapped, are eligible to live in the structures.

Legal Authority: Section 202, Housing Act of 1959 (P.L. 86-372).

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: From the date of enactment through 1972, loans for 45,275 units have been approved with a value of $579,444,000. After a brief suspension, the program was revised and reactivated by the Housing and Community Development Act of 1974. From resumption to September 30, 1976, loans were approved for 26,400 units; 21,000 units were approved for Fiscal Year 1977, 19,600 units were approved for Fiscal Year 1978, and 21,100 units were approved for Fiscal Year 1979, approximately 20,000 units are anticipated for Fiscal Year 1980.

Mortgage Insurance for Housing for the Elderly

Federal mortgage insurance to facilitate financing of rental housing for the elderly or handicapped.

Nature of Program: To assure a supply of rental housing suited to the needs of the elderly or handicapped, HUD insures mortgages to build or rehabilitate multifamily projects consisting of eight or more units.

Applicant Eligibility: Investors, builders, developers, public bodies, and nonprofit sponsors may qualify for mortgage insurance. Persons at least 62 years old are eligible to rent such units.

Legal Authority: Section 231, National Housing Act (1934), (P.L. 73-479), added by Section 201 Housing Act of 1959 (P.L. 86-372).

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative activity through Fiscal Year 1979: 471 projects with 63,462 units insured for $1,058,946,764.

Nursing Homes and Intermediate Care Facilities (Section 232)

Federal mortgage insurance to facilitate financing of nursing or intermediate care facilities.

Nature of Program: HUD insures mortgages to finance construction or renovation of facilities to accommodate 20 or more patients requiring skilled nursing care and related medical services, or those in need of minimum but continuous care provided by licensed or trained personnel. Nursing home and intermediate care services may be combined in the same facility covered by an insured mortgage or may be separate facilities. Major equipment needed to operate the facility may be included in the mortgage. Facilities for day care may be included.

Applicant Eligibility: Investors, builders, developers, and private nonprofit corporations or associations, which are licensed or regulated by the State to accommodate convalescents and persons requiring skilled nursing care or intermediate care, may qualify for mortgage insurance. Patients requiring skilled nursing or intermediate care are eligible to live in these facilities.

Legal Authority: Section 232, National Housing Act (1934), (P.L. 73-479), added by Section 115, Housing Act of 1959 (P.L. 86-372).

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: From date of enactment through May 1979: 1,255 projects with 143,413 beds were insured for a value of more than $1,546,014,210.

Hospitals

Federal mortgage insurance to finance construction or rehabilitation of nonprofit and proprietary hospitals, including major movable equipment.

Nature of Program: HUD insures mortgages to facilitate financing of needed hospitals for the treatment of persons who require medical care furnished only (or most effectively) by hospitals. Loan-to-value ratio for new construction is 90 percent; for rehabilitation it varies slightly from this figure. Term of mortgage is 25 years. The Department of Health and Human Services processes and reviews all applications under this program.

Applicant Eligibility: Proprietary and nonprofit hospitals certified by the responsible State agency in accordance with Section 604(a)(1) or Section 1521 of the Public Health Service Act may apply.

Legal Authority: Section 242, National Housing Act (1934), (P.L. 73-479).

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Number of projects: 167; number of beds: 42,132; funding: $2,126,008,060, as of May 1979.

Group Practice Medical Facilities

Federal mortgage insurance to finance the construction, rehabilitation and equipment of facilities for group practice of medicine, dentistry and optometry.

Nature of Program: HUD insures mortgages on group practice medical facilities to relieve overburdened hospitals and nursing homes. The maximum insurable loan may cover 90 percent of new construction costs; for rehabilitation, the loan-to-value ratio varies slightly from this figure. Term of mortgage is 25 years or 3/4 of remaining economic life (whichever is less). Both HUD and the Department of Health and Human Services review applications.

Applicant Eligibility: Nonprofit organizations must own the facilities, but they may be used by a profit-motivated group of doctors, dentists, optometrists, osteopaths, or podiatrists. The owners must be unable to obtain comparable mortgages without FHA insurance.

Legal Authority: Title XI, National Housing Act (1934), (P.L. 73-479), as added by Section 502, Demonstration Cities and Metropolitan Development Act of 1966 (P.L. 89-754).

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Number of projects: 26; number of full-time professions: 832; funding as of May 1979: $40,025,098.

Home Improvement Loan Insurance (Title I)

Federal Insurance of loans to finance home improvements.

Nature of Program: HUD insures loans to finance major and minor improvements, alterations and repairs of individual homes and nonresidential structures (whether owned or leased). The loans may be up to $15,000, bear interest up to 13 percent, and be paid back over 15 years. Loans on apartment buildings may be as high as $7,500 per unit, but the total for the building may not exceed $37,500, and the term may not exceed 15 years. Loans may also finance new construction for agriculture or nonresidential use. Lenders determine eligibility for and process these loans. Loans of not more than $7,500 are generally unsecured personal loans.

Legal Authority: Section 2, Title I, National Housing Act (1934), (P.L. 73-479) as amended by Housing Act of 1956 (P.L. 84-1020).

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Area Offices.

Current Status: Active.

Scope of Program: Cumulative activity through October 1978: 32 million loans insured for a value of more than $28 billion.

Rehabilitation Mortgage Insurance (Revised) Section 203(k)

Mortgage insurance to facilitate rehabilitation of one-to-four-family properties.

Nature of Program: HUD insures rehabilitation loans to (1) finance rehabilitation of an existing property; (2) finance rehabilitation and refinancing of the outstanding indebtedness of a property; (3) finance purchase and rehabilitation of a property. An eligible rehabilitation loan must involve a principal obligation not exceeding the amount allowed under Section 203(b) home mortgage insurance.

Applicant Eligibility: Any person able to make the cash investment and the mortgage payments.

Legal Authority: Section 203(k), National Housing Act (1934), as amended by Section 101(c), Housing and Community Development Amendments of 1978, (P.L. 95-557).

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Field Offices.

Current Status: Active, in early stages of implementation. See also Home Improvement Loan Insurance (Title I).

Scope of Program: Indicators of revised program volume are not yet available.

Supplemental Loans for Multifamily Projects and Health Care Facilities

Federal loan insurance to facilitate financing of improvements to multifamily rental housing and health care facilities.

Nature of Program: HUD insures loans made by private lending institutions to pay for improvements to apartment projects, nursing homes, hospitals or group practice facilities that carry HUD-insured mortgages. By law, projects in the above categories may also obtain FHA insurance on loans to expand housing opportunities to provide fire and safety equipment or energy-related improvements regardless of whether HUD insured the original mortgage, though HUD regulations currently restrict the program to insured or Secretary-held mortgages.

Applicant Eligibility: Qualified owners of projects and health care facilities (as specified above) may apply for insured loans after conferring with their local HUD office.

Legal Authority: Section 241, National Housing Act (1934), (P.L. 73-479), as added by Section 307, Housing and Urban Development Act of 1968 (P.L. 90-448).

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative loans insured through May 1979: 77 projects, covering 10,797 units (in health care facilities). Cumulative amount insured: $46,780,609.

Single-Family Home Mortgage Coinsurance

Joint mortgage insurance by the Federal Government and private lenders to facilitate homeownership financing.

Nature of Program: HUD offers an additional and optional method of insuring lenders against losses on loans that they make to finance the purchase of one- to four-family homes. In return for the right to expedite preliminary processing procedures by performing them himself, the lender assumes responsibility for a portion of the insurance premium. Thus coinsurance is expected to result in faster service to the buyer and to improve quality of loan origination and servicing.

For borrowers, the program operates just like the full insurance programs. The major differences affect the lending institution, which performs the loan underwriting and property disposition functions normally carried out by HUD alone.

Applicant Eligibility: Everyone eligible for mortgage insurance under the full insurance programs may apply for coinsured loans to lenders approved by HUD as coinsurers. The coinsuring lender, (any mortgagee approved by FHA), based upon the characteristics of the property and the credit qualifications of the borrower, determines whether to make the loan.

Legal Authority: Section 244, National Housing Act (1934), (P.L. 73-479), as added by Section 307, Housing and Community Development Act of 1974 (P.L. 93-383).

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: As of June 1979: 5,017 units were coinsured for a total of $185,140,566.

Multifamily Housing Coinsurance

Joint mortgage insurance by the Federal Government and State Housing Finance Agencies to facilitate financing of rental housing.

Nature of Program: State Housing Finance Agencies which are approved for participation in the program, effectively assume the responsibilities of a HUD/FHA Area Office with respect to underwriting mortgage loans and those responsibilities of an FHA-approved mortgagee.

An annual mortgage insurance premium of one-half of one percent of the average outstanding principal balance of the loan is collected from the mortgagor and is shared by HUD and the Housing Finance Agency in direct proportion to their risk on the coinsured loans.

Applicant Eligibility: State Housing Finance Agencies as mortgagee and coinsurer. Nonprofit, limited dividend, and profit-motivated entities are eligible to apply to approved State agencies for loans.

Legal Authority: Section 244, National Housing Act (1934) (P.L. 73-479), as added by Section 307, Housing and Community Development Act of 1974 (P.L. 93-383).

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: See administering office.

Current Status: Active but still in preliminary stage.

Scope of Program: Indicators of program volume are not yet available.

Graduated Payment Mortgage

Federal mortgage insurance for Graduated Payment Mortgages.

Nature of Program: HUD insures mortgages to facilitate early homeownership for households that expect their incomes to rise substantially. These "graduated payment" mortgages allow homeowners to make smaller monthly payments initially and to increase their size gradually over time.

Five different payment plans are available, varying in duration and rate of increase. Larger than usual downpayments are required to prevent the total amount of the loan from exceeding the statutory loan to value ratios. In all other respects, the graduated payment mortgage is subject to the rules governing ordinary HUD-insured home loans.

Applicant Eligibility: All FHA-approved lenders may make graduated payment mortgages; credit-worthy applicants with reasonable expectations of increasing income may qualify for such loans.

Legal Authority: Section 245, National Housing Act (1934), (P.L. 73-479), as added by Section 308, Housing and Community Development Act of 1974 (P.L. 93-383).

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Field Offices.

Current Status: As of June 1979: 84,332 units for $3,883,704,072.

Scope of Program: 124,333 units insured with a value of $5,715,587,543 through September 1979.

Indian Housing

Federal aid to Indian housing authorities to provide decent housing and related facilities for eligible low-income Indians and Alaska natives.

Nature of Program: Indian housing authorities develop and operate rental and homeownership opportunity projects, financing them through the sale of tax-exempt obligations. HUD furnishes technical and professional assistance in planning, developing and managing the projects and also gives financial assistance in the form of annual contributions to pay the debt service on IHA obligations. For rental projects, the contributions also assure the maintenance of low rents, adequate project services and project reserve funds. The IHA is responsible for all maintenance costs on rental projects. Rents are based on the residents' ability to pay and are applied to the costs of managing and operating the housing.

Mutual-help projects allow the home buyer-occupant to earn equity in his home by contributing either the site, indigenous building materials, labor and/or cash to its construction. The home buyer is also responsible for all maintenance.

Several different methods are used to produce housing. Under the "Turnkey" method the IHA invites private developers to submit proposals, selects the best proposal and agrees to purchase the project on completion. Under conventional-bid construction, the IHA acts as its own developer, acquiring the site(s), preparing its own architectural plans, and advertising for competitive bids for construction. Under the "Modified Turnkey" method the IHA prepares the plans and specifications and acquires the site(s). The project, however, is built by a private developer, after competitive bid, who provides private market financing during development with the IHA agreeing to purchase upon satisfactory completion. In exceptional cases, the IHA may exclude competitive bidding. The IHA may also acquire existing housing, with or without rehabilitation, from the private market.

Applicant Eligibility: Indian Housing Authorities (IHAs) established under tribal or State law.

Legal Authority: U.S. Housing Act of 1937 (P.L. 75-412), as amended by Housing and Community Development Act of 1974 (P.L. 93-383).

Administering Office: Office of Indian Housing, Assistant Secretary for Housing-Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: During Fiscal Year 1979, 5,731 units were placed under reservation utilizing $26.314 million of annual contributions contract authority and approximately $360 million of loans.

The goals for Fiscal Year 1980 are for an estimated 6,000 units to be placed under reservation utilizing the authorized $30 million of annual contributions contract authority and approximately $394 million of loans.

College Housing

Federal aid to educational institutions for housing and related facilities for students and faculties.

Nature of Program: HUD may give two types of assistance: direct Federal loans and debt service grants to support private market loans. Loans are available for a maximum of 50 years although they have been limited administratively to 40 years. The interest rate is 3 percent. Debt service grants may be made for a period of up to 40 years, in an amount equal to the difference between the average annual debt service on a commercial loan and the debt service on a 3-percent direct Federal loan.

Applicant Eligibility: Any college offering at least a 2-year program acceptable for full credit towards a bachelor's degree; and private and public nonprofit teaching hospitals for the construction of housing for student nurses, interns and residents. Qualifying institutions must show a current, severe housing shortage.

Legal Authority: Title IV, Housing Act of 1950 (P.L. 81-475).

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Area Offices.

Current Status: The grant portion of the program is inactive. In December 1974, Congress rescinded unused debt service grant funds. Thus HUD may not award grants for college housing. The loan portion of the program is reactivated with approximately $85 million available from repayment of previous loan.

Scope of Program: As of September 30, 1979:
Loans: Number of projects: 3,364
Number of accommodations: 805,475
Total loan amount: $3.98 billion
Grants: Number of projects: 445
Number of accommodations: 74,132
HUD-supported loan amount: $829.6 million
Annual grant amount: $20.5 million

Armed Services Housing for Civilian Employees

Federal aid to relieve shortage of family housing for civilian and military personnel near research and development installations.

Nature of Program: HUD insures mortgages on housing for civilian employees at isolated installations. The mortgages must meet the requirements for the basic home mortgage program (Section 203(b)). Housing cannot be insured under this program unless there is sufficient civilian demand to offset any personnel reduction at the installation concerned. Only qualified prospective owner-occupants may qualify for this mortgage insurance.

Applicant Eligibility: Employees of or military personnel assigned to the National Aeronautics and Space Administration and the Nuclear Regulatory Commission, or contractors thereof. Certification by the Secretary of Defense, NASA Administrator, or Nuclear Regulatory Commissioner is required. Commissioner is required.

Legal Authority: Section 809, National Housing Act (1934), (P.L. 73-479), as added by Armed Forces Housing for Civilian Employees (P.L. 84-574).

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative activity through September 1979: 16,775 homes insured for a total value of $277,745,850.

Housing in Military Impacted Areas

Federal mortgage insurance for housing in areas affected by military installations.

Nature of Program: Mortgage insurance for both single and multifamily housing can be provided under various insurance sections of Title II of the National Housing Act. Projects are eligible where there is a military impact upon a local economy to the extent that a mortgage would not normally be insured, provided certain certifications are received from the Secretary of Defense and certain findings are made by the Secretary of HUD. Such mortgages will be the obligation of the Special Risk Insurance Fund.

Applicant Eligibility: Sponsor eligibility will be determined by the section of the National Housing Act under which application is made. Tenant eligibility is open.

Legal Authority: Section 238(c) of the National Housing Act (1934), (P.L. 73-479), as amended by Section 309 of the Housing and Community Development Act of 1977, (P.L. 95-128).

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Field Offices.

Scope of Program: Indicators of program volume not available.

Homes for Servicemen

Federal mortgage insurance to allow personnel on active duty to purchase a home partially subsidized by the service.

Nature of Program: HUD allows the Departments of Defense, Transportation and Commerce to pay the HUD mortgage insurance premium on behalf of service members on active duty under their jurisdiction. The mortgages may finance single-family dwellings and condominiums insured under standard HUD home mortgage insurance programs.

Applicant Eligibility: Service personnel on active duty in the U.S. Armed Forces or the U.S. Coast Guard; or employees of the National Oceanic and Atmospheric Administration who have served on active duty for two years.

Legal Authority: Section 222, National Housing Act (1934), (P.L. 73-479), as added by Section 124, Housing Act of 1954 (P.L. 83-560).

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Over a 23-year period, 265,533 units have been insured for a value of $4,109,844,961.

Flexible Subsidy

Federal aid for financially troubled multifamily housing projects.

Nature of Program: Assists in restoring or maintaining the financial and physical soundness of privately owned federally assisted multifamily housing projects; improving their management; and maintaining them for low- and moderate-income people. Flexible Subsidy provides immediate cash for correcting deferred maintenance and replacements, financial deficiencies, and replacement reserve and operating deficits. Both the initial allocation and the continued receipt of Flexible Subsidy assistance are conditioned on a project owner's ability to provide management satisfactory to HUD.

Applicant Eligibility: Projects with mortgages insured or held by HUD, and subsidized under Section 236, Section 221(d)(3) Below Market Interest Rate or the Rent Supplement program. Also eligible after October 1, 1979, non-insured projects developed by State agencies and receiving HUD financial assistance under one of the above subsidy programs.

Legal Authority: Section 201 of the Housing and Community Development Amendments of 1978.

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: Administering office, Office of Multifamily Management and Occupancy.

Current Status: Active since October 1979.

Scope of Program: New for Fiscal Year 1980. Estimated scope for 1980: 3,858 projects, $127.6 million.

The Office of Independent Living for the Disabled

To assure that physically and mentally disabled people have equal access to federally assisted housing.

Nature of Program: The Office of Independent Living for the Disabled (OILD) was established to promote awareness of the housing needs of people with disabilities. It provides the focus for developing policies, programs, standards and regulations which create awareness and emphasize the right of access by disabled persons to HUD-assisted housing and HUD programs that can help the disabled obtain housing. It meets with other Federal and governmental agencies to ensure that their regulations and issuances concerning disabled people are included in HUD's operating regulations. It coordinates HUD efforts to prohibit discrimination of disabled in all programs administered by the Department.

Applicant Eligibility: Any individual or organization seeking specific information about housing or programs for the disabled can apply to the OILD for information. Any disabled person aggrieved by housing discrimination in programs administered by HUD may also turn to the OILD for assistance.

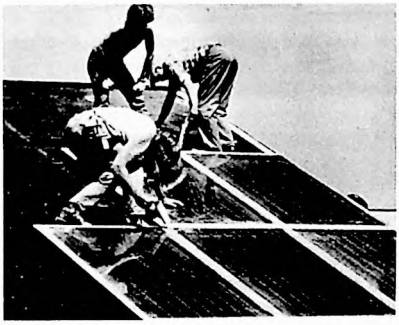
Legal Authority: HUD Secretary's general authority permits establishment of an office to promote independent living for persons with disabilities; Section 504, Rehabilitation Act of 1973, (P.L. 93-112); Executive Order 11914.

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, Office of Independent Living for the Disabled, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: Administering Office.

Current Status: Active.

Policy Development and Research



Research Initiatives for FY 1980-81

Nature of Programs: HUD has nine primary areas of research that will require analysis by urban scholars. These outline descriptions pinpoint areas in which HUD invites participation:

• costs of developing, building, financing, and operating housing, as well as more efficient ways of helping lower-income people afford housing through subsidy programs. We want to examine the impact on housing costs of components such as building codes, environmental reviews, settlement costs, energy conservation, secondary finance markets, large-scale land acquisition and development. Costs and effectiveness of alternative subsidy programs are also important. This research will specifically influence the direction that HUD policy will take in the next years.

• alternative housing finance mechanisms: we will be analyzing the economic impact of potential legislation on alternative mortgage instruments, financial institution regulation and reform, and conventional GNMA mortgage-backed securities. Our research will provide HUD with the capacity to develop initiative as well as to respond to the many policy concerns in the housing finance system. We plan to convene panels of academic experts to help place policy questions posed by HUD into the context of a larger view of the housing finance system. These panels will help determine where research can be particularly fruitful.

• urban economic development and public finance: we will be looking at questions relating to the fiscal viability of central cities and how cities are affected by Federal policies. We will seek to discover workable mechanisms for leveraging private-sector investments and what their advantages are. We plan to examine the role of small business in community development, changes in capital investment by cities, questions of development finance, efforts to coordinate available Federal and local resources, and the impact of Federal tax and grant policies on central cities.

• special users – elderly and handicapped: we will be addressing how best to provide housing and housing-related services to people who have special requirements caused by age or physical condition. What are the optimal strategies for assisting these people? What service package is essential to the success of special programs designed to reach them? Specially, we want to examine HUD's role in helping elderly people keep their own homes and in helping handicapped people have access to buildings. We will look at the housing-related services that elderly people consume and the housing maintenance decisions that they must make. We will inventory the current housing situat'on to determine the extent to which people with disabilities have access to federally subsidized housing. We will also examine the need for the costs of retrofitting public buildings so that handicapped people will be assured of access.

• neighborhood reinvestment and revitalization: we will be looking at the process of neighborhood change and at intervention techniques designed to preserve neighborhoods by preventing and reversing decline. We will, for example, study the roles of the private sector and local residents in promoting revitalized neighborhoods, issues of acquisition and disposition of abandoned property, ways to stimulate reinvestment and mortgage lending in deteriorating neighborhoods.

•site selection/integration: we will be addressing issues of economic and racial freedom of choice in housing and learning how changes in demographics may affect trends in local patterns. We will try to determine what interventions are feasible, under what conditions residential dispersion and mobility occur, how to stimulate more imaginative designs to achieve lower-density housing and to integrate housing into the neighborhood environment. Specifically, we will conduct an evaluation of site and neighborhood standards for HUD-assisted programs. We hope to determine how alternative guidelines will affect racial balance in the public schools, neighborhood transition, and the availability of social services. Of equal importance, we will examine how alternate site selection policies would affect the composition of the population served by HUD's housing programs.

• we will examine more efficient ways to bring about the conservation of energy resources in the construction and operation of housing. We will develop "how to" documents on innovative residential energy projects for use by State and local governments and the private sector.

• we will be looking at ways to make better use of technology in urban systems, to improve and maintain the vitality of communities, within affordable tax levels.

• we will continue to implement a program to help State and local government officials improve their financial management capacity.

Applicant Eligibility: Not applicable.

Legal Authority: Sections 501 and 502, Title V, Housing and Urban Development Act of 1970 (P.L. 91-609).

Administering Office: Assistant Secretary for Policy Development and Research, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: See administering office.

Current Status: Projects being readied for solicitations of interest.

Scope of Program: Funding levels to be determined.

Annual Housing Survey

Housing and financial market data indispensable in formulation of housing and community development policy.

Nature of Programs: HUD has funded an annual housing survey by the Bureau of the Census since 1973. Separate surveys for 60 metropolitan areas have been included since 1974. The survey provides current information on the size and composition of the housing inventory, characteristics of its occupants, changes in the inventory resulting from new construction and from losses, indicators of housing and neighborhood quality, and characteristics and dynamics of urban housing markets for the Nation and four census regions. Every third or fourth year, these data are also gathered for most of the 50 largest metropolitan areas and for some smaller, fast-growing metropolitan areas.

The Annual Housing Survey helps policymakers and scholars understand urban dynamics and analyze local policy problems. Longitudinal linkage of the annual national file provides an unparalleled opportunity to study dynamic processes in housing markets and population shifts; the metropolitan surveys give greater detail on the housing and population characteristics of suburbs and cities in specified metropolitan areas.

Applicant Eligibility: Not applicable.

Legal Authority: Sections 501 and 502, Title V, Housing and Urban Development Act of 1970 (P.L. 91-609).

Administering Office: Assistant Secretary for Policy Development and Research, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: See administering office.

Current Status: Active.

Scope of Program: Initiated in 1973. Approximate annual cost of $10 million.

Women and Mortgage Credit

To facilitate entry of women into the mortgage market.

Nature of Programs: An educational campaign directed to women and the lending industry. Through workshops held in cities across the country women are informed of their rights under the law, the pros/cons of homeownership, housing and mortgage instrument options, and the step-by-step procedures involved in acquiring a mortgage. Special efforts are made to meet the needs of minority, elderly and rural women.

The lending industry is provided with statistical data on the changing role of women in the American economy and their credit-worthiness. Lenders are encouraged to recognize the marketing potential in the growing number of economically independent women and to encourage women who seek to acquire mortgage credit.

Legal Authority: Sections 501 and 504, Housing and Urban Development Act of 1970, (P.L. 91-609).

Administering Office: Assistant Secretary for Policy Development and Research, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: See administering office.

Current Status: Active.

Scope of Program: HUD has authorized approximately $1 million for research, publications, workshops/seminars and multi-media information dissemination on homeownership for women.

Section 510 Demonstration

To test the effectiveness of alternative homeownership approaches for stabilizing multifamily housing.

Nature of Programs: The design proposes to utilize a combination of existing HUD and municipal resources to assure the rehabilitation of a meaningful number of units in vacant and partially occupied multifamily publicly owned structures. The assistance resources that will be utilized include: Section 8 Substantial Rehabilitation subsidies; tax benefits under 167(k) of the Internal Revenue Code; Community Development Block Grant funds; low cost disposition of acquired structures; municipal tax abatements provided to rehabilitated structures; and existing city neighborhood preservation and alternative management programs. These resources will be combined so that a primary rehabilitation project may be developed with Section 8 assistance and ancillary projects may be assisted by a portion of the syndication proceeds resulting from the primary project matched by leveraged CDBG funds. One of the basic premises of this development design is that public assistance and private resources may be jointly employed with a leveraging effect that will not only increase the number of habitable housing units provided, but concurrently reduce the risks associated with each project developed.

Applicant Eligibility: Not applicable.

Legal Authority: Sections 501 and 502, Title V, Housing and Urban Development Act of 1970 (P.O. 91-609).

Administering Office: Assistant Secretary for Policy Development and Research, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: See administering office.

Current Status: Active.

Scope of Program: HUD funds of up to $300,000 will be allocated ($100,000 for each of three [3] selected sites) as financial support to the developer-community teams for the innovative features of the proposed project (e.g. legal and formation costs of cooperative conversion, training and organizing cooperative members and/or boards of directors of the cooperatives, and the formation of the joint development ventures).

The models will be tested in New York City with a view toward their transferability to other cities facing similar patterns of neighborhood disinvestment and abandonment of multifamily properties.

Experimental Housing Allowance

A test of the efficacy of direct cash assistance to low-income households for housing.

Nature of Programs: The Housing Allowance experiments are testing the feasibility of direct cash assistance to lower-income households to help them afford adequate housing from among existing units in the private market.

The program seeks information on three fundamental questions: how families use their allowances; how the housing market responds to allowances; and how allowance programs can best be administered. The findings will be analyzed for meaning and national applicability.

Applicant Eligibility: Low-income households in cities participating in the experiments. But additional enrollment is currently open only in two housing markets, metropolitan Green Bay, Wis., and South Bend, Ind.

Legal Authority: Sections 501 and 504, Housing and Urban Development Act of 1970 (P.L. 91-609).

Administering Office: Assistant Secretary for Policy Development and Research, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: See administering office.

Current Status: Active.

Scope of Program: A 10-year program initiated in 1972 involving more than 25,000 households in 12 metropolitan areas. Overall cost: approximately $163 million.

Lead-Based Paint Poisoning Prevention Research

Nature of Programs: In cooperation with other Federal agencies, HUD is determining the nature and extent of lead-based paint poisoning in children in the United States and developing more efficient ways to eliminate this hazard from the child's environment.

HUD invites proposals that meet research and demonstration requirements specified by the agency. In exceptional cases unsolicited proposals for innovative research are considered.

HUD also cooperates with the Department of Health and Human Services, which pays local communities to screen children for lead poisoning. The HUD program office acts as a clearinghouse for information on the problems of lead-based paint hazards and their solution.

Applicant Eligibility: Experts with knowledge of the problems are periodically invited to respond to HUD requests for proposals. HUD also reviews unsolicited proposals from organizations or individuals pursuing research in the field.

Legal Authority: Lead-Based Paint Poisoning Prevention Act of 1971 (P.L. 91-695) amended in 1973 (P.L. 93-151) and 1976 (P.L. 94-317).

Administering Office: Assistant Secretary for Policy Development and Research, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: See administering office.

Current Status: Active.

Scope of Program: Active projects or contracts: 12;
Completed projects or contracts: 30;
Funding through Fiscal Year 1979: approximately 8.5 million.

Modular Integrated Utility Systems (MIUS)

All utility services are supplied to residential communities from a single on-site plant, using natural resources more efficiently and reducing adverse environmental impact.

Nature of Program: The Modular Integrated Utility System (MIUS) furnishes essential utility services for residential communities by recycling energy and "packaging" into one processing plant six functions: electricity, space heating and air conditioning, solid and liquid waste processing, and potable water.

Conventional methods of generating electricity waste about 65 percent of the energy in excess heat. MIUS recovers better than half of this waste energy and uses it for space heating, air conditioning, water heating, water treatment, and liquid waste treatment. An additional 5-10 percent is saved by recycling solid waste for its energy content. MIUS also reduces thermal, air, solid waste and water pollution.

Collaborating with HUD in this program are the National Aeronautics and Space Administration, the National Bureau of Standards, the Environmental Protection Agency, and the Department of Energy.

Applicant Eligibility: Not applicable.

Legal Authority: Section 501 and 502, Title V, Housing and Urban Development Act of 1970 (P.L. 91-609).

Administering Office: Assistant Secretary for Policy Development and Research, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: See administering office.

Current Status: Active information dissemination.

Scope of Program: Eleven agency agreements or project contracts are in place or have been completed. $9,462,000 in HUD funds have been authorized for 8 years (through 1980). This does not include other agency funding.

Solar Heating and Cooling Demonstration Program

To encourage the use of solar technology in the general housing market.

Nature of Program: As part of the National Solar Energy Program administered by the Department of Energy (DOE), HUD is responsible for a demonstration of the practical application of solar energy in residential heating and cooling. HUD implements its program by: (1) residential demonstrations in which solar equipment is installed in both new and existing dwellings; (2) development of performance criteria and certification procedures for solar heating and cooling equipment; (3) market development to encourage acceptance of solar technologies by the housing industry; and (4) data gathering and dissemination of demonstration and market development efforts.

Applicant Eligibility: HUD periodically invites participation by builder/developers, State and local agencies and other qualified producers of housing for sale or rent on the open market. Grants are currently not made to private individuals or to builders whose projects have been pre-sold.

Legal Authority: Solar Heating and Cooling Act of 1974 (P.L. 93-409).

Administering Office: Assistant Secretary for Policy Development and Research, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: See administering office or write: Solar Heating, P.O. Box 1607, Rockville, Md 20850.

Current Status: Active.

Scope of Program: Number of demonstrations: (first to fifth cycles) approximately 750 grants, involving approximately 11,500 dwelling units. Total five-year program through fiscal year 1979: $67 million.

Tenant Management Program

A demonstration of a new approach to upgrading day-to-day operation of low-rent public housing.

Nature of Program: This demonstration program is testing the effectiveness of tenant management as a means of improving the operating performance of public housing, creating new employment opportunities for tenants, reducing social deviance, increasing resident satisfaction, and generally enhancing the community aspects of public housing.

The program is modernizing buildings and grounds and providing salaries for tenant employees, social services, and training and technical assistance to upgrade tenant management skills. Responsibility for managing the housing project is assumed by the tenant management corporation upon the execution of a management contract with the Public Housing Authority.

Four public housing authorities are currently participating in the demonstration, designed, conducted, and monitored, during the first three years, by the nonprofit Manpower Demonstration Corporation. HUD and the Ford Foundation together are funding the demonstration.

Applicant Eligibility: Participants have already been chosen. No further demonstrations are planned.

Legal Authority: Sections 501 and 502, Title V, Housing and Urban Development Act of 1970 (P.L. 91-609); U.S. Housing Act of 1937 (P.L. 75-412), as amended by Section 6 of Housing and Community Development Act of 1974 (P.L. 93-383).

Administering Office: Assistant Secretary for Policy Development and Research, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: See administering office.

Current Status: Active.

Scope of Program: The four housing developments participating in the demonstration contain 3,279 dwelling units with about 11,000 low-income residents. HUD has allocated a total of $22.3 million: $15 million in Modernization funds and $6.5 million for on-site administrative expenses. A Ford Foundation grant contributed $600,000 to the demonstration. The project spans five years.

Government National Mortgage Association

GNMA Mortgage Purchase ("Tandem") Programs

A secondary mortgage market created by Government National Mortgage Association purchases of mortgages from private lenders to expand and facilitate investment in housing.

Nature of Program: The Government National Mortgage Association (GNMA) was originally established as a secondary market for federally insured residential mortgages not readily saleable in the private market. These mortgages generally financed housing for groups or in areas with special needs. More recently GNMA was authorized to purchase both federally insured and conventional mortgages at below-market interest rates to stimulate lagging housing production.

The mortgages purchased by GNMA, which generally bear below-market interest rates and are purchased at above market prices, are resold at prevailing market prices with the government absorbing the loss as a subsidy.

Applicant Eligibility: FHA-approved mortgagees may apply to sell federally underwritten mortgages to GNMA. Lenders approved by the Federal National Mortgage Association or the Federal Home Loan Mortgage Corporation to participate in their conventional mortgage purchase programs may apply to sell conventional loans to GNMA.

Legal Authority: Housing and Urban Development Acts of 1968 and 1969 (P.L. 90-448 and 91-152), Housing and Community Development Act of 1974 (P.L. 93-383), Emergency Home Purchase Assistance Act of 1974 (P.L. 93-449), Emergency Housing Act of 1975 (P.L. 94-50), Housing Authorization Act of 1976 (P.L. 94-375), the Housing and Community Development Act of 1977 (P.L. 95-128), and Housing and Community Development Amendments of 1978.

Administering Office: Government National Mortgage Association, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: Regional offices of the Federal National Mortgage Association in Atlanta, Chicago, Dallas, Los Angeles, and Philadelphia. Also see Administering office.

Current Status: Twenty-six mortgage purchase programs have been implemented since 1954. GNMA is currently purchasing mortgages pursuant to outstanding commitments under the following programs: program 17 (Section 236 and 221(d)(3) rent supplement projects); program 21 (unsubsidized multifamily projects); program 23 (HUD-insured multifamily projects); program 25 (HUD-insured Section 8 projects); program 27 (HUD-insured non-Section 8 projects in distressed cities and urban counties). Commitments are being issued only under programs 17, 25 and 27.

Scope of Program: Between January 1974 and September 30, 1979 GNMA issued $24 billion in commitments to purchase below-market interest rate mortgages under its tandem programs.

New Communities

New Communities

To encourage development of well-planned, diversified and economically sound new communities.

Nature of Program: HUD may provide a variety of financial and technical assistance to the developers of new communities undertaken in central cities, metropolitan suburbs and rural areas. Development must be in accord with comprehensive areawide planning, enhance the environment, contribute to the welfare of the area, provide for low- and moderate-income housing, and encourage social innovation and improved technology.

The major financial assistance program permits HUD to guarantee bonds, debentures, notes or other obligations issued by public and private developers to finance land acquisition and development of new communities. In the case of public land development agencies, guarantees for the principal obligation cannot exceed 100 percent of HUD's estimate of the value of real property before development and the cost of land development. For private developers, guarantees may not exceed 80 percent of the estimated value of real property before development plus 90 percent of the estimated cost of land development. However, the amount of guarantee cannot exceed $50 million for any single project.

HUD also issues Certificates of Eligibility to developers of new communities who do not require loan guarantee assistance but have new community development programs that meet the standards of the Urban Growth and New Community Development Act of 1970 (Title VII).

Federally approved new communities are eligible to receive Community Development Block Grant funds from the Secretary's discretionary fund.

Applicant Eligibility: Private new community developers and public land development agencies, including State, local or regional public bodies, authorized under State or local law to develop new communities.

Legal Authority: Title VII, Housing and Urban Development Act of 1970 (P.L. 91-609); and Title IV, Housing and Development Act of 1968 (P.L. 90-448).

Administering Office: Community Development Corporation, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: See administering office.

Current Status: Of the 13 new community projects that received guarantee assistance, five have been identified for liquidation, three have been acquired for continuation as new communities if feasible, and five are currently being developed as new communities.

Scope of Program: HUD loan guarantees of new community obligations outstanding as of September 30, 1979, total $143,520 million. No further loan guarantees will be provided. HUD will continue to discharge its statutory and contractual obligations to previously approved projects.

Fair Housing and Equal Opportunity

Employment and Business Opportunity

A program to ensure the employment of low-income residents and participation of small business concerns in HUD-assisted projects.

Nature of Program: Applicants, recipients, contractors and sub-contractors in a HUD-funded program must provide opportunities for training and employment to low-income residents of areas where HUD-assisted projects are located. They must also award contracts for work on any such project to business concerns located in or substantially owned by residents of that area. A clause certifying compliance must be included in all work contracts.

Applicant Eligibility: Low-income residents and small business concerns in HUD-assisted project areas. Grievances alleging noncompliance may be filed at HUD Area and Field Offices.

Legal Authority: Section 3, Housing and Urban Development Act of 1968 (P.L. 90-448); Section 118, Housing and Community Development Act of 1974 (P.L. 93-383).

Administering Office: Assistant Secretary for Fair Housing and Equal Opportunity, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Field Offices.

Current Status: Active.

Equal Opportunity In HUD-Assisted Programs

A program to assure equal opportunity to participate in and benefit from HUD-funded activities without regard to race, color, national origin, handicap, age, religion, or sex.

Nature of Program: HUD ascertains the extent to which its programs comply with Federal laws forbidding discrimination in all federally-funded activities.

The Office of Fair Housing and Equal Opportunity investigates complaints and reviews HUD programs to eliminate discrimination. Changes or new policies are developed to make HUD activities responsive to the problems of minorities and to promote their participation in HUD-assisted activities.

The Community Development Block Grant program includes a separate nondiscrimination provision in addition to these laws.

Technical assistance is available to State and local agencies with civil rights problems in HUD-assisted programs. Noncomplying HUD applicants or recipients are given the opportunity of a hearing; if that results in a finding of discrimination, Federal assistance for the program may be refused, terminated, or suspended.

Applicant Eligibility: Any HUD-assisted activity, except contracts of insurance or guaranty, is subject to Title VI.

Any person or group suspecting discrimination in a HUD-assisted program because of race, religion, color, national origin, age, handicap, or sex (in the case of the Community Development Block Grant program), may file a complaint.

Legal Authority: Title VI, Civil Rights Act of 1964 (P.L. 88-352); Section 109, Housing and Community Development Act of 1974 (P.L. 93-383); Section 504 of the Rehabilitation Act of 1973 (P.L. 93-112); The Age Discrimination Act of 1975 (P.L. 94-135).

Administering Office: Assistant Secretary for Fair Housing and Equal Opportunity, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: In fiscal year 1979, 94 Title VI complaints and 436 Title VI compliance reviews were closed. Under authority of Section 109, 92 complaints and 245 compliance reviews were closed.

Fair Housing

A program to assure fair housing throughout the United States.

Nature of Program: HUD administers the law that prohibits discrimination in housing on the basis of race, color, religion, sex and national origin, investigating complaints of housing discrimination and attempting to resolve them through conciliation. HUD refers complaints to State and local fair housing agencies when they afford protection substantially equivalent to Federal law.

Technical assistance is available to State and local groups, private or public, profit and nonprofit, to help them prevent or eliminate discriminatory housing practices. Educational conferences with the housing industry, governmental and private groups interpret and explain the laws.

Executive Order 11063 prohibits discrimination because of race, color, creed, or national origin, in housing and related facilities which are owned or operated by the Federal Government or housing and related facilities provided by Federal financial assistance, including mortgage insurance and guaranty programs, or in the lending practices of lending institutions which make loans on property insured or guaranteed by the Federal Government. The Department receives complaints and conducts compliance reviews under Executive Order 11063.

Applicant Eligibility: Any individual aggrieved by housing discrimination may file a complaint with any HUD office in person, by mail, or by telephone. Pursuant to Title VIII an aggrieved party may also file suit in a Federal or local Court, seeking injunctive relief, actual damages and up to $1,000 in punitive damages.

Legal Authority: Title VIII, Civil Rights Act of 1968 (P.L. 90-284), as amended; Executive Order 11063.

Administering Office: Assistant Secretary for Fair Housing and Equal Opportunity, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: See administering office.

Current Status: Active.

Scope of Program: Some 2,831 Title VIII complaints were received in fiscal year 1979 which, when added to 1,250 complaints on hand, totaled 4,081 complaints. A total of 2,763 complaints were processed. Conciliation was undertaken in 643 complaints, of which 348 were successful.

Equal Employment Opportunity In HUD-Funded Agencies

A program to assure that local government agencies funded by HUD will not discriminate in employment.

Nature of Program: HUD must assure that all agencies receiving HUD financial assistance comply with the terms and conditions of the equal employment opportunity clause of HUD's loan and grant contracts. This clause requires that HUD-funded agencies, in carrying out their programs, not discriminate against any employee or applicant for employment because of race, color, religion, sex, or national origin. It also requires them to take affirmative action to assure applicants their rights.

HUD periodically reviews its programs to determine compliance and conducts complaint investigations. Where there is an apparent failure to carry out the conditions of the contract clause, HUD attempts to secure voluntary compliance. If that fails, a hearing is held, which may lead to the agency being barred from further contracts with HUD.

Applicant Eligibility: All applicants or recipients who enter into contracts with HUD are subject to the inclusion of an equal employment opportunity clause and are required to carry out the terms and conditions of that clause.

Any person or class of persons suspecting employment discrimination by a HUD-funded agency because of race, color, national origin, sex or religion may file a comlaint.

Legal Authority: Section 7(d), Department of Housing and Urban Development Act of 1965 (P.L. 89-174).

Administering Office: Assistant Secretary for Fair Housing and Equal Opportunity, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: During fiscal year 1979, 65 complaints and 62 compliance reviews were closed.

Voluntary Compliance

Voluntary compliance with fair housing and with the employment of minority business enterprises in HUD-related activities.

Nature of Program: HUD promotes voluntary compliance in the private sector and with other Federal agencies in two areas: fair housing nationwide and the employment of minority business enterprise in HUD-related activities. HUD executes formal agreements both locally and nationwide.

Applicant Eligibility: Trade and professional organizations in housing and related fields, including homebuilders, realtors, and lending institutions; and other Federal agencies.

Legal Authority: Title VIII, Sections 809 and 808(e)(d), Civil Rights Act of 1968 (P.L. 90-284; Executive Order 11625.

Administering Office: Assistant Secretary for Fair Housing and Equal Opportunity, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: See administering office.

Current Status: Active

Scope of Program: Plans and agreements negotiated and approved in fiscal year 1979: 147; approximately the same number is anticipated for fiscal 1980.

HUD program funds on deposit in minority-owned banks in fiscal 1979: $70.1 million; $90.0 million is anticipated for fiscal 1980.

HUD program funds awarded or granted to minority entrepreneurs in fiscal 1978: $489 million; approximately $622 million anticipated for fiscal 1980.

Business opportunities for minority entrepreneurs under the Community Development Block Grant program for fiscal 1978: $156.7 million; $200 million is anticipated for fiscal 1980.

Neighborhoods, Voluntary Associations and Consumer Protection

Neighborhood and Consumer Affairs

The Office of Neighborhood and Consumer Affairs is responsible for ensuring participation by neighborhood, voluntary, and other non-governmental organizations in development, revitalization, and stabilization of urban and regional areas. It is also responsible for ensuring that consumers' basic rights are considered in all housing and community development activities and for encouraging and facilitating consumer access to the Department's decisionmaking process.

Nature of Program: This office was created in 1977 to pursue five primary objectives. It assists neighborhood development organizations to improve their management capabilities; helps formulate local cooperative efforts; and encourages voluntary and other nongovernmental organizations to work with HUD on areas of mutual interest and concern. It reviews present and proposed departmental policies, elicits consumer comment, and makes recommendations based on analyses of those contributions. The office also maintains contact with a network of consumer groups developed in conjunction with HUD field offices, and monitors the departmental consumer complaint response system to assure that complaints are adequately and speedily handled. Consumer forums organized by the office provide insight on neighborhood revitalization problems and possible remedies.

Neighborhood Self-Help Development

Grants assist neighborhood organizations to undertake housing and economic development activities to revitalize low- and moderate-income neighborhoods.

Nature of Program: Assists neighborhood organizations through grants and other forms of assistance, to increase their capacity to plan, finance, package and manage various housing, community, and economic development projects which result in revitalizing low- and moderate-income neighborhoods and which directly benefit the residents of those neighborhoods. Encourages and supports projects as identified and developed by neighborhood organizations, since organizations are in the best position to determine the most appropriate ways to satisfy their neighborhood revitalization needs. Also assists neighborhood organizations to work in partnership with the public and private sectors to prepare and implement projects.

Certification by the unit of general local government is required for each project proposed by neighborhood organizations.

Applicant Eligibility: Non-profit, neighborhood organizations, accountable to residents of a particular neighborhood.

Legal Authority: The Neighborhood Self-Help Development Act (Title VII of Housing and Community Development Amendments of 1978, (P.L. 95-557).

Administering Office: Assistant Secretary for Neighborhoods, Voluntary Associations and Consumer Affairs, Department of Housing and Urban Development, Washington, DC 20410.

Information Source: See administering office.

Current Status: Active.

Scope of Program: In FY 1980, approximately 120 neighborhood organizations will receive grants ranging from $80,000 to $150,000, depending on the amount requested for the particular project.

Community Services for Tenants

Services and resources to improve the quality of life for low- and moderate-income tenants.

Nature of Program: HUD furnishes technical assistance to the management of public housing and to owners of HUD-assisted housing to obtain needed tenant services. Services and programs provided by Federal, State, and community agencies include social services, employment opportunities, recreational programs, nutrition programs, and transportation programs for tenants, through agreements negotiated nationally and coordination and collaboration developed at regional, State and local levels.

Applicant Eligibility: Tenants in public housing and other HUD-assisted multifamily rental housing.

Legal Authority: Section 3, (4), U.S. Housing Act of 1937 (P.L. 75-412).

Administering Office: Assistant Secretary for Neighborhoods, Voluntary Associations and Consumer Protection, Department of Housing and Urban Development, Washington, DC 20410.

Information Source: HUD Field Offices.

Scope of Program: In addition to HUD's Technical Assistance, the coordination and collaboration with agencies obtained for HUD-aided housing tenants services totalling more than $250 million in the five fiscal years ended September 30, 1979. Through the combined efforts of the Departments of Justice, Labor, Transportation, and Health and Human Services (including the Administration on Aging) over 3,000 public housing authorities and hundreds of HUD-assisted housing projects, serving over 2,000,000 units housing more than 3,500,000 tenants, were provided with a wide variety of social services including nutrition, transportation, and security for the elderly, special services for the handicapped, Boy Scouts/Girl Scouts activities, employment, health programs, recreation, alcoholism and drug abuse counseling.

Office of Public/Private Partnerships

Nature of Program: The Public/Private Partnerships Office was established in 1979 to stimulate and systematically involve the private sector in urban revitalization. The Office has departmental responsibility for establishing and maintaining contact with nonprofit service groups, philanthropic organizations, investors, private sector organizations, public interest groups, and trade, business, and voluntary associations. The Partnership Office seeks to assist neighborhood organizations and communities to successfully compete for private sector investments and to develop public/private partnerships in support of local revitalization efforts. In addition, it strives to improve coordination and cooperation among the various sectors in the planning, financing, implementing, and managing of sound and effective development programs.

Applicant Eligibility: Not applicable.

Legal Authority: Sections 2 and 4 (a) of the Department of Housing and Urban Development Act, 1965 (P.L. 89-174).

Administering Office: Assistant Secretary for Neighborhoods, Voluntary Associations and Consumer Protection, Department of Housing and Urban Development, Washington, DC 20410.

Information Source: See administering office.

Current Status: Active.

Scope of Program: The Office provides technical assistance to facilitate creative use of public and private resources for urban revitalization.

Counseling for Home Buyers, Homeowners and Tenants

Free counseling for buyers, owners and tenants of HUD-insured and assisted housing.

Nature of Program: HUD-approved counseling agencies provide information and advice that may assist consumers to improve their housing conditions and meet the responsibilities of homeownership and tenancy. The counseling services are provided by qualified agencies which have entered into agreement with HUD to counsel individuals and families at no cost to them. Some of the agencies are reimbursed by HUD for their services depending on whether or not they have been awarded a grant under a Departmental competitive process.

HUD is *authorized* to counsel buyers, owners and tenants of all HUD-assisted housing, but is *required* to counsel homeowners assisted under the Section 235 homeownership program, and owners of single-family homes with HUD-insured mortgages under Title II of the National Housing Act (the latter requirement added in the 1977 Housing and Community Development Act). HUD may provide these services directly or may pay private or public organizations with special competence and knowledge in counseling low- and moderate-income families. A counseling information package compiled by HUD is distributed by lenders to prospective buyers under this program.

Applicant Eligibility: Prospective home buyers, homeowners and tenants under HUD-assisted housing programs are eligible for counseling; public and private (but generally nonprofit) agencies may apply for HUD approval.

Legal Authority: National Housing Act, (1934) P.L. 73-479), as amended by Sections 101(a) and 102(a), Housing and Urban Development Act of 1968 (P.L. 90-448); Section 811(a), Title I, Housing and Community Development Act of 1974 (P.L. 93-383); Housing and Community Development Act of 1977 (P.L 95-128).

Administering Office: Assistant Secretary for Neighborhoods, Voluntary Associations and Consumer Protection, Department of Housing and Urban Development, Washington, DC 20410.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Approximately 600 HUD-approved counseling agencies currently provide counseling services to home buyers, homeowners and tenants. In 1980, 330 of these agencies were directly funded by HUD for this program. Nine million dollars were appropriated by the Congress for this program in fiscal year 1980.

Interstate Land Sales Registration

Protects consumers against fraudulent practices of land developers and promoters.

Nature of Program: HUD is responsible for administering the laws governing land sales registration. The Interstate Land Sales Full Disclosure Act prohibits developers and their agents from selling or leasing, by mail or by other means in interstate commerce, any lot in any subdivision of 100 or more non-exempt lots unless two conditions are met:

(1) A Statement of Record must be filed with HUD, listing information about the ownership of the land, the state of title, physical characteristics, availability of roads, services, utilities and other matters.

(2) A printed Property Report, the disclosure instrument provided for by the Act, must be delivered to each purchaser or lessee in advance of signing the contract or agreement.

Anti-fraud provisions apply to subdivisions containing 25 or more lots. Willful violation is subject to criminal penalties of imprisonment for not more than five years or a fine of not more than $10,000, or both. A suit for damages may be brought in any State or Federal Court for the district in which the defendant may be found or in which the transaction took place. HUD may seek an injunction against any developer that it can show is violating or about to violate the law.

Applicant Eligibility: Not applicable.

Legal Authority: Title XIV, Housing and Urban development Act of 1968 (P.L. 90-448), as amended.

Administering Office: Assistant Secretary for Neighborhoods, Voluntary Associations and Consumer Protection, Department of Housing and Urban Development, Washington, DC 20410.

Information Source: See administering Office.

Current Status: Active.

Scope of Program: Number of filings: 23,000 as of May, 1980. Number of subdivisions: Approximately 18,108 as of May, 1980.

Mobile Home Construction And Safety Standards

Federal standards to protect the safety and health of mobile homeowners.

Nature of Program: In consultation with the Consumer Product Safety Commission, HUD issues Federal mobile home construction and safety standards to improve the quality and durability of mobile homes. The standards take into consideration existing State and local laws but preempt those which are not identical to the Federal standards. They apply to all mobile homes manufactured after June 15, 1976. Standards may be enforced by HUD through the Attorney General of the State. HUD may inspect factories and obtain records needed to enforce such standards. If a mobile home does not conform to Federal standards, the manufacturer must repurchase the home or bring it up to standards. Modular homes manufactured in a factory, transported to a building site, and placed on a permanent site-built foundation may, through a certification process, be exempted from Federal mobile home construction and safety standards if the homes meet other specified equivalent codes.

The law prohibits use of the mails and interstate commerce to sell or lease mobile homes that do not meet safety standards. Civil and criminal penalties also are provided where violation of such prohibitions occur.

Manufacturers must notify consumers, dealers and HUD of hazardous defects. The manufacturer must correct the defect if it presents an unreasonable risk of injury or death.

Applicant Eligibility: Not applicable.

Legal Authority: Title VI, Housing and Community Development Act of 1974 (P.L. 93-383); Housing and Community Development Act of 1977 (P.L. 95-128).

Administering Office: Assistant Secretary for Neighborhoods, Voluntary Associations and Consumer Protection, Department of Housing and Urban Development, Washington, DC 20410.

Information Source: See administering office.

Current Status: Active.

Scope of Program: The standards apply to mobile homes eight or more feet wide and 32 or more feet long built on a permanent chassis manufactured after June 15, 1976.

Real Estate Settlement Procedures Act (RESPA)

Protects home buyers by requiring advance estimates of settlement costs, limiting the size of escrow accounts, and prohibiting referral fees and kickbacks.

Nature of Program: RESPA seeks to reduce unnecessarily high settlement costs through three means: disclosures to home buyers and sellers; prohibiting abusive practices; and research.

RESPA requires that all borrowers of federally-related mortgage loans receive from the lender a HUD-prepared booklet containing information about real estate transactions, settlement services, cost comparisons and relevant consumer protection laws, when applying for a loan. Upon loan application, borrowers must also receive the lender's good faith estimate of the settlement costs they are likely to incur. One day before the settlement, the borrower may request that the person who will conduct the settlement provide information on the known actual settlement costs. At settlement, both the buyer and seller are entitled to a settlement statement that itemizes the costs they paid in connection with the transaction.

RESPA prohibits certain abusive practicies: Kickbacks and referral fees are outlawed; sellers may not designate borrowers' title insurance companies; and excessively large escrow accounts cannot be established or maintained.

HUD is required to submit to Congress a report on the effectiveness of the statute and whether alternative approaches to the problem of unnecessarily high settlement costs would be appropriate.

Applicant Eligibility: All lenders and persons conducting settlement of federally related home mortgages.

Legal Authority: Real Estate Settlement Procedures Act of 1974, as amended in 1975 (P.L. 93-533 and 94-205).

Administering Office: Assistant Secretary for Neighborhood, Voluntary Associations and Consumer Protection, Department of Housing and Urban Development, Washington, DC 20410.

Information Source: See administering office.

Current Status: Active.

Scope of Program: Limited only by the number of federally related mortgage loans. A federally related mortgage loan is one made on a 1-4 family residence by any lender insured or regulated by any Federal agency, or loan guaranteed or insured by a Federal agency or intended to be sold to the Federal National Mortgage Association, Government National Mortgage Association or Federal Home Loan Mortgage Corporation.

Lead-Based Paint Poisoning Prevention

To eliminate lead-based paint hazards in federally owned or assisted residential construction or rehabilitation.

Nature of Program: Prohibits the use of any paint containing more than five-tenths of 1 per centum lead by weight (calculated as lead metal) in the total nonvolatile content of the paint or the equivalent measure of lead in the dried film of paint already applied or both; or with respect to paint manufactured after June 22, 1977 prohibits the use of any paint containing more than six one-hundreths of 1 per centum lead by weight (calculated as lead metal) in the total nonvolatile content of the paint or the equivalent measure of lead in the dried film of paint already applied. For HUD-assisted housing constructed prior to 1950, the program is designed to eliminate as far as practicable the immediate hazard of lead-based paint to which children may be exposed, and warn purchasers and tenants of such housing of the hazards of lead-based paint. Materials on the hazards of lead-based paint are disseminated to HUD Field offices and consumer groups.

Legal Authority: Title III of the Lead-Based Paint Poisoning Prevention Act of 1971 (P.L. 91-695), as amended in 1973 (P.L. 93-151) and 1976 (P.L. 94-317).

Administering Office: Assistant Secretary for Neighborhoods, Voluntary Associations and Consumer Protection, Department of Housing and Urban Development, Washington, DC 20410.

Information Source: See administering office.

Current Status: Active.

Scope of Program: Nationwide.

Major Federal Legislation and Executive Orders Authorizing HUD Programs

(In Chronological Order)

National Housing Act, 1934 (Public Law 73-479)

Title I: Property Improvements
- Section 2: Mobile Homes (Loan Insurance)
  - Property Improvement (Loan Insurance)

Title II:
- Section 203: Homes (One-to Four-Family) (Mortgage Insurance)
- Section 203(h): Disaster Housing
- Section 203(i): Outlying area properties
- Section 203(k): Major Home Improvements (Loan Insurance)
- Section 207: Multifamily Rental Housing (Mortgage Insurance)
- Mobile Home Parks (Mortgage Insurance)
- Section 213: Cooperative Housing (Mortgage Insurance)
- Section 220: Urban Renewal Housing (Mortgage Insurance)
- Section 221(h): Major Home Improvements (Loan Insurance)
- Section 221(d)(2): Homes for Low- and Moderate-Income Families Mortgage Insurance)
- Section 221(d)(4): Rental Housing (Market Interest Rate) for Low- and Moderate-Income Families (Mortgage Insurance)
- Section 222: Homes for Servicemen (Mortgage Insurance)
- Section 223(e): Housing in Declining Neighborhoods (Mortgage Insurance)
- Section 231: Senior Citizen Housing (Mortgage Insurance)
- Section 232: Nursing Homes and Intermediate Care Facilities (Mortgage Insurance)
- Section 233: Experimental Housing (Mortgage Insurance)
- Section 234: Condominium Housing (Mortgage Insurance)
- Section 235: Interest Supplements on Home Mortgages
- Section 236: Interest Supplements on Rental and Cooperative Housing Mortgages
- Section 237: Mortgage Credit Assistance for Homeownership Counseling Assistance for Low- and Moderate-Income Families
- Section 240: Purchase of Fee Simple Title (Mortgage Insurance)
- Section 241: Insured Supplemental Loans on Multifamily Housing Projects
- Section 242: Nonprofit Hospitals (Mortgage Insurance)

Title III: Government National Mortgage Association

Title VIII:
- Section 809: Armed Services Housing for Civilian Employees (Mortgage Insurance)
- Section 810: Armed Services Housing in Impacted Areas (Mortgage Insurance)

Title X: Land Development and New Communities (Mortgage Insurance)

Title XI: Group Practice Facilities (Mortgage Insurance)
Title XII: Urban Property Protection and Reinsurance

U.S. Housing Act of 1937 (P.L. 75-412)

HUD-Assisted Homeownership Management Program

Low-Rent Public Housing
Section 10(c) and 23: Low-Rent Public Housing – Leasing
Low-Rent Public Housing – Tenant Services

Housing Act of 1949 (P.L. 81-171)

Title I: Urban Renewal Projects

Housing Act of 1950 (P.L. 81-475)

Title IV: College Housing

Housing Act of 1954 (P.L. 83-560)

Title VII:
Section 701: Comprehensive Planning Assistance
Urban Planning Research and Demonstration
Section 702(b): Urban-Systems Engineering – 23

Housing Act of 1959 (P.L. 86-372)

Title II: Section 202: Senior Citizen Housing (Direct Loans)

Housing Act of 1964 (P.L. 88-560)

Title III:
Section 312: Rehabilitation Loans

Title VIII:
Part 1: Community Development Training

Department of Housing and Urban Development Act, 1965 (P.L. 89-174)

Housing and Urban Development Act of 1965 (P.L. 89-117)

Title I: Rent Supplements

Title VII:
Section 702: Public Water and Sewer Facilities
Section 703: Neighborhood Facilities

Executive Order 11246

Parts II and III, as amended by Executive Order 11375:
Equal Employment Opportunity

Demonstration Cities and Metropolitan Development Act of 1966 (P.L. 89-754)
Title I: Model Cities
Title X:
Sections 1010 and 1011: Urban Research and Technology

Housing and Urban Development Act of 1968 (P.L. 90-448)

Title I: Assistance to Nonprofit Sponsors
Title IV: New Communities
Title VIII: Government National Mortgage Association
Title XI: Urban Property Protection and Reinsurance
Title XIII: Flood Insurance
Title XIV: Interstate Land Sales

Civil Rights Act of 1968 (P.L. 90-284)

Title VIII: (Fair Housing); also Civil Rights Act of 1866 and 1964):
Equal Opportunity in Housing

Housing and Urban Development Act of 1970 (P.L. 91-609)

Title V: Research and Technology
Title VI: Crime Insurance
Title VII: Urban Growth and New Community Development

Housing and Community Development Act of 1974 (P.L. 93-383)

Title I: Community Development Block Grants
Title II: Assisted Housing
Section 8: Lower Income Rental Assistance
Title III: Mortgage Credit Assistance
Section 518(b): Compensation for Substantial Defects
Section 244: Coinsurance
Section 245: Experimental Financing
Title VI: Mobile Home Construction and Safety Standards

Title VIII: Miscellaneous
Section 802: State Housing Finance Agency Coinsurance
Section 809: National Institute of Building Sciences (NIBS)
Section 810: Urban Homesteading
Section 811: Counseling

Emergency Home Purchase Assistance Act of 1974 (P.L. 93-449)
Section 315: GNMA Conventional Tandem Authority

Emergency Homeowners' Relief Act
Title I: Standby Authority to Prevent Mortgage Foreclosures

The Housing and Community Development Acts of 1977, 1978, and 1979 are omnibus legislation which makes a number of significant changes in the Nation's housing and community development and related authorities. The titles they contain are listed below.

Housing and Community Development Act of 1977 (P.L. 95-128)
Title I: Community Development
Title II: Housing Assistance and Related Programs
Title III: Federal Housing Administration Mortgage Insurance and Related Programs
Title IV: Lending Powers of Federal Savings and Loan Associations; Secondary Market Authorities
Title V: Rural Housing
Title VI: National Urban Policy
Title VII: Flood and Riot Insurance
Title VIII: Community Reinvestment
Title IX: Miscellaneous Provisions

Housing and Community Development Amendments of 1978 (P.L. 95-557)
Title I: Community and Neighborhood Development and Conservation
Title II: Housing Assistance Programs
Title III: Program Amendments and Extensions
Title IV: Congregate Services
Title V: Rural Housing
Title VI: Neighborhood Reinvestment Corporation
Title VII: Neighborhood Self-Help Development
Title VIII: Livable Cities
Title IX: Miscellaneous

Housing and Community Development Amendments of 1979 (P.L. 96-153)

Title I: Community and Neighborhood Development and Conservation

Title II: Housing Assistance Programs

Title III: Program Amendments and Extensions

Title IV: Interstate Land Sales

Title V: Rural Housing

Title VI: Crime Insurance, Riot Reinsurance, and Flood Insurance Extensions

Programs Generally Identified by Number

Executive Order

HUD Regional Offices

Region I John F. Kennedy Federal Building Boston, Massachusetts 02203	Area Offices: Boston, Mass.; Hartford, Conn. Service Offices: Manchester, N.H.; Providence, R.I.
Region II 26 Federal Plaza New York, New York 10007	Area Offices: New York, N.Y.; Newark, N.J.; Buffalo, N.Y.; Caribbean Service Offices: Albany, N.Y.; Camden, N.J.
Region III Curtis Building 6th and Walnut Streets Philadelphia, Pennsylvania 19106	Area Offices: Pittsburgh, Pa.; Philadelphia, Pa.; District of Columbia; Baltimore, Md.; Richmond, Va. Service Office; Charleston, W.Va.
Region IV Richard B. Russell Federal Bldg. 75 Spring St., S.W. Atlanta, Georgia 30303	Area Offices: Birmingham, Ala.; Jacksonville, Fla.; Atlanta, Ga.; Louisville, Ky.; Jackson, Miss.; Greensboro, N.C.; Columbia, S.C.; Knoxville, Tenn. Service Offices: Coral Gables, Fla.; Tampa, Fla.; Orlando, Fla.; Memphis, Tenn.; Nashville, Tenn.
Region V 300 South Wacker Drive Chicago, Illinois 60606	Area Offices: Detroit, Mich.; Chicago, Ill.; Indianapolis, Ind.; Minneapolis, Minn.; Columbus, Ohio; Milwaukee, Wisc. Service Offices: Cincinnati, Ohio; Cleveland, Ohio; Grand Rapids, Mich.; Flint, Mich.
Region VI 221 W. Lancaster Ave., P.O. Box 2905 Fort Worth, Texas 76113	Area Offices: Dallas, Tex.; Oklahoma City, Okla.; San Antonio, Tex.; New Orleans, La.; Little Rock, Ark. Service Offices: Ft. Worth, Tex.; Houston, Tex.; Lubbock, Tex.; Albuquerque, N. Mex.; El Paso, Tex.; Shreveport, La.; Tulsa, Okla.
Region VII Professional Bldg. 1103 Grand Ave.	Area Offices: Kansas City, Mo.; St. Louis, Mo.; Omaha, Nebr. Service Office: Des Moines, Iowa

Region VIII Executive Tower 1405 Curtis Street Denver, Colorado 80202	Area Office: Denver, Colo. Service Offices: Helena, Mont.; Salt Lake City, Utah
Region IX 450 Golden Gate Avenue P.O. Box 36003 San Francisco, California 94102	Area Offices: San Francisco, Calif.; Los Angeles, Calif.; Honolulu, Hawaii Service Offices: Santa Ana, Calif.; San Diego, Calif.; Phoenix, Ariz.; Tucson, Ariz.; Fresno, Calif.; Sacramento, Calif.; Reno, Nev.; Las Vegas, Nev.
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