U.S. Department of Housing and Urban Development

PROGRAMS OF HUD

Major Mortgage, Grant, Assistance, and Regulatory Programs

2017

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Community Planning and Development

Capacity Building for Community Development and Affordable Housing

Grants to national intermediaries to develop the capacity and ability of community development corporations (CDCs) and community housing development organizations (CHDOs) to carry out community development and affordable housing activities that benefit low-income families.

Nature of Program: Section 4 of the HUD Demonstration Act of 1993 authorizes HUD to provide assistance through competitive grants to five national nonprofit intermediary groups. These groups provide direct operational support, loans, grants, and predevelopment assistance to subgrantee CDCs and CHDOs or provide training and education to develop the capacity and ability of CDCs or CHDOs to undertake community development and affordable housing projects and programs. The grantees concentrate on neighborhood based nonprofit CDCs and CHDOs that have as part of their mission the holistic improvement of the neighborhood for the benefit of low income families. Private sources must provide a match three times the amount of any assistance provided under this section.

Applicant Eligibility: Although the HUD Demonstration Act of 1993 lists five eligible grantees, recent appropriations acts have limited eligible grantees to the following: Local Initiatives Support Corporation (LISC), Enterprise Community Partners, Inc., and Habitat for Humanity International.

Legal Authority: Section 4 of the HUD Demonstration Act of 1993 (Public Law 103-120, approved October 27, 1993 (42 U.S.C. 9816 note).

Information Sources: Assistant Secretary for Community Planning and Development.
On the Web: https://www.hudexchange.info/section-4-capacity-building/

Current Status: Active.

Community Development Block Grant Disaster Recovery (CDBG-DR) Assistance

Flexible grants to help cities, counties, parishes, and states recover from presidentially declared disasters, especially in low- and moderate-income areas.

Nature of Program: This funding is not permanently authorized. When major disasters occur, Congress may appropriate additional funding for the CDBG program as Disaster Recovery grants to rebuild the affected areas and bring crucial seed money to stimulate recovery.

HUD publishes allocations and grant requirements in notices in the Federal Register. Generally, CDBG requirements apply unless modified by an appropriations statute, waived, or supplanted by alternative requirements. CDBG-DR Assistance is also subject to some of the requirements of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act) that apply to Federal disaster assistance.

Because CDBG funds a broad range of activities, CDBG–DR assistance helps communities and neighborhoods that otherwise might not recover due to limits on other resources. CDBG-DR grants supplement disaster programs of the Federal Emergency Management Agency (FEMA), the Small Business Administration (SBA), and the U.S. Army Corps of Engineers.

Applicant Eligibility: Appropriations language determines applicant eligibility. Historically, recipients have included states and local governments in places that have been designated by the President of the United States as major disaster areas pursuant to the Stafford Act. Some supplemental appropriations have restricted funding solely to states. HUD generally awards noncompetitive, nonrecurring Disaster Recovery grants by a formula that considers disaster recovery needs unmet by other Federal disaster assistance programs.

Legal Authority: Public laws making CDBG-DR appropriations (Public Laws 115-31, 114-254, 114-223, 114-113, 113-2, 112-55, 111-212, 110-329, 110-252, 110-116, 109-234, 109-148, 108-324, 107-206, 107-117, 107-73, 107-38, 106-31, 105-277, 105-276, 105-174, 105-18, 104-134, 104-19, 103-327, 103-211, 103-75, and 103-50); provisions of title I of the Housing and Community Development Act of 1974 (42 U.S.C. 5301, et seq.) (made applicable by appropriations acts unless waived), certain provisions of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5121, et seq.).

Information Sources: Assistant Secretary for Community Planning and Development; HUD field offices.
On the Web: https://www.hudexchange.info/cdbg-dr/

Current Status: Active.

Community Development Block Grants (CDBG) (Entitlement)

Funding to help entitled metropolitan cities and urban counties meet their housing and community development needs.

Nature of Program: Provides annual grants on a formula basis to entitled communities to carry out a wide range of community development activities directed toward neighborhood revitalization, economic development, and improved community facilities and services.

Entitlement communities develop their own programs and funding priorities and consult with local residents before making final decisions. All CDBG activities must meet at least one of the following national objectives: benefit low- and moderate-income persons; aid in the prevention or elimination of slums and blight; or meet certain urgent community development needs. Some of the activities that can be carried out with community development block grant funds include the acquisition of real property; rehabilitation of residential and nonresidential properties; provision of public facilities and improvements, such as water and sewer, streets, and neighborhood centers; public services; clearance; homeownership assistance; and assistance to for-profit businesses for economic development activities.

To receive its annual CDBG entitlement grant, a grantee must develop and submit to HUD a Consolidated Plan (which is a jurisdiction's comprehensive planning document and application for funding under the following Community Planning and Development formula grant programs: CDBG, HOME Investment Partnerships, Housing Opportunities for Persons With AIDS (HOPWA), and Emergency Solutions Grants (ESG)). In its Consolidated Plan, the jurisdiction must identify its planned use of funds and the goals for these programs and for affordable housing. The goals then serve as the criteria against which HUD evaluates a jurisdiction's performance under the Plan. Also, the Consolidated Plan must include several required certifications. The CDBG program requires additional certifications, including that not less than 70 percent of the funds expended over a period specified by the grantee, not to exceed 3 years, must be used for activities that benefit low- and moderate-income persons.

Grantee Eligibility: Metropolitan cities and urban counties are entitled to receive annual grants. Metropolitan cities are principal cities of Metropolitan Areas (MAs) or other cities within MAs that have populations of at least 50,000. Urban counties are within MAs and have a population of 200,000 or more (excluding the population of metropolitan cities within their boundaries).

Funding Distribution: From each year’s CDBG appropriation that is available for formula distribution, 70 percent is allocated to metropolitan cities and urban counties. Each entitlement grant amount is determined by statutory formula, which uses several objective measures of community need, including poverty, population, housing overcrowding, age of housing, and growth lag.

Legal Authority: Title I, Housing and Community Development Act of 1974 (42 U.S.C. 5301 et seq.) (Public Law 93-383, approved August 23, 1974).
Regulations are at 24 CFR part 570.

Information Sources: Local officials and HUD field offices.
On the Web: https://www.hudexchange.info/cdbg-entitlement/

Current Status: Active.

Community Development Block Grants for Insular Areas

Funding to help U.S. territories meet their housing and community development needs.

Nature of Program: Provides annual grants to four U.S. territories to carry out a wide range of community development activities directed toward neighborhood revitalization, economic development, and improved community facilities and services.

Insular areas develop their own programs and funding priorities and consult with local residents before making final decisions. All CDBG activities must meet at least one of the following national objectives: benefit low- and moderate-income persons; aid in the prevention or elimination of slums and blight; or meet certain urgent community development needs. The activities that can be carried out with community development funds include the acquisition of real property; rehabilitation of residential and nonresidential properties; provision of public facilities and improvements, such as water and sewer, streets, and neighborhood centers; clearance, demolition and removal of buildings and improvements; homeownership assistance; and assistance to for-profit businesses for economic development activities. No less than 70 percent of the funds expended over a period specified by the grantee, not to exceed 3 years, must be used for activities that benefit low- and moderate-income persons.

Grantee Eligibility: American Samoa, Guam, the U.S. Virgin Islands, and the Commonwealth of the Northern Marianas Islands are eligible recipients. (The Commonwealth of Puerto Rico receives funding under the State CDBG program.)

Funding Distribution: Under Section 106(a)(2) of the Housing and Community Development Act of 1974, $7 million of the annual CDBG appropriation is allocated for grants to insular areas.

Legal Authority: Title I, Housing and Community Development Act (HCDA) of 1974
(42 U.S.C. 5301 et seq.) (Public Law 93-383, approved August 22, 1974).
Regulations are at 24 CFR part 570.

Information Sources: Local officials and HUD field offices.
On the Web: https://www.hudexchange.info/cdbg-insular-areas/

Current Status: Active.

Community Development Block Grants (Non-Entitlement) for States and Small Cities

Funding to help states and units of local government in non-entitled areas meet their housing and community development needs.

Nature of Program: Provides grants to carry out a wide range of community development activities directed toward neighborhood revitalization, economic development, and improved community facilities and services. All CDBG activities must meet at least one of the following national objectives: benefit low- and moderate-income persons; aid in the prevention or elimination of slums and blight; or meet certain urgent community development needs. No less than 70 percent of the funds must be used for activities that benefit low- and moderate-income persons over a period specified by the state, not to exceed 3 years.

Some of the activities that can be carried out with community development funds include: the acquisition of real property; the rehabilitation of residential and nonresidential properties; the provision of public facilities and improvements, such as water and sewer, streets, and neighborhood centers; the clearance, demolition, and removal of buildings; homeownership assistance; and assistance to for-profit businesses for economic development activities.

In 1981, each state was given the option to administer the block grant funds provided for its non-entitlement areas. If this option is exercised, the block grant funds are provided to the state, which distributes them as grants to its eligible units of general local government. The states' objectives and methods of distributing the funds are determined in consultation with affected citizens and local elected officials. States are required to report annually on the use of funds.

Applicant Eligibility: Forty-nine states and Puerto Rico are entitled to receive grant funds for distribution to non-entitlement units of government (those that are not metropolitan cities or part of an urban county). Hawaii has elected not to administer funding under the state CDBG program. In Hawaii, HUD awards the funds directly to the three eligible non-entitled counties using statutorily determined formula factors.

Funding Distribution: From each year's CDBG appropriation available for formula distribution, 30 percent is allocated to non-entitlement areas. This amount is then allocated among the states on a formula basis. Each state's allocation is distributed to units of general local government by either the state or, in Hawaii, by HUD.

Legal Authority: Title I, Housing and Community Development Act of 1974 (42 U.S.C. 5301 et seq.).
Regulations are at 24 CFR part 570.

Information Sources: States and HUD field offices.
On the Web (the State-Administered CDBG): https://www.hudexchange.info/programs/cdbg-state/
(Non-Entitlement CDBG Grants in Hawaii): https://www.hudexchange.info/cdbg-hud-administered/

Current Status: Active.

Community Development Block Grants (Section 108 Loan Guarantee)

Loan guarantee assistance for community and economic development.

Nature of Program: Section 108 is the loan guarantee provision of the Community Development Block Grant (CDBG) program. Under this section, HUD offers communities a source of financing for certain community development activities, such as housing rehabilitation, economic development, and large-scale physical development projects. Loans may be for terms up to 20 years.

Eligible activities are (1) real property acquisition, (2) rehabilitation of property owned by the applicant public entity or its designated public agency, (3) housing rehabilitation eligible under the CDBG program, (4) special economic development activities under the CDBG program, (5) interest payments on the guaranteed loan and issuance costs of public offering, (6) acquisition, construction, reconstruction, rehabilitation or historic preservation, or installation of public facilities, (7) acquisition, construction, reconstruction, rehabilitation or installation of public works and sites in colonias, (8) debt service reserves for repayment of the Section 108 loan, (9) payment of fees charged by HUD for the purpose of paying the credit subsidy cost of the loan guarantee, and (10) other related activities, including demolition and clearance, relocation assistance, and payment of interest on Section 108 loans. When determining eligibility, the CDBG rules and requirements apply. As with the CDBG program, all projects and activities must meet CDBG's primary objective (use of 70 percent of CDBG funds, including Section 108 guaranteed loan funds, must benefit low- and moderate-income persons) and at least one of the following three national objectives: (a) principally benefit low- and moderate-income persons, (b) aid in eliminating or preventing slums or blight, or (c) meet urgent community development needs.

The applicant pledges its current and future CDBG grant funds as security for the loan guarantee. HUD requires additional security for each loan guarantee, which is determined on a case-by-case basis. In recent years, Congress has not made credit subsidy appropriations for the program and has instead directed HUD to collect fees from borrowers to result in a credit subsidy cost of zero for guaranteeing loans. The program regulations establish procedures for the collection of fees when HUD is required or authorized to collect fees from borrowers to cover the credit subsidy cost of guaranteed loans.

Applicant Eligibility: Metropolitan cities and urban counties that receive entitlement grants may apply directly to HUD for loan guarantee assistance. Non-entitlement communities under the state CDBG program may also apply, but must have a pledge of their state's CDBG funds from the appropriate agency. Insular areas and non-entitlement communities in Hawaii may also apply directly to HUD for loan guarantee assistance. The public entity applicant may issue the Section 108-guaranteed debt obligation itself, or it may designate a local public agency with the necessary legal authority to do so. States may borrow on behalf of the local governments in non-entitlement communities and apply directly to HUD for loan guarantee assistance if authorized by the appropriations acts or other laws.

Legal Authority: Section 108 of the Housing and Community Development Act of 1974 (42 U.S.C. 5308).
Regulations are at 24 CFR part 570.

Information Sources: Assistant Secretary for Community Planning and Development; HUD field offices.
On the Web: https://www.hudexchange.info/section-108/

Current Status: Active.

Continuum of Care Program

Promotes community-wide commitment to the goal of ending homelessness; provides funding for efforts to quickly re-house homeless individuals and families, while minimizing trauma and dislocation; promotes access to and effective utilization of mainstream programs; and optimizes self-sufficiency among individuals and families experiencing homelessness.

Nature of Program: The Continuum of Care Program (CoC) competitively awards grants for CoC planning costs, Unified Funding Agency costs, acquisition, rehabilitation, new construction, leasing, rental assistance, supportive services, operating costs; Homeless Management Information Systems (HMIS), and project administration costs. CoC program funds can be used for projects under five program components: permanent housing, transitional housing, supportive services only, HMIS, and homelessness prevention for CoCs designated as high-performing communities.

Applicant Eligibility: Private nonprofit organizations, states, local governments, instrumentalities of state or local governments, and public housing agencies are eligible to apply if they have been selected by the Continuum of Care for the geographic area in which they operate.

Legal Authority: Subtitle C of Title IV of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11381-11389).
Regulations are at 24 CFR part 578.

Information Source: Assistant Secretary for Community Planning and Development; HUD field offices.
On the Web: **https://www.hudexchange.info/programs/coc/**
and https://www.hud.gov/program_offices/comm_planning/homeless

Current Status: Active.

Emergency Solutions Grants (ESG) Program

Grants to support essential services related to emergency shelter and street outreach, including building rehabilitations and conversions into emergency shelters, operation of emergency shelters, short-term and medium-term rental assistance, and housing relocation and stabilization services.

Nature of Program: Provides grants by formula to states, metropolitan cities, urban counties, and U.S. territories for eligible activities, which generally include essential services related to emergency shelter and street outreach; rehabilitation and conversion of buildings to be used as emergency shelters; operation of emergency shelters; short-term and medium-term rental assistance for individuals and families who are homeless or at risk of homelessness; housing relocation and stabilization services for individuals and families who are homeless or at risk of homelessness; and Homeless Management Information System (HMIS) participation costs. Shelter and Street outreach activities are limited to the greater of 60 percent of the recipient's fiscal year grant and the amount of Fiscal Year 2010 Emergency Shelter Grant funds the recipient committed to homeless assistance activities. Up to 7.5 percent of a recipient's fiscal year grant can be used for administrative activities, such as program management, oversight, coordination, and reporting. States must share these administrative funds with their subrecipients that are local governments, and all recipients may share these administrative funds with their subrecipients that are nonprofit organizations.

Applicant Eligibility: States (including Puerto Rico), metropolitan cities (including District of Columbia), urban counties, and U.S. territories are eligible. Metropolitan cities and urban counties are eligible if, after applying the formula, their allocation is greater than 0.05 percent of the funds appropriated.

Funding Distribution: HUD sets aside for allocation to the territories up to 0.2 percent, but not less than 0.1 percent, of the total amount of each appropriation in any fiscal year. The remainder is allocated to states, metropolitan cities, and urban counties. The percentage allocated to each state, metropolitan city, and urban county is equal to the percentage of the total amount available under section 106 of the Housing and Community Development Act of 1974 for the prior fiscal year that was allocated to the state, metropolitan city or urban county. If an allocation to a metropolitan city or urban county would be less than 0.05 percent of the total fiscal year appropriation for ESG, the amount is added to the allocation of the state in which the city or county is located.

Legal Authority: Subtitle B of Title IV of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11371-11378).
Regulations are at 24 CFR part 576.

Information Sources: Assistant Secretary for Community Planning and Development; local HUD field offices.
On the Web: https://www.hudexchange.info/esg/

Current Status: Active.

Federal Surplus Property for Use to Assist Persons Experiencing Homelessness (Title V)

Enables states, local governments, and nonprofit organizations to use suitable and available federal properties, which are categorized as unutilized, underutilized, excess, or surplus, to assist persons experiencing homelessness.

Nature of Program: HUD collects information from federal landholding agencies about their unutilized, underutilized, excess, and surplus properties and determines which are suitable for use to assist persons experiencing homelessness. HUD reviews property information that the landholding agency submits to HUD. HUD posts the suitability determination in a weekly Suitability Determination Listing on the HUD Exchange. If a property is listed on the Suitability Determination Listing as suitable and available, eligible applicants have 30 days from the date the suitability determination was posted to notify the Department of Health and Human Services (HHS) of its interest in a property, because HHS is the federal entity responsible for the conveyance process for the Title V program. If a property is listed on the Suitability Determination Listing as unsuitable, a homeless service provider has 20 days from the date the suitability determination is posted to submit an appeal request to HUD.

Legal Authority: Title V of the McKinney-Vento Homeless Assistance Act of 1987 (42 U.S.C. 11411-11412).
Regulations are at 24 CFR part 581.

Applicant Eligibility: States, local governments, and nonprofit organizations.

Information Sources: Assistant Secretary for Community Planning and Development, local HUD field offices, GSA, and HHS. Further information on a specific property is available from the landholding agency. For the name and contact at these agencies, send inquiries to title5@hud.gov or call HUD's toll-free number at (800) 927-7588.

On the Web: **https://www.hudexchange.info/programs/title-v/**

Current Status: Active.

Homeless Assistance Programs Previously Authorized under the McKinney-Vento Homeless Assistance Act

On May 20, 2009, the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act of 2009 was signed into law. The HEARTH Act amended the McKinney-Vento Homeless Assistance Act (McKinney-Vento) by consolidating HUD's homelessness grant programs into new programs—the Continuum of Care and Emergency Solutions Grants programs—and creating the Rural Housing Stability Assistance Program. However, the old McKinney-Vento programs are, in limited cases, still in use.

Section 8 Moderate Rehabilitation Single Room Occupancy (SRO) Program: Formerly authorized under section 441 of McKinney-Vento, HUD enters into annual contributions contracts (ACCs) with public housing agencies (PHAs) in connection with the moderate rehabilitation of residential properties. These PHAs make Section 8 rental assistance payments to participating landlords on behalf of homeless individuals who rent the rehabilitated dwellings. Owners are compensated for the cost of rehabilitation (as well as the other costs of owning and maintaining the property) through the rental assistance payments. At the same time, each unit must need a minimum of $3,000 of eligible rehabilitation to qualify for the program. Existing grants are eligible for renewal under Section 8, as authorized by the Multifamily Assisted Housing Reform and Affordability Act of 1997 (MAHRA).

Shelter Plus Care (S+C): Formerly authorized under Title IV, subtitle F of McKinney-Vento, S+C provides rental assistance for homeless people with disabilities, primarily those with serious mental illness, chronic problems with alcohol and/or drugs, and acquired immunodeficiency syndrome (AIDS), and related diseases. Rental assistance grants must be matched in the aggregate by supportive services that are equal in value to the amount of rental assistance and appropriate to the needs of the population to be served. Rental assistance is provided through four S+C components: (1) Tenant-based Rental Assistance (TRA) provides rental assistance to homeless persons who choose the housing in which they reside. Residents retain the assistance if they move; (2) Sponsor-based Rental Assistance (SRA) provides rental assistance through contracts between the grant recipient and a private nonprofit sponsor or community mental health agency established as a public nonprofit entity that owns or leases dwelling units in which participants reside; (3) Project-based Rental Assistance (PRA) provides rental assistance to the owner of an existing structure where the owner agrees to lease the units to homeless people. Residents do not take the assistance with them if they move; and (4) Section 8 Moderate Rehabilitation for Single Room Occupancy (SRO) Dwellings provides grants for rental assistance. Existing grants are eligible for renewal under the Continuum of Care Program.

Supportive Housing Program: The Supportive Housing program was authorized under Title IV, subtitle C of McKinney-Vento, and it was designed to promote the development of supportive housing and supportive services to assist homeless persons in transitioning from homelessness, and to promote the provision of supportive housing to enable homeless persons to live as independently as possible. Eligible activities include acquisition and rehabilitation, new construction, leasing, supportive services, operating costs, administrative costs, and development or implementation of Homeless Management Information Systems (HMIS). Existing grants are eligible for renewal under the Continuum of Care Program.

Information Source: Assistant Secretary for Community Planning and Development; local HUD field offices.

On the Web: https://www.hudexchange.info/homelessness-assistance/hearth-act/

HOME Investment Partnerships

Grants to states, units of general local government, and insular areas to implement local housing strategies to increase affordable housing opportunities for low- and very low-income families.

Nature of Program: Participating jurisdictions may use HOME funds for a variety of housing activities, depending on local housing needs. Eligible uses of funds include tenant-based rental assistance; housing rehabilitation; assistance to homebuyers; and new construction of housing. HOME funding may also be used for real property acquisition, site improvements, demolition, relocation, for both new construction and rehabilitation projects the costs to meet property standards, including accessibility requirements, and other necessary and reasonable activities related to the development of non-luxury housing. Funds may not be used for public housing development, public housing operating costs, or for Section 8 tenant-based assistance, nor may they be used to provide non-federal matching contributions for other federal programs, for operating subsidies for rental housing, or for activities under the Low-Income Housing Preservation Act.

All housing funded under the HOME program must serve low- and very low-income families. For rental housing, at least 90 percent of the families benefited each fiscal year must have incomes at or below 60 percent of the HUD-adjusted area median income; the remaining 10 percent of the families benefited each fiscal year must have incomes at or below 80 percent of area median income. Homeownership assistance must be to families with incomes at or below 80 percent of the area median income. Each year, HUD publishes the applicable HOME income limits by area, adjusted for family size.

HOME-assisted rental units must comply with certain rent limitations. Each year, HUD publishes the applicable HOME rent limits by area, adjusted for bedroom size. The program regulations establish maximum per-unit subsidy limits and maximum purchase-price limits. Also, the HOME regulations require participating jurisdictions to conduct independent underwriting and subsidy layering reviews before committing program funds to a project.

HOME-assisted homebuyer and rental housing must remain affordable for a long-term affordability period, determined by the amount of per-unit HOME assistance or the nature of the activity. HOME-assisted homebuyer housing is also subject to resale or recapture requirements.

Participating jurisdictions must provide a 25 percent match of their HOME funds. Participating jurisdictions must also set aside at least 15 percent of their allocations for housing to be owned, developed, or sponsored by eligible community-based nonprofit organizations designated as Community Housing Development Organizations.

Applicant Eligibility: States, local jurisdictions, insular areas, and consortia (contiguous units of local governments with a binding joint agreement).

Funding Distribution: HOME funds are allocated using a formula designed to reflect relative housing need. After Congress subtracts set-asides for insular areas, 40 percent of each appropriation is allocated to states, and 60 percent of the funds are allocated to units of general local government. States are automatically eligible for HOME funds, and receive either their formula allocation or $3 million, whichever is greater. Local jurisdictions eligible for at least $500,000 under the formula also can receive an allocation.

Communities that do not qualify for an individual allocation under the formula can join with one or more neighboring localities in a legally binding consortium whose members' combined allocation would meet the threshold for direct funding. Other localities may participate in HOME by applying for program funds made available by their state. Congress sets aside a pool of funding, equivalent to the greater of $750,000 or 0.2 percent of appropriated funds, which HUD distributes among insular areas.

Legal Authority: Title II of the Cranston-Gonzalez National Affordable Housing Act (42 U.S.C. 12701 et seq.).
Regulations are found at 24 CFR part 92.

Information Sources: HUD local field offices and state and local community development agencies.
On the Web: http://www.hud.gov/offices/cpd/affordablehousing/programs/home/ and http://www.hudexchange.info/home

Current Status: Active.

Housing Opportunities for Persons With AIDS (HOPWA)

Formula allocations to eligible and qualifying cities and competitively awards grants to states, units of general local government, and nonprofit organizations to provide housing assistance and related supportive services to meet the housing needs of low-income persons and their families living with HIV/AIDS. These resources help clients maintain housing stability, avoid homelessness, and improve access to HIV/AIDS treatment and related care.

Nature of Program: The HOPWA program provides states and localities with resources and incentives to devise long-term comprehensive strategies for meeting the housing needs of low-income persons living with HIV/AIDS and their families. By providing assistance with housing and related services, the HOPWA program contributes to housing stability, reduces risks of homelessness, improves health outcomes through increased access to care, and prevents transmission of HIV. To be eligible for HOPWA assistance, an individual must have an HIV or AIDS diagnosis and have a total household income of less than 80 percent of the area median income.

Ninety percent of HOPWA funds go toward entitlement formula grants to Eligible Metropolitan Statistical Areas and States, based on living HIV/AIDS cases, fair market rent, and poverty data. The other 10 percent of HOPWA funds go towards competitive grants, including HOPWA permanent supportive housing renewal grants.

Grants may be used to provide assistance for various forms of housing, including permanent, emergency, and transitional housing, shared housing arrangements, community residences, and single room occupancy dwellings (SROs). Appropriate supportive services must be provided as part of any HOPWA-assisted housing. Eligible grant activities include housing information services, resource identification; acquisition, rehabilitation, conversion, lease, and repair of facilities to provide housing and services; new construction (for SROs and community residences only); project- or tenant-based rental assistance, including assistance for shared housing arrangements; short-term rent, mortgage, and utility payments; operating costs for housing; technical assistance for community residences; administrative expenses; and supportive services.

Applicant Eligibility: Formula – Eligible states and qualifying cities, as defined at 24 CFR 574.3. Competitive – States, units of general local government, and nonprofit organizations.

Legal Authority: The AIDS Housing Opportunity Act, Subtitle D of Title VIII of the Cranston-Gonzalez National Affordable Housing Act (42 U.S.C. 12901 et seq.).
Regulations are at 24 CFR part 574.

Information Sources: Assistant Secretary for Community Planning and Development, Office of HIV/AIDS Housing, and local HUD field offices.
On the Web: https://www.hudexchange.info/hopwa

Current Status: Active.

Housing Trust Fund

Provides funds to states, the Commonwealth of Puerto Rico, the District of Columbia, and insular areas for the construction, rehabilitation, and preservation of rental homes and for homeownership for extremely low- and very low-income families, including homeless families.

Nature of the Program: The Housing Trust Fund (HTF) provides funding to construct, rehabilitate and preserve permanent rental and homeownership housing, primarily for extremely low-income families. At least 80 percent of the funds must be used for the production, preservation, rehabilitation, or operation of rental housing. Up to 10 percent can be used for the following homeownership activities for first-time homebuyers: production, preservation, and rehabilitation; down payment assistance, closing cost assistance, and assistance for interest rate buy-downs.

In any fiscal year with an aggregate formula allocation under $1 billion, 100 percent of the grant funds must benefit extremely low-income households or families with incomes below the poverty line, whichever is greater. In any fiscal year with an aggregate formula allocation over $1 billion, seventy-five percent of grant funds must benefit extremely low-income households.

Eligible activities and expenses include real property acquisition, site improvements and development hard costs, related soft costs, demolition, financing costs, relocation costs. Up to one third of the annual formula allocation may be used for operating cost assistance for rental housing, and up to 10 percent of the formula allocation may be used for reasonable administrative and planning costs. Eligible forms of assistance include equity investments, interest-bearing loans or advances, non-interest bearing loans or advances, interest subsidies, deferred payment loans, grants, and other forms of assistance approved by HUD.

Also, funds may be used for the new construction or rehabilitation of public housing units, in certain circumstances: (1) as part of the Choice Neighborhood Program under a HUD appropriations act; (2) for new public housing units that will receive Low-Income Housing Tax Credits; and (3) for the rehabilitation of public housing units whose public housing assistance will be converted under the Rental Assistance Demonstration Program.

HTF-assisted rental housing units must have a minimum affordability period of 30 years. The affordability period for homeownership housing ranges from 10 to 30 years, depending on the amount of the per-unit homeownership assistance.

The program regulations also require grantees to establish maximum per-unit subsidy limits, and to conduct independent underwriting and subsidy layering reviews before committing program funds to a project. HTF-assisted homebuyer housing is subject to resale or recapture requirements.

Applicant Eligibility: Funds are distributed by formula to states, and states may then distribute the money according to a state plan to state-designated entities or subgrantees for further distribution within a state, or directly to qualified recipients, such as nonprofit and for-profit organizations.

Funding Availability: In any fiscal year, funds are to be allocated to provide each state and the District of Columbia with a minimum grant of $3 million. If in any fiscal year available funding is insufficient to make this minimum allocation to reach state and the District of Columbia, HUD will, through a notice published for public comment, describe an alternative method for allocating the grant funds.

Legal Authority: Section 1338 of the Federal Housing Enterprises Financial Safety and Soundness Act of 1992 (12 U.S.C. 4568).
Regulations are at 24 CFR part 91 and part 93.

Information Source: Assistant Secretary for Community Planning and Development.
On the web: https://www.hudexchange.info/htf

Current Status: Active.

Rural Capacity Building for Community Development and Affordable Housing Grants Program

Grants for high-need rural areas and rural housing development organizations, community development corporations (CDCs), community housing development organizations (CHDOs), local governments, and Indian tribes obtain financing, training, and technical assistance necessary to undertake effective community development activities.

Nature of Program: The Rural Capacity Building for Community Development and Affordable Housing (Rural Capacity Building) program is intended to fund applicants with demonstrated expertise in affordable housing and community development in high-need rural communities. To ensure that there is a sufficient mix of grantees funded, HUD reserves the right to fund less than the amount requested by any applicant. Adjustments in funding amounts are also intended to ensure a fair distribution of the funds for the provision of capacity building assistance on a national, geographically diverse basis.

Applicant Eligibility: An applicant must be a non-profit entity or consortium that has ongoing experience in rural housing, including experience working with rural housing development organizations, community development corporations (CDCs), community housing development organizations (CHDOs), local governments, and Indian tribes, as evidenced by past and continuing work in one or more states in five or more of the federal regions.

Legal Authority: Consolidated Appropriations Act, 2017, Division K, Title II, (Public Law 115-31, approved May 05, 2017).

Information Source: Assistant Secretary for Community Planning and Development.
On the Web:
https://www.hudexchange.info/programs/rural-capacity-building/

Current Status: Active.

Rural Housing Stability Assistance Program

Re-housing and other help for individuals moving from emergency or transitional shelters to permanent housing, or improves the housing situations of individuals and families who are homeless or in the worst housing situations in the geographic area; stabilizes the housing of individuals and families who are in imminent danger of losing housing; and improves the ability of the lowest-income residents of the community to afford stable housing.

Nature of Program: Competitively awarded grants for rent, mortgage, or utility assistance, security deposits, relocation assistance, short-term emergency lodging, construction of new housing units to provide transitional or permanent housing, acquisition or rehabilitation of a structure to provide non-emergency transitional or permanent housing, property leasing, rental assistance, and payment of operating costs for assisted housing units.

Applicant Eligibility: Organizations eligible to receive a grant under this program include private nonprofit entities and county and local governments.

Legal Authority: Subtitle D of Title IV of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11408). Regulations are under development.

Information Sources: Assistant Secretary for Community Planning and Development; local HUD field offices.
On the Web: https://www.hudexchange.info/rhsp
and
https://www.hudexchange.info/resources/documents/RuralHousingStabilityAssistanceProgramFactSheet.pdf

Current Status: Being implemented.

Self-Help Homeownership Opportunity Program (SHOP)

Grants for self-help homeownership housing.

Nature of Program: Under the SHOP program, HUD awards competitive grants to national and regional nonprofit organizations and consortia that have the capacity and experience in providing or facilitating self-help homeownership housing opportunities. Grants must be used by the grantee or its affiliates for eligible expenses related to developing non-luxury housing for low-income families and persons who otherwise would be unable to afford to purchase a house. Eligible uses of grants funds are limited to land acquisition (including financing and closing costs), infrastructure improvements (installing, extending, constructing, rehabilitating, or otherwise improving utilities and other infrastructure), and administrative costs (up to 20 percent of the grant amount). Total land acquisition and infrastructure improvement costs cannot exceed an average of $15,000 in SHOP grant funds per unit. Homebuyers must contribute a significant amount of sweat equity toward the construction of their homes. SHOP also requires community participation through volunteers who assist the homebuyers on the construction of the homes. Assisted units must be decent, safe, and sanitary non-luxury dwellings that comply with local building and safety codes and standards and Federal accessibility requirements. These units must be sold to eligible low-income homebuyers at prices below the prevailing market price.

Applicant Eligibility: National and regional nonprofit organizations and consortia with experience in providing or facilitating self-help homeownership housing, involving a significant contribution of homebuyer sweat equity and volunteer labor may apply. Applicants must have completed at least 30 units of self-help homeownership housing within the last 24 months in an area consisting of at least two states.

Legal Authority: Section 11 of the Housing Opportunity Program Extension Act of 1996 (42 U.S.C. 12805 note).

Information Sources: Assistant Secretary for Community Planning and Development.
On the Web: https://www.hudexchange.info/programs/shop/

Current Status: Active.

Federal Housing Administration (FHA)

Single Family Housing Programs

Energy Efficient Mortgage Program

Mortgage insurance to finance the cost of energy efficiency measures.

Nature of Program: FHA's Energy Efficient Mortgage program (EEM) helps homebuyers or homeowners save money on utility bills by enabling them to finance the cost of adding energy efficiency features to new or existing housing as part of their FHA-insured home purchase or refinancing mortgage.

An FHA mortgage may exceed the normal maximum loan limits by the cost of energy efficient improvements, providing those improvements were verified to be cost-effective, meaning that the total cost of the improvements is less than the total present value of the energy saved over the useful life of the energy improvement. The borrower may be qualified for the loan without the additional loan funds used for energy upgrades, but must make a required minimum 3.5 percent cash investment in the property based on the lesser of sales price or appraised value. The cost of the energy improvements and estimate of the energy savings must be determined by a home energy rating, which may be financed as part of the cost-effective energy package. Energy improvements to an existing home may be installed within a limited time period after the insured loan has closed, depending on the program under which the mortgage is insured. Energy improvements to a newly constructed home must be installed prior to closing. The maximum mortgage amount for a single-family unit depends on its location and is adjusted annually.

Applicant Eligibility: One- to four-unit existing and new properties are eligible.

Legal Authority: Section 513 of the Housing and Community Development Act of 1992 (Public Law 102-550, approved October 28, 1992) (42 U.S.C. 1701z-16).
Regulations are at 24 CFR 203.18(i).

Information Sources: Assistant Secretary for Housing—Federal Housing Commissioner; HUD field offices.
On the Web:
https://www.hud.gov/program_offices/housing/sfh/eem/energy-r

Current Status: Active

Good Neighbor Next Door

Provides law enforcement officers, teachers, firefighters, and emergency medical technicians with the opportunity to purchase homes located in revitalization areas at a discount.

Nature of Program: The Good Neighbor Next Door program makes homes in designated revitalization areas available to law enforcement officers, teachers, firefighters, and emergency medical technicians prior to the homes being listed for sale to other purchasers. Each year, HUD sells a limited number of properties from its inventory at a 50 percent discount from the list price to eligible persons in the above professions. To make these homes even more affordable, eligible participants may apply for an FHA-insured mortgage with a downpayment of only $100. If the home needs repairs, the purchaser may also use FHA's Section 203(k) mortgage program. *See* Rehabilitation Loan Mortgage Insurance (Section 203(k)) section.

HUD requires the mortgagor to execute a second mortgage and note for the discount amount. No interest or payments are required on this "silent second," provided the mortgagor fulfills the 36-month occupancy requirement. If the mortgagor defaults, the mortgage may become due and payable.

Applicant Eligibility: An eligible purchaser must be employed as a full-time law enforcement officer, teacher, firefighter, or emergency medical technician, and must certify that he or she intends to continue such employment for at least one year following the date of closing. The eligible purchaser does not need to be a first-time homebuyer. However, the purchaser (or spouse) cannot have owned another home for one year prior to the time a bid for purchase is submitted, and the purchaser must agree to live in the HUD home as the principal residence for 3 years.

Legal Authority: Section 204(g) of the National Housing Act (12 U.S.C. 1710(g)). Regulations are at 24 CFR part 291, subpart F.

Information Sources: Assistant Secretary for Housing—Federal Housing Commissioner; HUD Homeownership Centers (Atlanta, Philadelphia, Denver, Santa Ana).
On the Web:
https://www.hud.gov/program_offices/housing/sfh/reo/goodn/gnndabot
https://www.hud.gov/program_offices/housing/sfh/nsc/gnndserv

Current Status: Active.

Home Equity Conversion Mortgage (HECM) (Section 255)

Mortgage insurance for reverse mortgages that provide borrowers, who are at least 62 years of age, the ability to convert some of the equity in their primary residences into monthly streams of income or lines of credit.

Nature of Program: Reverse mortgages provide a financing alternative for qualified elderly homeowners. Lenders who are authorized to originate loans under the Direct Endorsement (DE) program must submit acceptable test cases in order to be approved to originate HECMs.

Borrowers may choose either a fixed rate or adjustable rate HECM. All borrowers, regardless of the interest rate type selected, may only access the greater of 60 percent of the initial principal limit or mandatory obligations plus 10 percent of the initial principal limit during the first twelve-month period of the HECM.

Borrowers have several obligations after the loan closes, including occupancy requirements, payments of certain property and insurance charges, and property maintenance. The borrower retains ownership of the property and may sell the home and move at any time, keeping the sales proceeds in excess of the mortgage balance. Unless the HECM is due and payable for other reasons, the borrower cannot be forced to sell the home to pay off the mortgage balance, even if the mortgage balance grows to exceed the value of the property.

Applicant Eligibility: All borrowers must be at least 62 years of age, occupy the property as a principal residence, have financial resources to continue to make timely payment of ongoing property charges, and have participated in a mandatory HECM counseling session given by an FHA-approved HECM counselor. Any existing lien on the property must be be paid off at settlement of the reverse mortgage. Borrowers must not be delinquent on any federal debt or a repayment plan must have been established by the borrower.

Legal Authority: Section 255 of the National Housing Act (12 U.S.C. 1715z-20). Regulations are at 24 CFR part 206. A final rule was published January 19, 2017 (82 FR 7094), to codify current requirements and make substantial changes to part 206. The Final Rule is effective September 19, 2017.

Information Sources: Assistant Secretary for Housing—Federal Housing Commissioner; HUD field offices.
On the Web: https://www.hud.gov/program_offices/housing/sfh/hecm/hecmabou

Current Status: Active.

Insurance for Adjustable Rate Mortgages (ARMs) (Section 251)

Mortgage insurance for adjustable rate mortgages (ARMs).

Nature of Program: Under this HUD-insured mortgage, the interest rate and monthly payment may change during the life of the loan. The initial interest rate, discount points, and the margin are negotiated by the borrower and lender. This product is subject to all requirements of the Section 203(b) program (Mortgage Insurance for One- to Four-Family Homes), FHA's basic mortgage insurance program.

The one-year Treasury Constant Maturities Index is used for determining the interest rate changes. FHA lenders may offer ARMs that have interest rates that are fixed for the first one, 3, 5, 7, or 10 years of the mortgage. The interest rate for one-year and 3-year insured ARMs may not be increased or decreased by more than one percentage point per year after the fixed-payment period is over, with a maximum change of 5 percentage points over the life of the loan. For 5-year, 7-year, and 10-year ARMs, the interest rate may change a maximum of 2 percentage points annually and 6 percentage points over the life of the loan.

Lenders are required to disclose to borrowers the nature of the ARM loan at the time of loan application. In addition, borrowers must be informed at least 25 days in advance of any adjustment to the monthly payment.

Applicant Eligibility: All FHA-approved lenders may make adjustable rate mortgages; creditworthy applicants who will be owner-occupants may qualify for such loans.

Legal Authority: Section 251 of the National Housing Act (12 U.S.C. 1715z-16). Regulations are at 24 CFR 203.49.

Information Sources: Assistant Secretary for Housing—Federal Housing Commissioner; HUD field offices.
On the Web:
https://www.hud.gov/program_offices/housing/sfh/ins/251--df

Current Status: Active.

Insured Mortgages on Hawaiian Home Lands (Section 247)

Insures loans to Native Hawaiians to purchase one- to four-family dwellings located on Hawaiian Home Lands, similar to Section 203(b) loans with certain exceptions.

Nature of Program: FHA's mortgage insurance provides opportunities to low- to moderate-income Native Hawaiians to purchase a home on Hawaiian Home Lands. Because a mortgage on Hawaiian Home Land property is taken on a homestead lease granted by the Department of Hawaiian Home Lands, many lenders have been reluctant to finance housing on Hawaiian Home Lands. With FHA insurance, the lender's risk is minimized, and this program increases the availability of mortgage credit to Native Hawaiians to live on Hawaiian Home Lands. FHA's low downpayment requirements and flexible underwriting standards increase the ability of Native Hawaiians to meet the requirements for the loan. A "Native Hawaiian" means any descendant of not less than one-half part of the blood of the races inhabiting the Hawaiian Islands before January 1, 1778 (or, in the case of an individual who succeeds a spouse or parent in an interest in a lease of Hawaiian Home Lands, such lower percentage as may be established for such succession under Section 209 of the Hawaiian Homes Commission Act, 1920, or under the corresponding provision of the constitution of the state of Hawaii adopted under Section 4 of the Act entitled, "An Act to provide for the admission of the State of Hawaii into the Union," approved March 18, 1959).

Applicant Eligibility: Native Hawaiians wishing to live on Hawaiian Home Land and intending to use the mortgaged property as their primary residence are eligible to apply for mortgage insurance.

Legal Authority: Section 247 of the National Housing Act (12 U.S.C. 1715z-12).
Regulations are at 24 CFR 203.43i.

Information Sources: Assistant Secretary for Housing—Federal Housing Commissioner; HUD field offices.
On the Web: https://www.hud.gov/program_offices/housing/sfh/ins/sfh_hawaiian_home_lands

Current Status: Active.

Loss Mitigation

Measures that allow lenders to effectively work with delinquent borrowers of FHA single-family loans to find solutions to avoid foreclosure.

Nature of Program: FHA's Loss Mitigation delegates to lenders both the authority and the responsibility to utilize certain actions and strategies to assist borrowers in default or imminent default to avoid foreclosure and, thereby, reduce losses to the insurance fund. There are several different kinds of loss mitigation options. The availability of and requirements for each type will vary according to the borrower's circumstances and the program under which it is offered.

After evaluating a delinquent mortgagor for informal and formal forbearance plans, FHA's loss mitigation options must be considered in the following order: (1) special forbearances; and (2) FHA-HAMP loan modifications. If the borrower is unable or unwilling to support the mortgage debt, lenders/loan servicers must consider use of other loss mitigation tools, including a pre-foreclosure sale or a deed in lieu of foreclosure, before initiating legal action to foreclose the mortgage.

HUD encourages lenders/loan servicers to utilize loss mitigation by reimbursing administrative costs (title reports, recording fees) involved in these actions and by paying financial incentives. Though lenders have flexibility in selecting the loss mitigation strategy appropriate for each borrower, participation in the loss mitigation program for lenders is not optional. Prior to initiation of foreclosure, lenders are required to evaluate all defaulted borrowers for loss mitigation options eligibility, quickly activate appropriate loss mitigation options, provide housing counseling availability information, consider all reasonable means to assist the borrower in addressing the delinquency, and retain written documentation of compliance with loss mitigation requirements. Failure to comply may result in the loss of incentive compensation, interest curtailment, and other financial and administrative sanctions, including withdrawal of HUD's approval of a lender.

Applicant Eligibility: Borrowers in default or facing imminent default and who occupy the mortgaged property as a primary residence may be eligible for home retention loss mitigation offered by their lender.

Legal Authority: Sections 204(a) and 230 of the National Housing Act (12 U.S.C. 1710 and 12 U.S.C. 1715u).
Regulations are at 24 CFR part 203.

Information Sources: HUD's National Servicing Center (Oklahoma City).
On the Web:
https://www.hud.gov/program_offices/housing/sfh/nsc/lossmit

Current Status: Active.

Manufactured Homes Loan Insurance (Title I)

Mortgage insurance for private lending institutions to finance the purchase of a new or used manufactured home.

Nature of Program: By protecting mortgage lenders against the risk of default, HUD encourages lenders to finance manufactured homes, which have traditionally been financed as personal property through comparatively high-interest, short-term consumer installment loans. The program increases the availability of affordable financing and mortgages for buyers of manufactured homes and allows such buyers to finance their home purchase at a longer term and lower interest rate than with conventional loans. The borrower must agree to make the required down payment and meet credit guidelines. The interest rate is negotiated between the borrower and the lender. The borrower pays an upfront insurance premium, along with an annual premium based on the declining balance of the loan. The maximum loan term is 20 years and 32 days from the date of the loan for a manufactured housing loan.

Applicant Eligibility: Any person who meets credit requirements and is able to make the cash investment and the loan payments; however, the home must be the principal residence of the borrower and the borrower must have at least one-half interest in the home.

Legal Authority: Section 2 of Title I of the National Housing Act (12 U.S.C. 1703). Regulations are at 24 CFR part 201.

Information Sources: Assistant Secretary for Housing—Federal Housing Commissioner. On the Web:
https://www.hud.gov/program_offices/housing/sfh/title/manuf14

Current Status: Active.

Mortgage Insurance for Disaster Victims (Section 203(h))

Mortgage insurance for victims of a major disaster who have lost their homes and in the process of rebuilding or buying another home.

Nature of Program: This program helps victims in Presidentially-designated major disaster areas recover by making it easier for them to obtain mortgage loans and become homeowners or reestablish themselves as homeowners. The program provides mortgage insurance to protect lenders against the risk of default on loans to qualified disaster victims. Individuals are eligible for this program if their homes are located in an area that was designated by the President as a major disaster area and were destroyed or damaged to such an extent that reconstruction or replacement is necessary. Insured loans may be used to finance the purchase or reconstruction of a one-family home that will be the principal residence of the homeowner. This program resembles the Section 203(b) program (Mortgage Insurance for One- to Four-Family Homes), FHA's basic mortgage insurance program.

Section 203(h) offers features that make homeownership easier. For example, no downpayment is required, the borrower is eligible for 100 percent financing, and closing costs and prepaid expenses must be paid by the borrower in cash or paid through premium pricing by the seller, subject to a limitation on seller concessions. Lenders also collect from the borrowers an up-front insurance premium (which may be financed) at the time of purchase, as well as monthly premiums that are not financed, but are added to the regular mortgage payment.

Applicant Eligibility: Any person whose home has been destroyed or severely damaged in a Presidentially declared major disaster area is eligible to apply for mortgage insurance under this program, even if they were renting the property. The borrower's application for mortgage insurance must be submitted to an FHA-approved lending institution within one year of the President's declaration of the disaster.

Legal Authority: Section 203(h) of the National Housing Act (12 U.S.C. 1709(h)). Regulations are at 24 CFR part 203.

Information Sources: Assistant Secretary for Housing—Federal Housing Commissioner; HUD field offices.
On the Web:
https://www.hud.gov/program_offices/housing/sfh/ins/203h-dft

Current Status: Active.

Mortgage Insurance for One- to Four-Family Homes (Section 203(b))

Mortgage insurance for purchasing or refinancing a primary residence.

Nature of Program: Homebuyers may obtain FHA-insured mortgages from FHA-approved lenders to purchase new or existing one- to four-family homes (including condominium units) with low down payments or to refinance existing debt on such properties. HUD insures loans made by private financial institutions. By insuring lenders against loss, FHA encourages them to invest capital in the home mortgage market. The loan may finance homes in both urban and rural areas.

HUD sets limits on the mortgage amount that may be insured, and FHA publishes updated limits periodically. The current FHA mortgage limit can be found online at HUD's website and can vary depending on geographic location. Higher limits also exist for two- to four-family properties. The loan limits may change annually, based on home price estimates. The limits are benchmarked to the loan limits of the Government-Sponsored Enterprises, Fannie Mae and Freddie Mac. The lender collects from the borrower an up-front mortgage insurance premium payment, which may be financed, at the time of loan closing, as well as annual premiums that are not financed, but included in the regular mortgage payment.

Applicant Eligibility: Any person intending to use the mortgaged property as their primary residence is eligible to apply for an FHA-insured mortgage through FHA-approved lenders.

Legal Authority: Sections 203(b) and 214 of the National Housing Act (12 U.S.C. 1709(b) and 12 U.S.C. 1715d). Condominium units were authorized for FHA insurance under 203(b) by the Housing and Economic Recovery Act of 2008 (HERA) (Public Law 110-289, approved December 19, 2007).
Regulations are at 24 CFR part 203, subpart A.

Information Sources: Assistant Secretary for Housing—Federal Housing Commissioner; HUD field offices.
On the Web:
https://www.hud.gov/program_offices/housing/sfh/ins/203b--df

To locate a HUD-approved lender on the Web:
https://www.hud.gov/program_offices/housing/sfh/lender/lenderlist

Condominium program website:
https://www.hud.gov/program_offices/housing/sfh/ins/sfh_ins_condominiums

To determine the maximum mortgage amount by county:
https://entp.hud.gov/idapp/html/hicostlook.cfm

Current Status: Active.

Mortgage Insurance Programs on Indian Reservations and Other Restricted Lands (Section 248)

Mortgage insurance for loans made to Native Americans to buy, build, or rehabilitate houses on Indian land; fundamentally the same as Section 203(b) loans.

Nature of Program: FHA's mortgage insurance provides opportunities for low- and moderate-income Native Americans to purchase an existing home (including a manufactured or mobile home, providing it meets certain FHA requirements) or to build a new home in their communities on Indian land. A homeowner who purchases a house under this program can apply for financing through a FHA-approved lending institution.

Because of the complex title issues on Indian land, many lenders have been reluctant to provide financing for housing. With FHA insurance, the lender's risk is minimized, and this program increases the availability of mortgage credit to Native Americans living on Indian land. FHA's lower down payment requirements as compared to the conventional lending market and flexible underwriting standards increase the ability of Native Americans to meet the requirements of section 248 of the National Housing Act.

Applicant Eligibility: Native Americans who meet FHA eligibility requirements, wish to live on Indian land, and intend to use the mortgaged property as their principal residence

Legal Authority: Section 248 of the National Housing Act (12 U.S.C. 1715z-13).
Regulations are at 24 CFR 203.43h.

Information Sources: Assistant Secretary for Housing—Federal Housing Commissioner; HUD field offices.
On the Web:
https://www.hud.gov/program_offices/housing/sfh/ins/sfh248

Current Status: Active.

Property Improvement Loan Insurance (Title I)

Mortgage insurance for loans to finance property improvements.

Nature of Program: FHA insures loans to finance improvements, alterations, and repairs of individual homes, apartment buildings, and nonresidential structures, as well as new construction of nonresidential buildings. Loans on single family homes (except manufactured homes) and nonresidential structures may be for up to $25,000 and may extend to 20 years and 32 days from the date of the loan. Loans on apartment buildings may be as high as $12,000 per unit, but the total for the building cannot exceed $60,000, and the loan term cannot exceed 20 years and 32 days from the date of the loan. These are fixed-rate loans, for which lenders charge interest at market rates. The interest rates are not subsidized by FHA, although some communities participate in local housing rehabilitation programs that provide reduced-rate property improvement loans through Title I lenders. A property improvement loan on a manufactured home that is classified as real property may be up to $17,500, with the maximum term at 15 years and 32 days from the date of the loan, and property improvement loans on other manufactured homes (not classified as real property) are limited to $7,500, with the maximum term limit at 12 years and 32 days from the date of the loan. FHA insures private lenders against the risk of default for up to 90 percent of any single loan. The annual premium for this insurance is 1.00 percent of the amount advanced multiplied by the number of years of the loan; although this fee may be charged to the borrower separately, it is sometimes covered by a higher interest charge.

Applicant Eligibility: To be eligible for a property improvement loan (other than a manufactured home improvement loan), the borrower must have at least a 50 percent ownership in the property to be improved. To be eligible for a manufactured home improvement loan, the borrower must have at least a 50 percent interest in the manufactured home, and the home must be the principal place of residence of the borrower.

Legal Authority: Section 2 of Title I of the National Housing Act (12 U.S.C. 1703). Regulations are at 24 CFR part 201.

Information Sources: Assistant Secretary for Housing—Federal Housing Commissioner. On the Web: https://www.hud.gov/program_offices/housing/sfh/title/title-i

Current Status: Active.

Rehabilitation Loan Mortgage Insurance (Section 203(k))

Mortgage insurance to finance the rehabilitation or purchase and rehabilitation of one- to four-family structures.

Nature of Program: This is HUD's primary program for the rehabilitation and repair of single family properties. A loan can be used to (1) finance rehabilitation of an existing property; (2) finance rehabilitation and refinancing of the outstanding indebtedness of a property; and (3) finance purchase and rehabilitation of a property. While the maximum repair threshold has been eliminated, the total loan amount must still fall within the FHA mortgage limit for the area. The loan amount is limited by the lesser of (1) the value of the property before rehab plus the cost of rehab, or (2) 110 percent of the appraised value of the property after rehab. In certain circumstances, a unit of local government may be able to demonstrate to the Commissioner that the loan limitations should not apply.

The Streamlined 203(k) Limited Repair program permits homebuyers to finance up to $35,000 into their mortgage for simple home improvements. Unlike the standard 203(k) insurance program, the Streamlined 203(k) does not require oversight by a 203(k) consultant. With this product, homebuyers can quickly and easily tap into cash to pay for property repairs or improvements, such as those identified by a home inspector or FHA appraiser.

Applicant Eligibility: All homeowners that can make the monthly mortgage payments are eligible to apply. Cooperative units are not eligible. Currently, individual condominium units may be insured if they are in projects that have been approved by FHA and there are 4 or fewer units in the building. To be eligible, the property must be a one- to four-family dwelling that has been completed for at least one year. There are other eligibility requirements for the use of the 203(k) loan in a condominium unit.

Legal Authority: Section 203(k) of the National Housing Act (12 U.S.C. 1709(k)). Regulations are in 24 CFR 203.50.

Information Sources: Assistant Secretary for Housing—Federal Housing Commissioner; HUD field offices.
On the Web**:**
https://www.hud.gov/program_offices/housing/sfh/203k/203k--df and
https://www.hud.gov/program_offices/housing/sfh/203k

Current Status: Active.

Single Family Property Disposition Program (Section 204(g))

Disposes of one- to four-family properties acquired by FHA through foreclosure of an insured or Secretary-held mortgage loan under the National Housing Act.

Nature of Program: This program disposes FHA-acquired single family properties containing one to four units in a manner that expands homeownership opportunities, strengthens neighborhoods and communities, and ensures a maximum return to the mortgage insurance funds. Listings of properties in inventory are available on the HUD Home Store website. Individual parties may submit an offer through the HUD Home Store website or a real estate broker registered with HUD. Nonprofit and government entities may purchase properties at a discount without a real estate broker.

Applicant Eligibility: Individual bidders are eligible if they can finance their home purchase and provide an earnest money deposit with their bids. Nonprofit and government entities are eligible for special programs, as detailed on HUD's website.

Legal Authority: Section 204(g) of the National Housing Act (12 U.S.C. 1710(g)). Regulations are at 24 CFR part 291.

Information Sources: Assistant Secretary for Housing—Federal Housing Commissioner; HUD Homeownership Centers (Atlanta, Philadelphia, Denver, Santa Ana).

For listings of properties in inventory: http://www.hudhomestore.com/Home/Index.aspx

Current Status: Active.

Single Family Distressed Asset Sale Stabilization Program (DASP)

Servicers assign eligible, defaulted single family mortgage loans to FHA in exchange for claim payment, after which FHA terminates its insurance and pools and sells the loans either in competitive auctions to qualified bidders or, on a limited basis, directly to units of state and local government.

Nature of Program:
FHA's Single Family Loan Sales program began in 2010 and was renamed DASP in 2012. DASP sales have had a national scope or have been focused on a state or Metropolitan Statistical Area(s), with a neighborhood stabilization focus.

To participate in DASP, an FHA servicer may submit loans for a sale if certain eligibility criteria are met, including that the borrower is delinquent on his or her mortgage for the period set forth in the DASP contract documents, and the servicer has exhausted all steps in the FHA loss mitigation process.

Generally, DASP loans are sold competitively at a discount, which may give the purchaser the financial flexibility to pursue foreclosure avoidance measures, including offering modifications with more affordable terms, that would have been otherwise unavailable. In addition, the sales contract requires a delay in foreclosure for a period after purchase, providing a time during which the purchaser and borrower may find a solution to avoid foreclosure.

Applicant Eligibility: Interested purchasers must satisfy HUD's qualification requirements, as set forth in the applicable DASP Qualification Statement.

Legal Authority: Sections 204(a) and (g) of the National Housing Act (12 U.S.C. 1710). Regulations are at 24 CFR part 291.

Information Sources: HUD's Office of Asset Sales.
On the Web: https://www.hud.gov/program_offices/housing/comp/asset/hsgloan

Current Status: Active.

Risk Management and Regulatory Affairs

Manufactured Home Construction and Safety Standards

Federal standards for design, construction, and installation of manufactured homes to assure the quality, durability, safety, and affordability of manufactured homes.

Nature of Program: HUD issues and enforces appropriate standards for the construction, design, performance, and installation of manufactured homes to assure their quality, durability, affordability, and safety. The construction and safety standards preempt state and local laws that are not identical to the federal standards; they apply to all manufactured homes produced after June 15, 1976. HUD may enforce these standards directly or through various states that have established state administrative agencies in order to participate in the program. HUD may inspect factories and retailer lots and review records to enforce such standards. If a manufactured home does not conform to federal standards, the manufacturer must take certain actions, including possibly notifying the consumer and correcting the problem.

The statute generally prohibits selling, leasing, or offering for sale or lease homes that do not meet the standards. Civil and criminal penalties may be sought for violations of the statute.

Applicant Eligibility: The standards do not involve program participation, but they apply to all manufactured home producers and retailers that use any means of transportation or communication that affects interstate commerce in their operations.

Legal Authority: National Manufactured Housing Construction and Safety Standards Act of 1974 (42 U.S.C. 5401-5426) (42 U.S.C. 5425 has been repealed).
Regulations are at 24 CFR parts 3280, 3282, 3284, 3285, 3286, 3288, and 3800.

Information Sources: Assistant Secretary for Housing—Federal Housing Commissioner.
On the Web:
https://www.hud.gov/program_offices/housing/rmra/mhs/mhshome

Current Status: Active.

Multifamily Housing Programs

Assisted-Living Conversion Program (ALCP)

Grants to private, nonprofit owners of eligible developments to convert some or all of the dwelling units in the development into an assisted living facility or service-enriched housing for the frail elderly.

Nature of Program: This program provides funding for the physical costs of converting some or all units in an eligible development into an assisted-living facility or service-enriched housing, including the unit configuration, common and services space, and any necessary remodeling consistent with HUD's or the state's statute or regulations (whichever is more stringent). These facilities are designed to accommodate frail elderly, individuals with disabilities, and elderly persons with functional limitations who can live independently, but need assistance with activities of daily living (e.g., assistance with eating, bathing, grooming, dressing, and home management activities). Under this program, funded facilities must provide supportive services, such as personal care, transportation, meals, housekeeping, or laundry. For housing being converted to an assisted-living facility, the facility must be licensed and regulated by the state (or, if there is no state law providing such licensing and regulation, by the municipality or other subdivision in which the facility is located).

Applicant Eligibility: Private nonprofit owners of Section 202, Section 8 project-based (including Rural Housing Services Section 515), Section 221(d)(3) Below Market Interest Rate, and Section 236 housing developments that are designated primarily for occupancy by the elderly. Furthermore, the existing project must be at least 5 years old.

Legal Authority: Section 202b of the Housing Act of 1959 (12 U.S.C. 1701q-2).

Information Sources: Assistant Secretary for Housing—Federal Housing Commissioner; HUD field offices.
On the Web: www.hud.gov/offices/hsg/mfh/progdesc/alcp.cfm

Current Status: Active.

Mark-to-Market Program

Preserves long-term low-income housing affordability by restructuring FHA-insured or HUD-held mortgages for eligible multifamily housing projects.

Nature of Program: The Multifamily Assisted Housing Reform and Affordability Act of 1997 (MAHRA) authorized a Mark-to-Market (M2M) program designed to preserve low-income rental housing affordability while reducing the long-term costs of federal rental assistance, including project-based assistance from HUD, for certain multifamily rental projects. The projects involved are projects with (1) FHA-insured or previously FHA-insured, now Secretary-held, mortgages; and (2) contracts for project-based rental assistance from HUD, primarily through the Section 8 program, for which the average rents for assisted units exceed the rent of comparable properties. The program objectives are to (1) preserve housing affordability while reducing the costs of project-based assistance; (2) restructure the HUD-insured or previously FHA-insured, now Secretary-held financing so that the monthly payments on the first mortgage can be paid from the reduced rental levels; (3) reduce the costs of insurance claims; and (4) ensure competent management of the project. The M2M program also offers financial incentives to owners for greening their portfolio (such as making water and energy efficient improvements and using sustainable building materials and products to achieve reduced water and energy consumption). The restructured project is subject to long-term use and affordability restrictions.

Legal Authority: Multifamily Assisted Housing Reform and Affordability Act of 1997 (42 U.S.C. 1437f note).
Regulations are at 24 CFR parts 401 and 402.

Information Source: Assistant Secretary for Housing—Federal Housing Commissioner.
On the Web:
https://www.hud.gov/program_offices/housing/mfh/presrv/presmfh/aboutm2m

Current Status: Active.

Mortgage Insurance for Cooperative Housing (Section 213)

Mortgage insurance to finance cooperative housing projects.

Nature of Program: FHA 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 cooperative ownership housing 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 of the National Housing Act (12 U.S.C. 1715e).
Regulations are at 24 CFR part 200, subpart A, and part 213.

Information Sources: Assistant Secretary for Housing—Federal Housing Commissioner; HUD Multifamily Hubs, Regional Centers, Satellite Offices, and Program Centers.
On the Web: https://www.hud.gov/program_offices/housing/mfh/progdesc/progsec213

Current Status: Active.

Mortgage Insurance for Manufactured Home Parks (Section 207)

Mortgage insurance to finance construction or rehabilitation of manufactured home parks.

Nature of Program: FHA insures mortgages made by private lending institutions to help finance construction or rehabilitation of manufactured home parks consisting of five or more spaces. 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 meeting HUD's requirements may apply to an FHA-approved lending institution after conferring with the local HUD office.

Legal Authority: Section 207 of the National Housing Act (12 U.S.C. 1713).
Regulations are at 24 CFR part 200, subpart A, and part 207 (prior to 1996).
Information Sources: Assistant Secretary for Housing—Federal Housing Commissioner; HUD Multifamily Hubs, Regional Centers, Satellite Offices, and Program Centers.
On the Web: https://www.hud.gov/program_offices/housing/mfh/progdesc/homepark207

Current Status: Active.

Mortgage Insurance for Purchase or Refinance of Existing Multifamily Rental Housing (Sections 207 and 223(f))

Mortgage insurance for the purchase or refinancing of existing multifamily rental housing.

Nature of Program: FHA insures mortgages under Section 207 of the National Housing Act pursuant to Section 223(f) of the same Act 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. A project must contain at least five units, and construction or substantial rehabilitation must have been completed for 3 years or more.

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

Legal Authority: Sections 207 and 223(f) of the National Housing Act (12 U.S.C. 1713 and 12 U.S.C. 1715n(f)).
Regulations are at 24 CFR part 200, subpart A, and part 207.

Information Sources: Assistant Secretary for Housing—Federal Housing Commissioner; HUD Multifamily Hubs, Regional Centers, Satellite Offices, and Program Centers.
On the Web:
https://www.hud.gov/program_offices/housing/mfh/progdesc/purchrefi223f

Current Status: Active.

Mortgage Insurance for Rental Housing for the Elderly (Section 231)

Mortgage insurance to finance the construction or rehabilitation of multifamily rental housing for the elderly and/or persons with disabilities.

Nature of Program: To assure a supply of rental housing suited to the needs of the elderly or persons with disabilities, FHA insures mortgages made by private lending institutions to build or rehabilitate multifamily projects consisting of eight or more units. FHA may insure up to 100 percent of the Federal Housing Commissioner's estimate of value after completion for nonprofit and public mortgagors, but only up to 90 percent for private mortgagors. Congregate care projects with central kitchens providing food service are not eligible.

Applicant Eligibility: Investors, builders, developers, public bodies, and nonprofit sponsors may qualify for mortgage insurance. All elderly (62 or older) and/or persons with disabilities are eligible to occupy units in a project insured under this program.

Legal Authority: Section 231 of the National Housing Act (12 U.S.C. 1715v).
Regulations are at 24 CFR part 200, subpart A, and part 231 (adopting the terms of part 207).

Information Sources: Assistant Secretary for Housing—Federal Housing Commissioner; HUD Multifamily Hubs, Regional Centers, Satellite Offices, and Program Centers.
On the Web: https://www.hud.gov/program_offices/housing/mfh/progdesc/progsec231

Current Status: Active.

Mortgage Insurance for Rental Housing for Urban Renewal and Concentrated Development Areas (Section 220)

Mortgage insurance for housing in urban renewal areas, areas in which concentrated revitalization or code enforcement activities have been undertaken by local government, or to alter, repair, or improve housing in those areas.

Nature of Program: FHA insures mortgages on new or rehabilitated homes or multifamily structures located in designated urban renewal areas and areas with concentrated programs of code enforcement and neighborhood development. Insured mortgages may be used to finance construction or rehabilitation of detached, semidetached, row, walk-up, or elevator-type rental housing or to finance the purchase of properties that have been rehabilitated by a local public agency. Properties must consist of two or more units and be located in an urban renewal area, an urban development project, code enforcement program area, urban area receiving rehabilitation assistance as a result of natural disaster, or area where concentrated housing, physical development, or public service activities are being carried out in a coordinated manner.

The program has statutory mortgage limits, which may vary according to the size of the unit, the type of structure, and the location of the project. There are also loan-to-replacement cost and debt service limitations. The maximum amount of the mortgage loan may not exceed 90 percent of the estimated replacement cost for new construction. For substantial rehabilitation projects, the maximum mortgage amount is 90 percent of the estimated cost of repair and rehabilitation and the estimated value of the property before the repair and rehabilitation project. The maximum mortgage term is 40 years, or not in excess of three-fourths of the remaining economic life of the project, whichever is less.

Applicant Eligibility: Investors, builders, developers, individual homeowners, and apartment owners.

Legal Authority: Section 220 of the National Housing Act (12 U.S.C. 1715k).
Regulations are at 24 CFR part 200, subpart A, and part 220.

Information Sources: Information Sources: Assistant Secretary for Housing—Federal Housing Commissioner; HUD Multifamily Hubs, Regional Centers, Satellite Offices, and Program Centers.
On the Web: https://www.hud.gov/program_offices/housing/mfh/progdesc/progsec220

Current Status: The Multifamily program is active. The Single Family program and Supplemental Loan program are not active.

Mortgage Insurance for Supplemental Loans for Multifamily Projects (Section 241)

Mortgage insurance to finance improvements and additions to, and equipment for, multifamily rental housing and healthcare facilities.

Nature of Program: FHA insures loans made by lenders to pay for improvements or additions to apartment projects, nursing homes, hospitals, or group-practice facilities that already carry FHA-insured or FHA-held mortgages. Projects may also obtain FHA insurance on loans to preserve, expand, or improve housing opportunities, to provide fire and safety equipment, or to finance energy conservation improvements to conventionally financed projects. Major movable equipment for nursing homes, group practice facilities, or hospitals also may be covered by a mortgage under this program.

Applicant Eligibility: Qualified owners and purchasers of multifamily projects and owners of healthcare facilities.

Legal Authority: Section 241 of the National Housing Act (12 U.S.C. 1715z-6).
Regulations are at 24 CFR part 200, subpart A, and part 241.

Information Sources: Assistant Secretary for Housing—Federal Housing Commissioner; HUD Multifamily Hubs, Regional Centers, Satellite Offices, and Program Centers for rental projects; Office of Healthcare Programs for healthcare facilities.
On the Web: https://www.hud.gov/program_offices/housing/mfh/progdesc/progsec241a

Current Status: Active.

Multifamily Housing Service Coordinators

Assistance to elderly individuals and persons with disabilities living in federally assisted multifamily housing to obtain needed supportive services.

Nature of Program: This program provides funding for service coordinators who assist elderly individuals and persons with disabilities, living in federally assisted multifamily housing and in the surrounding area, to obtain needed supportive services from community agencies. HUD provides funding through three mechanisms: (1) a national competition with other properties for a limited amount of grant funding, (2) the use of the development's residual receipts or excess income, or (3) budget-based rent increases.

Applicant Eligibility: Owners of Section 202, Section 8 project-based (including Rural Housing Services Section 515), Section 221(d)(3) Below Market Interest Rate, and Section 236 housing developments that are designated primarily for occupancy by the elderly or persons with disabilities.

Legal Authority: Section 808 of the Cranston-Gonzalez National Affordable Housing Act (42 U.S.C. 8012).

Information Sources: Assistant Secretary for Housing—Federal Housing Commissioner; HUD field offices.
On the Web:
https://www.hud.gov/program_offices/housing/mfh/scp/scphome

Current Status: Active.

Multifamily Mortgage Risk-Sharing Programs (Sections 542(b) and 542(c))

Two multifamily mortgage credit programs under which Fannie Mae, Freddie Mac, and state and local housing finance agencies share the risk and the mortgage insurance premium on multifamily housing.

Nature of Program: Section 542(b) of the Housing and Community Development Act of 1992 authorizes HUD to enter into reinsurance agreements with Fannie Mae, Freddie Mac, qualified financial institutions (QFIs), and the Federal Housing Finance Board. The agreements provide for risk-sharing on a 50-50 basis. Currently, only Fannie Mae and Freddie Mac have active risk-sharing programs which encourage the development and preservation of affordable housing. This program was developed as a demonstration program to test innovative mortgage insurance and reinsurance products to provide affordable multifamily housing through a partnership between the Qualified Participating Entities (QPEs) and HUD. A QPE and/or its approved lenders may originate and underwrite affordable housing loans. If there is a default, the QPE will pay all costs associated with loan disposition and will seek reimbursement from HUD. The HUD risk share will be 50 percent pro rata. HUD's mortgage credit enhancements are used to support the underwriting and production strengths of Fannie Mae, Freddie Mac, and other qualified Federal, state, and local public financial and housing institutions.

Section 542(c) enables HUD to carry out a program in conjunction with qualified state and local housing finance agencies (HFAs) to provide federal credit enhancement for affordable multifamily housing loans through a system of risk-sharing agreements. Agreements provide for risk-sharing between 10 percent and 90 percent.

The Fiscal Year 2001 Appropriations Act changed the program from a pilot program into a permanent insurance authority.

Applicant Eligibility: Qualified Participating Entities and Housing Finance Agencies.

Legal Authority: Section 542 of the Housing and Community Development Act of 1992 (12 U.S.C. 1715z-22).
Regulations are at 24 CFR part 266 for the Section 542(c) program. Section 542(b) is implemented through a housing notice and negotiated agreements without regulations.

Information Sources: Assistant Secretary for Housing—Federal Housing Commissioner; and for Section 542(c), state housing finance agencies.
On the Web:
https://www.hud.gov/program_offices/housing/mfh/progdesc/progsec542b
or https://www.hud.gov/program_offices/housing/mfh/progdesc/riskshare542c

Current Status: Active.

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

Mortgage insurance to finance rental or cooperative multifamily housing for moderate-income households, including projects designated for the elderly. Section 221(d)(3) and (4) are HUD's major insurance programs for new construction or substantially rehabilitated multifamily rental housing.

Nature of Program: FHA insures mortgages made by private lending institutions to help finance construction or substantial rehabilitation of multifamily (five or more units) rental or cooperative housing for moderate-income or displaced families. Projects in both cases may consist of detached, semi-detached, row, walk-up, or elevator structures. Single Room Occupancy projects may consist of units that do not contain a complete kitchen or bath.

Currently, the principal difference between the programs is that HUD may insure up to 100 percent of replacement costs in the case of new construction under Section 221(d)(3) for public, nonprofit and cooperative mortgagors, but only up to 90 percent under Section 221(d)(4), irrespective of the type of mortgagor. Beginning in Fiscal Year 2013, HUD suspended the Section 221(d)(3) program unless the project to be financed also receives Low Income Housing Tax Credits (LIHTC).

Applicant Eligibility: Section 221(d)(3) is primarily available to public, nonprofit, and cooperative mortgagors. Section 221(d)(4) mortgages are primarily available to profit-motivated sponsors.

Legal Authority: Section 221 of the National Housing Act (12 U.S.C. 17151). Regulations are at 24 CFR part 200, subpart A, and part 221, subparts C and D.

Information Sources: Assistant Secretary for Housing—Federal Housing Commissioner. On the Web: https://www.hud.gov/program_offices/housing/mfh/progdesc/rentcoophsg221d3n4 or https://www.hud.gov/program_offices/housing/mfh/progdesc/progsec221d4

Current Status: Active.

Renewal of Section 8 Project-Based Rental Assistance

Through Project-Based Section 8 Rental Assistance, HUD assists more than 1.2 million extremely low-, low- and very low-income families in obtaining decent, safe, and sanitary housing.

Nature of Program: HUD renews Section 8 project-based housing assistance payments ("HAP") contracts with owners of multifamily rental housing. The project-based rental assistance makes up the difference between what an extremely low-, low-, or very low-income household can afford and the approved rent for an adequate housing unit in a multifamily project. Eligible tenants must pay the highest of 30 percent of adjusted income, 10 percent of gross income, or the portion of welfare assistance designated for housing or the minimum rent established by HUD.

Originally, the assistance was provided in connection with new construction or substantial rehabilitation or to support existing projects. Authority to use project-based rental assistance in connection with new construction or substantial rehabilitation was repealed in 1983. While funding is no longer available for new commitments, funding is available for the renewal of Section 8 HAP contracts for units already assisted with project-based Section 8 renewal assistance.

Applicant Eligibility: Owners are limited by statute to any private person or entity, including a cooperative, an agency of the federal government, or a public housing agency, having the legal right to lease or sublease the dwelling units. The income eligibility requirements limit occupancy to very low-income families (i.e. families whose incomes do not exceed 50 percent of the area median income), which includes extremely low-income families (i.e. families whose income does not exceed 30 percent of the area median income). A limited number of available units may be rented to low-income families (i.e. families whose incomes do not exceed 80 percent of area median income).

Legal Authority: For the renewal of Section 8 project-based assistance, see sections 515 and 524 of the Multifamily Assisted Housing Reform and Affordability Act of 1997 (42 U.S.C. 1437f note) and 24 CFR parts 401 and 402. For Section 8 procedures, see Section 8 regulations at 24 CFR parts 5, 880, 881, 883-884, and 886, and part 891 subpart E.

Information Sources: HUD field offices.
On the Web: https://www.hud.gov/program_offices/housing/mfh/mfhsec8

Current Status: Active. The program is active for administration and the renewal of existing project-based Section 8 contracts. Renewals are funded on an annual basis through appropriations acts.

Supportive Housing for the Elderly (Section 202) and the Supportive Service Demonstration

Capital advances and contracts for project rental assistance to expand the supply of affordable housing with voluntary supportive services for very-low income elderly persons and funding for enhanced services and research on the supportive services model.

Nature of Program: To expand the supply of affordable housing with voluntary supportive services for very-low income elderly persons, the Section 202 program provides capital advances and project rental assistance contracts to eligible applicants. Section 202 capital advance funds must be used to finance the development of housing through new construction, rehabilitation, or acquisition with or without rehabilitation. Capital advance funds may be used in combination with other non-Section 202 funding sources leveraged by a single purpose and single-asset for-profit limited partnership (of which a private nonprofit organization or a corporation wholly owned and controlled by a private nonprofit organization is the sole general partner) to develop a mixed-finance project. Capital advance funds bear no interest and repayment is not required as long as the housing remains available for occupancy by very low-income elderly persons for at least 40 years.

To ensure affordability, project rental assistance funds are provided to cover the difference between the HUD-approved operating costs and the amount the residents pay (each resident pays 30 percent of adjusted income). Project rental assistance contracts are approved initially for three years and are renewable based on the availability of funds. Project rental assistance funds may also be used to provide supportive services and to hire a service coordinator. The supportive services must be appropriate to the varying needs of the elderly residents and must allow for persons to age-in-place and live independently.

The Supportive Services Demonstration for Elderly Households in HUD-Assisted Multifamily Housing makes funding available for private owners and agents to provide enhanced service coordination (through a Resident Wellness Director and Wellness Nurse) to low-income persons and to participate in a research study. The funds will cover the costs of the Resident Wellness Director and Wellness Nurse for three years to coordinate health and social services for persons aged 62 and older. At least 80 owner participants are provided a modest financial incentive to assist with the rigorous evaluation associated with the study.

Applicant Eligibility: Private, nonprofit organizations and consumer cooperatives may qualify for assistance, and may partner with private, for-profit entities so long as the sole general partner is a nonprofit organization that meets the statutory requirements. Occupancy is open to very low-income households which include at least one person 62 years of age or older.

Legal Authority: Section 202 of the Housing Act of 1959 (12 U.S.C. 1701q), and the Consolidated Appropriations Act, 2014 (Public Law 113-76, approved January 17, 2014). Regulations are at 24 CFR part 891.

Information Sources: Assistant Secretary for Housing—Federal Housing Commissioner; HUD field offices.
On the Web:
https://www.hud.gov/program_offices/housing/mfh/progdesc/eld202 and
https://www.hud.gov/program_offices/housing/mfh/grants/section202ptl

Current Status: HUD is currently only administering funding for project rental assistance under Section 202. The demonstration program is currently active.

Supportive Housing for Persons with Disabilities (Section 811)

Assistance for housing and voluntary supportive services for persons with disabilities, and promote community integration for low- and extremely-low income people with disabilities.

Nature of Program: The Section 811 program provides very low- and extremely low-income persons with disabilities options that allow them to live independently with the availability of voluntary support activities such as cleaning, cooking, transportation, etc. Capital advances are made to eligible private, nonprofit sponsors and, in cases of mixed-finance, for-profit limited partnerships where the sole general partner is (i) a nonprofit organization or (ii) a for-profit corporation controlled by a nonprofit organization to finance the development of rental housing with supportive services for persons with disabilities. The advance is interest-free and does not have to be repaid so long as the housing remains available for very low- or extremely low-income persons with disabilities for at least 40 years. HUD also provides project rental assistance, which covers the difference between the HUD-approved operating cost of the project and the tenants' contributions toward rent. The Section 811 program also provides project rental assistance to state housing agencies.

Project Rental Assistance (PRA) funds are awarded to state housing agencies that set aside units in affordable housing projects whose capital costs are funded through Federal Low-Income Housing Tax Credits, Federal HOME funds, or other state, Federal and local funding sources. No more than 25 percent of the total dwelling units in a multifamily housing project can receive PRA funds, be used for supportive housing for persons with disabilities, or be subject to any occupancy preference for persons with disabilities. State housing agency grantees are required to partner with state Medicaid and health and human services agencies that have developed methods for the identification, outreach, and referral of extremely low-income people with disabilities to PRA units and ensure their access to long-term services and supports in the community.

Applicant Eligibility: Nonprofit organizations with a Section 501(c)(3) IRS tax exemption may qualify for assistance, and may partner with private, for-profit entities so long as the sole general partner is a nonprofit organization that meets the statutory requirements. Occupancy is open to very low- and extremely low-income persons with disabilities who are at least 18 years old and less than 62 years of age. For PRA-funded projects, residents must be very low or extremely low-income with at least one adult member with a disability.

Legal Authority: Section 811 of the Cranston-Gonzalez National Affordable Housing Act (42 U.S.C. 8013).
Regulations are at 24 CFR part 891.

Information Sources: Assistant Secretary for Housing—Federal Housing Commissioner; HUD field offices.
On the Web: https://www.hud.gov/program_offices/housing/mfh/grants/section811ptl
and https://www.hudexchange.info/programs/811-pra/

Current Status: HUD is currently only administering funding for project rental assistance under Section 811.

Healthcare Programs

Hospitals (Section 242)

Mortgage insurance to finance construction or rehabilitation of public or private nonprofit and proprietary hospitals, including major movable equipment.

Nature of Program: FHA insures mortgages made by private lenders to facilitate the construction or renovation of acute care hospitals. Clients range in size from large urban teaching hospitals to small rural hospitals. Critical Access Hospitals (hospitals with 25 beds or less which have received designation by states and the Department of Health and Human Services) are also eligible. Facilities must be properly licensed, provide primarily acute patient care, and be able to demonstrate the need for the project. Key program criteria include a maximum loan amount of 90 percent of HUD's estimate of the replacement cost of the hospital, including the equipment to be used in its operation when the proposed improvements are completed and the equipment is installed, a loan term of 25 years, and a mortgagor contribution to a mortgage reserve fund. Existing hospital projects are also eligible for refinancing.

Applicant Eligibility: Public, proprietary, and nonprofit acute care hospitals licensed or regulated by the state.

Legal Authority: Section 242 of the National Housing Act (12 U.S.C. 1715z-7) and the Hospital Mortgage Insurance Act of 2003 (12 U.S.C. 1701 note).
Regulations are at 24 CFR part 200, subpart A, and part 242.

Information Sources: Office Healthcare Programs (877) 458-4342.
On the Web: https://www.hud.gov/federal_housing_administration/healthcare_facilities
and https://www.hud.gov/sites/documents/46151HSGH.pdf

Current Status: Active.

New Construction or Substantial Rehabilitation of Nursing Homes, Intermediate Care Facilities, Board and Care Homes, and Assisted Living Facilities (Section 232)

Mortgage insurance to finance the purchase, construction, or rehabilitation of nursing, assisted-living, intermediate care, board and care facilities, and fire safety equipment.

Nature of Program: FHA insures mortgages made by private lending institutions to finance construction or renovation of facilities with patients requiring skilled nursing care and related medical services, or those in need of minimum but continuous care provided by licensed or trained personnel. Assisted living facilities and board and care facilities may contain no fewer than five one-bedroom or efficiency units. Nursing home, intermediate care, and board and care services may be combined in the same facility covered by an insured mortgage or may be in separate facilities. Major equipment needed to operate the facility may be included in the mortgage. Facilities for day care may be included. Existing projects are also eligible for purchase or refinancing with or without repairs (and not requiring substantial rehabilitation) under section 223(f). Nursing home operators are subject to new regulations adopted in 2012.

Applicant Eligibility: Proprietary facilities, facilities of non-profit corporations or associations, and, in the case of nursing homes and assisted living, public facilities, that are licensed or regulated by the state to accommodate convalescents and persons requiring skilled nursing care or intermediate care, and which are owned by single-asset owners, may qualify for mortgage insurance. Patients requiring skilled nursing, intermediate care, assisted living and/or board and care are eligible to live in these facilities.

Legal Authority: Sections 232 (12 U.S.C. 1715w) and 223(f) (12 U.S.C. 1715n(f)) of the National Housing Act
Regulations are at 24 CFR part 200, subpart A, and part 232.

Information Sources: Office of Healthcare Programs.
On the Web: https://www.hud.gov/federal_housing_administration/healthcare_facilities

Current Status: Active.

Office of Housing Counseling

Housing Counseling Program

Grants to HUD-approved housing counseling agencies to facilitate housing counseling services for clients purchasing or renting a home and experiencing financial and housing needs.

Nature of Program: The Housing Counseling Program provides grants to HUD-approved counseling agencies to counsel current and prospective homebuyers, homeowners, and tenants. There are three types of counseling agencies: Local Housing Counseling Agencies, Multi-State Organizations and Intermediaries. Counseling consists of information on the purchase and rental of housing, money management, budgeting, credit counseling, foreclosure or eviction prevention, home maintenance, fair housing laws, and requirements and guidance regarding the Home Equity Conversion Mortgage program. The objective of the counseling is to help homebuyers, homeowners, and tenants to improve their housing conditions and to meet their responsibilities.

HUD awards housing counseling grants on a competitive basis to its approved agencies through an annual Notice of Funding Availability (NOFA) subject to annual appropriations. The funding helps the approved agencies partially meet their operating expenses.

In addition, the Office of Housing Counseling has an advisory committee that provides strategic planning and policy guidance; certifies housing counselors and developing standards, materials, and training for the certifications; and certifies software systems for consumers to compare various mortgage products.

Applicant Eligibility: HUD-approved housing counseling agencies and their subgrantees and affiliates and state Housing Finance Agencies.

Legal Authority: Section 106(a) of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701x).
Regulations are at 24 CFR part 214.

Information Sources: Assistant Secretary for Housing-Federal Housing Commissioner; HUD field offices. To locate a HUD-approved housing counselor in a specific area, call (800) 569-4287 or go online to http://www.hud.gov/findacounselor.
On the Web: https://www.hudexchange.info/programs/housing-counseling/

Current Status: Active.

Public and Indian Housing

Public Housing Programs

Choice Neighborhoods

Competitive grant program to transform neighborhoods of poverty into vibrant, mixed-income neighborhoods.

Nature of Program: The Choice Neighborhoods program provides competitive Planning Grants and Implementation Grants to enable communities to revitalize struggling neighborhoods with distressed public housing or HUD-assisted housing through a comprehensive approach to neighborhood transformation. Local leaders, residents, and stakeholders, such as public housing authorities, cities, schools, police, business owners, nonprofits, and private developers, create a plan that revitalizes distressed HUD housing and addresses the challenges in the surrounding neighborhood. The program is designed to catalyze critical improvements in neighborhood assets, including vacant property, housing, services and schools.

The program is focused on three core goals: replacing distressed public and assisted housing with high-quality, mixed-income housing; improving educational outcomes and intergenerational mobility; and creating the conditions necessary for public and private re-investment in distressed neighborhoods to offer basic neighborhood assets, such as safety, good schools, and commercial activity.

Planning Grants enable local leaders to undertake a comprehensive planning process, working closely with housing residents, broader community members, businesses, and a range of local stakeholders. Implementation Grants support communities that have undergone a comprehensive planning process and are ready to implement their plans.

Applicant Eligibility: Local governments, tribal entities, public housing authorities, and non-profit organizations may apply. For-profit developers may apply jointly with a public entity. A unit of local government must be either the Lead Applicant or the Co-Applicant.

Legal Authority: Transportation, Housing and Urban Development, and Related Agencies Appropriations Act, 2017 (Public Law 115-31, approved May 5, 2017); Section 24 of the 1937 Act, 42 U.S.C. 1437v.

Information Source: Assistant Secretary for Public and Indian Housing.
On the Web: https://www.hud.gov/program_offices/public_indian_housing/programs/ph/cn

Current Status: Active.

ConnectHome Nation Program

Platform for public-private collaboration to improve educational, employment and health outcomes of HUD-assisted households by narrowing the digital divide.

Nature of Program: HUD launched the ConnectHome demonstration program in July of 2015, in partnership with the nonprofit EveryoneOn, a 501(c)(3) nonprofit whose mission it is to narrow the digital divide. The early focus of ConnectHome was to close the "homework gap" in the 28 communities selected for participation. These communities span the entire country, including metropolitan areas, cities, counties, and a tribal nation.

ConnectHome will be expanding to an additional 100 communities and bringing these vital services to all HUD-assisted households in expansion communities over 3 cohorts of enrollment from 2017-2020. The expansion of ConnectHome will continue to focus on closing the homework gap but will also emphasize the benefits to all residents of connecting to the Internet. There are many important benefits to in-unit connectivity and training: reduced social isolation (especially important for seniors and disabled residents), increased employment opportunities, and greater access to health information and services (e.g. telemedicine/online prescriptions).

Applicant Eligibility: All public housing agencies and multifamily property owners housing HUD-assisted residents. Enrollment is currently closed, but will reopen to an additional 30 eligible communities in July of 2018

Legal Authority: Section 501 of the Housing and Urban Development Act of 1970; Notice published in the Federal Register on April 3, 2015, at 80 FR 18248.

Information Sources: Assistant Secretary for Public and Indian Housing.
On the Web: https://connecthome.hud.gov/
https://www.connecthomenation.org/

Current Status: Active

Family Self-Sufficiency Program

Promotes the development of local strategies to coordinate public and private resources that help housing choice voucher program participants, public housing tenants, and tenants in the Section 8 Project-Based Rental Assistance program obtain employment that will enable participating families to achieve economic independence.

Nature of Program: The Family Self-Sufficiency (FSS) program is administered by public housing agencies (PHAs) or tribes/Tribally Designated Housing Entities (TDHEs) that administer FSS programs with the help of program coordinating committees (PCCs). The PHA and the head of each participating family executes a Contract of Participation, generally for 5 years, incorporating the specific training and services plan for the family. Participating families are provided with an interest-bearing escrow account made up of the difference of the rent the family pays when entering the program and the increased rent that would be charged as the family's earned income increased. On completion of the FSS contract, a family may claim its escrow account, if no family member is receiving welfare assistance.

HUD-funded FSS Coordinators in each local program build partnerships with employers and service providers in the community to help participants obtain jobs and services. These services may include child care, transportation, basic adult education, job training, employment counseling, substance/alcohol abuse treatment, financial empowerment coaching, asset-building strategies, household skill training, homeownership counseling, and more.
Each PHA that received FSS bonus funding in the early 1990s or funding for additional public housing rental units or Housing Choice Vouchers (HCV) between October 1, 1992, and October 20, 1998, was required to establish an FSS program. PHAs may also establish voluntary FSS programs. Other than annual funding, by NOFA, for FSS program coordinators' salaries, no specific funding is provided by HUD.

Applicant Eligibility: Public housing agencies.

Legal Authority: Section 23 of the U.S. Housing Act of 1937 (42 U.S.C. 1437u).
Regulations are at 24 CFR part 984.

Information Source: Assistant Secretary for Public and Indian Housing.
On the Web:
https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/fss

Current Status: Active.

Housing Choice Voucher Program

Rental subsidies for tenants to rent units in the private market

Nature of Program: The housing choice voucher (HCV) program (also call the tenant-based voucher program) is the federal government's major program for assisting very low-income families, the elderly, and persons with disabilities to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments, provided that the unit meets the minimum standards of health and safety of the program. A housing subsidy is paid directly to the landlord by the public housing agency (PHA) on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program. Under certain circumstances, if authorized by the PHA, a family may use its voucher to purchase a modest home.

HCVs are administered locally by PHAs. The PHAs receive federal funds from HUD to administer the voucher program.

Payment Standards. The PHA determines a payment standard that is the amount generally needed to rent a moderately-priced dwelling unit in the local housing market and that is used to calculate the amount of housing assistance a family will receive.

Tenant Rent. The housing voucher family generally must pay 30% of its monthly adjusted gross income for rent and utilities, and if the unit rent is greater than the payment standard the family is required to pay the additional amount. By law, whenever a family moves to a new unit where the rent exceeds the payment standard, the family may not pay more than 40 percent of its adjusted monthly income for rent.

There are several special categories of vouchers offered in addition to typical housing choice vouchers:

- Homeownership Vouchers. A PHA may choose to use tenant-based housing choice voucher assistance to help eligible first-time homeowners with their monthly homeownership expenses.

- Enhanced Vouchers. Enhanced Vouchers (EVs) are a special type of tenant protection voucher that are generally issued to provide continued assistance for a family at the expiration and non-renewal of a project-based rental assistance contract or in the case of certain mortgage prepayments. If the family stays in the same project, the voucher payment standard covers the full market rent. EVs have several special requirements, but in all other respects are subject to rules of the tenant-based voucher program. If the family moves, all normal voucher rules apply.

  Low-income residents of units in multifamily projects (5+ units) covered in whole or in part by a contract of project-based assistance are, in certain situations, eligible for EV assistance. These situations include owner opt-outs from specified programs. In the case of qualifying mortgage prepayments, moderate income families that are elderly, disabled, or residing in low-vacancy areas may also receive enhanced vouchers.

- HUD-Veterans Affairs Supportive Housing (HUD-VASH) Vouchers. Housing choice voucher rental assistance is combined with case management and clinical services provided by the Department of Veterans Affairs for very low-income homeless veterans and their families. HUD-VASH vouchers are awarded based on geographic need and PHA administrative performance.

- Tenant Protection Vouchers. Tenant protection vouchers (TPVs) provide assistance to certain families who may lose housing through no fault of their own. TPVs assist PHAs with relocation or replacement housing needs that result from the demolition, disposition, or mandatory conversion of public housing units. Also, TPVs include assistance to families with landlords opting out of an existing HAP contract; families with landlords against whom HUD is taking enforcement action which may end project-based assistance; and the owner is prepaying the mortgage.

- Non-Elderly Disabled (NED) Vouchers. NED vouchers enable non-elderly families with a household member with disabilities, who do not currently receive housing assistance in certain developments where owners establish preferences for, or restrict occupancy to, elderly families, to obtain affordable housing.

- Family Unification Program. The Family Unification Program (FUP) provides HCVs to two different populations: families for whom the lack of adequate housing is a primary factor in the imminent placement of the family's child or children in out-of-home care, or the delay in the discharge of the child or children to the family from out-of-home care; and youth at least 18 years old and not more than 24 years old who left foster care at age 16 or older and who lack adequate housing. FUP funding is allocated through a competitive process; therefore, not all PHAs administer the program.

- Witness Relocation Vouchers. These vouchers provide rental assistance for the relocation of witnesses in connection with efforts to combat violent crimes that occur in and around public-, Indian-, and other HUD-assisted-housing.

Applicant Eligibility: PHAs. At least 75 percent of the families admitted to a PHA's HCV program from its waiting list during the PHA's fiscal year must have income at or below 30 percent of the area median income. At the time a family initially receives voucher assistance, the families must be:

- Very low-income families;
- Low-income families previously assisted under the public housing, Section 23, or Section 8 project-based housing programs;
- Families that qualify to receive a voucher in connection with a homeownership program approved under title IV of the Cranston-Gonzalez National Affordable Housing Act; or
- Families that qualify to receive a voucher under section 223 or 226 of the Low-Income Housing Preservation and Resident Homeownership Act of 1990.

Legal Authority: Section 8 of the U.S. Housing Act of 1937 (42 U.S.C. 1437f); section 8(o) for vouchers (tenant-based and project-based); and section 8(t) for enhanced vouchers. Regulations are at 24 CFR part 5 (certain cross-cutting requirements); 24 CFR part 982 (Tenant-based Housing Choice Voucher Program); 24 CFR part 983 (Project-Based Voucher Program); 24 CFR part 984 (Section 8 Family Self-Sufficiency Program); and 24 CFR part 985 (Section 8 Management Assessment Program (SEMAP)).

Information Sources: Assistant Secretary for Public and Indian Housing; Local public housing agencies or HUD field offices.
On the Web: https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/about and https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/about/list

Current Status: Active.

Jobs Plus Initiative

Place-based program to assist public housing residents to either obtain a first job or further their career.

Nature of Program: The purpose of the Jobs Plus Initiative program is to develop locally-based, job-driven approaches to increase earnings and advance employment outcomes through work readiness, employer linkages, job placement, educational advancement, technology skills, and financial literacy for residents of public housing. The place-based Jobs Plus Initiative program addresses poverty among public housing residents by incentivizing and enabling employment through earned income disregards for working families, and a set of services designed to support work including employer linkages, job placement and counseling, educational advancement, and financial counseling. Ideally, these incentives will saturate the target developments, building a culture of work and making working families the norm.

Jobs Plus enables a public housing agency to choose a single public housing development and assist all the residents in that development. Jobs Plus services are tailored to residents' individual needs and are drawn from a menu of on-site and referral services. For unemployed residents, case managers will help identify short and long-term employment goals and create plans to accomplish them. Employed individuals can work with case managers to take the necessary steps to advance in the labor market.

Grant applicants must provide a match of not less than 25 percent of the grant amount.

Applicant Eligibility: Public housing agencies.

Legal Authority: Transportation, Housing and Urban Development, and Related Agencies Appropriations Act, 2017 (Public Law 115-31, approved May 5, 2017).

Information Sources: Assistant Secretary for Public and Indian Housing.
On the Web:
https://www.hud.gov/program_offices/public_indian_housing/jpi

Current Status: Active

Juvenile Reentry Assistance Program

Grants supporting successful transition to the community and economic mobility by reducing barriers to housing, employment, and/or educational opportunities for youth.

Nature of the Program: The Juvenile Reentry Assistance Program (JRAP) seeks to alleviate collateral consequences associated with a juvenile or criminal record by assisting youth up to age 24 residing in public or Section 8-assisted housing, or who would be residing in public or Section 8-assisted housing but for their record. Juvenile and criminal records have a significant impact on an individual's ability to obtain academic degrees, find work, and secure affordable housing. JRAP provides funding for Public Housing Agencies (PHAs) to partner with an experienced nonprofit legal aid organizations, university legal centers, public defender's offices, or other legal service organizations to provide legal services to youth, including expungement and/or sealing juvenile and/or adult criminal records, reinstating driver's licenses, obtaining occupational licenses, modifying conflicting financial obligations, readmission to school, employment counseling, and family law matters, among other services.

The Department of Justice's Office of Juvenile Justice and Delinquency Prevention transferred through Interagency Agreement approximately $2.05 million to HUD for the specific purpose of helping youth to improve chances for reentry, reduce recidivism and address the challenges youth face while trying to reintegrate into their communities.

Grant applicants must provide a match of not less than 25 percent of the grant amount.

Applicant Eligibility: PHAs with an established partnership with a nonprofit legal services provider.

Legal Authority: Section 2976(b) of the Omnibus Crime Control and Safe Streets Act of 1968 (42 U.S.C. 3797w(b)).

Information Sources: Assistant Secretary for Public and Indian Housing.
On the Web:
https://www.hud.gov/program_offices/administration/grants/fundsavail/nofa2015/jrap

Current Status: Active

Moving to Work (MTW) Demonstration

Allows PHAs to design and test ways to promote self-sufficiency among assisted families, achieve programmatic efficiency and reduce costs, and increase housing choice for low-income households.

Nature of Program: MTW is a demonstration program providing participating PHAs the opportunity to design and test innovative, locally designed strategies that use Federal dollars more efficiently, help residents find employment and become self-sufficient, and increase housing choices for low-income families. MTW gives PHAs exemptions from many existing public housing and voucher rules and more flexibility with how they use their Federal funds. MTW PHAs are expected to use the opportunities presented by MTW to inform HUD about ways to better address local community needs.

Applicant Eligibility: Public housing agencies.

Legal Authority: Section 204 of the Omnibus Consolidated Rescissions and Appropriations Act of 1996 (Public Law 104-134, approved April 26, 1996).
Additional MTW agencies authorized by Section 599H of the FY1999 Departments of Veterans Affairs and Housing and Urban Development Act (Public Law 105-276, approved October 21, 1998); Section 230 of the FY2008 Consolidated Appropriations Act, (Public Law 110-161, approved December 26, 2007); Section 232 of Fiscal Year 2010 Consolidated Appropriations Act (Public Law 111-117, approved December 16, 2009); Section 1101 of Fiscal Year 2011 Department of Defense and Full-Year Continuing Appropriations Act (Public Law 112-10, approved April 15, 2011); and section 239 of the Consolidated Appropriations Act, 2016 (Public Law 114-113, approved December 18, 2015).

Information Source: Assistant Secretary for Public and Indian Housing.
On the Web: https://www.hud.gov/program_offices/public_indian_housing/programs/ph/mtw

Current Status: Active.

Neighborhood Networks (NN) Program

Grants to establish, expand and/or update community technology centers.

Nature of Program: Under the NN program, a public housing agency (PHA) may use its Capital and Operating Funds for the purposes of providing computer and Internet access, and computer training to public housing residents. Capital Funds may be used for equipment and equipment upgrades, Internet connectivity, space renovation/remodeling, staff salary, and insurance costs. Operating Funds may be used for the ongoing operation of an NN computer center. Such programs may include:

- Physical improvements for the purpose of establishing a new NN center or expanding/upgrading an existing NN center;
- Computer equipment and upgrades;
- Staff salaries; and
- Internet connection fees and utilities for the NN center.

Applicant Eligibility: PHAs only.

Legal Authority: Sections 9(d)(1)(E), 9(e)(1)(K), and 9(h)(8) of the U.S. Housing Act of 1937 (42 U.S.C. 1437g(d)(1)(E), 1437g(e)(1)(K), and 1437g(h)(8)).

Information Sources: Assistant Secretary for Public and Indian Housing.
On the Web:
https://www.hud.gov/program_offices/public_indian_housing/programs/ph/ross/aboutnn

Current Status: Active. This program is no longer a line item in the federal budget, but is an eligible use of a public housing agency's Capital and Operating Funds.

Project-Based Voucher Program

Rental assistance for eligible families who live in specific housing developments or units.

Nature of Program: A public housing agency (PHA) may project-base up to 20 percent of its authorized number of housing choice vouchers, with some exceptions. Under the project-based voucher (PBV) program, a PHA enters into an assistance contract with an owner of a rental property for specified units and a specified term. The PHA refers families from its waiting list to the project owner to fill vacancies. Because the assistance is tied to the unit, a family who moves from the project-based unit does not have any right to continued housing assistance.

A PHA may provide project-based assistance for existing housing that does not need rehabilitation, as well as for newly constructed or rehabilitated housing. Additionally, HUD-VASH and FUP vouchers may also, under certain circumstances, be project-based. Generally, with some exceptions, the greater of 25 units or 25 percent of units in a multifamily project may receive PBV assistance. The initial term of each tenant lease must be at least one year; the family may terminate the assisted lease at any time after the first year of occupancy. The family may switch to the PHA's tenant-based voucher program when the next voucher is available or to another comparable program if such a program is offered.

The PHA may enter into a HAP contract with an owner for an initial term of up to 20 years and extensions of the initial term of up to 20 years. A PHA may agree to an extension at the time of initial HAP contract execution or any time before the expiration of the contract. In order to extend the initial contract term, the PHA must determine whether such an extension is appropriate to continue providing affordable housing for low-income families. Both the initial contract term and any contract extension are subject to the availability of appropriated funds.

Applicant Eligibility: PHAs. Tenant eligibility is the same as in the housing choice voucher program.

Legal Authority: Section 8(o)(13) of the U.S. Housing Act of 1937 (42 U.S.C. 1473f(o)(13)). Regulations are at 24 CFR part 983. Statutory changes made by the Housing Opportunity Through Modernization Act (Pub. L. 114-201) were implemented by notice, published in the Federal Register at 82 FR 32461.

Information Sources: Assistant Secretary for Public and Indian Housing; Local public housing agencies or HUD field offices.
On the Web: https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/project

Current Status: Active.

Public Housing Capital Fund

Funding for capital improvements to public housing units.

Nature of Program: The Capital Fund is available by formula distribution for capital and management activities, including development, financing, and modernization of public housing developments and for management improvements.

A limited amount of a public housing agency's (PHA) capital funds may be transferred to operations if the PHA's PHA plan provides for such use. However, non-troubled PHAs that own or operate fewer than 250 public housing units and that have also maintained their inventory in good condition have full flexibility in how they use Capital and Operating Funds for eligible activities under sections 9(d)(1) and 9(e)(1) of the U.S. Housing Act of 1937. In addition, PHAs may set aside funds from both the Capital and Operating Funds into a replacement reserve fund to fund activities authorized under the Capital Fund.

PHAs may request HUD approval to borrow funds from the private market to make improvements to and/or develop additional public housing through the Capital Fund Financing Program, by pledging a portion of their future annual Capital Fund grants to make debt service payments.

Applicant Eligibility: Public housing agencies.

Legal Authority: Section 9(d) and section 30 of the U.S. Housing Act of 1937 (42 U.S.C. 1437g(d) and 1437z-2).
Regulations are at 24 CFR part 905.

Information Sources: Assistant Secretary for Public and Indian Housing; Local public housing agencies or HUD field offices.
On the Web:
https://www.hud.gov/program_offices/public_indian_housing/programs/ph/capfund

Current Status: Active.

Public Housing Homeownership (Section 32)

Sale of public housing units to low-income families.

Nature of Program: The Quality Housing and Work Responsibility Act (QHWRA) permits public housing agencies (PHAs), through section 32 of the United States Housing Act of 1937, to make public housing dwelling units available for purchase by low-income families as their principal residence. Under section 32, a PHA may:

- Sell all or a portion of a public housing development to eligible public or non-public housing residents;
- Provide Capital Fund assistance to public housing families to purchase homes; or,
- Provide Capital Fund assistance to acquire homes that will be sold to low-income families.

Section 32 generates an exception, allowing the Public Housing Capital Fund to be used to acquire units for sale that will not be put under public housing Annual Contributions Contract (ACC). Section 32 does not permit the PHA to build or substantially rehabilitate units that are not public housing for sale under section 32. Although public housing units that are newly constructed or substantially rehabilitated may be sold under section 32, such construction and rehabilitation by the PHA is governed by the public housing development and modernization regulations. Section 32 replaced the old public housing ownership program authorized by section 5(h) of the United States Housing Act of 1937.

Applicant Eligibility: Public housing agencies.

Legal Authority: Section 32 of the U.S. Housing Act of 1937 (42 U.S.C. 1437z-4). Regulations are at 24 CFR part 906.

Administering Office: Assistant Secretary for Public and Indian Housing.

Information Sources: Administering office. Office of Public Housing Investments.
On the Web:
https://www.hud.gov/program_offices/public_indian_housing/centers/sac/homeownership/

Current Status: Active. Section 32 public housing homeownership is now current and an active public housing homeownership program. Section 5(h) remains active for previously approved public housing home purchases.

Public Housing Operating Fund

Annual subsidy to public housing agencies (PHAs) for operations and management.

Nature of Program: The Operating Fund is available by formula distribution to PHAs to cover operating and management costs. Funding eligibility is offset by the amount of expected tenant rental revenue. A PHA can use operating funds for operating and management costs, including administration, routine maintenance, anti-crime and anti-drug activities, resident participation in management, insurance costs, energy costs, and costs, as appropriate, related to the operation and management of mixed finance projects and repayment of debt service to finance rehabilitation and development of public housing units.

Non-troubled PHAs that own or operate fewer than 250 public housing units have full discretion in how they allocate these grants between the Capital and Operating funds.

PHAs may leverage Operating Funds to make capital improvements through the Operating Fund Financing Program by pledging a portion of their operating reserves to make future debt service payments. PHAs may also leverage Operating Funds to enter into Energy Performance Contracts, by pledging, in accordance with section 30 of the U.S. Housing Act of 1937 and, with HUD’s approval, to use energy savings for debt service payments.

Applicant Eligibility: Public housing agencies.

Legal Authority: Section 9(e) of the U.S. Housing Act of 1937 (42 U.S.C. 1437g(e)). Regulations are at 24 CFR part 990.

Information Sources: Assistant Secretary for Public and Indian Housing; Local public housing agencies or HUD field offices.
On the Web:
https://www.hud.gov/program_offices/public_indian_housing/programs/ph/am

Current Status: Active.

Resident Opportunity and Self-Sufficiency (ROSS) Service Coordinators Program

Grants for supportive services and resident empowerment activities.

Nature of Program: The purpose of the ROSS Service Coordinator program is to provide funding to hire and maintain Service Coordinators who will assess the needs of residents of conventional Public Housing or Indian Housing and coordinate available resources in the community to meet those needs. This program works to promote the development of local strategies to coordinate the use of assistance under the public housing program with public and private resources, for supportive services and resident empowerment activities. These services should enable participating families to increase earned income, reduce or eliminate the need for welfare assistance, make progress toward achieving economic independence and housing self-sufficiency, or, in the case of elderly residents or residents with disabilities, help improve living conditions and enable residents to age-in-place.

The services provided by ROSS Service Coordinators may include activities such as:

- Life skills (financial literacy, literacy, or mentoring).
- Job training and job search assistance.
- Career advancement support (setting career goals, working with employers).
- Financial self-sufficiency help (housing counseling, savings and tax information).
- Parenting or nutrition courses.
- After school or summer programs.
- Linkages to other social service programs.
- Other activities aimed at increasing the self-sufficiency of residents.

Grant applicants must provide a match of not less than 25 percent of the grant amount.

Applicant Eligibility: PHAs, Tribes/Tribally Designated Housing Entities, resident management corporations, resident councils, resident organizations, and nonprofit organizations.

Legal Authority: Section 34 of the U.S. Housing Act of 1937 (42 U.S.C. 1437z-6).

Information Sources: Assistant Secretary for Public and Indian Housing.
On the Web:
https://www.hud.gov/program_offices/public_indian_housing/programs/ph/ross/about

Current Status: Active.

Indian Housing Programs

Indian Community Development Block Grant (ICDBG) Program

Grant for Indian tribes and Alaska Native Villages to develop viable Indian and Alaska Native communities.

Nature of Program: The ICDBG Program provides eligible grantees with direct grants for use in developing viable Indian and Alaska Native Communities, including decent housing, a suitable living environment, and economic opportunities, primarily for low and moderate income persons. The program provides funding in the following categories:

- Housing: Housing rehabilitation, land acquisition to support new housing construction, and under limited circumstances, new housing construction.

- Community Facilities: Infrastructure construction, e.g., roads, water and sewer facilities; and, single or multipurpose community buildings.

- Economic Development: Wide variety of commercial, industrial, and agricultural projects which may be recipient owned and operated or which may be owned and/or operated by a third party.

Applicant Eligibility: Indian tribes, bands, groups, or nations, including Alaskan Indians, Aleuts, and Eskimos and Alaska Native Villages, that are eligible for assistance under the Indian Self-Determination and Education Assistance Act or had been eligible under the state and local Fiscal Assistance Act of 1972.

Legal Authority: Title I of the Housing and Community Development Act of 1974 (42 U.S.C. 5301 et seq.).
Regulations are at 24 CFR part 1003.

Information Sources: Assistant Secretary for Public and Indian Housing; HUD Area ONAP offices in Chicago, Denver, Oklahoma City, Phoenix, Seattle, and Anchorage.
On the Web: https://www.hud.gov/program_offices/public_indian_housing/ih/grants/icdbg

Current Status: Active.

Indian Housing Block Grant

Housing assistance to Indian tribes and tribally designated housing entities.

Nature of Program: The IHBG program authorizes housing assistance under a single block grant to eligible Indian tribes or their tribally designated housing entities (TDHEs). Eligible tribes include both federally recognized and those state-recognized Indian tribes formerly eligible under the U.S. Housing Act of 1937. The allocation is made under a needs-based formula. The tribe must submit, for HUD's review for compliance, an annual Indian housing plan describing the various programs the grantee will operate and the funds allocated to each program during the applicable program year to address the housing needs of the Indian families they serve.

The six categories of eligible activities for providing affordable housing (or related housing services) are:

- Indian housing assistance (modernization or operating assistance for housing previously developed or operated pursuant to a contract between HUD and an Indian housing authority);
- Development of additional affordable housing;
- Housing-related services for affordable housing;
- Management services for affordable housing;
- Safety, security, and law enforcement measures and activities appropriate to protect residents of affordable housing from crime; and
- Housing activities under model programs designed to carry out the purposes of the Act, if specifically approved by HUD, as appropriate.

Applicant Eligibility: Federally recognized Indian tribes or their TDHE, and a limited number of state recognized tribes who were funded under the Indian Housing Program authorized by the U. S. Housing Act of 1937. With the enactment of NAHASDA, Indian tribes are no longer eligible for assistance under the U.S. Housing Act of 1937.

Legal Authority: Titles I through V of the Native American Housing Assistance and Self-Determination Act of 1996 (NAHASDA) (Public Law 104-330, approved October 26, 1996) (25 U.S.C. 4101 et seq.).
Regulations are at 24 CFR part 1000.

Information Sources: Assistant Secretary for Public and Indian Housing.
On the Web:
https://www.hud.gov/program_offices/public_indian_housing/ih/grants/ihbg

Current Status: Active.

Loan Guarantees for Indian Housing (Section 184)

Home loan guarantees for Indian families, Indian housing authorities, and Indian tribes.

Nature of Program: Section 184 of the Housing and Community Development Act of 1992 established a loan guarantee program for American Indian and Alaska Native families, Alaska villages, tribes, or tribally designated housing entities to facilitate homeownership and increase access to capital in Native American Communities. The loans guaranteed under the program are used to construct, acquire, refinance, or rehabilitate single family housing located on and off native lands. HUD may enter into commitments to guarantee loans for any fiscal year only to the extent amounts have been provided in appropriations acts.

The program operates under its own guarantee fund. HUD may enter commitments to guarantee loans for any fiscal year only to the extent amounts have been provided in appropriations acts.

Applicant Eligibility: American Indians or Alaska Natives who are members of a federally recognized tribe; federally recognized Indian tribes; Indian Housing Authorities.

Legal Authority: Section 184 of the Housing and Community Development Act of 1992 (12 U.S.C. 1715z-13a).
Regulations are at 24 CFR part 1005.

Information Sources: Assistant Secretary for Public and Indian Housing.
On the Web:
https://www.hud.gov/program_offices/public_indian_housing/ih/homeownership/184

Current Status: Active.

Loan Guarantees for Native Hawaiian Housing (Section 184A)

Home loan guarantees for Native Hawaiians.

Nature of Program: The purpose of the Loan Guarantee program is to provide access to sources of private mortgage financing to Native Hawaiian families who could not otherwise acquire housing financing because of the unique legal status of the Hawaiian Home Lands or as a result of a lack of access to private financial markets. Loans are to be used to construct, acquire, or rehabilitate housing located on the Hawaiian Home Lands.

The program operates under its own guarantee fund. HUD may enter commitments to guarantee loans for any fiscal year only to the extent amounts have been provided in appropriations acts.

Applicant Eligibility: Native Hawaiian families, the Department of Hawaiian Homelands, the Office of Hawaiian Affairs, and private nonprofit organizations experienced in the planning and development of affordable housing for Native Hawaiians.

Legal Authority: Section 184A of the Housing and Community Development Act of 1992 (12 U.S.C. 1715z-13b).
Regulations are at 24 CFR part 1007.

Information Source: Assistant Secretary for Public and Indian Housing; Honolulu Field Office.
On the Web:
https://www.hud.gov/program_offices/public_indian_housing/ih/codetalk/onap/program184a

Current Status: Active.

Native Hawaiian Housing Block Grant (NHHBG) Program

Grants for affordable housing activities for Native Hawaiians.

Nature of Program: The NHHBG program is patterned after the Indian Housing Block Grant (IHBG) program, but contains changes to address the housing needs and circumstances of Native Hawaiians. The NHHBG program authorizes HUD to make grants to the state of Hawaii's Department of Hawaiian Home Lands (DHHL) to carry out affordable housing activities for Native Hawaiian families who are eligible to reside on the Hawaiian Home Lands. Eligible activities include new construction, rehabilitation, acquisition, infrastructure, and various support services. Housing can be either rental or homeownership. NHHBG funds can also be used for certain types of community facilities if the facilities serve eligible residents of affordable housing.

Applicant Eligibility: Department of Hawaiian Home Lands.

Legal Authority: Title VIII of NAHASDA (25 U.S.C. 4221 et seq.).
Regulations are at 24 CFR part 1006.

Information Source: Assistant Secretary for Public and Indian Housing; Honolulu Field Office.
On the Web:
https://www.hud.gov/program_offices/public_indian_housing/ih/codetalk/onap/nhhbgprogram

Current Status: Active.

Tribal Housing Activities Loan Guarantee Program (Title VI)

Loan guarantees for financing eligible affordable housing activities and affordable housing-related community development activities.

Nature of Program: The Title VI loan guarantee program assists Indian Housing Block Grant (IHBG) recipients in financing additional construction or development, including new housing, rehabilitation, infrastructure, community facilities, land acquisition, architectural and engineering plans, and financing costs. Tribes may use a variety of funding sources in combination with Title VI financing, such as low-income housing tax credits. Title VI loans may also be used to pay development costs.

The applicant pledges the need portion of its current and future Indian Housing Block Grant funds as the primary security for the loan guarantee. HUD will guarantee the lender's loan for 95 percent of the outstanding principal and interest.

Tribes may structure their loans to meet the requirements of their project and negotiate a variety of repayment terms with the lender. Loan terms can range up to 20 years, and payments may be made monthly, quarterly, or annually. Additionally, interest rates can be fixed, adjustable, or floating, and are based on an index.

Applicant Eligibility: Indian tribes and tribally designated housing entities that are IHBG recipients.

Legal Authority: Title VI of the Native American Housing Assistance and Self-Determination Act of 1996 (NAHASDA) (25 U.S.C. 4191 et seq.).
Regulations are at 24 CFR part 1000, Subpart E.

Administering Office: Assistant Secretary for Public and Indian Housing.

Information Sources: Administering office.
On the Web:
https://www.hud.gov/program_offices/public_indian_housing/ih/homeownership/titlevi

Current Status: Active.

Fair Housing and Equal Opportunity

Economic Opportunities for Low- and Very-Low Income Persons (Section 3)

Fosters local economic development, job opportunities, and self-sufficiency.

Nature of Program: Section 3 of the Housing and Urban Development Act of 1968 requires that when new jobs or contracts are created as a result of the usage of certain HUD funds (including Public and Indian Housing funds), priority consideration is given, to the greatest extent feasible, to low- and very low-income persons residing in the community in which the funds are spent and to businesses that provide economic opportunities for these persons.

All direct recipients of HUD funds that are covered by Section 3 must document actions taken to comply with the regulatory requirements and submit reports annually. Pursuant to the regulation, HUD not only reviews this information for compliance but also conducts periodic compliance reviews of recipients and contractors. Additionally, HUD investigates complaints filed by Section 3 residents and business concerns alleging noncompliance. Agencies that are found to be in noncompliance may be subject to sanctions including debarment, suspension, or limited denial of participation in HUD programs.

Eligibility: Direct recipients of HUD financial assistance, such as public housing agencies, nonprofit organizations, and state and local governments.

Legal Authority: Section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u).
Regulations are at 24 CFR part 135.

Information Sources: Assistant Secretary for Fair Housing and Equal Opportunity; Office of Programs, Economic Opportunity Division.
On the Web: https://www.hud.gov/program_offices/fair_housing_equal_opp/section3/section3

Current Status: Active.

Equal Opportunity in HUD-Assisted Programs (Title VI, Section 504, Americans with Disabilities Act, Section 109, Age Discrimination Act, and Title IX)

Assures nondiscrimination and equal opportunity to participate in and benefit from HUD-assisted programs or activities.

Nature of Program: HUD has the responsibility to ensure compliance with federal civil rights laws and requirements prohibiting discrimination and ensuring equal access:

- Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d et seq.) and HUD's implementing regulations at 24 CFR Part 1 prohibit discrimination on the basis of race, color, and national origin in the administration of programs or activities receiving Federal financial assistance and impose affirmative obligations on such programs or activities to remedy the effects of past discrimination.

- Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794) and HUD's implementing regulations at 24 CFR parts 8 and 9 prohibit discrimination on the basis of disability in programs and activities receiving Federal financial assistance and require compliance with accessibility requirements in housing and non-housing programs receiving Federal financial assistance.

- Title II of the Americans with Disabilities Act of 1990 (42 U.S.C. 12131 et seq.) and the Department of Justice's (DOJ) implementing regulations at 28 CFR part 35 prohibit public entities, including states and local governments and special purpose districts, from discriminating on the basis of disability, and from denying such individuals participation in and the benefit of a public entity's services, programs, and activities. Title II extends the prohibition of discrimination in Federally-assisted programs established by Section 504 of the Rehabilitation Act of 1973 to all activities of states and local governments, regardless of the presence of Federal financial assistance. Under Title II of the ADA, HUD is designated as an agency for investigating complaints and conducting compliance reviews with respect to all programs, services, and regulatory activities relating to state and local public housing, and housing assistance and referral.

- Title III of the Americans with Disabilities Act (42 U.S.C. 12181 et seq.) and DOJ's implementing regulation at 28 CFR part 36 prohibit private entities that own, lease, and operate places of public accommodation from discriminating on the basis of disability.

- The Age Discrimination Act of 1975 (42 U.S.C. 6101 et seq.) and HUD's implementing regulations at 24 CFR part 146 prohibit discrimination on the basis of age in the provision of services or programs receiving Federal financial assistance.

- Section 109 of Title I of the Housing and Community Development Act of 1974 (42 U.S.C. 5309) and HUD's implementing regulations at 24 CFR Part 6 prohibit discrimination on the basis of race, color, national origin, religion, and sex for any program or activity funded in whole or in part with Title I Federal financial assistance.

- Title IX of the Education Amendments Act of 1972 (20 U.S.C. 1681 et seq.) and HUD's implementing regulations at 24 CFR Part 3 prohibit discrimination on the basis of sex in education programs or activities that receive Federal financial assistance.

- The Architectural Barriers Act of 1968 (42 U.S.C. 4151 et seq.) and HUD's implementing regulations at 24 CFR parts 40 and 41 prescribe standards for the design, construction, and alteration of residential structures designed, built, altered, or leased with federal funds to ensure such structures are accessible to and usable by persons with physical disabilities.

Technical assistance is available to state and local agencies with civil rights questions in HUD-assisted programs and activities. Recipients that are in noncompliance are given the opportunity to achieve voluntary compliance. If this fails, Federal assistance for the program may be refused, terminated, or suspended, or HUD may pursue any other means authorized by law to effect compliance, includingreferral to the Department of Justice for enforcement.

Applicant Eligibility: Any HUD-assisted program or activity, except contracts of insurance or guaranty, is subject to Title VI, Section 504, and the Age Discrimination Act. CDBG recipients are also subject to Section 109; HUD-assisted educational programs are also subject to Title IX. Any person or group suspecting discrimination in any HUD-assisted program may file a complaint.

Information Sources: Assistant Secretary for Fair Housing and Equal Opportunity; Office of Enforcement and Programs, Compliance and Disability Rights Division.
On the Web: https://www.hud.gov/program_offices/fair_housing_equal_opp

Current Status: Active.

Fair Housing Act (Title VIII)

Prohibits discrimination in housing and residential real estate transactions.

Nature of Program: HUD has responsibility for enforcing the Fair Housing Act, which applies to almost all housing in the country. The Fair Housing Act prohibits discrimination in housing based on race, color, religion, sex, national origin, disability, or familial status (including individuals or families with children under 18 years of age and pregnant women, though certain housing for older persons does not have familial status protections).

The Fair Housing Act also prohibits discrimination in residential real estate-related transactions and makes it illegal to coerce, intimidate, threaten, or interfere with people exercising their rights under the Act or assisting others in exercising their rights. The Fair Housing Act also prohibits the adoption and enforcement of discriminatory zoning and land use ordinances. Furthermore, since 1991, most multifamily dwellings of four or more units have been required to be designed and built so that the units are accessible to persons with disabilities.

The Fair Housing Act, in conjunction with other statutes, also provides that HUD must administer all of its programs and activities in a manner that affirmatively furthers fair housing, which includes ensuring that recipients of HUD funding take action to affirmatively further fair housing. Many recipients of HUD funding are required to comply with HUD's Affirmatively Furthering Fair Housing Rule. The process under the rule includes conducting an assessment of fair housing, setting goals to overcome contributing factors and related fair housing issues, and ultimately taking meaningful actions to affirmatively further fair housing.

Anyone who believes that he or she has been discriminated against can file a complaint with any HUD office in person, by mail, online, or by telephone within one year after the alleged discrimination has occurred. HUD or an equivalent state or local agency will investigate and attempt to conciliate the complaint. If it is not conciliated and it appears that discrimination has occurred, then HUD will issue a charge. A HUD administrative law judge (ALJ) will hold a hearing unless either party chooses to take a case to federal district court.

Applicant Eligibility: Any individual experiencing housing discrimination may file a complaint with any HUD office, in person, by mail, online, or by telephone, not later than one year after the alleged discriminatory act has occurred or terminated. An aggrieved person may also file suit in a federal court not later than two years after the alleged discriminatory act has occurred or terminated, whether or not a complaint has been filed with HUD.

HUD has established a national toll-free housing discrimination hotline at: (800) 669-9777 (voice) or (800) 927-9275 (TTY).

Legal Authority: Title VIII of the Civil Rights Act of 1968(42 U.S.C. 3601-3619). Regulations are at 24 CFR parts 100, 103, and 180

Information Sources: Assistant Secretary for Fair Housing and Equal Opportunity; Office of Enforcement, Enforcement Support Division.

On the Web: https://www.hud.gov/program_offices/fair_housing_equal_opp/progdesc/title8

Current Status: Active.

Fair Housing Assistance Program (FHAP)

Funding to provide assistance and reimbursements to state and local fair housing enforcement agencies that enforce fair housing laws that are substantially equivalent to the Fair Housing Act.

Nature of Program: HUD provides FHAP funding annually on a noncompetitive basis to state and local agencies that enforce fair housing laws that HUD has determined to be substantially equivalent to the federal Fair Housing Act. These agencies investigate and enforce complaints of housing discrimination that arise within their jurisdiction. This assistance includes support for complaint processing, training, technical assistance, data and information systems, and other fair housing projects. The program is designed to build coordinated intergovernmental enforcement of fair housing laws and provide incentives for states and localities to assume a greater share of the responsibility for the administration and enforcement of fair housing laws.

For a state or local law to be certified as “substantially equivalent,” the Assistant Secretary for Fair Housing and Equal Opportunity must determine that the state or local law provides substantive rights, procedures, remedies, and the availability of judicial review comparable to the Federal law. In addition, the agency’s performance must meet specific criteria established under the Fair Housing Act and the regulations set forth at 24 CFR part 115.

Applicant Eligibility: Only governmental entities are eligible to participate in the FHAP. Participating agencies must (1) administer a state or local law certified by HUD as “substantially equivalent” and (2) execute a written “Interim Agreement” or “Memorandum of Understanding” with HUD, outlining the working relationship between the agency and the appropriate HUD Regional Office of Fair Housing and Equal Opportunity.

Legal Authority: Section 817 of the Civil Rights Act of 1968 (42 U.S.C. 3601-3619). Regulations are at 24 CFR part 115.

Information Sources: Assistant Secretary for Fair Housing and Equal Opportunity; Office of Enforcement, FHAP Division.
On the Web: https://www.hud.gov/program_offices/fair_housing_equal_opp/partners/FHAP

Current Status: Active.

Fair Housing Initiatives Program (FHIP)

Grants to public and private entities formulating or carrying out programs to prevent or eliminate discriminatory housing practices.

Nature of Program: FHIP establishes and supports a network of non-governmental, experienced fair housing enforcement organizations throughout the nation to foster compliance with the Fair Housing Act (FHA)and state and local fair housing laws. This is the only grant program within the federal government whose primary purpose is to support private efforts to prevent and address housing discrimination, especially cases involving systemic patterns of discrimination that affect underserved areas.

FHIP organizations partner with HUD to help people identify government agencies that handle complaints of housing discrimination under the Fair Housing Act. They also conduct preliminary investigation of claims, including sending “testers” to properties suspected of practicing housing discrimination. Testers include various protected classes under the FHA with the same financial qualifications who evaluate whether housing providers treat equally-qualified people differently. In addition to funding organizations that provide direct assistance to individuals who feel they have been discriminated against while engaging in housing-related services, such as attempting to purchase or rent housing, FHIP also has initiatives that promote fair housing laws and equal housing opportunity awareness through competitive grants:

> **<u>The Fair Housing Organizations Initiative (FHOI):</u>** Provides funding that builds capacity and effectiveness of nonprofit fair housing organizations by providing funds to handle fair housing enforcement and education initiatives more effectively. It also encourages the creation and growth of organizations that focus on the rights and needs of underserved groups, particularly persons with disabilities. Grants may be used flexibly to support the basic operation and activities of new and existing nonprofit fair housing organizations.
>
> **<u>The Private Enforcement Initiative (PEI):</u>** Offers a range of assistance to the nationwide network for fair housing groups. It funds nonprofit fair housing organizations to carry out testing and enforcement activities to prevent or eliminate discriminatory housing practices. Grants may be used for activities such as complaint-based and targeted testing and other investigations of housing discrimination, linking fair housing organizations in regional enforcement activities, and establishing effective means of meeting legal expenses in support of fair housing litigation.
>
> **<u>The Education and Outreach Initiative (EOI):</u>** Offers a comprehensive range of support for fair housing activities, provides funding to state and local government agencies and nonprofit organizations for initiatives that explain to and educate the general public and housing providers what equal opportunity in housing means and what housing providers must do to comply with the Fair Housing Act. Activities eligible for funding include developing education materials, analyzing local impediments to housing choice, providing housing counseling and classes, convening meetings that bring together the housing industry with fair housing groups, developing technical materials on

accessibility, and mounting public information campaigns. National projects that demonstrate cooperation with the real estate industry or focus on resolving community tensions that arise as people expand their housing choices may be eligible to receive preference points.

Applicant Eligibility:

- FHIP-FHOI: Applicants must be qualified fair housing enforcement organizations with at least two years of experience in complaint intake, complaint investigation, testing for fair housing violations, and meritorious claims in the three years prior to the filing of their application.
- FHIP-PEI: Fair housing enforcement organizations that meet certain requirements related to the length and quality of previous fair housing enforcement experience may apply for FHIP-PEI funding.
- FHIP-EOI: State or local governments, qualified fair housing enforcement organizations (those with at least 2 years of experience), other fair housing organizations, and other public or private nonprofit organizations representing groups of persons protected by the Fair Housing Act may apply for FHIP-EOI funding.

Legal Authority: Section 561 of the Housing and Community Development Act of 1987 (42 U.S.C. 3616a).
Regulations are at 24 CFR part 125.

Information Sources: Assistant Secretary for Fair Housing and Equal Opportunity; Office of Programs, FHIP Division.
On the Web: https://www.hud.gov/program_offices/fair_housing_equal_opp/partners/FHIP/fhip

Current Status: Active.

Voluntary Compliance Marketing Agreements

Promotes voluntary compliance with fair housing laws.

Nature of Program: HUD promotes voluntary compliance with fair housing laws through Voluntary Affirmative Marketing Agreements (VAMAs) jointly negotiated and executed with housing and lending industry associations and companies nationwide.

Applicant Eligibility: Trade and professional organizations in housing and related fields, including homebuilders, real estate brokers, mortgage lenders, and rental property managers.

Legal Authority: Title VIII of the Civil Rights Act of 1968 (42 U.S.C. 3601-3619).

Information Sources: Assistant Secretary for Fair Housing and Equal Opportunity; Office of Programs, Program Standards and Compliance Division.

Current Status: Active.

Policy Development and Research

Policy Development and Research Initiatives

Advises on policy issues and supports the Department's efforts to help create cohesive, economically healthy communities.

Nature of Program: The purpose of the Office of Policy Development and Research (PD&R) is to support the mission of the Department and the policy agenda of the Secretary. PD&R is responsible for maintaining current information on housing needs, market conditions, and existing programs, as well as conducting research on priority housing and community developmental issues. The office performs policy analysis, research, surveys, studies, and evaluations, both short- and long-term, to assist the Secretary and other HUD principal staff to make informed decisions on HUD policies, programs, and budget and legislative proposals. This work is undertaken by in-house staff and through contracts with outside organizations. PD&R plays a key role in the development of HUD's Strategic Plan, and in helping the Department meet its responsibilities under the Government Performance and Results Act. Through an active program of publications and information clearinghouses, PD&R's work products are distributed widely to the housing research community and to the interested public. The Office of University Partnerships within PD&R administers grant programs to colleges and universities engaged in community building activities. PD&R's research and studies support the international exchange of information and data on housing and development topics. In addition to Headquarters staff, PD&R has field economists who provide intelligence on local economic and housing conditions and technical and analytical support to HUD clients and management in Headquarters and the field.

Applicant Eligibility: Not applicable.

Legal Authority: Title V of the Housing and Urban Development Act of 1970 (12 U.S.C. 1701z-1, et seq.).

Information Source: Assistant Secretary for Policy Development and Research.
On the Web: https://www.huduser.gov/portal/about/pdrabout.html

Current Status: Active.

Government National Mortgage Association (Ginnie Mae)

Ginnie Mae Single-Class Mortgage-Backed Securities

Guarantees securities backed by government-insured mortgages.

Nature of Program: Ginnie Mae guarantees investors (security holders) the timely payment of principal and interest on securities issued by private lenders that are backed by pools of Federal Housing Administration (FHA), Veterans Affairs (VA), Rural Housing Service (RHS), and Public and Indian Housing (PIH) mortgage loans. The full faith and credit guarantee of the U.S. Government that Ginnie Mae places on mortgage-backed securities (MBS) lowers the cost of, and maintains the supply of, mortgage financing for government-backed loans.

Ginnie Mae I: Ginnie Mae I MBS are modified pass-through mortgage-backed securities on which registered holders receive separate principal and interest payments on each of their certificates. The underlying mortgages generally have the same or similar maturities and the same interest rate on the mortgages. Single-family Ginnie Mae I pools have a 50 basis point (0.5 percent) guaranty and servicing fee. The Ginnie Mae I MBS also permits the securitization of multifamily mortgages.

Ginnie Mae II: Ginnie Mae II MBS are modified pass-through mortgage-backed securities for which registered holders receive an aggregate principal and interest payment from a central paying agent. The Ginnie Mae II MBS allows small issuers who do not meet the dollar requirements of the Ginnie Mae I MBS program to participate in the secondary mortgage market. In addition, the Ginnie Mae II MBS permits the securitization of adjustable rate mortgages (ARMs). The Ginnie Mae II MBS have a central paying and transfer agent that collects payments from all issuers and makes one consolidated payment to each security holder.

Applicant Eligibility: Issuers must:

- Be approved FHA mortgagees in good standing.
- Possess demonstrated experience and management capability in the underwriting, origination, and servicing of mortgage loans.
- Have fidelity bond and a mortgagee errors and omissions policy in effect.
- Have a quality control plan in place for underwriting, originating, and servicing mortgage loans as well as for secondary marketing.
- Meet and maintain financial requirements as specified in the MBS Guide.

Legal Authority: Section 306(g) of the National Housing Act (12 U.S.C. 1721(g))
Regulations are at 24 CFR Part 320.

Information Sources: Government National Mortgage Association (Ginnie Mae); Office of Issuer & Portfolio Management.
On the Web: https://www.ginniemae.gov/about_us/what_we_do/Pages/programs_products.aspx

Current Status: Active.

Ginnie Mae Multiclass Securities

Guarantees the timely payment of principal and interest as provided by the terms of the multiclass security.

Nature of Program: The Ginnie Mae Multiclass Securities program increases the liquidity of Ginnie Mae MBS and attracts new sources of capital for federally-insured or guaranteed loans.

REMIC Securities: Real Estate Mortgage Investment Conduits (REMICs) direct principal and interest payments from underlying mortgage-backed securities to classes with different principal balances, interest rates, average lives, prepayment characteristics and final maturities. They allow investors with different investment horizons, risk-reward preferences and asset-liability management requirements to purchase MBS tailored to their needs.

Unlike traditional pass-throughs, the principal and interest payments in REMICs are not passed through to investors pro rata; instead, they are divided into varying payment streams to create classes with different expected maturities, different prices and interest rate sensitivities. The assets underlying REMIC securities can be either other MBS or whole mortgage loans.

Platinum Securities: A Ginnie Mae Platinum security is formed by combining Ginnie Mae MBS pools that have uniform coupons and original terms to maturity into a single certificate. Investors owning smaller pools of Ginnie Mae MBS can combine new or existing MBS into larger Ginnie Mae Platinum pools. A Ginnie Mae Platinum security may be used in structured financings, repurchase transactions, and general trading.

Ginnie Mae Platinum pool processing costs for investors, for monthly principal and interest payments, are lower due to the fact that multiple MBS pools are combined into one larger pool. Ginnie Mae requires that the pool of Ginnie Mae MBS underlying a Ginnie Mae Platinum pool consists entirely of Ginnie Mae I MBS or entirely of fixed-rate Ginnie Mae II MBS. In both cases, the securities must have the same pool type, coupon rate and delivery eligibility. Both 30-year and 15-year Ginnie Mae MBS Certificates are eligible for Ginnie Mae Platinum pools. Ginnie Mae Platinum pools can be created from seasoned or current MBS production; depositors can contribute entire or partial pools of Ginnie Mae MBS certificates.

Ginnie Mae guarantees the timely payment of principal and interest on each Ginnie Mae Platinum pool. This guaranty is backed by the full faith and credit of the United States government. In exchange for Ginnie Mae's guaranty of the Ginnie Mae Platinum pool, a guaranty fee is charged.

SMBS Securities: “Stripped” Mortgage-Backed Securities (SMBS) are created by stripping apart the principal and interest payments from the underlying mortgage-related collateral into two or more classes of securities. SMBS allow sophisticated investors to reduce or increase prepayment risks by isolating and combining various interest only and principal only cash flow components. Each Trust will be comprised primarily of:

- Fully modified pass-through mortgage-backed certificates as to which Ginnie Mae has guaranteed the timely payment of principal and interest pursuant to the Ginnie Mae I Program or the Ginnie Mae II Program,
- Certificates backed by Ginnie Mae MBS certificates as to which Ginnie Mae has guaranteed the timely payment of principal and interest pursuant to the Ginnie Mae Platinum Program,
- REMIC or comparable mortgage certificates, or
- Previously issued Ginnie Mae guaranteed SMBS, in each case, evidencing interests in Trusts consisting primarily of direct or indirect interests in Ginnie Mae Certificates, as further described in the related Offering Circular Supplement.

Each series will be issued in two or more classes. Each class of securities of a series will evidence an interest in future principal payments and/or an interest in future interest payments on the Trust assets included in the related Trust. The Trust created for each issue of SMBS will be classified as a Grantor Trust.

Callable Trusts: Callable Securities are subject to redemption by the Holder of the Call Class Securities at the time or times specified in the related Callable Trust Agreement. Each Callable Series of Securities will consist of one or more paired Classes: a “Call Class” and a “Callable Class.” The Securities will evidence interests in separate trusts (each, a “Callable Trust”).

Legal Authority: Section 306(g) of the National Housing Act (12 U.S.C. 1721(g)) Regulations are at 24 CFR Part 330.

Information Sources: Government National Mortgage Association (Ginnie Mae); Office of Capital Markets.
On the Web https://www.ginniemae.gov/investors/multiclass_resources/Pages/multiclass-securities-guide.aspx

Current Status: Active.

Lead Hazard Control and Healthy Homes

Capacity building and technical assistance; grants for the development of local programs to address housing-related health hazards; demonstration projects and research, outreach, and education authority related to lead hazard control and healthy homes issues; enforcement of the Lead Safe Housing Rule and the Lead Disclosure Rule.

Nature of Program: This program addresses childhood lead-based paint poisoning and other childhood diseases associated with poor housing conditions, such as exposure to moisture, mold, poor air quality, residential application of pesticides, the presence of allergens, vermin, dust, and other substances that contribute to asthma, and hazardous conditions that increase the risk of injury. It promotes preventive measures to correct multiple safety and health hazards in the home environment through several components:

- Authority to perform research and technical studies, including in cooperation with other federal agencies, to establish standards for such matters as performance of detection, mitigation and cleanup for lead-based paint and other residential health and safety hazards; to evaluate the effectiveness of methods and strategies for hazard evaluation and reduction; to gain knowledge to improve the cost-effectiveness and efficacy of evaluation and control; and to help communities use this knowledge to reduce these hazards in their housing.

- Grants to state and local governments and private organizations to evaluate and reduce lead-based paint hazards in privately-owned low-income housing; and grants to state and local governments and private organizations to develop methods to assess and reduce additional housing-related hazards with particular focus on low-income housing.

- Establishment of procedures to evaluate and reduce lead-based paint hazards in federally-owned housing and housing receiving federal assistance, including public housing.

- Oversight of the Lead Safe Home Rule (24 CFR 35, subparts B-R) for housing built before 1978 under all HUD programs, and enforcement of the Rule for Multifamily Housing programs, the Single Family Asset Management program, and PIH programs.

- Enforcement of lead-based paint and lead-based paint hazard disclosure requirements (24 CFR 35, subpart A) upon rental or sale of housing built before 1978.

Applicant Eligibility: For lead hazard control grant programs, state, tribal, and local governments are eligible; for other programs, these government and nonprofit entities, for-profit entities that waive their fees, and universities are eligible.

Legal Authority:

- Lead-Based Paint Poisoning Prevention Act (42 U.S.C. 4821 et seq.);
- Residential Lead-Based Paint Hazard Reduction Act of 1992 (Title X of the Housing and Community Development Act of 1992; 42 U.S.C. 4851 et seq.);
- Sections 501 and 502 of the Housing and Urban Development Act of 1970 (12 U.S.C. 1701z-1 and 1701z-2).

Regulations are at 24 CFR part 35.

Information Sources: Director of the Office of Lead Hazard Control and Healthy Homes. On the Web: https://www.hud.gov/program_offices/healthy_homes

Current Status: Active.

Temporary Programs

Housing and Economic Recovery Act of 2008 (HERA)

(Public Law 110-289, approved July 30, 2008)

Low Income Housing Tax Credit Pilot (Tax Credit Pilot)

HERA established a pilot program to streamline FHA mortgage insurance applications for projects with equity from the Low Income Housing Tax Credit (LIHTC) program. The Tax Credit Pilot creates a distinct application platform and a separate processing track under the Section 223(f) program. The mission of the program is to design, test, and refine streamlined FHA application requirements and processing. The Tax Credit Pilot program and transaction requirements were announced by Mortgagee Letter 2012-1 on February 3, 2012. HUD's Office of Housing clarified and revised program policies in February 2014 in order to make the pilot more flexible and available to a wider array of projects. The initial announcement limited the pilot to Chicago, and Boston. On September 12, 2012, the pilot was expanded to include Atlanta, Denver, Fort Worth, and San Francisco.

Information Sources: Assistant Secretary for Housing-Federal Housing Commissioner.
On the Web: https://www.hud.gov/program_offices/housing/mfh/map/maphome/taxcredit

Consolidated and Further Continuing Appropriations Act, 2012

(Public Law 112-55, approved November 18, 2011)

Rental Assistance Demonstration Program (RAD)

The Consolidated and Further Continuing Appropriations Act, 2012 authorized the creation of a demonstration designed to preserve and improve public housing and certain other multifamily housing through the voluntary conversion of properties assisted under section 9 of the United States Housing Act of 1937 (public housing), the moderate rehabilitation program (Mod Rehab), the Rent Supplement Program (Rent Supp), or the Rental Assistance Program (RAP) to assistance under a project-based subsidy contract under section 8 of the 1937 Act. The program has a competitive component and a non-competitive component, but no new funding is appropriated for these conversions.

The competitive component initially allowed conversion of up to 60,000 units from the section 9 account (for public housing conversions) or from the Project-Based Rental Assistance (PBRA) account (amounts appropriated for mod rehab) for Mod Rehab conversion to long-term section 8 rental assistance contracts or project-based voucher contracts. The Consolidated and Further Continuing Appropriations Act, 2015 (Public Law 113-235, approved December 16, 2014) increased the initial 60,000 cap to 185,000. This cap was increased again to 225,000 units through the Consolidated Appropriations Act, 2017 (Public Law 115-31). The conversions are administered by public housing agencies and other qualified entities.

The non-competitive component allows Rent Supp, RAP, and Mod Rehab property owners to convert assistance to long-term Section 8 rental assistance contracts or project-based voucher contracts. The Consolidated Appropriations Act, 2016 (Public Law 114-113, approved December 18, 2015) made the authority for the non-competitive component permanent.

Information Sources: Assistant Secretary for Housing-Federal Housing Commissioner; Assistant Secretary for Public and Indian Housing.
On the Web: https://www.hudexchange.info/programs/rad/

Project Rental Assistance Demonstration (PRA Demo)

The Consolidated and Further Continuing Appropriations Act, 2012 authorized the use of funds for a Project Rental Assistance Demonstration Program, (PRA Demo) for state housing finance agencies and other appropriate entities as authorized under section 811(b)(3) of the Cranston-Gonzalez National Affordable Housing Act (42 U.S.C. 8013(b)(3)). Under this program, state housing agencies that have entered into partnerships with state health and human services and Medicaid agencies can apply for Section 811 Project Rental Assistance for new or existing affordable housing developments funded by Low-Income Housing Tax Credits (LIHTC), HOME, or other sources of funds. Under the state health care/housing agency partnership, the health care agency must develop a policy for referrals, tenant selection, and service delivery to ensure that this housing is targeted to a population most in need of deeply affordable supportive housing. This Section 811 assistance comes in the form of project rental assistance alone. No funds are available for construction or rehabilitation.

Information Sources: Assistant Secretary for Housing-Federal Housing Commissioner.
On the Web: https://www.hudexchange.info/programs/811-pra/

Consolidated and Further Continuing Appropriations Act, 2015

(Public Law 113-235, approved December 16, 2014)

Tribal HUD-VASH

The Tribal HUD-Veterans Affairs Supportive Housing program (Tribal HUD-VASH) provides rental assistance and supportive services to Native American veterans who are homeless or at risk of homelessness living on or near a reservation or other Indian areas. Housing assistance is either tenant-based or project-based, and is made available by grants to tribes and tribally designated housing entities (TDHEs) that are eligible to receive Indian Housing Block Grant funding under the Native American Housing Assistance and Self Determination Act of 1996.

Eligible homeless veterans receive case management services through the Department of Veterans Affairs (VA). A tribe/TDHE should work with the local VA medical center (VAMC) to determine how case management will be delivered to participating veterans. VA may provide these services directly through the local VAMC, or through a Community-Based Outpatient Clinic (CBOC). Alternatively, the VA may engage in a contractual relationship with a tribal healthcare provider or the Indian Health Service (IHS) for service delivery. A tribe/TDHE may partner with VA to provide office space within the tribal area for the VA caseworker to operate. Additionally, VA, in coordination with the tribe/TDHE may partner with IHS to provide space for VA case management activities at an IHS facility. Native American veterans participating in this program will be housed based on a Housing First approach, where homeless veterans are provided housing assistance and then offered the supportive services that may be needed to foster long-term stability and prevent a return to homelessness.

The Fiscal Year 2017 appropriations act extended the program.

Information Sources: Assistant Secretary for Public and Indian Housing.
On the Web: https://www.hud.gov/program_offices/public_indian_housing/ih/tribalhudvash

Carl Levin and Howard P. "Buck" McKeon National Defense Authorization Act for Fiscal Year 2015

(Public Law 113-291, approved December 19, 2014)

Disabled and Low-Income Veterans Housing Rehabilitation and Modification Pilot Program

Section 1079 of the FY2015 National Defense Authorization Act directs the Secretary to award grants to qualified nonprofit organizations to rehabilitate and modify the primary residence of eligible veterans. This demonstration is conducted with the Secretary of Veterans Affairs to ensure that it meets the needs of veterans. Grant funds can be used to retrofit the home for a veteran with a disability, make repairs, or install energy efficient features or equipment. Organizations receiving funds must match at least 50 percent of the grant funds.

Fixing America's Surface Transportation Act

(Public Law 114-94, approved December 4, 2015)

Energy and Water Conservation Demonstration Program

This demonstration program authorizes the Secretary to enter into budget-neutral performance-based agreements to reduce energy or water costs in multifamily buildings assisted by HUD. Participating entities are to carry out improvement projects at the properties, and then should savings be realized, the entity will receive payments of a portion of the savings achieved.

Information Sources: Assistant Secretary for Housing—Federal Housing Commissioner

Consolidated Appropriations Act, 2016

(Public Law 114-113, approved December 18, 2015)

Youth Homelessness Demonstration

The Youth Homelessness Demonstration Program (YHDP) aims to demonstrate how a comprehensive approach to serving homeless youth can reduce the number of youth experiencing homelessness and to try new strategies for serving homeless youth. This is done by providing grants to states, counties, cities, or townships, and nonprofits within 10 Continuums of Care (CoCs) that were competitively selected by HUD. Recipients are to serve unaccompanied youth experiencing homelessness, including pregnant or parenting youth, where no member of the household is older than 24 by developing and implementing a community plan to prevent and end youth homelessness.

The Fiscal Year 2017 appropriations act extended and revised the program, permitting HUD to select up to 11 communities within which grants will be awarded.

Information Sources: Assistant Secretary for Community Planning and Development.
On the Web: https://www.hudexchange.info/programs/yhdp

Related Agencies[1]

NeighborWorks America

Provides financial support, technical assistance, and training for community-based revitalization efforts.

Nature of Program: NeighborWorks works to create opportunities for lower-income people to live in affordable homes in safe, sustainable neighborhoods that are healthy places for families to grow. NeighborWorks seeks to promote reinvestment in urban, suburban and rural communities by local financial institutions working cooperatively with residents and local government. It funds over 240 organizations, monitors their progress, and provides grants and consulting services.

The NeighborWorks Center for Homeownership Education and Counseling works with HUD to develop and provide training for housing counselors. NeighborWorks' board of directors is determined by statute and consists of the head of the financial regulatory agencies and HUD, who are presidential appointees subject to Senate confirmation, or their statutorily designated representatives. The Secretary for HUD (or the Secretary's designee) is a member of the NeighborWorks Board of Directors.

Legal Authority: Title VI of the Housing and Community Development Amendments of 1978 Act (42 U.S.C. 8101 et seq.).

Information Sources: Neighborhood Reinvestment Corporation, doing business as NeighborWorks America, 999 North Capitol St., NE, Suite 900, Washington, DC 20002-4684. On the Web: http://www.neighborworks.org

Current Status: Active.

[1] The agencies included under this section are paired with HUD as "related agencies" in appropriations bills.

U.S. Interagency Council on Homelessness

Promotes and coordinates Executive Branch activities to assist homeless persons.

Nature of Program: The U.S. Interagency Council on Homelessness is an independent establishment in the Executive Branch, consisting of 19 federal Cabinet secretaries and agency heads. The positions of chairperson and vice chairperson rotate among the agencies on an annual basis.

The Council works with its partners to: establish and maintain effective, coordinated and supportive relationships with every agency; organize and support states and communities to effectively implement local plans to end homelessness; develop an effective portal to federal programs and initiatives; monitor, evaluate, and recommend improvements in serving those experiencing homelessness and disseminate best practices; and provide professional and technical assistance to states, local governments, and other public and private nonprofit organizations.

Legal Authority: Title II of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11311 et seq.)

Location: U.S. Interagency Council on Homelessness, 1275 First Street, NE, Suite 227, Washington, DC 20552. Telephone: (202) 708-4663.

Information Sources: Office of U.S. Interagency Council on Homelessness.
On the Web: https://www.usich.gov/

Current Status: Active.

Tables

Inactive Programs

Inactive programs are defined as those programs that received funding since 2009, but as of FY 2017, are receiving no new funds or funds only for renewal of existing grants or commitments.

Community Planning and Development

Brownfields Economic Development Initiative (BEDI). Competitive grant program was designed to assist cities with the redevelopment of abandoned and underused industrial and commercial facilities, where expansion and redevelopment is burdened by real or potential environmental contamination. The last appropriations were in FY 2010, and the expenditure deadline for those funds was September 30, 2016.

Capacity Building for Sustainable Communities. Grants through a cross-agency collaboration between HUD, the U.S. Department of Transportation (DOT), and the U.S. Environmental Protection Agency (EPA) to improve regional and local planning efforts that integrate housing and transportation decisions, and increase the capacity to improve land use and zoning to support market investments that support sustainable communities. No new money has been appropriated since FY 2010.

Community Challenge Grants. Grants administered in partnership with the U.S. Department of Transportation (DOT) and the U.S. Environmental Protection Agency (EPA) to enable the development of affordable, economically vital, and sustainable communities, including through the development and adoption of inclusionary zoning ordinances and other activities to support plan implementation. No new money has been appropriated since FY 2010.

Community Development Block Grants (Section 107). Grants and technical assistance for community development programs and related activities. Provides grants for community development and related programs as described below, and technical assistance awards to help implement the various programs authorized by Title I of the Housing and Community Development Act of 1974. Section 107 included several programs, including the Hispanic-Serving Institutions Assisting Communities (HSIAC), Historically Black Colleges and Universities (HBCUs), Alaska Native/Native Hawaiian Institutions Assisting Communities (AN/NHIAC), and Tribal Colleges and Universities (TCUs) programs. No new funds have been appropriated since FY 2010.

Community Development Work Study. The CDWS program assisted colleges and universities, either directly or indirectly, or through area-wide planning organizations or states, in providing assistance to work study programs for economically disadvantaged and minority students in fields related to community development. The program was last funded in FY 2005.

Economic Development Initiative (“Competitive EDI”) Grants. Grants to directly enhance the security of Section 108 guaranteed loans or to improve the viability of the same Section 108 assisted project.

Empowerment Zones. Tax incentives for renewal of economically disadvantaged areas. Authority for the tax credits expired on December 31, 2011.

Homelessness Prevention and Rapid Re-Housing Program (HPRP). The Recovery Act funded the Homelessness Prevention and Rapid Re-Housing Program (HPRP). The program provided formula grants to states, U.S. territories, metropolitan cities, and urban counties to provide temporary rental assistance and housing relocation and stabilization services to homeless families and individuals and low-income families and individuals at risk of homelessness. The three-year expenditure period for grantees ended in 2012.

HOPE for Homeowners. HERA established the HOPE for Homeowners program, under a new section 257 of the National Housing Act. HOPE for Homeowners was a voluntary program to help borrowers having difficulty paying their mortgages to refinance into FHA-insured mortgages they could afford. The HOPE for Homeowners program ended on September 30, 2011.

Loan Guarantee Recovery Fund for Church Arson and Other Acts of Terrorism (Section 4). No credit subsidy has been made available for this program since Fiscal Year 1996. That credit subsidy has been exhausted, the last loan having been made in 2011.

Neighborhood Stabilization Program (NSP1). NSP1 grants were awarded on a formula basis to state, local, and territorial governments and could be used to: establish financing mechanisms for purchase and redevelopment of foreclosed homes and residential properties; purchase and rehabilitate abandoned or foreclosed homes and residential properties; establish land banks for foreclosed homes; demolish blighted structures; and redevelop demolished or vacant properties. No new funds have been provided for NSP1.

Neighborhood Stabilization Program (NSP2). The Recovery Act included an additional $2 billion appropriation for NSP2 for the redevelopment of abandoned and foreclosed homes and residential properties. The Recovery Act also authorized the establishment of the NSP Technical Assistance (NSP-TA) program to improve the capacities of NSP grantees and the implementation of their programs.

Neighborhood Stabilization Program (NSP3). The Dodd-Frank Act authorized $1 billion for NSP3 for formula grant awards to states and units of general local government to undertake eligible activities as provided under HERA, and HUD may make available up to 2 percent of the funds for technical assistance grants.

Rural Innovation Fund. Grants to build state and local capacity for rural housing and economic development. No new funds have been appropriated since FY 2010.

Sustainable Communities Regional Planning Grants. Issued in coordination with the U.S. Department of Transportation (DOT) and the U.S. Environmental Protection Agency (EPA), grants provide support to metropolitan and multijurisdictional planning efforts to consider challenges of economics, energy use, public health, and the environment. No new money has been appropriated since FY 2010.

Tax Credit Assistance Program (TCAP). The Recovery Act appropriated funds for the Tax Credit Assistance Program (TCAP), a grant program that provided funds for capital investments in stalled Low-Income Housing Tax Credit (LIHTC) projects, via a formula-based allocation to 52 state housing credit agencies (the 50 states plus the District of Columbia and the Commonwealth of Puerto Rico). The housing credit agencies in each state distributed these funds competitively and according to their qualified allocation plan. No new funds have since been provided for TCAP.

Housing/Federal Housing Administration

Single Family Housing Programs

Emergency Homeowners Loan Program. The Dodd-Frank Act reauthorized the emergency homeowners assistance program provided by the Emergency Housing Act of 1975 (12 U.S.C. 2701 et seq.). The program provided FHA the authority for 24-months to insure or make loans to, or emergency mortgage payments on behalf of, homeowners to defray mortgage expenses so as to prevent widespread mortgage foreclosures and distress sales of homes due to a substantial reduction of income resulting from a number of qualifying events.

Energy Innovation Fund. The FY 2010 appropriations act included an appropriation of $25 million for the Multifamily Energy Pilot Program, directed at the multifamily housing market. The goal of the program was to support innovations in financing and conducting applied research to address primary barriers to the retrofitting of certain multifamily residential properties to be more energy efficient on a cost-effective basis.

FHA-Home Affordable Modification Program (FHA-HAMP). FHA-HAMP was an enhanced loss mitigation option that combines a loan modification with a partial claim, allowing homeowners to reduce monthly mortgage payment options and avoid foreclosure.

Mortgage Insurance for Older, Declining Areas (Section 223(e)). Mortgage insurance to purchase or rehabilitate housing in older, declining urban areas. The insurance is still available, but there has been little activity in recent years.

Mortgage Insurance for Condominium Units (Section 234(c)). This provides mortgage insurance for the purchase only of individual condominium units constructed under a blanket mortgage under section 234(d). Almost all FHA insurance for individual condominiums is now provided under section 203(b).

Housing in Military Impacted Areas (Section 238). Federal mortgage insurance for housing in areas affected by military installations. A final rule published on February 16, 2012 at 77 FR 9177, suspended the section 238(c) Single-Family Mortgage Insurance program. Borrowers that would have been served under the program are served equally well under the section 203(b) of the National Housing Act (12 U.S.C. 1709(b)).

Multifamily Housing Programs

Congregate Housing Services Program (CHSP). Federal grants to eligible housing projects for the elderly and disabled. HUD has neither solicited nor funded application for new grants under CHSP since 1995, but Congress has provided funds to extend expiring grants on an annual basis.

Flexible Subsidy Fund (Section 201). Federal aid for troubled multifamily housing projects, as well as capital improvement funds for both troubled and stable subsidized projects. No new commitments are being made.

Emergency Capital Repairs Program. Grants for substantial capital repairs to eligible multifamily projects that are owned by private nonprofit entities. No new funding since FY 2010.

Green Retrofit Program for Multifamily Housing. The Recovery Act included a $250 million appropriation for the Assisted Housing Energy & Green Retrofit Program. Grants and loans were made available to eligible property owners to make energy and green retrofit investments in property and to maintain energy efficient technologies.

Multifamily Rental Housing (Section 207). Federal mortgage insurance to finance construction or rehabilitation of a broad cross section of rental housing. In fiscal year 2011, FHA did not insure any mortgages under this section. Privately owned new construction and substantial rehabilitation of multifamily rental projects are generally insured under Section 221(d)(4), because it is more advantageous to the developer.

Mortgage Insurance for Single Room Occupancy Projects (Section 221(d)). Mortgage insurance for the new construction or substantial rehabilitation of single room occupancy (SRO) facilities. The SRO program without subsidies has not been used in recent years because funding is no longer available for new commitments beyond renewing expiring contracts. The more active program is Section 8 Moderate Rehabilitation Single Room Occupancy.

Public and Indian Housing

HOPE VI. The program allows HUD to provide competitive grants to PHAs to carry out HOPE VI-eligible activities, encouraging public housing agencies (PHAs) to seek new partnerships with private entities to create mixed-finance and mixed-income affordable housing. PHAs provide matching contributions in amounts at least equal to five percent of the grant amount. The activities permitted under HOPE VI include, but are not limited to: the capital costs of demolition, major reconstruction, rehabilitation, and other physical improvements; the provision of replacement housing; management improvements; planning and technical assistance; and the provision of supportive services (including the funding, beginning in FY 2000, of an endowment trust for supportive services). No new funding has been appropriated since FY 2010. HUD is currently administering existing grants.

Indian Community Development Block Grants. The Recovery Act included funds for Indian Community Development Block Grants (ICDBG), to be distributed competitively. Funds could be used for acquisition, new construction, rehabilitation of affordable housing, site improvement, development and rehabilitation of utilities and infrastructure, utility services, conversion, demolition, financing, administration and planning, improvement to achieve greater energy efficiency, mold remediation, investments that leverage private sector funding or financing for renovations, and energy conservation retrofit investments. Funds were obligated as of September 30, 2009.

Indian Housing Block Grants. The Recovery Act included funds for Indian Housing Block Grants (IHBG), to be disbursed based on a formula and competitively. IHBG (formula) funds could be used for new construction, acquisition, rehabilitation (including energy efficiency and conservation), and infrastructure development activities. IHBG (competitive), authorized by the Native American Housing Assistance and Self-Determination Act of 1996 (NAHASDA), assisted tribes in developing, operating, maintaining, and supporting affordable housing for rental and homeownership housing. Both formula and competitive funds have all been obligated as of September 30, 2009.

Native Hawaiian Housing Block Grants. The Recovery Act appropriated funds for Native Hawaiian Housing Block Grants (NHHBG), The formula-distributed funds were available for new construction, acquisition, rehabilitation, including energy efficiency and conservation, and infrastructure development. Funds could also be used to leverage private sector financing for new construction, renovation and energy retrofit investments. The funds were obligated by March 19, 2009.

Section 8 Moderate Rehabilitation Program. The Moderate Rehabilitation (Mod Rehab) program provides project-based rental assistance to low-income families. No new rehabilitation commitments are authorized for this program.

Public Housing Capital Fund (Formula and Competitive). The Recovery Act included funds for the Public Housing Capital Fund, to be used for capital and management activities for public housing agencies (PHAs), as authorized under Section 9 of the United States Housing Act of 1937. The Recovery Act requires that funds be distributed by both formula grants and competition. The use of funds varies based on each PHA's specific needs and its assessment of priorities. Funds could be used to rehabilitate, develop, and retrofit public housing units and provide employment for construction workers and skilled laborers. Both formula and competitive funds have all been obligated as of September 30, 2009.

Office of Lead Hazard Control and Healthy Homes

Healthy Homes Demonstration Grant Program and Technical Studies Grants. The Recovery Act appropriated funds for the Healthy Homes Demonstration Grant Program and the Healthy Homes Technical Studies Grants. The demonstration program provided funding for developing, demonstrating, and evaluating cost-effective, preventative measures to correct multiple residential safety and health hazards that produce diseases and injuries in children and other sensitive subgroups, such as the elderly. The technical studies grant provided funds for research to gain knowledge on improving the efficacy and cost-effectiveness of methods for evaluation and control of residential lead-based paint hazards. The Recovery Act funds were obligated as of September 30, 2009; grants awarded under those funds have all been completed and closed.

Lead-Based Paint Hazard Control Grant Program and Lead Hazard Reduction Demonstration Grant Program. The Recovery Act appropriated funds for the Lead-Based Paint Hazard Control Grant Program and the Lead Hazard Reduction Demonstration Grant Program. The programs funded inspections, risk assessments, temporary relocations, workforce training, abatement, and interim control of lead-based paint hazards in eligible privately owned, single family housing units, and multifamily buildings that are occupied by low-income families. The Lead Hazard Demonstration Grant Program assisted areas with the highest lead paint abatement needs. The Recovery Act funds were obligated as of September 30, 2009; grants awarded under those funds have all been completed and closed.

Programs Frequently Identified by Statutory Title or Section Number

Title	Program Name	Statute
I	Community Development Block Grants	Housing and Community Development Act of 1974
I	Property Improvements Loans and Manufactured Home Loans	National Housing Act
VI	Equal Opportunity in HUD-Assisted Programs	Civil Rights Act of 1964
VI	Title VI Loan Guarantee Program	Native American Housing Assistance and Self-Determination Act of 1996
VIII	Fair Housing	Civil Rights Act of 1964
X	Lead Hazard Control	Housing and Community Development Act of 1992
XI	Group Practice Medical Facilities	Title XI of the National Housing Act

Section	Program Name	Statute
3	Economic Opportunities for Low- and Very Low-Income Persons	Housing and Urban Development Act of 1968
8	Low-Income Rental Assistance	U.S. Housing Act of 1937
107	Section 107 Grants	Housing and Community Development Act of 1974
108	Section 108 Loan Guarantees	Housing and Community Development Act of 1974
184	Indian Housing Loan Guarantees	Housing and Community Development Act of 1992
202	Supportive Housing for the Elderly	Housing Act of 1959
203(b)	One- to Four-Family Home Mortgage Insurance	National Housing Act
203(k)	Rehabilitation Mortgage Insurance	National Housing Act
207	Multifamily Rental Housing	National Housing Act
213	Cooperative Housing	National Housing Act
221(d)(2)	Homeownership Assistance for Low- and Moderate-Income Families	National Housing Act
221(d)(3)	Multifamily Rental Housing for Moderate-Income Families	National Housing Act
223(f)	Existing Multifamily Rental Housing	National Housing Act
231	Mortgage Insurance for Housing for the Elderly	National Housing Act
232	Nursing Homes, Intermediate Care Facilities, and Board and Care Homes	National Housing Act
234	Condominium Housing	National Housing Act
242	Hospitals	National Housing Act
255	Home Equity Conversion Mortgage (HECM)	National Housing Act
811	Supportive Housing for Persons with Disabilities	Housing Act of 1959

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