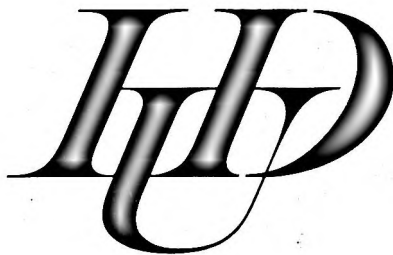


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March 1977

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, D.C. 20410

PROGRAMS OF HUD

Programs summarized in this book have been designed by Congress and the Department of Housing and Urban Development. This Department was created in 1965 in response to the rapid urbanization and increasing importance of housing and community development in the United States.

The book is designed as an introductory guide to those who wish to use HUD aids or to obtain further information about HUD programs. It contains a brief description of each program and of aid available from HUD in the form of grants, guarantees, loans, mortgage and loan insurance, homeownership and rental subsidies and technical assistance.

The program book will be updated annually. Questions concerning program changes should be addressed to Director of News Services, Office of Public Affairs, Room 9245, HUD, 451 Seventh Street SW, Washington, D.C. 20410. (Telephone: (202) 755-5284)

DEPARTMENT OF HOUSING
AND URBAN DEVELOPMENT

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TABLE OF CONTENTS

Page	
	COMMUNITY PLANNING AND DEVELOPMENT
3	Community Development Block Grants
5	Comprehensive Planning Grants
6	Rehabilitation Loans
	Former Categorical Programs
7	Model Cities Grants
8	Neighborhood Development Grants
9	Neighborhood Facilities Grants
	Open Space - Urban Beautification - Historic
10	Preservation Grants
11	Public Facility Loans
12	Urban Renewal Grants
14	Water and Sewer Facilities Grants

HOUSING

	Lower-Income Assistance
	Ownership
18	Homeownership Assistance for Low- and Moderate-Income (Section 235)
19	Homeownership For Low- and Moderate-Income (Section 221 (d) (2))
21	Special Credit Risks
20	Housing in Declining Neighborhoods
22	Compensation for Substantial Defects (Section 518 (b))
24	Homeowner's Emergency Relief
	Rental Housing
39	Lower Income Rental Assistance (Section 8)
41	Low-Rent Leased Public Housing (Section 23)
36	Rental and Cooperative Housing for Low- and Moderate-Income (Section 236)
32	Multifamily Rental Housing for Low- and Moderate-Income (Section 221(d) (3) and (4))
37	Rent Supplements
	Low-Income Public Housing
42	Production and Finance
44	Operating Subsidies
45	Management Improvement
46	Modernization
34	Assistance to Nonprofit Sponsors of Low- and Moderate-Income Housing
	Middle-Income Assistance
	Mortgage Insurance
17	One-to-four Family
52	Home Improvement Loans (Title I)

Page

53	Major Home Improvement Loan Insurance
35	Major Home Improvement Loan Insurance for Urban Renewal Areas
28	Mobile Home Loans (Title I)
29	Mobile Home Park Mortgages
25	Fee Simple Title
27	Cooperative Housing
26	Condominium Housing
	Multifamily
	Long-Term Financing
30	Multifamily Rental Housing
31	Existing Multifamily Rental Housing
54	Supplemental Improvement Loans for Multifamily Housing
	Coinsurance
55	Single-Family Home Mortgage Coinsurance
56	Multifamily Housing Coinsurance (State HFA's)
57	Experimental Financing (Variable Payment Mortgages)
	Mortgage Purchases (Government National Mortgage Association)
69	Mortgaged-Backed Securities
70	Special Assistance Mortgage Purchases (Tandem)
	Special Purpose Assistance
	Housing for Elderly and Handicapped
47	Direct Loans (Section 202)
	Mortgage Insurance
48	Regular Housing (Section 231)
49	Nursing Homes (Section 232)
	Medical Facilities Mortgage Insurance
51	Group Practice
50	Hospitals
58	Indian Housing
60	College Housing
	Armed Services Housing
61	For Civilian Employees
62	In Impacted Areas
63	Servicemen's Mortgage Insurance

RESEARCH AND TECHNOLOGY

75	Community Economic Development
77	Experimental Housing Allowances
78	Innovative Projects
79	Lead-Based Paint Poisoning Prevention
80	Modular Integrated Utility System (MIUS)
82	National Institute of Building Sciences (NIBS)
84	Solar Heating and Cooling Demonstration
85	Tenant Management Program

Page

- 87 Urban Homesteading
- 89 Urban Observatory
- 91 Urban Reinvestment Task Force

NEW COMMUNITIES ASSISTANCE

FAIR HOUSING AND EQUAL OPPORTUNITY

- 99 Employment and Business Opportunity
- 100 Equal Employment Opportunity
- 101 Equal Opportunity in HUD-Assisted Programs
- 102 Equal Employment Opportunity in HUD-Funded Agencies
- 104 Fair Housing
- 106 Voluntary Compliance

CONSUMER AND REGULATORY FUNCTIONS

- 112 Community Services for Tenants
- 109 Consumer Affairs
- 110 Counseling For Tenants and Homeowners
- 113 Interstate Land Sales Registration
- 115 Mobile Home Construction and Safety Standards
- 117 Real Estate Settlement Procedures

OTHER INSURANCE PROGRAMS

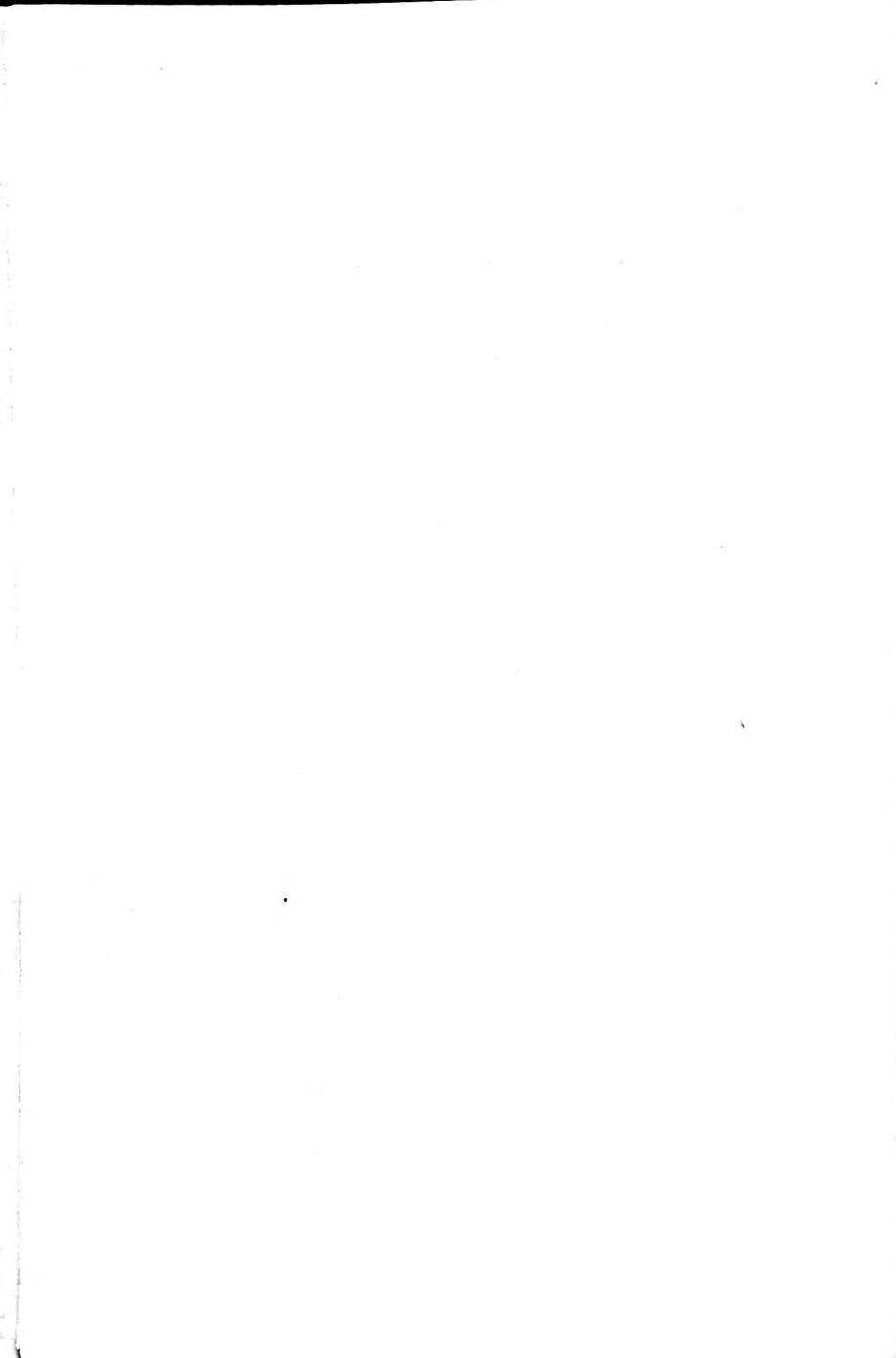
- 121 Federal Crime Insurance
- 122 National Flood Insurance
- 123 Urban Property Protection and Reinsurance

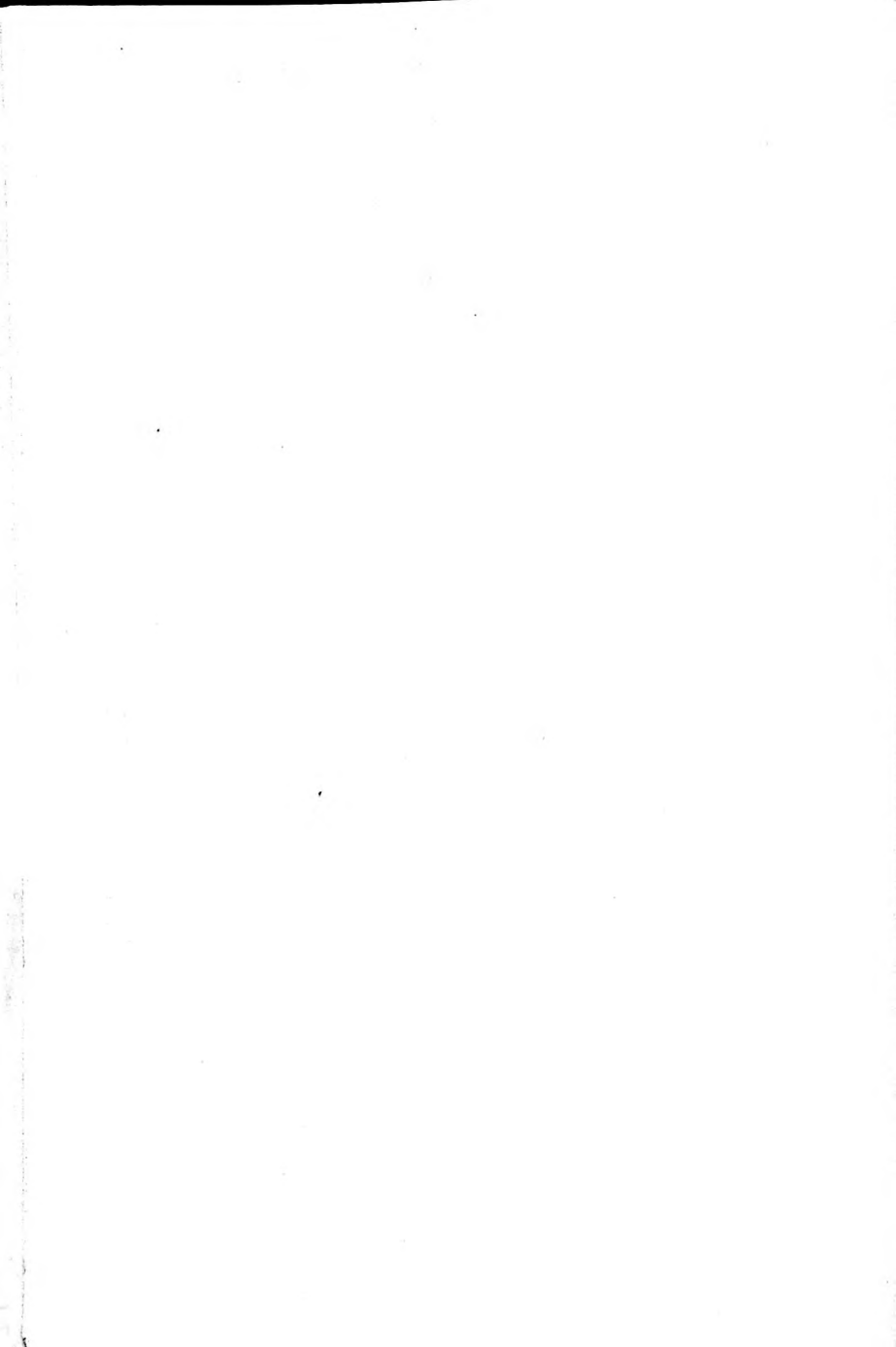
DISASTER ASSISTANCE

- 127 Disaster Assistance
- 129 Disaster Preparedness
- 64 Disaster Permanent Housing
- 65 Disaster Temporary Housing

INDEXES

- 131 Alphabetical Index of HUD Programs
- 135 Programs Generally Identified by Number
- 137 Subject Index
- 143 Major Federal Legislation and Executive Orders Authorizing HUD Programs (In Chronological Order)
- 153 Field Offices of the Department of Housing and Urban Development





COMMUNITY DEVELOPMENT BLOCK GRANTS

Federal aid to promote sound community development.

Nature of Program

HUD awards "block" grants to local governments to fund a wide range of community development activities. In a single, flexible-purpose program, the block grants finance all activities previously eligible under separate categorical grant programs: Urban Renewal; Neighborhood Development Grants; Model Cities; Water and Sewer Grants; Neighborhood Facilities Grants; Public Facilities Loans; Rehabilitation Loans; and Open Space, Urban Beautification and Historic Preservation Grants.

Spending priorities are determined at the local level, but the law enumerates general objectives which the block grants are designed to fulfill, including adequate housing, a suitable living environment and expanded economic opportunities for lower-income groups. Specifically, recipients are required to estimate their lower-income housing needs and address them in the overall community development plan they submit to receive their grant.

Applicant Eligibility

Metropolitan cities and urban counties (having populations of at least 50,000 and 200,000 respectively) are guaranteed an amount called an "entitlement." It is based on need, objectively calculated by a formula that takes into account population, poverty and overcrowded housing. Smaller communities compete for the remaining ("discretionary") funds on the same basis. However, local governments that participated in certain categorical grant programs, but do not qualify for an equivalent block grant, are "held harmless" for three years; i.e., they are funded at the same average level in order to complete projects already under way.

Funding Distribution

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

Legal Authority

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

Administering Office

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

Information Source

HUD Area Offices

Current Status

Active

Scope of Program

\$8.4 billion authorized for three years (fiscal year 1975-77). The program has been fully funded each year. More than 1,300 communities received entitlement grants in each of the first two years of the program's operation; approximately 1,800 qualified for discretionary grants in both years.

COMPREHENSIVE PLANNING ASSISTANCE

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

Nature of Program

A broad range of planning and management activities are supported by grants of up to two-thirds of the cost of a project. The comprehensive planning defined by this program is an ongoing process by which needs are determined and long-term goals set for land use, housing, and community facilities, and proper weight given to human and natural resources, and the improvement of the living environment.

Applicant Eligibility

States, for both intra- and interstate planning; cities of 50,000 or more; urban counties; metropolitan clearinghouses; councils of governments; Indian Tribal groups or other governmental units having special needs.

Legal Authority

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

Administering Office

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

Information Source

HUD Regional Offices, through Assistant Regional Administrator for Community Planning and Development.

Current Status

Active

Scope of Program

As of June 30, 1976, \$754,153,158 had been reserved for 8,590 projects, and \$20,700,438 allocated to studies, research and demonstrations.

REHABILITATION LOANS

Loans to assist rehabilitation in urban renewal and code enforcement areas.

Nature of Program

Direct Federal loans finance rehabilitation in urban renewal and code enforcement areas certified by the local government. By financing rehabilitation to bring the property up to applicable code requirements, the loans prevent unnecessary demolition of basically sound structures.

Loans may not exceed \$17,400 per dwelling unit.

Applicant Eligibility

Property owners in urban renewal or concentrated code enforcement areas and business tenants of such property whose leases have at least as long to run as the terms of the loan.

Legal Authority

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

Administering Office

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

Information Source

HUD Area Offices.

Current Status

Active

Scope of Program

From 1964 through June 30, 1976, rehabilitation loans aggregated \$351,895,834. Fifty million dollars are appropriated for fiscal year 1977.

MODEL CITIES

A comprehensive attack on social, economic, and physical problems in selected slum and blighted areas, using Federal, State, local and private resources in a coordinated and concentrated manner.

Nature of Program

Grants and technical assistance helped cities to carry out comprehensive programs attacking the social, economic, and physical problems of blighted neighborhoods in selected localities. Cities were required to use and coordinate existing Federal grant-in-aid programs and State, local, and private resources, and to involve neighborhood residents in planning, monitoring, and evaluating comprehensive five-year plans.

Model Cities grants were designed to supplement and concentrate other Federal, State and local aid in selected areas. Eligible activities included: expanding housing, job and income opportunities; improving educational facilities; combatting disease; reducing crime and delinquency; enhancing recreational and cultural opportunities; improving the physical environment; and providing vital social services.

Applicant Eligibility

Municipalities of all sizes.

Legal Authority

Title I, Demonstration Cities and Metropolitan Development Act of 1966, (P.L. 89-754).

Administering Office

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

Information Source

See administering office.

Current Status

Superseded by Housing and Community Development Act of 1974, under which Model Cities-type activities may be funded. See Community Development Block Grants.

Scope of Program

Total number of projects: 145 cities
Total funding: \$22,222,450.47 in planning grants
\$2,467,593,901 in operating funds
\$29,503,753 in technical assistance

NEIGHBORHOOD DEVELOPMENT

Financial assistance for neighborhood development in urban renewal.

Nature of Program

This program modified the urban renewal program to permit more rapid and flexible execution of the urban renewal plans within specified neighborhoods. Thus a community could proceed with the renewal of individual neighborhoods (contiguous or otherwise) which needed urgent action, while at the same time continuing to plan the total redevelopment of the area.

HUD awarded loans and grants for neighborhood development on the same basis as urban renewal except that all grants were made in 12-month increments.

Applicant Eligibility

Local governments, renewal agencies or housing authorities, depending upon State enabling legislation.

Legal Authority

Sections 131-134, Title I, Housing Act of 1949, (P.L. 81-171), as amended by Section 501(b), Housing and Urban Development Act of 1968, (P.L. 90-448).

Administering Office

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

Information Source

See administering office.

Current Status

Superseded by Housing and Community Planning and Development Act of 1974, under which neighborhood development may be funded. See Community Development Block Grants.

Scope of Program

Total funding: \$2,817,827,079.27
Number of communities: 430

NEIGHBORHOOD FACILITIES

Grants to aid in establishing multipurpose neighborhood centers.

Nature of Program

Grants covering up to three-fourths of the development cost financed facilities for neighborhood health, welfare, educational, cultural, social, recreational, or similar community services. Both new construction and rehabilitation were eligible. The facility had to be: needed to carry out a program of community service; consistent with comprehensive planning for the area; and accessible to a significant proportion of the area's low- or moderate-income residents.

Applicant Eligibility

Local public bodies, agencies, or Indian tribes authorized under State or local law to undertake neighborhood facility projects.

Legal Authority

Section 703, Housing and Urban Development Act of 1965 (P.L. 89-117).

Administering Office

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

Information Source

See administering office.

Current Status

Superseded by Housing and Community Development Act of 1974, under which neighborhood facilities may be funded. See Community Development Block Grants.

Scope of Program

Total number of projects: 798
Total funding: \$249,971,261

OPEN SPACE-URBAN BEAUTIFICATION-HISTORIC PRESERVATION

Federal grants to help communities develop parks, improve the appearance of public areas, and preserve historic sites.

Nature of Program

Originally three separate programs, Open Space, Urban Beautification and Historic Preservation were consolidated in 1970 to allow communities to fund these related objectives with a single Federal grant: to encourage more aesthetic urban development; to preserve sites of historic or architectural value; and to provide necessary recreational, conservation, and scenic areas.

HUD paid up to 50 percent of the cost of land acquisition and construction or rehabilitation of related facilities.

Applicant Eligibility

States and local public bodies with the requisite authority to perform these functions.

Legal Authority

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

Administering Office

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

Information Source

See administering office.

Current Status

Superseded by the Housing and Community Development Act of 1974, under which these activities may be funded. See Community Development Block Grants.

Scope of Program

Total number of grants: 4,585
Total funding: \$591,449,104

PUBLIC FACILITY LOANS

Long-term loans to help communities finance the construction of needed public works.

Nature of Program

Loans for up to 40 years and covering up to 100 percent of project cost financed a variety of public works. These include water and sewage facilities, gas distribution systems, street improvements, public buildings (excluding schools), recreation facilities and jails. Loans were available only for those parts of a project not covered by other Federal aid. Smaller communities received priority.

Applicant Eligibility

Local governments or State agencies having the legal authority to build public works and issue bonds to pay for them.

Legal Authority

Title II, Housing Amendments of 1955, (P.L. 84-345).

Administering Office

Assistant Secretary for Housing-FHA Commissioner
Department of Housing and Urban Development
Washington, D.C. 20410

Information Source

See administering office.

Current Status

Superseded by Housing and Community Development Act of 1974, under which public facilities may be funded. See Community Development Block Grants.

Scope of Program

HUD has financed projects totaling \$481,482,556.34.

URBAN RENEWAL

Federal financial assistance to eliminate blight in defined urban areas.

Nature of Program

Grants, planning advances and temporary loans helped to eliminate blight in urban areas through surveys and planning; land acquisition and clearing; rehabilitation of existing structures; new building construction; and the installation of public improvements including streets and sidewalks, utilities and recreational areas; flood protection; and the preservation of historic structures.

A Federal grant paid 2/3 of the net cost for cities with populations over 50,000 and 3/4 for communities with populations under 50,000, and for areas, regardless of population, which were designated as economic development areas by the Department of Commerce.

Applicant Eligibility

Local public agencies, which may be local or county renewal agencies or housing authorities, or local or county departments of government, depending upon State enabling legislation.

Legal Authority

Title I, Housing Act of 1949 (P.L. 81-171), as amended.

Administering Office

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

Information Source

HUD Regional and Area Offices.

Current Status

Superseded by the Housing and Community Development Act of 1974, under which urban renewal may be funded. See Community Development Block Grants.

Scope of Program

As of June 30, 1976, the total of grants paid out and reserved for future repayment of urban renewal notes in the following categories:

Conventional:	\$10,080,715,504.42
Community Renewal:	61,447,348.25
Code Enforcement:	333,291,189.44
Interim Assistance:	33,678,394.46
Demolition:	23,674,081.21
Demonstration:	10,442,826.90
Certified Areas:	7,784,217.60
Fair Access to Insurance Requirements:	3,490.00

WATER AND SEWER FACILITIES

Grants to finance community water and sewer facilities.

Nature of Program

Federal grants financed land and construction costs of basic public water and sewer facilities, excluding sewage treatment. These facilities must be consistent with a program for a coordinated areawide water and sewer facilities system as part of the comprehensive planned development of the area.

Generally, grants could not exceed 50 percent of eligible land and construction costs. Under certain limited conditions, a grant of up to 90 percent could be made to a community with a population of less than 10,000.

Applicant Eligibility

Cities, towns, counties, Indian tribes, public agencies or instrumentalities of one or more States, municipalities or political subdivisions; or boards or commissions established to finance capital improvement projects.

Legal Authority

Section 702, Housing and Urban Development Act of 1965, (P.L. 89-117), as amended.

Administering Office

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

Information Source

See administering office.

Current Status

Superseded by the Housing and Community Development Act of 1974, under which water and sewer facilities may be funded. See Community Development Block Grants.

Scope of Program

Total number of projects: 2,435;
491 projects still under construction.
Funding: \$1,102,683,533



ONE- TO FOUR-FAMILY HOME MORTGAGE INSURANCE (SECTION 203(b) and (i))

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

Nature of Program

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

Applicant Eligibility

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

Legal Authority

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

Administering Office

Assistant Secretary for Housing—FHA Commissioner
Department of Housing and Urban Development
Washington, D.C. 20410.

Information Source

HUD Area and Insuring Offices.

Current Status

Active.

Scope of Program

Cumulative activity through March 1976: nearly 10 million units insured under Section 203(b) for a value of over \$114 billion; close to 80,000 units in outlying areas insured under Section 203(i) for a value of \$600 million.

HOMEOWNERSHIP ASSISTANCE FOR LOW- AND MODERATE-INCOME FAMILIES (REVISED SECTION 235)

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

Nature of Program

To enable eligible families to afford new or rehabilitated homes that meet HUD standards, the Federal Housing Administration (FHA) insures mortgages and makes monthly payments to lenders to reduce interest to as low as 5 percent. The homeowner must contribute 20 percent of adjusted income to monthly mortgage payments and must make a downpayment of 6 percent of the total cost of buying the home (including closing costs and prepaid items). There are dollar limits on loans and sales prices. Mortgage limits are \$25,000 (\$29,000 for homes for 5 or more persons), and in high cost areas, \$29,000 (\$33,000 for homes for 5 or more persons). The income limit for initial occupancy is 95 percent of the area median income.

Prior to 1976, this program provided larger subsidies to lower-income households and required a substantially smaller investment from them.

Applicant Eligibility

A home buyer's adjusted income may not exceed a certain percentage of local median income. There is no restriction on assets.

Legal Authority

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

Administering Office

Assistant Secretary for Housing-FHA Commissioner
Department of Housing and Urban Development
Washington, D.C. 20410

Information Source

HUD Area or Insuring Offices.

Current Status

Active in its revised form.

Scope of the Program

Over an 8-year period, 475,353 units have been insured with a value of about \$8.5 billion.

HOMEOWNERSHIP FOR LOW- AND MODERATE-INCOME FAMILIES

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

Nature of Program

HUD insures lenders against loss on mortgage loans to finance the purchase, construction or rehabilitation of low-cost, one-to-four-family housing. Maximum insurable loans for an owner-occupant are \$25,000 for a single-family home (up to \$29,000 in high cost areas). For a larger family (five or more persons), the limits are \$29,000 or up to \$33,000 in high cost areas. Higher mortgage limits apply to two-to-four-family housing. Income level for initial occupancy in 95 percent of the area median income.

Applicant Eligibility

Anyone may apply; displaced households qualify for special terms.

Legal Authority

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

Administering Office

Assistant Secretary for Housing—FHA Commissioner
Department of Housing and Urban Development
Washington, D.C. 20410.

Information Source

HUD Area and Insuring Offices.

Current Status

Active.

Scope of Program

Cumulative activity through March 1976: 788,635 units insured for a value of over \$10 billion.

HOUSING IN DECLINING NEIGHBORHOODS

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

Nature of Program

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

Applicant Eligibility

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

Legal Authority

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

Administering Office

Assistant Secretary for Housing—FHA Commissioner
Department of Housing and Urban Development
Washington, D.C. 20410.

Information Source

HUD Area and Insuring Offices.

Current Status

Active.

Scope of Program

6,929 housing units were insured for a total of \$102,734,280 in fiscal year 1976. In the 8 years since its inception, 179,122 units were insured for a total of \$1,931,152,415.

SPECIAL CREDIT RISKS

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

Nature of Program

HUD insures lenders against loss on home mortgage loans to low- and moderate-income families which are marginal credit risks. HUD is also authorized to provide budget, debt-management, and related counseling services to these families when needed. No money has been appropriated for such counseling; however, these services are performed by local voluntary organizations. Applicants may seek credit assistance under most FHA home mortgage insurance programs.

Applicant Eligibility

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

Legal Authority

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

Administering Office

Assistant Secretary for Housing—FHA Commissioner
Department of Housing and Urban Development
Washington, D.C. 20410.

Information Sources

HUD Area and Insuring Offices.

Current Status

Active as an insurance program, though authority to fund counseling services has never been used.

Scope of Program

Cumulative activity through March 1976: 3,182 units with a value of \$44,764,708 insured.

COMPENSATION FOR SUBSTANTIAL DEFECTS (SECTION 518(b))

Federal aid to correct critical structural defects in one-to-four family dwellings with certain FHA-insured mortgages.

Nature of Program

The Federal Housing Administration (FHA) reimburses homeowners with certain FHA-insured mortgages for critical defects that existed at the time the mortgage commitment was issued if a proper FHA inspection could have disclosed them. They must be serious, structural defects that threaten the life or safety of the residents.

Applicant Eligibility

Households that purchased homes under one of the following programs between August 1, 1968, and August 3, 1976: Section 235 Homeownership Assistance for Low- and Moderate-Income Buyers; Section 203 One-to-four-Family Mortgage Insurance in older, declining urban areas; and Section 221(d)(2) Homes for Low- and Moderate-Income Families. The law established varying time limits on applying for compensation depending on the original date of the mortgage.

Legal Authority

Section 518(b), National Housing Act (1934), (P.L. 73-479), as added by Housing and Community Development Act of 1974, (P.L. 93-383).

Administering Office

Assistant Secretary for Housing—FHA Commissioner
Department of Housing and Urban Development
Washington, D.C. 20410

Information Source

HUD Area and Insuring Offices.

Current Status

Active.

Scope of Program

12,659 valid claims submitted between March 4, 1975, and July 29, 1976. Average payment: about \$900.

HOMEOWNER'S EMERGENCY RELIEF

A standby program to assist homeowners in danger of foreclosure.

Nature of Program

HUD will assist homeowners in imminent danger of foreclosure through a system of coinsured or direct loans. Qualified homeowners can receive up to \$250 a month for up to 12 months to help meet mortgage payments. The Secretary of Housing and Urban Development has broad discretionary authority to determine when, and if, this program will be implemented.

Applicant Eligibility

Homeowners in imminent danger of foreclosure due to a substantial reduction in income as a result of involuntary unemployment or underemployment. However, homeowners unable to make full mortgage payments must have a reasonable prospect of resuming them in the near future.

Legal Authority

Title I, Emergency Housing Act of 1975 (P.L. 94-50), as amended by Section I, Housing Authorization Act of 1976 (P.L. 94-375).

Administering Office

Assistant Secretary for Housing—FHA Commissioner
Department of Housing and Urban Development
Washington, D.C. 20410

Information Source

See administering office.

Current Status

Standby authority only; has not been activated.

Scope of Program

Funding: \$5 million; units assisted to date: None.

FEE-SIMPLE TITLE PURCHASE

Federal mortgage insurance to help homeowners obtain clear title to their property.

Nature of Program

The Federal Housing Administration insures mortgages to help homeowners buy the land which they hold under long-term lease and on which their homes are located. FHA insures the cost of purchasing clear title (called "fee-simple title") up to \$10,000 per family unit. The amount of loan plus existing debt on property may not exceed prescribed limits for the standard home mortgage insurance program (Section 203(b)).

Applicant Eligibility

Any owner of a one-to-four-family residence located on property held under long-term ground lease.

Legal Authority

Section 240, National Housing Act (1934), (P.L. 73-479), as added by Section 304, Housing and Urban Development Act of 1968 (P.L. 90-448).

Administering Office

Assistant Secretary for Housing—FHA Commissioner
Department of Housing and Urban Development
Washington, D.C. 20410

Information Source

HUD Area and Insuring Offices.

Current Status

Legally active (but no mortgages insured since 1971).

Scope of Program

Cumulative activity since enactment in 1968: 4 loans for total value of \$10,300.

CONDOMINIUM HOUSING

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

Nature of Program

The Federal Housing Administration insures mortgages made by private lending institutions for the purchase of individual family units in multifamily housing projects. Sponsors may also obtain FHA-insured mortgages to finance the construction or rehabilitation of housing projects which they intend to sell as individual condominium units. A project must contain at least four dwelling units; they may be in detached, semi-detached, row, walkup, or elevator structures.

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

Applicant Eligibility

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

Legal Authority

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

Administering Office

Assistant Secretary for Housing—FHA Commissioner
Department of Housing and Urban Development
Washington, D.C. 20410

Information Source

HUD Area and Insuring Offices.

Current Status

Active.

Scope of Program

Cumulative activity to April 1976: 576 projects with 34,224 units insured for a value of \$17,781,031.

COOPERATIVE HOUSING

Federal mortgage insurance to finance cooperative housing projects.

Nature of Program

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

Applicant Eligibility

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

Legal Authority

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

Administering Office

Assistant Secretary for Housing—FHA Commissioner
Department of Housing and Urban Development
Washington, D.C. 20410

Information Source

HUD Area or Insuring Offices.

Current Status

Active.

Scope of Program

Cumulative activity to April 1976: 2,042 projects with 116,165 units insured for a value of \$1,578,737,459.

MOBILE HOMES (TITLE I)

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

Nature of Program

To facilitate financing of mobile home purchases, thereby providing alternative lower-cost housing, the Federal Housing Administration (FHA) insures mobile home loans by private lending institutions. Loans may be insured for up to \$12,500 and 12 years on single module units, and for \$20,000 over 15 years for double-module units. The maximum allowable interest on both types is 12 percent.

Applicant Eligibility

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

Legal Authority

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

Administering Office

Assistant Secretary for Housing—FHA Commissioner
Department of Housing and Urban Development
Washington, D.C. 20410

Information Source

HUD Area and Insuring Offices.

Current Status

Active.

Scope of Program

Program activity through fiscal year 1976: over 40,000 loans with an insured value of about \$368 million.

MOBILE HOME COURTS

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

Nature of Program

To help finance construction or rehabilitation of mobile home courts, the Federal Housing Administration insures mortgages made by private lending institutions on the entire site. Mortgages are limited to \$3,900 per individual mobile home space within each park. In high-cost areas, this maximum may be 50 percent higher. The park must be located in an area approved by FHA in which market conditions show a need for such housing.

Applicant Eligibility

Investors, builders, developers, and others who meet FHA requirements may apply to an FHA-approved lending institution after conferring with the local FHA insuring office.

Legal Authority

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

Administering Office

Assistant Secretary for Housing-FHA Commissioner
Department of Housing and Urban Development
Washington, D.C. 20410

Information Source

HUD Area and Insuring Offices.

Current Status

Active.

Scope of Program

Cumulative activity through April 1976: nearly 64,000 spaces insured for a value of over \$187 million.

MULTIFAMILY RENTAL HOUSING

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

Nature of Program

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

Applicant Eligibility

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

Legal Authority

Section 207, National Housing Act (1934), (P.L. 73-479), as amended.

Administering Office

Assistant Secretary for Housing—FHA Commissioner
Department of Housing and Urban Development
Washington, D.C. 20410

Information Source

HUD Area and Insuring Offices.

Current Status

Active.

Scope of Program

Cumulative projects insured through April 1976: 2,234 with 282, 064 units; cumulative amount insured: over \$3.6 billion.

EXISTING MULTIFAMILY RENTAL HOUSING

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

Nature of Program

The Federal Housing Administration insures mortgages to purchase or refinance existing multifamily projects originally financed with or without Federal mortgage insurance. HUD may insure mortgages on existing multifamily projects under this program without requiring substantial rehabilitation. Project must contain eight or more units, and must be at least three years old.

Applicant Eligibility

Investors, builders, developers, and others who meet FHA requirements.

Legal Authority

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

Administering Office

Assistant Secretary for Housing—FHA Commissioner
Department of Housing and Urban Development
Washington, D.C. 20410

Information Source

HUD Area and Insuring Offices.

Current Status

Active.

Scope of Program

1,061 units value at \$12,500,000 in fiscal year 1976.

MULTIFAMILY RENTAL HOUSING FOR LOW- AND MODERATE-INCOME FAMILIES (SECTION 221(d)(3) AND (4))

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

Nature of Program

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

Currently, the principal differences between the programs are two: HUD will insure 100 percent of project value under Section 221(d)(3) but 90 percent under 221(d)(4); and non-profit (or limited-dividend or cooperative) organizations may qualify for 221(d)(3) mortgages, while 221(d)(4) mortgages are reserved for profit-motivated sponsors.

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

Applicant Eligibility

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

Legal Authority

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

Administering Office

Assistant Secretary for Housing—FHA Commissioner
Department of Housing and Urban Development
Washington, D.C. 20410.

Information Source

HUD Area and Insuring Offices.

Current Status

Active.

Scope of Program

Cumulative activity through April 1976: 1,507 projects under Section 221(d)(3) with 123,790 units insured for a value of \$1,575,774,304; 1,726 projects under Section 221(d)(4) with 215,111 units insured for a value of \$3,246,476,186.

ASSISTANCE TO NONPROFIT SPONSORS OF LOW- AND MODERATE- INCOME HOUSING

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

Nature of Program

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

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

Applicant Eligibility

Nonprofit sponsors eligible under HUD regulations and public housing agencies.

Legal Authority

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

Administering Office

Assistant Secretary for Housing—FHA Commissioner
Department of Housing and Urban Development
Washington, D.C. 20410

Information Source

HUD Area and Insuring Offices.

Current Status

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

Scope of Program

Cumulative activity through fiscal year 1976: 260 loans approved for a total amount of \$8,155,151.

MORTGAGE AND MAJOR HOME IMPROVEMENT LOAN INSURANCE FOR URBAN RENEWAL AREAS

Federally insured loans to finance mortgages on housing in urban renewal areas and to alter, repair or improve one- to eleven-family housing in those areas.

Nature of Program

The Federal Housing Administration insures mortgages on new or rehabilitated homes or multifamily structures located in designated urban renewal areas in areas with concentrated programs of code enforcement and neighborhood development. FHA insures supplemental loans to finance improvements that will enhance and preserve salvageable homes and apartments in designated urban renewal areas.

Applicant Eligibility

Investors, builders, developers, individual homeowners, and apartment owners.

Legal Authority

Section 220(h), National Housing Act (1934), (P.L. 73-479), as added by Section 102(a)(3), Housing Act of 1961, (P.L. 87-70).

Administering Office

Assistant Secretary for Housing—FHA Commissioner
Department of Housing and Urban Development
Washington, D.C. 20410

Information Source

HUD Area and Insuring Office.

Current Status

Active but infrequently used. Urban renewal related activities are being phased out.

Scope of Program

Cumulative home improvement loan activity through March 1976: 7 loans on 8 units with a value of \$35,550 insured; cumulative mortgage insurance through December 1975: 384 projects with 50,155 units and a total value of \$1,344,466,502.

RENTAL AND COOPERATIVE HOUSING ASSISTANCE FOR LOWER-INCOME FAMILIES (SECTION 236)

Mortgage insurance and interest reduction and operating subsidies to reduce rents for lower-income households.

Nature of Program

Originally HUD/FHA insured multifamily mortgages and paid interest subsidies to lenders which allowed the mortgage to be paid off by the project owner at an interest rate as low as one percent. The reduction this made possible in monthly rents was designed to produce new or substantially rehabilitated rental or cooperative units for lower-income households. Tenants contribute no more than 25 percent of adjusted income to rent. Beginning in 1974, HUD paid additional subsidies to cover the difference between the tenants' contribution and the actual costs of operating the project.

Applicant Eligibility

Non-profit, limited-dividend or cooperative organizations; or private builders or investors who sell the project to such organizations. Both tenants who can afford fair market rents and those who cannot may occupy these projects; only the latter will be subsidized.

Legal Authority

Section 236, National Housing Act (1934), (P.L. 73-479), as added by Section 201, Housing and Urban Development Act of 1968, (P.L. 90-448).

Administering Office

Assistant Secretary for Housing—FHA Commissioner
Department of Housing and Urban Development
Washington, D.C. 20410.

Information Source

HUD Area or Insuring Offices.

Current Status

Inactive. The housing subsidy moratorium of January 5, 1973, suspended this program; current activity consists mainly of funding bona fide commitments issued before the moratorium and amending existing contracts.

Scope of Program

Cumulative activity through April 1976: 4,143 projects with 450,249 units insured for over \$7.6 billion.

RENT SUPPLEMENTS

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

Nature of Program

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

Applicant Eligibility

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

Legal Authority

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

Administering Office

Assistant Secretary for Housing—FHA Commissioner
Department of Housing and Urban Development
Washington, D.C. 20410

Information Source

HUD Area and Insuring Offices.

Current Status

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

Scope of Program

Through fiscal year 1976: 4,935 projects with 213,982 units. The total amount allocated over the life of the program was \$300,000,000 of which \$290,045,633 has been committed.

LOWER INCOME RENTAL ASSISTANCE (SECTION 8)

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

Nature of Program

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

Local public housing agencies administer the existing housing program, certifying eligible tenants, inspecting the units proposed for subsidy, and contracting with approved landlords for payment. (Tenants execute separate leases with landlords to pay their share of rent.)

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

Applicant Eligibility

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

Legal Authority

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

Administering Office

Assistant Secretary for Housing—FHA Commissioner
Department of Housing and Urban Development
Washington, D.C. 20410

Information Source

HUD Area Offices.

Current Status

Active.

Scope of Program

125,000 units of new construction or rehabilitation and 165,000 units of existing housing were reserved by sponsors and slated for Federal subsidy in fiscal year 1976.

LOW-RENT LEASED PUBLIC HOUSING (SECTION 23)

Private housing leased for low-income use.

Nature of Program

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

Applicant Eligibility

Local housing authorities or agencies authorized to perform similar functions.

Legal Authority

Section 23, U.S. Housing Act of 1937, as added by Section 103(a), Housing and Urban Development Act of 1965, (P.L. 89-117).

Administering Office

Assistant Secretary for Housing-FHA Commissioner
Department of Housing and Urban Development
Washington, D.C. 20410

Information Source

HUD Area and Insuring Offices.

Current Status

Superseded by the Lower Income Rental Assistance (Section 8) program. Section 23 projects may be converted to the Section 8 program.

Scope of Program

As of December 31, 1975, HUD was making annual payments on a total of 163,257 units. Of these, 72,912 were new construction, 23,751 were rehabilitated, and 66,594 were existing units.

LOW-INCOME PUBLIC HOUSING

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

Nature of Program

Local public housing agencies develop and operate low-rent public housing projects, financing them through the sale of bonds and notes. HUD furnishes technical and professional assistance in planning, developing and managing the projects and gives two kinds of financial assistance: preliminary loans for planning; and annual contributions to pay off the bonds and notes, assure low rents and maintain adequate services and reserve funds. Rents that are based on the residents' ability to pay contribute to the costs of managing and operating the housing.

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

Applicant Eligibility

Public housing agencies established by local governments in accord with State law.

Legal Authority

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

Administering Office

Assistant Secretary for Housing—FHA Commissioner
Department of Housing and Urban Development
Washington, D.C. 20410

Information Source

All HUD Area Offices, the Denver, Colorado, Regional Office, and HUD Insuring Offices in the following cities: Albany, New York; Anchorage, Alaska; Boise, Idaho; Des Moines, Iowa; Helena, Montana; Providence, Rhode Island; Salt Lake City, Utah; and Topeka, Kansas.

Current Status

Active. Although new applications were not accepted between January 1973 and February 1976, the Department continued to process bona fide commitments during this suspension period.

In February 1976, HUD allocated \$50 million in public housing money for acquisition by PHAs of troubled projects owned, held or insured by HUD.

Congress has appropriated funds to reactive the public housing program fully in 1977.

Scope of Program

Approximately \$20.6 million of contract authority was approved for bona fide commitments for 12,927 units during fiscal year 1975; about \$101 million was budgeted for 51,000 units during fiscal 1976 and the Transition Quarter ending September 30, 1976. For fiscal 1977, \$140 million is appropriated.

As of December 31, 1974, 1,041,000 units were available for occupancy, 54,000 were under construction, and 52,000 were in the preconstruction processing stage.

PUBLIC HOUSING OPERATING SUBSIDIES

Federal grants to help operate public housing projects.

Nature of Program

HUD provides operating subsidies required to help Public Housing Agencies (PHAs) maintain and operate their projects, retain minimum operating reserves and offset certain operating deficits. The operating subsidies are based on the Performance Funding System (PFS). Implemented on April 1, 1975, this system replaced the previous Interim Funding formula. It calculates operating subsidies based on what it costs a well-managed PHA to operate its units. During fiscal years 1974, 1975 and 1976, special operating subsidy funding was directed to "target" projects that encountered severe operational problems.

Applicant Eligibility

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

Legal Authority

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

Administering Office

Assistant Secretary of Housing—FHA Commissioner
Department of Housing and Urban Development
Washington, D.C. 20410.

Information Source

HUD Area Offices.

Current Status

Active.

Scope of Program

Cumulative operating subsidies: \$2.1 billion including \$105 million for the Target Projects Program in fiscal years 1974, 1975, and 1976.

PUBLIC HOUSING MANAGEMENT IMPROVEMENT

Demonstration program to test new management techniques in public housing projects.

Nature of Program

HUD contracted with 11 Public Housing Agencies (PHAs) to operate local public housing management improvement programs testing new management techniques. The programs tested were to improve the daily lives of tenants and enhance their job opportunities as well as reduce housing management costs. The program resulted in some 160 improvements, including information and accounting systems, maintenance, security, community and tenant services. The innovative techniques developed by the demonstration have been recorded and are available to all public housing and other agencies.

Applicant Eligibility

Eleven local housing authorities representing a wide variety of sizes, structures, and operating conditions were chosen from among the 70 authorities that submitted proposals. All have completed their activities and no further applications are being accepted.

Legal Authority

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

Administering Office

Assistant Secretary of Housing—FHA Commissioner and
Assistant Secretary of Policy Development and Research
Department of Housing and Urban Development
Washington, D.C. 20410.

Information Source

National Technical Information Service
U.S. Department of Commerce
Springfield, Virginia.

Current Status

A three-year program (1972-75), now terminated.

Scope of Program

Contracts totaling \$25 million were awarded to 11 PHAs.

PUBLIC HOUSING MODERNIZATION

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

Nature of Program

HUD finances capital improvements in PHA-owned, low-income housing projects to upgrade living conditions, correct physical deficiencies, and achieve operating efficiency and economy. Within the limits of an existing Annual Contributions Contract (ACC), PHAs obtain modernization funds through a direct HUD loan or from temporary or permanent private financing of federally guaranteed notes or bonds. This increases the development cost of the project, which is amortized through annual contributions toward debt service over the remaining life of the contract.

Applicant Eligibility

Public housing agencies operating federally assisted public housing projects under an existing Annual Contributions Contract.

Legal Authority

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

Administering Office

Assistant Secretary for Housing—FHA Commissioner
Department of Housing and Urban Development
Washington, D.C. 20410

Information Source

HUD Area Offices.

Current Status

Active.

Scope of Program

Number of PHAs participating in fiscal year 1976: approximately 700; funding: \$1,708.1 million in capital funds from fiscal 1968 to fiscal 1976; \$216.0 million in capital funds fiscal 1976 only.

DIRECT LOANS FOR HOUSING FOR THE ELDERLY OR HANDICAPPED (SECTION 202)

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

Nature of Program

HUD makes long-term direct loans to eligible, private, nonprofit sponsors to finance rental or cooperative housing facilities for elderly or handicapped persons. The current interest rate is based on the average rate paid on Federal obligations during the preceding fiscal year. (Until the program was revised in 1974, the statutory rate was 3 percent.) Maximum mortgage limit is \$50 million.

Applicant Eligibility

Private, nonprofit sponsors may qualify for loans. Households of one or more persons, the head of which is at least 62 years old or is handicapped, are eligible to live in the structures.

Legal Authority

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

Administering Office

Assistant Secretary for Housing—FHA Commissioner
Department of Housing and Urban Development
Washington, D.C. 20410

Information Source

HUD Area Offices.

Current Status

Active.

Scope of Program

From the date of enactment through 1972, approved loans covered 45,275 units at a value of \$579,444,000. After a brief suspension, the program was revised and reactivated by the Housing and Community Development Act of 1974. From resumption to September 30, 1976, loans were approved for 26,400 units with a loan value of \$747,000,000.

MORTGAGE INSURANCE FOR HOUSING FOR THE ELDERLY

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

Nature of Program

To assure a supply of rental housing suited to the needs of the elderly or handicapped, the Federal Housing Administration (FHA) insures mortgages to build or rehabilitate multifamily projects consisting of eight or more units. Maximum mortgage limit for private developers is \$12,500,000, for public sponsors, \$50,000,000.

Applicant Eligibility

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

Legal Authority

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

Administering Office

Assistant Secretary for Housing—FHA Commissioner
Department of Housing and Urban Development
Washington, D.C. 20410

Information Source

HUD Area and Insuring Offices.

Current Status

Active.

Scope of Program

Cumulative activity through fiscal year 1976: 291 projects with 44,668 units insured for \$588,914,320.

NURSING HOMES AND INTERMEDIATE CARE FACILITIES (SECTION 232)

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

Nature of Program

The Federal Housing Administration (FHA) insures mortgages to finance construction or renovation of facilities to accommodate 20 or more patients requiring skilled nursing care and related medical services, or those in need of minimum but continuous care provided by licensed or trained personnel. Nursing home and intermediate care services may be combined in the same facility covered by an insured mortgage or may be separate facilities. Major equipment needed to operate the facility may be included in the mortgage.

Applicant Eligibility

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

Legal Authority

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

Administering Office

Assistant Secretary for Housing—FHA Commissioner
Department of Housing and Urban Development
Washington, D.C. 20410

Information Source

HUD Area and Insuring Office.

Current Status

Active.

Scope of Program

From date of enactment through April 1976: 1,069 projects with 119,265 beds were insured for a value of over \$1.1 billion.

HOSPITALS

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

Nature of Program

The Federal Housing Administration (FHA) insures mortgages to facilitate financing of urgently needed hospitals for the treatment of persons who require medical care furnished only (or most effectively) by hospitals. Maximum mortgage amount is \$50,000,000. Loan-to-value ratio for new construction is 90 percent; for rehabilitation it varies slightly from this figure. Term of mortgage is 25 years. The Department of Health, Education and Welfare processes and reviews all applications under this program.

Applicant Eligibility

Proprietary and non-profit hospitals certified by the responsible State agency in accordance with Section 604(a)(1) of the Public Health Services Act may apply.

Legal Authority

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

Administering Office

Assistant Secretary for Housing—FHA Commissioner
Department of Housing and Urban Development
Washington, D.C. 20410.

Information Source

HUD Area and Insuring Offices.

Current Status

Active.

Scope of Program

Number of projects: 108; number of beds: 28,499; funding: \$1,130,232,538 over an 8-year period.

GROUP PRACTICE MEDICAL FACILITIES

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

Nature of Program

The Federal Housing Administration (FHA) insures mortgages on group practice medical facilities to relieve overburdened hospitals and nursing homes. This insurance facilitates the financing of necessary professional care unavailable in small communities geographically separated from city or county hospital centers. The maximum insurable loan may not exceed \$5 million, and may cover 90 percent of new construction costs; for rehabilitation, the loan-to-value ratio varies slightly from this figure. Term of mortgage is 25 years or 3/4 of remaining economic life (whichever is less). Both HUD and the Department of Health, Education and Welfare review applications.

Applicant Eligibility

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

Legal Authority

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

Administering Office

Assistant Secretary for Housing—FHA Commissioner
Department of Housing and Urban Development
Washington, D.C. 20410.

Information Source

HUD Area and Insuring Offices.

Current Status

Active

Scope of Program

Number of projects: 26; number of full-time professionals: 832; funding over a 10-year period: \$40,025,098.

HOME IMPROVEMENT LOAN INSURANCE (TITLE I)

Federal insurance of loans to finance home improvements.

Nature of Program

The Federal Housing Administration insures loans to finance major and minor improvements, alterations and repairs of individual homes (whether owned or rented). The loans may be up to \$10,000, bear interest up to 12 percent, and be paid back over 12 years. Loans on apartment buildings may be as high as \$5,000 per unit, but the total for the building may not exceed \$25,000. Loans may also finance new construction for agricultural or non-residential use. Lenders determine eligibility for and process these loans which are generally unsecured personal loans.

Applicant Eligibility

Credit-worthy property owners or tenants whose leases are at least 6 months longer than the loan term.

Legal Authority

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

Administering Office

Assistant Secretary for Housing—FHA Commissioner
Department of Housing and Urban Development
Washington, D.C. 20410

Information Source

HUD Area and Insuring Offices.

Current Status

Active.

Scope of Program

Cumulative activity through April 1976: over 29 million loans insured for a value of over \$23 billion.

MAJOR HOME IMPROVEMENT LOAN INSURANCE

Federal insurance of loans to finance major home improvements.

Nature of Program

The Federal Housing Administration insures loans for major home improvements or alterations to qualified one- to four-family dwellings. The maximum loan amount is \$12,000 per family unit, with an additional allowance for high cost areas; the maturity of the note may not exceed 20 years. Interest on these loans is limited to the current FHA interest rate, and they are secured by a junior lien on the property. To qualify for loan insurance, the property must be at least 10 years old, unless the alterations make major structural improvements, correct faults not known when the structure was completed, or repair casualty damage.

Applicant Eligibility

Any owner of a one- to four-family dwelling, as qualified above.

Legal Authority

Section 203(k), National Housing Act (1934), as amended by Section 102(b), Housing Act of 1961, (P.L. 87-70).

Administering Office

Assistant Secretary for Housing—FHA Commissioner
Department of Housing and Urban Development
Washington, D.C. 20410.

Information Source

HUD Area and Insuring Offices.

Current Status

Active but infrequently used. See also Home Improvement Loan Insurance (Title I).

Scope of Program

Cumulative home improvement loans insured through March 1976: 2,782 covering 2,850 units. Cumulative amount insured: \$17,006,820.

SUPPLEMENTAL LOANS FOR MULTIFAMILY PROJECTS AND HEALTH CARE FACILITIES

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

Nature of Program

The Federal Housing Administration insures loans made by private lending institutions to pay for improvements to apartment projects, nursing homes, hospitals or group practice facilities that carry FHA-insured mortgages. Projects in the above categories may also obtain FHA insurance on loans to expand housing opportunities or provide fire and safety equipment, regardless of whether FHA insured the original mortgage.

Applicant Eligibility

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

Legal Authority

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

Administering Office

Assistant Secretary for Housing—FHA Commissioner
Department of Housing and Urban Development
Washington, D.C. 20410

Information Source

HUD Area and Insuring Offices or FHA-approved lenders.

Current Status

Active.

Scope of Program

Cumulative loans insured through April 1976: 42, covering 2,928 rental units, and 2,584 beds (in health care facilities). Cumulative amount insured: over \$20 million.

SINGLE FAMILY HOME MORTGAGE COINSURANCE

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

Nature of Program

HUD offers an additional and optional method of insuring lenders against losses on loans that they make to finance the purchase of one-to-four-family homes. In return for the right to expedite preliminary processing procedures by performing them himself, the lender assumes responsibility for a portion of the risk (10 percent) and may retain a portion of the insurance premium. Thus coinsurance is expected to result in faster service to the buyer and to improve quality of loan origination and servicing.

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

Applicant Eligibility

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

Legal Authority

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

Administering Office

Assistant Secretary for Housing—FHA Commissioner
Department of Housing and Urban Development
Washington, D.C. 20410

Information Source

HUD Area and Insuring Offices.

Current Status

As of October 1, 1976, the program was active in HUD field offices.

Scope of Program

Indicators of program volume are not yet available.

MULTIFAMILY HOUSING COINSURANCE

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

Nature of Program

HUD insures 80 percent of the losses on mortgages made by State housing finance agencies to finance multifamily projects. This guarantee makes it easier for the State agencies to obtain credit in the private market through the issuance of State bonds. The remaining 20 percent of the risk is borne by the agencies themselves and, indirectly, by investors in the bonds.

Applicant Eligibility

State Housing Finance Agencies

Legal Authority

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

Administering Office

Assistant Secretary for Housing—FHA Commissioner
Department of Housing and Urban Development
Washington, D.C. 20410

Information Source

See administering office.

Current Status

Active but still in preliminary stage.

Scope of Program

Indicators of program volume are not yet available.

EXPERIMENTAL FINANCING (GRADUATED PAYMENT MORTGAGE)

Federal mortgage insurance for Graduated Payment Mortgages.

Nature of Program

The Federal Housing Administration insures a limited number of mortgages on an experimental basis to facilitate early homeownership for households that expect their incomes to rise substantially. These "graduated payment mortgages" allow homeowners to pay smaller monthly payments initially and to increase their size gradually over time.

Five different payment plans are available, varying in duration and rate of increase. Larger than usual downpayments are permitted to prevent the total amount of the loan from exceeding the face value of the mortgage at any given time. In all other respects, the graduated payment mortgage is subject to the rules governing ordinary FHA-insured home loans.

Applicant Eligibility

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

Legal Authority

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

Administering Office

Assistant Secretary for Housing-FHA Commissioner
Department of Housing and Urban Development
Washington, D.C. 20410

Information Source

HUD Area and Insuring Offices.

Current Status

Active, but still in early stages of implementation.

Scope of Program

Indicators of program volume are not yet available. However, the outstanding aggregate principal amount of mortgages insured under this program may not exceed 1 percent of the outstanding total insured during any fiscal year by FHA.

INDIAN HOUSING

Federal aid to Indian housing authorities to provide decent housing and related facilities in Indian areas, including the Pacific Trust Territory.

Nature of Program

Indian housing authorities develop and operate rental and homeownership projects, financing them through the sale of bonds and notes. HUD furnishes technical and professional assistance in planning, developing and managing the projects and also gives financial assistance in the form of annual contributions to pay off the bonds and notes. For rental projects, the contributions also assure low rents and maintain adequate services and reserve funds. The IHA is responsible for all maintenance costs on these projects. Rents that are based on the residents' ability to pay contribute to the costs of managing and operating the housing.

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

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

Applicant Eligibility

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

Legal Authority

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

Administering Office

Assistant Secretary for Housing—FHA Commissioner
Department of Housing and Urban Development
Washington, D.C. 20410.

Information Source

All HUD Area Offices, HUD Regional Offices in Denver, Colorado, and San Francisco, Calif.; and HUD Insuring Offices in the following cities: Albany, N.Y.; Anchorage, Alaska; Boise, Idaho; and Topeka, Kans.

Current Status

Active

Scope of Program

Approved during fiscal year 1975: 2,845 units; \$8.6 million in annual contributions; \$85.3 million in loans.

Anticipated fiscal year 1976 and Transition Quarter Approvals: 11,500 units; \$28.8 million in annual contributions; \$345 million in loans.

COLLEGE HOUSING

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

Nature of Program

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

Applicant Eligibility

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

Legal Authority

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

Administering Office

Assistant Secretary for Housing—FHA Commissioner
Department of Housing and Urban Development
Washington, D.C. 20410

Information Source

HUD Area and Insuring Offices.

Current Status

The grant portion of the program is inactive. In December 1974, Congress rescinded unused debt service grant funds. Thus HUD may not award grants for college housing. The loan portion of the program is being reactivated with \$155 million available from repayments of previous loans. Actual operations are expected to resume in 1977.

Scope of Program

Loans—Number of projects: 3,790; number of accommodations: 960,000; total loan amount: \$3.8 billion.

Grants—Number of projects: 327; number of accommodations: 59,847; HUD-supported loan amount: \$572,914,000; annual grant amount: \$17,012,531.

ARMED SERVICES HOUSING FOR CIVILIAN EMPLOYEES

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

Nature of Program

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

Applicant Eligibility

Employees of or military personnel assigned to the National Aeronautics and Space Administration and the Atomic Energy Commission, or contractors thereof.

Legal Authority

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

Administering Office

Assistant Secretary for Housing—FHA Commissioner
Department of Housing and Urban Development
Washington, D.C. 20410.

Information Source

HUD Area and Insuring Offices.

Current Status

Active.

Scope of Program

Cumulative activity through fiscal year 1976: 16,606 homes insured for a total value of \$271,882,850.

ARMED SERVICES HOUSING IN IMPACTED AREAS

Federal mortgage insurance for housing for military and essential civilian personnel in areas affected by military installations.

Nature of Program

Federal Housing Administration (FHA) mortgage insurance finances construction or acquisition of rental housing (8 or more units) for military and essential civilian personnel. This insurance applies to detached, semi-detached, row, walk-up or elevator-equipped structures. Individual units may be released from the project mortgage and sold to qualified military or civilian personnel. These owner-occupants may apply for separate mortgage insurance under this program.

Applicant Eligibility

Military personnel and essential civilian personnel of the National Aeronautics and Space Administration and the Atomic Energy Commission may live in and eventually purchase these housing units. Private developers may apply for project mortgages.

Legal Authority

Section 810, National Housing Act (1934), (P.L. 73-479), as added by Section 704(a), Housing Act of 1959, (P.L. 86-372).

Administering Office

Assistant Secretary for Housing—FHA Commissioner
Department of Housing and Urban Development
Washington, D.C. 20410

Information Source

HUD Area and Insuring Offices.

Current Status

Inactive.

Scope of Program

Cumulative activity between 1960 and 1967: 21 projects with 2,708 units insured for a value of \$29,876,594.

HOMES FOR SERVICEMEN

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

Nature of Program

The Federal Housing Administration (FHA) allows the Department of Defense, Transportation and Commerce to pay the FHA mortgage insurance premium on behalf of servicemen on active duty under their jurisdiction. The mortgages may finance single-family dwellings and condominiums insured under standard FHA home mortgage insurance programs.

Applicant Eligibility

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

Legal Authority

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

Administering Office

Assistant Secretary for Housing—FHA Commissioner
Department of Housing and Urban Development
Washington, D.C. 20410

Information Source

HUD Area and Insuring Offices.

Current Status

Active.

Scope of Program

Over a 22-year period, 261,198 units have been insured for a value of \$3,975,943,406.

DISASTER PERMANENT HOUSING

Federal mortgage insurance to finance homeownership for victims of major disasters.

Nature of Program

The Federal Housing Administration insures home mortgages to replace former dwellings damaged too extensively by a major disaster for reconstruction. The insured loan may cover 100 percent of the FHA-appraised value of the property up to \$14,400, and may be repaid over 30 years (or 35 years if necessary provided that the dwelling is constructed under FHA or VA inspection). Interest may not exceed the FHA interest rate ceiling. The lender collects a small FHA application fee from the borrower.

Applicant Eligibility

Owner-occupants or tenants of single-family dwellings who lost their previous homes by flood, fire, hurricane, earthquake, storm, riot or civil disorder, or other catastrophe determined by the President to be a major disaster.

Legal Authority

Section 203(h), National Housing Act (1934) (P.L. 73-479), as added by Section 110, Housing Act of 1954, (P.L. 83-560).

Administering Office

Assistant Secretary for Housing—FHA Commissioner
Department of Housing and Urban Development
Washington, D.C. 20410.

Information Source

HUD Area and Insuring Offices.

Current Status

Active but rarely used.

Scope of Program

Statistics on this program are included in the basic home mortgage program, Section 203(b).

DISASTER TEMPORARY HOUSING

Temporary housing for families requiring shelter in a major disaster area.

Nature of Program

HUD is one of several Federal agencies that cooperate in a coordinated and unified effort under the broad direction of the Federal Disaster Assistance Administration (FDAA) to aid disaster victims. HUD supplies temporary housing authorized by FDAA following a Presidential declaration of a "major disaster" or "emergency." The housing may consist of existing vacant units; the Minimal Repair Program (MRP); mobile homes; and temporary mortgage or rental payments. Special field offices are established in the disaster area to administer the program.

Applicant Eligibility

Households in a Presidentially-declared disaster area which have lost their homes.

Legal Authority

Section 404, Disaster Relief Act of 1974, (P.L. 93-288).

Administering Office

Assistant Secretary for Housing—FHA Commissioner
Department of Housing and Urban Development
Washington, D.C. 20410

Information Source

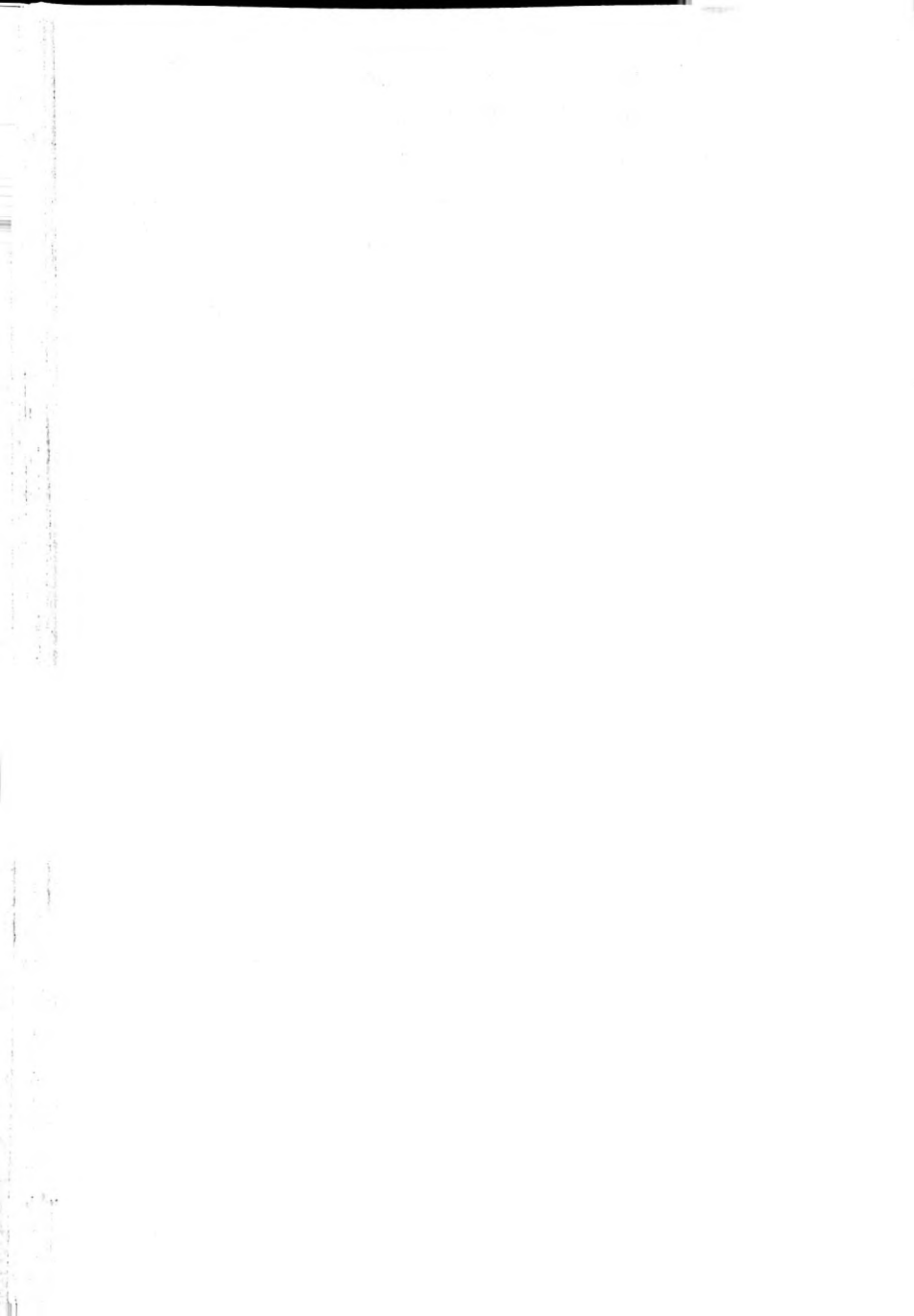
HUD Area and Insuring Offices and Disaster Field Offices

Current Status

Active.

Scope of Program

Cumulative activity through July 31, 1976; 73,409 households assisted in 42 States, Guam, Puerto Rico and Virgin Islands; 5,307 families currently in temporary housing in 38 States and Guam, Puerto Rico and Virgin Islands.





GNMA MORTGAGE-BACKED SECURITIES

Securities based on pools of federally underwritten mortgages guaranteed by the Government National Mortgage Association to attract capital into the residential mortgage market.

Nature of Program

The Government National Mortgage Association (GNMA) guarantees the timely payment of principal and interest to holders of securities issued by private lenders and backed by pools of HUD-insured and VA-guaranteed mortgages. The guarantee is backed by the full faith and credit of the United States Government.

The modified "pass-through" security guarantees monthly payments of principal and interest due on mortgages in the pool regardless of whether they are collected. All prepayments and claims are also passed through to the security holder.

Potential issuers pool federally underwritten mortgages of homogeneous type (single-family, multifamily, project, or mobile home), term, and interest rate. Once the pool has been approved and the certificates prepared by GNMA, issuers can market securities directly to investors, through securities dealers, or at periodic auctions held by GNMA.

Applicant Eligibility

Applicants must be FHA-approved mortgagees in good standing and generally have a net worth of not less than \$100,000.

Legal Authority

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

Administering Office

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

Information Source

See administering office.

Current Status

Active

Scope of Program

GNMA has guaranteed over \$32.4 billion in mortgage-backed, pass-through securities from the inception of the program in early 1970 through November 1976.

GNMA SPECIAL ASSISTANCE MORTGAGE PURCHASES ("TANDEM")

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

Nature of Program

The Government National Mortgage Association (GNMA) was originally established as a secondary market for federally insured residential mortgages not readily saleable in the private market but determined by Congress or the President to be in the public interest. These mortgages generally financed housing for groups or in areas with special needs.

More recently GNMA was authorized to purchase both federally insured and conventional mortgages at below market interest rates to stimulate lagging housing production. These mortgages are then resold at current market prices with the Government absorbing the loss as a subsidy.

Applicant Eligibility

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

Legal Authority

Housing and Urban Development Acts of 1968 and 1969, (P.L. 90-448 and 91-152), Housing and Community Development Act of 1974, (P.L. 93-383), Emergency Home Purchase Assistance Act of 1974, (P.L. 93-449), Emergency Housing Act of 1975, (P.L. 94-50), and Housing Authorization Act of 1976, (P.L. 94-375).

Administering Office

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

Information Source

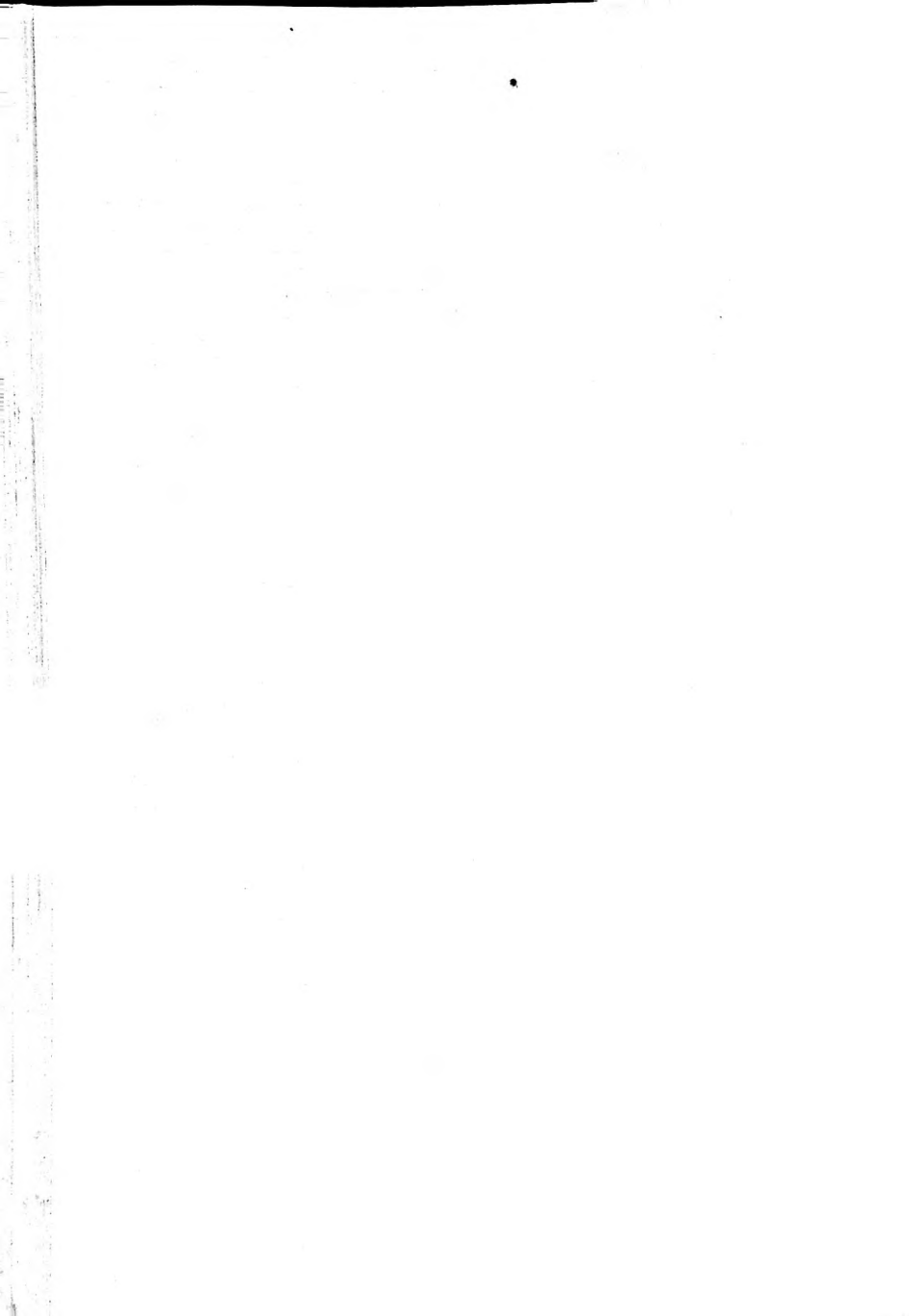
Regional offices of the Federal National Mortgage Association in Atlanta, Chicago, Dallas, Los Angeles, and Philadelphia. Also see administering office.

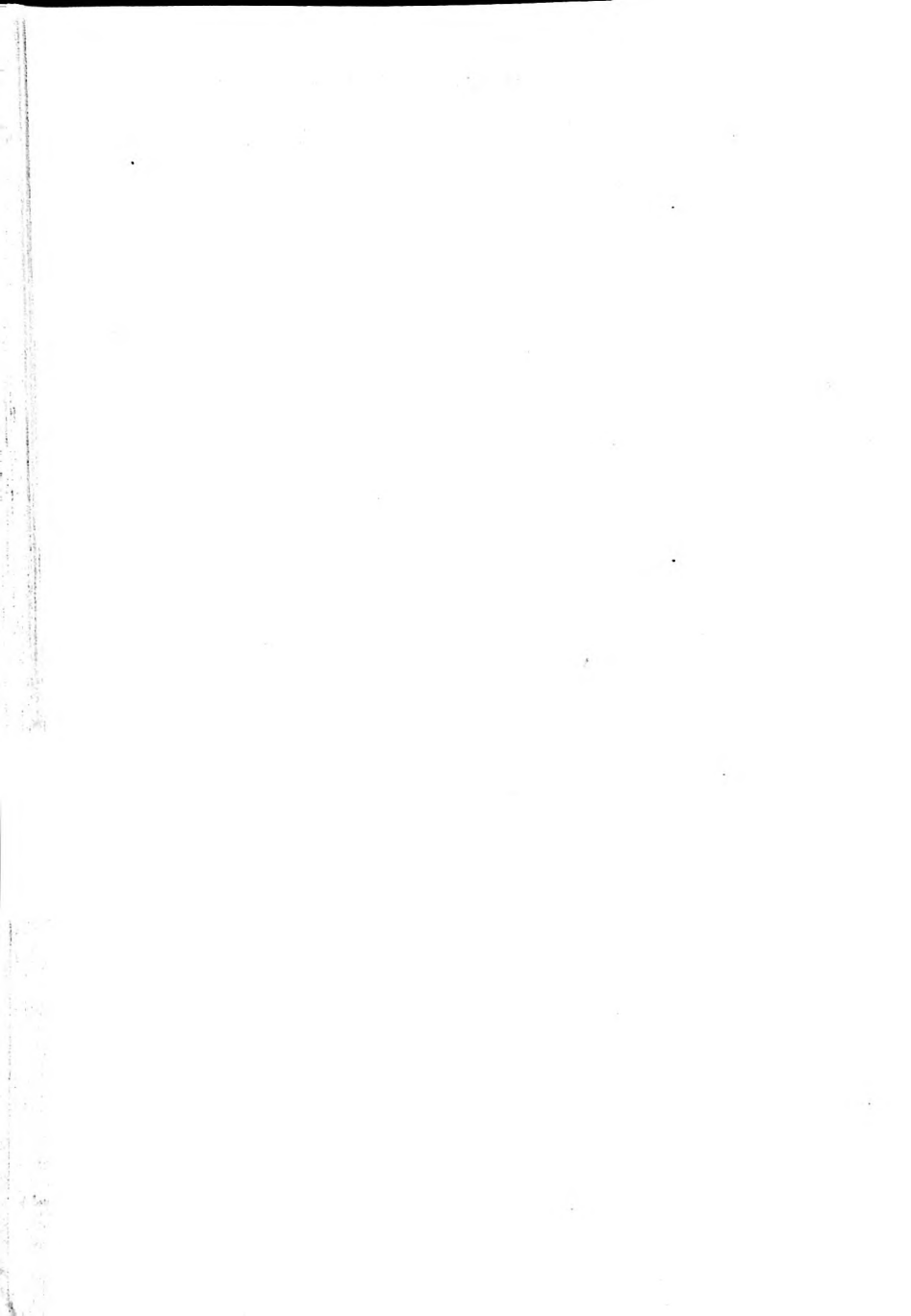
Current Status

Twenty-five Special Assistance programs have been implemented since 1954. GNMA is currently purchasing mortgages pursuant to outstanding commitments under the following programs: program 17 (Section 236 and 221(d)(3) rent supplement projects); program 18 (Section 235); program 21 (HUD-insured, unsubsidized multifamily projects); program 23 (HUD-insured multifamily project mortgages); program 24 (federally underwritten, unsubsidized home mortgages); program 30 (conventional home mortgages). Commitments to purchase mortgages are being issued at present only under Program 23.

Scope of Program

Between January 1974 and June 30, 1976, GNMA issued \$18.5 billion in commitments to purchase below-market interest rate mortgages under its Special Assistance programs.





COMMUNITY ECONOMIC DEVELOPMENT

A Federal Inter-Agency Demonstration combining Federal resources with private sector involvement to generate employment and revitalize cities.

Nature of Program

Now under way in ten cities with significant economic and unemployment problems, the program will demonstrate innovative public/private solutions to these problems over a two-year period. HUD, the Department of Commerce and the Department of Labor are jointly conducting the demonstration. The participating cities have outlined a variety of improvements such as the creation of economic development commissions, loan and bond programs to raise capital, industrial development corporations, industrial parks, and neighborhood commercial revitalization ideas. Each city will document its experience and make the record available to other cities with similar problems. All cities selected have problems and proposed development plans common to many communities.

Applicant Eligibility

Participants have already been chosen. Further demonstrations are not planned at this time.

Legal Authority

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

Administering Office

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

Information Source

See administering office; or contact the National Council for Urban Economic Development, the U.S. Conference of Mayors, and the National League of Cities, 1620 "Eye" St. N.W., Washington, D.C. 20006.

Current Status

Active

Scope of Program

The ten cities participating in the demonstration will receive Federal grants totaling \$4.82 million over the next two years. Nine of the ten cities will receive annual grants of \$250,000 for the two-year period; one city will receive \$160,000 per year. These grants, together with community development funds from HUD, economic development funds from Commerce, and job training funds from Labor will add up to an estimated \$1 billion over the next two years.

EXPERIMENTAL HOUSING ALLOWANCE PROGRAM

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

Nature of Program

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

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

Applicant Eligibility

All households with incomes of up to \$7,500 in cities participating in the experiments with the exception of non-elderly single persons and student heads of households. But additional enrollment is currently open only in two of the housing markets, metropolitan Green Bay, Wis., and South Bend, Ind.

Legal Authority

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

Administering Office

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

Information Source

See administering office.

Current Status

Active

Scope of Program

A 10-year program initiated in 1972 involving up to 20,000 households in 12 metropolitan areas. Overall cost approximately \$200,000,000.

INNOVATIVE PROJECTS

A demonstration program to strengthen the ability of State and local governments to develop innovative solutions to urban problems.

Nature of Program

HUD encourages States and local governments to experiment with untried technologies, methods or products that can improve local government administration by funding winners in annual national HUD-sponsored competitions. HUD defines high priority subjects each year in announcing the competition. HUD also serves as a national focus for urban problems by disseminating useful information and transferable solutions.

Applicant Eligibility

State and local governments.

Legal Authority

Section 107(a)(4), Housing and Community Development Act of 1974 (P.L. 93-383).

Administering Office

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

Information Source

See administering office.

Current Status

Active. The 1976 competition in Government Productivity Improvement and Housing and Neighborhood Preservation was completed mid-August.

Scope of Program

In fiscal year 1975, 12 projects were funded at \$2 million; in fiscal year 1976, 33 projects were funded at \$6 million.

LEAD-BASED PAINT POISONING PREVENTION RESEARCH

Nature of Program

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

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

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

Applicant Eligibility

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

Legal Authority

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

Administering Office

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

Information Source

See administering office.

Current Status

Active

Scope of Program

Active projects or contracts: 20
Completed projects or contracts: 12
Funding through fiscal year 1976: \$6.42 million

MODULAR INTEGRATED UTILITY SYSTEM (MIUS)

Demonstration projects supplying all utility services to residential communities from a single on-site plant, using natural resources more efficiently and reducing adverse environmental impact.

Nature of Program

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

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

Collaborating with HUD in this program are the National Aeronautics and Space Administration, the Atomic Energy Commission, the National Bureau of Standards, the Environmental Protection Agency, the Departments of Defense and Health, Education, and Welfare, and the Energy Research and Development Administration.

Two major demonstration projects are currently under way. In the new community of St. Charles, Md., a private developer is conducting the demonstration and sharing the cost for 900 dwelling units and some commercial areas. In Jersey City, N.J., HUD is carrying out a similar demonstration in a 486-unit development, including a grade school, swimming pool and commercial space.

Applicant Eligibility

Not applicable.

Legal Authority

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

Administering Office

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

Information Source

See administering office.

Current Status

Active

Scope of Program

Eleven agency agreements or project contracts are in place or in process.

\$15,462,000 in HUD funds have been authorized for 8 years (through 1980). This does not include other agency funding.

NATIONAL INSTITUTE OF BUILDING SCIENCES (NIBS)

A new, nongovernmental entity to provide leadership and technical expertise for the voluntary improvement of the Nation's building codes and standards.

Nature of Program

The main purpose of this non-profit organization is to encourage new, cost-saving technology by promoting widely acceptable building standards and building product performance criteria.

Establishment of NIBS follows growing recognition that high building costs are caused partly by proliferating local building codes and wide variance in building-product performance criteria.

NIBS will coordinate public and private groups active in building-product testing, standard-setting and code enforcement. The Institute will disseminate data on building technology, encourage developers of new products and techniques to submit them for testing before marketing, and will promote better testing methods.

The Institute is currently governed by a Board of Directors appointed by the President and confirmed by the Senate. Federal agencies are authorized to contract with it for specific projects.

Applicant Eligibility

Not applicable.

Legal Authority

Section 809, Housing and Community Development Act of 1974, (P.L. 93-383).

Administering Office

Office of Policy Development and Research
Department of Housing and Urban Development
Washington, D.C. 20410

Information Source

Otis M. Mader, Vice President
Aluminum Company of America
2928 Alcoa Building
Pittsburgh, Pa. 15219
(412) 553-3875

Mr. Mader is Chairman of the 18-member Board of Directors, sworn in by Secretary Hills on July 9, 1976.

Current Status

Just activated; obtained its corporate charter in September 1976, and is formulating a program.

Scope of Program

Congress has authorized, but not yet appropriated, \$5,000,000 for each of its first two years. Thereafter, the law directs NIBS to become self-sustaining through fees for its services.

SOLAR HEATING AND COOLING DEMONSTRATION PROGRAM

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

Nature of Program

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

Applicant Eligibility

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

Legal Authority

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

Administering Office

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

Information Source

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

Current Status

Active

Scope of Program

Number of demonstrations: (first and second cycle) 150 grants, involving 1,557 dwelling units.

Funding for first two cycles of demonstrations: \$4,877,172.

Total five-year program through fiscal year 1979: \$49,000,000 (est.)

TENANT MANAGEMENT PROGRAM

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

Nature of Program

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

The program is modernizing buildings and grounds and providing salaries for tenant employees, social services, and training and technical assistance to upgrade tenant management skills and public housing authority management capabilities. Eventually, it aims to transfer to tenants primary responsibility in four critical areas of housing management: budget preparation and control, policy development, management operations and tenant relations.

Six public housing authorities are participants in the demonstration which has been designed and will be conducted, monitored, and evaluated by the nonprofit Manpower Demonstration Research Corporation. HUD and the Ford Foundation together are funding the demonstration.

Applicant Eligibility

Participants have already been chosen. No further demonstrations are planned.

Legal Authority

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

Administering Office

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

Information Source

Manpower Demonstration Research Corporation
3 Park Ave.
New York, N.Y. 10016

Or see administering office.

Current Status

Active

Scope of Program

The seven housing developments participating in the demonstration contain 4,788 dwelling units with about 19,000 low-income residents. HUD has allocated a total of \$20.2 million: \$15 million in Modernization funds, and \$5.2 million for on-site administrative expenses. A Ford Foundation grant supplements \$600,000 in HUD funds used to manage the demonstration. The project spans three years, ending December 31, 1978.

URBAN HOMESTEADING

A national demonstration program transferring HUD properties to local governments to revitalize declining neighborhoods and reduce the Federal inventory of defaulted mortgages.

Nature of Program

Vacant HUD-held properties are transferred to local governments which developed homesteading plans approved by HUD. Each city had to devise a plan ensuring the availability of rehabilitation financing, technical assistance to homesteaders, and all essential municipal services to the target neighborhoods.

The local governments selected for the program then "sell" these properties for a token sum (as low as \$1.00) to individuals or families called "homesteaders." The homesteader must make repairs to meet minimum health and safety standards, then occupy the property as a principal residence for at least three years. Within 18 months of occupying the property, he must bring it up to local code standards. When all these requirements have been met, the homesteader receives full title to the property.

Applicant Eligibility

Homesteaders must be equitably selected by each participating city. Cities are chosen as demonstration sites by HUD after submitting acceptable homesteading plans.

Legal Authority

Section 810, Housing and Community Development Act of 1974 (P.L. 93-383); Section 20, Housing Authorization Act of 1976, (P.L. 94-375).

Administering Office

Assistant Secretary for Policy Development and Research
Urban Homesteading Demonstration Program
Department of Housing and Urban Development
Washington, D.C. 20410

Information Source

See administering office.

Current Status

Active

Scope of Program

Number of projects: 23 demonstration cities to date.

Funding: \$5 million was appropriated for fiscal year 1976; HUD also allocated \$5 million in rehabilitation loan funds to support the program in fiscal year 1976. The Housing Authorization Act of 1976 authorized an additional \$6.25 million for the transition quarter and fiscal year 1977 to support the transfer of HUD-acquired properties to communities participating in the Urban Homesteading Demonstration Program, as well as to some new participants. As a result, the 23 cities currently participating in the program will receive an additional \$3.75 million worth of HUD-owned properties and an additional \$4.5 million in rehabilitation loan funds, while new program participants will receive \$2.5 million worth of HUD-owned properties and \$3.5 million in rehabilitation loans.

URBAN OBSERVATORY

A demonstration linking city governments and their local university research resources.

Nature of Program

The Urban Observatory has tested the concept that cities can apply university research, service, and training resources to developing and improving public policy and administration.

The first Urban Observatory program, launched by HUD in 1968 in cooperation with the National League of Cities, served 10 large cities and produced over 200 research reports.

In 1974, a new Urban Observatory program applied the concept to 10 smaller cities in the 30,000-to-250,000 population range. These communities face many of the same problems as the Nation's larger cities. In addition, they often have only part-time executives and staff and lack the resources to cope effectively with housing, service delivery and planning problems.

Applicant Eligibility

Cities of more than 250,000 were eligible for the first demonstration, communities ranging in size from 30,000 to 250,000 for the second. In both cases the National League of Cities invited them to submit proposals. Cities chosen had to contribute increasing local matching funds in each year of the three-year program.

Legal Authority

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

Administering Office

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

Information Source

National League of Cities
1620 Eye St., N.W.
Washington, D.C. 20006
(202) 293-7336

Or see administering office.

Current Status

Ten cities are completing second-year work programs, with a third year remaining in 1977. No additional demonstrations are planned.

Scope of Program

Number of projects undertaken by 10 cities during first and second year of second Urban Observatory: 50.

Funding: \$2.6 million over three years (1975-77) requiring a total of \$1 million in matching funds from 10 cities involved.

URBAN REINVESTMENT TASK FORCE

A public-private coalition to stimulate and aid investment in inner city revitalization.

Nature of Program

The Urban Reinvestment Task Force is a joint effort of HUD and the Federal Home Loan Bank Board, initiated in 1974, to demonstrate how a declining but still viable neighborhood can be revitalized through a partnership of residents, financial institutions and local government. With the aid of HUD research and demonstration funds, the Task Force supports two different programs: Neighborhood Housing Services (NHS) and Neighborhood Preservation Projects (NPP).

The major role of the Task Force in NHS is that of catalyst, bringing together members of local partnerships. A high-risk revolving loan fund helps homeowners to make repairs. For Neighborhood Preservation Projects, the Task Force supplements funding support for promising local preservation programs to determine their potential for application elsewhere.

Applicant Eligibility

Community groups, financial institutions, city governments, foundations, or a combination of these.

Legal Authority

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

Administering Office

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

Information Source

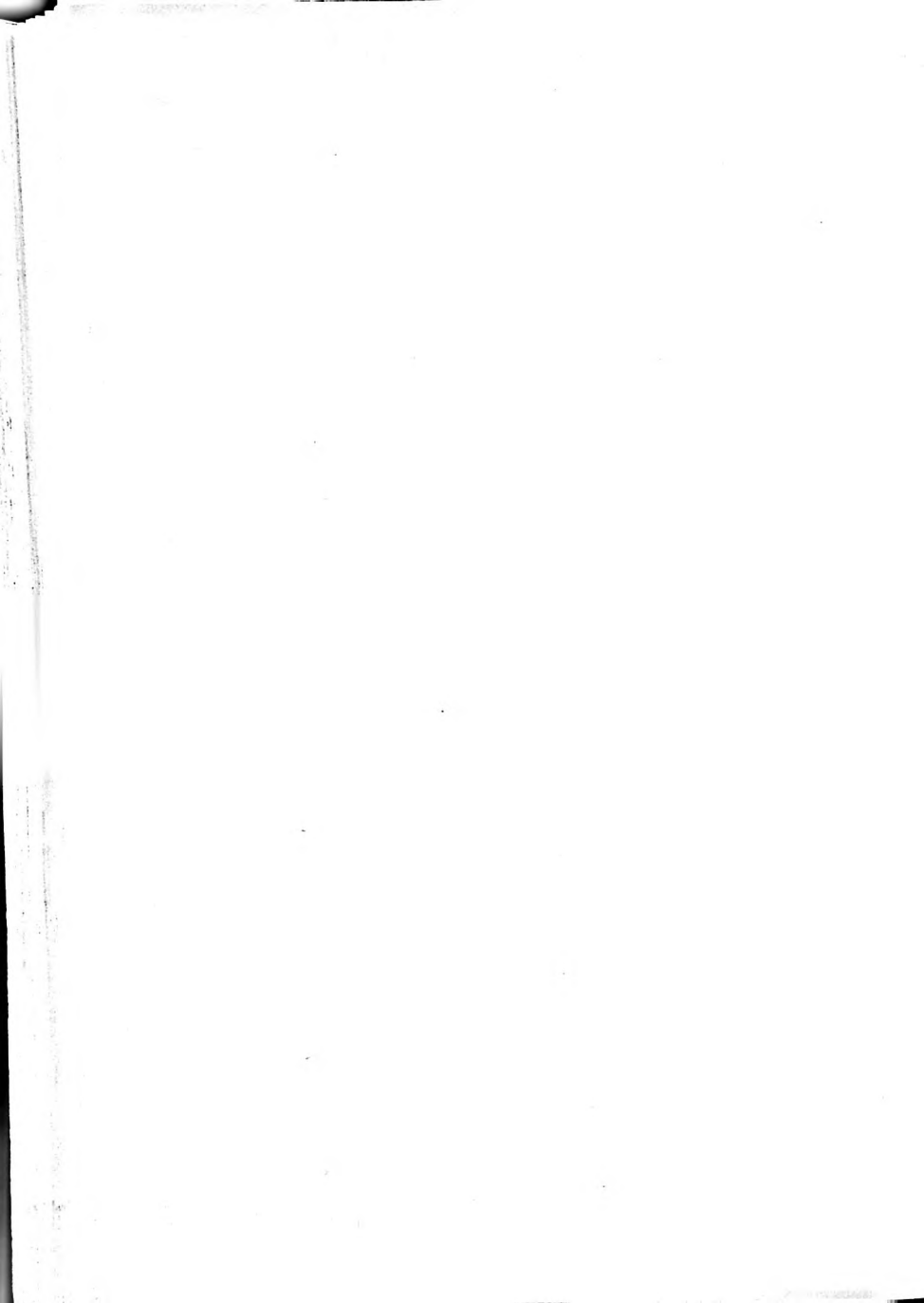
Urban Reinvestment Task Force
1120 - 19th St., N.W.
Washington, D.C. 20036
(202) 634-1689

Current Status

Active

Scope of Program

As of June 1976, 24 NHS projects were in operation, and 10 more were being developed. Ten NPP awards have been made; an additional five will be granted by the end of 1976. Over the life of the program, from May 1974 through August 1979, HUD is authorized to spend \$14,625,000 and expects to fund a total of 76 projects.



NEW COMMUNITIES

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

Nature of Program

HUD may guarantee bonds, debentures, notes or other obligations issued by private and public developers to finance land acquisition and development of new communities. The amount of guarantee cannot exceed \$50 million for any single project.

In case of public land development agencies, guarantees for the principal obligation cannot exceed 100 percent of HUD's estimate of the value of real property before development and the cost of land development. For private developers, guarantees may not exceed 80 percent of the estimated value of real property before development plus 90 percent of the estimated cost of land development.

Eligible costs include those incurred as part of real property acquisition and land development. Such costs comprise clearing and grading land, installing and constructing water lines and water supply systems, sewerage, roads, streets, drainage facilities and other preparation of land for residential, commercial, industrial and other uses. Development must accord with comprehensive area-wide planning, enhance the environment, contribute to the welfare of the area, provide for low- and moderate-income housing, and encourage social innovation and improved technology.

Applicant Eligibility

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

Legal Authority

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

Administering Office

New Communities Administration
Department of Housing and Urban Development
Washington, D.C. 20410

Information Source

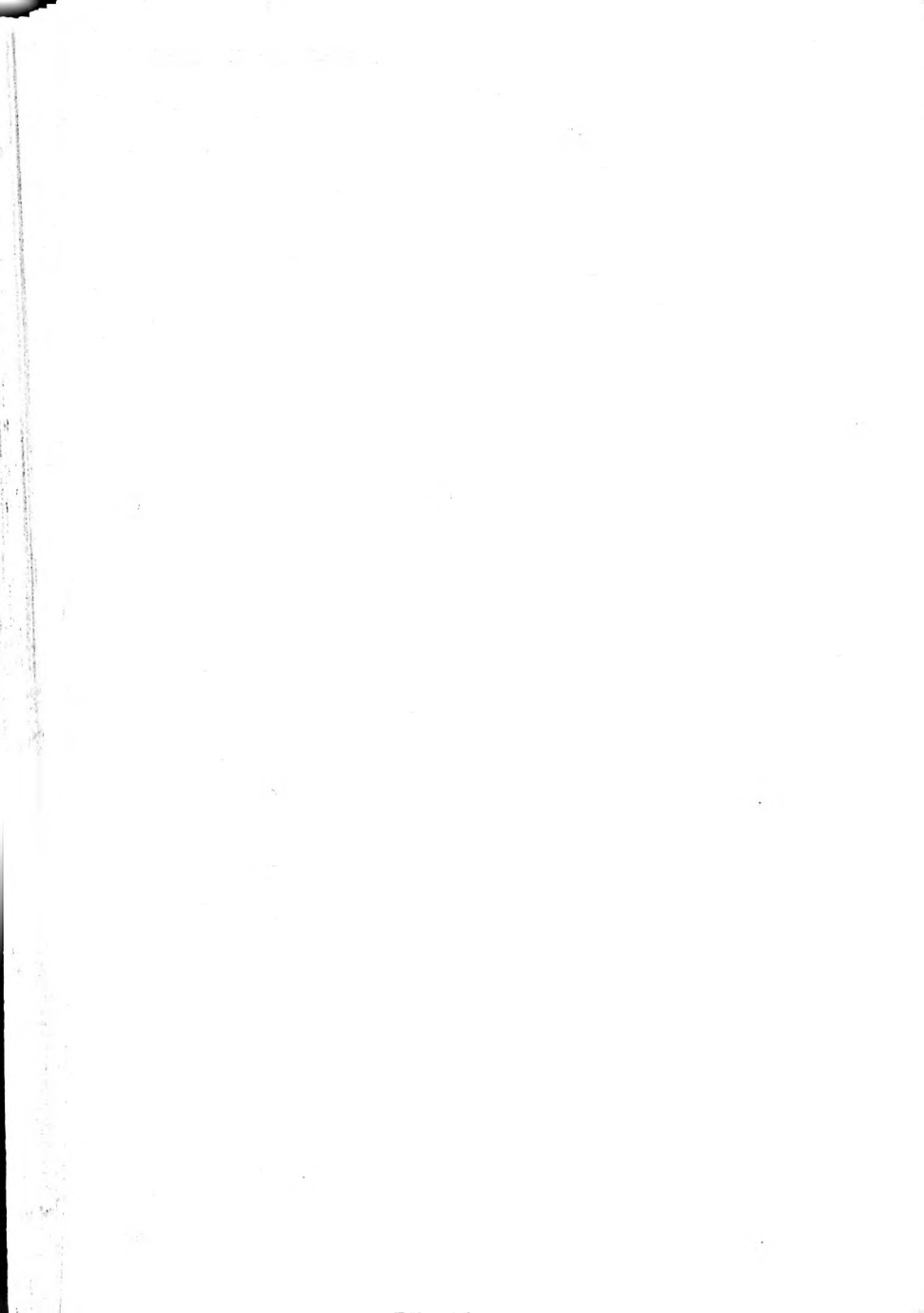
See administering office.

Current Status

Eleven projects are in various stages of development. Two projects are being phased out. No new applications for guarantee assistance have been accepted since January 1975. All available resources are being applied to the ongoing developments.

Scope of Program

HUD loan guarantee assistance for the 13 new communities totals \$294 million.



EMPLOYMENT AND BUSINESS OPPORTUNITY

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

Nature of Program

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

Applicant Eligibility

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

Legal Authority

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

Administering Office

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

Information Source

HUD Area and Insuring Offices

Current Status

Active

Scope of Program

In fiscal year 1976, 55 complaints were received, investigated and resolved.

EQUAL EMPLOYMENT OPPORTUNITY

A program to ensure that Federal and federally-assisted contractors do not discriminate in employment.

Nature of Program

Executive Order 11246 directs all Federal agencies to promote and ensure equal opportunity without regard to race, color, religion, sex or national origin, for everyone employed or seeking employment with Federal contractors or recipients of Federal assistance.

HUD is responsible to ensure that the Order is enforced as it affects HUD contracts and housing programs.

Affirmative action is required to ensure equal opportunity for minorities and women in employment. HUD's Direct and Federally-assisted construction contractors and subcontractors must either comply with applicable Federal Bid Conditions or develop affirmative action plans of their own.

Applicant Eligibility

This program applies to employment under HUD's contracts for supplies and services, and all direct HUD contracts including research and development. It also applies to HUD's direct and federally-assisted construction contracts.

Legal Authority

Executive Order 11246, of September 24, 1965, as amended by Executive Order 11375, of October 13, 1967.

Administering Office

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

Information Source

HUD Area Offices.

Current Status

Active

Scope of Program

During fiscal year 1976, 3,564 compliance reviews were completed, and 74 complaints were processed.

EQUAL OPPORTUNITY IN HUD-ASSISTED PROGRAMS

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

Nature of Program

HUD ascertains the extent to which its programs comply with the Federal law forbidding discrimination in all federally funded activities.

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

Under the Community Development Block Grant program, discrimination on the basis of sex is also forbidden.

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

Applicant Eligibility

Any HUD-funded activity, except contracts for insurance or guaranty, is subject to Title VI.

Any person or group suspecting discrimination in a HUD-assisted program because of race, color, or national origin, may file a complaint.

Legal Authority

Title VI, Civil Rights Act of 1964 (P.L. 88-352); Section 109, Housing and Community Development Act of 1974 (P.L. 93-383).

Administering Office

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

Information Source

HUD Area Offices.

Current Status

Active

Scope of Program

In fiscal year 1976, 111 complaints were received and 175 closed; 163 compliance reviews were started and 197 closed. An additional 31 complaints were received and 18 compliance reviews begun under the Community Development Block Grant Program's Section 109.

EQUAL EMPLOYMENT OPPORTUNITY IN HUD-FUNDED AGENCIES

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

Nature of Program

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

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

Applicant Eligibility

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

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

Legal Authority

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

Administering Office

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

Information Source

HUD Area Offices.

Status

Active

Scope of Program

Approximately 40 complaints and 20 compliance reviews were closed during fiscal year 1976.

FAIR HOUSING

A program to assure fair housing throughout the United States.

Nature of Program

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

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

Executive Order 11063 previously prohibited discrimination because of creed, as well as race, color, or national origin, in housing and related facilities which are owned or operated by the Federal Government or housing and related facilities provided by Federal financial assistance, including mortgage insurance and guaranty programs. The Department receives complaints and conducts compliance reviews under Executive Order 11063.

Applicant Eligibility

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

Legal Authority

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

Administering Office

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

Information Source

See administering office.

Current Status

Active

Scope of Program

Some 3,123 Title VIII complaints were received in fiscal year 1976 which, when added to 1,684 complaints on hand, totaled 4,807 complaints. A total of 3,631 complaints were processed. Conciliation was undertaken in 1,014 complaints, of which 584 were successful.

VOLUNTARY COMPLIANCE

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

Nature of Program

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

Applicant Eligibility

Trade and professional organizations in housing and related fields, including home builders, realtors, and lending institutions; and other Federal agencies.

Legal Authority

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

Administering Office

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

Information Source

See administering office.

Current Status

Active

Scope of Program

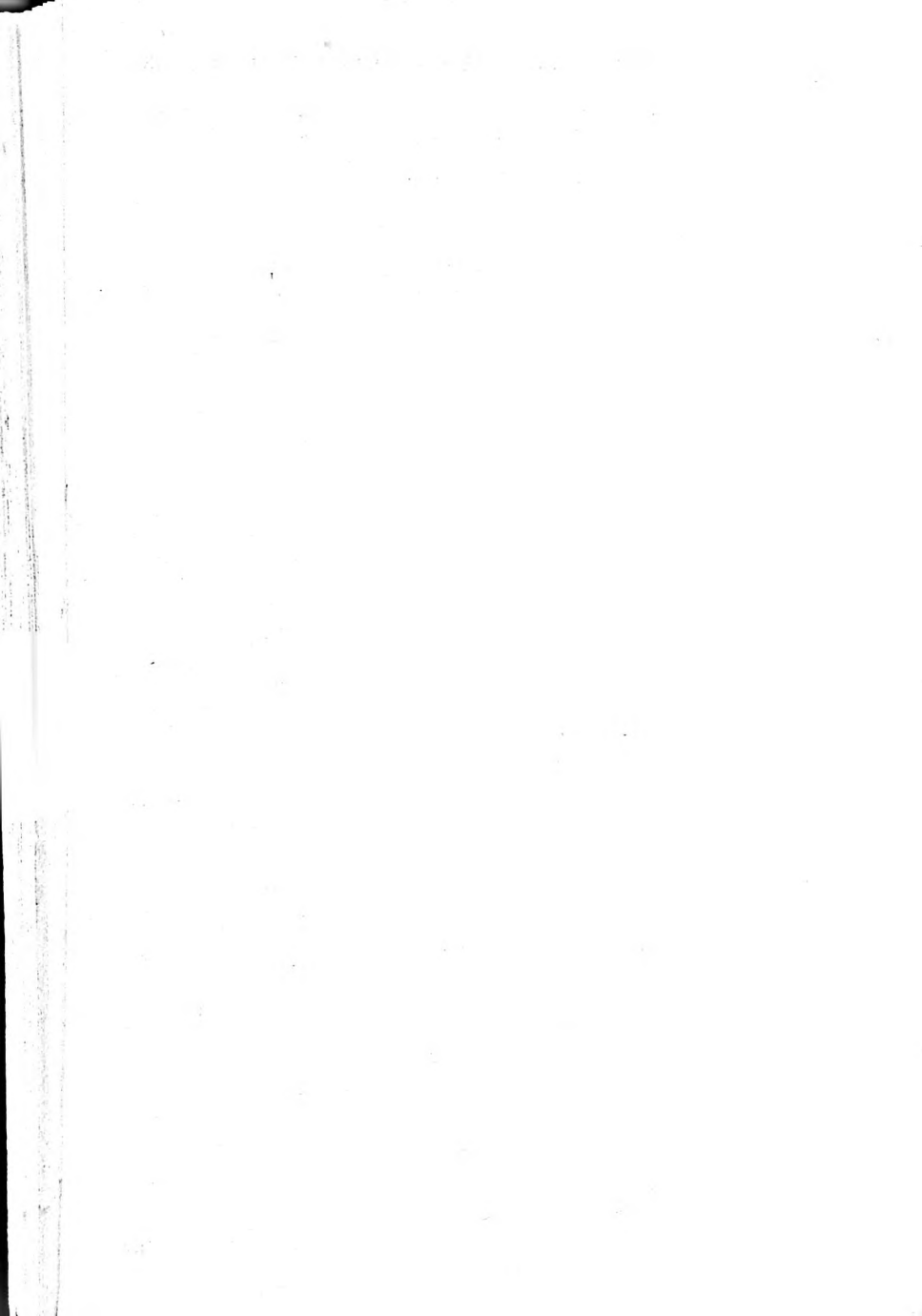
Plans and agreements negotiated and approved in fiscal year 1976: 109; approximately the same number is anticipated for fiscal 1977.

HUD program funds on deposit in minority-owned banks in fiscal 1976: \$32 million; the same is anticipated for fiscal 1977.

HUD program funds awarded or granted to minority entrepreneurs in fiscal 1976: \$150 million; approximately \$165 million anticipated for fiscal 1977.

Business opportunities for minority entrepreneurs under the Community Development Block Grant program for fiscal 1976: \$45 million; a 15 percent increase is anticipated for fiscal 1977.

CONSUMER AFFAIRS & REGULATORY FUNCTIONS



CONSUMER AFFAIRS

The Office of Consumer Affairs is responsible for ensuring that consumers' basic rights are considered in all housing and community development activities and for encouraging and facilitating consumer access to the Department's decision-making process.

Nature of Program

This office was created in 1976 to pursue three primary objectives. It reviews present and proposed Departmental policies, elicits consumer comment, and makes recommendations based on analysis of these contributions. The Office also maintains contact with the network of consumer groups developed in conjunction with HUD field offices and monitors the Department-wide consumer complaint response system.

Applicant Eligibility

Not applicable.

Legal Authority

Section 4(a), of the Department of Housing and Urban Development Act of 1965 (P.L. 89-174), as amended.

Administering Office

Assistant Secretary for Consumer Affairs
and Regulatory Functions
Department of Housing and Urban Development
Washington, D.C. 20410

Information Source

See administering office.

Current Status

Active

Scope of the Program

Department-wide

COUNSELING FOR TENANTS AND HOME OWNERS

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

Nature of Program

HUD-approved agencies counsel prospective home buyers homeowners with respect to property maintenance, household budget and debt management, and such other matters as may assist them in improving their housing conditions and meeting the responsibilities of tenancy or home ownership. The counseling assistance is provided by qualified agencies voluntarily and generally without remuneration from HUD.

HUD is authorized to counsel buyers, owners and tenants of all HUD-assisted housing, but the agency is required to counsel homeowners assisted under the Section 235 homeownership program. HUD may provide these services directly or may pay private or public organizations with special competence and knowledge in counseling low-and moderate-income families. HUD also compiles a counseling information package to be distributed by lenders to prospective buyers under this program.

Applicant Eligibility

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

Legal Authority

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

Administering Office

Assistant Secretary for Consumer Affairs
and Regulatory Functions
Department of Housing and Urban Development
Washington, D.C. 20410

Information Source

HUD Area and Insuring Offices.

Current Status

Active

Scope of Program

Approximately 450 HUD-approved agencies have provided counseling services to owners and tenants of HUD-assisted housing; 26 agencies are directly funded by HUD. Three million dollars have been appropriated for this purpose in fiscal year 1977.

COMMUNITY SERVICES FOR TENANTS

Increased resources to improve the quality of life for tenants.

Nature of Program

HUD furnishes technical assistance to local management of public housing and HUD-assisted housing. Federal and community agencies provide social services, employment opportunities and recreational programs for tenants through agreements negotiated nationally and collaboration developed at regional, state and local levels.

Applicant Eligibility

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

Legal Authority

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

Administering Office

Assistant Secretary for Consumer Affairs
and Regulatory Functions
Department of Housing and Urban Development
Washington, D.C. 20410

Information Source

HUD Area and Insuring Offices

Current Status

Active

Scope of Program

In addition to HUD's Technical Assistance, the Departments of Justice, Labor, and Health, Education and Welfare have contributed over \$150 million in the five fiscal years ending June 30, 1976. These combined efforts have served some 3,000 public housing authorities, managing 1,400,000 units housing more than 3 million tenants.

INTERSTATE LAND SALES REGISTRATION

Protects consumers against fraudulent practices of land developers and promoters.

Nature of Program

HUD is responsible for enforcing the laws governing interstate land sales registration. Developers and their agents are prohibited from selling or leasing, by mail or by other means in interstate commerce, any lot in any subdivision of 50 or more lots unless two conditions have been met.

(1) A statement of record must be filed with HUD, listing information about the ownership of the land, the state of its title, its physical nature, the availability of roads and utilities, and other matters.

(2) A printed property report, containing pertinent extracts from the statement of record, must be furnished to the purchaser at least 72 hours before signing an agreement for purchase or lease.

Willful violation is subject to criminal penalties of imprisonment for not more than five years, or a fine of not more than \$5,000, or both. A suit for damages may be brought in any State or Federal court for the district in which the defendant may be found or in which the transaction took place. HUD may seek an injunction against any developer that it can show is violating or about to violate the law.

Applicant Eligibility

Not applicable.

Legal Authority

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

Administering Office

Assistant Secretary for Consumer Affairs
and Regulatory Functions
Department of Housing and Urban Development
Washington, D.C. 20410

Information Source

See administering Office.

Current Status

Active

Scope of Program

Number of filings: 10,568 as of December 31, 1975. Number of subdivisions: approximately 7,000 as of December 31, 1975.

MOBILE HOME CONSTRUCTION AND SAFETY STANDARDS

Federal standards to protect the safety and health of mobile home owners.

Nature of Program

In consultation with the Consumer Product Safety Commission, HUD issues Federal mobile home construction and safety standards to improve the quality and durability of mobile homes. The standards take into consideration existing State and local laws but preempt those that are less stringent. They apply to all mobile homes manufactured after June 15, 1976. Standards may be enforced by HUD through the Attorney General or the State. HUD may inspect factories and obtain records needed to enforce such standards. If a mobile home does not conform to Federal standards, the manufacturer must repurchase the home or bring it up to standards.

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

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

Applicant Eligibility

Not applicable.

Legal Authority

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

Administering Office

Assistant Secretary for Consumer Affairs
and Regulatory Functions
Department of Housing and Urban Development
Washington, D.C. 20410

Information Source

See administering office.

Current Status

Active

Scope of Program

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

REAL ESTATE SETTLEMENT PROCEDURES ACT (RESPA)

Protects home buyers by requiring advance estimates of settlement costs, limiting mandatory escrow payments for insurance and taxes, and prohibiting referral fees and kickbacks.

Nature of Program

All borrowers in real estate settlements involving federally related mortgage loans must receive a good faith estimate of settlement costs from the lender when they file their loan application. They must also be given a HUD-prepared booklet containing information about real estate and loan transactions, various services, cost comparisons and information about RESPA at least one business day prior to the settlement date. A settlement statement, following the form prescribed by HUD, must be used at settlement to show the actual costs.

RESPA prohibits referral fees and kickbacks and forbids sellers to require title insurance from a particular title company. Lenders cannot require borrowers to deposit more than 12 months' taxes and insurance payments in an escrow account. The law also requires HUD to undertake studies and demonstrations relating to settlement costs and land recordation systems.

Applicant Eligibility

All lenders of federally-related home mortgages.

Legal Authority

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

Administering Office

Assistant Secretary for Consumer Affairs
and Regulatory Functions
Department of Housing and Urban Development
Washington, D.C. 20410

Information Source

See administering office.

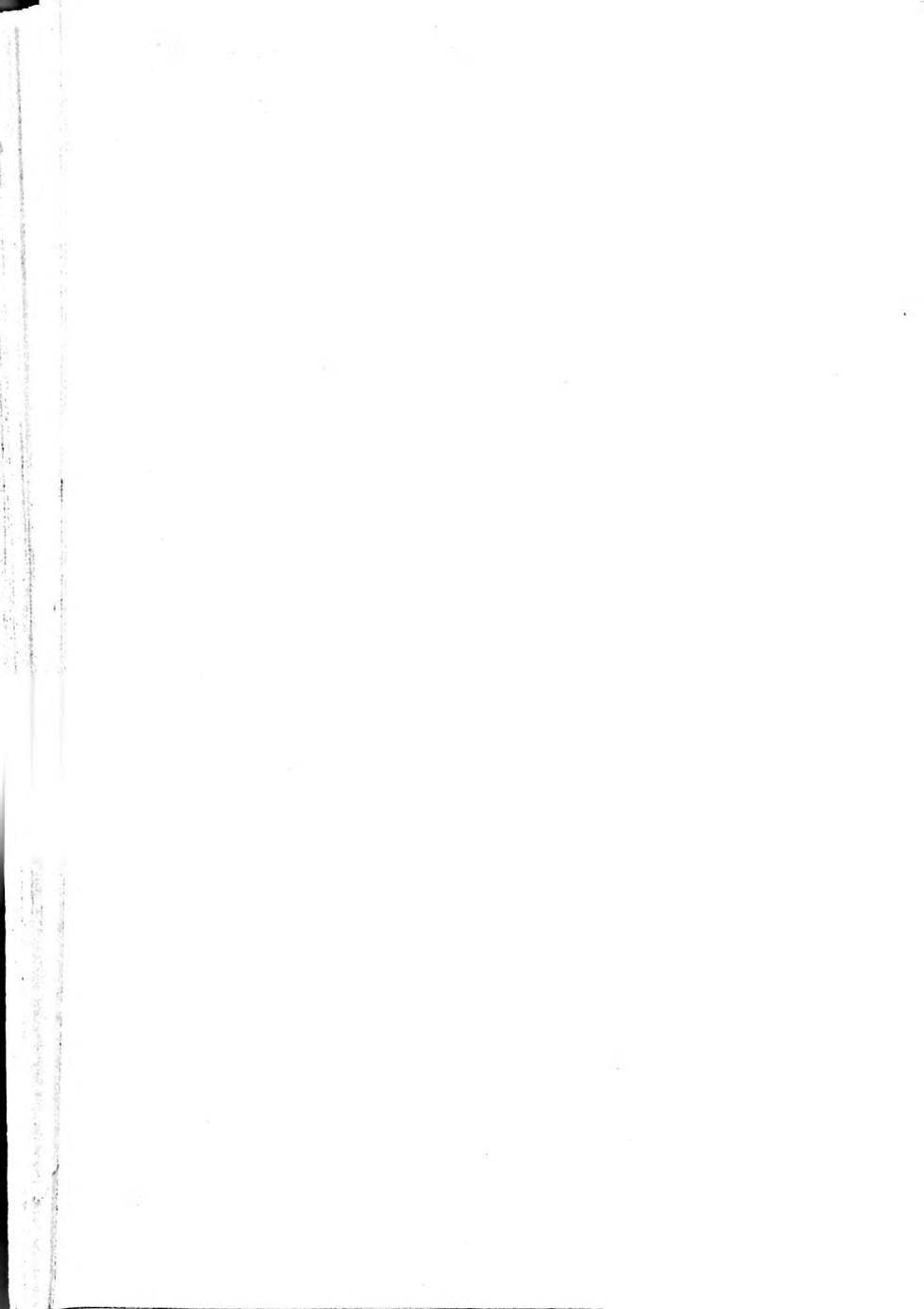
Current Status

Active

Scope of Program

Limited only by the number of federally related mortgage loans. A federally related mortgage loan is one made by any lender insured or regulated by any Federal agency, or a loan guaranteed or insured by a Federal agency.

FEDERAL INSURANCE ADMINISTRATION



FEDERAL CRIME INSURANCE

Burglary and robbery insurance at affordable rates in States where the cost or availability of crime insurance is a critical problem.

Nature of Program

Federal Crime Insurance enables individuals and businesses to purchase affordable insurance against burglary and robbery losses. Policies are not cancelled because of losses, and rates are uniform within entire metropolitan areas. A minimum of protective devices is, however, required. The program is available in 19 States and the District of Columbia, where the cost or availability of crime insurance is a critical problem.

Residential burglary and robbery insurance is available in amounts up to \$10,000, and businesses can purchase as much as \$15,000 of burglary and/or robbery coverage.

Applicant Eligibility

A property owner, tenant, or businessman within an eligible State or the District of Columbia may apply for crime insurance. To be eligible for burglary insurance coverage, the premises must meet the protective device requirements. Protective devices are not required for commercial robbery insurance.

Legal Authority

Urban Property Protection and Reinsurance Act of 1968, (P.L. 90-448), as amended by Housing and Urban Development Act of 1970, (P.L. 91-609).

Administering Office

Federal Insurance Administration
Department of Housing and Urban Development
Washington, D.C. 20410

Information Source

Call toll-free 800-638-8780, or write to administering office.

Current Status

Active

Scope of Program

Policies in force: 29,384 as of June 30, 1976. Amount of insurance: \$164,033,000 as of December 30, 1975

NATIONAL FLOOD INSURANCE

Federal insurance for flood-prone areas coupled with local flood plain management to reduce flood losses.

Nature of Program

HUD makes flood insurance available to property owners in flood prone areas. The communities in which these flood prone areas are located are required to administer sound flood plain management programs to prevent loss of life and property. Coverage may be purchased from local property and casualty insurance agents and brokers under an agreement between HUD and the National Flood Insurers Association, a pool of 133 private insurance companies.

With certain limited exceptions, all forms of federally-related financial assistance for the acquisition or construction of buildings in flood prone areas are contingent on the community's participation in the program. Assistance is also contingent on purchase of insurance sufficient to cover the amount of the assistance or the maximum amount available, whichever is less.

Applicant Eligibility

Property owners in participating communities may apply for flood insurance through a licensed agent or broker.

Legal Authority

National Flood Insurance Act of 1968, (P.L. 90-448), as amended by Housing and Urban Development Act of 1968, (P.L. 91-152) and Housing and Community Development Act of 1974, (P.L. 93-383); Flood Disaster Protection Act of 1973, (P.L. 93-234), as amended by Housing Authorization Act of 1976, (P.L. 94-375).

Administering Office

Federal Insurance Administration
Department of Housing and Urban Development
Washington, D.C. 20410

Information Source

FIA Regional Offices, or call toll-free 800-424-8872

Current Status

Active

Scope of Program

Policies in force: 766,130 as of April 30, 1976. Amount of insurance: \$21,528,000,000 as of April 30, 1976. Number of participating communities: 14,500 as of June 30, 1976.

URBAN PROPERTY PROTECTION AND REINSURANCE

Reinsurance for private property insurance companies against damage from riot and civil disorder.

Nature of Program

HUD reinsures insurance companies for excess losses in standard lines of property insurance coverage resulting from riots or civil disorders. Reinsured losses are shared among the insurance companies, the States, and the Federal Government. The sale of reinsurance is limited to companies that cooperate with State insurance authorities in FAIR plans. These are statewide plans to assure property owners Fair Access to Insurance Requirements.

Minimum criteria for FAIR plans are specified by law, but State insurance authorities are expected to adopt whatever additional provisions are needed to make property insurance readily available to urban areas. Fair plans are administered under supervision of the State insurance authority subject to Federal minimum regulatory standards. Where necessary, HUD may require additional programs as a condition of continued reinsurance in the State.

Applicant Eligibility

Property insurance companies that participate in a State FAIR Plan.

Legal Authority

Title XI, Urban Property Protection and Reinsurance Act of 1968, (P.L. 90-448), as amended by Housing and Urban Development Act of 1970, (P.L. 91-609).

Administering Office

Federal Insurance Administration
Department of Housing and Urban Development
Washington, D.C. 20410

Information Source

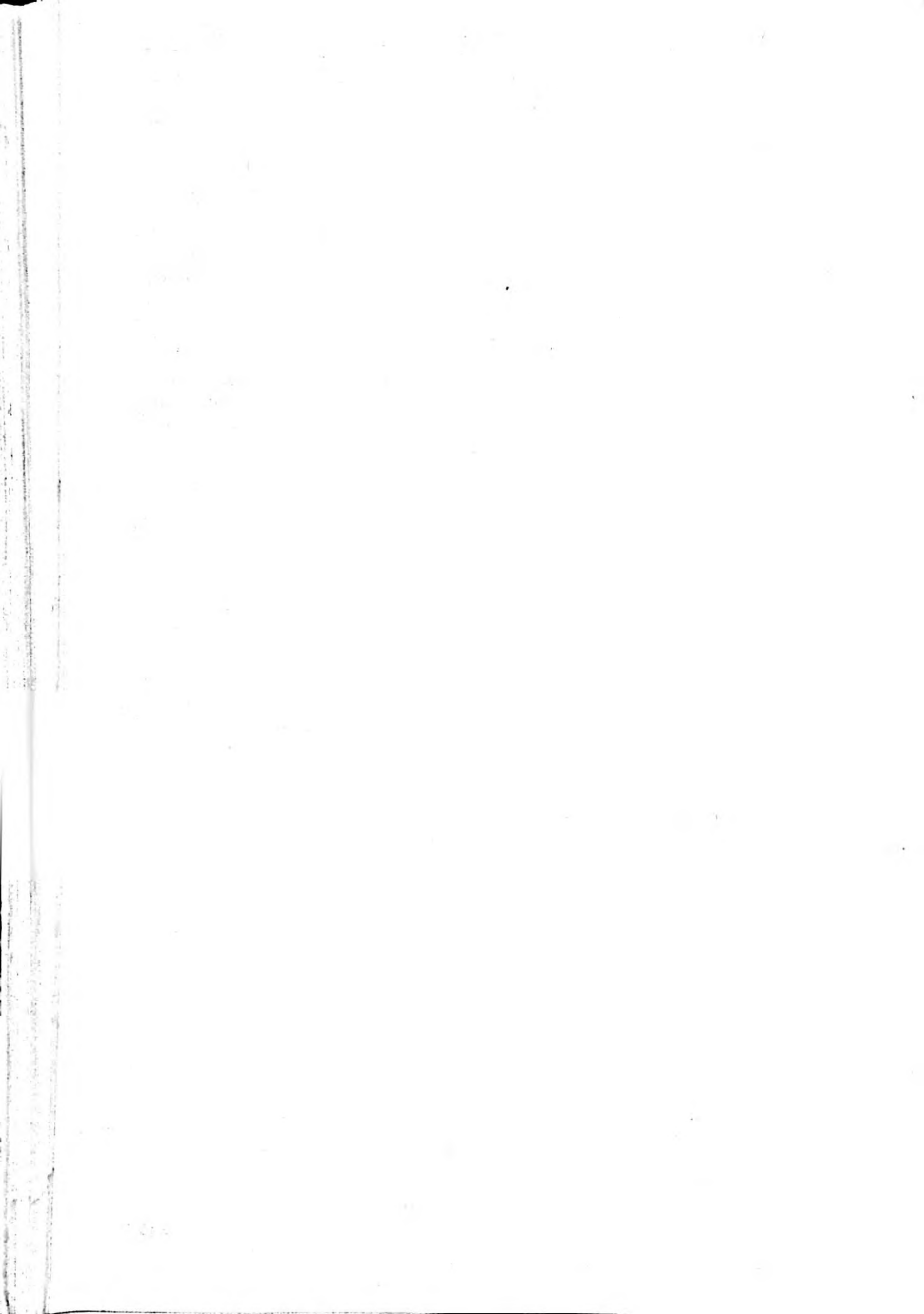
See administering office.

Current Status

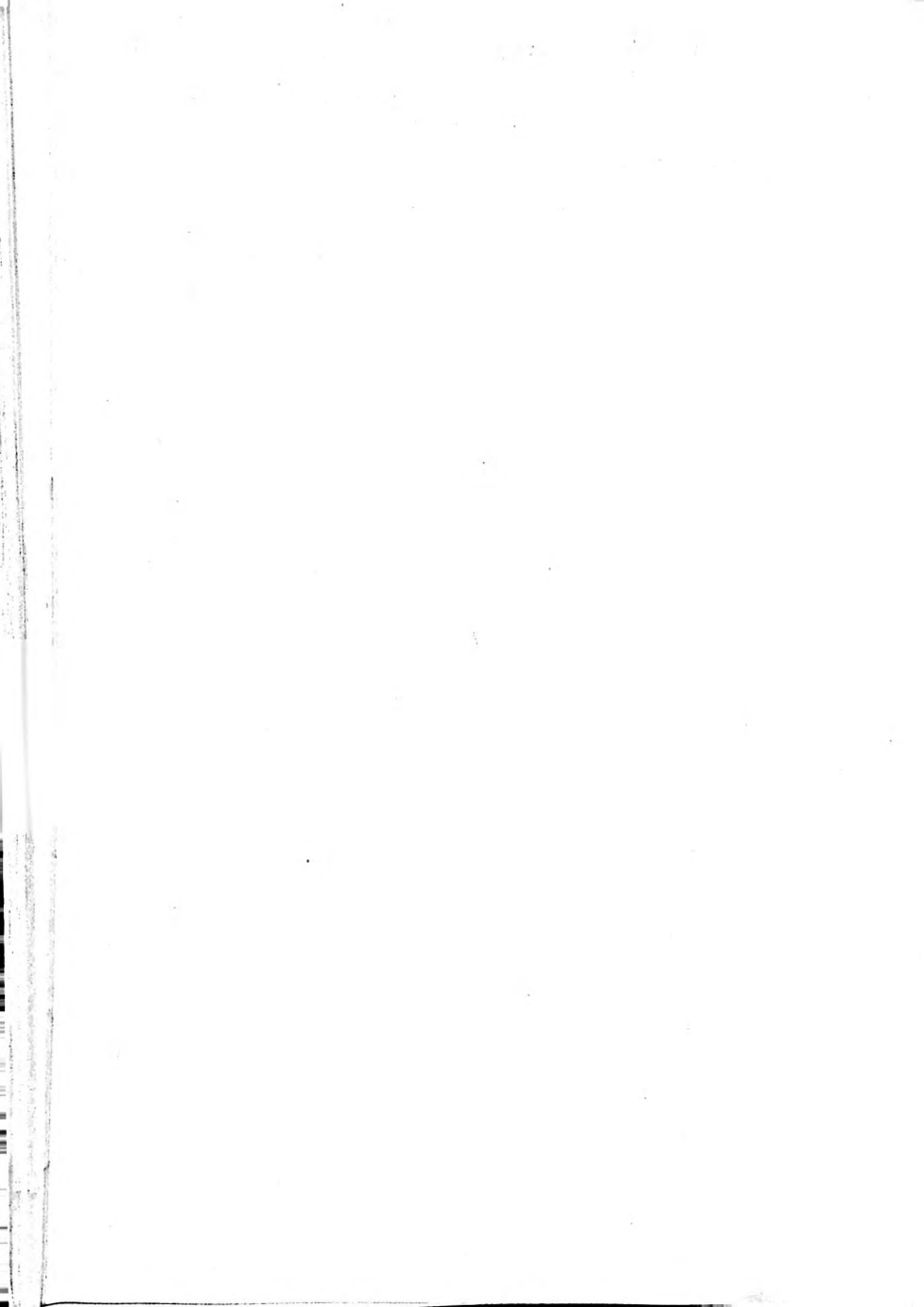
Active

Scope of Program

As of April 30, 1976, 185 riot reinsurance contracts provided coverage to 415 property insurance companies. Reinsurance premiums totaled \$1,150,000 total amount of reinsurance: \$500 billion.



FEDERAL DISASTER ASSISTANCE ADMINISTRATION



DISASTER ASSISTANCE

Supplemental Federal assistance to State and local governments and individuals affected by natural disasters.

Nature of Program

Following a Presidential declaration of a "major disaster," the Federal Disaster Assistance Administration (FDAA) may provide eligible individuals and families with temporary housing, special unemployment assistance, low-interest loans to repair or replace real or personal property, food coupons, legal services, crisis counseling, and individual and family grants to meet other disaster-related necessary expenses. Grants may be made to States, local governments, and private nonprofit institutions for debris removal and restoration of damaged facilities.

"Emergency" assistance is also available to save lives, protect property, public health and safety, or to avert or lessen the threat of a disaster. States may receive grants to suppress forest or grassland fires that threaten major disaster.

Applicant Eligibility

State and local governments, certain private nonprofit facilities, and individual disaster victims in areas declared eligible for "emergency" or "major disaster" assistance by the President upon the request of the Governor of the State.

Legal Authority

Disaster Relief Act of 1970 (P.L. 91-606), as amended by Disaster Relief Act of 1974 (P.L. 93-288); Executive Order 11795, as amended by Executive Order 11910.

Administering Office

Federal Disaster Assistance Administration
Department of Housing and Urban Development
Washington, D.C. 20410

Information Source

Regional offices of the Federal Disaster Assistance Administration

Current Status

Active

Scope of Program

In the most recent fiscal year, July 1, 1976 - June 30, 1976:

Major disaster declarations	49
Emergemcu declarations	6
Fire Suppression grants	7
Funds Obligated	\$326,026,000

(from President's Disaster Relief Fund)

DISASTER PREPAREDNESS

Federal aid encouraging State and local governments to prepare for or prevent natural disasters.

Nature of Program

The Federal Disaster Assistance Administration (FDAA) encourages State and local governments to develop comprehensive plans and practicable programs in preparation for disasters, and guides them in coping with pending or actual disasters.

A grant of not more than \$250,000 may be made to any State to develop these plans and programs. In addition, FDAA may grant up to \$25,000 per year in matching funds for improving, maintaining, and updating State disaster plans.

Technical assistance is also available to supplement the States' own resources in planning to meet disasters.

Applicant Eligibility

Eligible applicants are the 50 States, the District of Columbia, Puerto Rico, the Virgin Islands, Guam, American Samoa, the Canal Zone, and the Trust Territory of the Pacific Islands. (States must have applied by May 22, 1975, for the development grant.) The application must include a plan detailing the activities to be undertaken.

Legal Authority

Section 201, Disaster Relief Act of 1974, (P.L. 93-288), and Executive Order 11795, pursuant thereto.

Administering Office

Federal Disaster Assistance Administration
Department of Housing and Urban Development
Washington, D.C. 20410

Information Source

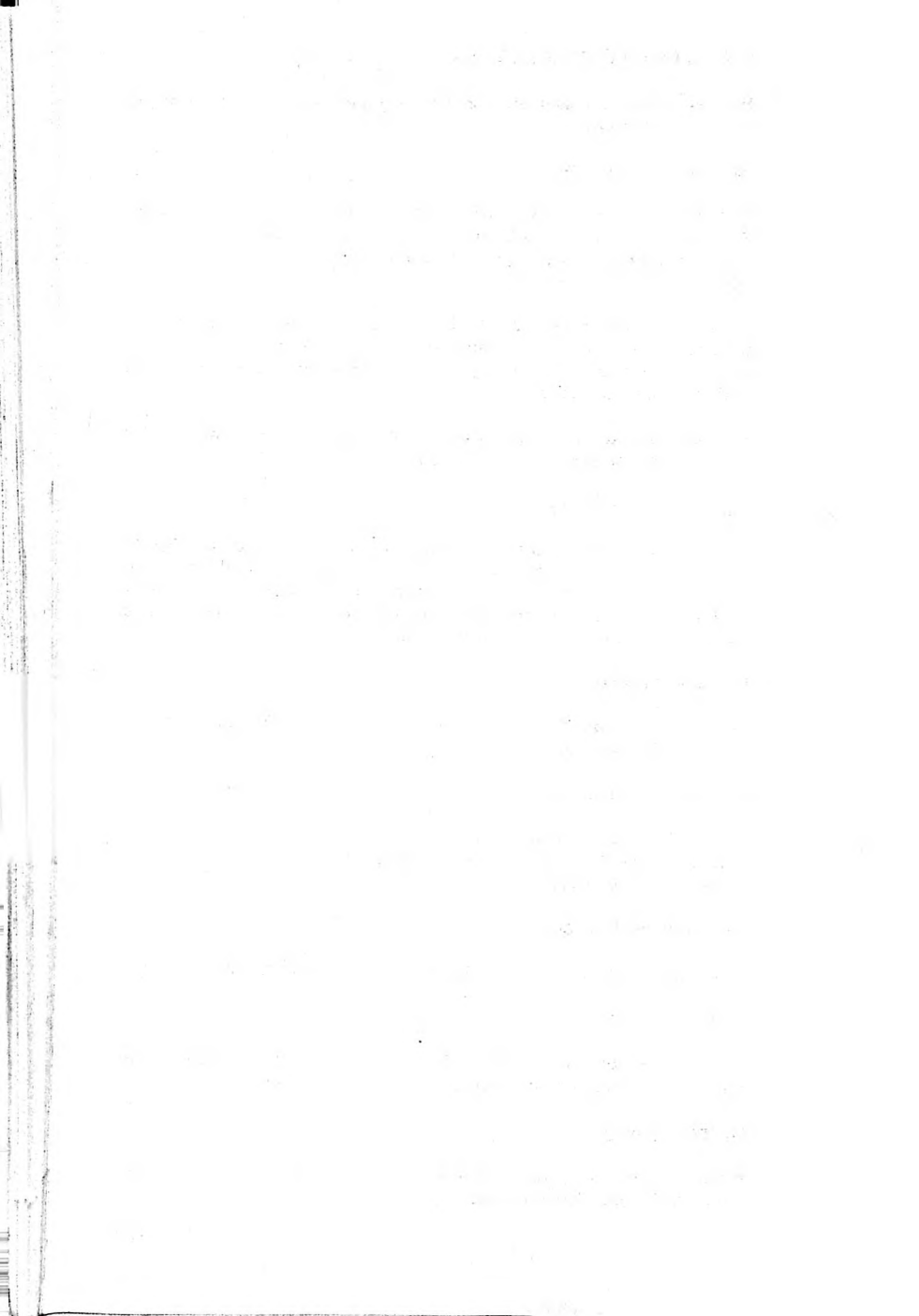
Regional Offices of the Federal Disaster Assistance Administration.

Current Status

Active. As of September 30, 1976, all development grants were still in effect and no improvement grants had yet been awarded.

Scope of Program

Number of development grants awarded: 55 (as of September 30, 1976).
Funding: \$13,453,189 obligated.



ALPHABETICAL INDEX OF HUD PROGRAMS

COMMUNITY PLANNING & DEVELOPMENT (CPD)

PAGE

- 3 Community Development Block Grants
- 5 Comprehensive Planning Assistance
- 7 Model Cities
- 8 Neighborhood Development
- 9 Neighborhood Facilities
- 10 Open Space – Urban Beautification –
Historic Preservation
- 11 Public Facility Loans
- 6 Rehabilitation Loans
- 12 Urban Renewal
- 14 Water & Sewer Facilities

CONSUMER AFFAIRS & REGULATORY FUNCTIONS (CARF)

- 112 Community Services For Tenants
- 109 Consumer Affairs
- 110 Counseling for Tenants and Homeowners
- 113 Interstate Land Sales Registration (OILSR)
- 115 Mobile Home Construction & Safety Standards
- 117 Real Estate Settlement Procedures (RESPA)

FAIR HOUSING & EQUAL OPPORTUNITY (EO)

- 99 Employment and Business Opportunity
- 100 Equal Employment Opportunity
- 102 Equal Employment Opportunity in HUD
Funded Agencies
- 101 Equal Opportunity in HUD-Assisted Programs
- 104 Fair Housing
- 106 Voluntary Compliance

FEDERAL DISASTER ASSISTANCE ADMINISTRATION (FDAA)

- 127 Disaster Assistance
- 129 Disaster Preparedness

FEDERAL INSURANCE ADMINISTRATION (FIA)

- 121 Federal Crime Insurance
- 122 National Flood Insurance
- 123 Urban Property Protection and Reinsurance

GOVERNMENT NATIONAL MORTGAGE ASSOCIATION (GNMA)

- 69 GNMA Mortgage-Backed Securities
- 70 GNMA Special Assistance Mortgage Purchases ("Tandem")

HOUSING-FEDERAL HOUSING ADMINISTRATION (FHA)

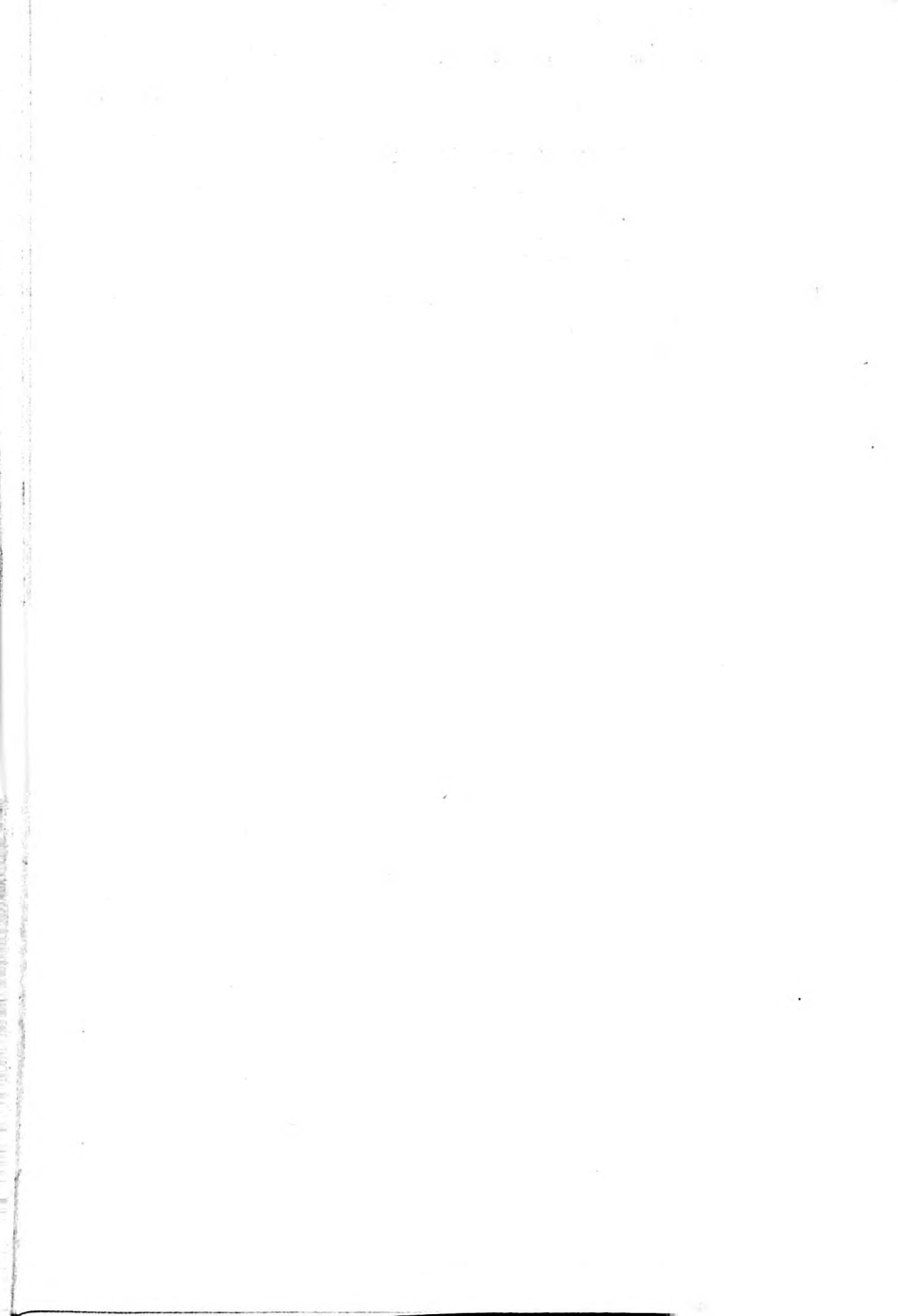
- 61 Armed Services Housing for Civilian Employees
- 62 Armed Services Housing in Impacted Areas
- 34 Assistance to Non-Profit Sponsors of Low- and Moderate-Income Housing
- 60 College Housing
- 22 Compensation for Substantial Defects (Section 518(b))
- 26 Condominium Housing
- 27 Cooperative Housing
- 47 Direct Loans for Housing for the Elderly or Handicapped (Section 202)
- 64 Disaster Permanent Housing
- 65 Disaster Temporary Housing
- 31 Existing Multifamily Rental Housing
- 57 Experimental Financing (Graduated Payment Mortgage)
- 25 Fee-Simple Title Purchase
- 51 Group Practice Medical Facilities
- 52 Home Improvement Loan Insurance
- 24 Homeowner's Emergency Relief
- 18 Homeownership Assistance for Low- & Moderate-Income Families (Section 235)
- 19 Homeownership for Low- & Moderate-Income Families (Section 221(d)(2))
- 63 Homes for Servicemen
- 50 Hospitals
- 20 Housing in Declining Neighborhoods
- 58 Indian Housing
- 39 Lower-Income Rental Assistance (Section 8)
- 42 Low-Income Public Housing
- 41 Low-Rent Leased Public Housing
- 53 Major Home Improvement Loan Insurance
- 29 Mobile Home Courts
- 28 Mobile Homes (Title I)
- 35 Mortgage & Major Home Improvement Loan Insurance for Urban Renewal Areas
- 48 Mortgage Insurance for Housing for the Elderly
- 56 Multifamily Housing Coinsurance
- 30 Multifamily Rental Housing
- 32 Multifamily Rental Housing for Low- & Moderate-Income Families (Section 221(d)(3) & (4))
- 49 Nursing Homes and Intermediate Care Facilities
- 17 One-to-Four Family Home Mortgage Insurance
- 45 Public Housing Management Improvement
- 46 Public Housing Modernization
- 44 Public Housing Operating Subsidies
- 36 Rental & Cooperative Housing Assistance for Lower-Income Families (Section 236)
- 37 Rent Supplements
- 55 Single-Family Home Mortgage Coinsurance
- 21 Special Credit Risks
- 54 Supplemental Loans for Multifamily Projects & Health Care Facilities

NEW COMMUNITIES

95 New Communities

POLICY DEVELOPMENT & RESEARCH (PDR)

- 75 Community Economic Development
- 77 Experimental Housing Allowance Program
- 78 Innovative Projects
- 79 Lead-Based Paint Poisoning Prevention Research
- 80 Modular Integrated Utility System (MIUS)
- 82 National Institute of Building Sciences
- 84 Solar Heating & Cooling Demonstration Program
Tenant Management Program
- 87 Urban Homesteading
- 89 Urban Observatory
- 91 Urban Reinvestment Task Force



PROGRAMS GENERALLY IDENTIFIED BY NUMBER

TITLE		Page
I	Home Improvement Loans	52
	Mobile Home Loans	28
	(National Housing Act (1934))	
I	Community Development Block Grants	3
	(Housing and Community Development Act of 1974)	
VI	Equal Opportunity in HUD-Assisted	101
	Programs (Civil Rights Act of 1964)	
VIII	Fair Housing	104
	(Civil Rights Act of 1968)	
SECTION		
8	Lower-Income Rental Assistance	39
	(U.S. Housing Act of 1937)	
23	Low-Rent Leased Public Housing	41
	(U.S. Housing Act of 1937)	
202	Direct Loans for Housing for the	47
	Elderly or Handicapped (Housing Act of 1959)	
203(b) and(i)	One-to-Four Family Home Mortgage	17
	Insurance (National Housing Act of 1934)	
207	Multifamily Rental Housing	30
	(National Housing Act (1934))	
213	Cooperative Housing	27
	(National Housing Act (1934))	
221(d)(2)	Homeownership for Low- & Moderate-	19
	Income Families (National Housing Act (1934))	
221(d)(3) and (4)	Multifamily Rental Housing for Low-	32
	& Moderate-Income Families (National Housing Act (1934))	
223(f)	Existing Multifamily Rental Housing	31
	(National Housing Act (1934))	

SECTION	Page
231	Mortgage Insurance for Housing for 48 the Elderly (National Housing Act (1934))
232	Nursing Homes and Intermediate 49 Care Facilities (National Housing Act (1934))
234	Condominium Housing 26 (National Housing Act (1934))
235	Homeownership Assistance for Low- 18 & Moderate-Income Families (National Housing Act (1934))
236	Rental & Cooperative Housing 36 Assistance for Lower-Income Families (National Housing Act (1934))
244	Single-Family Home Mortgage 55 Coinsurance (National Housing Act (1934))
244	Multifamily Housing Coinsurance 56 (National Housing Act (1934))
245	Experimental Financing (Graduated 57 Payment Mortgage) (National Housing Act (1934))
312	Rehabilitation Loans 6 (Housing Act of 1964)
518(b)	Compensation for Substantial Defects 22 (National Housing Act (1934))
701	Comprehensive Planning Assistance 5 (Housing Act of 1954)

EXECUTIVE ORDER

11246	Equal Employment Opportunity 100 (September 24, 1965)
11063	Fair Housing (Title VIII) 104 (Civil Rights Act of 1968)

- 77 Allowances, Experimental Housing
 - Armed Services Housing
- 61 Civilian employees, mortgage insurance for
- 63 Homes for servicemen, mortgage insurance for
- 62 Impacted areas, mortgage insurance for housing in

- 10 Beautification, Urban
 - 3 Block Grants, Community Development

 - Categorical Programs
 - 7 Model cities
 - 8 Neighborhood development
 - 9 Neighborhood facilities
 - 10 Open space - Urban beautification - Historic preservation
 - 11 Public facility loans
 - 6 Rehabilitation loans
 - 12 Urban renewal
 - 14 Water and sewer facilities
 - Coinsurance
 - 56 Multifamily
 - 55 Single-family
 - 60 College Housing
 - Community Development
 - 3 Block grants
 - 75 Community Economic Development
 - 7 Model cities
 - 8 Neighborhood development
 - 9 Neighborhood facilities
 - 10 Open space - Urban beautification - Historic preservation
 - 5 Planning (Sec. 701)
 - 11 Public facility loans
 - 6 Rehabilitation loans
 - 12 Urban renewal
 - 14 Water and sewer facilities
 - 26 Condominiums
 - 109 Consumer Affairs Office
 - Cooperatives
 - 27 Cooperative housing
 - 36 Rental and cooperative housing for low- and moderate-income families (Sec. 236)
 - 110 Counseling for Tenants and Homeowners
 - 121 Crime Insurance

 - Disaster Assistance
 - 129 Preparedness
 - 127 Assistance
 - Housing
 - 64 Permanent
 - 65 Temporary

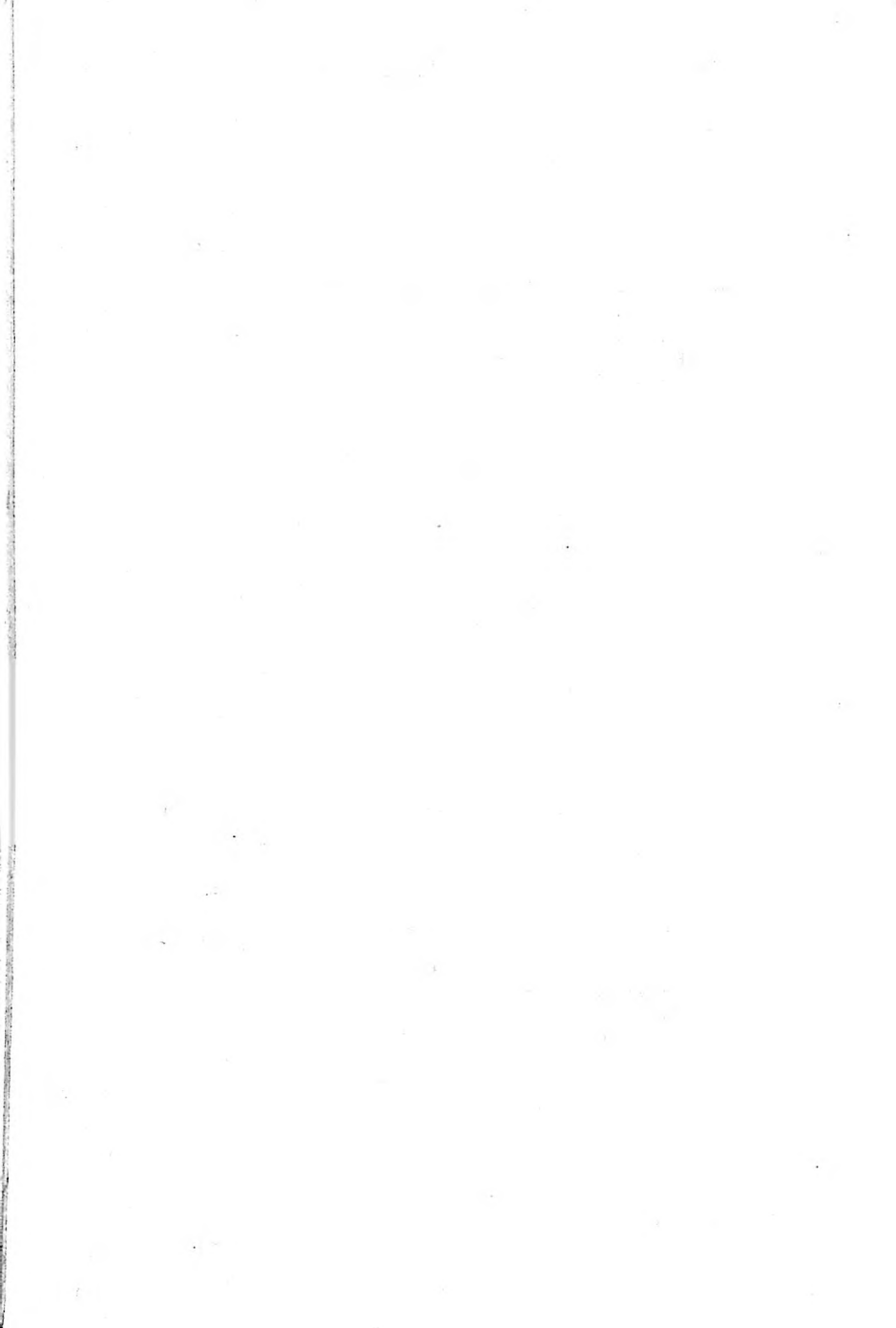
Page	
75	Economic Development, Community Elderly or Handicapped, Housing for
47	Direct loans for (Sec. 202)
49	Nursing homes, mortgage insurance (Sec. 232)
48	Residential mortgage insurance (Sec. 231)
	Equal Opportunity
99	Business
99, 100	Employment
104	Fair housing
101	HUD-assisted programs
102	HUD-funded agencies
106	Voluntary compliance
104	Fair Housing
122	Flood Insurance
	Government National Mortgage Association (GNMA)
69	Mortgage-backed securities
70	Special assistance mortgage purchases ("Tandem")
57	Graduated Mortgage Payment
	Handicapped, Housing for
	See "Elderly"
10	Historic Preservation
	Homeownership
	Armed services housing, mortgage insurance
61	for civilian employees, mortgage insurance
63	for servicemen
62	in impacted areas
18	Assistance for low- and moderate-income families (Sec. 235)
26	Condominiums, mortgage insurance
27	Cooperatives, mortgage insurance
64	Diaster permanent housing, mortgage insurance
25	Fee-simple title purchase, mortgage insurance
19	For low- and moderate-income families, mortgage insurance (Sec. 221(d)(2))
63	For servicemen
21	For special credit risks, mortgage insurance
57	Graduated mortgage payment
24	Homeowner's emergency relief
20	Housing in declining neighborhoods, mortgage insurance
28	Mobile home loan insurance
17	One- to four-family homes, mortgage insurance
55	Single-family mortgage coinsurance
87	Urban Homesteading
	Home Repairs
22	Compensation for substantial defects (Sec. 518 (b))
52	Loan insurance (Title I)
53	Major loan insurance
35	Mortgage and major home improvement loan insurance for urban renewal areas

Page	
87	Homesteading, Urban
50	Hospitals, Mortgage Insurance
	Improvement Loans
54	Health care facilities
54	Multifamily projects (See also "Home Repairs")
58	Indian Housing
78	Innovative Projects
113	Interstate Land Sales Registration
113	Land Sales Registration, Interstate
79	Lead-Based Paint Poisoning Prevention Research
	Lower-Income Assistance
34	Assistance to nonprofit sponsors of low- and moderate-income housing
22	Compensation for substantial defects (Sec. 518 (b))
18	Homeownership assistance for low- and moderate-income families (Sec. 235)
19	Homeownership for low- and moderate-income families, mortgage insurance (Sec. 221(d)(2))
20	Housing in declining neighborhoods, mortgage insurance
42	Low-income public housing
39	Lower-income rental assistance (Sec. 8)
41	Low-rent leased public housing (Sec. 23)
32	Multifamily rental housing for low- and moderate-income families (Sec. 221(d)(3) and (4))
37	Rent Supplements
36	Rental and cooperative housing for low- and moderate-income families (Sec. 236)
21	Special credit risks, mortgage insurance
51	Medical Facilities, Group Practice
	Mobile Homes
115	Construction and safety standards
28	Individual units, mortgage insurance
29	Mobile home parks, mortgage insurance
7	Model Cities
80	Modular Integrated Utility System (MIUS)
69	Mortgage-Backed Securities (GNMA)
	Mortgage Foreclosure Forbearance
24	Homeowner's emergency relief
	Mortgage Insurance
	Armed services housing
61	for civilian employees
63	for servicemen
62	in impacted areas
26	Condominiums
27	Cooperatives
64	Disaster permanent housing
31	Existing multifamily rental housing (Sec. 223(f))

Page

25	Fee-simple title purchase
57	Graduated Mortgage Payment
51	Group Practice Medical Facilities, Mortgage Insurance
52	Home improvement loans (Title I)
18	Homeownership assistance for low- and moderate-income families (Sec. 235)
19	Homeownership for low- and moderate-income families (Sec. 221(d)(2))
50	Hospitals' Mortgage Insurance
48	Housing for elderly
20	Housing in declining neighborhoods
53	Major home improvement loans
29	Mobile home courts
28	Mobile home loans
35	Mortgage and major home improvement loans for urban renewal areas
56	Multifamily coinsurance
30	Multifamily rental housing
32	Multifamily rental housing for low- and moderate-income families (Sec. 221(d)(3) and (4))
49	Nursing homes
17	One- to four-family homes
36	Rental and cooperative housing for low- and moderate-income families (Sec. 236)
55	Single-family coinsurance
21	Special credit risks
54	Supplemental loans for multifamily projects and health care facilities
	Multifamily Rental Housing
34	Assistance to nonprofit sponsors of low- and moderate-income
56	Coinsurance
47	Direct loans for housing for elderly or handicapped (Sec. 202)
31	Existing multifamily rental housing, mortgage insurance
	Housing for elderly, mortgage insurance
41	Low-income leased public housing (Sec. 23)
39	Lower-income rental assistance (Sec. 8)
30	Multifamily rental housing, mortgage insurance
32	Multifamily rental housing for low- and moderate-income families (Sec. 221(d)(3) and (4))
49	Nursing homes, mortgage insurance
42	Public Housing
37	Rent supplements
36	Rental and cooperative housing for low- and moderate-income families (Sec. 236)
54	Supplemental loans for multifamily projects and health care facilities
82	National Institute of Building Sciences (NIBS) Neighborhood

Page	
8	Development
9	Facilities
20	Housing in declining
91	Housing services
91	Preservation
95	New Communities
34	Nonprofit Sponsors of Low- and Moderate-Income Housing, Assistance to
49	Nursing Homes, Mortgage Insurance
10	Open Space
5	Planning, Comprehensive Assistance for (Sec. 701)
123	Property Protection and Reinsurance, Urban
11	Public Facilities
	Public Housing
112	Community Services for Tenants
42	Construction and finance
45	Management improvement
46	Modernization
44	Operating subsidies
85	Tenant management
117	Real Estate Settlement Procedures (RESPA)
	Rehabilitation
6	Loans (Sec. 312)
87	Urban homesteading
91	Urban reinvestment task force
37	Rent Supplements
	Rental Housing
	See "Multifamily Rental Housing"
117	Settlement Procedures, Real Estate (RESPA)
	Single-Family Homes
	See "Homeownership"
84	Solar Heating and Cooling Demonstration
115	Standards, Mobile Home Construction and Safety
70	"Tandem," Special Assistance Mortgage Purchases (GNMA)
87	Urban Homesteading
89	Urban Observatory
91	Urban Reinvestment Task Force
12	Urban Renewal
35	Mortgage and major home improvement loan insurance for urban renewal areas
12	Urban renewal grants and loans
106	Voluntary Compliance
14	Water and Sewer Facilities



**MAJOR FEDERAL LEGISLATION AND EXECUTIVE
ORDERS AUTHORIZING HUD PROGRAMS
(IN CHRONOLOGICAL ORDER)**

NATIONAL HOUSING ACT, 1934 (Public Law 73-479) (P.L. 73-479)

Title I: Property Improvements

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

Title II:

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

Title III: Government National Mortgage Association

Title VIII:

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

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

Title XI: Group Practice Facilities (Mortgage Insurance)

Title XII: Urban Property Protection and Reinsurance

U.S. HOUSING ACT OF 1937 (P.L. 75-412)

HUD-Assisted Homeownership Management Program

Low-Rent Public Housing

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

HOUSING ACT OF 1949 (P.L. 81-171)

Title I: Urban Renewal Projects

HOUSING ACT OF 1950 (P.L. 81-475)

Title IV: College Housing

HOUSING ACT OF 1954 (P.L. 83-560)

Title VII:

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

HOUSING ACT OF 1959 (P.L. 86-372)

Title II:

- Section 202: Senior Citizen Housing (Direct Loans)

HOUSING ACT OF 1964 (P.L. 88-560)

Title III:

- Section 312: Rehabilitation Loans

Title VIII:

- Part 1: Community Development Training

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT ACT, 1965 (P.L. 89-174)

HOUSING AND URBAN DEVELOPMENT ACT OF 1965 (P.L. 89-117)

Title I: Rent Supplements

Title VII:

- Section 702: Public Water and Sewer Facilities
- Section 703: Neighborhood Facilities

EXECUTIVE ORDER 11246

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

DEMONSTRATION CITIES AND METROPOLITAN DEVELOPMENT
ACT OF 1966 (P.L. 89-754)

Title I: Model Cities

Title X:

- Sections 1010 and 1011: Urban Research and Technology

HOUSING AND URBAN DEVELOPMENT ACT OF 1968 (P.L. 90-448)

Title I: Assistance to Nonprofit Sponsors

Title IV: New Communities

Title VIII: Government National Mortgage Association

Title XI: Urban Property Protection and Reinsurance

Title XIII: Flood Insurance

Title XIV: Interstate Land Sales

CIVIL RIGHTS ACT OF 1968 (P.L. 90-284)

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

HOUSING AND URBAN DEVELOPMENT ACT OF 1970 (P.L. 91-609)

Title V: Research and Technology

Title VI: Crime Insurance

Title VII: Urban Growth and New Community Development

HOUSING AND COMMUNITY DEVELOPMENT ACT OF 1974 (P.L. 93-383)

Title I: Community Development Block Grants

Title II: Assisted Housing

Section 8: Lower Income Rental Assistance

Title III: Mortgage Credit Assistance

Section 518(b): Compensation for Substantial Defects

Section 244: Coinsurance

Section 245: Experimental Financing

Title VI: Mobile Home Construction and Safety Standards

Title VIII: Miscellaneous

Section 802: State Housing Finance Agency Coinsurance

Section 809: National Institute of Building Sciences (NIBS)

Section 810: Urban Homesteading

Section 811: Counseling

EMERGENCY HOME PURCHASE ASSISTANCE ACT OF 1974 (P.L. 93-449)

Section 315: GNMA Conventional Tandem Authority

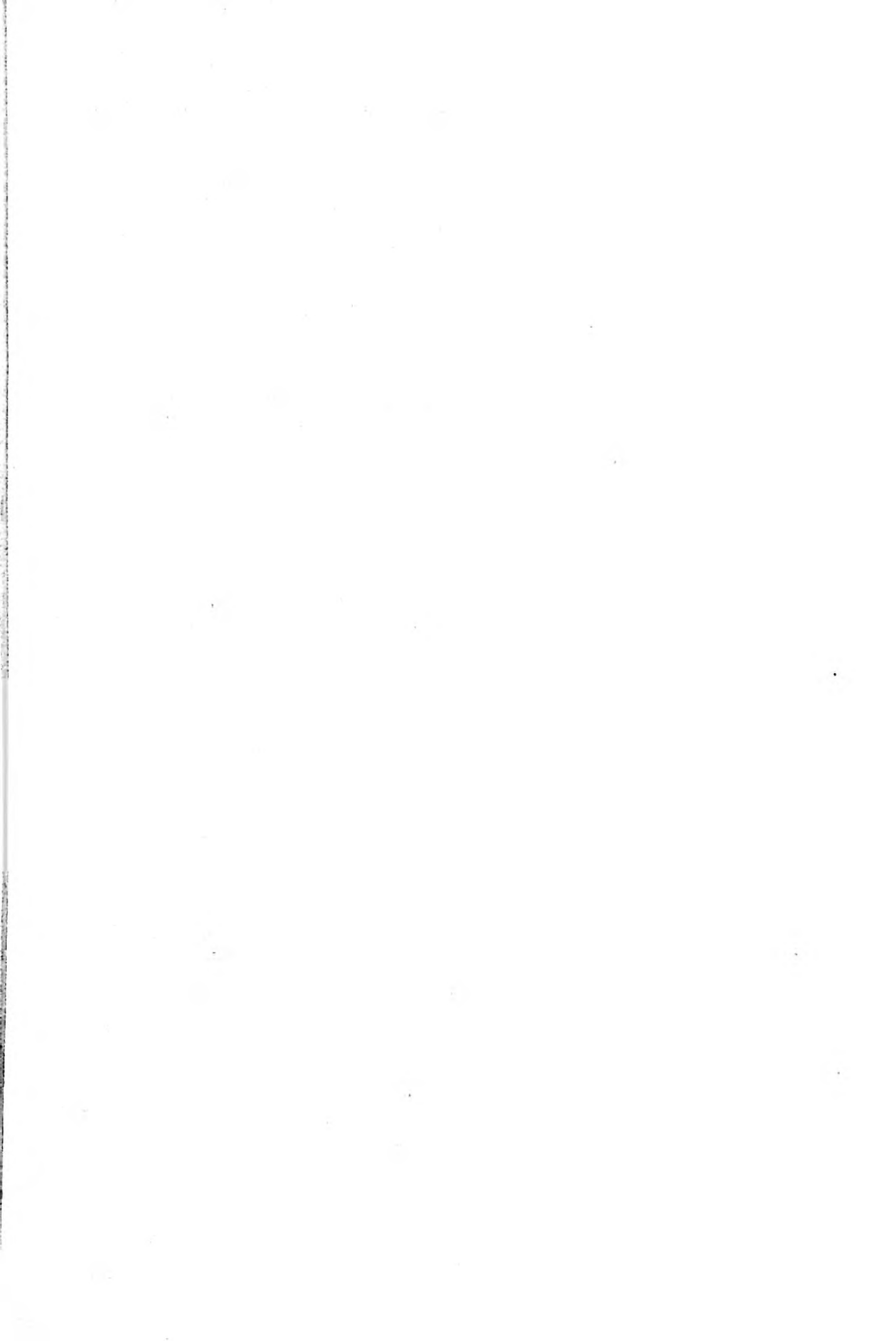
EMERGENCY HOMEOWNERS' RELIEF ACT

Title I: Standby Authority to Prevent Mortgage Foreclosures



**FIELD OFFICES
OF THE DEPARTMENT OF
HOUSING AND URBAN DEVELOPMENT**

	Connecticut Maine Massachusetts New Hampshire Rhode Island Vermont
Region I John F. Kennedy Federal Building Boston, Mass. 02203	
Region II 26 Federal Plaza New York, N.Y. 10007	New Jersey New York Puerto Rico
Region III Curtis Building 6th and Walnut Streets Philadelphia, Pa. 19106	Delaware District of Columbia Maryland Pennsylvania Virginia West Virginia
Region IV 1371 Peachtree St. N.E. Atlanta, Ga. 30309	Alabama Florida Georgia Kentucky Mississippi North Carolina South Carolina Tennessee
Region V 300 South Wacker Drive Chicago, Ill. 60606	Illinois Indiana Minnesota Michigan Ohio Wisconsin
Region VI New Dallas Federal Building 1100 Commerce Street Dallas, Tex. 75242	Arkansas Louisiana New Mexico Oklahoma Texas
Region VII Federal Office Building 911 Walnut Street Kansas City, Mo. 64106	Iowa Kansas Missouri Nebraska
Region VIII 1405 Curtis St. Denver, Colo. 80202	Colorado Montana North Dakota South Dakota Utah Wyoming
Region IX 450 Golden Gate Avenue San Francisco, Calif. 94102	Arizona California Hawaii Nevada
Region X Arcade Plaza Building Seattle, Wash. 98101	Alaska Idaho Oregon Washington



AREA AND INSURING OFFICES

*Area Offices

ALABAMA

*Birmingham 35233
Daniel Building
15 South 20th Street

ALASKA

Anchorage 99501
334 West 5th Ave.

ARIZONA

Phoenix 85002
244 West Osborne Road
P.O. Box 13468

ARKANSAS

*Little Rock 72201
No. 1 Union National Plaza

CALIFORNIA

*Los Angeles 90057
2500 Wilshire Boulevard

Sacramento 95809
801 I Street
P.O. Box 1978

San Diego 92112
110 West "C" Street
P.O. Box 2648

*San Francisco 94111
1 Embarcadero Center
Suite 1600

Santa Ana 92701
34 Civic Center Plaza

COLORADO

Denver 80202
Title Building
Fourth Floor
909 17th Street

CONNECTICUT

*Hartford 06105
999 Asylum Avenue

DELAWARE

Wilmington 19801
Farmers Bank Building
919 Market Street

DISTRICT OF COLUMBIA

*Washington, D.C. 20009
1875 Connecticut Ave. N.W.

FLORIDA

Coral Gables 33134
3001 Ponce de Leon Boulevard

Jacksonville 32202
661 Riverside Ave.

Tampa 33679

4224-28 Henderson Boulevard
P.O. Box 18165

GEORGIA

Atlanta 30303
Peachtree Center Building
230 Peachtree Street, N.W.

HAWAII

Honolulu 96813
1000 Bishop Street
P.O. Box 3377

IDAHO

Boise 83707
419 No. Curtis Road

ILLINOIS

Chicago 60602
1 No. Dearborn St.

Springfield 62705

524 South Second Street

INDIANA

Indianapolis 46205
4720 Kinsway Drive

IOWA

Des Moines 50309
Federal Building
210 Walnut Street

KANSAS

*Kansas City 66101
2 Gateway Center
4th & State Streets

Topeka 66603

700 Kansas Avenue

KENTUCKY

Louisville 40201
601 South Floyd St.

LOUISIANA

*New Orleans 70113
Plaza Towers Building
1001 Howard Avenue

Shreveport 71120

500 Fannin

MAINE

Bangor 04401
U.S. Federal Building
& Post Office
202 Harlow Street

MARYLAND

Baltimore 21201
2 Hopkins Plaza

MASSACHUSETTS

*Boston 02114
Bullfinch Building
15 New Chardon Street

MICHIGAN

*Detroit 48226
477 Michigan Ave.

Grand Rapids 49505
2922 Fuller Ave. N.E.

MINNESOTA

St. Paul 55104
1821 University Ave.

MISSISSIPPI

Jackson 39213
300 Woodrow Wilson Ave. W.

MISSOURI

*St. Louis 63101
210 North 12th Street

MONTANA

Helena 59601
616 Helena Avenue

NEBRASKA

*Omaha 68106
Univac Building
7100 West Center Road

NEVADA

Reno 89505
1050 Bible Way
P.O. Box 4700

NEW HAMPSHIRE

*Manchester 03101
Davison Building
1230 Elm Street

NEW JERSEY

*Camden 08103
The Parkade Building
519 Federal Street

*Newark 07102

Gateway Building No. 1
Raymond Plaza

NEW MEXICO

Albuquerque 87110
625 Truman Street, N.E.

NEW YORK

Albany 12207
Leo W. O'Brien Federal Building
No. Pearl St. and Clinton Ave.

*Buffalo 14202

Grant Building
560 Main Street

*New York 10019

666 Fifth Ave.

NORTH CAROLINA

Greensboro 27401
324 West Market Street

NORTH DAKOTA

Fargo 58102
Federal Building
653 - 2nd Avenue North
P.O. Box 2483

OHIO

Cincinnati 45202
Federal Office Building
Room 9009
550 Main Street

Cleveland 44114

777 Rockwell

Columbus 43215

60 East Main Street

OKLAHOMA

*Oklahoma City 73102
301 North Hudson

Tulsa 74152
1708 Utica Square
P.O. Box 4054

OREGON

*Portland 97204
Cascade Building
520 Southwest 6th Avenue

PENNSYLVANIA

Philadelphia 19106
Curtis Building
625 Walnut Street

*Pittsburgh 15212
2 Allegheny Center

Scranton 18503
Lackawanna County Bldg.
Spruce and Adams Ave.

PUERTO RICO

*San Juan 00936
P.O. Box 3869 GPO

RHODE ISLAND

Providence 02903
330 Post Office Annex

SOUTH CAROLINA

Columbia 29202
1801 Main St.
Jefferson Sq.

SOUTH DAKOTA

Sioux Falls 57102
Federal Building
U.S. Court House
400 S. Phillips Avenue

TENNESSEE

Knoxville 37919
One Northshore Building
1111 Northshore Drive

Memphis 38103
100 North Main Street

Nashville 37203
Federal Building Annex
801 Broadway

TEXAS

*Dallas 75201
2001 Bryan Tower

Fort Worth 76102
Federal Building
819 Taylor Street

Houston 77046
2 Greenway Plaza East

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