

HT
167.2
.U53f
1978



Programs of HUD

U.S. DEPARTMENT OF HOUSING
AND URBAN DEVELOPMENT



Programs of HUD

"Housing is a fundamental, essential and basic human right equivalent to food and clothing on the national scale of human needs; it is the foundation of the family, and the family is the basic unit of the society.

"This understanding alone makes the provision of decent and affordable housing an appropriate and necessary national policy."

Patricia Roberts Harris
Secretary

JAN 9 1989

U.S. Department of Housing and Urban Development

LIBRARY

WASHINGTON, D.C. 20410

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

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

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

The book 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.

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

THE UNIVERSITY OF CHICAGO
LIBRARY

1911

Contents

Page	
1	COMMUNITY PLANNING AND DEVELOPMENT
2	Community Development Block Grants
4	Comprehensive Planning Assistance
5	Rehabilitation Loans
6	Urban Development Action Grants
	Former Categorical Programs:
8	Model Cities
9	Neighborhood Development
10	Neighborhood Facilities
11	Open Space . Urban Beautification . Historic Preservation
12	Public Facility Loans
13	Urban Renewal
14	Water and Sewer Facilities
15	HOUSING
16	One-to-Four Family Home Mortgage Insurance
17	Homeownership Assistance for Low- & Moderate-Income Families (Section 235)
18	Homeownership Assistance for Low- & Moderate-Income Families (Section 221(d)(2))
19	Housing in Declining Neighborhoods
20	Special Credit Risks
21	Condominium Housing
22	Cooperative Housing
23	Mobile Homes (Title 1)
24	Mobile Home Courts
25	Multifamily Rental Housing
26	Existing Multifamily Rental Housing
27	Multifamily Rental Housing for Low- & Moderate-Income Families (Section 221(d)(3) & (4))
29	Assistance to Non-Profit Sponsors of Low- and Moderate-Income Housing
30	Mortgage & Major Home Improvement Loan Insurance for Urban Renewal Areas
31	Rental & Cooperative Housing Assistance for Lower-Income Families (Section 236)
32	Rent Supplements
33	Lower-Income Rental Assistance (Section 8)
35	Low-Income Leased Public Housing (Section 23)
36	Low-Income Public Housing
37	Public Housing Modernization
38	Public Housing Operating Subsidies
39	Direct Loans for Housing for the Elderly or Handicapped (Section 202)
40	Mortgage Insurance for Housing for the Elderly

- 41 Nursing Homes and Intermediate Care Facilities (Section 232)
- 42 Hospitals
- 43 Group Practice Medical Facilities
- 44 Home Improvement Loan Insurance (Title 1)
- 45 Major Home Improvement Loan Insurance
- 46 Supplemental Loans for Multifamily Projects & Health Care Facilities
- 47 Single-Family Home Mortgage Coinsurance
- 48 Multifamily Housing Coinsurance
- 49 Graduated Payment Mortgage (Experimental Financing)
- 50 Indian Housing
- 52 College Housing
- 53 Armed Services Housing for Civilian Employees
- 54 Housing in Military Impacted Areas
- 55 Homes for Servicemen
- 56 Disaster Permanent Housing
- 57 Disaster Temporary Housing
- 58 The Office of Independent Living for the Disabled

- 59 **POLICY DEVELOPMENT & RESEARCH**
- 60 Community Economic Development
- 61 Experimental Housing Allowance Program
- 62 Lead-Based Paint Poisoning Prevention Research
- 63 Modular Integrated Utility System (MIUS)
- 64 National Institute of Building Sciences (NIBS)
- 65 Solar Heating & Cooling Demonstration Program
- 66 Tenant Management Program
- 68 Urban Homesteading
- 70 Urban Reinvestment Task Force
- 71 Research Initiatives for FY 1978-79

- 75 **NEW COMMUNITIES**
- 76 New Communities

- 79 **FAIR HOUSING & EQUAL OPPORTUNITY**
- 80 Employment and Business Opportunity
- 81 Equal Employment Opportunity
- 83 Equal Opportunity in HUD-Assisted Programs
- 84 Equal Employment Opportunity in HUD-Funded Agencies
- 85 Fair Housing
- 87 Voluntary Compliance

89 **NEIGHBORHOODS, VOLUNTARY ASSOCIATIONS
AND CONSUMER PROTECTION**

v

- 90 Neighborhood and Consumer Affairs
- 91 Counseling for Tenants and Homeowners
- 92 Community Services for Tenants
- 93 Interstate Land Sales Registration
- 94 Mobile Home Construction and Safety Standards
- 95 Real Estate Settlement Procedures
- 96 Lead-Based Paint Poisoning

97 **FEDERAL INSURANCE ADMINISTRATION**

- 98 Federal Crime Insurance
- 99 National Flood Insurance
- 100 Federal Riot Reinsurance

101 **FEDERAL DISASTER ASSISTANCE ADMINISTRATION**

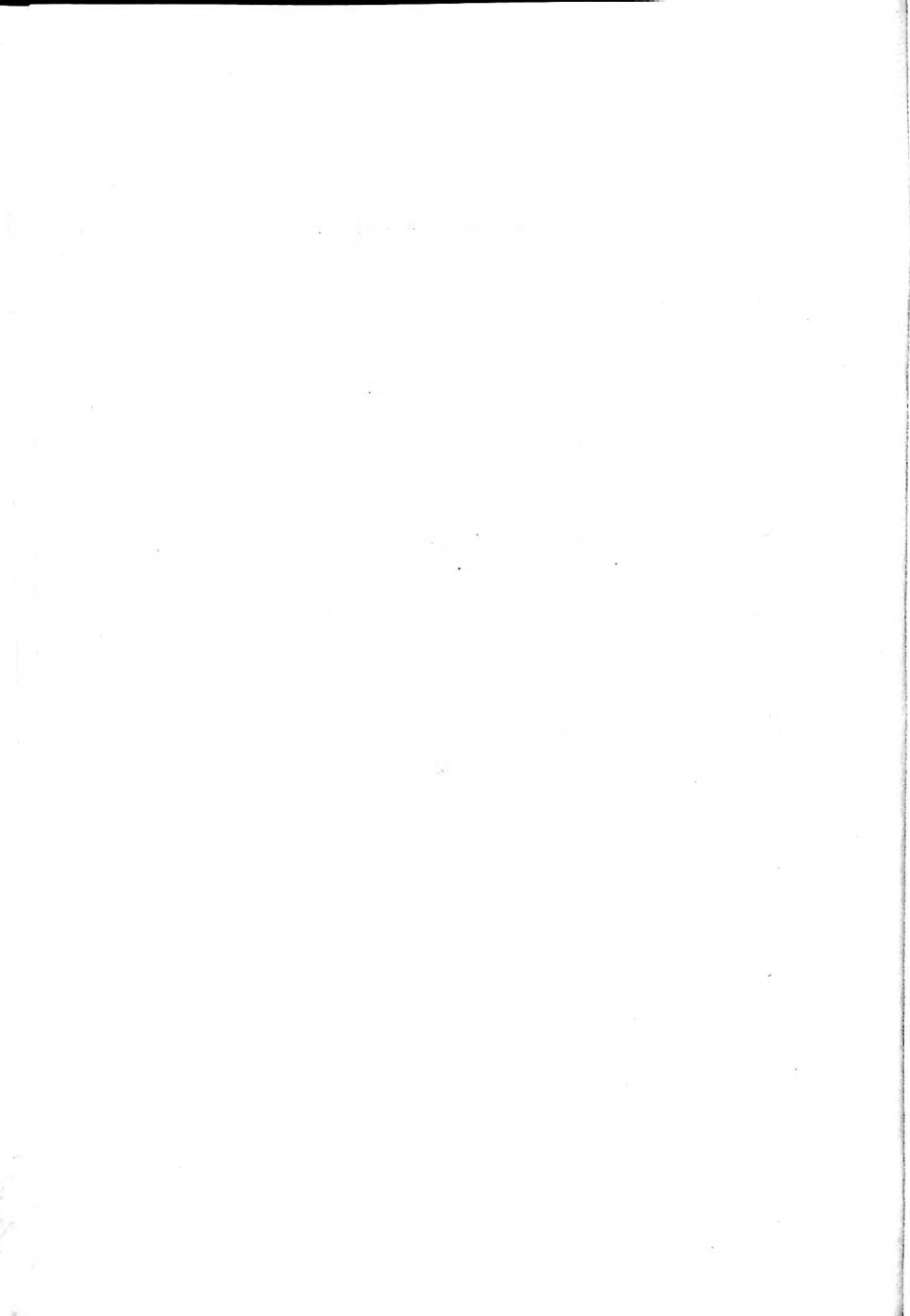
- 102 Disaster Assistance
- 103 Disaster Preparedness

105 **GOVERNMENT NATIONAL MORTGAGE ASSOCIATION**

- 106 GNMA Mortgage-Backed Securities
- 107 GNMA Special Assistance Mortgage-Purchases ("Tandem")

INDEXES

- 109 Subject Index
- 117 Major Federal Legislation and Executive Orders
Authorizing HUD Programs
Programs Generally Identified By Number
- 121 HUD Regional and Area Offices



Community Planning and Development

- 2 Community Development Block Grants
- 4 Comprehensive Planning Assistance
- 5 Rehabilitation Loans
- 6 Urban Development Action Grants

Former Categorical Programs:

- 8 Model Cities
- 9 Neighborhood Development
- 10 Neighborhood Facilities
- 11 Open Space . Urban Beautification . Historic Preservation
- 12 Public Facility Loans
- 13 Urban Renewal
- 14 Water and Sewer Facilities

COMMUNITY DEVELOPMENT BLOCK GRANTS

2

Federal aid to promote sound community development.

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

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

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

Funding Distribution: Of each year's appropriation, three percent goes directly into the Secretary's discretionary fund which is available for contingencies, emergencies and other special purposes. The rest is divided between standard metropolitan statistical areas (generally cities of at least 50,000 population and urban counties of 200,000 or more) and non-metropolitan areas, with 80 percent earmarked for the former and 20 percent for the latter. Money for metropolitan areas is allocated first to entitlement 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), as amended by Title I, Housing and Community Development Act of 1977 (P.L. 95-128).

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

Information Source: HUD Area Offices.

Current Status: Active.

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

COMPREHENSIVE PLANNING ASSISTANCE

4

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

Nature of Program: A broad range of planning and management activities is 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; 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 and Area Offices.

Current Status: Active.

Scope of Program: As of September 30, 1977, \$822,949,408 had been reserved for projects, and \$21,331,318 allocated to studies, research and demonstrations.

REHABILITATION LOANS

5

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

Nature of Program: Direct Federal loans finance rehabilitation of residential, mixed use, and nonresidential properties in the above areas certified by the local government. By financing rehabilitation to bring the property up to applicable code, project or plan standards, the loans prevent unnecessary demolition of basically sound structures. A loan may provide for insulation and installing of weatherization items. Loans may not exceed \$27,000 per dwelling unit or \$50,000 for nonresidential properties and the actual amount of a loan may be less, depending on certain factors.

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

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

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

Information Source: HUD Regional Offices and Area Offices, and housing and community development agencies of local government.

Current Status: Active. Congress has authorized continuation of the program through September 30, 1979.

Scope of Program: From 1964 through September 30, 1977, rehabilitation loan reservations aggregated about \$471 million with \$85 million in reservations in fiscal year 1977.

URBAN DEVELOPMENT ACTION GRANTS

6

Grants to assist severely distressed cities and urban counties.

Nature of Program: Action Grants assist severely distressed cities and urban counties to revitalize local economies and reclaim deteriorated neighborhoods through a combination of public and private investments in projects of maximum benefit to low- and moderate-income persons and members of minority groups.

Priority will be given projects with prospects of recapturing the community's financial investment for recycling in other economic development activities. The private sector's financial commitment must be secured by the community prior to the start of a project to be funded with Action Grants. Generally, projects should take no more than four years to complete. No additional funding will be available in years following that in which a project was approved, although additional Action Grant funding may be available to support different projects during the life of the program.

Applicant Eligibility: Cities—including those participating in the Community Development Block Grant Program in cooperation with urban counties—and urban counties, provided that they (1) have demonstrated ongoing results in providing housing for low- and moderate-income persons and equal opportunity in housing and employment for low- and moderate-income persons and members of minority groups; and (2) have met minimum criteria that indicate physical and economic distress. These criteria include the age of the housing stock, per capita income, population outmigration, unemployment, poverty, and job lag in retailing and manufacturing. Interested communities must request a determination of eligibility from the HUD Area Offices before applications can be submitted.

Funding Distribution: Of each year's appropriation, at least 25 percent will be set aside for small communities with populations of 50,000 or under. Action Grant funding is not based on formula or entitlement. Rather, funding will be based on a "reasonable balance" of residential, commercial, or industrial projects. At least ten criteria will be considered in the selection of projects for funding. The primary criterion will be the comparative degree of physical and economic distress among all applicants. Applications will be accepted throughout the year—during the first month of each quarter—and awards will be announced during the last month of each quarter.

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

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

Information Source: HUD Central and Area Offices.

Current Status: Active.

Scope of Program: \$400 million in Action Grant assistance has been appropriated for Fiscal Year 1978.

MODEL CITIES

8

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:

In planning grants: 22,222,450.47

In operating fund: 2,467,593,901.00

In technical assistance: 29,503,753.00

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

10

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: \$249,971,261.00

OPEN SPACE-URBAN BEAUTIFICATION- HISTORIC PRESERVATION

11

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: \$591,449,104.00

PUBLIC FACILITY LOANS

12

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 sewer 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

13

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 two-thirds of the net cost for cities with populations over 50,000 and three-fourths 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 Offices 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

14

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

Funding: \$1,102,683,533.00

491 projects still under construction.

Housing-Federal Housing Commissioner

16	One-to-Four Family Home Mortgage Insurance	15
17	Homeownership Assistance for Low- & Moderate-Income Families (Section 235)	
18	Homeownership Assistance for Low- & Moderate-Income Families (Section 221(d)(2))	
19	Housing in Declining Neighborhoods	
20	Special Credit Risks	
21	Condominium Housing	
22	Cooperative Housing	
23	Mobile Homes (Title 1)	
24	Mobile Home Courts	
25	Multifamily Rental Housing	
26	Existing Multifamily Rental Housing	
27	Multifamily Rental Housing for Low- & Moderate-Income Families (Section 221(d)(3) & (4))	
29	Assistance to Non-Profit Sponsors of Low- and Moderate-Income Housing	
30	Mortgage & Major Home Improvement Loan Insurance for Urban Renewal Areas	
31	Rental & Cooperative Housing Assistance for Lower-Income Families (Section 236)	
32	Rent Supplements	
33	Lower-Income Rental Assistance (Section 8)	
35	Low-Income Leased Public Housing (Section 23)	
36	Low-Income Public Housing	
37	Public Housing Modernization	
38	Public Housing Operating Subsidies	
39	Direct Loans for Housing for the Elderly or Handicapped (Section 202)	
40	Mortgage Insurance for Housing for the Elderly	
41	Nursing Homes and Intermediate Care Facilities (Section 232)	
42	Hospitals	
43	Group Practice Medical Facilities	
44	Home Improvement Loan Insurance (Title 1)	
45	Major Home Improvement Loan Insurance	
46	Supplemental Loans for Multifamily Projects & Health Care Facilities	
47	Single-Family Home Mortgage Coinsurance	
48	Multifamily Housing Coinsurance	
49	Graduated Payment Mortgage (Experimental Financing)	
50	Indian Housing	
52	College Housing	
53	Armed Services Housing for Civilian Employees	
54	Housing in Military Impacted Areas	
55	Homes for Servicemen	
56	Disaster Permanent Housing	
57	Disaster Temporary Housing	
58	The Office of Independent Living for the Disabled	

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

16

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

Nature of Program: By insuring commercial lenders against loss, HUD encourages them to invest capital in the home mortgage market. HUD insures loans made by private financial institutions for up to 97 percent of the property value and for terms of up to 30 years. The 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—Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Area Offices.

Current Status: Active.

Scope of Program: Cumulative activity through September 1977: 10,212,194 units insured under Section 203(b) for a value of over \$125 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.

17

Nature of Program: To enable eligible families to afford new homes that meet HUD standards, HUD insures mortgages and makes monthly payments to lenders to reduce interest to as low as 4 percent. The homeowner must contribute 20 percent of adjusted income to monthly mortgage payments and must make a downpayment of 3 percent of the cost of acquisition. There are dollar limits on loans and sales prices. Mortgage limits are \$32,000 (\$38,000 for homes for 5 or more persons), and in high cost areas \$38,000 (\$44,000 for homes for 5 or more persons). The income limit for initial 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—Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Area Offices.

Current Status: Active in its revised form.

Scope of Program: Cumulative activity through September 1977: 478,553 units have been insured with a value of about \$8.6 billion.

**HOMEOWNERSHIP ASSISTANCE FOR LOW- AND MODERATE-
INCOME FAMILIES (SECTION 221(d)(2))**

18

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

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

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

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

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

Information Source: HUD Area Offices.

Current Status: Active.

Scope of Program: Cumulative activity through September 1977: 837,092 units insured for a value of over \$11 billion.

HOUSING IN DECLINING NEIGHBORHOODS

19

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

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

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

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

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

Information Source: HUD Area Offices.

Current Status: Active.

Scope of Program: In the 9 years since its inception, 187,824 units were insured for a total of \$2,070,432,528.

SPECIAL CREDIT RISKS

20

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

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

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—Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Area Offices.

Current Status: Active as an insurance program.

Scope of Program: Cumulative activity through September 1977: 3,601 units with a value of \$51,502,258 insured.

CONDOMINIUM HOUSING

21

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

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

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

Applicant Eligibility: Any qualified profit-motivated or nonprofit sponsor may apply for a blanket mortgage covering the project after conferring with his local 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—Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Area Offices.

Current Status: Active.

Scope of Program: Cumulative activity to June 1977: 617 projects with 35,760 units insured for a value of \$330,645,306.

COOPERATIVE HOUSING

22

Federal mortgage insurance to finance cooperative housing projects.

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

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

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

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

Information Source: HUD Area Offices.

Current Status: Active.

Scope of Program: Cumulative activity to June 1977: 2,062 projects with 116,165 units insured for a value of \$1,583,489,959.

MOBILE HOMES (TITLE 1)

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

23

Nature of Program: To facilitate financing of mobile home purchases, thereby providing alternative lower-cost housing, HUD insures mobile home loans by private lending institutions. Loans may be insured for up to \$16,000 and 15 years on single-module units, and for \$24,000 over 23 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 1, National Housing Act (1934), (P.L. 73-479).

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

Information Source: HUD Area Offices.

Current Status: Active.

Scope of Program: Program activity through October 1977: over 60,000 loans with an insured value of about \$580 million.

MOBILE HOME COURTS

24

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

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

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

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

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

Information Source: HUD Area Office.

Current Status: Active.

Scope of Program: Cumulative activity through June 1977: nearly 64,000 spaces insured for a value of over \$188 million.

MULTIFAMILY RENTAL HOUSING

25

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

Nature of Program: HUD insures mortgages made by private lending institutions to finance the construction or rehabilitation of multifamily rental housing by private or public developers. The project must contain at least 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 HUD requirements may apply for funds to an FHA-approved lending institution after conferring with their local HUD office. The housing project must be located in an area approved by HUD for rental housing and in which market conditions show a need for such housing.

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

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

Information Source: HUD Area Offices.

Current Status: Active.

Scope of Program: Cumulative projects insured through June 1977: 2,614 projects with 282,782 units; cumulative amount insured: \$3.89 billion.

EXISTING MULTIFAMILY RENTAL HOUSING

26

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

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

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

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

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

Information Source: HUD Area Offices.

Current Status: Active.

Scope of Program: Cumulative through June 1977, 112 projects were insured with 19,759 units valued at \$307,719,380.

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.

27

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

Currently, the principal differences between the programs are two: HUD may insure 100 percent of total project cost under Section 221(d)(3) for nonprofit and cooperative mortgagors but only 90 percent under Section 221(d)(4) irrespective of the type of mortgagor; and statutory unit limit mortgage amounts are less for Section 221(d)(3) than for Section 221(d)(4).

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, nonprofit, 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—Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Area Offices.

Current Status: Active.

Scope of Program: Cumulative activity through June 1977: 1,595 projects under Section 221(d)(3) with 132,858 units insured for a value of \$1,782,109,137; 2,331 projects under Section 221(d)(4) with 281,731 units insured for a value of \$4,670,329,338.

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

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

29

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—Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Area 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

30

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: HUD insures mortgages on new or rehabilitated homes or multifamily structures located in designated urban renewal areas with concentrated programs of code enforcement and neighborhood development. HUD 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: Sections 220 and 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—Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Area Offices.

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

Scope of Program: Cumulative home improvement loan activity through September 1977: 7 loans on 8 units with a value of \$35,550 insured; cumulative mortgage insurance through June 1977: 392 projects with 71,115 units and a total value of \$1,374,911,602.

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

31

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

Nature of Program: Originally HUD 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 25 percent of adjusted income or the basic rent, whichever is the greater. 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: Nonprofit, 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—Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Area 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 June 1977: 4,217 projects with 460,188 units insured for \$7.9 billion.

RENT SUPPLEMENTS

32

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 HUD approved rent for the specific unit. HUD may pay the supplements for a maximum term of 40 years.

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

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

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

Information Source: HUD Area Offices.

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

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

LOWER-INCOME RENTAL ASSISTANCE (SECTION 8)

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

33

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—Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Area Offices.

Current Status: Active.

Scope of Program: 169,396 units of new construction or rehabilitation and 161,581 units of existing housing were reserved and slated for Federal subsidy in fiscal year 1977. Since the start of the Section 8 program in early summer of 1975, 946,218 units have been reserved and 295,000 of these were occupied as of September 30, 1977.

LOW-INCOME LEASED PUBLIC HOUSING (SECTION 23)

35

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—Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Area 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 163,297 units. Of these, 72,524 were new construction, 23,751 were rehabilitated, and 67,022 were existing units.

LOW-INCOME PUBLIC HOUSING

36

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

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

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

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

Legal Authority: U.S. Housing Act of 1937, as amended, (P.L. 75-412); Title 11, Housing and Community Development Act of 1974 (P.L. 93-383).

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

Information Source: HUD Area Offices.

Current Status: Active.

Scope of Program: Approximately \$101.6 million of contract authority was approved for 49,400 units during fiscal year 1977; about \$137.5 million has been budgeted for 50,000 units during fiscal 1978.

As of June 30, 1977, 34,200 units were under construction, and 39,500 were in the preconstruction processing stage.

PUBLIC HOUSING MODERNIZATION

37

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—Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Area Offices.

Current Status: Active.

Scope of Program: Number of PHAs participating in fiscal year 1978: approximately 800; funding: \$2,566.6 million in capital funds from fiscal 1968 to fiscal 1978, \$474.7 million in capital funds fiscal 1978 only.

PUBLIC HOUSING OPERATING SUBSIDIES

38

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—Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Area Offices.

Current Status: Active.

Scope of Program: Operating subsidies appropriated for Fiscal Year 1978 total \$685 million.

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

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

39

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

Applicant Eligibility: Private, nonprofit sponsors may qualify for loans. Households of one or more persons, the head of which is at least 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—Federal Housing 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, loans for 45,275 units have been approved with a value of \$579,444,000. After a brief suspension, the program was revised and reactivated by the Housing and Community Development Act of 1974. From resumption to September 30, 1976, loans were approved for 26,400 units; 21,000 units were approved for fiscal year 1977 and approximately 25,000 units are anticipated for fiscal year 1978.

MORTGAGE INSURANCE FOR HOUSING FOR THE ELDERLY

40

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

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

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

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

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

Information Source: HUD Area Offices.

Current Status: Active.

Scope of Program: Cumulative activity through June 1977: 363 projects with 52,746 units insured for \$782,759,340.

**NURSING HOMES AND INTERMEDIATE CARE FACILITIES
(SECTION 232)**

41

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

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

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

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

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

Information Source: HUD Area Offices.

Current Status: Active.

Scope of Program: From date of enactment through June 1977: 1,154 projects with 131,420 beds were insured for a value of over \$1.3 billion.

HOSPITALS

42

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

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

Applicant Eligibility: Proprietary and nonprofit hospitals certified by the responsible State agency in accordance with Section 604(a)(1) 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—Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Area Offices.

Current Status: Active.

Scope of Program: Number of projects: 138; number of beds: 34,449; funding: \$1,701,244,260 over a 9-year period.

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

Nature of Program: HUD insures mortgages on group practice medical facilities to relieve overburdened hospitals and nursing homes. 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 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 $\frac{3}{4}$ of remaining economic life (whichever is less). Both HUD and the Department of Health, Education and Welfare review applications.

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

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

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

Information Source: HUD Area Offices.

Current Status: Active.

Scope of Program: Number of projects: 26; number of full-time professionals: 832; funding over a 11-year period: \$40,025,098.

**HOME IMPROVEMENT LOAN INSURANCE
(TITLE 1)**

44

Federal insurance of loans to finance home improvements.

Nature of Program: HUD insures loans to finance major and minor improvements, alterations and repairs of individual homes and nonresidential structures (whether owned or rented). The loans may be up to \$15,000, bear interest up to 12 percent, and be paid back over 15 years. Loans on apartment buildings with a term of 12 years may be as high as \$5,000 per unit, but the total for the building may not exceed \$25,000, and the term may not exceed 12 years. Loans may also finance new construction for agriculture or nonresidential use. Lenders determine eligibility for and process these loans. Loans of not more than \$7,500 are generally unsecured personal loans.

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

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

Information Source: HUD Area Offices.

Current Status: Active.

Scope of Program: Cumulative activity through October 1977: 32 million loans insured for a value of over \$26 billion.

MAJOR HOME IMPROVEMENT LOAN INSURANCE

Federal insurance of loans to finance major home improvements.

45

Nature of Program: HUD 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—Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Area Offices.

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

Scope of Program: Cumulative home improvement loans insured through September 1977: 2,827 cases covering 2,943 units. Cumulative amount insured: \$17,676,320.

SUPPLEMENTAL LOANS FOR MULTIFAMILY PROJECTS AND HEALTH CARE FACILITIES

46

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

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

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

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

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

Information Source: HUD Area Offices.

Current Status: Active.

Scope of Program: Cumulative loans insured through April 1977: 49 projects, covering 3,777 rental units, and 2,584 beds (in health care facilities). Cumulative amount insured: \$21,876,809.

SINGLE-FAMILY HOME MORTGAGE COINSURANCE

47

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—Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Area Offices.

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

Scope of Program: As of September 1977: 1,792 units were coinsured for an amount of \$51,253,100.

MULTIFAMILY HOUSING COINSURANCE

48

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—Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: See administering office.

Current Status: Active but still in preliminary stage.

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

GRADUATED PAYMENT MORTGAGE

Federal mortgage insurance for Graduated Payment Mortgages.

49

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

Five different payment plans are available, varying in duration and rate of increase. Larger than usual downpayments are 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 HUD insured home loans.

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

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

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

Information Source: HUD Area 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 HUD.

INDIAN HOUSING

50

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 tax-exempt obligations. HUD furnishes technical and professional assistance in planning, developing and managing the projects and also gives financial assistance in the form of annual contributions to pay the debt service of IHA obligations. 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.

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.

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

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

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

Administering Office: Assistant Secretary for Housing—Federal Housing 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, CA.

Current Status: Active.

51

Scope of Program: Approved during fiscal year 1977: 8,000 units; \$32.7 million in annual contributions; \$430.6 million in loans.

Anticipated fiscal year 1978 approvals: 6,000 units; \$23.7 million in contract authority; \$285 million in loans.

COLLEGE HOUSING

52

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

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

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

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

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

Information Source: HUD Area Offices.

Current Status: The grant portion of the program is inactive. In December 1974, Congress rescinded unused debt service grant funds. Thus HUD may not award grants for college housing. The loan portion of the program is 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

53

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

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

Applicant Eligibility: Employees of or military personnel assigned to the National Aeronautics and Space Administration and the 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—Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Area Offices.

Current Status: Active.

Scope of Program: Cumulative activity through September 1977: 16,757 homes insured for a total value of \$276,328,100.

HOUSING IN MILITARY IMPACTED AREAS

54

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

Nature of Program: Mortgage insurance for both single and multifamily housing near military installations, can be provided under Sections 203, 207, 213, 220, 221, 227, 234, 235, and 236. Such mortgages will be the obligation of the Special Risk Insurance Fund. Projects are eligible notwithstanding that the property is neither economically sound nor an acceptable risk, providing the benefits outweigh the risk of cost to the Government.

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

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

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

Information Source: HUD Area and Insuring Offices.

Current Status: This is a new program which is expected to supplant Section 810 of the National Housing Act which was designed for military and civilian personnel but has become inactive.

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

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

Nature of Program: HUD allows the Department of Defense, Transportation and Commerce to pay the HUD 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 HUD 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—Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Area Offices.

Current Status: Active.

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

DISASTER PERMANENT HOUSING

56

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

Nature of Program: HUD 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—Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Area 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).

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 (1) been displaced from their homes by such a disaster, or (2) face imminent dispossession or eviction from their homes due to financial hardship resulting from such a disaster.

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

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

Information Source: HUD Area Offices and Disaster Field Offices.

Current Status: Active.

Scope of Program: Cumulative activity through September 30, 1977: 96,261 households assisted in 42 States, Guam, Puerto Rico and Virgin Islands; 8,663 families currently in temporary housing in 17 States and Guam, Puerto Rico and Virgin Islands.

THE OFFICE OF INDEPENDENT LIVING FOR THE DISABLED

58

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

Nature of Program: The Office of Independent Living for the Disabled was established to promote awareness of the housing needs of people with disabilities. It provides the focus for developing policies, programs, standards and regulations which affect all of HUD's housing and community development programs.

OILD initiates public information and training programs within HUD and among professional and nonprofit organizations, which create awareness and emphasize the right of access by disabled persons to HUD-assisted housing and the HUD programs that can help the disabled obtain housing.

OILD also provides liaison with other Federal and governmental agencies to ensure that all their applicable regulations and issuances concerning disabled people are included in HUD's operating regulations.

Executive Order 11914 directs inclusion of nondiscrimination language in HUD programs regulations. OILD is responsible for coordinating HUD efforts to prohibit discrimination on grounds of disability in all programs administered by the Department.

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

Legal Authority: HUD Secretary's general authority permits the establishment of an office to promote independent living for persons with disabilities.

In addition, Section 504, Rehabilitation Act of 1973, (P.L. 93-112); Executive Order 11914, mandates compliance by HUD in areas within the purview of OILD.

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

Information Source: Administering Office.

Current Status: Active.

Policy Development and Research

- 60 Community Economic Development
- 61 Experimental Housing Allowance Program
- 62 Lead-Based Paint Poisoning Prevention Research
- 63 Modular Integrated Utility System (MIUS)
- 64 National Institute of Building Sciences (NIBS)
- 65 Solar Heating & Cooling Demonstration Program
- 66 Tenant Management Program
- 68 Urban Homesteading
- 70 Urban Reinvestment Task Force
- 71 Research Initiatives for FY 1978-79

COMMUNITY ECONOMIC DEVELOPMENT

60

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.

61

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 \$175 million.

LEAD-BASED PAINT POISONING PREVENTION RESEARCH

62

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 1977: approximately \$7.5 million

MODULAR INTEGRATED UTILITY SYSTEMS (MIUS)

63

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.

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.

\$9,462,000 in HUD funds have been authorized for 8 years (through 1980). This does not include other agency funding.

**NATIONAL INSTITUTE OF BUILDING
SCIENCES (NIBS)**

64

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 nonprofit 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 former Secretary Hills on July 9, 1976.

Current Status: Just activated; formulating a program and hiring staff.

Scope of Program: Congress has appropriated \$1 million for FY 1978. The law directs NIBS to become self-sustaining through fees for its services at the earliest feasible time.

SOLAR HEATING AND COOLING DEMONSTRATION PROGRAM

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

65

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 to fourth cycles) approximately 375 grants, involving approximately 4,000 dwelling units. Total five-year program through fiscal year 1979: \$49,000,000 (est.).

TENANT MANAGEMENT PROGRAM

66

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 Corp., 3 Park Avenue, 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

68

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.) 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: Being converted to operating program. (See Office of Community Planning and Development.)

Scope of Program: *Number of projects:* approximately 40 demonstrations cities to date. *Funding:* \$5 million was appropriated for FY 1976; HUD also allocated \$5 million in rehabilitation loan funds to support the program in FY 1976. The Housing Authorization Act of 1976 authorized an additional \$6.25 million for the transition quarter and FY 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. For FY 1978, \$15 million has been appropriated. The 23 cities originally 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, in their first year, with additional amounts expected later.

URBAN REINVESTMENT TASK FORCE

70

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: 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.

RESEARCH INITIATIVES FOR FY 1978-79

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

71

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

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

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

- special users: elderly and handicapped: we will be addressing how best to provide housing and housing-related services to people who have special requirements caused by age or physical condition. What are the optimal strategies for assisting these people? What service package is essential to the success of special programs designed to reach them? Specifically, we want to examine HUD's role in helping elderly people keep their own homes and in helping handicapped people have access to buildings. We will look at the housing-related services that elderly people consume and the housing maintenance decisions that they must make. We will inventory the current housing situation to determine the extent to which people with disabilities have access to federally subsidized housing. We will also examine the need for and costs of retrofitting public buildings so that handicapped people will be assured of access.
- neighborhood reinvestment and revitalization: we will be looking at the process of neighborhood change and at intervention techniques designed to preserve neighborhoods by preventing and reversing decline. We will, for example, study the roles of the private sector and local residents in promoting revitalized neighborhoods, issues of acquisition and disposition of abandoned property, ways to stimulate reinvestment and mortgage lending in deteriorating neighborhoods.
- site selection/integration: we will be addressing issues of economic and racial freedom of choice in housing and learning how changes in demographics may affect trends in location patterns. We will try to determine what interventions are feasible, under what conditions residential dispersion and mobility occur, how to stimulate more imaginative designs to achieve lower-density housing and to integrate housing into the neighborhood environment. Specifically, we will conduct an evaluation of site and neighborhood standards for HUD-assisted programs. We hope to determine how alternative guidelines will affect racial balance in the public schools, neighborhood transition, and the availability of social services. Of equal importance, we will examine how alternate site selection policies would affect the composition of the population served by HUD's housing programs.

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.

73

Current Status: Projects being readied for solicitations of interest.

Scope of Program: Funding levels to be determined.



New Communities

76 New Communities

75

NEW COMMUNITIES

76

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

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

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

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

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

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

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

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

Information Source: See administering office.

Current Status: Of the 13 new community projects that received guarantee assistance, four are being phased out and nine are in various stages of development. Two other projects under development have received Certificates of Eligibility. Applications for assistance have been suspended since January 1975. All available resources are being applied to ongoing developments.

Scope of Program: HUD loan guarantees of new community obligations outstanding as of September 30, 1977 total \$249 million.



Fair Housing and Equal Opportunity

80	Employment and Business Opportunity	79
81	Equal Employment Opportunity	
83	Equal Opportunity in HUD-Assisted Programs	
84	Equal Employment Opportunity in HUD-Funded Agencies	
85	Fair Housing	
87	Voluntary Compliance	

EMPLOYMENT AND BUSINESS OPPORTUNITY

80

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

Nature of Program: Applicants, recipients, contractors and 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 1977, 1,963 compliance reviews were conducted under regulations of Executive Order 11246 and Section 3, HUD Act of 1968. Complaints handled totaled 136, of which 54 were resolved.

EQUAL EMPLOYMENT OPPORTUNITY

81

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 and the nonexempt construction contracts of HEW, VA and Commerce.

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 comply with the Equal Opportunity Clause and applicable Federal Bid Conditions, as well as to the HEW, VA, and Commerce-assisted or direct construction contracts. Any person or group of persons suspecting employment discrimination by a covered construction contractor may file a complaint.

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 or federally-assisted construction contracts. Since HUD also administers the EO 11246 Construction Compliance Program for HEW, VA, and Commerce, the program also covers HEW, VA, and Commerce direct or federally-assisted construction contracts. Any person or class of persons suspecting employment discrimination by a covered construction contractor because of race, color, religion, sex or national origin may file a complaint.

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 Regional and Area Offices.

Current Status: Active.

Scope of Program: In fiscal year 1977, 1,963 compliance reviews were conducted under regulations of Executive Order 11246 and Section 3, HUD Act of 1968. Complaints handled totaled 136, of which 54 were resolved.

EQUAL OPPORTUNITY IN HUD-ASSISTED PROGRAMS

83

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 of 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, Development of Housing and Urban Development, Washington, D.C. 20410.

Information Source: HUD Regional and Area Offices.

Current Status: Active.

Scope of Program: In fiscal year 1977, 41 complaints were received and 32 closed; 235 compliance reviews were started and 190 closed. An additional 46 complaints were received and 54 compliance reviews begun under the Community Development Block Grant Program's Section 109.

EQUAL EMPLOYMENT OPPORTUNITY IN HUD-FUNDED AGENCIES

84

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

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

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

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

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

Status: Active.

Scope of Program: Approximately 12 complaints and 3 compliance reviews were closed during fiscal year 1977.

A program to assure fair housing throughout the United States.

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

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

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

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

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

Administrative 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 3,213 Title VIII complaints were received in fiscal year 1977 which, when added to 1,019 complaints on hand, totaled 4,232 complaints. A total of 2,774 complaints were processed. Conciliation was undertaken in 484 complaints, of which 256 were successful.

VOLUNTARY COMPLIANCE

87

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

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

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

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

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

Information Source: See administering office.

Current Status: Active.

Scope of Program: Plans and agreements negotiated and approved in fiscal year 1977: 237; approximately the same number is anticipated for fiscal 1978.

HUD program funds on deposit in minority-owned banks in fiscal 1977: \$38.6 million; the same is anticipated for fiscal 1978.

HUD program funds awarded or granted to minority entrepreneurs in fiscal 1977: \$150 million; approximately \$165 million anticipated for fiscal 1978.

Business opportunities for minority entrepreneurs under the Community Development Block Grant program for fiscal 1977: \$45 million; a 15 percent increase is anticipated for fiscal 1978.

Neighborhoods, Voluntary Associations and Consumer Protection

- 90 Neighborhood and Consumer Affairs
- 91 Counseling for Tenants and Homeowners
- 92 Community Services for Tenants
- 93 Interstate Land Sales Registration
- 94 Mobile Home Construction and Safety Standards
- 95 Real Estate Settlement Procedures
- 96 Lead-Based Paint Poisoning

NEIGHBORHOOD AND CONSUMER AFFAIRS

90

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

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

Applicant Eligibility: Not applicable.

Legal Authority: Sections 2 and 4(a), among other authorities, of the Housing and Community Development Act (P.L. 89-174).

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

Information Source: See administering office.

Current Status: Active.

Scope of Program: Nationwide.

COUNSELING FOR TENANTS AND HOMEOWNERS

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

91

Nature of Program: HUD-approved agencies counsel prospective home buyers and 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 homeownership. 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, and owners of single-family homes with HUD-insured mortgages under Title II of the National Housing Act (the latter requirement added in the 1977 Housing and Community Development Act). HUD may provide these services directly or may pay private or public organizations with special competence and knowledge in counseling low- and moderate-income families. 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); Housing and Community Development Act of 1977 (P.L. 95-128).

Administering Office: Asst. Secretary for Neighborhoods, Voluntary Associations and Consumer Affairs, 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

92

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 Neighborhoods, Voluntary Associations and Consumer Protection, 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.

93

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 Neighborhoods, Voluntary Associations and Consumer Affairs, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: See administering office.

Current Status: Active.

Scope of Program: Number of filings: 12,905 as of November, 1977.
Number of subdivisions: approximately 8,747 as of November, 1977.

MOBILE HOME CONSTRUCTION AND SAFETY STANDARDS

94

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

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

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

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

Applicant Eligibility: Not applicable.

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

Administering Office: Assistant Secretary for Neighborhoods, Voluntary Associations and Consumer Affairs, 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 chassis manufactured after June 15, 1976.

REAL ESTATE SETTLEMENT PROCEDURES ACT (RESPA)

95

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 Neighborhoods, Voluntary Associations and Consumer Affairs, 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 loan guaranteed or insured by a Federal agency.

LEAD-BASED PAINT POISONING PREVENTION

96

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

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

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

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

Information Source: See administering office.

Current Status: Active.

Scope of Program: Nationwide.

Federal Insurance Administration

- 98 Federal Crime Insurance
- 99 National Flood Insurance
- 100 Federal Riot Reinsurance

FEDERAL CRIME INSURANCE

98

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 21 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: 37,331 as of July 31, 1977. Amount of insurance: \$245,700,000 as of July 31, 1977.

NATIONAL FLOOD INSURANCE

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

99

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 flood plain management programs to minimize future flood damage. The insurance is contingent on the community's formal resolution of participation in the program.

Also contingent on a community's participation in the flood insurance program, is assistance under the Federal Disaster Relief Act following a flood. And federally-related lenders must inform borrowers on properties located in a flood-hazard area that flood disaster assistance will not be available in the event of a flood disaster.

Applicant Eligibility: Communities, i.e., States or their political subdivisions or areas, Indian tribes or tribal organizations, Alaska Native villages or authorized native organizations which have the authority to adopt and enforce flood plain management regulations for the areas within their jurisdiction.

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.

FEDERAL RIOT REINSURANCE

100

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, 1977, 157 riot reinsurance contracts providing coverage to 412 property insurance companies. Reinsurance premiums totaled \$1,150,000; total amount of reinsurance: \$500 billion.

Federal Disaster Assistance Administration

102 Disaster Assistance
103 Disaster Preparedness

101

DISASTER ASSISTANCE

102

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 FY 1977:

Major disaster declarations	18
Emergency declarations	36
Fire Suppression grants	6
Funds Obligated	\$360,364,290

(from President's Disaster Relief Fund)

DISASTER PREPAREDNESS

103

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, the Trust Territory of the Pacific Islands, and (improvement grant only) the government of the Northern Marianas. (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 Office of the Federal Disaster Assistance Administration.

Current Status: Active.

Scope of Program: Number of grants awarded: 56 development, 5 improvement (as of September 30, 1977). Funding: \$13,828,189 obligated.

Government National Mortgage Association

- 106 GNMA Mortgage-Backed Securities
- 107 GNMA Special Assistance Mortgage-Purchases ("Tandem")

105

GNMA GUARANTEED MORTGAGE-BACKED SECURITIES

106

Privately issued securities based on pools of federally underwritten mortgages. The securities are 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 from the mortgagors. All prepayments and claims settlements also are passed through to the security holders.

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

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 \$49 billion in mortgage-backed, pass-through securities from the inception of the program in early 1970 through November 1977.

GNMA SPECIAL ASSISTANCE MORTGAGE PURCHASES ("TANDEM")

107

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

Nature of Program: The Government National Mortgage Association (GNMA) was originally established as a secondary market for federally-insured residential mortgages not readily saleable in the private market. These mortgages generally financed housing for groups or in areas with special needs.

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

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

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

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 21 (unsubsidized multifamily projects); program 23 (HUD-insured multifamily project mortgages).

Scope of Program: Between January 1974 and September 30, 1977, GNMA issued \$20.5 billion in commitments to purchase below-market interest rate mortgages under its Special Assistance program.

Subject Index

109

61 Allowances, Experimental Housing

Armed Services Housing

- 53 Civilian employees, mortgage insurance for
- 55 Homes for servicemen, mortgage insurance for
- 54 Housing in Military Impacted Areas
- 11 Beautification, Urban

2 Block Grants, Community Development

Categorical Programs

- 8 Model cities
- 9 Neighborhood development
- 10 Neighborhood facilities
- 11 Open space — Urban beautification — Historic preservation
- 12 Public facility loans
 - 5 Rehabilitation loans
- 13 Urban renewal
- 14 Water and sewer facilities

Coinsurance

- 48 Multifamily
- 47 Single-family

52 College Housing

Community Development

- 2 Block grants
- 60 Community Economic Development
- 8 Model cities
- 9 Neighborhood development
- 10 Neighborhood facilities
- 11 Open space — Urban beautification — Historic preservation
- 4 Planning (Sec. 701)
- 12 Public facility loans
 - 5 Rehabilitation loans
- 6 Urban Development Action Grant
- 13 Urban renewal
- 14 Water and sewer facilities

Condominiums

90 Consumer Affairs Office

Cooperatives

- 22 Cooperative housing
- 31 Rental and cooperative housing for low- and moderate-income families (Sec. 236)

91 Counseling for Tenants and Homeowners**98 Crime Insurance****Disaster Assistance**

- 103 Preparedness
- 102 Assistance
- 56 Permanent housing
- 57 Temporary housing

60 Economic Development, Community**Elderly or Handicapped, Housing for**

- 39 Direct loans (Sec. 202)
- 41 Nursing homes, mortgage insurance (Sec. 232)
- 40 Residential mortgage insurance (Sec. 231)
- 58 Disabled

Equal Opportunity

- 80 Business
- 81 Employment
- 85 Fair housing
- 83 HUD-assisted programs
- 84 HUD-funded agencies
- 87 Voluntary compliance

85 Fair Housing**99 Flood Insurance**

- 105 **Government National Mortgage Association (GNMA)**
- 106 Mortgage-backed securities
- 107 Special assistance mortgage purchases ("Tandem")

49 Graduated Payment Mortgage

- 39 **Handicapped, Housing for**
See "Elderly"

11 Historic Preservation

Homeownership

- 53 Armed services housing, mortgage insurance
for civilian employees, mortgage insurance
for servicemen
- 17 Assistance for low- and moderate-income
families (Sec. 235)
- 21 Condominiums, mortgage insurance
- 22 Cooperatives, mortgage insurance
- 56 Disaster permanent housing, mortgage insurance
- 17 For low- and moderate-income families,
mortgage insurance (Sec. 221(d)(2))
- 55 For servicemen
- 20 For special credit risks, mortgage insurance
- 49 Graduated payment mortgage
- 19 Housing in declining neighborhoods, mortgage insurance
- 23 Mobile home loan insurance
- 16 One- to four-family homes, mortgage insurance
- 47 Single-family mortgage coinsurance
- 68 Urban Homesteading
- 45 Home Repairs
- 44 Loan insurance (Title I)
- 45 Major loan insurance
Mortgage and major home improvement loan insurance
for urban renewal areas

68 **Homesteading, Urban**42 **Hospitals, Mortgage Insurance****Improvement Loans**

- 41 Health care facilities
Multifamily projects
(See also "Home Repairs")
- 50 **Indian Housing**
- 93 **Interstate Land Sales Registration**
- 93 **Land Sales Registration, Interstate**
- 62&96 **Lead-Based Paint Poisoning Prevention Research**

Lower-Income Assistance

- 24 Assistance to nonprofit sponsors of low- and moderate-income housing
- 17 Homeownership assistance for low- and moderate-income families (Sec. 235)
- 18 Homeownership for low- and moderate-income families, mortgage insurance (Sec. 221(d)(2))
- 19 Housing in declining neighborhoods, mortgage insurance
- 36 Low-income public housing
- 33 Lower-income rental assistance (Sec. 8)
- 35 Low-rent leased public housing (Sec. 23)
- 27 Multifamily rental housing for low- and moderate-income families (Sec. 221(d)(3) and (4))
- 32 Rent Supplements
- 31 Rental and cooperative housing for low- and moderate-income families (Sec. 236)
- 20 Special credit risks, mortgage insurance

Medical Facilities, Group Practice**Mobile Homes**

- 94 Construction and safety standards
- 23 Individual units, mortgage insurance
- 24 Mobile home courts, mortgage insurance

Model Cities

- 63 **Modular Integrated Utility System (MIUS)**

Mortgage-Backed Securities (GNMA)**Mortgage Insurance**

- 53 Armed services housing
 - for civilian employees
 - for servicemen
- 21 Condominiums
- 22 Cooperatives
- 56 Disaster permanent housing
- 26 Existing multifamily rental housing (Sec. 223(f))

Homeownership (continued)

- 49 Graduated Payment Mortgage
 - 43 Group Practice Medical Facilities, Mortgage Insurance
 - 44 Home improvement loans (Title I)
 - 17 Homeownership assistance for low- and moderate-income families (Sec. 235)
 - 18 Homeownership for low- and moderate-income families (Sec. 221(d)(2))
 - 42 Hospitals' Mortgage Insurance
 - 40 Housing for elderly
 - 19 Housing in declining neighborhoods
 - 45 Major home improvement loans
 - 24 Mobile home courts
 - 23 Mobile home loans
 - 30 Mortgage and major home improvement loans for urban renewal areas
 - 48 Multifamily coinsurance
 - 25 Multifamily rental housing
 - 27 Multifamily rental housing for low- and moderate-income families (Sec. 221(d)(3) and (4))
 - 41 Nursing homes
 - 16 One- to four-family homes
 - 31 Rental and cooperative housing for low- and moderate-income families (Sec. 236)
 - 47 Single-family coinsurance
 - 20 Special credit risks
 - 46 Supplemental loans for multifamily projects and health care facilities
-
- 25 **Multifamily Rental Housing**
 - 29 Assistance to nonprofit sponsors of low- and moderate-income
 - 48 Coinsurance
 - 39 Direct loans for housing for elderly or handicapped (Sec. 202)
 - 26 Existing multifamily rental housing, mortgage insurance
 - 40 Housing for elderly, mortgage insurance
 - 35 Low-income leased public housing (Sec. 23)
 - 33 Low-income rental assistance (Sec. 8)
 - 25 Multifamily rental housing, mortgage insurance
 - 27 Multifamily rental housing for low- and moderate-income families (Sec. 221(d)(3) and (4))

- 41 Nursing homes, mortgage insurance
- 36 Public Housing
- 32 Rent Supplements
- 31 Rental and cooperative housing for low- and moderate-income families (Sec. 236)
- 46 Supplemental loans for multifamily projects and health care facilities

- 64 **National Institute of Building Sciences (NIBS)**

- 89 **Neighborhood**
 - 9 Development
 - 10 Facilities
 - 19 Housing in declining,
 - 70 Preservation
 - 92 Communities Services

- 75 **New Communities**

- 29 **Nonprofit Sponsors of Low- and Moderate-Income Housing, Assistance to**

- 41 **Nursing Homes, Mortgage Insurance**

- 11 **Open Space**
 - 4 Planning, Comprehensive Assistance for (Sec. 701)

- 100 **Riot Reinsurance, Urban**

- 12 **Public Facilities**
 - Public Housing**
 - Community Services for Tenants
 - 36 Construction and finance
 - 37 Modernization
 - 38 Operating subsidies
 - 66 Tenant management

- 95 **Real Estate Settlement Procedures (RESPA)**

Rehabilitation

- 5 Loans (Sec. 312)
- 68 Urban homesteading
- 70 Urban reinvestment task force

32 Rent Supplements**Rental Housing**

See "Multifamily Rental Housing"

71 Research Initiatives 1978-79**95 Settlement Procedures, Real Estate (RESPA)****Single-Family Homes**

See "Homeownership"

63&65 Solar Heating and Cooling Demonstration**94 Standards, Mobile Home Construction and Safety****107 "Tandem," Special Assistance Mortgage Purchases (GNMA)****68 Urban Homesteading****70 Urban Reinvestment Task Force****Urban Renewal**

- 30 Mortgage and major home improvement loan
insurance for urban renewal areas
- 13 Urban renewal grants and loans

87 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)

117

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

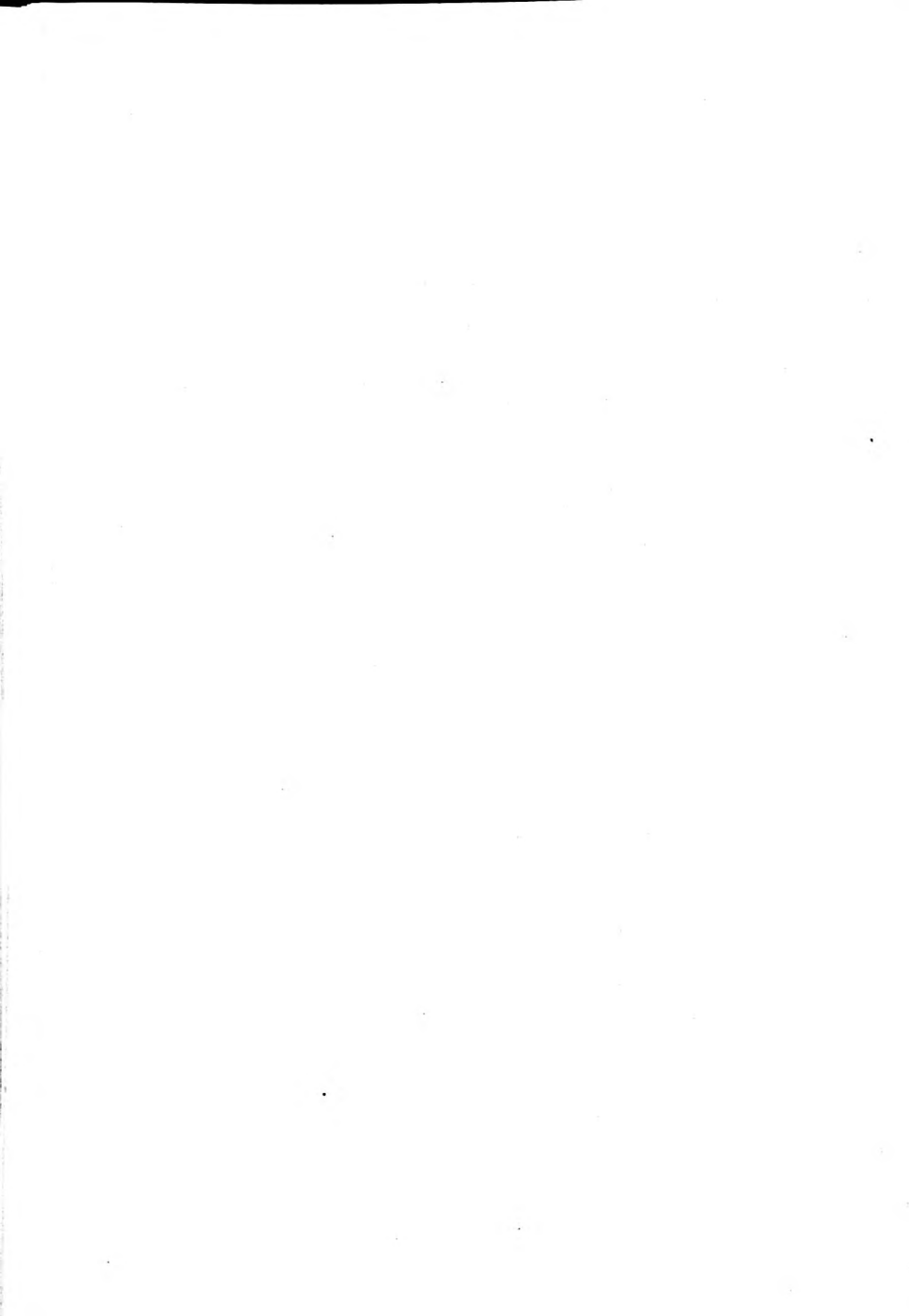
EMERGENCY HOMEOWNERS' RELIEF ACT

Title I: Standby Authority to Prevent Mortgage Foreclosures

HOUSING AND COMMUNITY DEVELOPMENT ACT OF 1977

(The Housing and Community Development Act of 1977 is omnibus legislation which makes a number of significant changes in the Nation's housing and community development and related authorities. The new law contains nine titles below.)

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



Programs Generally Identified by Number

TITLE	Page	121
I	Home Improvement Loans44 Mobile Home Loans23 (National Housing Act (1934))	
I	Community Development Block Grants2 (Housing and Community Development Act of 1974)	
VI	Equal Opportunity in HUD-Assisted83 Programs (Civil Rights Act of 1964)	
VIII	Fair Housing85 (Civil Rights Act of 1968)	
SECTION		
8	Lower-Income Rental Assistance33 (U.S. Housing Act of 1937)	
23	Low-Rent Leased Public Housing35 (U.S. Housing Act of 1937)	
202	Direct Loans for Housing for the39 Elderly or Handicapped (Housing Act of 1959)	
203(b) and (i)	One-to-Four Family Home Mortgage16 Insurance (National Housing Act of 1934)	
207	Multifamily Rental Housing25 (National Housing Act (1934))	
213	Cooperative Housing22 (National Housing Act (1934))	

	SECTION	Page
221(d)(2)	Homeownership for Low- & Moderate- Income Families (National Housing Act (1934))	18
221(d)(3) and (4)	Multifamily Rental Housing for Low- & Moderate-Income Families (National Housing Act (1934))	27
223(f)	Existing Multifamily Rental Housing (National Housing Act (1934))	26
231	Mortgage Insurance for Housing for the Elderly (National Housing Act (1934))	40
232	Nursing Homes and Intermediate Care Facilities (National Housing Act (1934))	41
234	Condominium Housing (National Housing Act (1934))	21
235	Homeownership Assistance for Low- & Moderate-Income Families (National Housing Act (1934))	18
236	Rental & Cooperative Housing Assistance for Lower-Income Families (National Housing Act (1934))	31

244	Single-Family Home Mortgage47
	Coinsurance (National Housing Act (1934))	
244	Multifamily Housing Coinsurance48
	(National Housing Act (1934))	
245	Graduated Payment Mortgage49
	(National Housing Act (1934))	
312	Rahabilitation Loans5
	(Housing Act of 1964)	
701	Comprehensive Planning Assistance4
	(Housing Act of 1954)	

EXECUTIVE ORDER

11246	Equal Employment Opportunity81
	(September 24, 1965)	
11063	Fair Housing (Title VIII)85
	(Civil Rights Act of 1968)	



HUD Regional and Area Offices

125

Region I
John F. Kennedy Federal Building
Boston, Massachusetts 02203

Area Offices:
Boston, Mass.; Hartford, Conn.
Service Offices:
Manchester, N.H.; Providence, R.I.

Region II
26 Federal Plaza
New York, New York 10007

Area Offices:
New York, N.Y.; Newark, N.J.;
Buffalo, N.Y.; Caribbean
Service Offices:
Albany, N.Y.; Camden, N.J.

Region III
Curtis Building
6th and Walnut Streets
Philadelphia, Pennsylvania 19106

Area Offices:
Pittsburgh, Pa.; Philadelphia, Pa.;
District of Columbia; Baltimore, Md.;
Richmond, Va.
Service Office:
Charleston, W.Va.

Region IV
Pershing Point Plaza
1371 Peachtree St., N.E.
Atlanta, Georgia 30309

Area Offices:
Birmingham, Ala.; Jacksonville, Fla.;
Atlanta, Ga.; Louisville, Ky.;
Jackson, Miss.; Greensboro, N.C.;
Columbia, S.C.; Knoxville, Tenn.
Service Offices:
Coral Gables, Fla.; Tampa, Fla.;
Orlando, Fla.; Memphis, Tenn.;
Nashville, Tenn.

Region V
300 South Wacker Drive
Chicago, Illinois 60606

Area Offices:
Detroit, Mich.; Chicago, Ill.;
Indianapolis, Ind.; Minneapolis, Minn.;
Columbus, Ohio; Milwaukee, Wisc.
Service Offices:
Cincinnati, Ohio; Cleveland, Ohio;
Grand Rapids, Mich.; Flint, Mich.

Region VI
Earle Cabell Federal Building
U.S. Courthouse
1100 Commerce Street
Dallas, Texas 75242

Area Offices:
Dallas, Tex.; Oklahoma City, Okla.;
San Antonio, Tex.; New Orleans, La.;
Little Rock, Ark.
Service Offices:
Ft. Worth, Tex.; Houston, Tex.;
Lubbock, Tex.; Albuquerque, N. Mex.;
El Paso, Tex.; Shreveport, La.;
Tulsa, Okla.

Region VII
Federal Office Building
911 Walnut Street
Kansas City, Missouri 64106

Area Offices:
Kansas City, Mo.; St. Louis, Mo.;
Omaha, Nebr.
Service Office:
Des Moines, Iowa

Region VIII
Executive Tower
1405 Curtis Street
Denver, Colorado 80202

Area Office:
Denver, Colo.
Service Offices:
Helena, Mont.; Salt Lake City, Utah

Region IX
450 Golden Gate Avenue
P.O. Box 36003
San Francisco, California 94102

Area Offices:
San Francisco, Calif.;
Los Angeles, Calif.;
Honolulu, Hawaii
Service Offices:
Santa Ana, Calif.; San Diego, Calif.;
Phoenix, Ariz.; Tucson, Ariz.;
Fresno, Calif.; Sacramento, Calif.;
Reno, Nev.; Las Vegas, Nev.

Region X
Arcade Plaza Building
1321 Second Avenue
Seattle, Washington 98101

Area Offices:
Seattle, Wash.; Portland, Oreg.;
Anchorage, Alaska
Service Offices:
Boise, Idaho; Spokane, Wash.



HUD Area Offices and FHA Service Offices

127

ALABAMA

*Birmingham 35233
Daniel Building
15 South 20th Street

ALASKA

*Anchorage 99501
334 West 5th Avenue

ARIZONA

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

ARKANSAS

*Little Rock 72201
Room 1490, One Union National Plaza

CALIFORNIA

*Los Angeles 90057
2500 Wilshire Boulevard

Sacramento 95809

801 I Street, Room 147
P.O. Box 1978

San Diego 92112

Federal Office Building
880 Front Street

*San Francisco 94111

1 Embarcadero Center
Suite 1600

Santa Ana 92701

34 Civic Center
Plaza, Room 614

COLORADO

*Denver 80202
Title Building
Fourth Floor
909 17th Street

CONNECTICUT

*Hartford 06103
One Financial Plaza

DISTRICT OF COLUMBIA

*Washington, D.C. 20009
Universal North Building
1875 Connecticut Avenue, N.W.

FLORIDA

Coral Gables 33134
3001 Ponce de Leon Boulevard

*Jacksonville 32204

Peninsular Plaza
661 Riverside Avenue

Tampa 33601

Federal Building
700 Twiggs Street
P.O. Box 2097

GEORGIA

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

HAWAII

*Honolulu 96850
Prince Jonah Kuhio Kalaniana'ole
Federal Building
300 Ala Moana Boulevard
Suite 3318

IDAHO

Boise 83707
419 North Curtis Road
P.O. Box 32

ILLINOIS

*Chicago 60602
17 North Dearborn Street

INDIANA

*Indianapolis 46207
151 North Delaware Street
4720 Kingsway Drive

IOWA

Des Moines 50309
Room 259
Federal Building
210 Walnut Street

KANSAS

*Kansas City 66101
Two Gateway Center
4th & State, P.O. Box 1339

KENTUCKY

*Louisville 40201
Children's Hospital Foundation Bldg.
601 South Floyd Street
P.O. Box 1044

LOUISIANA

*New Orleans 70113
Plaza Tower
1001 Howard Avenue
Shreveport 71120
New Federal Building
500 Fannin, 6th Floor

MARYLAND

*Baltimore 21201
Two Hopkins Plaza
Mercantile Bank and
Trust Building

MASSACHUSETTS

*Boston 02114
Bulfinch Building
15 New Chardon Street

MICHIGAN

*Detroit 48226
Patrick V. McNamara Federal Building
477 Michigan Avenue

Grand Rapids 49505

Northbrook Building Number 11
2922 Fuller Avenue, N.E.

MINNESOTA

*Minneapolis-St. Paul 55435
6400 France Avenue
Minneapolis, Minnesota

MISSISSIPPI

*Jackson 39213
101 C Third Floor Jackson Mall
300 Woodrow Wilson Avenue, W.

MISSOURI

*St. Louis 63101
210 North 12th Street

MONTANA

Helena 59601
Steamboat Block
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 03103
Norris Cotton
Federal Building
275 Chestnut 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
North Pearl Street
& Clinton Avenue

*Buffalo 14202

Suite 800
Statter Building
107 Delaware Avenue

*New York 10019

665 F-ith Avenue

*HUD Area Office

NORTH CAROLINA

*Greensboro 27401
415 N. Edgewood Street

OHIO

Cincinnati 45202
Federal Office Building
Room 9009
550 Main Street

Cleveland 44114
777 Rockwell

*Columbus 43215
New Federal Building
200 North High Street

OKLAHOMA

*Oklahoma City 73102
200 N.W. 5th Street

Tulsa 74152
1708 Utica Square
P.O. Box 52554

OREGON

*Portland 97204
520 Southwest 6th Avenue

PENNSYLVANIA

*Philadelphia 19106
Curtis Building
625 Walnut Street

*Pittsburgh 15212
Two Allegheny Center

PUERTO RICO

*San Juan 00917
Federal Office Building
Room 428, Carlos Chardon
Avenue
Hato Rey, Puerto Rico
Mailing Address:
G Post Office Box 3869
San Juan, Puerto Rico 00936

RHODE ISLAND

Providence 02903
330 Post Office Annex

SOUTH CAROLINA

*Columbia 29202
1801 Main Street
Jefferson Square

TENNESSEE

*Knoxville 37919
One Northshore Building
1111 Northshore Drive

Memphis 38103
28th Floor,
100 North Main Street

Nashville 37203
U.S. Courthouse
Federal Building Annex
801 Broadway

TEXAS

*Dallas 75201
2001 Bryon Tower, 4th Floor

Fort Worth 76102
Room 13A01 Federal Building
819 Taylor Street

Houston 77046
Two Greenway Plaza East, Suite 200

Lubbock 79408
Courthouse and Federal Office Building
1205 Texas Avenue
P.O. Box 1647

*San Antonio 78285
Kallison Building
410 South Main Avenue
P.O. Box 9163

UTAH

Salt Lake City 84147
125 South State Street
P.O. Box 11009

VIRGINIA

*Richmond 23219
701 East Franklin Street

WASHINGTON

*Seattle 98101
Arcade Plaza Building
1321 Second Avenue

Spokane 99201
West 920 Riverside Avenue

WEST VIRGINIA

Charleston 25330
New Federal Office Building
500 Quarrier Street
Post Office Box 2948

WISCONSIN

*Milwaukee 53203
744 North 4th Street



728.1 H68prog 1978

Programs of HUD

HUD LIBRARY



T 19030

**DEPARTMENT OF HOUSING
AND URBAN DEVELOPMENT**

JAN 9 1989

**LIBRARY
WASHINGTON, D.C. 20410**

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

OFFICIAL BUSINESS
PENALTY FOR PRIVATE USE, \$300

HUD Library



00004657

DEPARTMENT OF HOUSING AND
URBAN DEVELOPMENT
POSTAGE AND FEES PAID
HUD-401

FIRST-CLASS



June 1978
HUD-214-4-PA(2)
(Previous Edition Current)