U.S. Department of Housing and Urban Development

Programs of HUD

"Programs of HUD" is updated periodically. Questions concerning program changes should be addressed to the Office of the Assistant Secretary for Public Affairs, Department of Housing and Urban Development, 451 Seventh Street SW, Washington, D.C. 20410.
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All Americans should have the opportunity to live in a decent home in a suitable living environment. The Federal Government has spent hundreds of billions of dollars in pursuit of that ideal. Still, many Americans can only dream of that decent home because decades of assistance and good intentions have not been successful.

Is it an insoluble problem? I do not think so. The solution is to return this Nation to economic stability, to redistribute authority and responsibility among the Federal, State and local governments, and to stress partnerships between the public and private sectors.

In line with these objectives, the Administration is modifying the activities of the Department of Housing and Urban Development and other agencies of the Federal Government. Some of these modifications are reflected in this publication, which provides a handy summary of HUD's current operations. Not included are other important Administration initiatives, which require statutory support from Congress.

Some of the new HUD initiatives proposed are: amendments to strengthen enforcement of current fair housing law; Enterprise Zones; an expanded system of housing vouchers for the needy; and, a shift of emphasis from new construction to rehabilitation of structurally sound existing units. Such proposals would be reflected in subsequent issues of this handbook following Congressional action.

Unchanged is this Nation's determination to eliminate discrimination, especially against minorities, in housing opportunities. The emphasis on fair housing remains a goal this Administration continues to pursue through implementation of Federal fair housing programs, through education and conciliation, and through the strengthened enforcement we propose.

While each issue of Programs of HUD provides a handy summary of current HUD operations, over time this publication traces the role of government in shaping the physical amenities of American civilization. It is the hope of this Administration that more and more this shaping process will devolve upon local communities and the free market, for it is civic pride and entrepreneurial drive that account for so much of this country's greatness.

Samuel R. Pierce, Jr.

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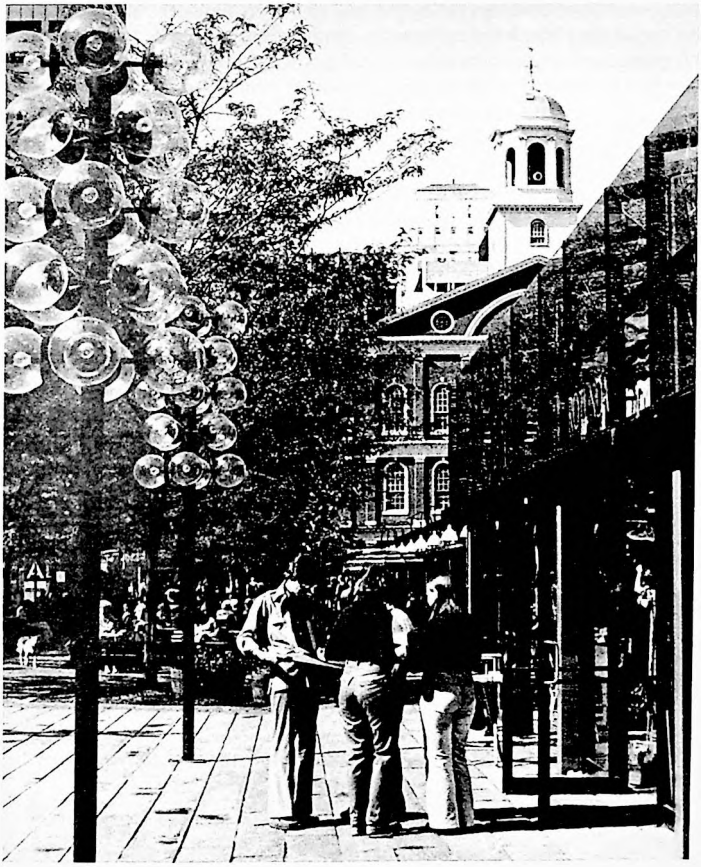
Contents

Community Planning and Development



Community Development Block Grants – Entitlement Program

Federal aid to promote sound community development.

Nature of Program: The program provides annual grants on a formula basis to entitled cities and counties to carry out a wide range of community development activities directed toward neighborhood revitalization, economic development, and the provision of improved community facilities and services.

Entitlement communities develop their own programs and funding priorities. However, maximum feasible priority must be given to activities that either benefit low- and moderate-income persons, or aid in the prevention or elimination of slums and blight. In addition, activities may be carried out which the community certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community where other financial resources are not available to meet such needs. Some of the specific activities that can be carried out with block grant funds include the acquisition of real property, relocation, demolition, or rehabilitation of residential and nonresidential structures; provisions for public facilities and improvements, such as water and sewer facilities, streets, and neighborhood centers and the conversion of schools for eligible purposes. Block grant funds may also be used to pay for public services within certain limits, and for activities relating to energy conservation and renewable energy resources. Entitlement communities may also provide assistance to nonprofit entities or profit-motivated businesses to carry out economic development activities.

Legislation establishing this program was enacted in 1974.

Grantee Eligibility: Metropolitan cities and urban counties are entitled to receive annual grants. Metropolitan cities are central cities of Standard Metropolitan Statistical Areas or other cities within SMSA's which have populations of at least 50,000. Urban counties are counties within SMSA's which are authorized to undertake community development and housing activities and meet certain population requirements.

Funding Distribution: Of each year's appropriation, excluding the amounts provided for the UDAG program and the Secretary's Discretionary Fund, 70 percent is allocated to metropolitan cities and urban counties. The amount of each entitlement grant is determined by statutory formula which uses several objective measures of community need, including poverty, population, housing overcrowding, age of housing and growth lag.

Legal Authority: Title I of the Housing and Community Development Act of 1974, as amended (42 U.S.C. 5301 et seq.).

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

Information Sources: Local officials and HUD Area Offices.

Current Status: Active.

Scope of Program: Funds appropriated annually. In FY 1983, about $2,380,000,000 was appropriated for allocation among 637 metropolitan cities and 98 urban counties.

Community Development Block Grants – Nonentitlement Program for States and Small Cities

Federal Aid to promote sound community development

Nature of Program: The program provides grants to carry out a wide range of community development activities directed toward neighborhood revitalization, economic development, improved community facilities and services. Applicants must give maximum feasible priority to activities which will benefit low- and moderate-income families, or aid in the prevention or elimination of slums or blight.

Under the 1981 amendments to the Community Development Block Grant legislation, each State has the option to administer the block grant funds provided for its nonentitlement areas.

If this option is exercised, the block grant funds are provided to the States which distribute them to the eligible units of general local government, and contribute from their own resources an amount equal to 10 percent of the HUD grant. The States' objectives and methods of distributing the funds are determined in consultation with affected citizens and local elected officials.

If this option is not exercised, HUD continues as administrator and awards funds in a competition on the basis of selection criteria established by HUD.

Legislation establishing this program was enacted in 1974.

Grant Eligibility: Nonentitlement areas are areas which are not metropolitan cities or part of an urban county.

Funding Distribution: Of each year's appropriation, excluding the amounts provided for the UDAG program and the Secretary's Discretionary Fund, 30 percent is allocated to nonentitlement areas. This amount is then allocated among the States on a formula basis. Each State's allocation is distributed to units of general local government by either the State or HUD under the option described above.

Legal Authority: Title I of the Housing and Community Development Act of 1974, as amended (42 U.S.C. 5301 et seq.).

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

Information Source: Local officials and HUD Area Offices.

Current Status: Active.

Scope of Program: CDBG nonentitlement funds appropriated annually. FY 1980, $955,025,000 funded approximately 2,048 grants; in FY 1981, $925,582,000 funded approximately 1,092 grants. The FY 1982 appropriation of $1,019,850,000 was used to make grants for both State operated and HUD operated programs. 37 States administered the program in FY 1982.

The FY 1983 appropriation was $1,019,850,000 and 47 States and Puerto Rico have elected to administer their programs.

Secretary's Discretionary Fund

Nature of the Program: Provides Community Development Block Grants (CDBG) to special constituencies not eligible for Entitlement or Small City CDBG funds, and technical assistance awards to help implement the various programs authorized by Title I of the Housing and Community Development Act of 1974.

Legislation establishing this program was enacted in 1974.

Program Eligibility:

- *Community Development Block Grants for Insular Areas:* Guam, the Virgin Islands, American Samoa, the Northern Mariana Islands, and the Trust Territories of the Pacific Islands.
- *Community Development Block Grants for Indian Tribes and Alaskan Native Villages:* Indian tribes and Alaskan native villages eligible under the Indian Self-determination and Education Assistance Act or the State and Local Fiscal Assistance Act of 1972.
- *Technical Assistance:* States, units of general local government, Indian tribes, areawide planning organizations and other qualified providers of technical assistance.
- *Special Projects:* States and units of general local government.

Funding Distribution: The amount appropriated for the Secretary's Discretionary Fund in FY 1983 is divided among the Indian, Insular Areas and Technical Assistance Programs. No funds have been allocated for the Special Projects Program.

Legal Authority: Section 107 of the Housing and Community Development Act of 1974, as amended (42 U.S.C. 5307).

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

Information Source: Office of Program Policy Development, Community Planning and Development, Washington, D.C.

Current Status: Active.

Scope of Program: Funds are appropriated annually. In FY 1983, $30,700,000 was allocated for Indian Tribes, $5,950,000 for Insular Areas and $19,850,000 for Technical Assistance.

Urban Development Action Grants

Grants to assist distressed cities and urban counties.

Nature of Program: Action Grants assist cities and urban counties which are experiencing severe economic distress to help stimulate economic development activity needed to aid in local economic recovery. This is done through a combination of public and private investments in economic development projects. The private sector's financial commitment must be secured by the community prior to the preliminary approval of an Action Grant project.

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

Legislation establishing this program was enacted in 1977.

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

Funding Distribution: Of each year's appropriation, at least 25 percent will be set aside for small communities with populations of less than 50,000. Up to, but not more than, 20 percent of each year's appropriation may be used to fund projects in "Pockets of Poverty" communities. Action Grant funding is not based on formula or entitlement. Each calendar quarter, HUD will review all new applications received and all applications held over for future consideration and will determine which projects are fundable. Each application must compete against all of the applications under review that quarter for the funds available. Many criteria as specified in the application will be considered in the selection

of projects for funding. The primary criterion will be the comparative degree of economic distress among all applicants. Selection criteria for "Pockets" projects include most of the general criteria applying to all Action Grants, as well as some additions. Applications will be accepted on a quarterly basis for large and small cities throughout the year and awards will be announced approximately 60 days after receipt.

Legal Authority: Section 119 of the Housing and Community Development Act of 1974, as amended (42 U.S.C. 5318, 5320).

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

Information Source: HUD Central and Field Offices.

Current Status: Active.

Scope of Program: $440,000,000 in Action Grant assistance has been appropriated for FY 1982.

Rehabilitation Loans

Loans to assist rehabilitation in federally aided Community Development Block Grant and Urban Homesteading areas.

Nature of Program: Direct federal loans finance rehabilitation of single family and multifamily 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 local code, project or plan standards, the loans prevent unnecessary demolition of basically sound structures. A loan may provide for insulation and installing of weatherization items. Loans may not exceed $27,000 per dwelling unit or $100,000 for nonresidential properties, although the actual amount of a loan may be less, depending on certain factors. Loans are repayable over 20 years, at interest rates of 3 percent or 9 percent based on family income for single-family loans and 5 percent or 9 percent for multifamily properties (5 or more units) based on the level of private dollars being leveraged.

Legislation establishing this program was enacted in 1964.

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. Priority is given to low- and moderate-income applicants.

Legal Authority: Section 312 of the Housing Act of 1964, as amended (42 U.S.C. 1452(b)).

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

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

Current Status: Active. The program is authorized to continue through September 30, 1983, when termination is proposed. For FY 1982, HUD funded only single properties in support of Urban Homesteading programs and multifamily properties.

Scope of Program: For FY 1982, funding was limited to loan repayments from previous years, projected to be approximately $79,100,000.

Urban Homesteading

A national program to revitalize declining neighborhoods and reduce the inventory of Federally-owned properties by transferring vacant and unrepaired single-family properties to new home owners for rehabilitation. Suitable properties owned by HUD, the Veterans Administration (VA) and the Farmers Home Administration (FmHA) may be used in this program.

Nature of Program: Federally-owned properties are transferred to local governments which have developed homesteading programs approved by HUD. Each locality submits an application for participation in the program including designation of Urban Homesteading Neighborhood(s). Program funds reimburse the Federal agencies for the market value of the properties transferred to the localities.

The local governments selected for the program "transfer" the properties for a nominal sum to eligible individuals for families called "homesteaders." Homesteaders must be equitably selected by each participating locality. The homesteaders must occupy the property as a principal residence for at least three years. Within 18 months of occupying the property, he or she must bring it up to local code standards.

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

Legislation establishing this program was enacted in 1974.

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

Legal Authority: Section 810 of the Housing and Community Development act of 1974, as amended (12 U.S.C. 1706 (e)).

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

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

Current Status: Active.

Scope of Program: There were 118 participating localities as of June 1983. The program is supported by $16 million in Section 810 funds for FY 1983 to pay for the transfer of HUD, VA and FmHA-owned properties to participating localities. The Community Development Block Grant (CDBG) Program is a source of funding for the administrative costs of local urban homesteading programs. In addition, CDBG funds, the Section 312 Loan Program and private-sector lending institutions are major financing sources for the rehabilitation of urban homesteading properties.

Housing

14 One-to-Four-Family Home Mortgage Insurance
15 Homeownership Assistance for Low- & Moderate-Income Families (Revised Section 235)
16 Homeownership Assistance for Low- & Moderate-Income Families (Section 221(d)(2))
17 Housing in Declining Neighborhoods (Section 223(e))
18 Special Credit Risks (Section 237)
19 Condominium Housing (Section 234)
20 Cooperative Housing (Section 213)
21 Manufactured (Mobile) Homes (Title I)
22 Manufactured (Mobile) Home Parks (Section 207)
23 Multifamily Rental Housing (Section 207)
24 Existing Multifamily Rental Housing (Section 223(f))
25 Multifamily Rental Housing for Low- & Moderate-Income Families Section 221(d)(3) & (4))
27 Assistance to Nonprofit Sponsors of Low- & Moderate-Income Housing (Sections 106(a) and (b))
28 Rent Supplements
29 Lower-Income Rental Assistance (Section 8)
30 Low-Income Public Housing
31 Comprehensive Improvement Assistance Program (Public Housing Modernization)
32 Public Housing Operating Subsidies
33 Direct Loans for Housing for the Elderly or Handicapped (Section 202)
34 Mortgage Insurance for Housing for the Elderly (Section 231)
35 Nursing Homes and Intermediate Care Facilities (Section 232)
36 Hospitals (Section 242)
37 Group Practice Medical Facilities (Title XI)
38 Home Improvement Loan Insurance (Title I)
39 Rehabilitation Mortgage Insurance-Revised-(Section 203(k))
40 Supplemental Loans for Multifamily Projects and Health Care Facilities (Section 241)
41 Single-Family Home Mortgage Coinsurance
42 Multifamily Housing Coinsurance
43 Graduated Payment Mortgage (Section 245)
44 Indian Housing
45 Land Development (Title X)
46 Armed Services Housing for Civilian Employees (Section 809)
47 Housing in Military Impacted Areas (Section 238(c))
48 Homes for Servicemen (Section 222)
49 Flexible Subsidy
50 Counseling for Home Buyers, Homeowners and Tenants
51 Interstate Land Sales Registration
52 Manufactured (Mobile) Home Construction and Safety Standards
53 Real Estate Settlement Procedures Act (RESPA)

415-272 O - 83 - 3

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

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

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

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

Legislation establishing this program was enacted in 1934.

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

Legal Authority: Section 203, National Housing Act, (12 U.S.C. 1709 (b) and (i)).

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

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative activity through September 1982: 11,315,456 units insured under Section 203(b) for a value of $164,806,335,570; 78,914 units in outlying areas insured under Section 203(i) for a value of $599,713,300.

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

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

Nature of Program: To enable eligible families to purchase new homes that meet HUD standards, HUD insures mortgages and makes monthly payments to lenders to reduce interest to as low as 8 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. Mortgage limits are $40,000 ($47,500 for homes for 5 or more persons), and in high cost areas $47,500 ($55,000 for homes for 5 or more persons). The income limit for initial eligibility is 95 percent of the area median income for a family of four and the sale price may not exceed 125 percent of the mortgage limit.

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

Legislation establishing this program was enacted in 1968.

Applicant Eligibility: A home buyer's adjusted family income may not exceed a certain percentage of local median income, dependent upon family size. There is no restriction on assets. Applications for Section 235 assistance may not be approved after September 30, 1983, except for units in certain areas for which a statutory exemption has been provided.

Legal Authority: Section 235, National Housing Act, (12 U.S.C. 1715z).

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

Information Source: HUD Field Offices.

Current Status: Active in its revised form.

Scope of Program: Cumulative activity for the revised program through September 1982: 83,742 units have been insured with a value of $2,987,398,706.

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

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

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

Legislation establishing this program was enacted in 1954.

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

Legal Authority: Section 221(d)(2), National Housing Act, (12 U.S.C. 1715l).

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

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative activity through September 1982: 924,608 units insured for a value of $13,190,690,029.

Housing in Declining Neighborhoods (Section 223(e))

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. A 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.

Legislation establishing this program was enacted in 1968.

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

Legal Authority: Section 223(e), National Housing Act, (12 U.S.C. 1715n(e)).

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

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative totals through September 1982: 166,906 home mortgages insured with a value of $2,624,838,624. For multifamily, 23,076 units were insured with a value of $2,334,182,159.

Special Credit Risks (Section 237)

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

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

Legislation establishing this program was enacted in 1968.

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, (12 U.S.C. 1715z).

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

Information Source: HUD Field Offices.

Current Status: Active as an insurance program.

Scope of Program: Cumulative activity through September 1982: 5,232 units insured with a value of $78,920,658.

Condominium Housing (Section 234)

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.

Legislation establishing this program was enacted in 1961.

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

Legal Authority: Section 234, National Housing Act (12 U.S.C. 1715y).

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

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative activity through September 1982: 845 projects with 45,088 units insured with a value of $475,723,258.

Cooperative Housing (Section 213)

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.

Legislation establishing this program was enacted in 1950.

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, (12 U.S.C. 1715e).

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

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative activity through September 1982: 2,067 projects with 123,061 units insured for a value of $1,624,346,191.

Manufactured (Mobile) Homes (Title I)

Federal insurance of loans to finance the purchase of manufactured (mobile) homes.

Nature of Program: To facilitate financing of manufactured (mobile) home purchases, thereby providing alternative lower-cost housing. HUD insures manufactured (mobile) home loans by private lending institutions. The maximum amount of the loan is $22,500 ($35,000 if two or more modules are to be financed). The maximum loan term is 20 years and 32 days.

Legislation establishing this program was enacted in 1969.

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

Legal Authority: Title I, Section 2, National Housing Act, (12 U.S.C. 1703).

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

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Program activity through September 1982: 183,733 units insured with a value of $2,520,540,810.

Manufactured (Mobile) Home Parks (Section 207)

Federal mortgage insurance to finance construction or rehabilitation of manufactured (mobile) home parks.

Nature of Program: To help finance construction or rehabilitation of manufactured (mobile) home parks consisting of 5 or more spaces. HUD insures mortgages made by private lending institutions on the entire site. Mortgages are limited to $9,000 per individual mobile home space within each park. In high-cost areas, this maximum may be increased up to $15,750 per space. The park must be located in an area approved by HUD in which market conditions show a need for such housing.

Legislation establishing this program was enacted in 1955.

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 (12 U.S.C. 1713).

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

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative activity through September 1982: 381 projects with 65,155 spaces insured with a value of $197,299,989.

Multifamily Rental Housing (Section 207)

Federal mortgage insurance to finance construction or rehabilitation of a broad cross section of rental housing.

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

Legislation establishing this program was enacted in 1934.

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 (12 U.S.C. 1713).

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

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative projects insured through September 1982: 2,270 projects with 286,270 units insured with a value of $3,821,379,435.

Existing Multifamily Rental Housing (Section 223(f))

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 at least five units, and must be at least three years old.

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

Legislation establishing this program was enacted in 1974.

Legal Authority: Section 223(f), National Housing Act (12 U.S.C. 1715n(f)).

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

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative activity through September 1982: 387 projects with 90,780 units insured with a value of $1,396,691,169.

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

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

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

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

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

Legislation establishing Section 221(d)(3) was enacted in 1954.

Legislation establishing Section 221(d)(4) was enacted in 1959.

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

Legal Authority: Sections 221(d)(3) and (4), National Housing Act (12 U.S.C. 1715(d)(3) and (4)).

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

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative activity through September 1982:
Section 221(d)(3) - 3,465 projects with 469,869 units insured for a value of $5,847,329,097.
Section 221(d)(4) - 5,293 projects with 657,340 units insured for a value of $16,686,906,656.

Assistance to Nonprofit Sponsors of Low- and Moderate-Income Housing (Sections 106(a) and (b)

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

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

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

Legislation establishing this program was enacted in 1968.

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

Legal Authority: Sections 106, Housing and Urban Development Act of 1968, (12 U.S.C. 1701.).

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

Information Source: HUD Field Offices.

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

Scope of Program: Cumulative activity through September 1982: 509 loans approved for a total amount of $12,742,000.

Rent Supplements

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

Nature of Program: HUD may pay rent supplements on behalf of eligible tenants to certain private owners of multifamily housing insured by the Federal Housing Administration. The payment makes up the difference between 30 percent of tenant's adjusted income and the fair market rent determined by HUD. However, the subsidy may not exceed 70 percent of the HUD approved rent for the specific unit. HUD may pay the supplements for a maximum term of 40 years.

Legislation establishing this program was enacted in 1965.

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, (12 U.S.C. 1701s).

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

Information Source: HUD Field Offices.

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

Scope of Program: As of April 31, 1983, 108,619 units were eligible for rent supplement payments.

Lower-Income Rental Assistance (Section 8)

Aids lower-income families in obtaining decent, safe and sanitary housing in private accommodations.

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. Eligible tenants must pay the highest of either 30 percent of adjusted income, 10 percent of gross income or the portion of welfare assistance designated to meet housing costs. Housing thus subsidized by HUD must meet certain standards of safety and sanitation, and rents for these units must fall within the range of fair market rents as determined by HUD. This rental assistance may be used in existing housing, in new construction and in moderately or substantially rehabilitated units.

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.

Legislation establishing this program was enacted in 1974.

Applicant Eligibility: Project sponsors may be private owners, profit-motivated and nonprofit or cooperative organizations, public housing agencies and State housing finance agencies. Lower-income families whose incomes do not exceed 50 percent of the median income for the area are eligible to occupy the assisted units. No more than 5 percent of the available units may be rented to lower-income families whose incomes are between 50 percent and 80 percent of median.

Legal Authority: Section 8, U.S. Housing Act of 1937, as amended (42 U.S.C. 1437f.).

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

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: By the end of FY 1982, a total of 1,873,688 units were receiving subsidies under this program.

415-272 O - 83 - 5

Low-Income Public Housing

Federal aid to public housing agencies to remedy unsafe and unsanitary housing conditions and the acute shortage of decent, safe and sanitary dwellings for families of lower income.

Nature of Program: 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: debt service annual contributions to pay principal and interest costs on obligations issued by public housing agencies to finance development or acquisition of projects and annual contributions for operating subsidy. Tenants must pay as rent the higher of 30 percent of adjusted income, 10 percent of gross income or the portion of welfare assistance designated to meet housing costs.

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.

Legislation establishing this program was enacted in 1937.

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

Legal Authority: U.S. Housing Act of 1937, as amended (42 U.S.C. 1437 et seq.).

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

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: During FY 1982, annual contributions contract authority was reserved for 12,136 units. Over the life of the program, annual contributions contract authority has been reserved for approximately 1,376,500 units.

Comprehensive Improvement Assistance Program (Public Housing Modernization)

Federal aid to public housing agencies (PHA's) to finance capital improvements in public housing projects.

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

Legislation establishing this program was enacted in 1980.

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

Legal Authority: Section 14, U.S. Housing Act of 1937, as amended (42 U.S.C. 1437 l).

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: Through September 1982, approximately $5,350,400,000 of improvements have been financed under this program.

Public Housing Operating Subsidies

Federal aid to public housing agencies for project operation.

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

Legislation establishing this program was enacted in 1974.

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, as amended (42 U.S.C. 1437g.).

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

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Operating subsidies appropriated for FY 1983 total $1,292,900,000.

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

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

Nature of Program: Long-term direct loans to eligible, private nonprofit sponsors finance rental or cooperative housing facilities for elderly or handicapped persons. The current interest rate is based on the average rate paid on Federal obligations during the preceding fiscal year. Section 8 funds are made available for 100 percent of the Section 202 units.

Legislation establishing this program was enacted in 1959.

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, (12 U.S.C. 1701 q.).

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

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative activity through September 1982: 1,740 projects with 146,089 units funded for a total of $6,028,203,000.

Mortgage Insurance for Housing for the Elderly (Section 231)

Federal mortgage insurance to facilitate financing of construction or rehabilitation 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.
Legislation establishing this program was enacted in 1959.

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

Legal Authority: Section 231, National Housing Act, (12 U.S.C. 1715v).

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

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative activity through September 1982: 507 projects with 67,075 units insured for $1,199,999,585.

Nursing Homes and Intermediate Care Facilities (Section 232)

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

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

Legislation establishing this program was enacted in 1969.

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 (12 U.S.C. 1715w).

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

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative totals through September 1982: 1,359 projects with 160,814 beds insured with a value of $1,966,627,717.

Hospitals (Section 242)

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

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

Legislation establishing this program was enacted in 1968.

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

Legal Authority: Section 242, National Housing Act (12 U.S.C. 1715 z-7).

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

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative totals through September 1982: 191 project mortgages with 49,266 beds insured with a value of $2,917,726,330.

Group Practice Medical Facilities (Title XI)

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

Nature of Program: HUD insures mortgages on group practice medical facilities to relieve overburdened hospitals and nursing homes. The maximum insurable loan may cover 90 percent of new construction costs: for rehabilitation, the loan-to value ratio varies slightly from this figure. Term of mortgage is 25 years or ¾ of remaining economic life (whichever is less). Both HUD and the Department of Health and Human Services review applications.

Legislation establishing this program was enacted in 1966.

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 (12 U.S.C. 1749 aaa et seq).

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

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative totals through September 1982: 28 project mortgages with 878 units insured with a value of $44,326,798.

415-272 O - 83 - 6

Home Improvement Loan Insurance (Title I)

Federal Insurance of loans to finance home improvements.

Nature of Program: HUD insures loans to finance major and minor improvements, alterations and repairs of individual homes and nonresidential structures (whether owned or leased). The loans may be up to $17,500, and may extend to 15 years and 32 days. Loans on apartment buildings may be as high as $8,750 per unit, but the total for the building may not exceed $43,750, and the term may not exceed 15 years. Loans may also finance new construction for agriculture or nonresidential use. Lenders process these loans. Loans of not more than $2,500 are generally unsecured personal loans.

Legislation establishing this program was enacted in 1934.

Applicant Eligibility: Determined by lender.

Legal Authority: Title I, Section 2, National Housing Act (12 U.S.C. 1703).

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 1982: 23,070,322 loans insured with a value of $28,189,453,013.

Rehabilitation Mortgage Insurance - Revised (Section 203(k))

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

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

Legislation establishing this program was enacted in 1961.

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

Legal Authority: Section 203(k), National Housing Act (12 U.S.C. 1709(4ck)).

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

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative activity from November 1978 through September 1982: 5 loans insured with a value of $210,850.

Supplemental Loans for Multifamily Projects and Health Care Facilities (Section 241)

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. Projects may also obtain FHA insurance on loans to expand housing opportunities, to provide fire and safety equipment or to finance energy conservation improvements to conventionally financed projects. Major movable equipment for nursing homes, group practice facilities or hospitals also may be covered by a mortgage under this program.

Legislation establishing this program was enacted in 1968.

Applicant Eligibility: Qualified owners of projects and health care facilities (as specified above).

Legal Authority: Section 241, National Housing Act (12 U.S.C. 1715 z-6).

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

Information Source: HUD Field Offices.

Current Source: Active.

Scope of Program: Cumulative activity through September 1982: 112 projects with 18,703 beds insured with a value of $94,580,694.

Single-Family Home Mortgage Coinsurance

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

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

For borrowers, the program operates just like 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.

Legislation establishing this program was enacted in 1974.

Applicant Eligibility: Any mortgagee approved under the full insurance programs may apply for inclusion in this program. The coinsuring lender, 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 (12 U.S.C. 1715 z-9).

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

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative activity through September 1982: 17,238 units insured with a value of $622,677,077.

Multifamily Housing Coinsurance

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

Nature of Program: State Housing Agencies and authorized private lenders which are approved for participation in the program effectively assume the responsibilities of the HUD Field Office with respect to underwriting mortgage loans and those responsibilities of an FHA-approved mortgagee.

In exchange for the authority to perform all the necessary underriting, servicing, management and property disposition functions, approved mortgagees assume responsibility for a portion of any insurance loss on the coinsured mortgage. The lender is allowed to retain a share of the mortgage insurance premiums paid by the owner as compensation for assuming a portion of the insurance risk. The program insures mortgages on the purchase or refinancing of existing multi-family housing projects which are at least three years old and have five or more units.

Legislation establishing this program was enacted in 1974.

Applicant Eligibility: State Housing Agencies and authorized private lenders as mortgagee and co-insurer. Nonprofit, limited dividend, and profit-motivated entities are eligible to apply to approved State agencies for loans.

Legal Authority: Section 244, National Housing Act (12 U.S.C. 1715z-9).

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 (Section 245)

Federal mortgage insurance for Graduated Payment Mortgages.

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

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

A new Section 245(b) was added by the Housing and Community Development Amendments of 1979, which permits downpayments as low as those allowed under Section 203(b).

Legislation establishing this program was enacted in 1974.

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. The 245(b) program limits eligibility of mortgages to persons who have not owned a home within the past three years.

Legal Authority: Section 245, National Housing Act (12 U.S.C. 1715 z-10).

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

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative activity through September 1982: 319,915 units insured with a value of $15,747,402,608.

Indian Housing

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

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

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

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

Legislation establishing this program was enacted in 1937.

Applicant Eligibility: Indian Housing Authorities (IHA's) established under tribal or State law.

Legal Authority: U.S. Housing Act of 1937, as amended (42 U.S.C. 1437 et seq.).

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

Information Source: Office of Indian Programs in the following Field Offices: Chicago, Oklahoma City, Denver, San Francisco, Seattle and Anchorage.

Current Status: Active.

Scope of Program: During FY 1982, annual contributions contract authority was reserved for 3,192 units.

Land Development (Title X)

Federal mortgage insurance to assist development of large subdivisions on a sound economical basis.

Nature of Program: HUD insures mortgages to finance the purchase of land and development of building sites for subdivisions including water and sewer systems, streets and lighting, and other installations needed for residential communities. Community buildings, such as schools, are not included, except for water supply and sewage disposal installations, clubhouses, and parking facilities, owned and maintained jointly by property owners.

Legislation establishing this program was enacted in 1965.

Applicant Eligibility: Prospective developers, subject to the approval of HUD, are eligible for mortgage insurance. Public bodies are not eligible.

Legal Authority: Title X of the National Housing Act (12 U.S.C. 1749 aa et seq.).

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

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative activity through June 21, 1983: 66 projects with 27,743 lots insured with a value of $308,438,550.

Armed Services Housing for Civilian Employees (Section 809)

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.

Legislation establishing this program was enacted in 1956.

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

Legal Authority: Section 809, National Housing Act, (12 U.S.C. 1748 h-1).

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

Information Source: HUD Field Offices.

Current Status: Inactive.

Scope of Program: Cumulative activity through September 1982: 16,775 homes insured for a total value of $277,745,850.

Housing in Military Impacted Areas (Section 238(c)

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

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

Legislation establishing this program was enacted in 1974.

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 (12 U.S.C. 1715 z-3(c)).

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

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative activity through September 1982: 95 units insured with a value of $3,785,700.

Homes for Servicemen (Section 222)

Federal mortgage insurance to allow members of the armed services on active duty to purchase a home partially subsidized by the service.

Nature of Program: HUD allows the Departments of Defense, Transportation and Commerce to pay the HUD mortgage insurance premium on behalf of service members on active duty under their jurisdiction. The mortgages may finance single-family dwellings and condominiums insured under standard HUD home mortgage insurance programs. Legislation establishing this program was enacted in 1954.

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

Legal Authority: Section 222, National Housing Act, (12 U.S.C. 1715m).

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

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative activity through September 1982: 272,925 units insured with a value of $4,429,224,759.

Flexible Subsidy

Federal aid for financially troubled multifamily housing projects.

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

Legislation establishing this program was enacted in 1978.

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

Legal Authority: Section 201 of the Housing and Community Development Amendments of 1978, (12 U.S.C. 1715 z-1a).

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.

Scope of Program: During FY 1982, 218 projects were assisted with obligations of $29,553,000.

Counseling for Home Buyers, Homeowners and Tenants

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

Nature of Program: HUD is authorized to counsel tenants and homeowners of all HUD-assisted housing. The counseling services are provided through qualified HUD approved agencies at no cost to the counseled individuals. HUD approves agencies, both private and public organizations, on the basis of special competence and knowledge in counseling low- and moderate-income families. Some of the counseling agencies have been awarded a grant, under a departmental competitive process, to reimburse them in part, for the cost of providing counseling services.

Counseling consists of information and advice on property maintenance, financial management, and such other matters as may be appropriate to assist tenants and homeowners in improving their housing conditions and meeting the responsibilities of tenancy and homeownership.

Legislation establishing this program was enacted in 1968.

Applicant Eligibility: 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: Housing and Urban Development Act of 1968.

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

Information Source: HUD Field Offices.

Current Status: Active

Scope of Program: A total of 143 counseling agencies were funded during FY 1982, and an estimated 59,000 clients were counseled.

Interstate Land Sales Registration

Protects consumers against fraudulent practices of land developers and promoters.

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

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

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

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

Legislation establishing this program was enacted in 1969.

Applicant Eligibility: Not applicable.

Legal Authority: The Interstate Land Sales Full Disclosure Act, (15 U.S.C. 1701 et seq.).

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

Information Source: See administering office.

Current Status: Active.

Scope of Program: During FY 1982, 1,900 filings of initial, consolidated, and amended registration statements, exemption advisory opinions, requests and other exemption filings were received and processed.

Manufactured (Mobile) Home Construction And Safety Standards

Federal standards to protect the safety and health of owners of manufactured (mobile) homes.

Nature of Program: HUD issues Federal manufactured (mobile) home construction and safety standards to reduce the number of personal injuries and deaths and the amount of insurance costs and property damage resulting from manufactured home accidents and to improve the quality and durability of manufactured (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 manufactured (mobile) homes manufactured after June 15, 1976. Standards may be enforced by HUD directly or by various States which have established State Administration Agencies in order to participate in the program. HUD may inspect factories and obtain records needed to enforce such standards. If a manufactured (mobile) home does not conform to Federal standards, the manufacturer must notify the consumer. If the home contains a defect which presents an unreasonable risk of injury or death the manufacturer is required to correct the defect.

The law prohibits use of the mails and interstate commerce to sell or lease manufactured (mobile) homes that do not meet safety standards. Civil and criminal penalties are provided for violations of the Act.

Legislation establishing this program was enacted in 1974.

Applicant Eligibility: Not applicable.

Legal Authority: National Manufactured Housing Construction and Safety Standards Act of 1974 (42 U.S.C. 5401 et seq.).

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.

Scope of Program: Since 1976, an average of 254,000 manufactured (mobile) homes have been produced each year subject to the Federal standards. Each year, approximately 450 consumer complaints are handled by HUD, and an additional 6,000 to 7,000 are handled by State Administrative Agencies participating in the program.

Real Estate Settlement Procedures Act (RESPA)

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

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

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

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

Legislation establishing this program was enacted in 1974.

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

Legal Authority: Real Estate Settlement Procedures Act of 1974, (12 U.S.C. 2601 et seq.).

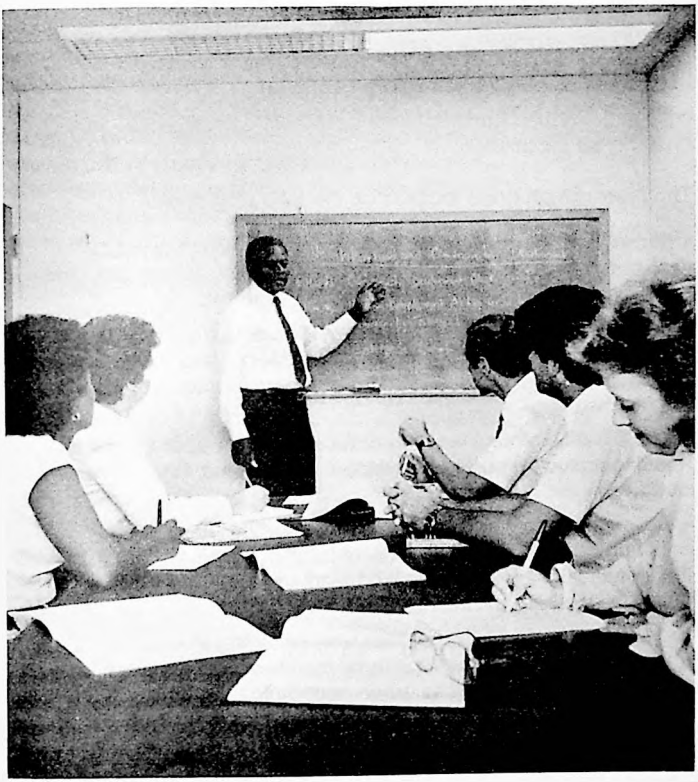
Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: See administering office.

Current Status: Active.

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

Policy Development and Research



Policy Development and Research Initiatives for FY 1983

Nature of Program: In order to carry out Presidential and Congressional mandates in the area of housing and community development efficiently and effectively, the Department is structured so that research, demonstrations, economic and policy analyses, and evaluations are the responsibility of the Assistant Secretary for Policy Development and Research (PD&R). PD&R is charged with qualitative and quantitative policy analyses especially for budgetary and legislative proposals. The Assistant Secretary also serves as the principal advisor to the Secretary on all departmental policy issues and for providing evaluation, economic and policy analysis, and assistance in determining national housing and community development goals, priorities and objectives.

All research and demonstration activities are centralized in PD&R. Through an active utilization process, research and demonstration data for HUD use in policy development are made available to interested parties (e.g., State governments, local governments, financial institutions, builders, developers, neighborhood groups, and universities and colleges). Reduced funding levels have resulted in an increased reliance on in-house capabilities.

The research program focuses on the following goals:

- Strategies for increasing the efficiency and effectiveness of assisted and public housing programs through reforms of existing programs and evaluation of alternative programs.
- Analysis of housing finance issues, including the relationship between tax policies and housing; the effect of financial institution regulation and reform; and the development of alternate ways to finance housing.
- Identification of new ways to reduce the component costs of housing including costs of development, building, financing, and operation.
- Development of improved techniques for the management of communities and for the delivery of local government services, and the identification of programs and techniques successfully used by neighborhood organizations.
- Urban policy development research including studies of urban change, capital investment patterns by cities, and research on new or improved approaches to urban economic development; and the impact of Federal tax and grant policies on central cities.

- Issues related to fair and nondiscriminatory housing.

Applicant Eligibility: Not applicable.

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

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

Information Source: See administering office.

Current Status: Projects are being readied for solicitation of interest on a continuing basis.

Scope of Program: Funding levels to be determined.

415-272 O - 83 - 4

American Housing Survey

Nature of the Program: HUD has funded an Annual Housing Survey conducted by the Bureau of the Census since 1973. The survey has provided longitudinal information on the size and composition of the housing inventory, characteristics of its occupants, changes in the inventory resulting from new construction and from losses, indicators of housing and neighborhood quality and characteristics and dynamics of urban housing markets for the Nation and four Census regions. National data was collected annually through 1981 and equivalent information was gathered for 60 metropolitan areas (MSA's) over a 3 or 4 year cycle from 1974 to 1981. The National survey became biennial beginning in 1981. Based on 1980 Census results, the national and MSA surveys have been redesigned and renamed the American Housing Survey. The first redesigned MSA survey will be conducted in 1984 and continue on a four-year cycle in most of the 44 largest metropolitan areas. The revised biennial national survey will be conducted in 1985 and in succeeding odd-numbered years.

Applicant Eligibility: Not Applicable.

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

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

Information Source: See administering office.

Current Status: Active.

Scope of Program: Initiated in 1973; approximate annual cost of $9 million.

Government Capacity Sharing

Nature of Program: In the long run, local approaches are the only effective ones to ensure a community's satisfactory future. PD&R responds to requests from local leaders for help in developing a broad array of policies a community can undertake to achieve its goals. The Office brings together government, business, civic, and neighborhood leaders and technical assistance specialists in a program that offers information and sources for technical assistance. It sponsors conferences, workshops, resource centers, and publications to provide practical ideas on policies that respond to new opportunities.

Possible means for communities to achieve their goals include privatization, user fees, and public/private partnerships. Communities that want to substitute competition for municipal monopoly by contracting with the private sector are helped by PD&R. The Office provides information on user fees, which enable communities to increase revenues and to introduce a pricing mechanism into financing of services. In order to help communities encourage public/private partnerships, the Office's Community Partnerships Resource Center maintains a computerized, nationwide data base of information on partnerships. Neighborhoods play a vital role in such partnerships, aiding in service delivery, local governance, and voluntary self-help efforts.

The Office of Policy Development and Research can suggest resource persons and materials on a range of service delivery and management issues that it has analyzed over the years. These key issues, identified by local and State officials, include: productivity and performance measurement; evaluating financial condition; forecasting revenues and expenditures; cash and debt management; integrating budgeting, accounting, auditing, and performance measurement; and managing capital infrastructure.

Legislation establishing this program was enacted in 1970.

Applicant Eligibility: Not applicable.

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

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: Nationwide program operating since 1978.

National Urban Policy Report to Congress

Nature of Program: Congress passed the "Urban Growth and New Community Development Act of 1970" establishing that it was the policy of Congress "to provide for the development of a national urban growth policy" and requiring the President to transmit a Report on Urban Growth to the Congress every two years, summarizing trends, identifying significant problems, evaluating the effectiveness of Federal efforts to deal with problems, and making recommendations for legislation and administrative actions to implement the policy. In October 1977, the Act was amended to rename the Report the "National Urban Policy Report" to reflect the changing perception of the Nation's urban challenges.

The Assistant Secretary for Policy Development and Research is responsible for preparation of the report and for research and demonstration activities to analyze urban conditions and trends and to develop urban policy options.

Legislation establishing this program was enacted in 1970.

Applicant Eligibility: Not applicable.

Legal Authority: Title VII of the Housing and Urban Development Act of 1970, (42 U.S.C. 4501).

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: National Urban Policy Report issued July 1982.

Scope of Program: The first National Urban Growth Report was prepared in 1972; the first National Urban Policy Report was prepared in 1978.

Research in Assisted Housing

Nature of Program: PD&R conducts research to develop more efficient, effective, and equitable ways to assist low-income tenants in securing decent, safe, and sanitary housing. PD&R has a continuing responsibility to monitor and evaluate assisted housing, such as the Section 8 Existing Housing program and potential alternatives to current assisted housing programs. PD&R also works with other Federal departments and agencies to relate these research efforts to other low-income assistance programs.

To accomplish these efforts, PD&R collects and analyzes data developed by in-house staff and by contractors. PD&R provides reports on assisted housing to other HUD offices, other Federal departments and agencies, and to Congress.

Legislation establishing this program was enacted in 1970.

Policy analysis is conducted in the following areas:

- Comparative costs of HUD housing programs.
- Development costs of assisted housing projects.
- Implementation of "modified certificate" or "housing voucher" program in Section 8 existing housing assistance program.
- Unique housing problems of rural regions.
- Cost effectiveness and other benefits of private contract management of public housing compared to conventional PHA management.

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

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: Funding levels to be determined.

Partnerships for Neighborhood Service Delivery

Nature of Program: A demonstration to illustrate that neighborhood-based organizations can deliver services in a responsive and cost-effective manner, benefitting local governments and neighborhood residents. Local governments and neighborhood-based organizations enter into formal agreements establishing neighborhood responsibility for delivering one or more services. Neighborhood organizations may deliver services directly, contract out the service delivery function while maintaining policy and administrative control, or share responsibilities with local governments along clearly divided lines. Virtually any type of service may be involved. HUD funds are awarded directly to local governments for administrative and start-up costs of implementing the new arrangements.

The demonstration will be supplemented by HUD-funded technical assistance to participating neighborhood organizations. (This assistance will be administered by the Assistant Secretary for Community Planning and Development.) An independent evaluation will be conducted.

Legislation establishing this program was enacted in 1970.

Applicant Eligibility: Units of general local government are eligible to compete for demonstration awards. The related technical assistance is available only to Community Development Block Grant (CDBG) entitlement and discretionary communities.

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

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: Based on a national competition HUD will award and enter into cooperative agreements with awardees by July 1983. No additional awards or subsequent competition are contemplated.

Scope of Program: HUD anticipates awards to 4 localities for projects of 18-24 months duration. Individual awards will not exceed $100,000. Total demonstration cost (excluding technical assistance): $350,000.

Joint Venture for Affordable Housing

Nature of Program: The Joint Venture for Affordable Housing is a collective effort among public and private sector groups who share a commitment to the creation of more affordable housing, and are linked through a series of coordinated projects and activities. The premise of the Joint Venture is that the key to housing cost reduction at the local level is through regulatory relief which is controlled by elected officials in over 19,000 municipalities and over 3,000 counties. It builds on previous HUD demonstration projects which show that substantial savings are available through reduced site development standards, expedited processing procedures, increased densities, and use of new and improved technologies.

To date, HUD has funded several State and local government and homebuilder groups which are working through their constituencies to undertake a variety of activities such as workshops, technical assistance, and information sharing. Unlike former demonstration programs, Federal money is not being spent to support construction. Savings are real and replicable because they will be achieved through development of new and improved working relationships between and among the various constituent elements involved in housing production: State and local governments, builders and developers, and citizen groups. Joint Venture projects and activities are currently underway in more than two dozen localities around the country.

Legislation establishing this program was enacted in 1970.

Applicant Eligibility: Not applicable.

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

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

Information Source: See administering office.

Current Status: Active.

Scope of Program: HUD has awarded approximately $1 million for information and technical assistance projects to a variety of organizations representing State and local governments and the homebuilding industry.

Government National Mortgage Association

GNMA Mortgage-Backed Securities Program

Provides a means of channeling funds from the Nation's securities markets into the residential mortgage market.

Nature of Program: The Government National Mortgage Association (GNMA) guarantees the timely payment of principal and interest on securities issued by private lenders and backed by pools of Government-underwritten residential mortgages. The program's purpose is to attract non-traditional investors into the residential mortgage market by offering them a high-yield, risk-free, Government-guaranteed security which has none of the servicing obligations associated with a mortgage loan portfolio.

Legislation establishing this program was enacted in 1968.

Applicant Eligibility: Applicants must be FHA-approved mortgagees in good standing and have a net worth that meets GNMA's minimum requirements.

Legal Authority: Title III, National Housing Act, (12 U.S.C. 1721(g)).

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: Since its inception, GNMA has guaranteed over $160,000,000,000 in mortgage-backed securities, and the program has helped to finance over 4,400,000 housing units.

GNMA II Mortgage-Backed Securities Program

GNMA II provides a more efficient means of channeling funds from security markets by providing a comprehensive menu of new GNMA securities which take advantage of technological improvements that have emerged since GNMA's introduction. GNMA II supplements, rather than replaces, the original mortgage-backed securities program.

Nature of Program: The new program, which began August 1, 1983, has a central paying agent which makes consolidated payments to investors; offers larger, geographically-dispersed multiple-issuer pools, as well as custom pools, and provides for a mix of interest rates among mortgages within a pool. Securities are privately-issued and are backed by pools of FHA, VA and FmHA mortgages. They are guaranteed by GNMA to ensure investors timely and accurate monthly payments. They provide for unique pools of single-family level payment, GPM, GEM, and manufactured housing loans.

Applicant Eligibility: A firm must first be approved as an issuer based on net worth, staffing, and experience criteria. An approved issuer then applies for a commitment for the guaranty of securities. The issuer originates or acquires mortgage loans and assembles them into a pool or package of mortgages. The issuer selects the securities funding method and submits the documents to Chemical Bank, the central paying agent. Chemical Bank prepares and delivers securities to investors. Issuers are responsible for marketing the securities and servicing the mortgages which back the securities. Issuers provide the paying agent with monthly payments due investors. The paying agent makes consolidated payments to security holders and provides GNMA with activity and control reports.

Legal Authority: Section 306(g) of the National Housing Act.

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: During the first month of the program, $55 million in GNMA II securities were issued and over 150 firms were approved for participation.

GNMA Mortgage Purchase ("Tandem") Programs

The Government National Mortgage Association (GNMA) creates a secondary mortgage market by purchases of mortgages from private lenders for the purpose of expanding and facilitating investment in housing.

Nature of Program: GNMA purchases certain types of mortgages to fulfill two statutory objectives: (1) to provide special assistance for the financing of selected types of housing for which financing is not readily available, such as housing for low-income families; and (2) to counter declines in mortgage lending and housing construction.

The multifamily mortgages purchased by GNMA, which generally bear below-market interest rates, are resold at a discount in the market in order to provide acceptable yields to investors with the Government absorbing the loss as a subsidy.

Legislation establishing this program was enacted in 1968.

Applicant Eligibility: FHA-approved mortgagees may apply to sell federally underwritten mortgages to GNMA.

Legal Authority: Title III of the National Housing Act, (12 U.S.C. 1716 & 1717(b)(1), 1720, 1721).

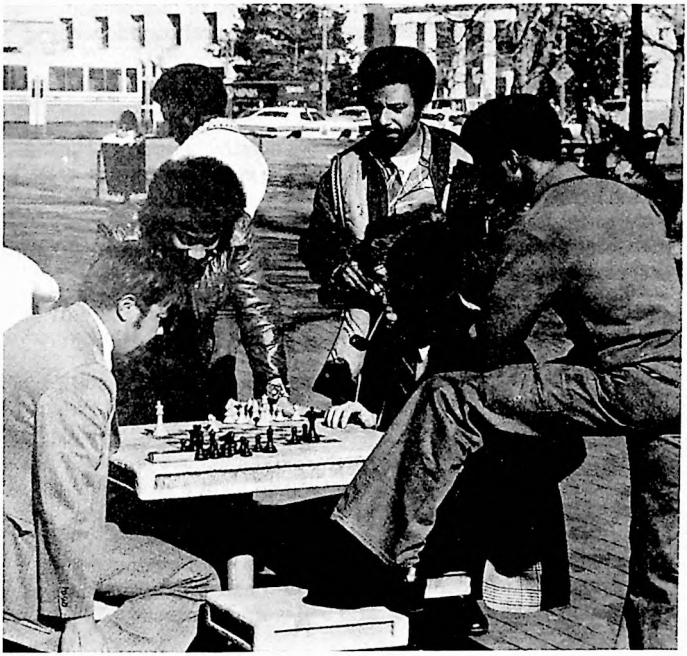
Administering Office: Government National Mortgage Association, Department of Housing and Urban Development, Washington, D.C. 20410.

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

Current Status: Full amount of FY year 1982 commitment authority has been expended. Mortgages are being purchased pursuant to outstanding commitments issued in fiscal years 1979, 1980 and 1981. Authority to purchase conventional loans lapsed October 1, 1981.

Scope of Program: From FY 1975 through 1982, GNMA issued over $35,500,000,000 in commitments to purchase federally underwritten and conventional below-market interest rate mortgages under its purchase programs.

Fair Housing and Equal Opportunity



Fair Housing

A program to assure fair housing throughout the United States.

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

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

Executive Order 11063 prohibits discrimination because of race, color, religion, sex, or national origin, in housing and related facilities owned, operated, or funded by the Federal Government, including mortgage insurance and guarantee programs, and lending institutions that provide loans on Government-insured or guaranteed property. The Department receives complaints and conducts compliance reviews under Executive Order 11063.

Legislation establishing this program was enacted in 1968. Executive Order 11063 was issued in 1962.

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 (42 U.S.C. 3601 et seq; Executive Order 11063).

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

Information Source: See administering office.

Current Status: Active.

Scope of Program: 5,112 Title VII complaints were received in FY 1982. A total of 4,479 complaints were processed. Conciliation was attempted in 1,339 complaints, and 946 were successful.

Community Housing Resource Boards (FHAP)

Grants assist Community Housing Resource Boards (CHRBs) to engage in fair housing activities that promote nondiscrimination in the sale, rental, or financing of housing; and equal opportunity in the housing market.

Nature of Program: To make effective the Voluntary Affirmative Marketing Agreements (VAMA) between HUD and housing industry organizations who cooperate with HUD to assure that housing is marketed on a nondiscriminatory basis. These national housing trade associations work through their local affiliates and local industry groups to advance the objectives of Voluntary Affirmative Marketing Agreements. The HUD-established Community Housing Resource Boards assist the VAMA signatories to implement the voluntary agreements. As of June 1982, there were approximately 500 such Boards.

Appropriations implementing this program were first enacted for FY 1981.

Applicant Eligibility: CHRB's composed of representatives of community organizations or agencies that provide technical assistance to local housing industry groups which implement and monitor purposes of VAMA.

Legal Authority: Title VIII of the Civil Rights Act of 1968 (42 U.S.C. 3360 et seq.).

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: In FY 1982 CHRB's received grants of either $15,000 or $25,000, depending on the size of the jurisdiction in which the CHRB was located. FY 1982 appropriation – $2,000,000. In FY 1983 approximately 170 additional CHRB's will receive grants.

State and Local Agencies Program (FHAP)

Nature of Program: Assists State and local agencies which administer fair housing laws recognized by the Department as "substantially equivalent" to Title VIII of the Civil Rights Act of 1968. This assistance encompasses support for complaint processing, training, technical assistance, data and information systems, and other fair housing projects. The program's intent is to build coordinated intergovernmental enforcement of fair housing laws and provide incentives for States and localities to assume a greater share of the responsibility for administering fair housing laws.

Appropriations implementing this program were first enacted for FY 1980.

Applicant Eligibility: Applicant agency must (1) be certified as "substantially equivalent"' and (2) execute a written "Memorandum of Understanding" with the Department, describing the working relationship between the agency and the appropriate HUD Regional Office of Fair Housing.

Legal Authority: Title VIII, Civil Rights Act of 1968, as amended (42 U.S.C. 33001 et seq.).

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: FY 1982 is the third year funds were provided to State and local agencies under the Fair Housing Assistance Program. FHEO obligated $5,400,000 to State and local fair housing enforcement agencies recognized by the Department as "substantially equivalent." The non-competitive (Type I) component supports the complaint activities of State and local agencies, and funding levels are based on complaint volume. The competitive (Type II) component supports specialized projects developed by the agencies to enhance their fair housing programs.

Equal Opportunity in HUD-Assisted Programs

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

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

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

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

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

Legislation establishing these programs is described under "Legal Authority" below.

Applicant Eligibility: Any HUD-assisted activity, except contracts of insurance or guaranty, is subject to Title VI, Section 504, and the Age Discrimination Act.

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

Legal Authority: Title VI, Civil Rights Act of 1964 (42 U.S.C. 2000 d); Section 109, Housing and Community Development Act of 1974 (42 U.S.C. 5309), Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), The Age Discrimination Act of 1975 (42 U.S.C. 6101 et seq.).

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

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: In FY 1982, 282 compliance reviews were closed under Title VI and 64 compliance reviews were closed under Section 109. In addition, 79 complaint cases were closed under Title VI, 57 under Section 109 and 149 under Section 504.

415-272 O - 83 - 2

Voluntary Compliance

Voluntary compliance with fair housing laws and with the employment of minority business enterprise 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 activities nationwide and the utilization of miniority business enterprise in HUD-related activities. HUD executes voluntary affirmative marketing agreements with housing industry groups, both locally and nationwide, and comprehensive fair housing plans with local units of government. HUD also organizes volunteer citizen groups to work with these plans and agreements.

Legislation establishing the program of Voluntary Compliance was enacted in 1968. Executive Order 11625 establishing the minority business enterprise program was issued in 1971.

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

Legal Authority: Title VIII, Civil Rights Act of 1968 (42 U.S.C. 3601 et seq.; 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: 54 plans and agreements were negotiated and approved in 1982, bringing the total number to 1,169. 613 plans and agreements were serviced by 554 Community Housing Resource Boards (CHRB). 150 community-wide fair housing projects have been activated by agreement with local govenments.

HUD program funds on deposit in minority-owned banks in fiscal 1982: $139,500,000 average daily balance.

HUD program funds awarded or granted to minority entrepreneurs in FY 1982: $833,300,000.

Access to Housing for the Handicapped

Access to Housing for the Handicapped

To assure that physical and mentally handicapped persons have equal access to federally assisted housing.

Nature of Program: The Office of the Special Advisor for the Handicapped promotes awareness of housing needs of people with disabilities. The Program is designed to assure adequate access by handicapped persons to HUD-assisted housing. Office staff meets with other Federal and governmental agencies to assure that their regulations and issuances dealing with the handicapped are included in HUD's operating regulations. Discrimination against the disabled is prohibited in all programs administered by the Department.

Applicant Eligibility: Any individual or organization seeking specific information about housing or programs for the disabled, and any disabled person who feels discriminated against in programs administered by HUD.

Legal Authority: Section 504, Rehabilitation Act of 1973.

Administering Office: Deputy Under Secretary for Intergovernmental Relations, Special Advisor for the Handicapped, Department of Housing and Urban Development, Washington, D.C. 20410.

Information Source: See administering office.

Current Status: Active.

Major Federal Legislation and Executive Orders Authorizing HUD Programs

(In Chronological Order)

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

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

Title II:
Section 203: Homes (One-to-Four-Family) (Mortgage Insurance)
Section 203(h): Disaster Housing
Section 203(i): Outlying area properties
Section 203(k): Major Home Improvements (Loan Insurance)
Section 207: Mobile Home Parks (Mortgage Insurance)
Section 213: Cooperative Housing (Mortgage Insurance)
Section 221(h): Major Home Improvements (Loan Insurance)
Section 221(d)(2): Homes for Low- and Moderate-Income Families Mortgage Insurance)
Section 221(d)(4): Rental Housing (Market Interest Rate) for Low- and Moderate-Income Families (Mortgage Insurance)
Section 222: Homes for Servicemen (Mortgage Insurance)
Section 223(e): Housing in Declining Neighborhoods (Mortgage Insurance)
Section 231: Senior Citizen Housing (Mortgage Insurance)
Section 232: Nursing Homes and Intermediate Care Facilities (Mortgage Insurance)
Section 233: Experimental Housing (Mortgage Insurance)
Section 234: Condominium Housing (Mortgage Insurance)
Section 235: Interest Supplements on Home Mortgages
Section 236: Interest Supplements on Rental and Cooperative Housing Mortgages
Section 237: Mortgage Credit Assistance for Homeownership Counseling Assistance for Low- and Moderate-Income Families
Section 240: Purchase of Fee Simple Title from Lessors (Mortgage Insurance)
Section 241: Insured Supplemental Loans on Multifamily Housing Projects
Section 242: Nonprofit Hospitals (Mortgage Insurance)
Section 245: Graduated Payment Mortgages

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

Title IX: Group Practices Facilities (Mortgage Insurance)

U.S. Housing Act of 1937 (P.L. 93-383 which replaced P.L. 75-412)

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

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: Federal-State Training Programs

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

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

Title I: Rent Supplements

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

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

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

Title VIII: (Fair Housing)

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

Title I: Homeownership for Lower-Income Families
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

Housing and Urban Development Act of 1969 (P.L. 91-152)

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

Title V: Research and Technology
Title VI: Crime Insurance
Title VII: National Urban Policy and New Communities

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 306: Compensation for Substantial Defects
  Section 307: Coinsurance
  Section 308: 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)

Emergency Homeowners' Relief Act (P.L. 94-50)
Title I: Standby Authority to Prevent Mortgage Foreclosure

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

Housing and Community Development Amendments of 1978 (P.L. 95-557)

Title I: Community and Neighborhood Development and Conservation
Title II: Housing Assistance Programs
Title III: Program Amendments and Extensions
Title IV: Congregate Services
Title V: Rural Housing
Title VI: Neighborhood Reinvestment Corporation
Title VII: Neighborhood Self-Help Development
Title VIII: Livable Cities
Title IX: Miscellaneous

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

I. Community and Neighborhood Development and Conservation
II. Housing Assistance Programs
III. Program Amendments and Extensions
IV. Interstate Land Sales
V. Rural Housing
VI. Crime Insurance, Riot Reinsurance, and Flood Insurance Extensions

Housing and Community Development Act of 1980 (P.L. 96-399).

Title I: Community and Neighborhood Development and Conservation
Title II: Housing Assistance Programs
Title III: Program Amendments and Extensions
Title IV: Planning Assistance
Title V: Rural Housing
Title VI: Condominium and Cooperative Conversions Protection and Abuse Relief

Housing and Community Development Amendments of 1981; Title III of the Omnibus Budget Reconciliation Act of 1981 (P.L. 97-35).

Part 1: Community and Economic Development
Part 2: Housing Assistance Programs
Part 3: Program Amendments and Extensions
Part 4: Flood, Crime, and Riot Insurance
Part 5: Rural Housing
Part 6: Multifamily Mortgage Foreclosure
Part 7: Effective Date

Programs Generally Identified by Number

HUD Regional Offices

Region I
John F. Kennedy Federal Building
Boston, Massachusetts 02203
Area Offices:
Boston, Mass.; Hartford, Conn.
Service Offices:
Manchester, N.H.; Providence, R.I.

Region II
26 Federal Plaza
New York, New York 10278
Area Offices:
New York, N.Y.; Newark, N.J.;
Buffalo, N.Y.; Caribbean
Service Offices:
Albany, N.Y.; Camden, N.J.

Region III
Curtis Building
6th and Walnut Streets
Philadelphia, Pennsylvania 19106
Area Offices:
Pittsburgh, Pa.; Philadelphia, Pa.;
District of Columbia; Baltimore, Md.;
Richmond, Va.
Service Office:
Charleston, W. Va.

Region IV
Richard B. Russell Federal Building
75 Spring Street, S.W.
Atlanta, Georgia 30303
Area Office:
Birmingham, Ala.; Jacksonville, Fla.;
Atlanta, Ga.; Louisville, Ky.;
Jackson, Miss.; Greensboro, N.C.;
Columbia, S.C.; Knoxville, Tenn.
Service Offices:
Coral Gables, Fla.; Tampa, Fla.;
Orlando, Fla.; Memphis, Tenn.;
Nashville, Tenn.

Region V
300 South Wacker Drive
Chicago, Illinois 60606
Area Offices:
Detroit, Mich.; Chicago, Ill.;
Indianapolis, Ind.; Minneapolis, Minn.;
Columbus, Ohio,; Milwaukee, Wisc.
Service Offices:
Cincinnati, Ohio; Cleveland, Ohio;
Grand Rapids, Mich.; Flint, Mich.

Region VI
221 W. Lancaster Ave.,
Fort Worth, Texas 76113
Area Offices:
Dallas, Tex.; Oklahoma City, Okla.;
San Antonio, Tex.; New Orleans, La.;
Little Rock, Ark.
Service Offices: Ft. Worth, Tex.;
Houston, Tex.; Lubbock, Tex.;
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Shreveport, La.; Tulsa, Okla.

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Service Office:
Des Moines, Iowa

Region VIII
Executive Tower Bldg.
1405 Curtis Street
Denver, Colorado 80202
Area Office:
Denver, Colo.
Service Offices:
Helena, Mont.; Salt Lake City, Utah

Region IX
450 Golden Gate Avenue
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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
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1321 Second Avenue
Seattle, Washington 98101
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Service Offices:
Boise, Idaho; Spokane, Wash.

HUD Field Offices

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Daniel Bldg.
15 South 20th St.

Alaska
Anchorage 99513
710 C Street, Box 64, Module G

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Phoenix 85002
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Suite 1800
101 North First Ave.

Tucson 85701
Arizona Bank Bldg.
33 North Stone Avenue
Suite 1400

Arkansas
Little Rock 72201
Suite 700
320 West Capitol

California
Fresno 93721
1315 Van Ness St.
Suite 200

Los Angeles 90057
2500 Wilshire Blvd.

Sacramento 95809
545 Downtown Plaza
Suite 250
P.O. Box 1978

San Diego 92188
880 Front St.
Room 5-S-3

San Francisco 94111
1 Embarcadero Ctr.
Suite 1600

Santa Ana 92701
34 Civic Ctr. Plaza

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Denver 80202
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1405 Curtis St.

Connecticut
Hartford 06106
One Hartford Square West
Suite 204

District of Columbia
Washington, D.C. 20009
Universal North Bldg.
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Coral Gables 33134
3001 Ponce de Leon Blvd.

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Federal Office Bldg.
80 North Hughey

Tampa 33601
700 Twiggs St.
P.O. Box 2097

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75 Spring St., SW

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300 Ala Moana Blvd.
Suite 3318

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Boise 83706
419 North Curtis Rd.

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547 W. Jackson Blvd.

Indiana
Indianapolis 46207
151 North Delaware St.

Iowa
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Room 259
210 Walnut St.

Kentucky
Louisville 40202
539 Fourth Avenue

Louisiana
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1661 Canal Street

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500 Fannin Street, 6th Floor

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15 New Chardon St.

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Patrick V. McNamara
Federal Bldg.
477 Michigan Ave.

Flint 48502
Genesee Bank Bldg.
Room 200, 352 South
Saginaw Street

Grand Rapids 49505
Northbrook Bldg. Number 11
2922 Fuller Ave. NE

Minnesota
Minneapolis-St. Paul 55401
220 South Second Street
Bridge Place Building 55401
Minneapolis, Minnesota

Mississippi
Jackson 39269
Federal Bldg., Suite 1016
100 W. Capitol St.

Missouri
St. Louis 63101
210 North Tucker Blvd.

Kansas City 64106
Professional Bldg.
1103 Grand Ave.

Montana
Helena 59626
Federal Bldg.
Drawer 10095
301 S. Park, Rm. 340

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Braiker/Brandeis Bldg.
210 South 16th St.

Nevada
Reno 89505
1050 Bible Way
P.O. Box 4700

Las Vegas 89101
720 South 7th St.

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Norris Cotton
Federal Bldg.
275 Chestnut St.

New Jersey
Camden 08103
The Parkade Bldg.
519 Federal St.

Newark 07102
Military Park Bldg.
60 Park Place

New Mexico
Albuquerque 87110
625 Truman St. NE

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Buffalo 14202
Statler Bldg. Mezzanine
107 Delaware Ave.

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550 Main St.

Cleveland 44114
777 Rockwell Ave.
Second Floor

Columbus 43215
New Federal Bldg.
200 North High St.

Oklahoma
Oklahoma City 73102
200 N.W. 5th St.
Murrah Federal Bldg.

Tulsa 74127
State Office Bldg.
440 South Houston Avenue

Oregon
Portland 97204
Cascade Bldg.
520 Southwest 6th Ave.

Pennsylvania
Philadelphia 19106
Curtis Bldg.
625 Walnut St.

Pittsburgh 15219
Fort Pitt Commons
445 Fort Pitt Blvd.

Puerto Rico
Hato Rey 00918
Federico Degetau Federal Bldg.
U.S. Courthouse, Rm. 428
Carlos E. Chardon Ave.

Rhode Island
Providence 02903
330 John O. Pastore Federal Bldg.
& U.S. Post Office

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Strom Thurmond Federal Bldg.
1835-45 Assembly St.

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Knoxville 37919
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1111 Northshore Drive

Memphis 38103
28th Floor
100 North Main St.

Nashville 37239
1 Commerce Place
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Suite 200

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San Antonio 78285
Washington Square
800 Dolorosa
P.O. Box 9163

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125 South State St.

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Richmond 23219
701 East Franklin St.

Washington
Seattle 98101
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1321 Second Ave.

Spokane 99201
West 920 Riverside Ave.
746 U.S. Courthouse

West Virginia
Charleston 25301
Kanawha Valley Bldg.
Capitol & Lee Sts.

Wisconsin
Milwaukee 53203
Henry S. Reuss Federal Plaza
310 West Wisconsin Avenue
Suite 1380

U.S. GOVERNMENT PRINTING OFFICE : 1983 O - 415-272

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ngton, D.C. 20410

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Postage and Fees Paid
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HUD - 401

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August 1983
HUD-214-7-PA
(Previous Edition Current)