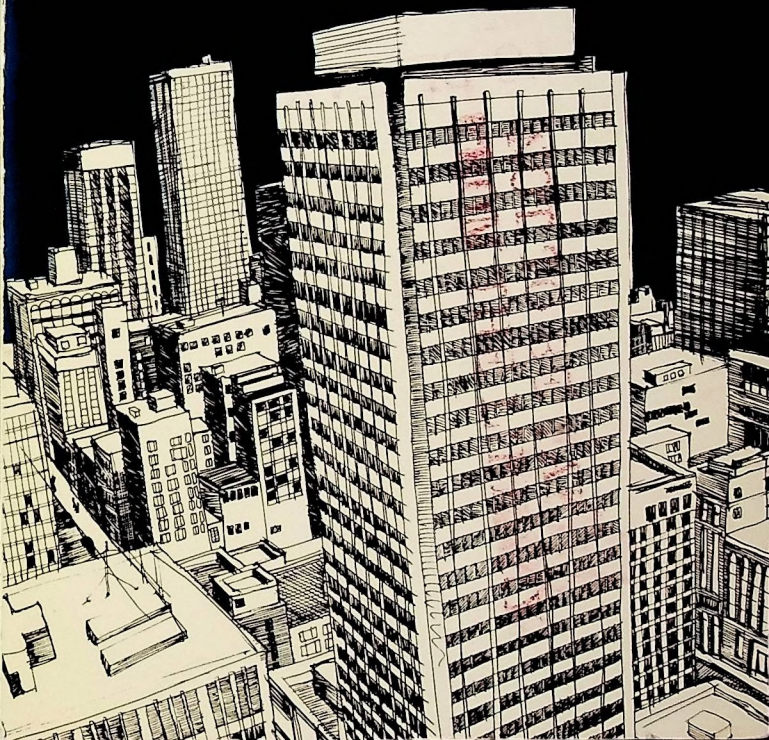


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U.S. Department of Housing  
and Urban Development

1984/1985

# Programs of HUD



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*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. For further questions, telephone (202) 755-6685. For additional copies, telephone (202) 755-3966.



We've streamlined the Department of Housing and Urban Development and began moving it in a positive new direction. Compassion and common sense mark our guideposts as we make our programs more effective for the people and families we serve.

We're leading HUD in this new direction for eminently sound reasons. We can aid more people faster and at less cost by providing

vouchers to the family which needs help, rather than by subsidizing builders and developers. We can build new homes which sell for less by reducing regulatory impediments, streamlining processing, and by using construction techniques which reduce costs without sacrificing quality.

Our efforts to better serve the American public were greatly strengthened when President Reagan signed the Housing and Urban-Rural Recovery Act of 1983 into law. This law has enabled us to take giant strides in the new direction I had set for the Department during the first year of the Reagan Administration. As one result, this issue of *Programs of HUD* contains information on the Rental Rehabilitation Housing Development and Housing Voucher Demonstration programs. These are new programs which allow us to assist needy people and communities in ways that are both more humane and more efficient.

In addition, I established a separate Office of Public and Indian Housing headed by an Assistant Secretary who has these needs as his exclusive responsibility. This change helps us better focus our efforts on the people who live in public and Indian housing. We want them to have decent and healthy surroundings, so they can lead productive lives.

We have added the New Horizons Housing Opportunity program to further broaden our comprehensive approach towards fulfillment of our fair housing goals. We continue to stress enforcement, as well as education and conciliation, to combat discriminatory housing practices. Our support of State and local enforcement, and public/private fair housing initiatives continues undiminished, and I am hopeful that Congress will act soon on the amendments we've proposed which will improve enforcement of current fair housing law.

We continue our work for urban revitalization through existing departmental programs. Toward this end, we encourage public/private partnerships for local economic development.

This issue of *Programs of HUD* conveys the substantial progress we have made in redirecting our programs to fulfill more effectively and efficiently the Department's mission. I commend it for your use.

Samuel R. Pierce, Jr.

Secretary

U.S. Department of Housing and Urban Development

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## **Community Development Block Grants (Entitlement)**

Federal aid to promote sound community development.

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

Entitlement communities develop their own programs and funding priorities and consult with local residents before making final decisions. All CDBG activities must either benefit low- and moderate-income persons; aid in the prevention or elimination of slums and blight; or address other community development needs that present a serious and immediate threat to the health or welfare of the community. Some of the activities that can be carried out with community development funds include the acquisition of real property; rehabilitation of residential and nonresidential properties; provision of public facilities and improvements, such as water and sewer, streets, and neighborhood centers; and assistance to profit-motivated businesses to help with economic development activities.

No less than 51 percent of the funds must be used for activities which benefit low- and moderate-income persons, over a period specified by the grantee, but not to exceed three years.

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

**Funding Distribution:** From 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, Housing and Community Development Act of 1974, (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 Field Offices.

**Current Status:** Active.

**Scope of Program:** Funds appropriated annually. In FY 84, about \$2.4 billion are appropriated for allocation among 691 metropolitan cities and 104 urban counties.

## **Community Development Block Grants (Non-Entitlement) 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 and blight, or address other community development needs that present a serious and immediate threat to the health or welfare of the community. No less than 51 percent of the funds must be used for activities which benefit low- and moderate-income persons over a period specified by the State, but not to exceed three years.

Under the 1981 amendments to the Community Development Block Grant (CDBG) legislation, each State has the option to administer the block grant funds provided for its non-entitlement areas.

If this option is exercised, the block grant funds are provided to the States which distribute them as grants to the eligible units of general local government. The States' objectives and methods of distributing the funds are determined in consultation with affected citizens and local elected officials, and must be made available to citizens and units of general local government throughout the State. States are required to report annually in the use of funds.

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

Legislation establishing this program was enacted in 1974.

**Applicant Eligibility:** Non-entitlement units of government, generally under 50,000 in population, that are not metropolitan cities or part of an urban county.

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

**Legal Authority:** Title I Housing and Community Development Act of 1974 (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 Office:** Local officials and HUD field offices.

**Current Status:** Active.

**Scope of Program:** CDBG non-entitlement funds appropriated annually. FY 80, more than \$955 million funded approximately 2,048 grants; in FY 81, more than \$925.5 million funded approximately 1,092 grants. The FY 82 appropriation of more than \$1 billion was used to make grants for State-operated and HUD-operated programs.

The FY 83 appropriation was more than \$1 billion with 47 States and Puerto Rico participating. In FY 84, forty-eight (48) States, including Puerto Rico, elected to administer the program.

## 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 Territory 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 groups designated by or assisting one or more such governmental units.
- *Special Projects:* States and units of general local government.

**Funding Distribution:** The amount appropriated for the Secretary's Discretionary Fund in FY 84 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, Housing and Community Development Act of 1974 (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 84, \$39.7 million was allocated for Indian tribes, \$5.95 million for Insular Areas and \$22.55 million for technical assistance.

## Urban Development Action Grants (UDAGs)

Grants to assist distressed cities and urban counties.

**Nature of Program:** Urban Development Action Grants (UDAGs) 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 percentage of poverty; loss of population and jobs; unemployment, and designation as a labor surplus area. 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 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 to 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:** From 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 entitlement. Each calendar quarter, HUD will review all new applications received and all applications held over for further 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 regulations will be considered in the selection of projects for funding. The primary criterion will be the comparative degree of economic distress among all applicants. 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, Housing and Community Development Act of 1974 (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 85.

## Rental Rehabilitation

Grants to cities and States to encourage rental housing rehabilitation, and rental subsidies to help lower income tenants remain in the building or relocate to other suitable housing. Designed to attract private financing to rehabilitation.

**Nature of Program:** Grants will be awarded on a formula basis to communities of 50,000 or greater population, urban counties and States, along with up to one housing voucher or Section 8 Existing Housing Rental Certificate for each \$5,000 in grant funds.

Rental Rehab funds (generally not more than an average of \$5,000 per unit) may be used for up to one-half the total, eligible, rehabilitation costs of the project. An average minimum rehabilitation of \$600 per unit is required to assure that a certain level of rehabilitation is necessary before public subsidies are provided.

Eligible rehabilitation activities are limited by the Act to those necessary to correct substandard conditions, make essential improvements, and repair major systems in danger of failure. Energy related repairs considered necessary by the grantee, as well as those repairs necessary to make rental units accessible to the handicapped, are also eligible.

After rehabilitation, 70 to 100 percent of the units in the local program must be occupied by low-income families. In addition, an equitable share of grant funds must be used to aid large families. Rents after rehabilitation must be at market rates and not limited by rent controls.

Grants may be used only in neighborhoods where the median income does not exceed 80 percent of the area median, and where rents are not likely to increase more rapidly than the market area.

**Grantee Eligibility:** Metropolitan cities and urban counties are entitled to funds if their minimum grant under the HUD formula is at least \$50,000. States also receive funds based on the formula for distribution to non-entitled areas (excluding those rural areas eligible for assistance from the Farmers Home Administration under Title V of the Housing Act of 1949).

**Funding Distribution:** For metropolitan cities, urban counties, and states, HUD will award funds based on a formula which considers three specific factors:

- Rental units where the income of rental households is at or below the poverty level;
- Rental units built before 1940, where the income of the household is at or below the poverty level; and
- Rental units with at least one of four housing problems—overcrowding, high rent costs, incomplete kitchen facilities, or incomplete plumbing. This factor is weighted double in the formula.

In order to allow a reasonable program level, the lowest amount HUD will grant to a city or urban county under the formula is \$50,000 each fiscal year. Lesser amounts will be added to the appropriate State's formula amount for distribution to eligible units of general local government.

In any State which does not elect to administer its share of Rental Rehab funds, HUD will award funds to eligible grantees through a competitive program.

**Legal Authority:** Section 17, U.S. Housing Act of 1937 (42 U.S.C. 1437o).

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

**Information Sources:** HUD Headquarters and local field offices.

**Current Status:** Interim rules were published on April 20, 1984, and took effect on May 24, 1984.

**Scope of Program:** \$150 million allocated for FY 84 and \$150 million allocated for FY 85.



## Rehabilitation Loans (Section 312)

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, Housing Act of 1964 (42 U.S.C. 1452b).

**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. September 30, 1984, is proposed termination of program.

**Scope of Program:** For FY 84, funding was limited to loan repayments and unspent funds from previous years, projected to be approximately \$132 million.

## 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 homeowners for rehabilitation. Suitable properties owned by HUD, the Veterans Administration (VA) and 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, with priority given to people paying more than 30 per cent of income for shelter, now residing in substandard housing, and who have little prospect for improved shelter. The homesteaders must occupy the property as a principal residence for at least five years. Within three years of occupying the property, the homesteader 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, Housing and Community Development Act of 1974 (12 U.S.C. 1706e).

**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.

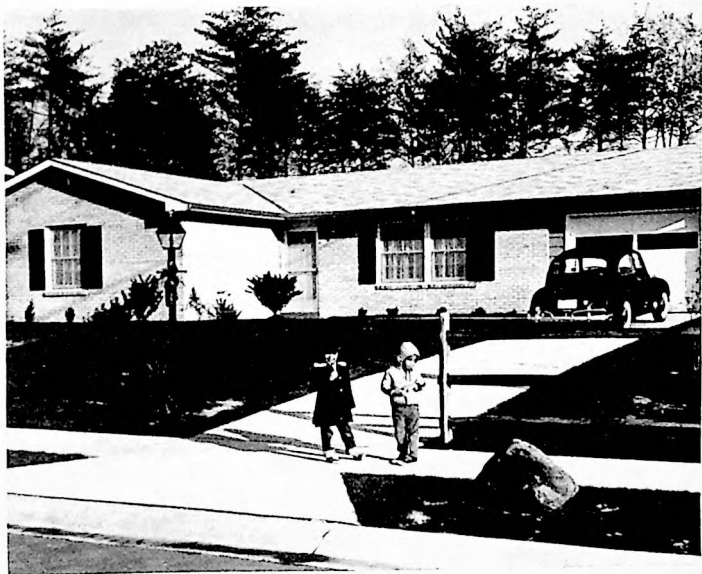
**Current Status:** Active.

**Scope of Program:** There are 128 localities approved to participate in this program. The program is supported by \$12 million in Section 810 funds for FY 84 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.



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- 62 Real Estate Settlement Procedures Act (RESPA)

## **One-To-Four Family Home Mortgage Insurance (Section 203)**

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), (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 1983: 11,711,800 units insured under Section 203(b) for a value of \$184.9 billion; 78,981 units in outlying areas insured under Section 203(i) for a value of \$600 million.

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

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

**Nature of Program:** To enable eligible families to purchase new homes that meet HUD standards. HUD insures mortgages and makes monthly payments to lenders to reduce interest to as low as 4 percent. The homeowner must contribute 20 percent of adjusted income to monthly mortgage payments and must make a downpayment of 3 percent of the cost of acquisition. 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 120 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 May 20, 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:** Limited to statutorily exempt areas.

**Scope of Program:** Cumulative activity for the revised program through December 1983: 84,409 units have been insured with a value of \$3 billion.



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

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

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

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(d)(2)).

**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 December 1983: 931,847 units insured for a value of \$13.4 billion.

## Housing in Declining Neighborhoods

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

**Nature of Program:** In consideration of the need for adequate housing for low- and moderate-income families, HUD insures lenders against loss on mortgage loans to finance the purchase, rehabilitation, or construction of housing in older, declining, but still viable urban areas where conditions are such that normal requirements for mortgage insurance cannot be met. 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:** Home or project owners ineligible for FHA mortgage insurance because property is located in an older, declining urban area.

**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 1983: 164,907 home mortgages insured with a value of \$2.6 billion. For multifamily, 26,076 units were insured with a value of \$1.1 billion.

## Special Credit Risks

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

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

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-2).

**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 1983: 5,245 units insured with a value of \$79.3 million.

## 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. Recent changes in legislation permit insuring mortgages on individual units in existing condominiums.

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 1983:

*Section 234(c):* 49,434 units insured with a value of \$1.5 billion.

*Section 234(d):* 883 projects with 46,190 units insured with a value of \$497 million.

## **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 1983: 123,248 units insured for a value of \$1.6 billion.

## **Manufactured Homes (Title I)**

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

**Nature of Program:** To facilitate financing of manufactured home purchases, thereby providing alternative lower-cost housing. HUD insures manufactured home loans by private lending institutions. The maximum amount of the loan is \$40,500, whether single or multi-section home, and \$54,000 for a manufactured home and a suitably developed lot. 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:** 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 1983: 235,522 units insured with a value of \$3.4 billion.

## **Manufactured Home Parks (Section 207)**

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

**Nature of Program:** To help finance construction or rehabilitation of manufactured home parks consisting of five or more spaces. HUD insures mortgages made by private lending institutions on the entire site. Mortgages are limited to \$9,000 per individual manufactured 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 projects insured through September 1983: 383 projects with 65,652 spaces insured with a value of \$202.3 million.

## **Multifamily Rental Housing (Section 207)**

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

**Nature of Program:** HUD insures mortgage 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 1983: 2,385 projects with 304,635 units insured with a value of \$3.9 billion.



## **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.

Legislation establishing this program was enacted in 1974.

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

**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 1983: 425 projects with 100,308 units insured with a value of \$1.5 billion.

## Multifamily Rental Housing (Section 207)

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

**Nature of Program:** HUD insures mortgage 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 1983: 2,385 projects with 304,635 units insured with a value of \$3.9 billion.

## **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.

Legislation establishing this program was enacted in 1974.

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

**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 1983: 425 projects with 100,308 units insured with a value of \$1.5 billion.

## **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 moderate-income households.

**Nature of Program:** The Department insures mortgages made by private lending institutions to help finance construction or substantial rehabilitation of multifamily (five or more units) rental or cooperative housing for moderate-income or displaced families. Projects in both cases may consist of detached, semi-detached, row, walk-up, or elevator structures.

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

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; non-profit, 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.

**Legal Authority:** Section 221(d)(3) and (4), National Housing Act (12 U.S.C. 17151(d)(3), (4)).

**Administering Office:** The 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, 1983 for Section 221(d)(3): 3,618 projects with 475,000 units insured for a value of more than \$6 billion. Cumulative activity for Section 221(d)(4): 6,663 projects with 716,200 units insured for a value of more than \$18.9 billion.

## **Assistance to Non-profit Sponsors of Low- and Moderate-Income Housing**

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

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

HUD also makes interest-free "seed money" loans to nonprofit sponsors or public housing agencies to cover 80 percent of the preliminary development costs. Current HUD regulations limit these loans to non-profit sponsors of Section 202 housing for the elderly or handicapped. Loans may be used to meet typical project development costs, such as surveys and market analysis, site engineering, architectural fees, site option expenses, legal fees, consultant fees and organization expenses. 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:** Section 106, Housing and Urban Development Act of 1968, (12 U.S.C. 1701x).

**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 loan activity through September 1983: 563 loans approved for a total amount of \$15.5 million.

## 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 8 assistance.

**Scope of Program:** As of September 1983, 73,968 units were eligible for rent supplement payments.

## **Lower-Income Rental Assistance (Section 8)**

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

**Nature of Program:** HUD makes up the difference between what a low- and very low-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.

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. Very low-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, (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. New funding, however, is no longer available for new construction or substantial rehabilitation projects.

**Scope of Program:** By the end of FY 83, a total of 1,760,216 units were receiving subsidies under this program.

## **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 non-profit sponsors to finance rental or cooperative housing facilities for occupancy by 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 qualified nonelderly handicapped between the ages of 18 and 62, are eligible to live in the structures.

**Legal Authority:** Section 202, Housing Act of 1959 (12 U.S.C. 1701q).

**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 for New Fund Reservations through September 1983: 2,112 projects with 163,494 units funded for a total of \$5.4 billion.



## **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 made by private lending institutions to build or rehabilitate multifamily projects consisting of eight or more units. HUD may insure up to 100 percent of project cost for non-profit and public mortgagors, but only up to 90 percent for private mortgagors.

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 1983: 513 projects with 67,936 units insured for \$1.2 billion.

## **Mortgage and Major Home Improvement Loan Insurance for Urban Renewal Areas**

Federally insured loans used to finance mortgages for housing in urban renewal areas, areas in which concentrated revitalization activities have been undertaken by local government, or to alter, repair or improve housing in those areas.

**Nature of Program:** HUD insures mortgages on new or rehabilitated homes or multifamily structures located in designated urban renewal areas with concentrated programs of code enforcement and neighborhood development. HUD insures supplemental loans to finance improvements that will enhance and preserve salvageable homes and apartments in designated urban renewal areas.

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

**Legal Authority:** Section 220(a) and (h), National Housing Act (12 U.S.C. 1715k(a), (h)).

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

**Scope of Program:** Cumulative home improvement loan activity through September, 1983: 565 projects with 102,891 units insured with a value of \$3.2 billion.

## Housing Development Grants

Funds awarded to units of local government to finance the substantial rehabilitation or new construction of rental housing, cooperatives and mutuals.

**Nature of Program:** This grant program is intended to increase the availability of rental housing for lower income people in areas where there is a severe shortage of such housing. Development grants will be used to help private developers construct or substantially rehabilitate rental housing in those areas.

All projects assisted by development grants must reserve at least 20 percent of the units for families with incomes at or below 80 percent of the median income of the area. Owners of projects must agree to keep the assisted units available for occupancy by lower income tenants for 20 years and must agree not to convert the units to condominiums during the 20-year period.

Development grants cannot exceed 50 percent of the total cost, less acquisition, of rehabilitating or developing the building. Once selected, the projects must be under construction within 24 months of HUD approval. When construction or rehabilitation of a project has been completed and the project reaches a certain level of occupancy, it will be closed out by HUD. At that time, the city, urban county or State will become responsible for monitoring project operations and approving rent increases.

**Applicant Eligibility:** Like the Urban Development Action Grant program, funds for housing development grants will be awarded to cities, urban counties and States, acting on behalf of units of government, through national competition.

Eligible areas are cities designated in the June 30, 1984, Federal Register or urban counties which are determined to be experiencing severe housing shortages as defined in accordance with the statutory criteria. Other areas may apply if they can demonstrate a special housing need or if they have a particular neighborhood preservation purpose.

Selection criteria will include, but are not limited to, the severity of shortage of decent rental housing, availability of public-private funding, and maximum number use of units for the least cost to the Federal government. No project will be approved without proof of firm financial commitments.

**Legal Authority:** Section 17, U.S. Housing Act of 1937 (42 U.S.C. 1437o).

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

**Current Status:** Active.

**Information Source:** See administering office.

**Scope of Program:** Development grants totaling \$200 million and \$115 million for FYs 84 and 85, respectively, have been authorized.

## Housing Voucher Demonstration

Voucher demonstration program aids very low-income families in obtaining decent, safe and sanitary housing in private accommodations.

**Nature of Program:** This voucher program, similar to the Section 8 Existing Housing (Finders-Keepers) program, additionally provides assisted families with a greater choice in the selection of a rental unit. The voucher permits families to rent units beyond the Fair Market rents.

Rental units selected by the eligible families must meet the decent, safe and sanitary standards required by the program. Monthly housing assistance payments will be based on the differences between a payment standard for the area (not the actual rent) and 30 percent of the families' monthly income.

For families selected for assistance, preference will be given those families which are occupying substandard housing, are voluntarily displaced, or are paying more than half of their income for rent.

The amount of the assistance payments may be adjusted only twice during a five-year period by the local public housing agency when that agency finds it necessary to maintain continued affordability.

**Applicant Eligibility:** Very low-income families whose incomes do not exceed 50 percent of the median income for the area are eligible.

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

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

**Information Source:** Local public housing agency or HUD Field Office.

**Current Status:** There are two parts to the voucher program. Under the first part, 10,000 vouchers will be used in support of the Department's Rental Rehabilitation Grant program. A second component will be known as the Freestanding Voucher Demonstration and will consist of 5,000 vouchers. The purpose of the Freestanding demonstration is to study the differences between vouchers and certificates under the Section 8 Existing Housing program.

**Scope of Program:** Funding for the demonstration totals \$242 million, providing assistance to 15,000 families. Congress has appropriated 38,500 vouchers in the Department's FY 85 budget.

## **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 made by private lending institutions 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 1983: 1,427 projects with 170,733 beds insured with a value of \$2.2 billion.

## Hospitals

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

**Nature of Program:** HUD insures mortgages made by private lending institutions 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 1983: 210 project mortgages with 57,061 beds insured with a value of \$3.9 billion.



## Group Practice Medical Facilities

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 three-fourths of the 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 1983: 27 project mortgages with 979 units insured with a value of \$43 million.

## Congregate Housing Services

Federal grants to Public Housing Agencies (PHAs) and Section 202 borrowers.

**Nature of Program:** HUD makes direct three- to five-year grants to PHAs and Section 202 borrowers for two meals a day, seven days a week, and other supportive services needed by eligible residents to prevent premature and unnecessary institutionalization. An independent professional assessment committee constituted by the grantee screens residents who apply for the program, determines individual eligibility for services and recommends a service package to management.

Legislation establishing this program was enacted in 1978.

**Applicant Eligibility:** A congregate housing project for the elderly or non-elderly handicapped that is either (a) a PHA congregate project as defined in Section 7 of the U.S. Housing Act of 1937; or (b) housing owned by a non-profit corporation and funded under Section 202 of the Housing Act of 1959.

**Legal Authority:** Title IV, Housing and Community Development Amendments of 1978 (42 U.S.C. 8001 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; also, Housing Management Division in HUD Field Offices.

**Current Status:** Active demonstration.

**Scope of Program:** As of FY 84, \$24 million has been made available to 63 grantees.

## 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:** 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 1983: 33,592,159 loans insured with a value of \$33.2 billion.

## Rehabilitation Mortgage Insurance

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(4k)).

**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 1983: 3,001 loans insured with a value of \$19.4 million.

## **Supplemental Loans for Multifamily Projects and Health Care Facilities**

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

**Nature of Program:** HUD insures loans made by private lending institutions to pay for improvements to apartment projects, nursing homes, hospitals or group practice facilities that carry HUD-insured mortgages. 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 1983: 123 projects with 20,680 beds insured with a value of \$141.1 million.



## Single Family Home Mortgage Coinsurance (Section 244)

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 1983: 26,139 units insured with a value of \$1.1 billion.

## **Multifamily Housing Coinsurance (Section 244)**

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 underwriting, 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:** In FY 83, 42 projects with 10,315 units were coinsured with a value of \$170.5 million.

## Single Family Home Mortgage Coinsurance (Section 244)

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 1983: 26,139 units insured with a value of \$1.1 billion.



## **Multifamily Housing Coinsurance (Section 244)**

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 underwriting, 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:** In FY 83, 42 projects with 10,315 units were coinsured with a value of \$170.5 million.

## Graduated Payment Mortgage

Federal mortgage insurance for Graduated Payment Mortgages.

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

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

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 1983: 361,997 units insured with a value of \$18.2 billion.

## **Adjustable Rate Mortgage (ARM)**

Federal mortgage insurance for Adjustable Rate Mortgages (ARMs).

**Nature of Program:** Under this HUD-insured mortgage, the interest rate and monthly payment may change during the life of the loan. The initial interest rate, discount points and the margin are negotiable between the buyer and lender.

The one-year Treasury Constant Maturities is the index used for determining the interest rate changes. One percentage point is the maximum amount the interest rate may increase or decrease in any one year. Over the life of the loan, the maximum interest rate change is five percentage points from the initial rate of the mortgage.

Lenders are required to disclose to the borrower the nature of the ARM loan at the time of loan application. In addition, borrowers must be informed at least 30 days in advance of any adjustment to the monthly payment.

Legislation establishing this program was enacted in 1983.

**Applicant Eligibility:** All FHA-approved lenders may make adjustable rate mortgages; credit-worthy applicants, who will be owner-occupants, may qualify for such loans. The Housing and Urban-Rural Recovery Act of 1983 restricts the number of loans available under this program.

**Legal Authority:** Section 251, National Housing Act (12 U.S.C. 1715z-16).

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

**Information Source:** HUD Field Office.

**Current Status:** Active.

## Land Development

Federal mortgage insurance to assist development of 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, National Housing Act (12 U.S.C. 1749aa 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 mid-April, 1984: 74 projects with more than 50,000 lots with an estimated insured value of \$400 million.

## **Housing in Military Impacted Areas**

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

**Nature of Program:** Mortgage insurance for both single and multi-family 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), National Housing Act (12 U.S.C. 1715z-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 1983: 113 units insured with a value of \$4.6 million.

## Homes for Servicemen

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 1983: 272,950 units insured with a value of \$4.4 billion.

## 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 noninsured projects developed by State agencies and receiving HUD financial assistance under one of the above subsidy programs.

**Legal Authority:** Section 201, Housing and Community Development Amendments of 1978 (12 U.S.C. 1715z-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 83, 182 projects were assisted with obligations of \$47.1 million.

## **Counseling for Homebuyers, Homeowners and Tenants**

Housing counseling for buyers, owners and tenants under HUD programs.

**Nature of Program:** The Department is authorized to counsel homeowners and tenants under HUD programs. These services are provided by HUD-approved counseling agencies at no cost to individuals and families. HUD approves agencies, private and public organizations, with competence, knowledge and experience in housing counseling and Departmental programs. Housing counseling grants, when available, are awarded to HUD-approved counseling agencies on a competitive basis to reimburse them partially for costs.

Counseling consists of information, advice and assistance on budgeting, money management, buying and maintaining a home and other matters necessary to assist homeowners and tenants to improve their housing conditions and meet their responsibilities.

Legislation establishing this program was enacted in 1968.

**Applicant Eligibility:** Homebuyers, homeowners and tenants under HUD programs are eligible for counseling; private and public non-profit agencies may apply for HUD approval to provide housing counseling services.

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

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

**Information Source:** HUD Field Office.

**Current Status:** Active.

**Scope of Program:** A total of 221 HUD-approved counseling agencies were funded during FY 83. There are more than 500 organizations nationally that are HUD-approved housing counseling agencies.



## Interstate Land Sales Registration

Protects subdivision lot purchasers by requiring full disclosure and prohibiting fraudulent practices by 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, containing full and current disclosure about the ownership of the land, the state of title, planned physical characteristics, planned 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 1968.

**Applicant Eligibility:** Not applicable.

**Legal Authority:** 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, D.C. 20410.

**Information Source:** See administering office.

**Current Status:** Active.

**Scope of Program:** During FY 83, 1,614 filings of initial, consolidated, and amended registration statements, exemption advisory opinions, requests and other exemption filings were received and processed.

## **Manufactured Home Construction and Safety Standards**

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

**Nature of Program:** HUD issues Federal manufactured 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 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 homes manufactured after June 15, 1976. Standards may be enforced by HUD directly or by various States which have established State administrative agencies in order to participate in the program. HUD may inspect factories and obtain records needed to enforce such standards. If a manufactured 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 commercial to sell or lease manufactured 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 260,000 manufactured homes have been produced each year subject to the Federal standards. Each year, approximately 900 consumer complaints are handled by HUD, and an additional 15,000 to 18,000 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.

Small Business Administration (SBA) Form 158 (Rev. 10-1-80)

1. Name of the business: [Faded text]

2. Address: [Faded text]

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## Public and Indian Housing

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(Comprehensive Improvement Assistance Program)
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## Public Housing Development

Federal aid to public housing agencies (PHAs) 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

Several different methods are used to provide public 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.

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

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

**Administering Office:** Assistant Secretary for Public and Indian Housing, Department of Housing and Urban Development  
Washington, D.C. 20410.

**Information Source:** HUD Field Offices

**Current Status:** Active

**Scope of Program:** During FY 83, 312 units were reserved. Congress appropriated funds to reserve 5,000 units in FY 84 and FY 85.



## Public Housing Operating Subsidy

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 (PHAs) maintain and operate their projects, establish operating reserves and offset operating deficits. The operating subsidies are formula payments based on the Performance Funding System (PFS). The PFS calculates operating subsidies based on the costs sustained by a well-managed public housing agency and factors that take into account cost trends and the characteristics of individual PHAs.

Legislation establishing this program was enacted in 1974.

**Applicant Eligibility:** Public housing agencies and Indian Housing Authorities that administer public housing under Annual Contributions Contracts with HUD.

**Legal Authority:** Section 9, U.S. Housing Act of 1937 (42 U.S.C. 1437g).

**Administering Office:** Assistant Secretary for Public and Indian Housing, Department of Housing and Urban Development, Washington, D.C. 20410.

**Information Source:** HUD Field Offices

**Current Status:** Active

**Scope of Program:** Operating subsidies obligated for FY 83 total more than \$1.2 billion.

## **Public Housing Modernization (Comprehensive Improvement Assistance Program)**

Federal aid to public housing agencies (PHAs) 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 1930.

**Applicant Eligibility:** PHAs, 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 (42 U.S.C. 14371).

**Administering Office:** Assistant Secretary for Public and Indian Housing, Department of Housing and Urban Development, Washington, D.C. 20410.

**Information Source:** HUD Field Offices

**Current Status:** Active

**Scope of Program:** During FY 84, \$754.3 million of improvements were reserved under this program. Through September, 1984, approximately \$7.3 billion in improvements have been reserved.

## Indian Housing

Federal assistance through Indian Housing authorities to provide decent housing and related facilities for eligible lower-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 of 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.

In mutual-help projects, the homebuyer-occupant (or the tribe on the homebuyer's behalf) must contribute either the site, indigenous building materials, labor and/or cash to its construction costs. As an occupant, the homebuyer is also responsible for all maintenance and utilities. The homebuyer must also make a minimum payment to the IHA to cover the authority's administrative expenses and to pay for insurance on the house. Some higher-income families also are required to contribute equal payments.

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.

This program was created in 1962.

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

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

**Administering Office:** Assistant Secretary for Public and Indian Housing, Department of Housing and Urban Development, Washington, D.C. 20410.

**Information Source:** Indian Field Offices in Chicago, Oklahoma City, Denver, Phoenix, Seattle, and Anchorage.

**Current Status:** Active

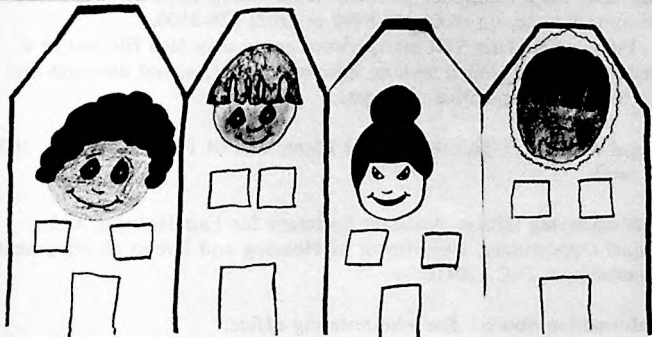
**Scope of Program:** During FY 84, annual contributions contract authority was reserved for 2,500 units.

## Fair Housing and Equal Opportunity

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UNITED WE STAND  
DIVIDED WE FALL.

FAIR HOUSING FOR ONE AND FOR ALL



## Fair Housing (Title VIII)

A program to assure equal housing opportunities 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 (creed), 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, on (800) 424-8590 or (202) 426-3500.

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.).

**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:** 4,551 Title VIII complaints were received in FY 83. A total of 4,665 complaints were processed. Conciliation was attempted in 1,505 complaints, and 1,102 were successful.

## **Fair Housing Assistance Programs (FHAP) (State and Local Agencies Program)**

**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 inter-governmental 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 80.

**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 (42 U.S.C. 3301 et seq.).

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

**Information Source:** Federal, State and Local Programs Division, Office of Fair Housing and Equal Opportunity, Washington, D.C. 20410.

**Current Status:** Active.

**Scope of Program:** FY 83 was the fifth year funds were provided to State and local agencies under the Fair Housing Assistance Program. FHEO obligated \$5,300,000 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. In 1983, 79 States and localities recognized by the Department as administering laws "substantially equivalent" to Title VIII of the Civil Rights Act of 1968, received financial support under this program. This reflects an increase from 32 agencies in 1980.

## **Community Housing Resource Boards (CHRBs)**

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 mid-April, 1984, there were approximately 600 such Boards.

Appropriations implementing this program were first enacted for FY 81.

**Applicant Eligibility:** CHRBs 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, Civil Rights Act of 1968 (42 U.S.C. 3301 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 82 and FY 83, CHRBs received grants of either \$15,000 or \$25,000, depending on the size of the jurisdiction in which the CHRb was located. To date, approximately \$4 million have been obligated to fund 177 CHRBs. An additional \$1.7 million was obligated to CHRBs in FY 84.

## **Equal Opportunity in HUD-Assisted Programs (Title VI)**

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. 2000d); Section 109, Housing and Community Development Act of 1974 (42 U.S.C. 5309); Section 504, Rehabilitation Act of 1973 (29 U.S.C. 794); 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 1983, 203 compliance reviews were closed. In addition, 92 complaint cases were closed under Title VI, 42 under Section 109, and 151 under Section 504.

## 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 minority 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. The Department develops an annual Departmental minority enterprise development plan and objectives. HUD promotes maximum utilization of minority firms by grantees and contractors in HUD-funded and assisted programs.

Legislation establishing the program of Voluntary Compliance was enacted in 1968. Executive Order 11625, establishing the minority business enterprise program, was issued in 1971. Executive Order 12432, issued July, 1983, expanded the scope of the minority business development program.

**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. 360 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:** 35 plans and agreements were negotiated and approved in 1983, bringing the total number to 1,204. 613 plans and agreements were serviced by 589 Community Housing Resource Boards (CHRBs). 150 community-wide fair housing projects have been activated by agreement with local governments.

HUD program funds on deposit in minority-owned banks in fiscal 1983: \$166,120,600 average daily balance.

Minority business enterprise participation in HUD procurements and programs amounted to more than \$948.5 million in FY 83.

## **New Horizons Housing Opportunity**

A national voluntary program to assist States and local governments in implementing comprehensive, community-wide approaches to fair housing.

**Nature of Program:** The New Horizons Housing Opportunity program is designed to help communities plan and carry out comprehensive housing strategies. The program consists of a planning and execution phase. In the planning phase, the State or local government will identify barriers to equal housing opportunity in its communities in a report called an assessment. Planning also includes development of a report called a comprehensive fair housing strategy which addresses the problems identified in the assessment. In the execution phase, an attempt is made to eliminate institutionalized housing discrimination by carrying out the comprehensive fair housing strategy. Emphasis will be on the public-private partnership concept of problem solving and the creative use of Community Development Block Grant funds, housing grants, and other resources to accomplish fair housing goals.

**Applicant Eligibility:** States, cities, urban counties, regional planning agencies, and councils of government that desire to eliminate discrimination in housing.

**Legal Authority:** Title VIII, Civil Rights Act of 1968 (42 U.S.C. 3601 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 83, several partnerships were formed with cities, community groups, and the private sector through the New Horizons program. As of April, 1984, there were approximately 70 New Horizons projects, including one statewide project.

In FY 84, a demonstration program which includes 15 Community Housing Resource Boards (CHRBs) were awarded fixed price Cooperative Agreements in the amount of \$25,000 or \$55,000 depending on the size of the jurisdiction. The CHRB will serve as a catalyst to help State and/or local government in planning and implementing comprehensive housing strategies to affirmatively further fair housing in their respective communities through the New Horizons program.



## Policy Development and Research

- 84 Policy Development and Research Initiatives
- 86 American Housing Survey
- 87 National Urban Policy Report to Congress
- 88 Research in Assisted Housing
- 89 Joint Venture for Affordable Housing



## Policy Development and Research Initiatives

**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).

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.
- Issues related to fair and nondiscriminatory 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.

**Applicant Eligibility:** Not applicable.

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

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

**Information Source:** See administering office.

**Current Status:** Projects are being readied and completed on a continuing basis.

**Scope of Program:** Funding levels to be determined.

## 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 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 statistical areas (MSAs) over a three or four year cycle from 1974 to 1983. 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:** Section 512, Housing and Urban Development Act of 1970 (12 U.S.C. 1701z-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.

## **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." The Act requires the President to transmit a Report on the Urban Growth to the Congress every two years. The report summarizes trends, identifies significant problems, evaluates the effectiveness of Federal efforts to deal with problems, and makes 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 preparing the Report. The preparation involves research and demonstration activities to analyze urban conditions and trends, and to develop urban policy options.

**Applicant Eligibility:** Not applicable.

**Legal Authority:** Section 703, 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 June, 1984.

**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

Research and evaluation to assist low-income households in securing housing.

**Nature of Program:** Policy Development and Research (PD&R) conducts research and evaluations to develop more efficient, effective, and equitable ways to assist low-income households in securing decent, safe and sanitary housing. PD&R has a continuing responsibility to monitor and evaluate HUD's assisted housing programs and to investigate potential alternatives to these current programs. PD&R also works with other Federal agencies to relate these research and evaluation efforts to other low-income assistance programs.

To accomplish these efforts, PD&R collects and analyzes data developed by in-house staff and/or by contractors. PD&R provides the results of these research efforts to the offices within the Department responsible for administering assisted housing programs, interested parties, Federal agencies, and to Congress.

Legislation establishing this assisted housing research program was enacted in 1970.

Assisted housing research is conducted in the following areas:

- Administrative costs of operating assisted housing programs
- Development costs of assisted housing programs
- Alternative assisted housing demonstrations
- Efficient, effective management of public housing projects
- Assisted housing delivery systems for rural areas
- Benefits to participants in assisted housing programs

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

## 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 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.

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.

**Applicant Eligibility:** Not applicable.

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

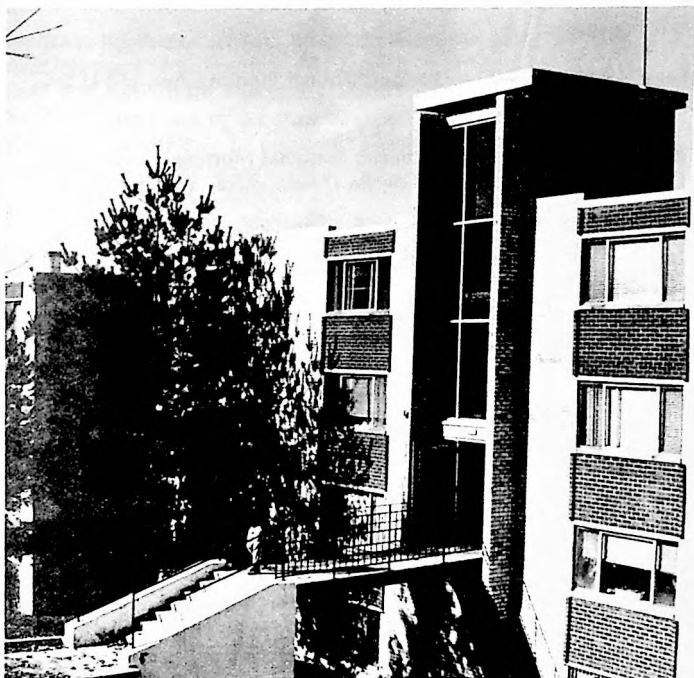
**Scope of Program:** HUD has awarded approximately \$1 million for information and technical assistance projects to a variety of organizations representing State and local governments and the homebuilding industry.





# Government National Mortgage Association (GNMA)

- 92 GNMA Mortgage-backed Securities
- 93 GNMA II Mortgage-backed Securities
- 94 GNMA Mortgage Purchases (Tandem)



## **GNMA Mortgage-backed Securities**

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:** Section 306(g), 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 more than \$200 billion in mortgage-backed securities, and the program has helped to finance more than five million housing units.

## GNMA II Mortgage-backed Securities

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 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), 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:** As of April, 1984, \$3.7 billion in GNMA II securities were issued and more than 460 firms were approved for participation.

## GNMA Mortgage Purchases (Tandem)

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

**Nature of Program:** GNMA purchased 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 was 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 subsidy.

Legislation establishing this program was enacted in 1968 and repealed in 1983.

**Applicant Eligibility:** FHA-approved mortgagees may bid for federally-underwritten mortgages offered at auction by GNMA.

**Legal Authority:** Sections 305 and 313, National Housing Act (12 U.S.C. 1720, 1723e). Repealed by Section 483, Housing and Urban-Rural Recovery Act of 1983 (P.L. 98-181).

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

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

**Current Status:** Remaining commitments and loan portfolios are being liquidated. Loans are sold at regular bi-monthly GNMA auctions.

**Scope of Program:** From FY 75 through FY 83, GNMA issued more than \$35.5 billion in commitments to purchase federally-underwritten and conventional below-market interest rate mortgages under its purchase programs.

## Access to Housing for the Handicapped



## Access to Housing for the Handicapped

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

**Nature of Programs:** 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 (29 U.S.C. 794).

**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.

# Solar Energy & Energy Conservation Bank



## Solar Energy & Energy Conservation Bank

Provides loan subsidies and matching grants for low- and moderate-income individuals to purchase energy conservation and solar energy improvements.

**Nature of Program:** The Solar Energy & Energy Conservation Bank (Solar Bank) operates through States in providing financial assistance to consumers for solar and energy conservation improvements. Eligible consumers apply through a designated State agency which in turn draws funds from the Solar Bank through the Treasury Financial Communication System (TFCS).

**Applicant Eligibility:** Applicants for financial assistance for energy-conserving improvements must generally fall below 150 percent of the median income for the area in which the building is located. Applicants at 80 percent or less of the median area income are eligible for matching grants. The amount of financial assistance for solar improvements is based on the amount of energy saved by the solar system or a percentage of costs.

**Legal Authority:** Title V, Energy Security Act of 1980 (12 U.S.C. 3601 et seq.).

**Administering Office:** Each State has designated a contact for administering the program in that particular State.

**Information Source:** State contacts may be obtained from the Solar Energy & Energy Conservation Bank, Department of Housing and Urban Development, 451 Seventh Street, SW, Suite 7110, Washington, D.C. 20410.

**Current Status:** Active.

**Scope of Program:** The Solar Bank program currently has 44 States, two territories and the District of Columbia participating.



# Major Federal Legislation and Executive Orders Authorizing HUD Programs

(In Chronological Order)

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

### Title I: Property Improvements

Section 2: Mobile Homes (Loan Insurance)

Property Improvement (Loan Insurance)

### Title II:

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

Section 203(h): Disaster Housing

Section 203(i): Outlying area properties

Section 203(k): Major Home Improvements (Loan Insurance)

Section 207: Multifamily Housing Mortgage Insurance

Section 213: Cooperative Housing (Mortgage Insurance)

Section 221(d)(2): Homes for Low- and Moderate-Income Families  
(Mortgage Insurance)

Section 221(d)(3) and (4): Multifamily Rental Housing (Market Interest Rate) for Low- and Moderate-Income Families (Mortgage Insurance)

Section 221(h): Major Home Improvements (Loan Insurance)

Section 222: Homes for Servicemen (Mortgage Insurance)

Section 223(e): Housing in Declining Neighborhoods (Mortgage Insurance)

Section 223(f): Existing Multifamily Rental Housing (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 Supplement Loans on Multifamily Housing  
Projects

Section 242: Nonprofit and Public Hospitals (Mortgage Insurance)

Section 245: Graduated Payment and Indexed Mortgages

Section 247: Single Family Mortgage Insurance on Hawaiian Home  
Lands

Section 248: Single Family Mortgage Insurance on Indian Reservations

Section 249: Reinsurance Contracts

Section 251: Adjustable Rate Single Family Mortgages

Section 252: Shared Appreciation Mortgages for Single Family Housing

Section 253: Shared Appreciation Mortgages for Multifamily Housing

**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 XI: Group Practices Facilities (Mortgage Insurance)**

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

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

**Title I: Urban Renewal Projects**

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

**Title IV: College Housing**

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

**Title VII: Section 701: Comprehensive Planning Assistance**

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

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

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

**Title III: Section 312: Rehabilitation Loans**

**Title VIII: Part 1: Federal-State Training Programs**

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

**Title I:** Rent Supplements

**Title VII:**

Section 702: Public Water and Sewer Facilities

Section 703: Neighborhood Facilities

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

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**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

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

**Title VIII:** Fair Housing

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**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 XIV:** Interstate Land Sales

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

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

**Title V:** Research and Technology

**Title VII:** National Urban Policy and New Communities

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**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 and Technical Assistance**

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**Emergency Home Purchase Assistance Act of 1974 (P.L. 93-449)**

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**Emergency Housing Relief Act of 1975 (P.L. 94-50)**

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**Title I: Emergency Homeowner's Mortgage Relief**

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**Housing and Community Development Act of 1977 (P.L. 95-128)**

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**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 VIII: Community Reinvestment****Title IX: Miscellaneous Provisions**

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**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

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

**Title I.** Community and Neighborhood Development and Conservation

**Title II.** Housing Assistance Programs

**Title III.** Program Amendments and Extensions

**Title IV.** Interstate Land Sales

**Title V.** Rural Housing

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**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**

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**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 5: Rural Housing**

**Part 6: Multifamily Mortgage Foreclosure**

**Part 7: Effective Date**

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**Housing and Urban-Rural Recovery Act of 1983; Titles I through V of the Domestic Housing and International Recovery and Financial Stability Act (P.L. 98-181).**

**Title I: Community Neighborhood Development and Conservation**

**Title II: Housing Assistance Programs**

**Title III: Rental Housing Rehabilitation and Production Program**

**Title IV: Program Amendments and Extensions**

**Title V: Rural Housing**

## Financial Highlights of Major HUD Programs

Legal Authority	Program	Actual 9/30/83	Cumulative Activity as of 9/30/83  (Actual Dollars)
<b>Housing</b>			
<i>National Housing Act</i>			
Section 203 (b) & (i) . . . .	One to Four Family Home Mortgage In- surance	\$17,723,029,946 (INS)	\$182,906,351,276 (INS)
Sec. 235 . . . . .	Homeownership As- sistance for Low- and Moderate- Income Families	204,249,803 (INS)	3,740,921,903 (INS)
Sec. 221(d)(2) ..	Homeownership As- sistance for Low- and Moderate- Income Families	146,579,311 (INS)	12,515,658,209 (INS)
Section 223(e) ..	Housing in Declin- ing Neighborhoods: Homes Multifamily	41,681,495 (INS) 83,488,600 (INS)	2,666,583,619 (INS) 1,004,353,704 (INS)
Section 237 . . . .	Special Credit Risks	300,500 (INS)	71,659,858 (INS)
Section 234 . . . .	Condominium Housing	772,228,817 (INS)	506,973,004 (INS)
Section 213 . . . .	Cooperative Housing	-0- (INS)	1,076,516,323 (INS)
Title I . . . . .	Manufactured Homes	912,648,429 (INS)	3,416,188,929 (INS)
Section 207 . . . .	Manufactured Homes Park	4,952,000 (INS)	198,310,869 (INS)
Section 207 . . . .	Multifamily Rental Housing	86,472,789 (INS)	3,893,051,991 (INS)
Section 223(f) ..	Existing Multifamily Rental Housing	138,305,300 (INS)	1,516,826,191 (INS)
Section 221(d) (3) & (4) . . . .	Multifamily Rental Housing for Low- and Moderate- Income Families . . .	1,685,390,859 (INS)	23,257,553,983 (INS)
Section 101 . . . .	Rent Supplement	76,919 units eligible for payment, end of year	Not Applicable
Section 231 . . . .	Mortgage Insurance for the Elderly	2,247,909 (INS)	1,155,324,373 (INS)

Legal Authority	Program	Actual 9/30/83	Cumulative Activity as of 9/30/83 (Actual Dollars)
<b>Housing</b>			
Section 232 ....	Nursing Homes and Intermediate Care Facilities	264,503,400 (INS)	2,239,641,648 (INS)
Section 242 ....	Hospitals	\$1,008,952,200 (INS)	\$3,761,205,923 (INS)
Title XI .....	Group Practice Medical Facilities	-0- (INS)	37,373,698 (INS)
Title I .....	Home Improvement Loan Insurance	1,022,863,381 (INS)	32,496,781,042 (INS)
Section 203(k) ..	Rehabilitation Mortgage Insurance	1,109,200 (INS)	19,320,620 (INS)
Section 241 ....	Supplemental Loans for Multifamily Projects and Health Care Facilities	46,661,200 (INS)	143,843,473 (INS)
Section 244 ....	Single Family Mortgage Coinsurance	463,489,246 (INS)	1,090,950,773 (INS)
Section 244 ....	Multifamily Mortgage Coinsurance	NA	NA
Section 245 ....	Graduated Payment Mortgage	2,120,574,468 (INS)	18,015,297,320 (INS)
Title X .....	Land Development	96,105,300 (INS)	332,434,547 (INS)
Section 809 ....	Armed Services for Civilian Employees	-0- (INS)	277,745,850 (INS)
Section 238(c) ..	Housing in Military Impacted Areas	1,186,800 (INS)	4,843,700 (INS)
Section 222 ....	Homes for Servicemen	895,850 (INS)	4,425,654,009 (INS)
Section 201 ....	Flexible Subsidy	47,116,398 <sup>a</sup>	190,742,000 <sup>a</sup>

NA = Not Available

INS = Insurance Written

<sup>a</sup> Represents obligations



<b>Legal Authority</b>	<b>Program</b>	<b>Actual 9/30/83</b>	<b>Cumulative Activity as of 9/30/83</b>
<b>Housing</b>			
<i>Housing and Urban Development Act of 1968</i>			
Section 106(a) and (b) . . . . .	Nonprofit Sponsor Assistance	\$323,000 (obligations)	\$13,643,000 (obligations)
<i>Housing Act of 1959, as amended</i>			
Section 202 . . . . .	Direct Loans Elderly/Handiapped	633,338,000 <sup>a</sup>	5,904,921,000 <sup>a</sup>
<i>National Housing Act</i>			
Title III . . . . .	Mortgage-backed Securities (GNMA)	45,624,096,000 <sup>b</sup>	141,434,461,000 <sup>b</sup>
Title III . . . . .	GNMA Tandem	500,000,000 <sup>c</sup>	39,717,964,000, <sup>c</sup>
<i>National Housing Act</i>			
Section 235 . . . . .	11,587 completions		101,078 units eligible for payment
<i>U.S. Housing Act of 1937, as amended</i>			
Section 8 . . . . .	203,892 completions		1,749,904 units eligible for payment
Public Housing . . . . .	27,876 completions		1,250,000 units eligible for payment
Operating Subsidies . . . . .	\$1,154,366,000		\$8,614,944 OBLIGATIONS

<sup>a</sup> Represents amount associated with gross reservations.

<sup>b</sup> Represents guaranteed securities issued in year.

<sup>c</sup> Represents new commitments made.

Legal Authority	Programs	Actual for FY 1983	Cumulative through September 1983
<b>Community Planning and Development (CPD)</b>			
<i>Housing and Community Development Act of 1974, as amended</i>			
Title I .....	Community Development Grants	4,456,000,000 A	\$31,308,956,000 A
Section 119 .....	Urban Development Action Grants	440,000,000 A	3,025,100,100 A
Section 312 .....	Rehabilitation Loans	No appropriation in 1983, Funding limited to loan repayments - reservations totaled \$44,864,000.	735,131,000 A
Section 810 .....	Urban Homesteading	12,000,000 A	67,000,000 A
<b>Fair Housing and Equal Opportunity (FHEO)</b>			
<i>Civil Rights Act of 1968</i>			
Title VIII .....	Fair Housing Assistance Plan	5,700,000 A	20,116,000 A

**Code: A = Appropriation**

## Programs Generally Identified by Number

<b>Title</b>	<b>Page</b>
I	Home Improvement Loans ..... 47
	Manufactured Home Loans ..... 28
I	Community Development Block Grants ..... 6, 8 (Housing and Community Development Act of 1974)
VI	Equal Opportunity in HUD-Assisted ..... 77 Programs (Civil Rights Act of 1964)
VIII	Fair Housing ..... 72 (Civil Rights Act of 1968)
<b>Section</b>	
8	Lower-Income Rental Assistance ..... 35 (U.S. Housing Act of 1937)
202	Direct Loans for Housing for the ..... 36 Elderly or Handicapped (Housing Act of 1959)
203	One-to-Four Family Home Mortgage ..... 21 Insurance (National Housing Act)
207	Multifamily Rental Housing ..... 30 (National Housing Act)
213	Cooperative Housing ..... 27 (National Housing Act)

Legal Authority	Programs	Actual for FY 1983	Cumulative through September 1983
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