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U.S. Department of Housing
and Urban Development

1989-1990

Programs of HUD





The United States Congress has mandated the Department of Housing and Urban Development to create conditions for every family to have decent and affordable housing, to ensure equal housing opportunity for all, and to strengthen and enrich our Nation's communities. This publication describes the Department's programs and activities that enable the American people to have the support and assistance they are entitled to under the law.

When President Bush asked me to serve as HUD Secretary, we agreed that we must restore to Americans what he calls "the opportunity society." As he has said often, this means "giving people — working people, poor people, all our citizens — control over their own lives." Together we identified six priorities that are essential to revitalizing the American Dream for those who have been left behind:

- Expand Homeownership and Affordable Housing Opportunities
- Create Jobs and Economic Development through Enterprise Zones
- Empower the Poor through Resident Management and Homesteading
- Enforce Fair Housing for All
- Help Make Public Housing Drug Free
- Help End the Tragedy of Homelessness

If we can meet the challenges these six priorities present, we will go a long way in empowering the most needy people in our society to participate in democracy, in economic choice, in opportunity, and in taking control of their own lives.

Under my stewardship of the Department, we are doing everything possible to assure that people have the opportunity to reach their full potential. Using our programs as fully and effectively as possible, we want to give people the chance to live in housing of their choice and to raise their children in communities that feed the mind and free the spirit — in communities that offer jobs and opportunity and hope.

Jack Kemp
Secretary

U.S. Department of Housing and Urban Development (EB) - 6 1990

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: Provides annual Community Development Block Grants (CDBG) 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 benefit low- and moderate-income persons; 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. 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 business to help with economic development activities.

No less than 60 percent of the funds must be used for activities which benefit low- and moderate-income persons, over a period specified by 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. 20410-7000.

Information Sources: Local officials and HUD Field Offices.

Current Status: Active.

Scope of Program: Funds appropriated annually. In FY 89, about \$2,053 billion are appropriated for allocation among 737 metropolitan cities and 121 urban counties.

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

Federal aid to promote sound community development.

Nature of Program: Provides grants to carry out a wide range of community development activities directed toward neighborhood revitalization, economic development, and improved community facilities and services. 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. Funds may also be used to meet other community development needs that present a serious and immediate threat to the health or welfare of the community. No less than 60 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. States are required to report annually on 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. Only New York and Hawaii have not exercised their option.

Legislation establishing this program was enacted in 1974.

Applicant Eligibility: Fifty States and Puerto Rico are eligible to apply to distribute funds to 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 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. 20410-7000.

Information Office: Local officials and HUD Field Offices.

Current Status: Active.

Scope of Program: Every year, States make grants to over 3,000 small communities. Since States were given the option of administering the program in 1982, they have distributed in excess of \$6.1 billion to small communities. During the same period, in those States that chose not to administer the program, HUD distributed \$512 million. In 1989, States are distributing almost \$842 million and HUD distributed over \$38 million in New York and Hawaii.

In 1982, 36 States and Puerto Rico chose to administer the program. Ten more joined in 1983 and another in 1984. In 1987, Maryland decided to participate, leaving only New York and Hawaii not participating.

Community Development Block Grants (Section 108 Loan Guarantee)

Loan guarantee assistance for community and economic development.

Nature of Program: Section 108 is the loan guarantee provision of the Community Development Block Grant (CDBG) program. It provides communities with front-end financing for large-scale community and economic development projects that cannot be financed from annual grants.

Eligible activities are (a) acquisition of real property; (b) rehabilitation of publicly owned real property; (c) housing rehabilitation; (d) economic development activities eligible under the CDBG program; and (e) related relocation, clearance, and site improvements. The CDBG rules and requirements apply for the purposes of determining eligibility. As with the CDBG program, all projects and activities must either principally benefit low- and moderate-income persons, aid in the elimination or prevention of slums and blight, or meet other community development needs having a particular urgency.

Loan guarantees under Section 108 are subject to a statutory maximum equal to three times the applicant's annual entitlement amount.

The principal security for the loan guarantee is a pledge by the applicant of its current and future CDBG funds. HUD may also require additional security to be furnished if it is deemed necessary.

Grantee Eligibility: Metropolitan cities and urban counties that receive entitlement grants. They may be the borrowers or may designate a public agency to receive the loan guarantee.

Legal Authority: Section 108 of the Housing and Community Development Act of 1974 (42 U.S.C. 5308).

Administering Office: Assistant Secretary for Community Planning and Development, Department of Housing and Urban Development, Washington, D.C. 20410-7000.

Information Sources: HUD Headquarters and Field Offices.

Current Status: Active.

Scope of Program: Program is subject to annual appropriations that include limitations on commitments. In FY 89, commitments under Section 108 are limited to \$144 million.

Secretary's Discretionary Fund

Nature of 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, Marshall Islands, Palau, and the Federated States of Micronesia.
- *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.
- *Community Development Work-Study:* Colleges and universities, either directly or indirectly, or through areawide planning organizations or States for work-study programs for economically disadvantaged and minority students in fields related to community development.
- *Special Projects:* States and units of general local government.

Funding Distribution: The amount appropriated for the Secretary's Discretionary Fund is divided among the Indian tribes, Insular Areas, Technical Assistance Programs, and Special Project Programs.

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. 20410-7000.

Information Source: Office of Program Policy Development, Community Planning and Development, Department of Housing and Urban Development, Washington, D.C. 20410-7000.

Current Status: Active.

Scope of Program: Funds are appropriated annually. In FY 89, \$27.0 million were allocated for Indian tribes, \$6.0 million for Insular Areas, \$10.75 million for technical assistance, \$3.0 million for work-study, and \$12.25 million for Special Projects.

Urban Development Action Grants (UDAGs)

Grants to assist distressed cities and urban counties.

Nature of Program: Assists cities and urban counties which are experiencing severe economic distress to help stimulate economic development activity necessary for local economic recovery. UDAG grants are made to local governments that, in turn, use the funds to make loans to private developers for commercial, residential, or industrial projects. The private sector's commitment for investment in the projects must be secured prior to the preliminary approval of an Action Grant project. A minimum ratio of 2.5 private dollars to every Action Grant dollar is required.

The program is intended to help revitalize cities and urban counties which have a combination of characteristics used to measure economic distress. Among the factors measured are amount of pre-1940 housing, poverty, population and job growth lag or decline, per capita income, unemployment, and designation as a labor surplus area.

Legislation establishing this program was enacted in 1977.

Applicant Eligibility: Urban counties and cities provided 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." These communities 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 of the funds available for the UDAG program must go to small cities of less than 50,000. Up to 20 percent may be used to fund projects in "Pockets of Poverty" communities. Action Grant funding is not based on an automatic entitlement. Six times a year, HUD reviews all new applications received and all applications held over for further consideration and determines which projects are fundable. HUD uses approximately 65 percent of the funds for projects selected on the basis of a city's distress and impactation and on project merit, including measures such as number and cost of jobs created. Approximately 35 percent of the funds are distributed solely on the basis of project merit, not taking into account city distress or impactation in project ranking.

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

Administering Office: Assistant Secretary for Community Planning and Development, Department of Housing and Urban Development, Washington, D.C. 20410-7000.

Information Source: HUD Headquarters and Field Offices.

Current Status: Inactive.

Scope of Program: No appropriated funds requested for FY 90. Currently, programs operating on recaptured funds for FY 89.

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 minimize displacement and attract private financing to rehabilitation.

Nature of Program: Grants are awarded on a formula basis to communities of 50,000 or greater population, urban counties, and States, as well as with additional housing vouchers to the local Public Housing Authority.

Rental Rehab funds (generally not more than an average of \$5,000 to \$8,500 per unit, depending on the number of bedrooms) 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 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.

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.

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.

If a State 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. 20410-7000.

Information Sources: HUD local Field Offices and State and local community development agencies.

Current Status: Active. Authorized through FY 89. Interim rules implementing the 1987 amendments were published in mid-1988.

Scope of Program: \$150 million were allocated for FY 89.

Rehabilitation Loans (Section 312)

Loans to finance rehabilitation in 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 \$33,500 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 for lower-income homeowners or at a Treasury bond rate for multifamily properties or for moderate-income homeowners.

Local governments originate the rehabilitation loans and monitor the construction. HUD approval is required in cities without local loan approval authority.

Legislation establishing this program was enacted in 1964.

Applicant Eligibility: Property owners in the aforementioned federally aided areas. 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. 20410-7000.

Information Source: HUD Field Offices and State and local community development agencies.

Current Status: Active. Authorized through FY 89.

Scope of Program: For FY 88, funding was limited to loan repayment and unspent funds from previous years. Approximately \$102 million in loans were made.

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 that 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 or families called "homesteaders." Homesteaders must be equitably selected by each participating locality, with priority given to lower-income people. 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, Department of Housing and Urban Development, Washington, D.C. 20410-7000.

Information Source: HUD Headquarters, Field Offices, and State and local community development agencies.

Current Status: Active. Authorized through FY 89.

Scope of Program: One hundred and fifty-seven localities have been approved to participate in this program. The program is supported by \$13.2 million in Section 810 funds for FY 89 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 State and 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.

Emergency Shelter Grants Program

Provides access for homeless people and families to safe, sanitary shelter, supportive services, and other assistance.

Nature of Program: Provides grants to States, metropolitan cities, and urban counties according to the formula used for Community Development Block Grants.

Eligible activities include renovation, major rehabilitation, or conversion of buildings for use as emergency shelters for the homeless.

With certain limitations, grantees may also spend funds on essential services for the homeless, including homeless prevention efforts. In addition, grantees may spend funds on operating costs such as maintenance, insurance, utilities, and furnishings. However, payroll expenses for staff to operate the shelter or administer the grant are ineligible expenses. To receive a grant, each grantee must have an approved Comprehensive Homeless Assistance Plan (CHAP).

Grantee Eligibility: States, Puerto Rico, and territories are eligible. Metropolitan cities and urban counties are eligible to receive a grant if, after applying the formula, their allocation is greater than .05 percent of the funds appropriated.

Funding Distribution: Program funds are allocated to grantees in proportion to their previous year's CDBG allocation. If metropolitan cities and urban counties do not meet the grant minimum, their allocated funds are added to the allocation of the State where they are located.

Legal Authority: Title IV, Stewart B. McKinney Homeless Assistance Act (42 U.S.C. 11371), as amended.

Administering Office: Assistant Secretary for Community Planning and Development, Department of Housing and Urban Development, Washington, D.C. 20410-7000.

Information Source: HUD Headquarters and local Field Offices.

Current Status: A final rule for the ESG program was published August 10, 1988. A notice of Fund Availability with revisions reflecting changes made to the 1988 McKinney Amendments Act was published January 9, 1989.

Scope of Program: \$60 million in FY 87 funds were allocated in two funding rounds. For FY 88, \$8 million were allocated and \$46.5 million in FY 89.

Enterprise Zone Development

The designation of 100 enterprise zones.

Nature of the Program: The Secretary of HUD may designate up to 100 enterprise zones and is authorized to waive HUD regulations in these designated zones.

Zone Eligibility: To be eligible for zone designation, the area must (a) have a continuous boundary and a minimum population of 4,000 if located in a jurisdiction of 50,000 or greater, 1,000 if in a small town or rural area, or located entirely in an Indian Reservation; (b) be located in a UDAG-eligible jurisdiction; (c) have pervasive poverty, unemployment, and general distress; (d) have an unemployment rate at least 1.5 times the national unemployment rate; (e) have a poverty rate of at least 20 percent; and (f) have either 70 percent of the households with incomes below 80 percent of the median income of households in the local jurisdiction, or have a population decline of 20 percent or more between 1970 and 1980. Rural zones must meet one of the four distress criteria, (c) through (f).

The State and local government must jointly request designation of an area, certifying that it meets the eligibility requirements. The local government must have an adequate "Course of Action" for development of the zone, including at least four of the following: (a) reducing tax rates or fees within the zone; (b) increasing the level of public services or the efficiency of their delivery within the zone; (c) reducing, removing, or streamlining paperwork requirements within the zone; (d) involving public authorities or private entities, organizations, neighborhood associations, and community groups in a program which includes a written commitment to provide jobs and job training and other assistance to employers, employees, and residents of the area; (e) giving special preference to minority-owned contractors; and (f) giving surplus land to neighborhood organizations for business operations.

Distribution of Zone Designation: The selection of the 100 zones will be based solely on rank order of distress. Each area will be ranked for each of the four distress criteria. The rank order will then be determined by the highest average ranking of these criteria. One-third of the zones must be in non-metropolitan small towns or rural areas. Applications for these zones will compete separately from those from metropolitan zones.

Legal Authority: Title VII of the Housing and Community Development Act of 1987 (42 U.S.C. 11501-5).

Administering Office: Assistant Secretary for Community Planning and Development, Department of Housing and Urban Development, Washington, D.C. 20410-7000.

Information Source: HUD Headquarters and Field Offices.

Current Status: Action on this program has been postponed pending further legislative developments.

Scope of Program: There is no separate appropriation for this program. It involves coordination and expedited processing of existing programs.

Solar Energy and 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 and Energy Conservation Bank (Solar Bank) operates through States, 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 Systems (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 and Energy Conservation Bank, Department of Housing and Urban Development, Room 7242, Washington, D.C. 20410-7000.

Current Status: The program is being phased out with a final allocation of about \$270,000 in 1989 going to 10 states.

Scope of Program: The Solar bank program, as of June 1989, has 10 States participating with remaining funds.

Supportive Housing Demonstration Program — Transitional Housing Component

Project advances and grants to public and private nonprofit entities to defray the cost of acquiring and rehabilitating, or for moderate rehabilitation of, existing buildings to house homeless persons; direct payments to fund a portion of annual operating costs for up to five years; funding for employment assistance programs; and technical assistance related to the awarding of grant funds.

Nature of Program: Assists in developing innovative approaches for providing the housing and support services that homeless people need to move into independent living, especially for deinstitutionalized homeless individuals, homeless individuals with mental disabilities, and homeless families with children.

Eligible funding includes acquisition/rehabilitation advances for up to (1) \$400,000, or (2) 50 percent of the aggregate cost of acquisition, substantial rehabilitation, or acquisition and rehabilitation, whichever is less. Moderate rehabilitation grants for up to (1) \$200,000; (2) the project limit (moderate rehabilitation grants may not exceed the lesser of the project limit — \$5,000 per bedroom in a group home, single-room occupancy, or an efficiency unit; \$7,000 per unit with one or more bedrooms); or (3) 50 percent of the cost of rehabilitation, whichever is less. Grants for operating costs of up to 50 percent of the annual operating costs of transitional housing for a five-year period. Grants for up to 50 percent of the cost of establishing and operating an Employment Assistance Program.

Applicant Eligibility: Any State, metropolitan city, urban county, governmental entity, tribe, and private nonprofit corporation or any combination of such entities created.

Legal Authority: Subtitle C of Title IV of the Stewart B. McKinney Homeless Assistance Act (42 U.S.C. 11381) as amended by PL 100-242.

Administering Office: Assistant Secretary for Community Planning and Development, Department of Housing and Urban Development, Washington, D.C. 20410-7000.

Current Status: Active.

Information Source: See administering office.

Scope of Program: Cumulative total through May 1989: 232 projects, which included 100 projects for families and 71 projects for the mentally disabled, totaling \$117.7 million.

Supportive Housing Demonstration Program — Permanent Housing Component

Advances or grants to States on behalf of project sponsors (private non-profit organizations or public housing authorities) to defray the cost of (1) acquiring and/or rehabilitating existing buildings for permanent housing for not more than eight homeless people with disabilities; (2) retirement of mortgage debt; (3) portions of operating expenses for the first two years of operation; and (4) technical assistance related to one or more of the above activities.

Nature of Program: HUD assists in developing community-based, long-term housing with support services for homeless people with disabilities including the developmentally disabled, the chronically mentally ill, and the physically disabled. The Demonstration is designed to determine (1) the cost of acquiring and/or rehabilitating or leasing existing buildings (group homes, units in rental apartment buildings, condominium or cooperative projects) for supportive housing; (2) the cost of operating the housing and providing supportive services to the residents; (3) the social, financial, and other advantages of the housing and support services; and (4) how to design and implement housing programs that serve the special needs of disabled homeless individuals and their families.

Acquisition/rehabilitation advances may not exceed the lesser of (1) \$200,000, or (2) 50 percent of the aggregate cost of acquisition and/or rehabilitation except in areas with high acquisition and rehabilitation costs. Moderate rehabilitation grants may not exceed the lesser of the project limit — \$5,000 per bedroom in a group home, single-room occupancy or an efficiency unit; \$7,000 per unit with one or more bedrooms; or 50 percent of the total cost of rehabilitation. Annual payments for operating costs cannot exceed 50 percent of such costs during the first year of operation and 25 percent in the second year.

Applicant Eligibility: Any State, or U.S. territory where the project is to be located, on behalf of a private nonprofit organization or public housing authority ("Project Sponsor") which will operate the permanent housing for homeless people with disabilities.

Legal Authority: Subtitle C of Title IV of the Stewart B. McKinney Homeless Assistance Act (42 U.S.C. 11381) as amended.

Administering Office: The Assistant Secretary for Community Planning and Development, Department of Housing and Urban Development, Washington, D.C. 20410-7000.

Current Status: Active.

Information Source: See administering office.

Scope of Program: In three rounds of competition, nearly \$7 million in projects were funded in the first two rounds and \$15 million in the third round.

Supplemental Assistance for Facilities to Assist the Homeless (SAFAH)

Grants for facilities to house and provide support services for the homeless.

Nature of Program: HUD makes grants for comprehensive or supplemental assistance. Grants for comprehensive assistance are given to particularly innovative programs that meet the immediate and long-term needs of the homeless. These programs involve support services and housing acquired by purchase, lease, rehabilitation, operation, or conversion of facilities. Grants for supplemental assistance go to cover costs in excess of assistance provided under the Emergency Shelter Grant and Supportive Housing programs.

Funds are awarded by a nationwide competition. HUD selection criteria give priority to comprehensive assistance grants.

The statute requires that at least 50 percent of the funds benefit homeless families with children and the elderly homeless. This requirement applies to the whole program, not to individual programs or applicants.

Funds are distributed as interest-free advances for acquiring, leasing, renovating, rehabilitating, or converting facilities and as grants for moderate rehabilitation of existing structures, operating costs, and supportive services.

Applicant Eligibility: States, metropolitan cities, urban counties, other governmental entities, Indian tribes, and private nonprofit organizations.

Legal Authority: Title IV, Subtitle D, Stewart B. McKinney Homeless Assistance Act (42 U.S.C. 11391).

Administering Office: Assistant Secretary for Community Planning and Development, Department of Housing and Urban Development, Washington, D.C. 20410-7000.

Information Source: See administering office.

Current Status: Active.

Scope of Program: Cumulative activity through June 1989; SAFAH grants totaling \$15 million to 45 recipients, including two States, 14 local governments, and 29 nonprofit organizations.

Housing

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- 69 Interstate Land Sales Registration
- 70 Manufactured Home Construction and Safety Standards
- 71 Real Estate Settlement Procedures Act (RESPA)

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

Federal mortgage insurance to finance 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. 20410-8000.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative activity through September 1988: 14,947,960 units insured under Section 203(b) for a value of \$374.2 billion; 79,949 units in outlying areas insured under Section 203(i) for a value of \$622.3 million.

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-cost 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. 1715(d)(2)).

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410-8000.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative activity through September 1988: 965,615 units insured for a value of \$14.3 billion.

Housing in Declining Neighborhoods (Section 223(e))

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

Nature of Program: In consideration of the need for adequate housing for low- and moderate-income families, HUD insures lenders against loss on mortgage loans to finance the purchase, rehabilitation, or construction of housing in older, declining, but still viable urban areas where conditions are such that normal requirements for mortgage insurance cannot be met. The property must be in a reasonably viable neighborhood and an acceptable risk under the mortgage insurance rules. The terms of the loans vary according to the HUD/FHA program under which the mortgage is insured. HUD determines if a project should be insured under Section 223(e) and become an obligation of the Special Risk Insurance Fund. This is not a separate program. It supplements other HUD mortgage insurance programs.

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. 20410-8000.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative totals through September 1988: 184,254 home mortgages insured with a value of \$2.9 billion. For multifamily, 30,158 units were insured with a value of \$1.4 billion.

Special Credit Risks (Section 237)

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

Nature of Program: HUD insures lenders against loss on home mortgage loans to low- and moderate-income families that 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. 20410-8000.

Information Source: HUD Field Offices.

Current Status: Active as an insurance program.

Scope of Program: Cumulative activity through September 1988: 5,289 units insured with a value of \$81.2 million.

Condominium Housing (Section 234)

Federal mortgage insurance to finance the construction or rehabilitation of multifamily housing by sponsors who intend to sell individual units and to finance acquisition costs of individual units in proposed or existing condominiums.

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, walk-up, or elevator structures.

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

Legislation establishing this program was enacted in 1961.

Applicant Eligibility: Any qualified profit-motivated or nonprofit sponsor may apply for a blanket mortgage covering the project after conferring with his local HUD-FHA Field Office; any creditworthy 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. 20410-8000.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative activity through September 1988: Section 234(c): 237,792 units insured with a value of \$13.1 billion. Section 234(d): 960 projects with 48,938 units insured with a value of \$521.0 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. 20410-8000.

Information Source: HUD Field Offices.

Current Status: Authorized but not used. Cooperative projects currently insured under Section 221(d)(3) and (4).

Scope of Program: Cumulative activity through September 1988: 123,178 units insured for a value of \$1.61 billion.

Manufactured Homes (Title I)

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

Nature of Program: HUD insures loans to finance the purchase of manufactured homes and/or lots. The loans are made by private lending institutions. The maximum loan amount is \$40,500 for a manufactured home, \$54,000 for a manufactured home and a suitably developed lot, and \$13,500 for a developed lot. The maximum limits for combination home and lot loans may be increased up to 50 percent in designated high-cost areas. The maximum loan term varies from 15 to 25 years, depending on the type of loan.

Legislation establishing this program was enacted in 1969.

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

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

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410-8000.

Information Source: HUD Regional Offices.

Current Status: Active.

Scope of Program: Cumulative activity through September 1988: 332,071 units insured with a value of \$5.34 billion.

Manufactured Home Parks (Section 207)

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

Nature of Program: HUD insures mortgages made by private lending institutions to help finance construction or rehabilitation of manufactured home parks consisting of five or more spaces. Mortgages are limited to \$9,000 per individual manufactured home space within each park. In high-cost areas, this maximum may be increased 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 meeting 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. 20410-8000.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative projects insured through September 1988: 386 projects with 66,145 spaces insured with a value of \$205.25 million.

Multifamily Rental Housing (Section 207)

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

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

Legislation establishing this program was enacted in 1934.

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

Legal Authority: Section 207, National Housing Act (12 U.S.C. 1713).

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410-8000.

Information Source: HUD Field Offices.

Current Status: Authorized but not used. Multifamily rental projects currently insured under Section 221(d)(3) and (4).

Scope of Program: Cumulative projects insured through September 1988: 2,501 projects with 324,435 units insured with a value of \$4.1 billion.

Existing Multifamily Rental Housing (Section 223(f))

Federal mortgage insurance for the purchase or refinancing of existing apartment projects; to refinance an existing cooperative housing project; or the purchase and conversion of an existing rental project to cooperative housing.

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. 20410-8000.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative activity through September 1988: 498 projects with 110,719 units insured with a value of \$1.7 billion.

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

Mortgage insurance to finance rental or cooperative multifamily housing for moderate-income households, including projects designated for the elderly.

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 nonprofit and cooperative mortgagors, but only up to 90 percent under Section 221(d)(4), irrespective of the type of mortgagor.

Special procedures have been established under Section 221(d)(4) for Retirement Service Center facilities, such as projects designed for the frail elderly.

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

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

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

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. 20410-8000.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative activity through September 1988 for Section 221(d)(3): 3,639 projects with 366,072 units insured for a value of more than \$6.2 billion. Cumulative activity for Section 221(d)(4): 7,139 projects with 795,294 units insured for a value of more than \$22.0 billion.

Assistance to Nonprofit Sponsors of Low- and Moderate-Income Housing (Section 106)

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

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

HUD also makes interest-free "seed money" loans to nonprofit sponsors or public housing agencies to cover 80 percent of the preliminary development costs. Current HUD regulations limit these loans to nonprofit sponsors of Section 202 housing for the elderly or handicapped. Loans may be used to meet typical project development costs, such as surveys and market analysis, site engineering, architectural fees, site 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 to participate in the Section 202 program. Currently, public housing agencies are not eligible Section 202 applicants and, therefore, not eligible as Section 106(b) applicants.

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. 20410-8000.

Information Source: HUD Field Offices.

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

Scope of Program: Cumulative activity through September 1988: 861 loans approved for a total amount of \$19.3 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. 20410-8000.

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.

Scope of Program: As of September 1988, 23,476 units were eligible for rent supplement payments.

Lower-Income Rental Assistance (Section 8)

Assists 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 approved 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 generally cannot exceed the fair market rents for these units as determined by HUD. This rental assistance may be used in existing housing, in new construction, and in moderately or substantially rehabilitated units. Section 8 housing voucher, housing certificate, and Moderate Rehabilitation programs are described in the following sections.

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. A limited number of 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. 20410-8000.

Information Source: HUD Field Offices.

Current Status: Active. New funding is no longer available for new construction or substantial rehabilitation projects.

Scope of Program: By the end of FY 88, a total of 2,377,063 units were available for occupancy under this program.

Section 8 Existing Housing Voucher Program

Assists very low-income families in finding decent, safe, and sanitary housing in private accommodations.

Nature of Program: This housing voucher program, similar to the Section 8 Certificate (Finders-Keepers) program, provides assisted families with a greater choice in the selection of a rental unit. The housing voucher permits families to rent units beyond the fair market rents.

Rental housing 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.

Of the families selected for assistance, preference is given to those families which are occupying substandard housing, are involuntarily displaced, or are paying more than half of their income for rent.

Legislation establishing housing vouchers as a demonstration was enacted in 1983 and full program status was enacted in 1987.

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. 20410-8000.

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

Current Status: Active.

Scope of Program: By the end of FY 88, 175,919 families and elderly households were assisted.

Section 8 Existing Housing Certificate Program (Finders-Keeper)

Assists very low-income families in finding decent, safe, and sanitary housing in private accommodations.

Nature of Program: *Tenant-Based Component* (85 percent or more of a PHA's program): Very low-income families who are certified as eligible by a public housing agency (PHA) administering this program are encouraged to negotiate directly with landlords for rental housing that best meets their needs. Tenants can move and continue to receive rent subsidies.

Project-Based Component (15 percent or less of a PHA's program): PHAs may opt to have the subsidy tied to newly constructed or rehabilitation units. The term of a subsidy contract may vary from two to 14 years.

Housing subsidized by HUD through this program must meet certain standards of safety and sanitation. Rents must fall within the maximum rents for the area as determined by HUD. 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 for housing. Of the families selected for assistance, preference is given to those occupying substandard housing, who are involuntarily displaced, or who are paying more than half of their income for rent.

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

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. 20410-8000.

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

Current Status: Active.

Scope of Program: At the end of FY 88, more than 878,058 families were being served.

Section 8 Moderate Rehabilitation Program

Assists very low-income families in obtaining decent, safe, and sanitary housing in privately owned, rehabilitated buildings.

Nature of Program: Public housing agencies (PHAs) administering this program advertise the availability of funds and select landlords to participate in the program based on a competitive process. Landlords agree to rehabilitate properties to meet certain safety and sanitation standards. PHAs set the rents based on the costs of owning, managing, maintaining, and rehabilitating the property and they must fall within the maximum rents for the area as determined by HUD. Rental subsidies remain available for 15 years for in-place eligible tenants and for tenants referred from the PHAs' list of eligible families waiting for assistance. For up to ten years, single rooms in rehabilitated buildings may be made available for homeless people. 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 for housing. Preference is given to families occupying substandard housing, involuntarily displaced, or paying more than half of their income for rent.

Applicant Eligibility: PHAs apply to administer the program in their jurisdictions. Project sponsors, which may be private owners or profit and nonprofit or cooperative agencies, apply to PHAs. 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.

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. 20410-8000.

Information Source: Local public housing agencies or HUD Field Offices.

Current Status: Active.

Scope of Program: At the end of FY 88, more than 116,000 families and 1,000 formerly homeless individuals were served.

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

Provides housing and related facilities for the elderly or handicapped.

Nature of Program: Long-term direct loans to eligible, private nonprofit sponsors to finance rental or cooperative housing facilities for occupancy by elderly or handicapped persons. The interest rate is determined annually. Section 8 funds are made available for 100 percent of the Section 202 units for the elderly. Beginning in FY 89, rental assistance is provided for 100 percent of the units for handicapped people.

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. 20410-8000.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative activity for New Fund Reservation through September 1988: 216,000 units funded for a total of \$8.2 billion.

Mortgage Insurance for Housing for the Elderly (Section 231)

Federal mortgage insurance to finance the 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 five or more units. HUD may insure up to 100 percent of project cost for nonprofit 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 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. 20410-8000.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative activity through September 1988: 500 projects with 66,549 units insured for \$1.2 billion.

Mortgage and Major Home Improvement Loan Insurance for Urban Renewal Areas (Section 220)

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 and 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. 20410-8000.

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 1988: 541 projects with 99,463 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 mutuels.

Nature of Program: The program is intended to increase the availability of rental housing 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, generally 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, 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, counties, and States, acting on behalf of units of government, through national competition.

Eligible areas are cities designated in the June 29, 1984, *Federal Register* or counties experiencing severe housing shortages as defined in 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 include, but are not limited to, the severity of shortage of decent rental housing, availability of public-private funding, and maximum number 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. 20410-8000.

Current Status: No funds have been appropriated for the program since 1987. The current legislation expires September 30, 1989.

Information Source: See administering office.

Scope of Program: In FY 84 through FY 88, 24,797 units have been approved, totaling \$504.4 million.

Nursing Homes, Intermediate Care Facilities, and Board and Care Homes (Section 232)

Federal mortgage insurance to finance or rehabilitate 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. Board and care facilities may contain no fewer than five one-bedroom or efficiency units. Nursing home, intermediate care, and board and care services may be combined in the same facility covered by an insured mortgage or may be in separate facilities. Major equipment needed to operate the facility may be included in the mortgage. Facilities for day care may be included. As of October 1988, existing projects already insured by HUD are also eligible for purchase or refinancing with or without repairs under Section 232.

Legislation establishing this program was enacted in 1969.

Applicant Eligibility: Investors, builders, developers, and private nonprofit corporations or associations, which are licensed or regulated by the State to accommodate convalescents and persons requiring skilled nursing care or intermediate care, may qualify for mortgage insurance. Patients requiring skilled nursing, intermediate care, and/or board and 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. 20410-8000.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative totals through September 1988: 1,622 projects with 193,796 beds insured with a value of \$3.20 billion.

Hospitals (Section 242)

Federal mortgage insurance to finance construction or rehabilitation of public or private 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: Public, 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. 1715z-7).

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410-8000.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative totals through September 1988: 250 project mortgages with 69,224 beds insured with a value of \$6.3 billion.

Group Practice Medical Facilities (Title XI)

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

Nature of Program: HUD insures mortgages on group practice medical facilities to relieve overburdened hospitals and nursing homes. The maximum insurable loan may cover 90 percent of new construction costs. For rehabilitation, the loan-to-value ratio varies slightly from this figure. Term of mortgage is 25 years or 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, and 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. 20410-8000.

Information Source: HUD Field Offices.

Current Status: Active, but not used in recent years.

Scope of Program: Cumulative totals through September 1988: 27 project mortgages with 848 units insured with a value of \$41.5 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 a meals program, seven days a week, and other supportive services needed by eligible residents to prevent premature and unnecessary institutionalization. An independent professional assessment committee, appointed 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 nonprofit corporation and funded under Section 202 or 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. 20410-8000.

Information Source: See administering office and Housing Management Division in HUD Field Offices.

Current Status: Active. As of FY 89, however, funds have been provided only for existing grants.

Scope of Program: All funding since FY 85 has gone to amend existing contracts. As of FY 89, \$43 million have been available.

Property Improvement Loan Insurance (Title I)

Federal insurance of loans to finance property improvements.

Nature of Program: HUD insures loans to finance improvements, alterations, and repairs of individual homes, apartment buildings, and non-residential structures. Also, loans may finance new construction of nonresidential buildings. Loans on single family homes and nonresidential structures may be for 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. The term may not exceed 15 years. Lenders process these loans. Loans for more than \$2,500 require a mortgage or deed of trust on the improved property.

Legislation establishing this program was enacted in 1934.

Applicant Eligibility: Determined by lender.

Legal Authority: Title 1, 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. 20410-8000.

Information Source: HUD Regional Offices.

Current Status: Active.

Scope of Program: Cumulative activity through September 1988: 34,232,262 loans insured with a value of \$37.0 billion.

Rehabilitation Mortgage Insurance (Section 203(k))

Mortgage insurance to finance the 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; and (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. 20410-8000.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative activity from November 1978 through September 1988: 5,757 loans insured with a value of \$114.6 million.

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

Federal loan insurance to finance improvements to HUD-insured 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 already 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 HUD-insured projects and health care facilities (as specified above).

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

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410-8000.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative activity through September 1988: 150 projects with 24,399 beds insured with a value of \$255.4 million.

Single Family Home Mortgage Coinsurance (Section 244)

Joint mortgage insurance by the Federal Government and private lenders for 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 their own preliminary processing procedures, lenders assume 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 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, decides whether to make the loan.

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. 20410-8000.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative activity through September 1988: 58,720 units coinsured with a value of \$2.89 billion.

Multifamily Housing Coinsurance (Section 223(f) and Section 221(d))

Joint mortgage insurance by the Federal Government and authorized lenders to finance rental housing.

Nature of Program: Authorized lenders, approved for participation in the program, effectively assume the responsibilities of the HUD Field Office for underwriting mortgage loans and those responsibilities of an FHA-approved mortgage.

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 application and financing fees and a share of the mortgage insurance premium paid by the owner as compensation for performing the processing and assuming a portion of the insurance risk. Section 223(f) provides mortgage insurance for the purchase or refinancing of existing multifamily housing projects which are at least three years old and have five or more units. Section 221(d) provides mortgage insurance for the new construction or substantial rehabilitation of multifamily housing projects.

Legislation establishing this program was enacted in 1974.

Applicant Eligibility: Authorized lenders, including private entities and State housing agencies, as mortgagee and coinsurer. Nonprofit, limited-dividend, and profit entities are eligible to apply to approved lenders 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. 20410-8000

Information Source: See administering office.

Current Status: Active.

Scope of Program: Section 223(f): In FY 88, 234 projects with 51,555 units were coinsured at a value of \$1.4 billion.

Section 221(d): In FY 88, 82 projects with 13,842 units were coinsured at a value of \$559.5 million.

Graduated Payment Mortgages (Section 245)

Federal mortgage insurance for Graduated Payment Mortgages.

Nature of Program: HUD insures mortgages to finance 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 plans are available, varying in length 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 ways, the graduated payment mortgage is subject to the rules governing ordinary HUD-insured home loans.

Legislation establishing this program was enacted in 1974.

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

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

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410-8000.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative activity through September 1988: 495,931 units insured with a value of \$26.9 billion.

Adjustable Rate Mortgages (ARMs)

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 Index is 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; creditworthy applicants, who will be owner-occupants, may qualify for such loans.

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. 20410-8000.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative activity through September 1988: 51,211 units insured with a value of \$3.4 billion.

Land Development (Title X)

Federal mortgage insurance to assist in developing subdivisions on a sound economic 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, club-houses, 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. 20410-8000.

Information Source: HUD Field Offices.

Current Status: Program has been suspended.

Scope of Program: Cumulative activity through September 1988: 89 projects with more than 44,563 lots with an estimated insured value of \$566.0 million.

Housing in Military Impacted Areas (Section 238)

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

Nature of Program: Mortgage insurance for both single and multifamily housing is available under various insurance sections of Title II of the National Housing Act. Projects are eligible where there is a military impact on a local economy to the extent that a mortgage would not normally be insured. This insurance is available in a community only if the Secretary of Defense certifies the need for additional housing; and if the HUD Secretary can show that the cost-benefits of the insurance outweigh the risk to the Government. 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 applications are made. Tenant eligibility is open.

Legal Authority: Section 228(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. 20410-8000.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative activity through September 1988: 731 units insured with a value of \$27.0 million.

Homes for Service Members (Section 222)

Federal mortgage insurance enabling 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. Coast Guard or other U.S. Armed Forces, 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. 20410-8000.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Cumulative activity through September 1988: 274,915 units insured with a value of \$4.5 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 23, Section 236, Section 221(d)(3) Below Market Interest Rate or the Rent Supplement program and projects that were constructed before 1974 under the Section 202 direct loan program for housing for elderly and people with disabilities. 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-la).

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410-8000.

Information Source: See administering office.

Current Status: Active.

Scope of Program: During FY 88, 76 projects were assisted with obligations of \$32.3 million.

Joint Venture for Affordable Housing (JVAH)

Creates affordable homeownership and rental opportunities through regulatory reform, elimination of red tape, and the use of innovative construction and land planning techniques.

Nature of Program: The goal of the JVAH is affordable homeownership and rentals for zero-income through middle-income Americans. By involving builders, developers, local governments, and others connected with the housing industry who are concerned with housing affordability, the JVAH creates affordable housing opportunities through regulatory reform, elimination of red tape, and the use of innovative construction and land planning techniques. It focuses on controllable factors contributing to housing costs, including deregulation and building code modification; enlists community organizations to work for housing affordability, helping them to launch their own affordable housing campaigns; and functions as a clearinghouse for resource materials and ideas.

Applicant Eligibility: People, especially first-time homebuyers, able to meet the cash investment, the mortgage payments, and credit underwriting requirements.

Legal Authority: None. Program was started as a demonstration in 1982.

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, Department of Housing and Urban Development, Washington, D.C. 20410-8000.

Information Source: See administering office.

Current Status: Active.

Scope of Program: Over the six-year demonstration, begun in 1982, nearly 7,000 units have been built in over 400 projects in each of the States, including Puerto Rico and the District of Columbia. The goal for FY 88 is 100 more sites, ten in each HUD Region.

Counseling for Homebuyers, Homeowners, and Tenants

Housing counseling for homebuyers, homeowners, and tenants under HUD programs.

Nature of Program: The Department is authorized to counsel homebuyers, homeowners, and tenants under HUD programs. Services are provided by HUD-approved counseling agencies at no cost to individuals and families under HUD programs. HUD approves agencies and 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 advising and assisting with budgeting, money management, and buying and maintaining a home. It includes referrals for financial assistance, food, medical care, family guidance, job training, and placement. Counseling services help 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 nonprofit 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. 20410-8000

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: A total of 183 HUD-approved counseling agencies were funded during FY 88. There are approximately 500 HUD-approved housing counseling agencies nationwide.

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 nonexempt 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.

Antifraud 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 misrepresentation 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. 20410-8000.

Information Source: See administering office.

Current Status: Active.

Scope of Program: During FY 88, 2,119 filings of initial, consolidated, and amended registration statements, advisory opinions, and exemption filings were received and processed.

Manufactured Home Construction and Safety Standards

Federal standards to protect the safety and health of the 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 produced 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 has a defect which presents an unreasonable risk of injury or death, the manufacturer is required to correct the defect.

The law prohibits use of the mails and interstate commerce to sell or lease manufactured homes that do not meet safety standards. Civil and criminal penalties are issued 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. 20410-8000.

Information Source: See administering office.

Current Status: Active.

Scope of Program: Currently, an average of 230,000 manufactured homes are produced each year subject to the Federal standards. Each year, approximately 300 consumer complaints are handled by HUD, and an additional 8,000 to 10,000 are handled by State administrative agencies participating in the program.

Real Estate Settlement Procedures Act (RESPA)

Protects homebuyers 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 homebuyers and sellers, prohibition of abusive practices, and research.

RESPA requires that lenders give all borrowers of federally related mortgage loans a HUD-prepared booklet with information about real estate transactions, settlement services, cost comparisons, and relevant consumer protection laws. When applying for a loan, borrowers must receive the booklet along with the lender's good faith estimate of the settlement costs they are likely to incur. One day before settlement, the borrower may request that the person conducting the settlement provide information on the 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. 20410-8000.

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 one- to four-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.

Public and Indian Housing

- 73 Public Housing Development
- 74 Public Housing Operating Subsidy
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(Comprehensive Improvement Assistance Program)
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Public Housing Development

Federal aid to local public housing agencies (PHAs) to develop housing for lower-income families.

Nature of Program: Local PHAs develop, own, and operate public housing projects. HUD furnishes technical assistance in planning, developing, and managing the projects and gives three kinds of financial assistance: funding for development costs, annual contributions for operating subsidy, and modernization funds.

Several different methods are used to develop public housing. Under the "Turnkey" method, 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, 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: PHAs 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. 20410-5000.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: During FY 88, 7,791 units were reserved. Congress appropriated funds to reserve another 5,551 units in FY 89, although a part of this funding can be used for major reconstruction of obsolete projects.

Public Housing Operating Subsidy

Federal aid to local public housing agencies (PHAs) for project operation.

Nature of Program: HUD provides annual contributions (operating subsidies) required to help 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 PHA and factors that take into account cost trends and the characteristics of individual PHAs.

Applicant Eligibility: PHAs 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. 20410-5000.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: Operating subsidies obligated for FY 88 total more than \$1.5 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 and related management improvements in public housing projects to upgrade living conditions, correct physical deficiencies, and achieve operating efficiency and economy.

Applicant Eligibility: PHAs that administer public housing under Annual Contributions Contracts with HUD.

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

Administering Office: Assistant Secretary for Public and Indian Housing, Department of Housing and Urban Development, Washington, D.C. 20410-5000.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: During FY 88, \$1,647 million of improvements were reserved under this program. Through September 1988, approximately \$12.1 billion in improvements have been reserved.

Indian Housing

Federal assistance through local Indian Housing Authorities (IHAs) to provide affordable housing and related facilities for eligible lower-income Indians and Alaska Natives.

Nature of Program: In its basic structure, this program is similar to public housing in general, but with some differences reflecting the special needs and conditions of native American communities. Local IHAs develop and operate rental and homeownership opportunity projects. HUD furnishes technical assistance in planning, developing, and managing the projects, and also gives financial assistance for development, operating subsidy, and modernization.

In mutual-help homeownership projects, the homebuyer-occupant (or tribe on the homebuyer's behalf) must contribute either the site, building materials, labor and/or cash to its construction costs. Under a lease-purchase arrangement, homebuyers have the opportunity to accumulate equity credits and eventually acquire ownership of their homes.

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. 20410-5000.

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

Current Status: Active.

Scope of Program: During FY 88, funds were reserved to develop 2,003 additional units. In FY 89, Congress appropriated funds to develop another 1,243 units.

Fair Housing and Equal Opportunity

- 78 Fair Housing (Title VIII)
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 (State and Local Agencies Program)
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Fair Housing (Title VIII)

Nature of Program: The Fair Housing Act prohibits discrimination in housing based on race, color, religion, sex, national origin, handicap, or familial status (includes individual or families with children 18 years old or younger and pregnant women).

Housing for older people, however, is not required to serve families with children. Such housing is exempt under the law if all occupants are over 62 years old or 80 percent of the units are occupied by at least one person 55 years of age or older, and the housing provides significant facilities and services for older people.

It is against the law to deny housing; refuse to rent, sell, or negotiate; or offer different terms and conditions because of race, color, religion, sex, national origin, handicap, or familial status. Discriminatory advertising is prohibited as well as denying that housing is available when, in fact, it is.

It is illegal for landlords to refuse tenants permission to make reasonable modification to housing, at their own expense, if the changes are necessary for the tenants to fully enjoy the unit. In some cases, the landlord may permit the changes only if the renter agrees to restore the property to its original condition before moving out. Landlords are also required to make accommodations in their rules, policies, practices, and services to allow people with disabilities equal opportunity to use and enjoy their homes.

Under the law, it is illegal to fail to design and construct most multi-family dwellings of four or more units, ready for first occupancy after March 13, 1991, in such a way that the units are not accessible to people with disabilities.

Anyone who believes that he or she has been discriminated against can file a complaint with any HUD office in person, by mail, or by telephone.

HUD or an equivalent State or local agency will investigate and attempt to conciliate the complaint. If it is not conciliated, and it appears that discrimination has occurred, HUD will issue a charge. A HUD Administrative Law Judge will hold a hearing, unless either party chooses to take a case to Federal District Court. In either case, the Government, at its own expense, will appoint an attorney to assist the complainant.

If the case is heard by a HUD Administrative Law Judge, the complainant may receive access to the housing that was denied and be awarded compensatory damages as well. In such cases, the discriminating party may also be assessed a civil penalty ranging from \$10,000 to \$50,000. If the case is heard by a Federal District Court, the complainant may be awarded unlimited punitive damages — civil penalties are not available.

When HUD finds that a complaint has merit and requires prompt court action, such as when an eviction is threatened or when a unit is about to be sold or rented to another person, HUD may direct the Department of Justice to file an action holding the unit off the market until the matter is resolved.

Legislation establishing this program was enacted in 1968 and substantially amended in 1988.

Applicant Eligibility: Any individual experiencing housing discrimination may file a complaint with any HUD office, in person, by mail, or by telephone. The national toll-free numbers are 1-800-424-8590 or 1-800-424-8529 (TDD)

Under Title VIII, an aggrieved person may also file suit in a Federal Court without complaining to HUD.

Legal Authority: Title VIII, Civil Rights Act of 1968, Fair Housing Amendments Act of 1988 (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. 20410-2000.

Information Source: Fair Housing Enforcement Division, Office of Fair Housing and Equal Opportunity, Washington, D.C. 20410-2000.

Current Status: Active

Scope of Programs: In FY 88, 4,658 Title VIII complaints were received in FY 88. A total of 4,682 complaints were processed. Conciliation was attempted in 1,539 complaints, and 1,122 were successful.

Fair Housing Assistance Program (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 includes support for complaint processing, training, technical assistance, data and information systems, and other fair housing projects. The program is designed to build coordinated intergovernmental enforcement of fair housing laws and provide incentives for States and localities to assume a greater share of the responsibility for 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, Fair Housing Amendments Act of 1988 (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. 20410-2000.

Information Source: Programs Division, Office of Fair Housing and Equal Opportunity, Washington, D.C. 20410-2000.

Current Status: Active.

Scope of Program: FY 89 marks the tenth year State and local agencies were funded under the Fair Housing Assistance Program. The Office of Fair Housing and Equal Opportunity obligated \$5 million in FY 89 to "substantially equivalent" State and local fair housing enforcement agencies. The program was redesigned in FY 89 to merge the noncompetitive and the competitive components into one comprehensive noncompetitive funding. This funding approach supports activities related to case processing and also supports specialized projects developed by the agencies to enhance their fair housing programs.

In 1989, 118 "substantially equivalent" States and localities received financial support under this program.

Fair Housing Initiatives Program (FHIP)

Nature of Program: Provides funding to public and private entities formulating or carrying out programs to prevent or eliminate discriminatory housing practices. Funds enable the recipients to carry out activities designed to inform the public about rights and obligations under Federal, State, or local laws prohibiting housing discrimination, and to enforce those rights. There are three distinct categories of funding under FHIP: (1) the Administrative Enforcement Initiative, (2) the Education and Outreach Initiative, and (3) the Private Enforcement Initiative.

Applicant Eligibility: The Administrative Enforcement Initiative is limited to State and local government agencies which administer fair housing laws recognized "substantially equivalent" to Title VIII of the Civil Rights Act of 1968, as amended. The Education and Outreach Initiative is open to State or local governments and public or private entities that are formulating or carrying out programs to prevent or eliminate discriminatory housing practices. The Private Enforcement Initiative is limited to private nonprofit organizations and other private entities that are formulating or carrying out programs to prevent or eliminate discriminatory housing practices. At least one year of fair housing enforcement experience is required to conduct testing under the Private Enforcement Initiative.

Legal Authority: Section 561, Housing and Community Development Act of 1987.

Administering Office: Assistant Secretary for Fair Housing and Equal Opportunity, Department of Housing and Urban Development, Washington, D.C. 20410-2000.

Information Source: Programs Division, Office of Fair Housing and Equal Opportunity, Washington, D.C. 20410-2000.

Current Status: Active.

Scope of Program: In FY 89, \$5 million were appropriated for FHIP, including \$2 million for the Education and Outreach Initiative and \$3 million for the Private Enforcement Initiative. For FY 90, \$6 million in appropriations were requested.

Certification of Substantially Equivalent Agencies

A program that certifies agencies administering fair housing laws and ordinances as substantially equivalent to the Department's administration of Title VIII of the Civil Rights Act of 1968 as amended by the Fair Housing Amendments Act of 1988 (the "Fair Housing Act").

Nature of Program: HUD is responsible for administering the Fair Housing Act which prohibits discrimination in housing on the basis of race, color, religion, sex, handicap, familial status, and national origin. A State or local fair housing agency may qualify to handle complaints alleging violations of the Fair Housing Act if it has been certified as substantially equivalent.

In order for a State or local agency to be certified as substantially equivalent, the Assistant Secretary for Fair Housing and Equal Opportunity must examine the law administered by the agency and review the agency's ability to administer the law. The agency's law and its procedures must meet specific criteria established under the Fair Housing Law.

Applicant Eligibility: Any agency administering a fair housing law or ordinance may apply for certification. (Agencies grandfathered in as "certified" with the passage of the Fair Housing Amendments Act of 1988 have until January 13, 1992, to be certified under the Fair Housing Act.)

Legal Authority: Title VIII, Civil Rights Act of 1968, Fair Housing Amendments Act of 1988 (42 U.S.C. 3601 et seq.). See 24 CFR Part 115, Certification of Substantially Equivalent Agencies.

Administering Office: Assistant Secretary for Fair Housing and Equal Opportunity, Department of Housing and Urban Development, Washington, D.C. 20410-2000.

Information Source: Programs Division, Office of Fair Housing and Equal Opportunity, Washington, D.C., 20410-2000.

Current Status: Active.

Scope of Program: 38 States and 84 localities were grandfathered in as "certified."

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: Assures the effectiveness of the Voluntary Affirmative Marketing Agreements (VAMAs) between HUD and housing industry organizations which 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 early 1989, approximately 600 such Boards had been organized.

The program was implemented in 1976, with appropriations 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 in turn implement and monitor purposes of VAMAs.

Legal Authority: Title VIII, Civil Rights Act of 1968, Fair Housing Amendments of 1988 (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. 20410-2000.

Information Source: Office of Voluntary Compliance, Office of Fair Housing and Equal Opportunity, Washington, D.C. 20410-2000.

Current Status: Active.

Scope of Program: In FY 88, CHRBs received grants of up to either \$15,000 or \$25,000, depending on the size of the jurisdiction in which the CHRB was located. To date, approximately \$12 million have been obligated to fund 325 CHRBs. An additional \$900,000 was obligated to CHRBs in FY 89.

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, handicap, age, or sex.

Nature of Program: HUD determines 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 guarantee, is subject to Title VI, Section 109, 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 may file a complaint.

Legal Authority: Title VI, Civil Rights Act of 1964 (42 U.S.C. 2000d); Section 109 of Title I of the 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. 20410-2000.

Information Source: HUD Field Offices.

Current Status: Active.

Scope of Program: In FY 88, 79 compliance reviews were closed. In addition, 14 complaint cases were closed under Title VI, 10 under Section 109, and 199 under Section 504.

Voluntary Compliance

Voluntary compliance with fair housing laws.

Nature of Program: HUD promotes voluntary compliance in the private sector and with other Federal agencies in the area of fair housing activities nationwide. HUD executes Voluntary Affirmative Marketing Agreements (VAMAs) with housing industry groups, both locally and nationwide, and comprehensive fair housing plans with local units of government. HUD also organizes volunteer citizen groups to work with these plans and agreements.

Legislation establishing the program of Voluntary Compliance was enacted in 1968.

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

Legal Authority: Title VIII, Civil Rights Act of 1968, Fair Housing Amendments Act of 1988 (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. 20410-2000.

Information Source: Office of Voluntary Compliance, Office of Fair Housing and Equal Opportunity, Washington, D.C. 20410-2000.

Current Status: Active.

Scope of Program: Sixteen hundred and fifty Voluntary Affirmative Marketing Agreements (VAMAs) that have been executed with the housing industry are serviced by 450 active Community Housing Resource Boards (CHRBs).

Policy Development and Research

- 88 Policy Development and Research Initiatives
- 90 American Housing Survey
- 91 National Urban Policy Report to Congress

Policy Development and Research Initiatives

Nature of Program: 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). The office is charged with qualitative and quantitative policy analyses, especially for budget and legislative proposals. The Assistant Secretary serves as the principal advisor to the Secretary on all departmental policy issues, providing evaluation, economic and policy analysis, and assistance in setting national housing and community development goals, priorities, and objectives.

All research and demonstration activities are centralized in PD&R. The research and demonstration data HUD uses in policy development are made available to interested parties such as State governments, local governments, financial institutions, builders, developers, neighborhood groups, and universities and colleges.

The research program focuses on the following activities:

- maintaining affordable housing for low-income families, and recapturing the American dream of homeownership for first-time homebuyers;
- creating jobs and economic development through Enterprise Zones to encourage entrepreneurship in distressed inner cities and rural areas;
- helping to eliminate the tragedy of homelessness, particularly for families with children;
- empowering the poor to control their own lives through initiatives such as resident management, homesteading, and ownership of public housing;
- fully enforcing the new Fair Housing Law by providing the needed resources for timely and effective investigation and resolution of all fair housing complaints;
- promoting a drug-free America, particularly in HUD-supported housing.
- developing improved methods to identify and abate lead-based paint hazards;
- studying the impact of rent control on housing availability and affordability;
- developing standards for energy consumption in manufactured housing;
- preparing the President's National Urban Policy Report for 1990; and
- developing alternative methods for providing funds for the comprehensive modernization of public housing.

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. 20410-6000.

Information Source: See administering office.

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

Scope of Program: Funding levels based on annual appropriation.

American Housing Survey

Nature of Program: Since 1973, HUD has funded an Annual Housing Survey conducted by the Bureau of the Census. The survey provided 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 were 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 survey was conducted in 1984 and continues on a four-year cycle in most of the 44 largest metropolitan areas. The revised biennial national survey began in 1985 and is being conducted 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. 20410-6000.

Information Source: See administering office.

Current Status: Active.

Scope of Program: Initiated in 1973; approximate annual cost of \$11 million.

National Urban Policy Report to Congress

Nature of Program: Under the Urban Growth and New Community Development Act of 1970, Congress has the responsibility for developing a national urban growth policy. The Act requires the President to transmit a report on the National Urban Policy to the Congress in February of even-numbered 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.

The Assistant Secretary for Policy Development and Research is responsible for preparing the report.

Applicant Eligibility: Not applicable.

Legal Authority: Section 703, Housing and Urban Development Act of 1970 (42 U.S.C. 4501), as amended.

Administering Office: Assistant Secretary for Policy Development and Research, Department of Housing and Urban Development, Washington, D.C. 20410-6000.

Information Source: See administering office.

Current Status: Active.

Scope of Program: The first National Urban Policy Report was prepared in 1978 and was preceded by three National Urban Growth Reports beginning in 1972.

Government National Mortgage Association (GNMA)

- 93 GNMA Mortgage-Backed Securities
- 94 GNMA II Mortgage-Backed Securities

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 nontraditional investors into the residential mortgage market by offering them a high-yield, risk-free, Government-guaranteed security which has none of the servicing obligation 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. 20410-9000.

Information Source: See administering office.

Current Status: Active.

Scope of Program: Since its inception, GNMA has guaranteed more than \$519 billion in mortgage-backed securities, issued by nearly 1,000 lenders throughout the United States.

GNMA II Mortgage-Backed Securities

Provides a more efficient means of channeling funds from security markets by presenting a comprehensive menu of GNMA securities. The program takes 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 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 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. 20410-9000.

Information Source: See administering office.

Current Status: Active.

Scope of Program: As of December 31, 1988, \$33.3 billion in GNMA II securities were issued.

Access to Housing for the Disabled

Access to Housing for the Disabled

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

Nature of Program: The Office of the Special Advisor for Disability Issues promotes awareness of housing needs of people with disabilities. The Program is designed to assure adequate access by disabled persons to HUD-assisted housing. Office staff meets with other Federal and governmental agencies to assure that their regulations and issuances dealing with the disabled 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, Department of Housing and Urban Development, Washington, D.C. 20410-0050.

Information Source: See administering office.

Current Status: Active.

Independent Agencies Located at the Department

98 Interagency Council on the Homeless

99 The Martin Luther King, Jr. Federal Holiday Commission

The U.S. Department of Housing and Urban Development houses two Congressionally created entities — the Interagency Council on the Homeless and the Martin Luther King, Jr. Federal Holiday Commission. The Department provides office space and administrative services for the staff of each.

Interagency Council on the Homeless

An independent Federal organization within the Executive Branch composed of the heads of 16 Federal agencies. The Secretary of Housing and Urban Development is the elected Chairperson and the Secretary of Health and Human Services is the elected Vice-Chairperson.

Nature of Program: The Council is responsible for reviewing Federal programs and activities to help the homeless, working with State and local governments and private organizations on homeless-related efforts, and for collecting and disseminating information on homeless activities. The Council also prepares reports on the homeless problem for the President and Congress.

Legislation establishing this agency was enacted in 1987.

Applicant Eligibility: The Council is a coordinating body. Eligibility for programs under the McKinney Act is determined by the relevant member Departments/agencies.

Legal Authority: Title II, Stewart B. McKinney Homeless Assistance Act (Public Law 100-77).

Information Source: Interagency Council on the Homeless, 451 Seventh Street, S.W., Washington, D.C. 20410-4000. Telephone: (202) 755-1480.

Current Status: Active.

Scope of Program: The appropriation for McKinney homeless assistance funds in FY 89 is almost \$466 million. The President's FY 90 budget requests \$746 million in McKinney funds. Other Federal programs also serve the homeless. In all, funds in the 1990 budget for the homeless will exceed \$1 billion.

The Martin Luther King, Jr. Federal Holiday Commission

An independent Federal Commission operating under the Federal Commission Advisory Act, composed of four Commissioners appointed by the President; four by the United States Senate (two Republicans and two Democrats); four by the U.S. House of Representatives (two Republicans and two Democrats); Mrs. Coretta Scott King, life member; two members of the family of Dr. Martin Luther King, Jr.; two representatives of the Martin Luther King, Jr. Center for Nonviolent Social Change, Inc.; and 23 Commissioners at large, representing various interest groups.

Nature of Program: Encourage appropriate ceremonies and activities throughout the United States and abroad in the observance of the Martin Luther King, Jr. Federal Holiday on the third Monday of each January.

Coordinates efforts and provides advice and assistance to Federal, State, and local governments and private organizations on the holiday.

The Commission operates through a network of national committees representing various interest groups; through State and local Holiday commissions and committees, U.S. installations abroad under the jurisdiction of the U.S. Department of State, the Military, and the United States Information Agency; in cooperation with the governments of all U.S. territories.

Legislation establishing the Commission was enacted in 1984.

Applicant Eligibility: The Commission is a coordinating body for activities created at the State and local levels.

Legal Authority: Public Law 98-399 (5 U.S.C. 6103) August 27, 1984.

Information Sources: The Martin Luther King, Jr. Federal Holiday Commission, Room 5182, 451 Seventh Street, S.W., Washington, D.C. 20410. Telephone: (202) 755-1005. The King Center, 449 Auburn Avenue, N.E., Atlanta, GA 30312. Telephone: (404) 526-8990.

Current Status: Active.

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Major Federal Legislation and Executive Orders Authorizing HUD Programs

(In Chronological Order)

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

Title I: Property Improvements

Section 2: Manufactured Housing (Loan Insurance)

Property Improvement (Loan Insurance)

Title II:

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

Section 203(h): Disaster Housing (Mortgage Insurance)

Section 203(i): Suburban and Outlying Areas or Small Communities
(Mortgage Insurance)

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
Section 255: Home Equity Conversion Mortgages (Demonstration)

Title III: Governmental 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 (Mortgage Insurance)

Title XI: Group Practices Facilities (Mortgage Insurance)

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

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

Title I: Urban Renewal Projects

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

Title VII: Section 701: Comprehensive Planning Assistance

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

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

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

Title III: Section 312: Rehabilitation Loans

Title VIII: Part 1: Federal-State Training Programs

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

Title I: Rent Supplements

Title VII: Community Facilities

Section 702: Grants for Basic Water and Sewer Facilities

Section 703: Grants for Neighborhood Facilities

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

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

Title I: Model Cities

Title X: Sections 1010 and 1011: Urban Research and Technology

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

Title VIII: Fair Housing

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

Title I: Homeownership for Lower-Income Families

Title IV: New Communities

Title VIII: Government National Mortgage Association

Title XI: Urban Property Protection and Reinsurance

Title XIV: Interstate Land Sales

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

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

Title V: Research and Technology

Title VII: National Urban Policy and New Communities

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

Title I: Community Development Block Grants

Title II: Assisted Housing

Section 8: Lower Income Rental Assistance

Title III: Mortgage Credit Assistance

Section 306: Compensation for Substantial Defects

Section 307: Coinsurance

Section 308: Experimental Financing

Title VI: Mobile Home Construction and Safety Standards

Title VIII: Miscellaneous

Section 802: State Housing Finance Agency Coinsurance

Section 809: National Institute of Building Sciences (NIBS)

Section 810: Urban Homesteading

Section 811: Counseling and Technical Assistance

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

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

Title I: Emergency Homeowner's Mortgage Relief

Housing Authorization Act of 1976 (P.L. 94-375)

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

Title I: Community Development

Title II: Housing Assistance and Related Programs

Title III: Federal Housing Administration Mortgage Insurance and Related Programs

Title IV: Lending Powers of Federal Savings and Loan Associations; Secondary Market Authorities

Title V: Rural Housing

Title VI: National Urban Policy

Title VIII: Community Reinvestment

Title IX: Miscellaneous Provisions

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

Title I: Community and Neighborhood Development and Conservation

Title II: Housing Assistance Programs

Title III: Program Amendments and Extensions

Title IV: Congregate Services

Title V: Rural Housing

Title VI: Neighborhood Reinvestment Corporation

Title VII: Neighborhood Self-Help Development

Title VIII: Livable Cities

Title IX: Miscellaneous

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

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

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 Amendment and Extensions

Title IV: Planning Assistance

Title V: Rural Housing

Title VI: Condominium and Cooperative Conversion Protection and Abuse Relief

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

Subtitle A: Housing and Community Development

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

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 and 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

Housing and Community Development Technical Amendments Act of 1984 (P.L. 98-479)

Housing and Community Development Act of 1987 (P.L. 100-242)

Title I: Housing Assistance

Title II: Preservation of Low-Income Housing

Title III: Rural Housing

Title IV: Mortgage Insurance and Secondary Mortgage Market Programs

Title V: Community Development and Miscellaneous Programs

Title VI: Nehemiah Housing Opportunity Grants

Title VII: Enterprise Zone Development

Stewart B. McKinney Homeless Assistance Act (P.L. 100-77)

Title IV: Housing Assistance

Subtitle A: Comprehensive Homeless Assistance Plan

Subtitle B: Emergency Shelter Grants

Subtitle C: Supportive and Housing Demonstration

Subtitle D: Supplemental Assistance for Facilities to Assist the Homeless

**Section 441: Section 8 Moderate Rehabilitation of Single Room
Occupancy Units for Homeless Individuals**

Title V: Identification and Use of Surplus Federal Property

Indian Housing Act of 1988 (P.L. 100-358)

Title II: Assisted Housing for Indians and Alaska Natives

Section 201: Lower Income Housing on Indian Reservations

Section 202: Mutual Help Homeownership Opportunity

**Fair Housing Amendments Act of 1988 (P.L. 100-430, which replaced
Title VIII, P.L. 90-284)**

Title VIII: Fair Housing and Fair Housing Enforcement

**Stewart B. McKinney Homeless Assistance Amendments Act of 1988
(P.L. 100-628)**

**Title IV: Amendments to Title IV of the Stewart B. McKinney Homeless
Assistance Act**

Title X: Housing and Community Development Technical Amendments

Anti-Drug Abuse Act of 1988 (P.L. 100-690)

Title V: User Accountability

Subtitle C, Chapter 1: Regulatory and Enforcement Provisions

Subtitle C, Chapter 2: Public Housing Drug Elimination

Subtitle C, Chapter 3: Drug-Free Public Housing

Subtitle D: Drug-Free Workforce

**Section 5301, Denial of Federal Benefits to Drug Traffickers and
Possessors**

Programs Generally Identified by Number

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VI	Equal Opportunity in HUD-Assisted 84 Programs (Civil Rights Act of 1964)
VIII	Fair Housing 78 (Civil Rights Act of 1964)
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202	Direct Loans for Housing for the 47 Elderly or Handicapped (Housing Act of 1959)
203	One- to Four-Family Home Mortgage 30 Insurance (National Housing Act)
207	Multifamily Rental Housing..... 38 (National Housing Act)
213	Cooperative Housing 35 (National Housing Act)
221(d)(2)	Homeownership for Low- & Moderate- 31 Income Families (National Housing Act)
221(d)(3) and (4)	Multifamily Rental Housing for Low-..... 40 & Moderate-Income Families (National Housing Act)

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	(National Housing Act)	
244	Multifamily Housing Coinsurance.....	60
	(National Housing Act)	
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	(Housing Act of 1964)	

Financial Highlights of Major HUD Programs

Legal Authority	Program	Actual 9/30/88	Cumulative Activity as of 9/30/88
Housing			
<i>National Housing Act</i>			
Section 203(b)	One- to Four-Family Home Mortgage Insurance	\$37,702,201,568 (INS)	\$374,159,090,928 (INS)
Section 235 (Revised)	Homeownership Assistance for Lower Income Families	1,166,350 (INS)	3,785,531,553 (INS)
Sec. 221(d)(2)	Homeownership Assistance for Low- and Moderate-Income Families	146,414,624 (INS)	13,341,548,833 (INS)
Section 223(e)	Housing in Declining Neighborhoods: Homes Multifamily	51,494,687 (INS) Not Available	2,890,913,722 (INS) Not Available
Section 237	Special Credit Risks	-0- (INS)	72,345,238 (INS)
Section 234	Condominium Housing	2,993,256,833 (INS)	14,154,717,120 (INS)
Section 213	Cooperative Housing	91,250 (INS)	426,195,867 (INS)
Title I	Manufactured Homes	336,936,748 (INS)	5,332,850,801 (INS)
Section 207	Manufactured Homes Park	Not Available	497,759,515 (INS)
Section 207	Multifamily Rental Housing	869,226,375 (INS)	9,609,562,743 (INS)
Section 223(f)	Existing Multifamily Rental Housing	10,555,200 (INS)	1,675,982,891 (INS)
Section 221(d) (3) & (4)	Multifamily Rental Housing for Low- and Moderate Income Families	1,476,503,400 (INS)	29,724,954,828 (INS)
Section 101	Rent Supplement	23,476 units eligible for payment, end of year	Not Applicable

Legal Authority	Program	Actual 9/30/88	Cumulative Activity as of 9/30/88
			(Actual Dollars)
Housing			
<i>National Housing Act</i>			
Section 231	Mortgage Insurance for the Elderly	8,419,500 (INS)	1,176,784,073 (INS)
Section 232	Nursing Homes and Intermediate Care Facilities	218,609,054 (INS)	2,208,838,002 (INS)
Section 242	Hospitals	400,378,850 (INS)	5,672,123,273 (INS)
Title XI	Group Practice Medical Facilities	-0- (INS)	37,373,698 (INS)
Title I	Home Improvement Loan Insurance	576,940,665 (INS)	36,241,886,236 (INS)
Section 203(k)	Rehabilitation Mortgage Insurance	23,543,559 (INS)	97,148,660 (INS)
Section 241	Supplemental Loans for Multifamily Projects and Health Care Facilities	-0- (INS)	251,953,773 (INS)
Section 244	Single Family Mort- gage Coinsurance	174,668,590 (INS)	2,413,525,244 (INS)
Section 244	Multifamily Mort- gage Coinsurance	Not Available	Not Available
Section 245	Graduated Payment Mortgage	538,557,060 (INS)	23,959,657,542 (INS)
Title X	Land Development	73,080,930 (INS)	557,471,348 (INS)
Section 809	Armed Services for Civilian Employees	-0- (INS)	278,300,133 (INS)
Section 238(c)	Housing in Military Impacted Areas	7,462,300 (INS)	25,079,388 (INS)
Section 222	Homes for Servicemen	4,830,727 (INS)	4,432,058,698 (INS)

INS = Insurance Written

Legal Authority	Program	Actual 9/30/88	Cumulative Activity as of 9/30/88
Housing			
<i>HCD Amendments of 1978</i>			
Section 201	Flexible Subsidy	32,341,834*	437,188,251*
<i>Housing and Urban Development Act of 1968</i>			
Section 106(a) and (b)	Nonprofit Sponsor Assistance	903,000 (obligations)	17,620,000 (obligations)
<i>Housing Act of 1959, as amended</i>			
Section 202	Direct Loans Elderly/Handicapped	565,034,000*	9,495,911,000*
<i>National Housing Act</i>			
Title III	Mortgage-Backed Securities (GNMA)	57,134,880,000*	504,525,920,000*
<i>National Housing Act</i>			
Section 235	242 completions		159,621 units eligible for payment
<i>U.S. Housing Act of 1937, as amended</i>			
Section 8	91,079 completions		2,330,500 units eligible for payment
Public Housing	9,146 completions		1,399,244 units eligible for payment
Operating Subsidies . .	\$1,514,854,000	\$15,272,207,000 OBLIGATIONS	

*Represents amount associated with gross reservations.

†Represents guaranteed securities issued in year.

Legal Authority	Program	Actual for FY 1988	Cumulative through September 1988
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Community Planning and Development (CPD)

Housing and Community Development Act of 1974, as amended

Title I	Community Development Grants	2,880,000 A	46,707,390,000 A
Section 119	Urban Development Action Grants	216,000,000 A	4,661,910,000 A
Section 312	Rehabilitation Loans	No appropriation in 1988. Funding limited to loan repayments — reservations totaled \$101,926,000	735,131,000 A
Section 810	Urban Homesteading	14,400,000 A	128,758,000 A

Fair Housing and Equal Opportunity (FHEO)

Civil Rights Act of 1968

Title VIII	Fair Housing Assistance Program	4,800,000 A	48,998,000 A
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Code: A = Appropriation

HUD Regional and Field Offices

Region I (Boston)

Boston Regional Office

Thomas P. O'Neill Federal Building
10 Causeway Street, Room 375
Boston, Massachusetts 02222-1092
Commercial Number: (617) 565-5234
FTS Tel. 835-5234

Field Offices

Bangor Office

Casco Northern Bank Building
23 Main Street
Bangor, Maine 04401-4318
Commercial Number: (207) 945-0467
FTS Tel. 833-7534

Burlington Office

Federal Building
11 Elmwood Avenue, Room B311
Post Office Box 1104
Burlington, Vermont 05402-1104
Commercial Number: (802) 951-6290
FTS Tel. 832-6290

Hartford Office

330 Main Street
Hartford, Connecticut 06106-1860
Commercial Number: (203) 240-4523
FTS Tel. 244-4523

Manchester Office

Norris Cotton Federal Building
275 Chestnut Street
Manchester, New Hampshire 03101-2487
Commercial Number: (603) 666-7681
FTS Tel. 834-7681

Providence Office

John O. Pastore Federal Building
and U.S. Post Office
Kennedy Plaza, Room 300
Providence, Rhode Island 02903-1745
Commercial Number: (401) 528-5351
FTS Tel. 838-5351

Region II (New York)

New York Regional Office

26 Federal Plaza
New York, New York 10278-0068
Commercial Number: (212) 264-8068
FTS Tel. 264-8068

Field Offices

Albany Office

Leo W. O'Brien Federal Building
North Pearl Street and Clinton Avenue
Albany, New York 12207-2395
Commercial Number: (518) 472-3567
FTS Tel. 562-3567

Buffalo Office

Lafayette Court, Fifth Floor
465 Main Street
Buffalo, New York 14203-1780
Commercial Number: (716) 846-5755
FTS Tel. 437-5733

Camden Office

The Parkade Building
519 Federal Street
Camden, New Jersey 08103-9998
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FTS Tel. 488-5081

Caribbean Office

159 Carlos E. Chardon Avenue
San Juan, Puerto Rico 00918-1804
Commercial Number: (809) 766-5201
FTS Tel. 8-(809) 498-5201

Newark Office

Military Park Building
60 Park Place
Newark, New Jersey 07102-5504
Commercial Number: (201) 887-1662
FTS Tel. 349-1814

Region III (Philadelphia)

Philadelphia Regional Office

Liberty Square Building
105 South Seventh Street
Philadelphia, Pennsylvania 19106-3392
Commercial Number: (215) 597-2560
FTS Tel. 597-2560

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The Equitable Building
10 North Calvert Street, Third Floor
Baltimore, Maryland 21202-1865
Commercial Number: (301) 962-2121
FTS Tel. 922-2121

Charleston Office

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Charleston, West Virginia 25301-1795
Commercial Number: (304) 347-7000
FTS Tel. 930-7036

Pittsburgh Office

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Seventh and Grant Streets
Pittsburgh, Pennsylvania 15219-1906
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Richmond Office

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Richmond, Virginia 23240
Commercial Number: (804) 771-2721
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Washington, D.C. Office

451 Seventh Street, S.W., Room 3158
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Wilmington Office

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Wilmington, Delaware 19801-3519
Commercial Number: (302) 573-6300
FTS Tel. 487-6300

Region IV (Atlanta)

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75 Spring Street, S.W.
Atlanta, GA 30303-3388
Commercial Number: (404) 331-5136
FTS Tel. 242-5136

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Birmingham, Alabama 35233-2096
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Strom Thurmond Federal Building
1835-45 Assembly Street
Columbia, South Carolina 29201-2480
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Coral Gables Office

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Coral Gables, Florida 33146-2911
Commercial Number: (305) 662-4510
FTS Tel. 350-6010

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FTS Tel. 699-5363

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3751 Maguire Boulevard, Suite 270
Orlando, Florida 32803-3032
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FTS Tel. 820-6441

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700 Twiggs Street, Room 527
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Tampa, Florida 33672-2910
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FTS Tel. 826-2501

Region V (Chicago)

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626 West Jackson Boulevard
Chicago, Illinois 60606
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Cleveland Office

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Columbus, Ohio 43215-2499
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FTS Tel. 943-7345

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Detroit, Michigan 48226-2592
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Flint Office

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352 South Saginaw Street, Room 200
Flint, Michigan 48502-1953
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Grand Rapids Office

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Commercial Number: (616) 456-2100
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Indianapolis Office

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Indianapolis, Indiana 46204-2526
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Milwaukee, Wisconsin 53203-2289
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Springfield Office

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Springfield, Illinois 62701-1774
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Shreveport, Louisiana 71101-3077
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Kansas City, Missouri 64106-2496
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FTS Tel. 758-6432

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Braiker/Brandeis Building
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Omaha, Nebraska 68102-1622
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St. Louis, Missouri 63101-1997
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Sioux Falls, South Dakota 57102-0311
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and U.S. Courthouse
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San Francisco, California 94102-3448
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San Diego, California 92188-0100
Commercial Number: (619) 557-5310
FTS Tel. 895-5310

Santa Ana Office

34 Civic Center Plaza
Box 12850
Santa Ana, California 92712-2850
Commercial Number: (714) 836-2451
FTS Tel. 799-2451

Tucson Office

100 North Stone Avenue, Suite 410
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FTS Tel. 762-6237

Region X (Seattle)

Seattle Regional Office

Arcade Plaza Building
1321 Second Avenue
Seattle, Washington 98101-2058
Commercial Number: (206) 442-5414
FTS Tel. 399-5414

Field Offices**Anchorage Office**

701 C Street, Box 64
Anchorage, Alaska 99513-0001
Commercial Number: (907) 271-4170
FTS Tel. (907) 271-4170

Boise Office

Federal Building/U.S. Courthouse
550 West Fort Street
Post Office Box 042
Boise, Idaho 83724-0420
Commercial Number: (208) 334-1990
FTS Tel. 554-1990

Portland Office

Cascade Building
520 Southwest Sixth Avenue
Portland, Oregon 97204-1596
Commercial Number: (503) 221-2561
FTS Tel. 423-2561

Spokane Office

Farm Credit Bank Building
Eighth Floor East
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Spokane, Washington 99204-0317
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