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U.S. Department of Housing and Urban Development

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Programs of HUD



U.S. Department of Housing and
Urban Development Library
Washington, D.C. 20410



Our mission at the Department of Housing and Urban Development is to help people build and maintain communities of opportunity. The *Programs of HUD* describes the tools we use to fulfill this mission.

Our goal is to use these tools -- our programs -- in creative ways by forming partnerships with private industry, community-based groups and nonprofits, and with state and local governments.

The President has called for a more mission-driven federal government that thrives on alliances. To be a better partner, HUD is focusing on reinventing itself as an agency, a process that has helped us identify the following five core values that guide our policies and our actions:

Commitment to Community. We want to strengthen the spirit of community by encouraging comprehensive approaches to community needs. We want to ensure that citizens play their rightful role in the growth and planning process, in creating economically diverse, attractive neighborhoods.

Commitment to Supporting Families. Our regulations and programs should provide incentives for families to stay together, should foster a nurturing home environment for all of our children, and should support early involvement in the lives of at-risk youngsters. We can help build communities by helping to build families.

Commitment to Economic Lift. We want to build a ladder to self-sufficiency, not just enable people to maintain their status quo. Our housing programs can help create job opportunities, encourage entrepreneurship, rebuild the economic bases of depressed areas, and encourage investment in education and training.

Commitment to Individual Rights and Responsibilities. We want to promote responsible behaviors that make communities more liveable. Everyone has a right to a decent home in a safe environment, and this carries with it a concomitant responsibility to strive for individual and family self-improvement. Antisocial and anti-community behavior involving drugs, gangs, and crime are inexcusable, and HUD will work to eliminate these destructive behaviors whenever they conflict with our housing and community goals.

Commitment to Reducing Spatial Separation by Income and Race. To completely eliminate racism, discrimination, and prejudice, we must begin to reduce the spatial separation of our society by race and income. Too often, the makeup of communities is defined by these characteristics -- rather than a diverse mix -- and it contributes to the isolation of poor persons in certain areas.

From such large-scale programs as HOME and the Community Development Block Grant, to more specifically focused undertakings such as Youthbuild and Moving to Opportunity, HUD's programs cover the spectrum of a community's needs.

We will measure our success not by how meticulous we are in administering our programs, but by how innovative we are in utilizing them and in altering them to fit the complex needs of communities today.

Programs of HUD is designed to be an informative resource for you, and we are redesigning HUD to be your partner and a helpful resource to you and your community.



Henry G. Cisneros
Secretary
U.S. Department of Housing and Urban Development

Contents

- 6 Community Planning and Development**
- 7 Community Development Block Grants (Entitlement)
- 9 Community Development Block Grants (Non-Entitlement)
for States and Small Cities
- 11 Community Development Block Grants (Section 108 Loan
Guarantee)
- 12 Special Purpose Grants*
- 13 The HOME Program: HOME Investment Partnerships*
- 15 HOPE for Homeownership of Single Family Homes*
- 17 HUD-Owned Single Property Disposition*
- 19 Shelter Plus Care (S+C)*
- 20 Emergency Shelter Grants Program
- 21 Surplus Property for Use to Assist the Homeless*
- 22 Indian Community Development Block Grant Program*
- 24 Supportive Housing Demonstration Program—Transitional
Housing Component
- 25 Supportive Housing Demonstration Program—Permanent
Housing Component
- 26 Supplemental Assistance for Facilities to Assist the
Homeless (SAFAH)
- 27 Section 8 Moderate Rehabilitation Single Room Occupancy
(SRO) Program*

- 28 Housing**
- Single Family Programs**
- 30 One- to Four-Family Home Mortgage Insurance
(Section 203)(b) and (i))
- 31 Rehabilitation Mortgage Insurance (Section 203(k))
- 32 Homeownership Assistance for Low- and Moderate-Income
Families (Section 221(d)(2))
- 33 Homes for Service Members (Section 222)
- 34 Housing in Declining Neighborhoods (Section 223(e))
- 35 Condominium Housing (Section 234)
- 36 Special Credit Risks (Section 237)
- 37 Housing in Military Impacted Areas (Section 238)
- 38 Single Family Home Mortgage Coinsurance (Section 244)
- 39 Graduated Payment Mortgages (Section 245)
- 40 Adjustable Rate Mortgages (ARMs) (Section 251)
- 41 Home Equity Conversion Mortgage (HECM) Insurance
Demonstration (Section 255)
- 43 Manufactured Homes (Title I)
- 44 Property Improvement Loan Insurance (Title I)

- 45 Manufactured Home Construction and Safety Standards
- 46 Real Estate Settlement Procedures Act (RESPA)
- 48 Counseling for Homebuyers, Homeowners, and Tenants (Section 106)
- 49 Interstate Land Sales Registration

Multifamily Programs

- 50 Rent Supplements (Section 101)
- 51 Supportive Housing for the Elderly (Section 202)*
- 52 Multifamily Rental Housing (Section 207)
- 53 Manufactured Home Parks (Section 207)
- 54 Cooperative Housing (Section 213)
- 55 Mortgage and Major Home Improvement Loan Insurance for Urban Renewal Areas (Section 220)
- 56 Multifamily Rental Housing for Moderate-Income Families (Section 221(d)(3) and (4))
- 57 Existing Multifamily Rental Housing (Section 223(f))
- 58 Mortgage Insurance for Single Room Occupancy Projects (Section 221(d) pursuant to Section 223(g))
- 59 Mortgage Insurance for Housing for the Elderly (Section 231)
- 60 Nursing Homes, Intermediate Care Facilities, and Board and Care Homes (Section 232)
- 61 Supplemental Loans for Multifamily Projects (Section 241)
- 62 Hospitals (Section 242)
- 63 Group Practice Medical Facilities (Title XI)
- 64 Congregate Housing Services
- 65 Supportive Housing for Persons with Disabilities (Section 811)*
- 66 HOPE 2: Homeownership of Multifamily Units (Title IV)*
- 68 Low-Income Housing Preservation and Resident Homeownership (Title VI)*
- 70 Emergency Low-Income Housing Preservation (Title II)*
- 71 Flexible Subsidy (Section 201)
- 72 Direct Loans for Housing for the Elderly or Handicapped (Section 202)

73 Public and Indian Housing

- 74 Lower-Income Rental Assistance (Section 8)
- 75 Section 8 Rental Voucher Program
- 76 Section 8 Rental Certificate Program
- 77 Section 8 Moderate Rehabilitation Program
- 78 Public Housing Development
- 79 Public Housing Operating Subsidy
- 80 Public Housing Modernization (Comprehensive Grant Program)*
- 81 Public Housing Modernization (Comprehensive Improvement Assistance Program)

- 82 Indian Housing
- 83 Public and Indian Housing Resident Management Technical Assistance Grants*
- 84 Homeownership and Opportunity for People Everywhere (HOPE)*
- 85 Public and Indian Housing Youth Sports Program*
- 86 Public and Indian Housing Drug Elimination Program*

- 87 Fair Housing and Equal Opportunity**
- 88 Fair Housing (Title VIII)
- 90 Fair Housing Assistance Program (FHAP) (State and Local Agencies Program)
- 91 Fair Housing Initiatives Program (FHIP)
- 92 Certification of Substantially Equivalent Agencies
- 93 Community Housing Resource Boards (CHRBs)
- 94 Equal Opportunity in HUD-Assisted Programs (Title VI, Section 504, Americans with Disabilities Act, Section 109, Age Discrimination Act)
- 96 Voluntary Compliance
- 97 Public Housing Affirmative Compliance Actions Program (PHACA)*

- 98 Policy Development and Research**
- 99 Policy Development and Research Initiatives
- 101 American Housing Survey
- 102 National Urban Policy Report to Congress

- 103 Government National Mortgage Association (GNMA)**
- 104 GNMA I Mortgage-Backed Securities
- 105 GNMA II Mortgage-Backed Securities

- 106 Lead-Based Paint Abatement and Poisoning Prevention**
- 107 Lead-Based Paint Abatement and Poisoning Prevention

- 108 Independent Agencies Located at the Department**
- 109 Interagency Council on the Homeless
- 110 The Martin Luther King, Jr. Federal Holiday Commission

- 111 Indexes**
- 112 Major Federal Legislation and Executive Orders Authorizing HUD Programs
- 121 Programs Generally Identified by Number
- 123 HUD Regional and Field Offices

* New programs under the National Affordable Housing Act.

Community Planning and Development

- 7 Community Development Block Grants (Entitlement)
- 9 Community Development Block Grants (Non-Entitlement)
for States and Small Cities
- 11 Community Development Block Grants (Section 108 Loan
Guarantee)
- 12 Special Purpose Grants*
- 13 The HOME Program: HOME Investment Partnerships*
- 15 HOPE for Homeownership of Single Family Homes*
- 17 HUD-Owned Single Property Disposition*
- 19 Shelter Plus Care (S+C)*
- 20 Emergency Shelter Grants Program
- 21 Surplus Property for Use to Assist the Homeless*
- 22 Indian Community Development Block Grant Program*
- 24 Supportive Housing Demonstration Program—Transitional
Housing Component
- 25 Supportive Housing Demonstration Program—Permanent
Housing Component
- 26 Supplemental Assistance for Facilities to Assist the
Homeless (SAFAH)
- 27 Section 8 Moderate Rehabilitation Single Room Occupancy
(SRO) Program*

*New programs under the National Affordable Housing Act.

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 70 percent of the funds must be used for activities that 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 that have populations of at least 50,000. Urban counties are within MSAs that 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 Special Purpose Grants, Neighborhood Development Demonstration Programs, Early Childhood Development Programs and Indian Tribes, 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.

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

Federal aid to promote sound community development, primarily for the benefit of low- and moderate-income people.

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 that 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 70 percent of the funds must be used for activities that 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, 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 Sources: Local officials and HUD Field Offices.

Current Status: Active.

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 offers communities a source of financing for housing rehabilitation, economic development, and large-scale physical development projects.

Eligible activities are (a) real property acquisition, (b) rehabilitation of publicly owned real property, (c) housing rehabilitation eligible under the CDBG program, (d) related relocation, clearance, and site improvements, (e) interest payments on the guaranteed loan and issuance costs of public offerings, and (f) debt service reserves. In addition, guaranteed loan funds may be used to finance housing construction by nonprofit organizations when undertaken as part of a project financed under the Housing Development Grants (HODAG) or Nehemiah Housing Opportunity Grants Programs. When determining eligibility, the CDBG rules and requirements apply. As with the CDBG program, all projects and activities must principally benefit either low- and moderate-income people, assist in eliminating or preventing slums and blight, or meet other community development needs having a particular urgency.

The applicant pledges its current and future CDBG funds as the principal security for the loan guarantee. HUD may require additional security. Additional security is required if the repayment period exceeds 10 years; additional security requirements for other loan guarantees will be determined on a case-by-case basis.

Applicant Eligibility: Metropolitan cities and urban counties that receive entitlement grants, and non-entitlement communities that are assisted in submitting applications by States administering the CDBG program. Applicants may be the borrower 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.

Special Purpose Grants

Nature of Program: Provides Community Development Special Purpose Grants to 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.

Applicant Eligibility:

- *Community Development Block Grants for Insular Areas:* Guam, the Virgin Islands, American Samoa, the Northern Mariana Islands, and Palau. Fund allocations to Insular Areas are based on population size. When the amount has been determined, the areas are notified and invited to apply.
- *Technical Assistance:* States, units of general local government, Indian tribes, area-wide 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 area-wide planning organizations or States for work-study programs for economically disadvantaged and minority students in fields related to community development.
- *Historically Black Colleges and Universities:* To expand their role and effectiveness in helping their localities meet their community development needs.

Funding Distribution: The amount appropriated for the Special Purpose Grants is divided among the Insular Areas, Technical Assistance Programs, Work-Study Programs, and Historically Black Colleges and Universities 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 Technical Assistance and Office of Block Grant Assistance, Community Planning and Development, Department of Housing and Urban Development, Washington, D.C. 20410-7000.

Current Status: Active.

The HOME Program: HOME Investment Partnerships

Grants to States, units of general local government, and Indian tribes to implement local housing strategies designed to increase homeownership and affordable housing opportunities for low- and very low-income Americans.

Nature of Program: Participating jurisdictions may use HOME funds for a variety of housing activities, according to local housing needs. Eligible uses of funds include tenant-based assistance; housing rehabilitation; assistance to first-time homebuyers; and new construction, under certain circumstances. HOME funding may also be used for site acquisition, site improvements, demolition, relocation, and other necessary and reasonable activities related to the development of non-luxury housing. Funds may not be used for administrative costs, public housing modernization, matching funds for other Federal programs, operating subsidies for rental housing, Annual Contributions Contracts, or activities under the Low-Income Housing Preservation Act.

All housing developed with HOME funds must serve low- and very low-income families. For rental housing, at least 90 percent of HOME funds must benefit families whose incomes are at or below 60 percent of the area median income; the remaining 10 percent must be invested in units occupied by families at or below 80 percent of median income. Assistance to homeowners must be to families at or below 80 percent of the area median income.

Participating jurisdictions must match their HOME funds, in an amount that varies according to the type of activity undertaken. Participating jurisdictions must also set aside 15 percent of their allocations for housing to be owned, developed, or sponsored by community housing development organizations.

Applicant Eligibility: States, cities, urban counties, and consortia (contiguous units of local governments with a binding agreement).

Funding Distribution: Of all HOME funds appropriated, 1 percent is set aside for Indian tribes, and is distributed on a competitive basis; \$25 million is reserved for technical assistance. The remaining funds are allocated using a formula designed to reflect relative housing need. Forty percent of the remaining funds is reserved for States, and 60 percent is reserved for units of general local government. All States are eligible for HOME funding. Units of general local government that receive a

formula allocation of \$750,000 are eligible to receive HOME funds. To participate, jurisdictions that receive more than \$500,000 but less than \$750,000 must use local or State funds (including State HOME funds) to fill the "gap" between the formula allocation and \$750,000. Jurisdictions that receive less than \$500,000 by formula may not receive HOME funds from HUD directly, but may receive HOME funding from their States. All participating jurisdictions must have a HUD-approved Comprehensive Housing Affordability Strategy.

Legal Authority: National Affordable Housing Act, Title II (1990).

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 92. Interim rules implementing the program were published in December 1991.

HOPE for Homeownership of Single Family Homes

A national program offering homeownership opportunities to lower-income families and individuals by providing Federal assistance to finance an eligible homebuyer's direct purchase and rehabilitation of eligible single family properties. The program funds may also be used for the acquisition and rehabilitation of single family properties for sale and occupancy by families at affordable prices.

Nature of Program: Grantees sell single family properties to eligible families and individuals at affordable prices. Monthly housing payments are no more than 30 percent of the adjusted monthly income of the family or individual.

Properties eligible for use in this program are single family (1-4 unit) residential properties currently owned or held by HUD, VA, the Farmers Home Administration, or the Resolution Trust Corporation, State or local governments, as well as scattered site, single family properties owned by public housing and Indian housing authorities.

Eligible families and individuals must be first-time homebuyers with an income at or below 80 percent of area median adjusted for family size.

Applicants can submit an application for either a planning grant, not to exceed \$100,000, to be used to develop homeownership programs, or an implementation grant, to be used to carry out approved homeownership programs. Eligible activities under planning grants include feasibility studies, technical assistance, funding available properties, and preparing applications for implementation grants. Eligible activities under implementation grants include acquiring and rehabilitating property, assisting homebuyers to purchase eligible properties, economic development activities that promote self-sufficiency of homebuyers, and administrative costs. Grants are awarded on a competitive basis.

Legislation establishing this program was enacted in 1990.

Applicant Eligibility: Private nonprofit organizations, public agencies in cooperation with private nonprofit organizations, and cooperative associations.

Legal Authority: Section 441, National Affordable Housing Act of 1990.

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

Information Sources: HUD Headquarters and Field Offices.

Current Status: Active.

HUD-Owned Single Property Disposition

Offers lease and sale of HUD-acquired properties to nonprofit organizations that provide housing to homeless people.

Nature of Program: The program consists of three initiatives to benefit homeless people by providing single family homes acquired by HUD through FHA foreclosures.

(1) *Leasing HUD-Acquired Properties* - HUD Field Offices make up to 10 percent of HUD-held single family properties (1-4 units) available for lease to local governments and nonprofit organizations for use in homeless programs. The recipient organization has responsibility for repairs, utilities, taxes, insurance (except hazard insurance), and other management costs. While the organizations pay \$1.00 rent for the term of the lease, they may charge tenants rent to help recover costs.

(2) *Sale of Acquired Home Properties Directly to Nonprofit Organizations and Units of Local Government* - Nonprofit organizations may purchase directly foreclosed properties for use in homeless programs. HUD Field Offices are authorized to offer discounts of at least 10 percent off HUD's estimate of fair market value.

(3) *Lease with Option to Purchase in Connection with the Supportive Housing Demonstration Program* - Offering a lease with option to buy, HUD makes properties available to nonprofit organizations for use in the Supportive Housing Demonstration Programs. The organization leases the property for \$1.00 for six months, and during that period, under certain conditions, it may be allowed to sublease the property. A PHA may purchase property from a nonprofit organization participating in the Demonstration Program at not less than 90 percent of HUD's estimate of the fair market value of the property. If the organization does not receive Supportive Housing funding, the lease with option to purchase may be converted to the standard lease program.

HUD Field Offices send lists of properties available under these initiatives to the organizations, giving them 10 days advance review before the public announcement of availability.

Applicant Eligibility: Any pre-approved State, metropolitan city, urban county, governmental entity, tribe, or private nonprofit organization.

Legal Authority: Secs. 203 and 211, National Housing Act (12 U.S.C. 1709 and 1715b); Sec. 2, Housing Act of 1949, as amended.

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 local Field Offices.

Current Status: Active.

Shelter Plus Care (S+C)

Grants for rental assistance, in combination with support services to homeless persons with disabilities.

Nature of Program: Provides rental assistance for homeless people with disabilities, primarily those with serious mental illness, chronic problems with alcohol and/or drugs, and acquired immunodeficiency syndrome (AIDS) and related diseases. The support services, which must match the value of the rental assistance, are provided by Federal, State, local governments, and private sources. Funds are awarded by a nationwide competition. HUD selection criteria give priority to homeless people living on the streets and in shelters.

Rental assistance is provided through three programs. (1) Section 8 Moderate Rehabilitation Single Room Occupancy (SRO) is project-based rental assistance administered by the local public housing agency, in concert with the State or local government applicant. As co-applicant, the public housing agency contracts with owners of SRO properties. Assistance is provided for 10 years. (2) Sponsor-based Rental Assistance (SRA) provides rental assistance through an applicant to a private nonprofit sponsor who wins or leases dwelling units in which participants reside. (3) Tenant-based Rental Assistance (TRA) offers housing to homeless people in a variety of housing settings, ranging from group homes to independent living units. For the first year, the homeless may be required to reside in a specific structure, and for the remaining four years, may be required by the applicant to reside in a specific area of the locality.

Applicant Eligibility: States, units of general local government, and Indian tribes.

Legal Authority: The National Affordable Housing Act (Public Law 101-625), approved November 28, 1990, which amended Title IV of the Stewart B. McKinney Homeless Assistance Act by adding subtitle F authorizing the Shelter Plus Care Program.

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 local Field Offices.

Current Status: Active.

Emergency Shelter Grants Program

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

Nature of Program: Offers grants to States, metropolitan cities, urban counties, and territories based on the formula used for Community Development Block Grants (CDBG).

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

With certain limits, grantees may spend funds on essential social services for the homeless, and for homeless prevention efforts. Funds may also be spent on operating costs such as maintenance, insurance, utilities, and furnishings but may not be used for staff payroll expenses. Each grantee must have an approved Comprehensive Housing Affordability Strategy (CHAS).

Applicant Eligibility: States, Puerto Rico, formula cities, urban counties, and territories are eligible. Metropolitan cities and urban counties are eligible if, after applying the formula, their allocation is greater than .05 percent of the funds appropriated. The National Affordable Housing Act established a separate set-aside of one percent of the total ESG appropriation for tribes and Alaskan Native Villages.

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

Legal Authority: Title IV, Stewart B. McKinney Homeless Assistance Act (42 U.S.C. 1137), as amended by PL 100-77 and PL-101-625.

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 local Field Offices.

Current Status: Active.

Surplus Property for Use to Assist the Homeless

Provides suitable Federal properties, which are categorized as unutilized, underutilized, excess, or surplus, to States, local governments, and nonprofit organizations for use in homeless programs.

Nature of Program: Homeless organizations pay operating and repair costs on the surplus properties which are leased rent-free and "as is." Leases may run from one to 20 years, depending on the availability of the property, and other factors. Surplus properties may also be deeded to the organizations. The program provides no funding.

HUD collects information from Federal agencies about their unused, under-used, excess, and surplus properties and then decides which to use for surplus properties. The decision is based on information submitted by the agency controlling the property. Every Friday, HUD publishes a *Federal Register* notice listing the available property.

Legal Authority: Title V, Stewart B. McKinney Homeless Assistance Act of 1987, as amended November 29, 1990, Title V, Public Law 101-645 (42 U.S.C. 11411) Sec. 501.

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 local Field Offices. Further information on a specific property is available from the landholding agency. For the name and contact at these agencies, call the nearest HUD Field Office or the HUD toll-free number: 1-800-927-7588.

Current Status: Active.

Indian Community Development Block Grant Program

Federal aid for Indian tribes and Alaskan Native Villages to develop viable Indian communities.

Nature of Program: Offers grants on a competitive basis to eligible Indian tribes and Alaskan Native Villages to improve the housing stock, provide community facilities, make infrastructure improvements, and expand job opportunities. Eligible activities include housing rehabilitation, acquisition of land for housing, and assistance for homeownership opportunities for low- and moderate-income people. Grantees may also use funds for streets and public facilities as well as for economic development projects, especially those sponsored by nonprofit tribal organizations or local development corporations. Funds may not be used for constructing or improving government facilities, for new housing construction (unless carried out by an eligible nonprofit organization), for general government or income expenses, for operating or maintenance expenses, for political activities, or to purchase equipment.

Applicant Eligibility: Indian tribes, bands, groups, or nations including Alaskan Indians, Aleuts, and Eskimos, and Alaskan Native Villages that are eligible for assistance under the Indian Self-Determination and Education Assistance Act.

Funding Distribution: Under Section 106 of the Department of Housing and Urban Development Reform Act of 1989, as amended, one percent of the Title I CDBG appropriation, excluding amounts appropriated for use under Section 107, is allocated for grants to Indian tribes. This regional allocation, which goes to the Field Offices responsible for the program, consists of a base amount plus a formula share of the balance of the Indian CDBG Program funds. The funds are distributed by the Field Offices to Indian tribes and Alaskan Native Villages on a competitive basis, according to selection criteria set forth in a regulation and Notice of Funding Availability (NOFA).

Legal Authority: Title I, Housing and Community Development Act of 1974, as amended (42 U.S.C. 5301 et seq.); Sec. 7(d) of the Department of Housing and Urban Development Act (42 U.S.C. 3535(d)); 24 CFR Part 571.

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

Information Sources: HUD Field Offices of Indian Programs, Community Planning and Development, in Chicago, Denver, Oklahoma City, Phoenix, San Francisco, Seattle, and Anchorage.

Current Status: Active.

Supportive Housing Demonstration Program — Transitional Housing Component

Grants to public and private nonprofit entities to defray the cost of acquiring and/or rehabilitating existing buildings to house and provide supportive services to homeless persons; direct payment to fund a portion of annual operating costs, child care, employment assistance programs, and other supportive services for up to five years.

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 homeless individuals with mental disabilities and homeless families with children.

Eligible funding includes acquisition and rehabilitation grants for up to \$200,000 (\$400,000 in high-cost areas), that must be matched by equal funds or in-kind resources. Grants provide up to 75 percent of operating and supportive services costs in the first two years, and up to 50 percent in the third through fifth years.

Applicant Eligibility: Any State, metropolitan city, urban county, governmental entity, tribe, or private nonprofit corporation.

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

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

Information Source: Local HUD Field Offices.

Current Status: Active.

Supportive Housing Demonstration Program — Permanent Housing Component

Grants to States on behalf of project sponsors, private nonprofit organizations, or public housing authorities, to defray the cost of acquiring and/or rehabilitating existing buildings for permanent housing for up to eight homeless people with disabilities; direct payments to fund a portion of annual operating costs and support services for up to five years.

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.

Eligible funding includes acquisition and rehabilitation grants for up to \$200,000 (\$400,000 in high-cost areas), which must be matched by equal funds or in-kind resources. Grants also provide up to 75 percent of operating and support services costs in the first two years, and up to 50 percent in the third through fifth years.

Applicant Eligibility: The State where permanent housing for handicapped homeless persons will be located. A State housing finance agency, or other State agency, may apply if it implements housing programs for the State and is identified by statute to participate in housing programs in the State.

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

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

Information Source: Local HUD Field Offices.

Current Status: Active.

Supplemental Assistance for Facilities to Assist the Homeless (SAFAH)

Grants to provide support services for the homeless.

Nature of Program: HUD makes grants for particularly innovative programs that meet the immediate and long-term needs of the homeless. These programs must include support services that enable homeless families to break the cycle of homelessness and live independently.

Funds for support services are awarded by a nationwide competition. HUD selection criteria give priority to comprehensive programs that foster the highest level of independent living a homeless person or family can achieve.

Applicant Eligibility: States, metropolitan cities, urban counties, tribes, government entities, and certain private nonprofit organizations.

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

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

Information Source: Local HUD Field Offices.

Current Status: Active.

Section 8 Moderate Rehabilitation Single Room Occupancy (SRO) Program

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

Nature of Program: Under the SRO Program, HUD enters into annual contributions contracts (ACCs) with public housing agencies (PHAs) in connection with the moderate rehabilitation of residential properties in which some or all of dwelling units may not contain either food preparation or sanitary facilities. These PHAs make Section 8 rental assistance payments to participating landlords on behalf of homeless individuals who rent the rehabilitated dwellings. The rental assistance payments cover the difference between 30 percent of the tenant's income and the unit's rent, which must be within the Fair Market limit established by HUD.

Rental assistance for SRO units is provided by HUD for a period of 10 years. Owners are compensated for the cost of rehabilitation (as well as the other costs of owning and maintaining the property) through the housing assistance payments; the amount to be compensated cannot exceed \$15,500 per SRO unit in 1992. At the same time, each unit must need a minimum of \$3,000 of eligible rehabilitation to qualify for the program.

Applicant Eligibility: HUD selects PHAs for funding on the basis of a national competition in which applicants must demonstrate a need for the assistance and the ability to undertake and carry out the SRO Program. In their applications, PHAs are required to identify the sponsors of proposed projects, specific structures to be rehabilitated, prospective sources of acquisition and/or rehabilitation financing, and a plan for providing supportive services for the homeless individuals in the units. Very low-income, single, homeless individuals are eligible to occupy the assisted units.

Legal Authority: Section 441 of the Stewart B. McKinney Homeless Assistance Act (42 U.S.C. 11401).

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

Information Sources: Headquarters Office of Special Needs Assistance Programs, local public housing agencies, or HUD Field Offices.

Current Status: Active.

Housing

Single Family Programs

- 30 One- to Four-Family Home Mortgage Insurance
(Section 203(b) and (i))
- 31 Rehabilitation Mortgage Insurance (Section 203(k))
- 32 Homeownership Assistance for Low- and Moderate-Income
Families (Section 221(d)(2))
- 33 Homes for Service Members (Section 222)
- 34 Housing in Declining Neighborhoods (Section 223(e))
- 35 Condominium Housing (Section 234)
- 36 Special Credit Risks (Section 237)
- 37 Housing in Military Impacted Areas (Section 238)
- 38 Single Family Home Mortgage Coinsurance (Section 244)
- 39 Graduated Payment Mortgages (Section 245)
- 40 Adjustable Rate Mortgages (ARMs) (Section 251)
- 41 Home Equity Conversion Mortgage (HECM) Insurance
Demonstration (Section 255)
- 43 Manufactured Homes (Title I)
- 44 Property Improvement Loan Insurance (Title I)
- 45 Manufactured Home Construction and Safety Standards
- 46 Real Estate Settlement Procedures Act (RESPA)
- 48 Counseling for Homebuyers, Homeowners, and Tenants
(Section 106)
- 49 Interstate Land Sales Registration

Multifamily Programs

- 50 Rent Supplements (Section 101)
- 51 Supportive Housing for the Elderly (Section 202)*
- 52 Multifamily Rental Housing (Section 207)
- 53 Manufactured Home Parks (Section 207)
- 54 Cooperative Housing (Section 213)
- 55 Mortgage and Major Home Improvement Loan
Insurance for Urban Renewal Areas (Section 220)
- 56 Multifamily Rental Housing for Moderate-Income Families
(Section 221(d)(3) and (4))
- 57 Existing Multifamily Rental Housing (Section 223(f))
- 58 Mortgage Insurance for Single Room Occupancy Projects
(Section 221(d) pursuant to Section 223(g))
- 59 Mortgage Insurance for Housing for the Elderly
(Section 231)
- 60 Nursing Homes, Intermediate Care Facilities, and Board and
Care Homes (Section 232)
- 61 Supplemental Loans for Multifamily Projects (Section 241)
- 62 Hospitals (Section 242)
- 63 Group Practice Medical Facilities (Title XI)
- 64 Congregate Housing Services
- 65 Supportive Housing for Persons with Disabilities (Section 811)*
- 66 HOPE 2: Homeownership of Multifamily Units (Title IV)*
- 68 Low-Income Housing Preservation and Resident Homeownership
(Title VI)*
- 70 Emergency Low-Income Housing Preservation (Title II)*
- 71 Flexible Subsidy (Section 201)
- 72 Direct Loans for Housing for the Elderly or Handicapped
(Section 202)

*New programs under the National Affordable Housing Act.

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

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 first \$25,000 of value, 95 percent of the value between \$25,000 and \$125,000, and 90 percent of the amount above \$125,000 up to the high cost limit ceiling for the area. The terms for the loan can be for up to 30 years. The loan may finance homes in both urban and rural areas. The maximum mortgage amounts are at least \$67,500 in all areas, with higher limits in areas with higher median house prices up to a maximum of \$151,725. 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 their mortgages 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. The program is generally limited to owner-occupants.

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.

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.

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.

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 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 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.

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.

Condominium Housing (Section 234)

Federal mortgage insurance to finance the construction or rehabilitation of multi-family 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 that 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. The maximum mortgage amount for a unit mortgage insured under Section 234(c) is the same as the limit for a Section 203(b) mortgage in the same area.

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; however, it is generally limited to owner-occupants.

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.

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. The insured mortgage limit is \$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. One does not formally apply for this program. Applicants rejected for other programs are automatically screened for this program.

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.

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 benefits of the insurance outweigh the risk of probable cost 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, which is generally the Section 221(d) program for multifamily projects. Tenant eligibility is open.

Legal Authority: Section 238(c), National Housing Act (12 U.S.C. 1715z-3(c)).

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

Information Source: HUD Field Offices.

Current Status: Active; however, it is inactive with respect to multifamily programs.

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 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.

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. Growing Equity Mortgages (GEM) are insured under the same statutory authority.

Legislation establishing this program was enacted in 1974.

Applicant Eligibility: All FHA-approved lenders may make graduated payment mortgages; creditworthy owner-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.

Adjustable Rate Mortgages (ARMs) (Section 251)

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 25 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.

Home Equity Conversion Mortgage (HECM) Insurance Demonstration (Section 255)

Federal mortgage insurance to allow borrowers, who are 62 years of age and older, to convert the equity in their homes into a monthly stream of income or a line of credit.

Nature of Program: Under the HECM Insurance Demonstration, FHA insures reverse mortgages that allow older homeowners to convert their home equity into spendable dollars. Reverse mortgages provide a valuable financing alternative for older homeowners who wish to remain in their homes but have become "house-rich and cash-poor." Any lender authorized to make HUD-insured loans may originate reverse mortgages.

Borrowers may choose from among five payment options: (1) tenure - the borrower receives monthly payments from the lender for as long as the borrower lives and continues to occupy the home as a principal residence; (2) term - the borrower receives monthly payments for a fixed period selected by the borrower; (3) line of credit - the borrower can make withdrawals up to a maximum amount, at times and in amounts of the borrower's choosing; (4) modified tenure - the tenure option is combined with a line of credit; (5) modified term - the term option is combined with a line of credit.

The borrower retains ownership of the property and may sell the home and move at any time, keeping the sales proceeds in excess of the mortgage balance. A borrower cannot be forced to sell the home to pay off the mortgage, even if the mortgage balance grows to exceed the value of the property. An FHA-insured reverse mortgage need not be repaid until the borrower moves, sells, or dies. When the loan is due and payable, if the loan exceeds the value of the property, the borrower (or the heirs) will owe no more than the value of the property. FHA insurance will cover any balance due the lender.

Applicant Eligibility: All borrowers must be at least 62 years of age. Any existing lien on the property must be small enough to be paid off at settlement of the reverse mortgage.

Legal Authority: Section 417 of the Housing and Community Development Act of 1987, which added Section 255 to the National Housing Act.

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.

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 85 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 loan payments; however, the program is generally limited to owner-occupants.

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: See Administering Office (Telephone: 1-800-733-4633).

Current Status: Active.

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 nonresidential structures, as well as new construction of nonresidential buildings. Loans on single family homes (except manufactured homes) and nonresidential structures may be for up to \$25,000, and may extend to 20 years. Loans on apartment buildings may be as high as \$12,000 per unit, but the total for the building cannot exceed \$60,000, and the loan term cannot exceed 20 years. A loan on a manufactured home that is classified as real property may be for up to \$17,500 with a maximum loan term of 15 years. Loans on other manufactured homes are limited to \$5,000 and a maximum term of 12 years.

Loans over \$5,000 require a mortgage or deed of trust on the improved property. Loans over \$15,000 require that the borrower have equity in the property at least equal to the loan amount.

Legislation establishing this program was enacted in 1934.

Applicant Eligibility: Any person who is 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: See Administering Office (Telephone: 1-800-733-4663).

Current Status: Active.

Manufactured Home Construction and Safety Standards

Federal standards for design and construction of manufactured homes to protect the safety and health of the owners or occupants.

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 that 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 that 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 that 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.)(24 CFR 3280).

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.

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 the 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.

The 1990 RESPA amendments provide for disclosures of the possibility of mortgage servicing being transferred, and they also create certain borrower rights if the loan servicer makes errors in paying escrow account expenditures. In addition, the amendments require initial and annual escrow account statements for each borrower.

Legislation establishing this program was enacted in 1974, and significantly amended in 1990 and 1992.

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
(Telephone: 1-800-733-4633).

Current Status: Active.

Counseling for Homebuyers, Homeowners, and Tenants (Section 106)

Housing counseling for homebuyers, homeowners, and tenants under HUD programs and for homeowners with conventional mortgages or mortgages insured or guaranteed by other government agencies, including the Department of Veterans Affairs and the Farmers Home Administration.

Nature of Program: The Department is authorized to counsel homebuyers, homeowners, and tenants under HUD programs and to homeowners with conventional mortgages or Department of Veterans Affairs (VA) guaranteed loans or Farmers Home Administration mortgages. HUD provides the service through approximately 550 HUD-approved counseling agencies. For fiscal year 1991 HUD funded 331 agencies. These agencies are public and private nonprofit organizations with housing counseling skills and knowledge of HUD, VA, and conventional housing programs. HUD awards housing counseling grants on a competitive basis to its approved agencies when the Congress appropriates funds for this purpose. The funding helps the approved agencies partially meet their operating expenses.

Counseling consists of housing information, purchase and rental of housing, Home Equity Conversion Mortgage application guidance, money management, budgeting, and credit counseling to avoid mortgage default and rent delinquencies that lead to foreclosure or eviction, and home maintenance. The objective of the counseling is to help homebuyers, homeowners, and tenants to improve their housing conditions and to meet their responsibilities.

Legislation establishing this program was enacted in 1968 and subsequent years.

Applicant Eligibility: Homebuyers, homeowners, and tenants under programs indicated are eligible to receive the counseling services from HUD-approved housing counseling agencies. Public and private nonprofit entities may apply through a local HUD office for HUD approval as a counseling agency.

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

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.

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 of 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, 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 by a purchaser 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 and may obtain restitution for aggrieved purchasers. HUD may also impose civil money penalties for violations and 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.

Rent Supplements (Section 101)

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 or to owners of certain projects financed under a State or local program of loans, loan insurance, or tax abatement. 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.

Supportive Housing for the Elderly (Section 202)

Provides assistance to expand the supply of housing with supportive services for the elderly.

Nature of Program: Capital advances, rather than direct loans as previously provided under Section 202, are made to eligible private, nonprofit sponsors to finance the development of rental housing with supportive services for the elderly. The advance is interest free and does not have to be repaid so long as the housing remains available for very low-income elderly persons for at least 40 years. Project rental assistance covers the difference between the HUD-approved operating cost per unit and the amount the resident pays. It does not include an amount for debt service.

Initial legislation was enacted in 1959, but amended to establish this program in 1990.

Applicant Eligibility: Private, nonprofit organizations and consumer cooperatives may qualify for assistance. Occupancy is open to very low-income households which include at least one person 62 years of age or older.

Legal Authority: Section 202, Housing Act of 1959 (12 U.S.C. 1701q), as amended under Section 801 of the National Affordable Housing Act.

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.

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. New construction and substantial rehabilitation multifamily rental projects are currently insured under Section 221(d)(3) and (4) because those programs are more advantageous to the developer and lender.

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.

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. New construction and substantial rehabilitation cooperative projects are currently insured under Section 221(d)(3) because it is more advantageous to the cooperative.

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.

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. Single Room Occupancy (SRO) projects are also eligible for mortgage insurance.

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. SRO projects may consist of units that do not contain a complete kitchen or bath.

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

The Retirement Service Center (ReSC) program has been terminated; however, outstanding HUD Handbook procedures are still being applied to existing ReSC projects. Congregate care projects for the elderly with central kitchens providing food services are no longer eligible.

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.

Existing Multifamily Rental Housing (Section 223(f))

Federal mortgage insurance under Section 207 pursuant to Section 223(f) for the purchase or refinancing of existing apartment projects; to refinance an existing cooperative housing project; or for the purchase and conversion of an existing rental project to cooperative housing.

Nature of Program: HUD insures mortgages under Section 207 pursuant to Section 223(f) 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. A project must contain at least five units, and construction or substantial rehabilitation must have been completed for three years.

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.

Mortgage Insurance for Single Room Occupancy Projects (Section 221(d) pursuant to Section 223(g))

Mortgage insurance for the new construction and substantial rehabilitation of single room occupancy (SRO) facilities.

Nature of Program: The insured SRO program is designed to expand the availability of affordable housing for low- and moderate-income persons, thereby helping to prevent homelessness. An SRO project must be an unsubsidized project with five or more units. Units may contain kitchen or bathroom facilities, but the provision of those facilities within the units is not required. Sanitary facilities and kitchen facilities may be shared among tenants.

Units can be designed to allow for more than one occupant, but the maximum number of occupants that may reside within a unit cannot exceed the number of occupants permitted by occupancy requirements, i.e., appropriate State and local codes and compliance with the Fair Housing Act.

Legislation providing general authorization for this program was enacted in 1974.

Applicant Eligibility: Nonprofit, public body, limited distribution, and general mortgagors are eligible under HUD regulations. Cooperative and investor-sponsor mortgagors are not eligible.

Legal Authority: Section 221(d) of the National Housing Act, 12 U.S.C. 1715l(d), pursuant to the authority in Section 223(g) of the National Housing Act, 12 U.S.C. 1715n(g).

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.

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 the Commissioner's estimate of value after completion for nonprofit and public mortgagors, but only up to 90 percent for private mortgagors. Congregate care projects with central kitchens providing food service are not eligible.

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: Authorized, but not used. Multifamily housing for the elderly is now financed under the Section 221(d)(3) and (4) programs.

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

Federal mortgage insurance to finance or rehabilitate nursing, intermediate care, or board and 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, and public agencies (nursing homes only), or public entities that 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.

Supplemental Loans for Multifamily Projects (Section 241)

Federal loan insurance to finance improvements, additions, and equipment to multifamily rental housing and health care facilities. It provides owners of eligible low-income housing with an adequate return on their investment and the ability to finance the acquisition of eligible low-income housing.

Nature of Program: HUD insures loans made by private lending institutions to pay for improvements or additions to apartment projects, nursing homes, hospitals, or group practice facilities that already carry HUD-insured or HUD-held mortgages. Projects may also obtain FHA insurance on loans to preserve, expand, or improve 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.

Owners of eligible low-income housing who have filed a plan of action under HUD's mortgage prepayment programs may receive an equity take-out loan insured by HUD in order to enable them to receive an adequate return on their investment, while purchasers of eligible low-income housing may receive HUD-insured acquisition financing.

Legislation establishing this program was enacted in 1968.

Applicant Eligibility: Qualified owners and purchasers of projects, including those who have filed a plan of action under HUD's mortgage prepayment programs, and owners of 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.

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.

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. 1749aaa 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.

Congregate Housing Services

Federal grants to eligible housing projects for the elderly and handicapped.

Nature of Program: HUD makes direct five-year renewable grants to eligible applicants 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 1990.

Applicant Eligibility: Applicants may be States, Indian tribes, units of general local government, or nonprofit corporations (which include public housing agencies (PHAs)). Applicants may apply to fund one or more eligible housing projects for elderly or non-elderly handicapped funded under Section 202, conventional public housing and Indian housing or Farmers Home Administration Sections 514, 515, and 516.

Legal Authority: Section 802 of the National Affordable Housing Act (42 U.S.C. 8011 et seq.).

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

Information Sources: See Administering Office and Housing Management Division in HUD Field Offices.

Current Status: Active.

Supportive Housing for Persons with Disabilities (Section 811)

Provides assistance to expand the supply of housing with supportive services for persons with disabilities.

Nature of Program: Capital advances are made to eligible nonprofit sponsors to finance the development of rental housing with supportive services for the disabled. The advance is interest free and does not have to be repaid so long as the housing remains available for very low-income persons with disabilities for at least 40 years. Project rental assistance covers the difference between the HUD-approved operating cost per unit and the amount the resident pays.

Legislation establishing this program was enacted in 1990.

Applicant Eligibility: Nonprofit organizations may qualify for assistance. Occupancy is open to very low-income persons with disabilities between the ages of 18 and 62.

Legal Authority: Section 811, National Affordable Housing Act.

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.

HOPE 2

Homeownership of Multifamily Units (Title IV)

Competitively awarded grants to assist in developing and carrying out homeownership programs for low-income families and individuals through the use of multifamily rental properties.

Nature of Program: HOPE 2 empowers low-income families to become homeowners by providing planning and implementation grants to organizations that help families purchase and maintain units in multifamily projects that are owned by the government, are FHA-distressed, or are subject to mortgages that are insured or held by HUD. HUD awards HOPE planning grants to eligible applicants to assist in developing a homeownership program, including the development of resident organizations, activities necessary for the development of a homeownership program, and preparation of a HOPE implementation grant application. An applicant may apply for an implementation grant to acquire eligible property (unless it already owns the property), fund rehabilitation, and cover other eligible program costs necessary to carry out an approved homeownership program.

The maximum grant amount for a HOPE planning grant is \$200,000 for projects up to 250 units. The maximum may be exceeded only for larger projects or where otherwise justified. An applicant for a HOPE implementation grant must provide matching contributions from non-Federal sources that are not less than 33 percent of the amount of the grant to carry out the homeownership program. The maximum amount of an implementation grant is based on the present published Section 8 Existing Fair Market Rents over a 10-year period.

Eligible properties include multifamily rental properties (containing five or more units that are owned by HUD, financed by HUD (e.g., Sections 202 or 312 projects), or have a mortgage insured or held by HUD. In addition, multifamily properties owned or held by the Department of Agriculture, the Resolution Trust Corporation, or a State or local government are eligible.

Applicant Eligibility: Resident councils, resident management corporations, cooperative associations, mutual housing associations, public or private nonprofit organizations, public bodies (including agencies or instrumentalities thereof), public housing agencies, and Indian housing authorities. Joint applications (i.e., more than one applicant) may be submitted in order to increase the likelihood of success of the proposed homeownership program.

Legal Authority: Subtitle B of Title IV of the National Affordable Housing Act of 1990 (42 U.S.C. 1437aaa note).

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 for implementation grants only.

Low-Income Housing Preservation and Resident Homeownership (Title VI)

A program that encourages low-income homeownership in dealing with the preservation of Section 221(d)(3) and Section 236 projects, whose low-income use restrictions could otherwise expire after 20 years of the final mortgage endorsement.

Nature of Program: Provides financial incentives to owner retaining project or selling to a purchaser who will continue its low-income housing use. It allows an owner, under specific conditions, to prepay the mortgage and terminate the low-income affordability restrictions. It enables an owner to file a Notice of Intent within two years of prepayment eligibility. Further, an owner may only file a Plan of Action after agreement with HUD on the value of the project.

Under Title VI, both the owner and the Department conduct appraisals of the property after the owner files a Notice of Intent. The statute specifies the values the appraisals must determine: (1) unregulated market rate rental housing for an owner who will retain ownership of the project; and (2) unrestricted highest and best use for an owner who intends to sell the project. Only if the appraisals agree that there is market value over and above the first mortgage debt is the owner eligible for incentives.

While Title II (see page 70) Plans of Action must be approved within affordable rent levels as determined by HUD, Title VI rents are constructed from the different required components of the program: first mortgage debt service, replacement reserves, and owner's profit. If the project is sold, the rents must also include the debt service on the acquisition loan. In most instances, rents must be approved that account for the sum of the component needs.

Unique to Title VI is its low-income homeownership component. Owners may sell only to priority purchasers (residents, nonprofits, or agencies of State or local governments) for the first year the property is offered for sale. Thereafter, owners may sell to any qualified purchaser. If no purchaser comes forward under Title VI, the owner is free to prepay and terminate the affordability restrictions.

Title VI not only specifies the terms and conditions of any sales but also specifies to whom and when an owner can sell. Priority purchasers include: resident councils, nonprofits, or agencies of State and local governments. HUD's rule further restricts an owner's options for the first six months of the sales period to (1) resident councils seeking to convert the project to resident homeownership or (2) community based nonprofits.

An owner continuing ownership might receive the same incentives as in Title II, except that the Section 8 subsidy is also available to lower-income tenants, and loans under Section 241(f) may be insured only for 70 percent of equity. A project that is for sale may receive all these incentives but the last one and, in addition, the purchaser may receive an acquisition loan (95 percent preservation equity) and the priority purchaser can obtain grants for transaction costs and rent reductions, as

well as additional up-front grants for technical assistance. Title VI owners continue the affordability restrictions for the remaining useful life of the project, which may not be appealed by the owner for 50 years.

Legislation establishing this program was enacted under Title VI of the 1990 National Affordable Housing Act.

Applicant Eligibility: Owners of eligible low-income housing, resident councils organized to acquire projects, nonprofit organizations, State or local agencies, or any entity that agrees to maintain low-income affordability restrictions for the remaining useful life of a project (50 years).

Legal Authority: Title VI of the National Affordable Housing Act of 1990 (U.S.C. 1751j note).

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.

Emergency Low-Income Housing Preservation (Title II)

A program to deal with the preservation of Section 221(d)(3) and Section 236 projects, whose low-income use restrictions could otherwise expire after 20 years of the final mortgage endorsement.

Nature of Program: Provides financial incentives to owner retaining project or transfers to a purchaser who will continue its low-income housing use. Title II enables an owner to file a Notice of Intent and a Plan of Action within *one* year of a project prepayment eligibility.

Under Title II, an owner must submit an independent appraisal with the Plan of Action. The appraisal must demonstrate that the property has a higher and better use than its current use as subsidized, regulated housing in order to be considered for incentives. The Department must agree with the appraisal's conclusions and values.

Title II Plans of Action must be approved within affordable rent levels as determined by HUD.

There is no sales feature or requirement in Title II.

Owners may sell to any purchaser and, under specific conditions, may prepay the mortgage and terminate the low-income affordability restrictions, which would normally continue for the remaining term of the original mortgage. An owner continuing ownership might receive the following incentives: access to residual receipts, increase in Section 8 rents, additional Section 8 assistance, increase in rents of non-Section 8 units, increase in amount of allowable distributions, Flexible Subsidy Loan, redirection of Interest Reduction Payment, 241 rehabilitation loan, and a 241 equity loan (90 percent of preservation equity).

Legislation establishing this program was enacted under Title II of the 1987 Housing and Community Development Act.

Applicant Eligibility: Owners of eligible low-income housing, nonprofit organizations, State or local agencies, or any entity that agrees to maintain low-income affordability restrictions for the remaining term of the mortgage (20 years).

Legal Authority: Title II of the Housing and Community Development Act of 1987 (12 U.S.C. 1751 note).

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. Restricted to owners who filed Notices of Intent prior to December 31, 1990.

Flexible Subsidy (Section 201)

Federal aid for troubled multifamily housing projects as well as capital improvement funds for both troubled and stable subsidized projects.

Nature of Program: Flexible Subsidy has two components — operating assistance for troubled projects and capital improvements loans. The Operating Assistance Program provides funds that will assist in restoring the financial and physical soundness of privately owned, federally assisted multifamily housing. Operating Assistance focuses on correcting deferred maintenance, financial deficiencies, replacement reserve, and operating deficits. The Capital Improvement Loan Program (CILP) provides funds for subsidized multifamily housing projects to implement major capital improvements. The CILP program assists both stable and troubled projects that require major capital improvements in order to sustain a project's future viability. Both programs are designed to maintain the use of the property for low- and moderate-income people, and are conditioned on the 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 more than 15 years before the request for assistance under the Section 202 program. Also eligible are noninsured projects developed by State agencies and receiving HUD financial assistance under one of the above subsidy programs.

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

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

Information Source: See Administering Office.

Current Status: Active.

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. Beginning in FY 89, rental assistance, instead of Section 8 funds, 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: Inactive. Replaced in FY 91 by Supportive Housing Programs for the Elderly (Section 202 Capital Advances) and Housing for Persons with Disabilities (Section 811).

Public and Indian Housing

- 74 Lower-Income Rental Assistance (Section 8)
- 75 Section 8 Rental Voucher Program
- 76 Section 8 Rental Certificate Program
- 77 Section 8 Moderate Rehabilitation Program
- 78 Public Housing Development
- 79 Public Housing Operating Subsidy
- 80 Public Housing Modernization (Comprehensive Grant Program)*
- 81 Public Housing Modernization (Comprehensive Improvement Assistance Program)
- 82 Indian Housing
- 83 Public and Indian Housing Resident Management Technical Assistance Grants*
- 84 Homeownership and Opportunity for People Everywhere (HOPE)*
- 85 Public and Indian Housing Youth Sports Program*
- 86 Public and Indian Housing Drug Elimination Program*

*New programs under the National Affordable Housing Act.

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 rental voucher, rental certificate, and Moderate Rehabilitation programs are described in the following sections. Section 8 Loan Management Set-Aside assistance is used for projects that are actually or potentially in financial difficulty and as an incentive under HUD's mortgage prepayment programs, and Section 8 Property Disposition Set-Aside assistance is used in connection with the sale of projects at foreclosure or after acquisition by HUD.

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 low-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, 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.

Section 8 Rental Voucher Program

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

Nature of Program: HUD enters into contracts with local public housing agencies (PHAs) and Indian housing agencies (IHAs) that administer the program. The PHA issues eligible very low-income families rental vouchers, and the families are free to locate suitable rental units that meet their needs. The PHA makes assistance payments to the private owners who lease their rental units to assisted families. There are no rent limits in the rental voucher program, but the assistance payment on behalf of the family is fixed. The assistance payment makes up the difference between what a very low-income family can afford and the PHA-established payment standard for the area. The amount the family can afford is the higher of the 30 percent of adjusted income or 10 percent of gross income. A rental voucher holder may choose housing that rents for more or less than the payment standard and therefore may pay more or less than 30 percent of adjusted income for rent. Rental units leased under this program must meet HUD housing quality standards.

In selecting applicants for assistance, the PHA must give a preference to families who are homeless or living in substandard housing, who pay more than half of their income for rent, or who are involuntarily displaced. If the assisted family decides to move after the first year of the lease term, the PHA terminates the assistance contract with the owner and the family may move to another unit with continued assistance.

Legislation establishing rental 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 Public and Indian Housing, Department of Housing and Urban Development, Washington, D.C. 20410-5000.

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

Current Status: Active.

Section 8 Rental Certificate Program

Assists very low-income families in leasing privately owned, decent, safe, and sanitary rental housing.

Nature of Program: HUD enters into contracts with local public housing agencies (PHAs) and Indian housing agencies (IHAs) that administer the program. The PHA issues eligible very low-income families rental certificates and the families are free to locate suitable rental units that meet their needs. The PHA makes assistance payments to the private owners who lease their rental units to assisted families. The assistance payment makes up the difference between what a very low-income family can afford and the approved rent for the dwelling unit. Assisted families must pay toward rent the highest of 30 percent of adjusted income, 10 percent of gross income, or the portion of welfare assistance designated for housing. Rental units leased under this program must meet HUD housing quality standards. Rents must be reasonable in relation to rents charged for comparable unassisted rental units in the market area, and at or below the fair market rent for the area as determined by HUD.

In selecting applicants for assistance, the PHA must give a preference to families who are homeless or living in substandard housing, who pay more than half of their income for rent, or who are involuntarily displaced. If the assisted family decides to move after the first year of the lease term, the PHA terminates the assistance contract with the owner and the family may move to another unit with continued assistance.

Project-Based Component. A PHA may choose to use up to 15 percent of its rental certificate assistance to implement a project-based certificate program. This component of the program encourages owners to construct or rehabilitate rental housing for very low-income families at rents within the HUD-established fair market rents for the area. The assistance is tied to specific units under an assistance contract with the owner for a specified term, usually two to five years. A family that moves from a unit subsidized under the project-based certificate program does not have any right to continued assistance.

Applicant Eligibility: Very low-income families with incomes not exceeding 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 Public and Indian Housing, Department of Housing and Urban Development, Washington, D.C. 20410-5000.

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

Current Status: Active.

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. 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 with incomes not exceeding 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 Public and Indian Housing, Department of Housing and Urban Development, Washington, D.C. 20410-5000.

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

Current Status: Inactive.

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 100 percent of development costs, annual contributions for operating subsidy, and modernization funds.

Several different methods are used to develop public housing. Under the "Turn-key" method, the PHA invites private developers to submit proposals for construction or substantial rehabilitation, 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.

Public Housing Operating Subsidy

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

Nature of Program: HUD provides additional annual contributions (operating subsidies) required to help PHAs maintain and operate their projects, establish operating reserves, and offset operating deficits. The operating subsidies are calculated in accordance with a regulatory formula within the Performance Funding System (PFS).

The PFS formula uses an equation based originally on the costs of PHAs deemed to be well-managed. The formula and inflation factor are updated annually and are used by individual PHAs, using their operating characteristics to determine annual eligibility.

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.

Public Housing Modernization (Comprehensive Grant Program)

Federal aid to public housing agencies (PHAs) and Indian housing authorities (IHAs) to finance capital improvements in public housing developments with 500 units or more (FY 92); 250 units or more in FY 93, and thereafter.

Nature of Program: HUD finances capital improvements and related management improvements in public housing developments to upgrade living conditions, correct physical deficiencies, and achieve operating efficiency and economy.

Applicant Eligibility: PHAs/IHAs are entitled to receive a formula grant in accordance with procedures established under this program.

Legal Authority: Section 14 of the U.S. Housing Act of 1937 (42 U.S.C. 14371), and Cranston-Gonzalez National Affordable Housing Act of 1990 (P.L. 101-625) Section 509.

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.

Public Housing Modernization (Comprehensive Improvement Assistance Program)

Federal aid to public housing agencies (PHAs) and Indian housing authorities (IHAs) to finance capital improvements in public housing developments with fewer than 500 units (FY 92); fewer than 250 in FY 93 and thereafter.

Nature of Program: HUD finances capital improvements and related management improvements in public housing developments to upgrade living conditions, correct physical deficiencies, and achieve operating efficiency and economy.

Applicant Eligibility: Eligible PHAs/IHAs apply and compete for the Comprehensive Improvement Assistance program funds.

Legal Authority: Section 14, U.S. Housing Act of 1937 (42 U.S.C. 14371).

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

Information Source: HUD Field Offices.

Current Status: Active.

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.

Public and Indian Housing Resident Management Technical Assistance Grants

Grants to train public and Indian housing resident management organizations.

Nature of program: Grants to eligible resident organizations to help them manage their housing communities and move them toward homeownership.

The grants, as much as \$100,000 per award, can be used to train residents in management and operational skills, foster economic development and self-sufficiency activities, and assist in the creation of resident management corporations.

Applicant Eligibility: Resident organizations from public and Indian housing that have been established in accordance with HUD regulations, including having a democratically elected board.

Legal Authority: Section 20(f) of U.S. Housing Act of 1937 (42 U.S.C. 1437r(f)).

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

Information Source: Office of Resident Initiatives Clearinghouse, 1-800-955-2232.

Current Status: Active.

Homeownership and Opportunity for People Everywhere (HOPE)

Grants to provide affordable homeownership to the residents of public and Indian housing.

Nature of Program: HOPE grants for public and Indian housing, commonly known as HOPE I.

Implementation grants provide for the actual conveyance of property. This includes rehabilitation, replacement reserves and housing, legal fees, resident relocation, economic development activities, and administrative costs. The overall amount of an implementation grant is not capped, although there are specific cost caps on eligible activities.

Implementation grants require a local match from non-Federal sources.

Applicant Eligibility: Eligible HOPE sponsors include nonprofit organizations, housing cooperatives, public bodies, public and Indian housing authorities, resident councils, resident management corporations.

Legal Authority: Authorized by Title III of the U.S. Housing Act of 1937, which was added by Section 411 of the NAHA (P.L. 101-625), which created the HOPE I Program.

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

Information Source: Office of Resident Initiatives Clearinghouse, 1-800-955-2232.

Current Status: Active.

Public and Indian Housing Youth Sports Program

Grants to establish positive, drug-free activities for public and Indian housing youth.

Nature of Program: Eligible applicants are awarded grants to develop programs specifically designed to offer public housing residents youth sports, recreational, cultural, and educational activities with funds provided by the program. These programs are often operated with the support and assistance of local governments and sports organizations (e.g., Boys/Girls Clubs, Little League) or local sports figures.

In order to encourage cooperation between PHAs/IHAs and local or tribal governments and private, nonprofit organizations, applicants are required to provide matching funds and/or resources equal to or greater than 50 percent of the grant.

Applicant Eligibility: Public and Indian housing authorities.

Legal Authority: 42 U.S.C. 11903a, authorized by Section 520 of the National Affordable Housing Act, approved Nov. 28, 1990, P.L. 101-625.

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

Information Source: Drug Information and Strategy Clearinghouse, 1-800-955-2232.

Current Status: Active.

Public and Indian Housing Drug Elimination Program

Grants to fund drug elimination activities in public and Indian housing.

Nature of Program: The program authorizes HUD to make grants to Public housing agencies (PHAs) and Indian housing authorities (IHAs) for use in eliminating drug-related crime in public housing projects. To receive funding under this program, PHAs and IHAs are required to develop a plan for addressing drug-related crime, and to indicate how assisted activities will further the plan. Grant funds may be used for the following activities designed to eliminate drug-related crime: (1) employment of security personnel and investigators; (2) reimbursement of local law enforcement agencies for the cost of providing additional (i.e., over and above the level of services the locality is already obligated to provide under its Cooperation Agreement with the PHA) security and protective services; (3) physical improvements designed to enhance security in public housing projects; (4) support of public housing tenant patrols acting in cooperation with local law enforcement agencies; (5) programs to reduce drug use in and around public housing projects; and (6) funding of Resident Management Corporations (RMCs) and incorporated Resident Councils (Rcs) for the development of security and drug abuse prevention programs involving site residents; (7) continuation of current program activities.

Applicant Eligibility: Public and Indian Housing Authorities.

Legal Authority: The Public and Assisted Housing Drug Elimination Act of 1990, 42 U.S.C. 11901 note.

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

Information Source: Drug Information and Strategy Clearinghouse, 1-800-955-2232.

Current Status: Active.

Fair Housing and Equal Opportunity

- 88 Fair Housing (Title VIII)
- 90 Fair Housing Assistance Program (FHAP)
(State and Local Agencies Program)
- 91 Fair Housing Initiatives Program (FHIP)
- 92 Certification of Substantially Equivalent Agencies
- 93 Community Housing Resource Boards (CHRBs)
- 94 Equal Opportunity in HUD-Assisted Programs (Title VI,
Section 504, Americans with Disabilities Act, Section 109,
Age Discrimination Act)
- 96 Voluntary Compliance
- 97 Public Housing Affirmative Compliance Actions Program
(PHACA)*

* New programs under the National Affordable Housing Act.

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 individuals or families with children under 18 years of age and pregnant women).

Housing for older people, however, is not required to serve families with children. Such housing is exempt under the law if it is intended for and solely occupied by residents 62 years of age or older, if 80 percent of the units are occupied by at least one person 55 years of age or older, and significant services and facilities are provided for older persons. Exemption also applies where providing significant services and facilities is impractical but important housing opportunities are provided for older persons.

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 to adopt and enforce discriminatory zoning and land use ordinances.

The law prohibits discrimination in residential real estate transactions and makes it illegal to coerce, intimidate, threaten, or interfere with people exercising their rights under the Act.

It is also illegal for landlords to refuse permission to disabled tenants 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 reasonable accommodation in their rules, policies, practices, and services to provide an equal opportunity to people with disabilities to use and enjoy their homes.

Under the law, it is illegal to fail to design and construct most multifamily 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, within one year after the alleged discrimination has occurred.

HUD or an equivalent State or local agency will investigate and attempt to conciliate the complaint, and 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 of up to \$10,000 for a first offense. 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, 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, not later than one year after the alleged discriminatory act has occurred or terminated. The national toll-free numbers are 1-800-669-9777 or 1-800-927-9275 (TDD).

Under Title VIII, an aggrieved person may also file suit in a Federal Court whether or not a complaint has been filed with HUD.

Legal Authority: Fair Housing Act (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 Investigations, Washington, D.C. 20410-2000.

Current Status: Active.

Fair Housing Assistance Program (FHAP) (State and Local Agencies Program)

Nature of Program: Assists State and local agencies that administer fair housing laws certified by the Department as "substantially equivalent" to the Fair Housing Act or Title VIII of the Civil Rights Act of 1968, as amended. 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 "Interim Agreement" or "Memorandum of Understanding" with the Department, describing the working relationship between the agency and the appropriate HUD Regional Office of Fair Housing and Equal Opportunity.

Legal Authority: Fair Housing Act (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: Funded Programs Division, Office of Fair Housing Assistance and Voluntary Programs, Washington, D.C. 20410-2000.

Current Status: Active.

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 four distinct categories of funding under FHIP: (1) the Administrative Enforcement Initiative, (2) the Education and Outreach Initiative, (3) the Private Enforcement Initiative, and (4) the Fair Housing Organization Initiative.

Applicant Eligibility: The Administrative Enforcement Initiative is limited to State and local government agencies that administer fair housing laws certified as "substantially equivalent" to the Fair Housing Act. 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. The Fair Housing Organization Initiative provides funding to assist newly created fair housing enforcement organizations and support development of established organizations.

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: Funded Programs Division, Office of Fair Housing Assistance and Voluntary Programs, Washington, D.C. 20410-2000.

Current Status: Active.

Certification of Substantially Equivalent Agencies

A program that analyzes the State or local fair housing law administered by the State or local fair housing agency for consistency with 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."

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, including consideration of its enforcement activities. The agency's law and its procedures must meet specific criteria established under the Fair Housing Act.

Applicant Eligibility: Any agency administering a fair housing law or ordinance may request certification.

Legal Authority: Fair Housing Act (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: Funded Programs Division, Office of Fair Housing Assistance and Voluntary Programs, Washington, D.C., 20410-2000.

Current Status: Active.

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 that cooperate with HUD to assure that housing is marketed on a nondiscriminatory basis. These national housing associations work through their local affiliates and local industry groups to advance the objectives of VAMAs. 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 82.

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 the purposes of VAMAs.

Legal Authority: Fair Housing Act (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: Voluntary Compliance Division, Office of Fair Housing Assistance and Voluntary Programs, Washington, D.C. 20410-2000.

Current Status: Inactive. No appropriated funds requested in FYs 91, 92, and 93. Currently, some programs operating on funds for FY 90.

Equal Opportunity in HUD-Assisted Programs (Title VI, Section 504, Americans with Disabilities Act, Section 109, Age Discrimination Act)

Assures equal opportunity to participate in and benefit from HUD-funded activities without regard to race, color, national origin, disability, age, or sex.

Nature of Program: HUD determines the extent to which its programs comply with Federal laws prohibiting 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 protected classes 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.

Under Title II of the Americans with Disabilities Act, HUD is a designated agency to investigate discrimination complaints.

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

Applicant Eligibility: Any HUD-assisted activity, except contracts of insurance or guaranty, is subject to Title VI, Section 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, or disability (and religion and sex in the Community Development Block Grant Program) may file a complaint.

Legal Authority: Title VI, Civil Rights Act of 1964 (42 U.S.C. 2000d); Section 109 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.); Title II of the Americans with Disabilities Act (42 USC 12131).

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

Information Source: HUD Program Investigations Division, Office of Investigations.

Current Status: Active.

Voluntary Compliance

Voluntary compliance with fair housing laws.

Nature of Program: HUD promotes voluntary compliance in the private sector in the area of fair housing activities nationwide. HUD executes Voluntary Affirmative Marketing Agreements (VAMAs) with housing industry groups, both locally and nationwide.

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.

Legal Authority: Fair Housing Act (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: Voluntary Compliance Division, Office of Fair Housing Assistance and Voluntary Programs, Washington, D.C. 20410-2000.

Current Status: Active.

Public Housing Affirmative Compliance Actions Program (PHACA)

Nature of Program: HUD promotes the concept of ensuring fair housing in public housing agencies through the PHACA program. The PHACA program is designed to encourage PHAs to act affirmatively to determine if they are in compliance with the provisions of Title VI of the Civil Rights Act of 1964, its implementing regulations, and other related civil rights authorities and to take actions to promote desegregation in the programs they administer.

Applicant Eligibility: Most PHAs are eligible to participate in the PHACA program with the exception of those that have been notified by HUD that they have been scheduled for a Title VI Compliance Review or that have had a finding of noncompliance with Title VI or violation of another civil rights authority, and/or are currently operating under a Voluntary Compliance Agreement.

Legal Authority: Title VI of the Civil Rights Act of 1964, 42 U.S.C. 2000d et seq.; Department of Housing and Urban Development Regulation under Title VI of the Civil Rights Act of 1964, 24 CFR Parts 1 and 2.

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

Information Source: Voluntary Compliance Division, Office of Fair Housing Assistance and Voluntary Programs, Washington, D.C. 20410-2000.

Current Status: Active.

Policy Development and Research

- 99 Policy Development and Research Initiatives
- 101 American Housing Survey
- 102 National Urban Policy Report to Congress

Policy Development and Research Initiatives

Nature of Program: To carry out efficiently and effectively Presidential and Congressional mandates in the areas of housing, community development, and fair housing, the Department is structured so that research, economic and policy analyses, and program 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 program evaluation, economic and policy analysis, and assistance in setting national housing and community development goals, priorities, and objectives.

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

The research program focuses on the following themes, which have been identified as crucial to the mission of the Department to make urban America a partner in the nation's economic progress:

- commitment to building community;
- commitment to policies that provide economic lift and create ladders of opportunity; and
- commitment to combatting destructive behaviors that go to the heart of America's social contract of rights and responsibilities.

Specific responsibilities include:

- calculating annually the numbers, such as fair market rents and income eligibility limits, needed to operate HUD-assisted housing programs at the local level;
- performing financial analysis to determine the risks involved in Federal activities, such as FHA insurance, which support the mortgage market;

- collecting and analyzing data on housing and housing markets, including the American Housing Survey, which is the primary source of information on the housing stock and housing costs;
- analyzing how tax policy and other government activities, such as rent control, affect the availability and affordability of housing;
- conducting research on environmental hazards in housing, such as lead-based paint and radon;
- augmenting and improving existing data systems and developing and tracking special data samples for policy and management decisions;
- evaluating all new and existing programs of the Department; and
- preparing biennially the President's National Urban Policy Report.

Other activities of the Office of Policy Development and Research include:

- providing the staff support to the Secretary for regulation of Government-sponsored enterprises, the Federal National Mortgage Association and the Federal Home Loan Mortgage Corporation, that comprise the secondary market for conventional mortgages; and
- providing technical support to the Secretary as Chairman of the National Affordable Housing Advisory Board.

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: Active.

American Housing Survey

Nature of Program: Since 1973, HUD has funded an Annual Housing Survey conducted by the Bureau of the Census. The survey provides 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 MSA surveys were conducted in 1984 and continue on a four-year cycle in 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 Public Development and Research, Department of Housing and Urban Development, Washington, D.C. 20410-6000.

Information Source: See Administering Office.

Current Status: Active.

National Urban Policy Report to Congress

Nature of Program: Under Title VII of the Housing and Urban Development Act of 1970 (the National Urban Policy and New Community Development Act of 1970), Congress provided for the development of a national urban policy. The Act requires the President to transmit a report on the National Urban Policy to the Congress in June of odd-numbered years. The report summarizes trends, identifies significant problems, evaluates the effectiveness of Federal efforts to deal with urban 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.

Government National Mortgage Association (GNMA)

104 GNMA I Mortgage-Backed Securities

105 GNMA II Mortgage-Backed Securities

GNMA I 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 to holders of securities issued by private lenders and backed by pools of FHA, VA, or FmHA insured or guaranteed residential mortgages. The program's purpose is to attract nontraditional investors to the residential mortgage market by offering them a high-yield, risk-free (from loss of principal), government-guaranteed security without the servicing obligation associated with a mortgage loan portfolio. The GNMA Mortgage-Backed Securities program helps ensure that mortgage funds are available throughout the country and has all but eliminated regional differences in the availability of mortgage credit.

To issue GNMA securities, an approved issuer applies for a commitment from GNMA for the guaranty of securities. The issuer originates or acquires mortgage loans and assembles them into a pool of mortgages. The GNMA I program permits issuers to issue securities backed by pools of single family, multifamily and manufactured housing loans. The issuer selects the securities funding method and submits the documents to GNMA's pool-processing agent. The agent prepares and delivers the securities to the investors designated by the issuer. The issuer is responsible for marketing the securities and servicing the underlying mortgages. Issuers of GNMA I securities are also responsible for paying security holders by the 15th of each month.

Applicant Eligibility: A firm must be approved as an issuer based on net worth, staffing, and experience criteria. Also, it must be an FHA- and FNMA-approved mortgagee/seller-servicer in good standing.

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.

GNMA II Mortgage-Backed Securities

Provides an efficient means of channeling funds from the Nation's securities markets. The program takes advantage of technological improvements that have emerged since the Government National Mortgage Association's (GNMA) introduction of the original mortgage-backed securities program, GNMA I. GNMA II supplements, rather than replaces, GNMA I.

Nature of Program: GNMA II securities are issued by private lenders and backed by pools of FHA, VA, or FmHA insured or guaranteed residential mortgages. The securities are guaranteed by GNMA to ensure investors timely monthly payments. GNMA II offers geographically dispersed multiple-issuer pools, as well as custom pools, and provides for a mix of interest rates among mortgages within a pool.

To issue GNMA securities, an approved issuer applies for a commitment from GNMA for the guaranty of securities. The issuer originates or acquires mortgage loans and assembles them into a pool of mortgages. The GNMA II program permits issuers to issue securities backed by pools of 30-year, single-family level payment, adjustable rate, graduated payment, growing equity, and buy-down loans, and manufactured housing loans. The issuer selects the securities funding method and submits the documents to GNMA's pool-processing agent. The agent prepares and delivers the securities to the investors designated by the issuer. The issuer is responsible for marketing the securities and servicing the underlying mortgages. Issuers of GNMA II securities provide the central paying agent with monthly payments due investors by ensuring that the amount due is in a designated Automatic Clearing House account before the 20th of each month. The paying agent makes consolidated payments to security holders and provides GNMA with activity and control reports.

Applicant Eligibility: A firm must be approved as an issuer based on net worth, staffing, and experience criteria. Also, it must be an FHA- and FNMA-approved mortgagee/seller-servicer in good standing.

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.

Lead-Based Paint Abatement and Poisoning Prevention

Lead-Based Paint Abatement and Poisoning Prevention

Nature of Program: The Office of Lead-Based Paint Abatement and Poisoning Prevention provides overall direction to the Department's lead-based paint activities. Working closely with HUD program offices, the Office:

- develops lead-based paint regulations, guidelines, and policies applicable to HUD programs;
- helps build capacity at the State, local, and private-sector levels to inspect for and abate lead-based paint hazards in a safe and effective manner;
- administers a grant program for State and local governments to develop cost-effective methods for the reduction of lead-based paint hazards in private housing for low- and moderate-income families (\$90 million for FY 1993);
- conducts demonstrations, studies, and standards development, and promotes technology improvements in lead-hazard reduction;
- provides support to an ongoing program of information dissemination on lead-based paint matters, including a toll-free "hotline" and a national clearinghouse managed by the U.S. Environmental Protection Agency.

Applicant Eligibility: States and units of general local government that have filed a Comprehensive Housing Affordability Strategy (CHAS).

Legal Authority: Title II, Departments of Veterans Affairs and Housing and Urban Development, and Independent Agencies Appropriations Act, 1992 (P.L. 102-139—Oct. 28, 1991); Title X of Housing and Community Development Act of 1992 (P.L. 102-550—Oct. 28, 1992).

Administering Office: Office of Lead-Based Paint Abatement and Poisoning Prevention, Department of Housing and Urban Development, Washington, DC 20410.

Information Source: See Administering Office.

Current Status: Active.

Independent Agencies Located at the Department

109 Interagency Council on the Homeless

110 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 17 Federal agencies.

Nature of Program: The Council is responsible for monitoring 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 an annual report for the President and Congress.

Legislation establishing this agency was enacted in 1987.

Applicant Eligibility: The Council is a coordinating body. Eligibility for programs is determined by the relevant member departments/agencies.

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

Information Source: Interagency Council on the Homeless, 451 Seventh Street, S.W., Washington, D.C. 20413-0002. Telephone: (202) 708-1480.

Current Status: Active.

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.

Coordinate efforts and provide 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 January 23, 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) 708-1005; FAX: (202) 708-2053. The Martin Luther King, Jr. Federal Holiday Commission, 449 Auburn Avenue, N.E., Atlanta, GA 30312. Telephone: (404) 730-3155; FAX: (404) 730-3160.

Current Status: Active.

Indexes

- 112 Major Federal Legislation and Executive Orders
Authorizing HUD Programs
- 121 Programs Generally Identified by Number
- 123 HUD Regional and Field Offices

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(a)(7): Refinancing of Existing Insured Multifamily
Rental Housing (Mortgage Insurance)

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

Section 223(f): Purchase or Refinancing of 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: Government National Mortgage Association

Title VIII:

Section 809: Armed Services Housing for Civilian Employees
(Mortgage Insurance)

Section 810: Armed Services Housing in Impacted Areas
(Mortgage Insurance)

Title X: Land Development (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. 9-174)

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 Conversion

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 I: 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 amended 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

Department of Housing and Urban Development Reform Act of 1989 (P.L. 101-235)

Title I: Reforms to Department of Housing and Urban Development

Subtitle A: Ethics

Subtitle B: Management Reform

Subtitle C: Federal Housing Administration Reforms

Title II: Housing Preservation

Title III: Housing Program Extensions and Changes

Title V: National Commission on Severely Distressed Public Housing

Title VI: National Commission on Native American, Alaska Native, and Native Hawaiian Housing

Title VII: Miscellaneous

Title VIII: Section 8 Rent Adjustments

**Cranston-Gonzalez National Affordable Housing Act
(P.L. 101-625)**

Title I: General Provisions and Policies

Title II: Investment in Affordable Housing

Subtitle A: HOME Investment Partnerships

Subtitle B: Community Housing Partnership

Subtitle C: Other Support for State and Local Housing Strategies

Subtitle D: Specified Model Programs

Subtitle E: Mortgage Credit Enhancement

Subtitle F: General Provisions

Title III: Homeownership

Subtitle A: National Homeownership Trust Demonstration

Subtitle B: FHA and Secondary Mortgage Market

Subtitle C: Effective Date

Title IV: Homeownership and Opportunity for People Everywhere Programs

Subtitle A: HOPE for Public and Indian Housing Homeownership

Subtitle B: HOPE for Homeownership of Multifamily Units

Subtitle C: HOPE for Homeownership of Single Family Homes

Title V: Housing Assistance

Subtitle A: Public and Indian Housing

Subtitle B: Low-Income Rental Assistance

Subtitle C: General Provisions and Other Assistance Programs

Title VI: Preservation of Affordable Rental Housing

Subtitle A: Prepayment of Mortgages Insured Under National Housing Act

Subtitle B: Other Preservation Provisions

Title VIII: Housing for Persons with Special Needs

Subtitle A: Supportive Housing for the Elderly

Subtitle B: Supportive Housing for Persons with Disabilities

Subtitle C: Supportive Housing for the Homeless

Subtitle D: Housing Opportunities for Persons with AIDS

Title IX: Community Development and Miscellaneous Programs

Subtitle A: Community and Neighborhood Development and Preservation

Subtitle B: Disaster Relief

Subtitle C: Regulatory Programs

Subtitle D: Miscellaneous Programs

Programs Generally Identified by Number

Title	Page
I	Community Development Block Grants 7 (Housing & Community Development Block Grants Act of 1974)
	Manufactured Home Loans 43
	Property Improvements Loans 44
VI	Equal Opportunity in HUD-Assisted 94 Programs (Civil Rights Act of 1964)
VIII	Fair Housing 88 (Civil Rights Act of 1964)
XI	Group Practice Medical Facilities 63
Section	
8	Lower-Income Rental Assistance 74 (U.S. Housing Act of 1937)
202	Supportive Housing for the Elderly 72 (Housing Act of 1959)
203(b) and (i)	One- to Four-Family Home Mortgage 30 Insurance (National Housing Act)
203(k)	Rehabilitation Mortgage Insurance 31
207	Multifamily Rental Housing 52 (National Housing Act)
213	Cooperative Housing 54 (National Housing Act)

221(d)(2)	Homeownership Assistance for Low- & Moderate-Income Families (National Housing Act)	32
221(d)(3) and (4)	Multifamily Rental Housing for Moderate-Income Families (National Housing Act)	56
223(f)	Existing Multifamily Rental Housing (National Housing Act)	57
231	Mortgage Insurance for Housing for the Elderly (National Housing Act)	59
232	Nursing Homes, Intermediate Care Facilities, and Board and Care Homes (National Housing Act)	60
234	Condominium Housing (National Housing Act)	35
242	Hospitals (National Housing Act)	62
244	Home Mortgage Coinsurance (National Housing Act)	38
255	Home Equity Conversion Mortgage (HECM) Insurance Demonstration	41
811	Supportive Housing for Persons with Disabilities	65

HUD Regional and Field Offices

Region I (Boston)

Boston Regional Office

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

Field Offices

Bangor Office

Casco Northern Bank Building
First Floor
23 Main Street
Bangor, Maine 04401-6394
Commercial Number: (207) 945-0467

Burlington Office

Federal Building
11 Elmwood Avenue, Room 244
Post Office Box 879
Burlington, Vermont 05402-0879
Commercial Number: (802) 951-6290

Hartford Office

330 Main Street, First Floor
Hartford, Connecticut 06106-1860
Commercial Number: (203) 240-4522

Manchester Office

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

Providence Office

330 John O. Pastore Federal Building
and U.S. Post Office - Kennedy Plaza
Providence, Rhode Island 02903-1785
Commercial Number: (401) 528-5351

Region II (New York)

New York Regional Office

26 Federal Plaza
New York, New York 10278-0068
Commercial Number: (212) 264-6500

Field Offices

Albany Office

52 Corporate Circle
Albany, New York 12203-5121
Commercial Number: (518) 464-4200

Buffalo Office

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

Camden Office

Hudson Building
800 Hudson Square
Camden, New Jersey 08102-1156
Commercial Number: (609) 757-5081

Newark Office

Military Park Building
60 Park Place
Newark, New Jersey 07102-5504
Commercial Number: (201) 877-1662

Region III (Philadelphia)

Philadelphia Regional Office

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

Field Offices**Baltimore Office**

10 South Howard Street
Baltimore, Maryland 21202-1865
Commercial Number: (410) 962-2520

Charleston Office

405 Capitol Street, Suite 708
Charleston, West Virginia 25301-1795
Commercial Number: (304) 347-7000

Pittsburgh Office

Old Post Office Courthouse
7th Avenue and Grant Street
Pittsburgh, Pennsylvania 15219-1906
Commercial Number: (412) 644-6428

Richmond Office

The 3600 Center
3600 West Broad Street
P.O. Box 90331
Richmond, Virginia 23230-0331
Commercial Number: (804) 278-4507

Washington, D.C. Office

820 First Street
Union Center Plaza
Washington, D.C. 20002-4205
Commercial Number: (202) 275-9200

Wilmington Office

824 Market Street, Suite 850
Wilmington, Delaware 19801-3016
Commercial Number: (302) 573-6300

Region IV (Atlanta)

Atlanta Regional Office

Richard B. Russell Federal Building
75 Spring Street, S.W.
Atlanta, Georgia 30303-3388
Commercial Number: (404) 331-5136

Field Offices**Birmingham Office**

Beacon Ridge Tower
600 Beacon Parkway West, Suite 300
Birmingham, Alabama 35209-3144
Commercial Number: (205) 290-7617

Caribbean Office

New San Juan Office Building
159 Carlos Chardon Avenue
San Juan, Puerto Rico 00918-1804
Commercial Number: (809) 766-6121

Columbia Office

Strom Thurmond Federal Building
1835-45 Assembly Street
Columbia, South Carolina 29201-2480
Commercial Number: (803) 765-5592

Coral Gables Office

Gables 1 Tower
1320 South Dixie Highway
Coral Gables, Florida 33146-2911
Commercial Number: (305) 662-4510

Greensboro Office

2306 West Meadowview Road
Greensboro, North Carolina 27407-3707
Commercial Number: (919) 547-4000

Jackson Office

Doctor A.H. McCoy Federal Building
100 West Capital Street, Suite 910
Jackson, Mississippi 39269-1096
Commercial Number: (601) 965-5308

Jacksonville Office

301 West Bay Street, #2200
Jacksonville, Florida 32202-4303
Commercial Number: (904) 232-2626

Knoxville Office

John J. Duncan Federal Building
Third Floor
710 Locust Street, S.W.
Knoxville, Tennessee 37902-2526
Commercial Number: (615) 545-4384

Louisville Office

601 West Broadway
Post Office Box 1044
Louisville, Kentucky 40201-1044
Commercial Number: (502) 582-5251

Memphis Office

One Memphis Place
200 Jefferson Avenue, Suite 1200
Memphis, Tennessee 38103-2335
Commercial Number: (901) 544-3367

Nashville Office

251 Cumberland Bend Drive, Suite 200
Nashville, Tennessee 37228-1803
Commercial Number: (615) 736-5213

Orlando Office

Langley Building
3751 Maguire Boulevard, Suite 270
Orlando, Florida 32803-3032
Commercial Number: (407) 648-6441

Tampa Office

Timberlake Federal Building Annex
501 East Polk Street, Suite 700
Tampa, Florida 33602-3945
Commercial Number: (813) 228-2501

Region V (Chicago)

Chicago Regional Office

Ralph Metcalfe Federal Building
77 West Jackson Boulevard
Chicago, Illinois 60604-3507
Commercial Number: (312) 353-5680

Field Offices**Cincinnati Office**

Federal Office Building
550 Main Street, Room 9002
Cincinnati, Ohio 45202-3253
Commercial Number: (513) 684-2884

Cleveland Office

One Playhouse Square
1375 Euclid Avenue, Room 420
Cleveland, Ohio 44114-1670
Commercial Number: (216) 522-4058

Columbus Office

200 North High Street
Columbus, Ohio 43215-2499
Commercial Number: (614) 469-5737

Detroit Office

Patrick V. McNamara Federal Building
477 Michigan Avenue
Detroit, Michigan 48226-2592
Commercial Number: (313) 226-7900

Flint Office

605 North Saginaw Street, Room 200
Flint, Michigan 48502-1953
Commercial Number: (313) 766-5112

Grand Rapids Office

2922 Fuller Avenue, N.E.
Grand Rapids, Michigan 49505-3499
Commercial Number: (616) 456-2100

Indianapolis Office

151 North Delaware Street
Indianapolis, Indiana 46204-2526
Commercial Number: (317) 226-6303

Milwaukee Office

Henry S. Reuss Federal Plaza
310 West Wisconsin Avenue, Suite 1380
Milwaukee, Wisconsin 53203-2289
Commercial Number: (414) 297-3214

Minneapolis-St. Paul Office

220 Second Street, South
Minneapolis, Minnesota 55401-2195
Commercial Number: (612) 370-3000

Springfield Office

509 West Capitol Street, Suite 206
Springfield, Illinois 62704-1906
Commercial Number: (217) 492-4085

Region VI (Fort Worth)

Fort Worth Regional Office

1600 Throckmorton
Post Office Box 2905
Fort Worth, Texas 76113-2905
Commercial Number: (817) 885-5401

Field Offices**Albuquerque Office**

625 Truman Street, N.E.
Albuquerque, New Mexico 87110-6443
Commercial Number: (505) 262-6463

Dallas Office

525 Griffin Street, Room 860
Dallas, Texas 75202-5007
Commercial Number: (214) 767-8359

Houston Office

Norfolk Tower
2211 Norfolk, Suite 200
Houston, Texas 77098-4096
Commercial Number: (713) 653-3274

Little Rock Office

TCBY Tower, Suite 900
425 West Capitol Avenue
Little Rock, Arkansas 72201-3488
Commercial Number: (501) 378-5931

Lubbock Office

Federal Office Building
1205 Texas Avenue
Lubbock, Texas 79401-4093
Commercial Number: (806) 743-7265

New Orleans Office

Fisk Federal Building
1661 Canal Street
New Orleans, Louisiana 70112-2857
Commercial Number: (504) 589-7200

Oklahoma City Office

Alfred P. Murrah Federal Building
200 N.W. Fifth Street
Oklahoma City, Oklahoma 73102-3202
Commercial Number: (405) 231-4181

San Antonio Office

Washington Square
800 Dolorosa Street
San Antonio, Texas 78207-4563
Commercial Number: (512) 229-6800

Shreveport Office

Joe D. Waggoner Federal Building
500 Fannin Street, Room 6B04
Shreveport, Louisiana 71101-3077
Commercial Number: (318) 226-5385

Tulsa Office

Boston Place
1516 South Boston Street, Suite 110
Tulsa, Oklahoma 74119-4032
Commercial Number: (918) 581-7434

Region VII (Kansas City)

Kansas City Regional Office

Gateway Tower II
400 State Avenue, Room 200
Kansas City, Kansas 66101-2406
Commercial Number: (913) 236-2162

Field Offices**Des Moines Office**

Federal Building
210 Walnut Street, Room 239
Des Moines, Iowa 50309-2155
Commercial Number: (515) 284-4512

Omaha Office

Executive Tower Centre
10909 Mill Valley Road
Omaha, Nebraska 68154-3955
Commercial Number: (402) 492-3101

St. Louis Office

Robert A. Young Federal Building
Third Floor
1222 Spruce Street, Room 3207

St. Louis, Missouri 63103-2836
Commercial Number: (314) 539-6560

Region VIII (Denver)

Denver Regional Office
Executive Tower Building
1405 Curtis Street
Denver, Colorado 80202-2349
Commercial Number: (303) 844-4513

Field Offices

Casper Office
4225 Federal Office Building
100 East B Street
Post Office Box 120
Casper, Wyoming 82602-1918
Commercial Number: (307) 261-5252

Fargo Office
Federal Building
653 Second Avenue, North
Post Office Box 2483
Fargo, North Dakota 58108-2483
Commercial Number: (701) 239-5136

Helena Office
Federal Office Building
Drawer 10095
301 South Park, Room 340
Helena, Montana 59626-0095
Commercial Number: (406) 449-5205

Salt Lake City Office
257 E. 200 South, Suite 550
257 Tower Building
Salt Lake City, Utah 84111-2048
Commercial Number: (801) 524-5379

Sioux Falls Office
2400 West 49th Street, #1-201
Sioux Falls, South Dakota 57105-6558
Commercial Number: (605) 330-4223

Region IX (San Francisco)

San Francisco Regional Office
Phillip Burton Federal Building
and U.S. Courthouse
450 Golden Gate Avenue
Post Office Box 36003
San Francisco, California 94102-3448
Commercial Number: (415) 556-4752

Indian Programs Office, Region IX
2 Arizona Center
400 North Fifth Street, Suite 1650
Phoenix, Arizona 85004-2361
Commercial Number: (602) 379-4156

Field Offices

Fresno Office
1630 East Shaw Avenue, Suite 138
Fresno, California 93710-8193
Commercial Number: (209) 487-5033

Honolulu Office
Seven Waterfront Plaza
500 Ala Moana Boulevard, Suite 500
Honolulu, Hawaii 96813-4918
Commercial Number: (808) 541-1323

Las Vegas Office
1500 East Tropicana Avenue, Suite 205
Las Vegas, Nevada 89119-6516
Commercial Number: (702) 388-6500

Los Angeles Office
1615 W. Olympic Boulevard
Los Angeles, California 90015-3801
Commercial Number: (213) 251-7122

Phoenix Office

2 Arizona Center
400 North Fifth Street, Suite 1600
P.O. Box 13468
Phoenix, Arizona 85004-2361
Commercial Number: (602) 379-4434

Reno Office

1575 Delucchi Lane, Suite 114
P.O. Box 30050
Reno, Nevada 89502-6581
Commercial Number: (702) 784-5356

Sacramento Office

777 12th Street, Suite 200
Sacramento, California 95814-1997
Commercial Number: (916) 551-1351

San Diego Office

Mission City Corporate Center
2365 Northside Drive
Suite 300
San Diego, California 92108-2712
Commercial Number: (619) 557-5310

Santa Ana Office

Suite 500
3 Hutton Centre
Santa Ana, California 92707-5764
Commercial Number: (714) 957-7333

Tucson Office

Security Pacific Bank Plaza
33 North Stone Avenue, Suite 700
Tucson, Arizona 85701-1467
Commercial Number: (602) 670-6237

Region X (Seattle)

Seattle Regional Office

Suite 200
Seattle Federal Office Building
909 1st Avenue
Seattle, Washington 98101-1000
Commercial Number: (206) 220-5101

Field Offices**Anchorage Office**

University Plaza
949 East 36th Avenue, #401
Anchorage, Alaska 99508-4135
Commercial Number: (907) 271-4170

Boise Office

800 Park Boulevard, Suite 220
Boise, Idaho 83712-7743
Commercial Number: (208) 334-1990

Portland Office

520 Southwest Sixth Avenue
Portland, Oregon 97204-1596
Commercial Number: (503) 326-2561

Spokane Office

Farm Credit Bank Building
Eighth Floor East
West 601 First Avenue
Spokane, Washington 99204-0317
Commercial Number: (509) 353-2510

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