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Department of Housing and Urban Development

Programs of HUD



(Major Grant, Assistance, and Regulatory Programs)

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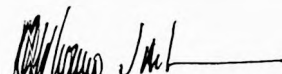
The mission of the Department of Housing and Urban Development is to increase homeownership, support community development, and expand access to affordable housing free from discrimination. The Department has worked hard to implement the housing agenda of President Bush and to fulfill its obligations to the American people.

For many families, the American dream means owning their own home. One of HUD's highest priorities is to help more families, especially minorities, realize the dream for themselves. Through its programs and initiatives, HUD is breaking down the barriers that lock too many families out of homeownership.

HUD is passionate about its mission to increase the ranks of America's homeowners, but that is not HUD's only priority. HUD's agenda is broad and covers every aspect of single family and multifamily housing, the special needs of vulnerable citizens, and urban and economic development. Each year, millions of Americans—including low-income families; the elderly; individuals with disabilities; homeless men, women, and children; and persons with AIDS—turn to HUD for assistance in meeting their housing needs. State and local governments depend upon HUD and its system of grants to support community development projects that revive troubled neighborhoods and spark economic development.

Programs of HUD describes the major mortgage, grant, other assistance, and regulatory programs of the Department. It is through these programs that the Department offers new opportunities for families and individuals to lift themselves toward self-sufficiency and achieve the American dream; offers new opportunities for communities nationwide to generate renewal; and strives to ensure equal housing opportunity for all Americans regardless of race, color, religion, sex, national origin, age, disability, or familial status.

Programs of HUD is designed to be an informative resource for our congressional partners, our program participants, and interested members of the public.


Alphonso Jackson
Secretary of Housing and Urban Development

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Community Planning and Development

Community Development Block Grants (CDBG) (Entitlement)

Federal funding to help entitled metropolitan cities and urban counties meet their housing and community development needs.

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

Entitlement communities develop their own programs and funding priorities and consult with local residents before making final decisions. All CDBG activities must meet one of the following national objectives: benefit low- and moderate-income persons; aid in the prevention or elimination of slums and blight; or meet certain community development needs having a particular urgency. 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; clearance; homeownership assistance; and assistance to for-profit businesses for economic development activities.

No less than 70 percent of the funds expended over a period specified by the grantee, not to exceed three years, must be used for activities that benefit low- and moderate-income persons.

Grantee Eligibility: Metropolitan cities and urban counties are entitled to receive annual grants. Metropolitan cities are principal cities of Metropolitan Areas (MAs) or other cities within MAs that have populations of at least 50,000. Urban counties are within MAs and have a population of 200,000 or more (excluding the population of metropolitan cities within their boundaries).

Funding Distribution: From each year's CDBG appropriation, excluding the amounts provided for grants under Section 107 of the Housing and Community Development Act of 1974 (Section 107 grants), specified other grants, 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.*). Regulations are at 24 CFR part 570.

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

Information Sources: Local officials and HUD field offices. On the Web: www.hud.gov/offices/cpd/communitydevelopment/programs/entitlement/index.cfm

Current Status: Active.

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

Federal funding to help states and units of local government in non-entitled areas meet their housing and community development needs.

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, 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 state, which distributes them as grants to its 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.

Only Hawaii has not elected to administer funding under the state CDBG program. In Hawaii, HUD continues to administer the funding; funds are awarded to non-entitled units of general local government using statutorily determined formula factors.

Some of the activities that can be carried out with community development funds include: the acquisition of real property; the rehabilitation of residential and nonresidential properties; the provision of public facilities and improvements, such as water and sewer, streets, and neighborhood centers; the clearance, demolition, and removal of buildings; homeownership assistance; and assistance to for-profit businesses for economic development activities.

Applicant Eligibility: Fifty states and Puerto Rico are eligible to apply to distribute funds to non-entitlement units of government, generally under 50,000 in population that are not metropolitan cities or part of an urban county.

Funding Distribution: From each year's CDBG appropriation, excluding the amounts provided for Section 107 grants or specified other grants, 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 by HUD under the option described above.

Legal Authority: Title I, Housing and Community Development Act of 1974 (42 U.S.C. 5301 et seq.). Regulations are at 24 CFR part 570.

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

Information Sources: States and HUD field offices. On the Web:
www.hud.gov/offices/cpd/communitydevelopment/programs/stateadmin/index.cfm

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

Eligible activities are (1) real property acquisition, (2) rehabilitation of property owned by the applicant public entity or its designated public agency, (3) housing rehabilitation eligible under the CDBG program, (4) special economic development activities under the CDBG program, (5) interest payments on the guaranteed loan and issuance costs of public offering, (6) acquisition, construction, reconstruction, rehabilitation, or installation of public facilities, (7) assistance for public facilities in colonias, (8) debt service reserves for repayment of the Section 108 loan, (9) other related activities, including demolition and clearance, relocation, payment of interest, and insurance costs. When determining eligibility, the CDBG rules and requirements apply. As with the CDBG program, all projects and activities must meet CDBG's primary objective (use of 70 percent of funds must benefit low- and moderate-income persons) and one of the following three national objectives: (a) principally benefit low- and moderate-income persons, (b) assist in eliminating or preventing slums or blight, or (c) assist with community development needs having a particular urgency. Loans may be for terms up to 20 years.

The applicant pledges its current and future CDBG funds as the principal security for the loan guarantee. HUD may require additional security for each loan, and any additional security that may be necessary is determined on a case-by-case basis.

Applicant Eligibility: Metropolitan cities and urban counties that receive entitlement grants may apply directly to HUD for loan guarantee assistance. Non-entitlement communities under the state CDBG program may also apply but must have a pledge of their state's CDBG funds from the appropriate agency. Non-entitlement communities in Hawaii may also apply directly to HUD for loan guarantee assistance. The public entity applicant may issue the Section 108-guaranteed obligation itself, or it may designate a local public agency with the necessary legal authority to do so.

Legal Authority: Section 108 of the Housing and Community Development Act of 1974 (42 U.S.C. 5308). Regulations are at 24 CFR part 570, subpart M.

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

Information Sources: Administering office and HUD field offices. On the Web: www.hud.gov/offices/cpd/communitydevelopment/programs/108/index.cfm

Current Status: Active.

Community Development Block Grants (Disaster Recovery Assistance)

Nature of Program: HUD provides flexible grants to help cities, counties, and states recover from presidentially declared disasters, especially in low- and moderate-income areas. Funds are subject to availability of supplemental appropriations. CDBG requirements apply unless modified by appropriations statute or waived.

When disasters occur, Congress may appropriate additional funding for the CDBG (or HOME) program as Disaster Recovery grants to rebuild the affected areas and bring crucial seed money to stimulate the recovery process. Because CDBG may fund a broader range of recovery activities than most other federal programs, CDBG Disaster Recovery assistance helps communities and neighborhoods that otherwise might not recover due to limits on other resources. Disaster Recovery grants supplement disaster programs of the Federal Emergency Management Agency, the Small Business Administration, and the U.S. Army Corps of Engineers. (HOME Disaster Recovery grants also can provide an important resource for providing affordable housing to disaster victims.)

Examples of eligible activities include:

1. Buying damaged properties in a flood plain and relocating residents to safer areas;
2. Relocation payments for people and businesses displaced by the disaster;
3. Debris removal not covered by FEMA;
4. Rehabilitation of homes and buildings damaged by the disaster;
5. Buying, constructing, or rehabilitating public facilities such as streets, neighborhood centers, and water, sewer, and drainage systems;
6. Code enforcement;
7. Homeownership activities such as downpayment assistance, interest rate subsidies, and loan guarantees for disaster victims;
8. Public services;
9. Helping businesses retain or create jobs in disaster-impacted areas; and
10. Planning and administration costs.

Applicant Eligibility: CDBG Disaster Recovery funds go to states and local governments in places that have been designated by the President of the United States as major disaster areas. Some supplemental appropriations may restrict funding solely to states. Applicant state or local governments must have significant unmet recovery needs and the capacity to carry out a disaster recovery program (usually these are governments that already receive HOME or Community Development Block Grant allocations).

Legal Authority: Title I of the Housing and Community Development Act of 1974 (42 U.S.C. 5301, *et seq.*). Public Laws: 107-206, 107-117, 107-73, 107-38, 106-31, 105-277, 105-276, 105-174, 105-18, 104-134, 104-19, 103-327, 103-211, 103-75, and 103-50.

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

Information Sources: Administering office and HUD field offices. On the Web:
www.hud.gov/offices/cpd/communitydevelopment/programs/dri/index.cfm

Current Status: Active.

Community Development Block Grants (Section 107)

Grants and technical assistance for community development programs and related activities.

Nature of Program: Provides grants for community development and related programs as described below, and technical assistance awards to help implement the various programs authorized by Title I of the Housing and Community Development Act of 1974.

Applicant Eligibility:

Community Development Block Grant Technical Assistance (CDBG TA): 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 (CDWS): 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 (HBCUs): HBCUs are determined by the Department of Education in accordance with Executive Order 12677 and are eligible to participate in the program.

Community Outreach Partnership Centers (COPC) Program Grants: Community colleges, colleges, and universities to assist in establishing centers to carry out applied research and outreach activities addressing the problems of urban areas in coordination with community-based organizations and local governments.

Other Colleges and Universities: Grants have been specified in recent appropriations acts for Alaska Native-serving institutions, Native Hawaiian-serving institutions, Hispanic-serving institutions, and tribal colleges and universities.

Funding Distribution: The amount appropriated for the Section 107 grants is allocated among the programs as directed by the appropriations act.

Legal Authority: Section 107, Housing and Community Development Act of 1974 (42 U.S.C. 5307). Regulations are at 24 CFR part 570.

Administering Offices: For grants to colleges and universities, Assistant Secretary for Policy Development and Research, U.S. Department of Housing and Urban Development, Washington, DC 20410-6000.

For Community Development Block Grant Technical Assistance, Assistant Secretary for Community Planning and Development, U.S. Department of Housing and Urban Development, Washington, DC 20410-6000.

Information Sources: Administering offices. On the Web:

Community Development TA: www.hud.gov/offices/CPD/about/cpdta/index.cfm

Community Outreach Partnerships: www.oup.org/about/copcapps.html

Historically Black Colleges and Universities: www.oup.org/about/hbcuapps.html

Community Development Work Study Program: www.oup.org/about/cdapps.html

Current Status: Active.

Community Development Block Grants (CDBG) for Insular Areas

Federal funding to help U.S. territories meet their housing and community development needs.

Nature of Program: Provides annual grants to four U.S. territories to carry out a wide range of community development activities directed toward neighborhood revitalization, economic development, and improved community facilities and services.

Insular areas develop their own programs and funding priorities and consult with local residents before making final decisions. All CDBG activities must meet one of the following national objectives: benefit low- and moderate-income persons; aid in the prevention or elimination of slums and blight; or meet certain community development needs having a particular urgency. 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; clearance, demolition and removal of buildings and improvements; homeownership assistance; and assistance to for-profit businesses for economic development activities. No less than 70 percent of the funds expended must be used for activities that benefit low- and moderate-income persons.

Through Fiscal Year 2004, grants to insular areas were appropriated under Section 107 of the Housing and Community Development Act of 1974. The American Dream Downpayment Act of 2003 amended the Housing and Community Development Act to move the authorization for Insular Area CDBG program funding from Section 107 to Section 106. Therefore, funds will be made available under Section 106 in Fiscal Year 2005 and thereafter.

Grantee Eligibility: American Samoa, Guam, the U.S. Virgin Islands, and the Commonwealth of the Northern Marianas Islands are eligible recipients. (The Commonwealth of Puerto Rico receives funding under the State CDBG program.)

Funding Distribution: Under Section 106 of the Housing and Community Development Act of 1974, \$7 million of the Title I CDBG appropriation is allocated for grants to insular areas. The amount appropriated for Section 107 grants was allocated to the insular areas and other programs as directed by the appropriations act.

Legal Authority: Title I, Housing and Community Development Act of 1974 (42 U.S.C. 5301 et seq.). Regulations are at 24 CFR part 570.

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

Information Sources: Local officials and HUD field offices. On the Web: www.hud.gov/offices/cpd/communitydevelopment/programs/insular/index.cfm

Current Status: Active.

The HOME Program: HOME Investment Partnerships

Grants to states and units of general local government 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 homeownership downpayment (American Dream Downpayment Initiative); tenant-based assistance; housing rehabilitation; assistance to homebuyers; and new construction of housing. 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 public housing development, public housing operating costs, or for Section 8 tenant-based assistance, nor may they be used to provide non-federal matching contributions for other federal programs, for operating subsidies for rental housing, or for activities under the Low-Income Housing Preservation Act. The American Dream Downpayment Act established a separate formula for the American Dream Downpayment Initiative (ADDI) under the HOME Program. ADDI will grant funds to all 50 states and to local participating jurisdictions that have a population of at least 150,000 or will receive an allocation of at least \$50,000 under the ADDI formula. Participating jurisdictions may use ADDI funds to provide downpayment, closing costs, and rehabilitation assistance to eligible individuals.

All housing developed with HOME funds must serve low- and very low-income families. For rental housing, at least 90 percent of the families benefited must have incomes at or below 60 percent of the area median income; the remaining 10 percent of the families benefited must have incomes at or below 80 percent of area median income. Assistance to homebuyers and homeowners must be to families with incomes at or below 80 percent of the area median income.

Participating jurisdictions must match their HOME funds. Participating jurisdictions must also set aside at least 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: HOME funds are allocated using a formula designed to reflect relative housing need. Forty percent of the funds is allocated to states, and 60 percent is allocated to units of general local government. All states are eligible for HOME funding. The remaining funds are allocated using a formula designed to reflect relative housing need. 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 would 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 Consolidated Plan.

Legal Authority: Cranston-Gonzalez National Affordable Housing Act, Title II (1990)(42 U.S.C. 12701 *et seq.*). Regulations are at 24 CFR part 92.

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

Information Sources: HUD local field offices and state and local community development agencies. On the Web: www.hud.gov/offices/cpd/affordablehousing/programs/home/index.cfm

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. Each dollar of rental assistance must be matched by dollar provided by the grantee from federal or private sources to be used for supportive services. Funds are awarded by a nationwide competition. Program participants must be homeless.

Rental assistance is provided through four S+C components. (1) Moderate Rehabilitation for Single Room Occupancy (SRO) provides grants for rental assistance. Assistance is provided for 10 years. (2) Sponsor-based Rental Assistance (SRA) provides rental assistance through contracts between the grant recipient and a private nonprofit sponsor or community health agency established as a public nonprofit entity that owns or leases dwelling units in which participants reside. The term of the grants under SRA are five years. (3) Tenant-based Rental Assistance (TRA) provides rental assistance to homeless persons who choose the housing in which they reside. Residents retain the assistance if they move. (4) Project-based Rental Assistance (PBA) provides rental assistance to the owner of an existing structure where the owner agrees to lease the units to homeless people. Residents do not take the assistance with them if they move. A grant is for 5 years of assistance, but an owner may get 10 years of assistance if the owner rehabilitates the property.

Applicant Eligibility: States and units of general local government.

Legal Authority: The Cranston-Gonzalez National Affordable Housing Act (Public Law 101-625), which amended Title IV of the McKinney-Vento Homeless Assistance Act by adding subtitle F authorizing the Shelter Plus Care Program. Regulations are at 24 CFR part 582.

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

Information Sources: Administering office and local HUD field offices.
On the Web: www.hud.gov/offices/cpd/homeless/programs/splusc/index.cfm

Current Status: Active.

Emergency Shelter Grants (ESG) Program

Provides grants to help increase both the number and quality of emergency shelters for homeless individuals and families, to operate these facilities and provide essential supportive services, and to help prevent homelessness.

Nature of Program: Offers grants to states, metropolitan cities, urban counties, and territories based on the formula used for Community Development Block Grants (CDBGs). 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. Each grantee must have an approved Consolidated Plan, including an action plan for new ESG projects.

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 0.05 percent of the funds appropriated.

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, McKinney-Vento Homeless Assistance Act, as amended by Public Law 100-77, Public Law 101-625, Public Law 104-330, and Public Law 106-377 (42 U.S.C. 11371-11378). Regulations are at 24 CFR part 576.

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

Information Sources: Administering office and local HUD field offices.
On the Web: www.hud.gov/offices/cpd/homeless/programs/esg/index.cfm

Current Status: Active.

Surplus Property for Use to Assist the Homeless (Title V)

Makes suitable federal properties, which are categorized as unutilized, underutilized, excess, or surplus, available to states, local governments, and nonprofit organizations for use to assist homeless persons.

Nature of Program: HUD collects information from federal agencies about their unutilized, underutilized, excess, and surplus properties and determines which are suitable for use to assist homeless persons. 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. States, local governments, and nonprofit organizations apply to the Department of Health and Human Services (HHS) to obtain the property.

Legal Authority: Title V, McKinney-Vento Homeless Assistance Act (Section 501 of Title V, Public Law 101-645) (42 U.S.C. 11411). Regulations are at 24 CFR parts 581 and 586.

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

Information Sources: Administering office, local HUD field offices, and HHS. 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 HUD's toll-free number at 800-927-7588. On the Web: www.hud.gov/offices/cpd/homeless/programs/t5/index.cfm

Current Status: Active.

Supportive Housing Program

Grants for new construction, acquisition, rehabilitation, or leasing of buildings to provide transitional or permanent housing, as well as supportive services to homeless individuals and families; grants to fund a portion of annual operating costs and supportive services; and grants for technical assistance.

Nature of Program: The grants defray the cost of providing housing and supportive services for homeless persons. Projects are designed to assist homeless persons to move into independent living. Residents may live in transitional housing for up to 24 months. Residents must be disabled to be eligible for permanent housing assistance but have no limit on their tenancy.

Applicant Eligibility: Any state, local government, other governmental entity, private nonprofit organization, or community mental health association that is a public nonprofit organization.

Legal Authority: Subtitle C of Title IV of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11381).

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

Information Sources: Administering office; Local HUD field offices.

On the Web: www.hud.gov/offices/cpd/homeless/programs/shp/index.cfm

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 the dwelling units may 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.

HUD provides rental assistance for SRO units 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 \$19,000 per SRO unit in 2003. 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 continuum of care competition, in which PHAs 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: Title IV, subtitle E, McKinney-Vento Homeless Assistance Act (42 U.S.C. 11401). Regulations are at 24 CFR part 882, subpart H.

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

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

On the Web: www.hud.gov/offices/cpd/homeless/programs/sro/index.cfm

Current Status: Active.

Brownfields Economic Development Initiative (BEDI)

Grants for redevelopment of brownfields, related to Section 108 Loan Guarantee assistance for the same project.

Nature of Program: BEDI provides competitive economic development grants to CDBG recipients, in connection with notes or other obligations guaranteed under Section 108 of the Housing and Community Development Act of 1974, for the purposes of enhancing either the security of the guaranteed loans or the viability of the projects financed with these Section 108 loans. Grants are used to redevelop industrial or commercial sites known as brownfields due to the presence or potential presence of environmental contamination. Eligible activities for which BEDI funds may be used are the same as those under the Section 108 Loan Guarantee program. BEDI funds are added to other CDBG funds (including Section 108 Loan Guarantee proceeds) for purposes of determining the grantee and project's compliance with the CDBG grantee's primary and national objectives. The BEDI and Section 108 funds must assist the same project.

Applicant Eligibility: Community Development Block Grant (CDBG) recipients.

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

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

Information Sources: Administering office.

On the Web: www.hud.gov/offices/cpd/economicdevelopment/programs/bedi/index.cfm

Current Status: Active.

Economic Development Initiative (EDI) Grants

Grants to directly enhance the security of Section 108 guaranteed loans or to improve the viability of the same Section 108 assisted project.

Nature of Program: HUD may make economic development grants to CDBG recipients, in connection with notes or other obligations guaranteed under Section 108, for the purpose of enhancing either the security of the guaranteed loans or the viability of the projects financed by those loans. EDI enables localities to carry out eligible economic development activities where public and private dollars can be leveraged to create jobs and other benefits, especially for low- and moderate-income persons, and reduce the risk of potential future defaults on Section 108 loan guarantee-assisted projects. Eligible activities for which EDI funds may be used are the same as those under the Section 108 Loan Guarantee program. EDI funds are added to other CDBG funds (including Section 108 Loan Guarantee proceeds) for purposes of determining the grantee's and the project's compliance with the CDBG primary and national objectives. The EDI and Section 108 funds must assist the same project.

Applicant Eligibility: CDBG recipients.

Legal Authority: Section 108(q) of the Housing and Community Development Act of 1974, as added by Section 232(a)(1) of the Multifamily Property Disposition Reform Act of 1994 (42 U.S.C. 5308(q)).

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

Information Sources: Administering office.

On the Web: www.hud.gov/offices/cpd/economicdevelopment/programs/edi/index.cfm

Current Status: No new grants have been awarded for this EDI program under Section 108(q) since Fiscal Year 2001.

Renewal Communities

Tax incentives for renewal of economically disadvantaged areas.

Nature of Program: The HUD Secretary is authorized to designate up to 40 "renewal communities" from areas nominated by states and local governments; at least 12 must be in rural areas. The eligibility criteria for such designations include the following: (1) each census tract within the nominated area must have a poverty rate of at least 20 percent; (2) in urban areas, at least 70 percent of the households must have incomes below 80 percent of the median income for households within the local government jurisdiction; (3) the unemployment rate must be at least 1.5 times the national rate; and (4) the area must be one of pervasive poverty, unemployment, and general distress. In general, the areas with the highest average ranking of factors (1), (2), and (3) would be designated renewal communities. For the first 20 designations, preference would be given to nominated areas that are enterprise communities and empowerment zones under present law and that otherwise meet the above criteria.

State and local governments in which a renewal community is located must promise to take at least four of the following actions: (1) reduce taxes or fees; (2) make local services more efficient; (3) implement crime reduction strategies; (4) remove or streamline governmental requirements; (5) involve private entities, organizations, neighborhood organizations, and community groups in the program and elicit commitments from such private entities to provide jobs and job training, and technical, financial, or other assistance to employers, employees, and residents from the renewal community; and (6) give (or sell at a price below fair market value) surplus realty to neighborhood organizations, community development corporations, or private companies. In return, the following tax incentives would be available for the renewal communities: (1) a zero-percent capital gains rate; (2) renewal community employment tax credits; (3) commercial revitalization; (4) additional Section 179 expensing; and (5) extension of work opportunity tax credits.

Applicant Eligibility: States and local governments.

Legal Authority: Section 101 of the Community Renewal Tax Relief Act of 2000, as included in the Consolidated Appropriations Act, 2001 (Public Law 106-554).

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

Information Sources: Administering office.

On the Web: www.hud.gov/cr

Current Status: Active.

Empowerment Zones and Enterprise Communities

Grants and tax incentives to locate businesses in, and hire residents of, economically disadvantaged areas.

Nature of Program:

Round I and Round II Empowerment Zones (EZs)

The Omnibus Budget Reconciliation Act of 1993 (OBRA 1993) authorized the designation of nine empowerment zones (Round I EZs) and 95 enterprise communities (ECs) (65 urban and 30 rural) and provided tax incentives for businesses to locate within targeted areas designated by the Secretaries of HUD and Agriculture. The Taxpayer Relief Act of 1997 (1997 Act) authorized the designation of two additional Round I urban EZs. The 1997 Act also authorized the designation of 20 additional EZs (Round II EZs), of which 15 are located in urban areas, and five are located in rural areas. Pursuant to the Consolidated Appropriations Act, 2001, designations of Round I and Round II EZs are extended through December 31, 2009. In addition, the Consolidated Appropriations Act, 2001, conformed and enhanced the tax incentives contained in the earlier laws for the Round I and Round II EZs.

To be selected, EZs and ECs had to meet specified criteria to establish their relative need with respect to poverty, unemployment, and general economic distress. The state and local governments that nominated the areas for designation were required to submit a strategic plan detailing the way in which they intended to achieve the purposes of this program by addressing a set list of criteria. Written assurances were required that this strategic plan would be implemented.

Businesses in Round I and Round II EZs now qualify for the following tax incentives:

- (1) A 20-percent wage credit for qualifying wages for each employee who (a) is an EZ resident, and (b) performs substantially all employment services within the EZ in a trade or business of the employer (qualified zone businesses located in Round I EZs are currently eligible to claim this credit; businesses in Round II EZs can claim the credit for qualifying wages paid or incurred after December 31, 2001);
- (2) An additional \$35,000 of expensing is allowed for certain depreciable business property (excludes buildings) under Section 179 of the Internal Revenue Code of 1986 for qualifying zone property in taxable years beginning after December 31, 2001 (not applicable to the DC EZ); and
- (3) Tax-exempt bonds for qualifying zone facilities are not subject to the state private activity bond volume caps (but are subject to separate per-zone volume limitations) or the per unit size limitations (i.e., \$3 million for each qualified business with a maximum of \$20 million for each principal user for all zones and communities). (This benefit applies to both ECs and EZs. It is currently available only to Round II EZs; it will be extended to Round I EZs for tax-exempt bonds issued after December 31, 2001.)

Round III Empowerment Zones

In addition to conforming and enhancing the tax incentives for the Round I and Round II EZs and extending their designations through December 31, 2009, the Consolidated Appropriations Act, 2001, also authorized the Secretaries of HUD and Agriculture to designate nine new EZs (Round III EZs). Seven of the Round III EZs were to be located in urban areas, and two were to be located in rural areas. The eligibility and selection criteria for the Round III EZs are the same as the criteria that applied to the Round II EZs. The Round III EZs were to be designated by January 1, 2002, and the tax incentives with respect to the Round III EZs generally are available during the period beginning on January 1, 2002, and ending on December 31, 2009. Businesses in the Round III EZs are eligible for the same tax incentives that are available to Round I and Round II EZs (i.e., a 20 percent wage credit, an additional \$35,000 of Section 179 expensing, and the enhanced tax-exempt financing benefits presently available to Round II EZs).

The Consolidated Appropriations Act, 2001, also authorized the Secretaries of HUD and Agriculture are authorized to designate a replacement EZ for each EZ that becomes a renewal community. The replacement empowerment zone will have to have the same urban or rural character as the EZ that it is replacing.

Applicant Eligibility: States and local governments.

Legal Authority: Sections 13301-03 of the Omnibus Budget Reconciliation Act of 1993 (Public Law 103-66); Sections 951-956 of the Taxpayer Relief Act of 1997 (Public Law 105-34); and Sections 111-117 of the Community Renewal Tax Relief Act of 2000, as contained in the Consolidated Appropriations Act, 2001 (Public Law 106-554). Regulations are at 24 CFR parts 597 and 598.

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

Information Sources: Administering office.

On the Web: www.hud.gov/cr

Current Status: Active for Round II empowerment zones. No recent funding has been provided for Round I EZs and ECs. No funds have been appropriated to date for the Round III EZs, authorized by the Consolidated Appropriations Act, 2001.

Youthbuild

Grants to expand opportunities for economically disadvantaged young adults.

Nature of Program: The Youthbuild program provides economically disadvantaged young adults with opportunities to obtain education, employment skills, and meaningful on-site work experience and to expand the supply of affordable housing for homeless and low- and very low-income persons.

Public or private nonprofit agencies eligible to apply for Youthbuild grants include community-based organizations, administrative entities designated under the Job Training Partnership Act, community action agencies, state or local housing development agencies, community development corporations, state or local youth service and conservation corps, and any other entities eligible to provide education and employment training under other federal employment training programs.

Eligible participants in the Youthbuild program include individuals ages 16 through 24, at least 75 percent of whom are either very low-income individuals or members of very low-income families, and who have dropped out of high school. Up to 25 percent of the participants need not meet the income or educational requirements, but must have educational needs despite having attained a high school diploma or its equivalent. Any individual selected for full-time participation in the program may be offered full-time participation for a period of 6-24 months.

Applicant Eligibility: Public and private nonprofit entities.

Legal Authority: Subtitle D of Title IV of the Cranston-Gonzalez National Affordable Housing Act (42 U.S.C. 12899 *et seq.*). Regulations in 24 CFR part 585.

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

Information Sources: Administering office. On the Web:
www.hud.gov/offices/cpd/economicdevelopment/programs/youthbuild/index.cfm

Current Status: Active.

Rural Housing and Economic Development Program

Grants to meet rural communities' housing and economic development needs.

Nature of Program: Recent appropriations acts have provided funding for this program, which is used to encourage new and innovative approaches to serving the housing and economic development needs of the nation's rural communities.

Applicant Eligibility: Local rural nonprofit organizations, community development corporations, federally recognized Indian tribes, state housing finance agencies, and state economic development and/or community development agencies.

Legal Authority: The "Rural Housing and Economic Development" heading in the Fiscal Years 1999, 2000, 2001, 2002, 2003, 2004, and 2005 appropriations acts.

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

Information Sources: Administering office. On the Web:
www.hud.gov/offices/cpd/economicdevelopment/programs/rhed/index.cfm

Current Status: Active.

Self-Help Homeownership Opportunity Program (SHOP)

Grants for self-help housing.

Nature of Program: SHOP authorizes HUD to make competitive grants to national and regional nonprofit organizations and consortia that have experience in providing or facilitating self-help housing opportunities. Grants are to be used by the grantee or its affiliates for eligible expenses in connection with developing non-luxury housing for low-income families and persons who otherwise would be unable to purchase a house. Eligible expenses for grants include land acquisition (including financing and closing costs) and infrastructure improvements (installing, extending, constructing, rehabilitating, or otherwise improving utilities and other infrastructure). Under the program, homebuyers and volunteers contribute a significant amount of sweat equity toward home construction.

Applicant Eligibility: National and regional nonprofit organizations and consortia.

Legal Authority: Section 11 of the Housing Opportunity Program Extension Act of 1996 (42 U.S.C. 12805 note).

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

Information Sources: Administering office. On the Web:
www.hud.gov/offices/cpd/affordablehousing/programs/shop/index.cfm

Current Status: Active.

Capacity Building for Community Development and Affordable Housing

Grants to develop the capacity and ability of community development corporations and community housing development organizations to undertake community development and affordable housing projects and programs.

Nature of Program: Section 4 of the HUD Demonstration Act of 1993 authorizes HUD to provide assistance through the National Community Development Initiative (NCDI), Local Initiatives Support Corporation (LISC), The Enterprise Foundation, Habitat for Humanity, and YouthBuild USA to develop the capacity and ability of community development corporations and community housing development organizations to undertake community development and affordable housing projects and programs. Private sources must provide a match three times the amount of any assistance provided under this section.

Applicant Eligibility: LISC, The Enterprise Foundation, Habitat for Humanity, and YouthBuild USA.

Legal Authority: Section 4 of the HUD Demonstration Act of 1993 (Public Law 103-120, as amended by Section 10004 of Public Law 105-118) (42 U.S.C. 9816 note).

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

Information Sources: Administering office. On the Web:
www.hud.gov/offices/cpd/about/cpdta/index.cfm

Current Status: Active.

Housing Opportunities for Persons With AIDS (HOPWA)

Grants to eligible states, cities, and nonprofit organizations to provide housing assistance and related supportive services to meet the housing needs of low-income persons with HIV/AIDS and their families.

Nature of Program: The HOPWA program was established by the AIDS Housing Opportunity Act. The program gives states and localities resources and incentives to devise long-term comprehensive strategies for meeting the housing needs of low-income persons with HIV/AIDS and their families. Assistance enables these special-needs households to establish or maintain stable housing, reduce their risks of homelessness, and improve their access to healthcare and other support. Housing also serves as a base from which to participate in advances in HIV treatment and related care.

HUD awards HOPWA funds appropriated for any fiscal year through a formula allocation and a competitive grant process. Applicants for formula awards are the eligible states and the most populous city in each eligible Metropolitan Statistical Area that qualifies and follow HUD's Consolidated Planning process. Recent appropriations acts have adjusted the HOPWA formula to grandparent certain states that would not otherwise qualify. Applicants for a competitive grant may be a state, unit of general local government, or a nonprofit organization and receive funds awarded by a competition that is announced annually in a notice of funding availability. HUD gives priority to the renewal of competitive projects that have provided permanent supportive housing for this population. Of the funds appropriated in any fiscal year, 90 percent are allocated by formula and 10 percent by competition.

Grants may be used to provide a variety of forms of housing assistance, including emergency housing, shared housing arrangements, apartments, community residences, and single room occupancy dwellings (SROs). Appropriate supportive services must be provided as part of any assisted housing. Numerous activities may be carried out with grant funds, including housing information and resource identification; acquisition, rehabilitation, conversion, lease, and repair of facilities to provide short-term shelter and services; new construction (for SROs and community residences only); project- or tenant-based rental assistance, including assistance for shared housing arrangements; short-term rent, mortgage, and utility payments; operating costs; technical assistance for community residences; administrative expenses; and supportive services. Recent appropriations acts have provided additional funding for training, oversight, and technical assistance activities.

Eligible persons receiving rental assistance under the program or residing in rental housing assisted under this program must pay as rent, including utilities, the highest of 30 percent of the family's monthly adjusted income, 10 percent of the family's monthly income, or the applicable portion of the family's welfare payment that is designated for housing costs.

Applicant Eligibility: States, units of local governments, and nonprofit organizations.

Legal Authority: The AIDS Housing Opportunity Act (42 U.S.C. 12901 *et seq.*), Subtitle D of Title VIII of the Cranston-Gonzalez National Affordable Housing Act. Regulations are at 24 CFR part 574.

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

Information Sources: Administering office. On the Web:
www.hud.gov/offices/cpd/aidshousing/programs/index.cfm

Current Status: Active.

Loan Guarantee Recovery Fund for Church Arson and Other Acts of Terrorism

Guarantees for loans to certain nonprofit organizations damaged by arson or terrorism.

Nature of Program: Section 4 of the Church Arson Prevention Act of 1996 establishes the Loan Guarantee Recovery Fund under which HUD guarantees loans made by financial institutions to assist certain nonprofit organizations (those described in Section 501(c)(3) of the Internal Revenue Code of 1986) that have been damaged as a result of arson or terrorism.

Guaranteed loan funds may be used for activities necessary to address damage caused by acts of arson or terrorism.

For the cost of loan guarantees under Section 4, the Secretary was authorized to use up to \$5,000,000 of the amounts made available for Fiscal Year 1996 for the credit subsidy provided under the General Insurance Fund and the Special Risk Insurance Fund. Funds are available to subsidize total loan principal, any part of which is to be guaranteed, not to exceed \$10,000,000.

Applicant Eligibility: Certain nonprofit organizations described in Section 501(c)(3) of the Internal Revenue Code of 1986.

Legal Authority: Section 4 of the Church Arson Prevention Act of 1996 (Public Law 104-155). Regulations are at 24 CFR part 573.

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

Information Source: Administering office.

Current Status: No credit subsidy has been made available for this program since Fiscal Year 1996; however, funds are still available from the 1996 subsidy for new applicants.

Housing/Federal Housing Administration (FHA)

Secretary's Regulation of Fannie Mae and Freddie Mac

Nature of Program: The Secretary has general regulatory power over the Federal National Mortgage Association (Fannie Mae) and the Federal Home Loan Mortgage Corporation (Freddie Mac) (Government-Sponsored Enterprises or GSEs) with the authority to make necessary rules and regulations to ensure that the GSEs accomplish their public purposes in accordance with the GSEs' Charter Acts and the Federal Housing Enterprises Financial Safety and Soundness Act of 1992 (FHEFSSA). The Secretary also carries out specific regulatory authorities over the GSEs under FHEFSSA.

The Department's specific GSE regulatory oversight responsibilities under Subtitle A, Part 2, of FHEFSSA, include establishing, monitoring, and enforcing housing goals for the GSEs' purchase of mortgages on housing for low- and moderate-income families, housing located in central cities, rural areas, and other underserved areas, and housing meeting the needs of, and affordable to, low-income families in low-income areas and very low-income families; reviewing new programs; implementing Fair Housing requirements applicable to the GSEs and directing the GSEs to take appropriate remedial action against lenders that have engaged in discriminatory lending practices in violation of the Fair Housing Act or Equal Opportunity Credit Act; establishing and maintaining a public use database concerning GSE activities; and performing other regulatory functions.

The GSEs are stockholder-owned, privately managed corporations chartered by Congress to fulfill various public purposes by providing a secondary market for home mortgages. They receive significant public benefits to carry out their purposes. The Secretary's regulatory powers over the GSEs are distinct from the authority of the Director of HUD's Office of Federal Housing Enterprise Oversight (OFHEO) -- OFHEO regulates the financial safety and soundness of the GSEs.

Applicant Eligibility: Not applicable.

Legal Authority: Federal National Mortgage Association Charter Act, Title III of the National Housing Act (12 U.S.C 1716 et seq.); Federal Home Loan Mortgage Corporation Act, Title III of the Emergency Home Finance Act of 1970(12 U.S.C. 1451 et seq.); and the Federal Housing Enterprises Financial Safety and Soundness Act of 1992, Title XIII of the Housing and Community Development Act of 1992, (12 U.S.C. 4501 et seq.). Regulations are contained in 24 CFR part 81.

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, U.S. Department of Housing and Urban Development, Washington, DC 20410-8000. (The Assistant Secretary for Housing administers the Secretary's delegated authority for GSE oversight in cooperation with HUD's Offices of General Counsel, Policy Development and Research, and Fair Housing and Equal Opportunity.)

Information Sources: Administering office. On the Web:
www.hud.gov/offices/hsg/gse/gse.cfm

Current Status: Active.

Single Family Housing Programs

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

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 sales price with terms for up to 30 years. The loan may finance homes in both urban and rural areas. The maximum mortgage amounts are at least \$160,176 in all areas, with higher limits in areas with higher median house prices up to a maximum of \$290,319 for one-unit homes during 2004. Higher limits also exist for two- to four-family properties. The loan limits change annually, based on home price estimates. The limits are benchmarked to the loan limits of the Government-Sponsored Enterprises, Fannie Mae, and Freddie Mac.

Applicant Eligibility: Any person able to meet the cash investment, mortgage payment, and credit requirements. The program is generally limited to owner-occupants.

Legal Authority: Section 203(b) of the National Housing Act (12 U.S.C. 1709 (b)). Regulations are at 24 CFR part 203.

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

Information Sources: Administering office and HUD field offices.

On the Web: www.hud.gov/offices/hsg/sfh/ins/203b--df.cfm

Current Status: Active.

Mortgage Insurance for Disaster Victims (Section 203(h))

Federal mortgage insurance for victims of a major disaster who have lost their homes and are in the process of rebuilding or buying another home.

Nature of Program: This program helps victims in presidentially designated disaster areas recover by making it easier for them to obtain mortgage loans and become homeowners or reestablish themselves as homeowners. The program provides mortgage insurance to protect lenders against the risk of default on loans to qualified disaster victims. Individuals are eligible for this program if their homes are located in an area that was designated by the President as a disaster area and were destroyed or damaged to such an extent that reconstruction or replacement is necessary. Insured loans may be used to finance the purchase or reconstruction of a one-family home that will be the principal residence of the homeowner. Like the basic FHA mortgage insurance program, this program resembles the Section 203(b) program (Mortgage Insurance for One- to Four-Family Homes).

Section 203(h) offers features that make homeownership easier. For example, no downpayment is required. The borrower is eligible for 100 percent financing. Closing costs and prepaid expenses must be paid by the borrower in cash or paid through premium pricing by the seller, subject to a 6 percent limitation on seller concessions. Mortgagees collect from the borrowers an up-front insurance premium (which may be financed) at the time of purchase, as well as monthly premiums that are not financed, but instead are added to the regular mortgage payment.

Applicant Eligibility: Any person whose home has been destroyed or severely damaged in a presidentially declared disaster area is eligible to apply for mortgage insurance under this program, even if they were renting the property. The borrower's application for mortgage insurance must be submitted to an FHA-approved lending institution within one year of the President's declaration of the disaster.

Legal Authority: Section 203(h) of the National Housing Act (12 U.S.C. 1709(h), 1715(b)). Regulations are at 24 CFR part 203.

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

Information Sources: Administering office and HUD field offices.
On the Web: www.hud.gov/offices/hsg/sfh/ins/203h-dft.cfm

Current Status: Active.

Rehabilitation Loan Insurance (Section 203(k))

Insures loans to finance the rehabilitation or purchase and rehabilitation of one- to four-family properties.

Nature of Program: HUD insures rehabilitation loans up to approximately 98 percent of the lesser of appraised value before rehabilitation plus rehabilitation costs or 110 percent of appraised value after rehabilitation. The loans can be used 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.

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

Legal Authority: Section 203(k) of the National Housing Act (12 U.S.C. 1709(k)). Regulations are at 24 CFR 203.50.

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

Information Sources: Administering office and HUD field offices.

On the Web: www.hud.gov/offices/hsg/sft/203k/203kabou.cfm

Current Status: Active.

Single Family Property Disposition Program (Section 204(g))

Disposes of one- to four-family FHA properties in a manner targeted to expanding homeownership opportunities.

Nature of Program: The purpose of this program is to dispose of FHA single family properties, acquired through foreclosure of an insured or Secretary-held mortgage or loan in a manner that is designed to expand homeownership opportunities and strengthen neighborhoods and communities, while also striving to ensure maximum return to the mortgage insurance fund. The Department makes its inventory available for purchase by providers either through the competitive, sealed-bid process or direct sale. In both types of sales, nonprofit providers as well as states and local governments are offered at least a 10 percent discount below fair market value.

The terms and conditions for all methods of sale will be announced on a case-by-case basis.

Applicant Eligibility: Depending upon the terms of the sale, individual purchasers, nonprofit organizations, states, and local governments.

Legal Authority: Section 204(g) of the National Housing Act (12 U.S.C. 1710(g)). Regulations are at 24 CFR part 291.

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

Information Sources: Administering office and HUD field offices.
On the Web: www.hud.gov/offices/hsg/sfh/ins/223e--df.cfm

Current Status: Active.

Mortgage Insurance for Older, Declining Areas (Section 223(e))

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

Nature of Program: Section 223(e) is not a separate program. Section 223(e) supplements other HUD mortgage insurance programs. 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 processed and insured. HUD determines if the loan should be insured under Section 223(e) and become an obligation of the Special Risk Insurance Fund. This allows HUD to more effectively manage the greater expected risk in these loans. The insurance premium is 0.5 percent per year on the outstanding loan balance.

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) of the National Housing Act (12 U.S.C. 1715n(c)). Regulations are at 24 CFR 200.23 (for multifamily dwellings) and 24 CFR 203.43a (for single family homes).

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

Information Sources: Administering office and HUD field offices.
On the Web: www.hud.gov/offices/hsg/sfh/ins/223e--df.cfm

Current Status: Active.

Mortgage Insurance for Condominium Units (Section 234(c))

Federal mortgage insurance to finance the purchase of individual housing units in proposed or existing condominiums.

Nature of Program: HUD insures mortgages made by private lending institutions for the purchase of an individual family unit in housing projects under Section 234(c). 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.

Applicant Eligibility: All FHA-approved lenders may make condominium loans in approved projects for any creditworthy owner-occupant.

Legal Authority: Section 234 of the National Housing Act (12 U.S.C. 1715y). Regulations are at 24 CFR parts 234 and 200.

Administering Office: Assistant Secretary for Housing-Federal Housing Commissioner, U.S. Department of Housing and Urban Development, Washington, DC 20410-8-000.

Information Sources: Administering office and HUD field offices.

On the Web: www.hud.gov/offices/hsg/sfh/ins/234c--df.cfm

Current Status: Active. Almost all new insurance activity is under Section 234(c).

Graduated Payment Mortgage (GPM) and Growing Equity Mortgage Insurance (GEM) (Section 245(a))

Enables a household with a limited income that is expected to rise to buy a home sooner by making mortgage payments that start small and increase gradually over time.

Nature of Program: Both programs target early homeownership by helping first-time homebuyers and others with limited incomes, particularly young families who expect their income to rise but may not yet be able to handle all of the upfront and monthly costs involved in buying and owning a home.

The Graduate Payment Mortgage (GPM) works in times of high interest rates when first-time homebuyers cannot meet the standard mortgage payment but expect their incomes to increase substantially in the next five to ten years. The GPM accrues negative amortization so that the borrower's initial mortgage payments are made at a nominally discounted interest rate from the standard prevailing rate. The difference is then added to the principal balance. The GPM program offers five different plans varying in length of time and rate of increase of nominal interest rate. It is anticipated that when the interest rate and thus, the mortgage payment, increases with time the borrower's income also will have increased to accommodate the higher payments. 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 GPM is subject to the rules governing ordinary HUD-insured home loans.

The Growing Equity Mortgage Insurance (GEM) program enables the homeowner to apply scheduled increases in monthly payments to the outstanding principal balance of their mortgage and thereby considerably shorten the term of the mortgage. This reduced term and the faster repayment of principal make GEMS more attractive to lenders and investors than other fixed-rate investments. GEMS are eligible for insurance under Section 203(b) for one- to four-family homes, Section 203(k) for home purchase or refinancing and rehabilitation, Section 203(n) for shares in cooperative housing, and Section 234(c) for units in condominiums. GEMs must meet all the requirements of the section under which they are being insured with certain exceptions.

Applicant Eligibility: All FHA-approved lenders may make GPMS and GEMS available to persons who intend to use the mortgage property as their primary residence and who expects to see their income rise appreciably in the future.

Legal Authority: Section 245(a) of the National Housing Act (12 U.S.C. 1715z-10(a)). Regulations are at 24 CFR 203.45 and 203.47.

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

Information Sources: Administering office and HUD field offices.
On the Web: www.hud.gov/offices/hsp/sfh/ins/245a--df.cfm

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. Historically, one percentage point was the maximum amount the interest rate could increase or decrease in any one year. Over the life of the loan, the maximum interest rate change was five percentage points from the initial rate of the mortgage. However, now potential homebuyers will be able to choose mortgages with initial periods of three, five, seven or ten years, depending on their needs, during which time the interest rate would be fixed. The interest rate for 3-year and 5-year ARMs cannot change by more than one percentage point per year after the fixed-payment period is over, with a maximum change of five percentage points for the life of the loan. For 7-year and 10-year ARMs, the maximums are two percentage points annually and six percentage points for the life of the loan.

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.

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 of the National Housing Act (12 U.S.C. 1715z-16). Regulations are at 24 CFR 203.49.

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

Information Sources: Administering office and HUD field offices.

On the Web: www.hud.gov/offices/hsg/sfh/ins/251--df.cfm

Current Status: Active.

Home Equity Conversion Mortgage (HECM) Program (Section 255)

The Federal Housing Administration (FHA) mortgage insurance allows 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 program, FHA insures reverse mortgages that allow homeowners who are 62 years of age or older to convert their home equity into spendable dollars. Reverse mortgages provide a valuable financing alternative for homeowners of this type 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, by which 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, by which the borrower receives monthly payments for a fixed period selected by the borrower; (3) line of credit, by which the borrower can make withdrawals up to a maximum amount, at times and in amounts of the borrower's choosing; (4) modified tenure, by which the tenure option is combined with a line of credit; (5) modified term, by which 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. The 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.

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 (12 U.S.C. 1715z-20). Regulations are at 24 CFR parts 200 and 206.

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

Information Sources: Administering office and HUD field offices.
On the Web: www.hud.gov/offices/hsg/sfh/hecm/hecmabou.cfm

Current Status: Active.

Manufactured Homes Loan Insurance (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 or lots. The loans are made by private lending institutions. The maximum loan amount is \$48,600 for a manufactured home, \$64,800 for a manufactured home and a suitably developed lot, and \$16,200 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.

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: Section 2 of Title I of the National Housing Act (12 U.S.C. 1703). Regulations are at 24 CFR part 201.

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

Information Sources: Administering office.

On the Web: www.hud.gov/offices/hsg/sfh/title/manuf14.cfm or

www.hud.gov/offices/hsg/sfh/title/ti_about.cfm

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 \$7,500 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.

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

Legal Authority: Section 2 of Title I of the National Housing Act (12 U.S.C. 1703). Regulations are at 24 CFR part 201.

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

Information Sources: Administering office.

On the Web: www.hud.gov/offices/hsg/sfh/title/title-i.cfm

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 (VA) and the Rural Housing Service (RHS).

Nature of Program: The Department is authorized to counsel homebuyers, homeowners, and tenants under HUD programs and homeowners with conventional mortgages or Department of Veterans Affairs-guaranteed loans or Rural Housing Service mortgages. HUD provides the service through approximately 1,700 HUD-approved counseling 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 information on the purchase and rental of housing, money management, budgeting, credit counseling, how to prevent mortgage default and rent delinquencies that lead to foreclosure or eviction, home maintenance, fair housing laws and requirements and guidance regarding the Home Equity Conversion Mortgage application. The objective of the counseling is to help homebuyers, homeowners, and tenants to improve their housing conditions and to meet their responsibilities.

Applicant Eligibility: Homeless individuals and families, potential renters, renters, potential homebuyers, homebuyers, and homeowners may seek the assistance of a HUD-approved housing counseling agency to meet a housing need or resolve a housing problem.

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

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

Information Sources: Administering office and HUD field offices.
On the Web: www.hud.gov/offices/hsg/sfh/hcc/hcc_home.cfm

Current Status: Active.

Officer Next Door

Provides law enforcement officers with the opportunity to purchase homes in revitalization areas at significant discount.

Nature of Program: The Department wants to make American communities stronger and to build a safer nation. Public safety improves when police officers live in a neighborhood. This program makes homes in revitalization areas available to law enforcement officers. Homes are available at a 50 percent discount from the list price. To make these homes even more affordable for law enforcement officers, the officers may apply for an FHA-insured mortgage with a downpayment of only \$100, and all closing costs may be financed. Because homes sold through this program are located in revitalization areas there may be additional assistance from state or local government sources. If the home needs repairs, the purchasing officer may also use FHA's 203(k) mortgage program. The Section 203(k) program provides financing for both the purchase of the home and cost of needed repairs.

Applicant Eligibility: Purchasers must be a full-time, sworn law enforcement officer who is employed full-time by federal, state, county, or municipal government; or a public or private college or university. The eligible officer must be sworn to uphold and make arrests for violations of federal, state, county, or municipal law. The officer's employer must certify that the officer is a full-time law enforcement officer with the general power of arrest. The eligible officer does not need to be a first time homebuyer. However, the officer cannot own another home at the time the officer closes on a home under this program, and the officer must agree to live in the HUD home as the principal residence for three years after move-in.

Legal Authority: Section 204(g) of the National Housing Act (12 U.S.C. 1710(g)). Regulations are at 24 CFR 291.500.

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

Information Sources: Administering office and HUD field offices.

On the Web: www.hud.gov/offices/hsg/sfh/reo/ond/ond.cfm

Current Status: Active.

Teacher Next Door

Provides teachers with the opportunity to purchase homes in low- and moderate-income neighborhoods at significant discount.

Nature of Program: The Teacher Next Door program, like the Officer Next Door program, is designed to help make American communities stronger by encouraging teachers to purchase homes in low- and moderate-income neighborhoods. Homes are available at a 50 percent discount from the list price. To make these homes even more affordable for teachers, the teachers may apply for an FHA-insured mortgage with a downpayment of only \$100, and all closing costs may be financed. Because homes sold through this program are located in revitalization areas there may be additional assistance from state or local government sources. If the home needs repairs, the teacher may also use FHA's 203(k) mortgage program. The Section 203(k) program provides financing for both the purchase of the home and cost of needed repairs.

Applicant Eligibility: Purchasers must be employed full-time by a public school, private school, or federal, state, county, or municipal educational agency as a state-certified classroom teacher or administrator in grades K-12. Participants must certify that they are employed by an educational agency that serves the school district/jurisdiction in which the home they are purchasing is located. Teachers also must be in good standing with their employer. An eligible teacher does not have to be a first-time homebuyer to participate, but the teacher may not own any other home at the time of the closing of the HUD home. The teacher must agree to live in the HUD home as the principal residence for three years after move-in.

Legal Authority: Section 204(g) of the National Housing Act (12 U.S.C. 1710(g)).

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

Information Sources: Administering office and HUD field offices.

On the Web: www.hud.gov/offices/hsg/sfh/reo/tnd/tnd.cfm

Current Status: Active.

Energy Efficient Mortgage Insurance

Federal mortgage insurance to finance the cost of energy efficiency measures.

Nature of Program: FHA provides additional mortgage insurance for a person qualified under Section 203(b), 203(k), or Section 234(c), or 251, to purchase or refinance a principal residence and incorporate the cost of energy-efficient improvements into the mortgage. The borrower does not have to qualify for the additional money and does not make a downpayment on it. The borrower is eligible for maximum FHA financing, using standard underwriting procedures. The borrower must make a 3-percent cash investment in the property based on the sales price. One- to four-unit existing and new properties are eligible. The cost of the energy-efficient improvements that may be eligible for financing into the mortgage is the greater of 5 percent of the property's value (not to exceed \$8,000), or \$4,000. The energy-efficient improvements must be cost-effective, meaning that the total cost of the improvements is less than the total present value of the energy saved over the useful life of the energy improvement. The cost of the energy improvements and estimate of the energy savings must be determined by a home energy rating which may be financed as part of the cost-effective energy package. The energy improvements must be installed after the loan closes. The lender will place the money in an escrow account, to be released to the borrower after an inspection verifies that the improvements have been installed and the energy savings will be achieved. The maximum mortgage amount for a single-family unit depends on its location and is adjusted annually. The cost of the eligible energy-efficient improvements is added to the mortgage amount. The final loan amount may exceed the maximum mortgage limit by the amount of the energy-efficient improvements.

Legal Authority: Section 513 of the Housing and Community Development Act of 1992 (Public Law 102-550) (42 U.S.C.12712 note)

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

Information Sources: Administering office and HUD field offices.

On the Web: www.hud.gov/offices/hsg/sfh/eem/energy-r.cfm

FHA Mortgagee Letters 93-13 (Single Family Loan Production—Energy Efficient Mortgage Pilot Program), and 95-46 (Single Family Loan Production—Expansion of the Energy-Efficient Mortgage Program) and HUD Handbook 4155.1, Rev. 5, Chg.1.

Current Status: Active

Insured Mortgages on Hawaiian Home Lands (Section 247)

Insures loans made to native Hawaiians to purchase one- to four-family dwellings located on Hawaiian home lands. Regulations pertaining to these loans are fundamentally the same as regular Section 203(b) loans except that they are only available to native Hawaiians on Hawaiian home lands.

Nature of Program: FHA's mortgage insurance provides opportunities to low- and moderate-income native Hawaiians to purchase a home on Hawaiian home lands. Because a mortgage is taken on a homestead lease granted by the Department of Hawaiian Homelands, many lenders have been reluctant to finance housing. With FHA insurance, the lender's risk is minimized, so this program increases the availability of mortgage credit to native Hawaiians to live on Hawaiian home lands. FHA's low downpayment requirements and flexible underwriting standards increase the ability of native Hawaiians to meet the requirements for the loan. A "native Hawaiian" means any descendant of not less than one-half part of the blood of the races inhabiting the Hawaiian Islands before January 1, 1778 (or, in the case of an individual who succeeds a spouse or parent in an interest in a lease of Hawaiian home lands, such lower percentage as may be established for such succession under Section 209 of the Hawaiian Homes Commission Act, 1920, or under the corresponding provision of the constitution of the State of Hawaii adopted under section 4 of the Act entitled, "An Act to provide for the admission of the State of Hawaii into the Union," approved March 18, 1959).

Applicant Eligibility: Any native Hawaiian wishing to live on Hawaiian home land and intending to use the mortgage property as their primary residence are eligible to apply for mortgage insurance. However, the program is not available to investors.

Legal Authority: Section 247 of the National Housing Act. Regulations are at 24 CFR part 203.

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

Information Sources: Administering office and HUD field offices.

Current Status: Active.

Insured Mortgages on Indian Land (Section 248)

Insures loans made to Native Americans to buy, build or rehabilitate houses on Indian land. These loans are fundamentally the same as regular Section 203(b) loans except that they are only available to Native Americans on Indian land.

Nature of Program: Native Americans are the most poorly housed sector of the American population. FHA's mortgage insurance provides opportunities for low- and moderate-income Native Americans to purchase a home in their communities on Indian land. Because of the complex title issues on Indian land, many lenders have been reluctant to finance housing. With FHA insurance the lender's risk is minimized, and this program increases the availability of mortgage credit to Native Americans living on Indian land. FHA's low downpayment requirements and flexible underwriting standards increase the ability of Native Americans to meet the requirements for the loan.

As additional protection, lenders, with the FHA Commissioner's approval, may assign mortgages in default to HUD after meeting loss mitigation requirements. HUD then may initiate foreclosure in tribal court, federal district court, or other court of competent jurisdiction.

Applicant Eligibility: Any Native Americans wishing to live on Indian land and intending to use the mortgage property as the primary residence is eligible to apply for mortgage insurance. Therefore, the program is not available to investors.

Legal Authority: Section 248 of the National Housing Act. Regulations are at 24 CFR part 203.

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

Information Sources: Administering office and HUD field offices.
On the Web: www.hud.gov/offices/hsg/sfh/ins/sfh248.cfm

Current Status: Active

Regulatory Affairs and Manufactured Housing

Real Estate Settlement Procedures Act (RESPA)

Protects consumers in the mortgage settlement process and during their mortgages.

Nature of Program: RESPA seeks to reduce unnecessarily high settlement costs by requiring disclosures to homebuyers and sellers, and by prohibiting abusive practices in the real estate settlement process.

RESPA requires that lenders give all borrowers of federally related purchase mortgage loans a HUD-prepared booklet with information about real estate transactions, settlement services, and relevant consumer protection laws. When applying for a loan, a borrower must receive a good faith estimate of the settlement costs likely to be incurred. 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 borrower and the seller, if there is one, are entitled to a settlement statement that itemizes the costs they paid in connection with the transaction.

RESPA prohibits certain abusive practices. Kickbacks, referral fees, and unearned fees are outlawed, sellers may not require borrowers to purchase title insurance from specific companies, and excessively large escrow accounts cannot be required by the loan servicer.

RESPA requires disclosure of the possibility of mortgage servicing being transferred. The statute also provides certain borrower rights if the loan servicer makes errors in paying escrow account expenditures. Finally, RESPA mandates that the servicer provide initial and annual escrow account statements to each borrower.

Applicant Eligibility: RESPA is a regulatory program. It covers virtually all single family loan transactions.

Legal Authority: Real Estate Settlement Procedures Act of 1974 (12 U.S.C. 2601 *et seq.*). Regulations are at 24 CFR parts 3500 and 3800.

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

Information Sources: Administering office.

On the Web: www.hud.gov/offices/hsg/sfh/res/respa_hm.cfm

Current Status: Active.

Manufactured Home Construction and Safety Standards

Uses federal standards for design and construction of manufactured homes to assure the quality, durability, safety, and affordability of manufactured homes. By 2006, the program also will include installation standards and a dispute resolution component.

Nature of Program: HUD issues and enforces appropriate standards for the construction, design, and performance of manufactured homes to assure their quality, durability, affordability, and safety. The construction and safety standards preempt state and local laws that are not identical to the federal standards; they apply to all manufactured homes produced after June 15, 1976. HUD may enforce these standards directly or by various states that have established state administrative agencies in order to participate in the program. HUD may inspect factories and retailer lots and review records to enforce such standards. If a manufactured home does not conform to federal standards, the manufacturer must take certain actions, including possibly notifying the consumer and correcting the problem.

The statute generally prohibits selling, leasing, or offering for sale or lease homes that do not meet the standards. Civil and criminal penalties may be sought for violations of the statute. Recent statutory amendments substantially expanded the program to include establishment and enforcement of installation standards (by the end of 2005), establishment of a dispute resolution program (by the end of 2005), and creation of a consensus committee to make recommendations to HUD on certain aspects of the program.

Applicant Eligibility: The standards do not involve program participation, but they apply to all manufactured home producers and retailers that use any means of transportation or communication that affects interstate commerce in their operations.

Legal Authority: National Manufactured Housing Construction and Safety Standards Act of 1974 (42 U.S.C. 5401-5426). Regulations are at 24 CFR parts 3280, 3282, 3284, and 3800.

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

Information Sources: Administering office
On the Web: www.hud.gov/offices/hsg/sfh/mhs/mhshome.cfm

Current Status: Active.

Interstate Land Sales

Protects consumers from fraud and abuse in the sale or lease of land.

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 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, that discloses and documents current information about the ownership of the land; the state of title; physical characteristics; planned availability of roads, services and utilities; and other matters.

(2) A printed Property Report, the disclosure instrument provided for by the Act that describes the items mentioned in (1) above, must be delivered to each purchaser or lessee in advance of signing the contract or agreement.

The antifraud provisions of the Act apply to subdivisions containing 25 or more lots. The Act also contains antifraud provisions that prohibit developers from engaging in misleading sales practices. Any willful violation of the Act 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 includes an untrue statement of material fact or omits material facts.

Applicant Eligibility: Interstate Land Sales is a regulatory program; the Act applies to all developers and agents who sell or lease or offer to sell or lease lots in subdivisions using the mail or means of interstate commerce, unless the offering is exempt.

Legal Authority: Interstate Land Sales Full Disclosure Act (15 U.S.C. 1701 *et seq.*). Regulations are at 24 CFR parts 1710-1720 and 3800.

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

Information Sources: Administering office
On the Web: www.hud.gov/offices/hsg/sfh/ils/ilshome.cfm

Current Status: Active.

Multifamily Housing Programs

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 of the project and the tenants' contributions toward rent (usually 30 percent of monthly adjusted income).

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 of the Housing Act of 1959, as amended under Section 801 of the Cranston-Gonzalez National Affordable Housing Act (12 U.S.C. 1701q). Regulations are at 24 CFR part 891.

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

Information Sources: Administering office and HUD field offices.
On the Web: www.hud.gov/offices/hsg/mfh/progdsc/eld202.cfm

Current Status: Active.

Assisted-Living Conversion Program (ALCP)

Provides grants to private nonprofit owners of eligible developments to convert some or all of the dwelling units in the development into an assisted-living facility for the frail elderly.

Nature of Program: This program provides funding for the physical costs of converting some or all of units in an eligible development into an assisted-living facility (ALF), including the unit configuration, common and services space, and any necessary remodeling consistent with HUD's or the state's statute or regulations (whichever is more stringent). For Fiscal Year 2004, assisted living program funds may be used for emergency capital repairs as determined by the Secretary. ALFs are designed to accommodate frail elderly and people with disabilities who can live independently but need assistance with activities of daily living (e.g., assistance with eating, bathing, grooming, dressing, and home management activities). Under this program ALFs must provide supportive services such as personal care, transportation, meals, housekeeping, or laundry. The facility must be licensed and regulated by the state (or, if there is no state law providing such licensing and regulation, by the municipality or other subdivision in which the facility is located).

Applicant Eligibility: Private nonprofit owners of Section 202, Section 8 project-based (including Rural Housing Services' Section 515), Section 221(d)(3) Below Market Interest Rate, Section 236 housing developments that are designated primarily for occupancy by the elderly for at least five years.

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

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

Information Sources: Administering office and HUD field offices.

On the Web: www.hud.gov/offices/hsg/mfh/progdesc/alcp.cfm

Current Status: Active.

Multifamily Housing Service Coordinators

Provides assistance to elderly individuals and persons with disabilities, living in federally assisted multifamily housing to obtain needed supportive services.

Nature of Program: This program provides funding for service coordinators who assist elderly individuals and persons with disabilities, living in federally assisted multifamily housing, to obtain needed supportive services from community agencies. Independent living with assistance is a preferable, lower cost housing alternative to institutionalization for many frail older persons and persons with disabilities. HUD provides funding through three mechanisms: (1) a national competition with other properties for a limited amount of grant funding, (2) the use of the development's residual receipts or excess income, or (3) budget-based rent increases or special rent adjustments.

Applicant Eligibility: Owners of Section 202, Section 8 project-based (including Rural Housing Services' Section 515), Section 221(d)(3) Below Market Interest Rate, Section 236 housing developments that are designated primarily for occupancy by the elderly or persons with disabilities.

Legal Authority: Section 808 of the Cranston-Gonzalez National Affordable Housing Act, as amended by the Housing and Community Development Act of 1992 (Public Law 102-550) and the American Homeownership and Economic Opportunity Act of 2000 (Public Law 106-569) (42 U.S.C. 8012).

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

Information Sources: Administering office and HUD field offices.
On the Web: www.hud.gov/offices/hsg/mfh/progdesc/servicecoord.cfm

Current Status: Active.

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. The park must be located in an area approved by HUD in which market conditions show a need for such housing.

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

Legal Authority: Section 207 of the National Housing Act (12 U.S.C. 1713). Regulations are at 24 CFR part 207.

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

Information Sources: Administering office; HUD Multifamily Hubs and Program Centers.
On the Web: www.hud.gov/offices/hsg/mflh/progdsc/homepark207.cfm

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.

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 of the National Housing Act (12 U.S.C. 1715e). Regulations are at 24 CFR part 213.

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

Information Source: Administering office; HUD Multifamily Hubs and Program Centers.
On the Web: www.hud.gov/offices/hsg/mfh/progdsc/coop213.cfm

Current Status: Active. New construction and substantial rehabilitation cooperative projects are also insured under Section 221(d)(3), which requires appropriated credit subsidy and a higher mortgage insurance premium.

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 of the National Housing Act (12 U.S.C. 1715k). Regulations are at 24 CFR parts 200 and 220.

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

Information Sources: Administering office; HUD Multifamily Hubs and Program Centers. On the Web: www.hud.gov/offices/hsg/mfh/progdsc/renturbanhsg220.cfm

Current Status: Active. The Multifamily program is active but few new projects are currently insured each year. The Single Family program and Supplemental Loan program are not active.

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. Section 221(d)(3) and (4) are HUD's major insurance programs for new construction or substantially rehabilitated multifamily rental housing.

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 in the case of new construction 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.

Applicant Eligibility: Section 221(d)(3) is available to public, nonprofit, and cooperative mortgagors. Section 221(d)(4) mortgages are available to profit-motivated sponsors.

Legal Authority: Section 221 of the National Housing Act (12 U.S.C. 17151). Regulations are at 24 CFR part 221, subparts C and D.

Administering Office: The Assistant Secretary for Housing-Federal Housing Commissioner, U.S. Department of Housing and Urban Development, Washington, DC 20410-8000.

Information Sources: Administering office; HUD Multifamily Hubs and Program Centers. On the Web: www.hud.gov/offices/hsg/mfh/progdsc/rentcoop/hsg221d3n4.cfm

Current Status: Active.

Existing Multifamily Rental Housing (Section 207/223(f))

Federal mortgage insurance under Section 207 of the National Housing Act pursuant to Section 223(f) of the National Housing Act 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 of the National Housing Act pursuant to Section 223(f) of the same Act 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 or more.

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

Legal Authority: Section 223(f) of the National Housing Act (12 U.S.C. 1715n(f)). Regulations are at 24 CFR part 207.

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

Information Sources: Administering office; HUD Multifamily Hubs and Program Centers. On the Web: www.hud.gov/offices/hsg/mflh/progdesc/purchrefi223f.cfm

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 Federal Housing 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.

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 of the National Housing Act (12 U.S.C. 1715v). Regulations are at 24 CFR part 231.

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

Information Sources: Administering office; HUD Multifamily Hubs and Program Centers. On the Web: www.hud.gov/offices/hsg/mfh/progdsc/renthsgeid231.cfm

Current Status: Active, but only a few loans are insured each year. Multifamily housing for the elderly is now generally insured under the Section 221(d)(3) and (4) programs.

New Construction or Substantial Rehabilitation of Nursing Homes, Intermediate Care Facilities, Board and Care Homes, and Assisted Living Facilities (Section 232); Purchase or Refinancing of Existing Facilities (Section 232/223(f))

Federal mortgage insurance to finance or rehabilitate nursing, assisted-living, 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. Assisted living facilities and 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. Existing projects are also eligible for purchase or refinancing with or without repairs (and not requiring substantial rehabilitation) under Section 232/Section 223(f).

Applicant Eligibility: Developers, private owners, 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, assisted living and/or board and care are eligible to live in these facilities.

Legal Authority: Section 232 of the National Housing Act (12 U.S.C. 1715w). Regulations are at 24 CFR part 232.

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

Information Sources: Administering office; HUD Multifamily Hubs and Program Centers.
On the Web: www.hud.gov/offices/hsp/mfh/progdsc/nursingalcp232.cfm

Current Status: Active.

Supplemental Loans for Multifamily Projects (Section 241)

Federal mortgage loan insurance to finance improvements and additions to, and equipment for multifamily rental housing and health care facilities.

Nature of Program: HUD insures loans made by lenders 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.

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

Legal Authority: Section 241 of the National Housing Act (12 U.S.C. 1715z-6). Regulations are at 24 CFR part 241.

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

Information Sources: Administering office; HUD Multifamily Hubs and Program Centers.
On the Web: www.hud.gov/offices/hsg/mfh/progdsc/supplement241a.cfm

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 lenders to facilitate the construction or renovation of acute care hospitals. Clients range in size from large urban teaching hospitals to small rural hospitals. Critical Access Hospitals (hospitals with 25 beds or less which have received designation by states and the Department of Health and Human Services) are also eligible. Facilities must be properly licensed, provide primarily acute patient care, and be able to demonstrate the need for the project. Key program criteria include maximum loan-to-value 90 percent, loan term 25 years, and funding of a mortgage reserve fund.

Applicant Eligibility: Public, proprietary, and nonprofit acute care hospitals licensed or regulated by the state.

Legal Authority: Section 242 of the National Housing Act (12 U.S.C. 1715z-7) and the Hospital Mortgage Insurance Act of 2003 (12 U.S.C. 1701). Regulations are at 24 CFR part 242.

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

Information Sources: Office of Insured Health Care Facilities (202 708-0599).

On the Web: www.hud.gov/offices/hsg/hosp/hsghospi.cfm

Current Status: Active.

Supportive Housing for Persons with Disabilities (Section 811)

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

Nature of Program: Capital advances are made to eligible nonprofit sponsors, which have a Section 501(c)(3) tax exemption ruling, to finance the development of rental housing with the availability of supportive services for persons with disabilities. 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 of the project and the tenants' contributions toward rent (usually 30 percent of monthly adjusted income). For Fiscal Year 2004, up to 25 percent of appropriated funds may be provided for tenant-based rental assistance.

Applicant Eligibility: Nonprofit organizations with a Section 501(c)(3) IRS tax exemption may qualify for assistance. Occupancy is open to very low-income persons with disabilities who are 18 years and older.

Legal Authority: Section 811 of the Cranston-Gonzalez National Affordable Housing Act (42 U.S.C. 8013). Regulations are at 24 CFR part 891.

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

Information Sources: Administering office and HUD field offices.
On the Web: www.hud.gov/offices/hsg/mflh/progdsc/disab811.cfm

Current Status: Active.

Multifamily Mortgage Risk-Sharing Programs -- Sections 542(b) and 542(c)

Two multifamily mortgage credit programs to enhance credit.

Nature of Program: The Section 542(b) program provides for HUD to enter into reinsurance agreements with Fannie Mae, Freddie Mac, qualified financial institutions (QFIs), qualified housing finance agencies (HFAs), and the Federal Housing Finance Board. The agreements provide for risk-sharing on a 50-50 basis.

The Section 542(c) program requires HUD to carry out a program in conjunction with qualified HFAs to provide federal credit enhancement for loans for affordable multifamily housing through a system of risk-sharing agreements. Agreements provide for risk-sharing between 10 percent and 90 percent.

The Fiscal Year 2001 Appropriations Act changed the program from a pilot program into a permanent insurance authority.

Applicant Eligibility: Fannie Mae, Freddie Mac, QFIs, HFAs, and the Federal Housing Finance Board.

Legal Authority: Section 542 of the HCD Act of 1992 Act (12 U.S.C. 1707 note). Regulations are at 24 CFR part 266 for the Section 542(c) program. Section 542(b) is implemented through a Housing Notice and negotiated agreements without regulations.

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

Information Sources: For Section 542(c), state housing finance agencies.
On the Web: www.hud.gov/offices/hsg/mfh/progdesc/riskshare542b.cfm or
www.hud.gov/offices/hsg/mfh/progdesc/riskshare542c.cfm

Current Status: Active.

Mark-to-Market Program

Preserves long-term low-income housing affordability by restructuring mortgages.

Nature of Program: The Multifamily Assisted Housing Reform and Affordability Act of 1997 (MAHRA) authorized a Mark-to-Market Program designed to preserve low-income rental housing affordability while reducing the long-term costs of federal rental assistance, including project-based assistance from HUD, for certain multifamily rental projects. The projects involved are projects with (1) HUD-insured or HUD-held mortgages; and (2) contracts for project-based rental assistance from HUD, primarily through the Section 8 program, for which the average rents for assisted units exceed the rent of comparable properties. The program objectives are to (1) reduce project rents to no more than comparable market rents (with certain exceptions); (2) restructure the HUD-insured or HUD-held financing so that the monthly payments on the first mortgage can be paid from the reduced rental levels; (3) perform any needed rehabilitation of the project; and (4) ensure competent management of the project. The restructured project is subject to long-term use and affordability restrictions.

MAHRA established within HUD the Office of Multifamily Housing Assistance Restructuring (OMHAR) to develop and actively manage, administer, and oversee the Mark-to-Market Program through a decentralized structure of Participating Administrative Entities (PAEs). OMHAR is now part of the Office of Housing.

Applicant Eligibility: A public agency (including a state housing finance agency or a local housing agency), a nonprofit organization, or any other entity, or a combination of such entities that meet the requirements of section 513(b) of MAHRA.

Legal Authority: Multifamily Assistance and Housing Reform and Affordability Act of 1997 (42 U.S.C. 1437f note). Regulations are at 24 CFR parts 401 and 402.

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

Information Source: Administering office.

Current Status: Active. The program is scheduled to terminate October 1, 2006. OMHAR is scheduled to terminate October 1, 2004, and the Office of Affordable Housing Preservation in the Office of Housing will assume responsibility for the final two years of the program.

Self-Help Housing Property Disposition

Makes surplus federal properties available through sale at less than fair market value to states, their subdivisions and instrumentalities, and nonprofit organizations.

Nature of Program: The property must be used for self-help housing for low-income persons. Residents of the property must make a substantial contribution of labor toward the construction, rehabilitation, or refurbishment of the property. HUD has the right to take the property back if it is not used in accordance with program requirements.

Applicant Eligibility: State and local governments.

Legal Authority: Public Law 105-50 (October 6, 1997).

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

Information Sources: Administering office and local HUD field offices. Information on a specific property is available from the General Services Administration.

Current Status: Active.

Renewal of Section 8 Project-Based Rental Assistance

Project-based Section 8 assists more than 1.3 million low- and very low-income families in obtaining decent, safe, and sanitary housing in private accommodations.

Nature of Program: HUD renews Section 8 project-based assistance contracts with owners of multifamily rental housing. 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 in a multifamily project. 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.

Originally, the assistance was provided in connection with new construction or substantial rehabilitation or to support existing projects. Authority to use project-based rental assistance in connection with new construction or substantial rehabilitation has been repealed. Funding is no longer available for new commitments beyond renewing expiring contracts on units already receiving project-based Section 8 rental assistance.

Applicant Eligibility: Project sponsors are private owners, both profit-motivated and nonprofit or cooperative organizations. 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: For the renewal of Section 8 project-based assistance, see Section 524 of the Multifamily Assisted Housing Reform and Affordability Act of 1997 (42 U.S.C. 1437f). For Section 8 procedures, see Section 8 regulations in 24 CFR parts 5, 402, 880-881, 883-884, and 886.

Administering Office: Assistant Secretary for Housing, Department of Housing and Urban Development, Washington DC 20410-8000.

Information Source: HUD Field Offices.

Current Status: Active. The program is active for administration and the renewal of existing project-based Section 8 contracts. Renewals are funded on an annual basis through appropriations action.

Public and Indian Housing

Housing Choice Voucher Program

Tenant-based voucher assistance, providing rental subsidies for standard-quality units that are chosen by the tenant in the private market.

Nature of Program: The following is a short list of key features:

Targeting and Eligibility. Seventy-five percent of newly available vouchers at a public housing agency (PHA) must go to families with incomes below 30 percent of the area median income. In general, eligibility for the new vouchers is limited to:

- Very low-income families;
- Low-income families previously assisted under the public housing, Section 23, or Section 8 project-based housing programs;
- Low-income families that are nonpurchasing tenants of certain homeownership programs;
- Low-income tenants displaced from certain Section 221 and 236 projects; or
- Low-income families that meet PHA-specified eligibility criteria (see Section 8(o)(4)).

Payment Standards. The subsidy amount is based on a payment standard set by the PHA between 90 percent and 110 percent of the fair market rent (FMR). HUD may approve payment standards lower than 90 percent of FMR and payment standards higher than 110 percent of FMR, and may require PHA payment standard changes because of incidence of high rent burdens (see Sections 8(o)(1)(B), (D) and (E)).

Tenant Rent. A family renting a unit at or below the payment standard pays the highest of 30 percent of monthly adjusted income, 10 percent of monthly income, the welfare rent, or the PHA's minimum rent. A family renting a unit above the payment standard pays the highest of 30 percent of monthly adjusted income, 10 percent of monthly income, the welfare rent, or the PHA's minimum rent, plus the amount of rent above the payment standard (see Sections 8(o)(2)(A) and 8(o)(2)(B)).

Maximum Initial Rent Burden. A family must not pay more than 40 percent of adjusted monthly income for rent when the family first receives the subsidy in a particular unit. (This maximum rent burden requirement is not applicable at reexamination if the family stays in place) (see Section 8(o)(3)).

The voucher program also has provisions that outline tenant and owner responsibility. In addition to the traditional tenant screening by owners, PHAs are permitted to screen applicants for assistance. In addition, PHAs can disapprove owners who refuse to evict tenants for drug-related or violent criminal activity, or for activity that threatens the health, safety or right of peaceful enjoyment of the premises of tenants, PHA employees or owner employees, or the residences of neighbors (see Section 8(o)(6)(C)). Finally, "Violent criminal activity on or near the premises" is also a statutory ground for termination of tenancy (see Section 8(o)(7)(D)).

Project-Based Voucher Assistance. A PHA that runs a tenant-based housing choice voucher program may choose to use up to 20 percent of its voucher assistance to implement a project-based voucher program. For more information, please see the Project-Based Voucher Program section.

Homeownership Voucher Assistance. A PHA may choose to use tenant-based housing choice voucher assistance to help eligible first-time homeowners with their monthly homeownership expenses. For more information, please see the Homeownership Voucher Assistance section.

Enhanced Voucher Assistance. These are special vouchers available to tenants who would otherwise be adversely affected by HUD program decisions. Enhanced vouchers are generally issued to provide continued assistance for a family at the termination of project-based rental assistance. If the family stays in the same project, the voucher payment standard covers the full market rent. Enhanced vouchers have several special requirements but in all other respects are subject to rules of the tenant-based voucher program. Differences include a special statutory minimum rent requirement and a special payment standard, applicable to a family receiving enhanced voucher assistance that elects to stay in the same unit, which can sometimes result in a PHA approving a unit that would otherwise be unaffordable to a family with regular tenant-based assistance. If the family moves, all normal voucher rules apply.

Low-income residents of units in multifamily projects (5+ units) covered in whole or in part by a contract of project-based assistance are, in certain situations, eligible for enhanced voucher assistance. These situations include owner opt-outs from specified programs.

Applicant Eligibility: Public housing agencies.

Legal Authority: Section 8 of the U.S. Housing Act of 1937 (42 U.S.C. 1437f); Section 8(o) for vouchers (tenant-based and project-based); and Section 8(t) for enhanced vouchers. Regulations are at 24 CFR part 5 (certain cross-cutting requirements), 24 part 982: Tenant-based Housing Choice Voucher Program; 24 part 983: Project-Based Voucher Program; 24 CFR part 984: Section 8 Family Self-Sufficiency Program; and 24 CFR part 985: Section 8 Management Assessment Program (SEMAP).

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

Information Sources: Local public housing agencies or HUD field offices.
On the Web: www.hud.gov/offices/pih/programs/hcv/about/fact_sheet.cfm

Current Status: Active.

Homeownership Voucher Assistance

Help for voucher families buying homes.

Nature of Program: A public housing agency (PHA), at its option, may provide monthly assistance to families that have been admitted to the Section 8 Housing Choice Voucher program in accordance with HUD regulations, that meet certain criteria, and that are purchasing homes in an amount that would otherwise have been provided to that family as tenant-based voucher assistance.

Applicant Eligibility: Public housing agencies.

Legal Authority: Section 8(y) of the U.S. Housing Act of 1937, as amended by the American Homeownership and Economic Opportunity Act of 2000 (Public Law 106-569) (42 U.S.C. 1437f(y)). Regulations are at 24 CFR part 982, subpart M.

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

Information Sources: Local public housing agencies or HUD field offices.

Current Status: Active.

Project-Based Voucher Program

Rental assistance for eligible families who live in specific housing developments or units.

Nature of Program: The project-based voucher program has replaced the project-based certificate program. Key features of the program include the following:

- A PHA may project-base up to 20 percent of the PHA's voucher funding.
- A PHA may provide project-based assistance for existing housing that does not need rehabilitation, as well as for newly constructed or rehabilitated housing.
- After one year of assistance, a family may move from a project-based voucher unit. The family may switch to the PHA's tenant-based voucher program when the next voucher is available, or to another comparable program.
- Except for units designated for families that are elderly, disabled, or receiving supportive services, no more than 25 percent of units in a multifamily building may have project-based voucher assistance.
- A PHA may commit to pay project-based assistance for a term of up to 10 years. However, the PHA's contractual commitment is subject to availability of appropriated funds.
- At the end of the contract term, the PHA may extend the Housing Assistance Payment (HAP) Contract with an owner for a period appropriate to achieve long-term affordability or to expand housing opportunities. Extensions are subject to availability of appropriated funds.

Applicant Eligibility: Public housing agencies.

Legal Authority: Section 8(o)(13) of the U.S. Housing Act of 1937, as amended by Section 232 of the Fiscal Year 2001 Appropriations Act (Public Law 106-377) (42 U.S.C. 1473(f)(13)). A January 16, 2001, Federal Register notice (66 FR 3605). Regulations will be codified at 24 CFR part 983.

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

Information Sources: Local public housing agencies or HUD field offices.

Current Status: Active.

Public Housing Operating Fund

Annual subsidy to public housing agencies (PHAs) for operations and management.

Nature of Program: HUD provides operating subsidies to PHAs to help them meet operating and management expenses. A PHA can use operating funds for operating and management costs including administration, routine maintenance, anti-crime and anti-drug activities, resident participation in management, insurance costs, energy costs, the repayment of debt encumbered for the rehabilitation and development of public housing units, and costs related to the operation and management of mixed finance projects, among other things.

Non-troubled PHAs that own or operate fewer than 250 public housing units have full discretion in how they allocate these grants between the capital and operating funds.

Applicant Eligibility: Public housing agencies.

Legal Authority: Section 9(e) of the U.S. Housing Act of 1937 (42 U.S.C. 1437g(e)). Regulations are at 24 CFR part 990.

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

Information Sources: Local public housing agencies and HUD field offices.
On the Web: www.hud.gov/progdsc/opsb106.cfm

Current Status: Active.

Public Housing Capital Fund

Capital and management funding for public housing agencies.

Nature of Program: The Capital Fund is available by formula distribution for capital and management activities, including development, financing, and modernization of public housing projects, which includes redesign, reconstruction, and reconfiguration of public housing sites and buildings (including accessibility improvements) and development of mixed-finance projects; vacancy reduction; addressing deferred maintenance needs and the replacement of obsolete utility systems and dwelling equipment; planned code compliance, management improvements; demolition and replacement; resident relocation; capital expenditures to facilitate programs to improve the empowerment and economic self-sufficiency of public housing residents, and improve resident participation; capital expenditures to improve safety and security of residents; and homeownership activities, including programs under Section 32.

Based on the status, not more than 20 percent of a public housing agency (PHA)'s capital funds may be used for operating expenses if the PHA's plan provides for such use. In addition, non-troubled PHAs that own or operate fewer than 250 units have full discretion in how they allocate these grants between the capital and operating funds.

If PHAs borrow funds necessary for capital improvements to their public housing inventory from the private market, they may pledge a portion of their future annual Capital Fund grants to make debt service payments.

Applicant Eligibility: Public housing agencies.

Legal Authority: Section 9(d) of the U.S. Housing Act of 1937 (42 U.S.C. 1437g(d)). Regulations are at 24 CFR part 905 and part 968.

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

Information Sources: Local public housing agencies and HUD field offices.

Current Status: Active.

Public Housing Neighborhood Networks (NN) Program

Grants for computer and job training activities.

Nature of Program: Under the NN program, the Secretary may make grants to public housing agencies (PHAs) for the purposes of providing computer and Internet access, and job training to public housing residents. Such programs may include:

- (1) The provision of program coordinators to manage job training activities and the overall operation of the NN computer centers;
- (2) Work readiness and education activities;
- (3) Purchase of computer equipment including software;
- (4) Internet access; and
- (5) Physical improvements for the purpose of establishing a new NN center or expanding/upgrading an existing NN center.

Grant applicants must provide a match of not less than 25 percent of the grant amount.

Applicant Eligibility: PHAs only.

Legal Authority: Section 9(d)(1)(E) of the U.S. Housing Act of 1937 (42 U.S.C. 1437g(d)(1)(E)) and Section 9(c)(1)(K) of the U.S. Housing Act of 1937 (42 U.S.C. 1437g(c)(1)(K)).

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

Information Sources: Administering office. On the Web:
www.hud.gov/offices/pih/programs/ph/ross/index.cfm

Current Status: Active.

Revitalization of Severely Distressed Public Housing (HOPE VI)

Eradicate severely distressed public housing.

Nature of Program: In 1989, Congress established the National Commission on Severely Distressed Public Housing and charged this Commission with proposing a National Action Plan to eradicate severely distressed public housing by the year 2000. The Urban Revitalization Demonstration (URD) program, or HOPE VI, is a program that was born out of the Commission's work. Since 1993, this program has been an important part of the transformation of public housing by encouraging public housing agencies (PHAs) to seek new partnerships with private entities to create mixed-finance and mixed-income affordable housing. In 2003, the HOPE VI program was expanded to assist local governments in the production of affordable housing in Main Street rejuvenation projects. The activities permitted under HOPE VI include, but are not limited to: the capital costs of demolition, major reconstruction, rehabilitation, and other physical improvements; the provision of replacement housing; management improvements; planning and technical assistance; and the provision of supportive services (including the funding, beginning in Fiscal Year 2000, of an endowment trust for supportive services). The HOPE VI program was modified and extended by HUD appropriations acts, commencing in 1994 through the present. In 1998, Section 535 of the Quality Housing and Work Responsibility Act of 1998 (Title V of Public Law 105-276) amended the U.S. Housing Act of 1937 to establish a new Section 24 in the U.S. Housing Act of 1937 that addresses demolition, site revitalization, replacement housing, and tenant-based assistance grants for projects. The HOPE VI Program Reauthorization and Small Community Mainstreet Rejuvenation and Housing Act of 2003 (Title IV of Public Law 108-186, approved December 16, 2003), amended Section 24 of the U.S. Housing Act of 1937 by extending the program until September 30, 2006.

The program allows HUD to provide competitive grants to PHAs to carry out HOPE VI-eligible activities. PHAs provide matching contributions in amounts at least equal to five percent of the grant amount.

Applicant Eligibility: Public housing agencies.

Legal Authority: Section 24 of the U.S. Housing Act of 1937 (42 U.S.C. 1437v).

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

Information Sources: Administering office; Office of Public Housing Investments.

On the Web: www.hud.gov/offices/pih/programs/ph/hope6/about/description.cfm

Current Status: Active.

Public Housing Homeownership -- Section 32

Sell public housing units to low-income families.

Nature of Program: This new public housing homeownership program was established by Section 32 of the U.S. Housing Act of 1937, which was added by the Quality Housing and Work Responsibility Act of 1998. The new public housing homeownership program (the Section 32 program) replaces the public housing homeownership program that was authorized by Section 5(h) of the U.S. Housing Act of 1937. The new statutory program was patterned largely after HUD's regulations that implemented the Section 5(h) program. The program offers public housing agencies (PHAs) a flexible way to sell public housing units to low-income families, with preference given to current residents of the unit(s) being sold. The program helps low-income families purchase homes through an arrangement that benefits both the buyer and the public housing agency that sells the unit. It gives the buyer access to an affordable homeownership opportunity and to the many tangible and intangible advantages it brings, while permitting PHAs to sell individual units and developments that may, due to their location or configuration, be more suitable for homeownership than for rental housing. PHAs can retain and reuse the proceeds of sale of public housing units to meet other low-income housing needs.

Applicant Eligibility: Public housing agencies.

Legal Authority: Section 32 of the U.S. Housing Act of 1937 (42 U.S.C. 1437z-4). Regulations are at 24 CFR part 906.

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

Information Sources: Administering office. Office of Public Housing Investments.
On the Web: [www.hud.gov/progdsc/sect5\(h\).cfm](http://www.hud.gov/progdsc/sect5(h).cfm)

Current Status: Active. Section 32 public housing homeownership is now current and an active public housing homeownership program. Section 5(h) remains active for previously approved public housing home purchases.

Resident Opportunity and Self-Sufficiency (ROSS) Program

Grants for supportive services and resident empowerment activities.

Nature of Program: Under the ROSS program, the Secretary may make grants to public housing agencies (PHAs), recipients under the Native American Housing Assistance and Self-Determination Act (NAHASDA), resident management corporations (RMCs), resident councils or resident organizations, and qualified nonprofit organizations for the purposes of providing supportive services, job training, and resident empowerment activities to public and Indian housing residents. Such programs may include activities relating to:

- (1) The provision of program coordinators to manage:
 - Self-sufficiency and job training activities
 - Other activities that support and enhance independent living for elderly/disabled public housing residents;
- (2) Work readiness, education, and counseling;
- (3) Homeownership training;
- (4) Resident management activities and resident participation activities; and
- (5) Other activities aimed at improving the self-sufficiency of residents.

Grant applicants must provide a match of not less than 25 percent of the grant amount.

Applicant Eligibility: PHAs, recipients under NAHASDA, RMCs, resident councils, resident organizations, and nonprofit organizations.

Legal Authority: Section 34 of the U.S. Housing Act of 1937, as amended by Section 221 of Public Law 106-377 (42 U.S.C. 1437z-6).

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

Information Sources: Administering office. On the Web:
www.hud.gov/offices/pih/programs/ph/ross/index.cfm

Current Status: Active.

Family Self-Sufficiency Program

Promotes the development of local strategies to coordinate public and private resources that help housing choice voucher program participants and public housing tenants obtain employment that will enable participating families to achieve economic independence.

Nature of Program: The Family Self-Sufficiency (FSS) program is administered by public housing agencies (PHAs) with the help of program coordinating committees (PCCs). The PCC usually consists of representatives of local government, employment and job training agencies, welfare agencies, nonprofit providers, local businesses, and assisted families. Supportive services most commonly provided to FSS program participants are childcare, transportation, remedial education, and job training. The major components of the FSS program are a contract of participation between the PHA and the family, an individualized training and services plan for each participating family member and an interest bearing escrow account. Credits to a family's escrow account are based on increased income earned by family members during the term of their contract. On completion of the FSS contract, a family may claim its escrow account, if no family member is receiving welfare assistance.

Each PHA that received FSS bonus funding in the early 1990s or funding for additional public housing rental units or Housing Choice Vouchers between October 1, 1992, and October 20, 1998, were required to establish an FSS program. PHAs may also establish voluntary FSS programs.

Applicant Eligibility: Public housing agencies.

Legal Authority: Section 23 of the U.S. Housing Act of 1937 (42 U.S.C. 1437u). Regulations are at 24 CFR part 984.

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

Information Source: Administering office.

Current Status: Active.

Indian Community Development Block Grant (ICDBG) Program

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

Nature of Program: Offers grants on a competitive basis to eligible Indian tribes and Alaska Native Villages to improve the housing stock, provide community facilities, make infrastructure improvements, fund microenterprises, and expand job opportunities. Eligible activities include housing rehabilitation, acquisition of land for housing, and assistance for homeownership opportunities for low- and moderate-income persons. Grantees may also use funds for construction of single- or multi-use facilities, 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 Alaska Native Villages that are eligible for assistance under the Indian Self-Determination and Education Assistance Act or had been eligible under the state and local Fiscal Assistance Act of 1972.

Funding Distribution: Under Section 106 of the Housing and Community Development Act of 1974, 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 Area Offices of Native American Programs (ONAP) 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 Area ONAP Offices to Indian tribes and Alaska 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 of the Housing and Community Development Act of 1974 (42 U.S.C. 5301 *et seq.*). Regulations are at 24 CFR part 1003.

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

Information Sources: HUD Area ONAP offices in Chicago, Denver, Oklahoma City, Phoenix, Seattle, and Anchorage. On the Web: www.hud.gov/progdesc/icdbgl.cfm

Current Status: Active.

Indian Housing Block Grant (IHBG) Program

Housing assistance to Indian tribes and tribally designated housing entities.

Nature of Program: The IHBG program authorizes housing assistance under a single block grant to eligible Indian tribes or their tribally designated housing entities (TDHEs). Eligible tribes include both federally recognized and those state-recognized Indian tribes formerly eligible under the U.S. Housing Act of 1937. The allocation is made under a needs-based formula. The tribe must submit, for HUD's review for compliance, both a one-year and a five-year Indian housing plan containing the goals, mission, and methodology by which the recipient will accomplish its objectives during the grant period. The program began in Fiscal Year 1998.

The major programs that have been folded into the block grant program include: assistance under the U.S. Housing Act of 1937, HOME, and homeless assistance primarily serving Indians and Indian areas under the McKinney-Vento Homeless Assistance Act. The six categories of eligible activities for providing affordable housing (or related housing services) are:

- Indian housing assistance (modernization or operating assistance for housing previously developed or operated pursuant to a contract between HUD and an Indian housing authority);
- Development of additional affordable housing;
- Housing-related services for affordable housing;
- Management services for affordable housing;
- Safety, security, and law enforcement measures and activities appropriate to protect residents of affordable housing from crime; and
- Housing activities under model programs designed to carry out the purposes of the Act, if specifically approved by HUD, as appropriate.

Applicant Eligibility: Indian tribes and tribally designated housing entities.

Legal Authority: Titles I through V of the Native American Housing Assistance and Self-Determination Act of 1996 (NAHASDA) (Public Law 104-330) (25 U.S.C. 4101 *et seq.*). Regulations are at 24 CFR part 1000.

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

Information Sources: Administering office.
On the Web: www.hud.gov/progdsc/ihbg1208.cfm

Current Status: Active.

Federal Guarantees for Financing for Tribal Housing Activities (Title VI)

HUD guarantees loans for financing eligible affordable housing activities and affordable housing-related community development activities.

Nature of Program: This program authorizes HUD, through the Office of Native American Programs, to guarantee obligations issued by tribes or tribally designated housing entities (TDHEs) with tribal approval, to finance eligible affordable housing activities under Section 202 of the Native American Housing Assistance and Self-Determination Act (NAHASDA) and housing-related community development activities consistent with the purposes of NAHASDA. No guarantee could be approved if the total outstanding obligations exceed five times the amount of the grant for the issuer, taking into consideration the amount needed to maintain and protect the viability of housing developed or operated pursuant to the U.S. Housing Act of 1937.

The program requires issuers to pledge current and future Indian Housing Block Grant (IHBG) appropriations to the repayment of the guaranteed obligations. The full faith and credit of the United States is pledged to the payment of all guarantees.

HUD may not guarantee obligations exceeding \$400 million for each of Fiscal Years 1997-2007, with a cumulative cap of \$2 billion for the eleven-year period. Once 50 percent of the authority has been committed in any year, HUD may limit the amount of guarantees any one tribe may receive in any fiscal year to \$50 million or request an increase in the statutory dollar limitations. HUD may enter into commitments to guarantee loans for any fiscal year only to the extent that funds have been appropriated.

Applicant Eligibility: Indian tribes and tribally designated housing entities that are IHBG recipients.

Legal Authority: Title VI of Native American Housing Assistance and Self-Determination Act of 1996 (NAHASDA) (25 U.S.C. 4191 *et seq.*). Regulations are at 24 CFR part 1000.

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

Information Sources: Administering office, and Office of Loan Guarantee, Office of Native American Programs, Suite 3390, 1999 Broadway, Denver, CO 80202-5733.
On the Web: www.hud.gov/progdsc/fintrib1.cfm or
www.codetalk.fed.us/OLG/Title_V/index.html

Current Status: Active.

Loan Guarantees for Indian Housing -- Section 184

Home loan guarantees for Indian families, Indian housing authorities, and Indian tribes.

Nature of Program: Section 184 of the Housing and Community Development Act of 1992 established a loan guarantee program for Indian families, Indian housing authorities (IHAs), and Indian tribes. The purpose of the program is to provide access to private mortgage financing to Indian families, IHAs, and Indian tribes that could not otherwise acquire housing financing because of the unique legal status of Indian lands. The loans guaranteed under the program are used to construct, acquire, refinance, or rehabilitate single family housing located on trust land or land located in an Indian or Alaska Native area. The program authorizes Indian tribes to assume responsibility for federal environmental reviews. This guarantee authority is freestanding and has its own guarantee fund. HUD may enter into commitments to guarantee loans for any fiscal year only to the extent amounts have been provided in appropriations acts.

Applicant Eligibility: Indian families, Indian housing authorities, and Indian tribes.

Legal Authority: Section 184 of the Housing and Community Development Act of 1992, as amended by the Native American Assistance and Self-Determination Act of 1996 (12 U.S.C. 1715z-13a). Regulations are at 24 CFR part 1005.

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

Information Sources: Administering office; Office of Loan Guarantee, Office of Native American Programs, Suite 3390, 1999 Broadway, Denver, CO 80202-5733.
On the Web: www.hud.gov/progdesc/insec184.cfm or www.codetalk.fed.us/loan184.html

Current Status: Active.

Native Hawaiian Housing Block Grant (NHHBG) Program

Affordable housing activities for Native Hawaiians.

Nature of Program: This new program is patterned after the Indian Housing Block Grant (IHBG) program, but contains changes to address the housing needs and circumstances of Native Hawaiians. The NHHBG program authorizes HUD to make grants to the State of Hawaii's Department of Hawaiian Home Lands (DHHL) to carry out affordable housing activities for Native Hawaiian families who are eligible to reside on the Hawaiian Home Lands. The DHHL must submit for HUD review and approval a one-year and a five-year housing plan containing the goals, mission, and methodology by which DHHL will accomplish its objectives during the grant period.

The five categories of eligible activities for providing affordable housing (or related housing services) are:

- Development of additional affordable housing;
- Housing-related services for affordable housing;
- Management services for affordable housing;
- Safety, security, and law enforcement measures and activities appropriate to protect residents of affordable housing from crime; and
- Housing activities under model programs designed to carry out the purposes of the Act, if specifically approved by HUD, as appropriate.

Applicant Eligibility: Department of Hawaiian Home Lands.

Legal Authority: Title VIII of NAHASDA, as added by Section 513 of the American Homeownership and Economic Opportunity Act of 2000 (Public Law 106-569) and Section 203 of the Omnibus Indian Advancement Act (Public Law 106-568) (42 U.S.C. 4221).

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

Information Source: Administering office.

Current Status: Active.

Loan Guarantees for Native Hawaiian Housing -- Section 184A

Home loan guarantees for Native Hawaiians.

Nature of Program: This new program is generally patterned after the Section 184 Indian Loan Guarantee program but contains changes to address the housing needs and circumstances of Native Hawaiians. The purpose of the loan guarantee program is to provide access to sources of private mortgage financing to Native Hawaiian families who could not otherwise acquire housing financing because of the unique legal status of the Hawaiian Home Lands or as a result of a lack of access to private financial markets. Eligible borrowers include Native Hawaiian families who are eligible to reside on Hawaiian Home Lands, the Department of Hawaiian Home Lands (DHHL), the Office of Hawaiian Affairs, or private nonprofit organizations experienced in Native Hawaiian affordable housing. Loans are to be used to construct, acquire, or rehabilitate housing located on the Hawaiian Home Lands.

This guarantee authority is freestanding and has its own guarantee fund. HUD may enter commitments to guarantee loans for any fiscal year only to the extent amounts have been provided in appropriation acts.

Applicant Eligibility: Native Hawaiian families, the Department of Hawaiian Homelands, the Office of Hawaiian Affairs, and private nonprofit organizations experienced in Native Hawaiian affordable housing.

Legal Authority: Section 184A of the Housing and Community Development Act of 1992, as added by Section 514 of the American Homeownership and Economic Opportunity Act of 2000 (Public Law 106-569) and Section 204 of the Omnibus Indian Advancement Act (Public Law 106-568) (12 U.S.C. 1715z-13b). Regulations are at 24 CFR part 1007.

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

Information Source: Administering office.

Current Status: Active.

Fair Housing and Equal Opportunity

Fair Housing (Title VIII)

Investigates, conciliates, and charges cases of housing discrimination prohibited by the Fair Housing Act.

Nature of Program: The Fair Housing Act prohibits discrimination in housing based on race, color, religion, sex, national origin, disability, or familial status (includes individuals or families with children under 18 years of age and pregnant women). The Fair Housing Act applies to almost all housing in the country.

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, or assisting others in exercising their rights.

To comply with the Fair Housing Act, a seller, landlord, lender, insurance agent, realtor, etc. may not:

- Deny housing, offer different terms and conditions to an applicant, or refuse to rent, sell, or negotiate with an applicant because of one or more of the prohibited bases cited above;
- Use discriminatory advertising or make discriminatory statements in connection with housing;
- Falsely deny that housing is available;
- Deny access to or membership in a multiple-listing service or real estate broker's organization; or
- Discriminate in making loans for, or secured by, residential real estate.

In addition, landlords, condominium boards, homeowner associations, or other entities that exercise control over individual residences or common spaces within a development, may not:

- Refuse permission for residents with disabilities or their families to make reasonable modifications to housing, at their own expense, if the changes are necessary for a resident to fully enjoy his or her residence. However, in some instances, the resident may be required to restore the property to its original condition before moving out.
- Refuse to make reasonable accommodations in rules, policies, practices, and services to provide an equal opportunity to residents with disabilities to use and enjoy their homes, so long as it does not interfere with the rights of others to use and enjoy their homes.

Communities should not adopt and enforce discriminatory zoning and land use ordinances.

Familial status protections do not apply to certain housing for older people. Such housing is exempt under the law if it is intended for, and solely occupied by, residents 62 years of age or older, or if 80 percent of the units are occupied by at least one person 55 years of age or older,

and the housing facility of community publishes and adheres to policies and procedures that demonstrate this intent to be housing for older persons.

Since March 13, 1991, most multifamily dwellings of four or more units have been required to be designed and built so that the units are accessible to people with disabilities.

In addition to nondiscrimination, the Fair Housing Act also provides that HUD must administer all of its programs and activities in a manner to affirmatively further the policies of the Act.

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. If it is not conciliated and it appears that discrimination has occurred, then 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.

If proceeding before a HUD administrative law judge, the complainant may receive access to the housing that was denied and may be awarded compensatory damages and attorneys' fees as well. In such cases, the discriminating party may also be assessed a civil penalty of up to \$11,000 for a first offense. If a federal district court hears the case, the complainant may be awarded punitive damages, but 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.

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 800-669-9777 (voice) or 800-927-9275 (TTY). 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, U.S. Department of Housing and Urban Development, Washington, DC 20410-2000.

Information Source: Administering office; Office of Enforcement, Enforcement Support Division.

Current Status: Active.

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

Assists state and local agencies that administer fair housing laws.

Nature of Program: Assists state and local agencies that administer fair housing laws certified by HUD as "substantially equivalent" to the Fair Housing Act or Title VIII of the Civil Rights Act of 1968. This assistance includes support for complaint processing, training, technical assistance, data and information systems, and other fair housing projects. The program is designed to build coordinated intergovernmental enforcement of fair housing laws and provide incentives for states and localities to assume a greater share of the responsibility for administering fair housing laws.

Applicant Eligibility: Only governmental entities are eligible to participate in the FHAP. Participating agencies must (1) administer a state or local law certified as "substantially equivalent" and (2) execute a written "Interim Agreement" or "Memorandum of Understanding" with HUD, 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.). Regulations are at 24 CFR part 115.

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

Information Sources: Administering office; Office of Enforcement, FHAP Division.
On the Web: www.hud.gov/offices/fheo/partners/FHAP/index.cfm

Current Status: Active.

Certification of Substantially Equivalent Agencies

Analyzes the fair housing laws 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 based on race, color, religion, sex, national origin, disability, or familial status (includes individuals or families with children under 18 years of age and pregnant women). A state or local fair housing agency may qualify to handle complaints alleging violations of the Fair Housing Act under the Fair Housing Assistance Program (FHAP), if it administers a law that has been certified as "substantially equivalent" to the federal law.

For a state or local law to be certified as "substantially equivalent," the Assistant Secretary for Fair Housing and Equal Opportunity must determine that it provides substantive rights, procedures, remedies, and the availability of judicial review comparable to the federal law. In addition, the agency's performance must meet specific criteria established under the Fair Housing Act and the regulations set forth at 24 C.F.R. Part 115.

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

Legal Authority: Fair Housing Act (42 U.S.C. 3601 et seq.). Regulations are at 24 CFR part 115.

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

Information Source: Administering office; Office of Enforcement, FHAP Division.

Current Status: Active.

Fair Housing Initiatives Program (FHIP)

Increases compliance with the Fair Housing Act and substantially equivalent state and local fair housing laws.

Nature of Program: Provides funding to Qualified Fair Housing Enforcement Organizations (QFHOs), Fair Housing Enforcement Organizations (FHOs), public and private for-profit and not-for-profit entities, state or local governments, and Fair Housing Assistance Program agencies, 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 QFHOs and FHOs 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 is limited to QFHOs and provides funding to assist newly created fair housing enforcement organizations and support development of established organizations.

Legal Authority: Section 561 of the Housing and Community Development Act of 1987 (42 U.S.C. 3616a). Regulations are at 24 CFR part 125.

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

Information Sources: Administering office; Office of Programs, FHIP Division. On the Web: www.hud.gov/offices/fhco/partners/FHIP/fhip.cfm

Current Status: Active. There is no funding, however, for the Administrative Enforcement Initiative.

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

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

Nature of Program: HUD determines the extent to which its programs comply with federal laws prohibiting discrimination in federally assisted programs or activities.

The Office of Fair Housing and Equal Opportunity investigates complaints against and conducts compliance reviews of HUD assistance 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 an additional nondiscrimination provision (Section 109) that includes religion and sex as prohibited bases for discrimination.

Technical assistance is available to state and local agencies with civil rights problems in HUD-assisted programs. Noncomplying recipients are given the opportunity to achieve voluntary compliance. However, if that fails, federal assistance for the program may be refused, terminated, or suspended. HUD may also refer the matter to the Department of Justice for enforcement, if efforts to achieve voluntary compliance are unsuccessful.

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

Applicant Eligibility: Any HUD-assisted program or activity, except contracts of insurance or guaranty, is subject to Title VI, Section 504, and the Age Discrimination Act. CDBG recipients are also subject to Section 109; HUD-assisted educational programs are also subject to Title IX. Any person or group suspecting discrimination in any HUD-assisted program because of race, color, national origin, age, or disability (and religion in the Community Development Block Grant Program, and sex in HUD-assisted education programs or activities) may file a complaint.

Legal Authority: Title VI of the 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 of the 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 U.S.C. 12131); and Title IX of the Education Amendments Act of 1972 (20 U.S.C. 1681 *et seq.*).

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

Information Source: Administering office; Office of Enforcement, Compliance and Disability Rights Division.

Current Status: Active.

Section 3 Program

Fosters local economic development, job opportunities, and self-sufficiency.

Nature of Program: Section 3 of the Housing and Urban Development Act of 1968 promotes local economic development, neighborhood economic improvement, job training and opportunities, and individual self-sufficiency. Section 3 requires that recipients of certain HUD assistance, to the greatest extent feasible, provide job training and employment, and contracting opportunities for low- and very low-income residents in connection with projects and activities undertaken with the HUD assistance.

HUD conducts compliance reviews and investigates complaints under this statute. HUD first seeks voluntary compliance, but if that fails, additional remedies are available following a hearing.

Applicant Eligibility: Recipients of HUD assistance, such as public housing agencies, nonprofit organizations, and state and local governments depending upon the assistance.

Legal Authority: Section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u).

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

Information Source: Administering office; Office of Programs, Economic Opportunity Division.

On the Web: www.hud.gov/offices/fheo/section3/section3.cfm

Current Status: Active.

Voluntary Compliance

Promotes voluntary compliance with fair housing laws.

Nature of Program: HUD promotes voluntary compliance with fair housing laws through Voluntary Affirmative Marketing Agreements jointly negotiated and executed with housing and lending industry associations and companies nationwide.

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, U.S. Department of Housing and Urban Development, Washington, DC 20410-2000.

Information Source: Administering office; Office of Programs, Program Standards and Compliance Division.

Current Status: Active.

Policy Development and Research

Policy Development and Research Initiatives

Advises the Secretary on HUD policy issues.

Nature of Program: The purpose of the Office of Policy Development and Research (PD&R) is to support the mission of the Department and the policy agenda of the Secretary. PD&R performs policy analysis, research, surveys, studies, and evaluations, both short- and long-term, to assist the Secretary and other HUD principal staff to make informed decisions on HUD policies, programs, and budget and legislative proposals. This work is undertaken by in-house staff and through contracts with outside organizations. PD&R plays a key role in the development of HUD's Strategic Plan, and in helping the Department meet its responsibilities under the Government Performance and Results Act. Through an active program of publications and information clearinghouses, PD&R's work products are distributed widely to the housing research community and to the interested public. PD&R is also heavily involved in establishing and monitoring the housing goals of Fannie Mae and Freddie Mac. The Office of University Partnerships within PD&R administers grant programs to colleges and universities engaged in community building activities. PD&R's research and studies support the international exchange of information and data on housing and development topics. In addition to headquarters staff, PD&R has field economists who provide intelligence on local economic and housing conditions, and technical and analytical support to HUD clients and management in headquarters and the field.

Applicant Eligibility: Not applicable.

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

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

Information Source: Administering office.

Current Status: Active.

American Housing Survey

Nature of Program: Since 1973, HUD has funded an American 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, housing costs and mortgage financing, modifications and alterations, 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. The entire nation is surveyed every two years (in odd-numbered years); and of 47 large metropolitan areas: the largest six metro areas are surveyed every four years and the other 41 metro areas are surveyed every six years.

Results from the surveys are made available in printed reports and on the Internet. Access to the reports, special tables, actual survey responses, and survey documentation are available through www.HUDUSER.org or www.Census.gov

Applicant Eligibility: Not applicable.

Legal Authority: Section 512 of the Housing and Urban Development Act of 1970 (12 U.S.C. 1701z-1).

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

Information Source: Administering office.

Current Status: Active.

Doctoral Research Grant Programs

1. Doctoral Dissertation Research Grant Program

Nature of Program: HUD provides competitive grants to Ph.D. candidates to enable them to complete their dissertations on research issues related to HUD priorities. The maximum grant amount is \$25,000 for a two-year grant period.

Current Status: Active.

2. Early Doctoral Student Research Grant Program

Nature of Program: HUD provides competitive grants to Ph.D. students early in their studies to complete research projects on issues related to HUD priorities. The maximum grant amount is \$15,000 for a one-year grant period.

Current Status: Active.

3. HUD Urban Scholars Fellowship Program

Nature of Program: HUD provides competitive grants to Ph.D.s early in their academic careers to undertake research on issues related to HUD priorities. The maximum grant amount is \$55,000 for a 15-month grant period. The National Academy of Sciences administers the program.

Current Status: Inactive.

For All Three Programs:

Applicant Eligibility: Doctoral Candidates; Ph.D.s.

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

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

Information Source: Administering office.

Partnership for Advancing Technologies in Housing Initiative (PATH)

Nature of Program: PATH is a public/private partnership that brings together key federal agencies with leaders of the home building, product manufacturing, insurance, and financial industries to develop and deploy innovative building technologies for the next generation of housing. The goal of this initiative is to identify techniques for building more affordable, durable, disaster resistant, safe, and energy efficient housing. The PATH program spurs change in housing design and construction by:

- Providing the latest information on innovative building materials, processes, and systems;
- Showcasing innovative housing projects that can serve as models for builders and homeowners across the country;
- Promoting focused, cooperative housing research among industry, government, and university partners; and
- Addressing institutional barriers to innovation, from risk and liability concerns to the lack of effective product evaluation systems.

Applicant Eligibility: Federal agencies, nonprofit organizations and for-profit organizations, universities and colleges, and state and local governments.

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

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

Information Source: Administering office.

On the Web: www.pathnet.org

Current Status: Active.

Government National Mortgage Association (Ginnie Mae)

Ginnie Mae I Mortgage-Backed Securities

Expands affordable housing in America by linking global capital markets to the nation's housing market.

Nature of Program: Ginnie Mae guarantees investors (security holders) the timely payment of principal and interest on securities issued by private lenders that are backed by pools of Federal Housing Administration (FHA), Veterans Affairs (VA), Rural Housing Service (RHS), and Public and Indian Housing (PIH) mortgage loans. The full faith and credit guarantee of the U.S. Government that Ginnie Mae places on mortgage-backed securities lowers the cost of, and maintains the supply of, mortgage financing for government-backed loans.

In the Ginnie Mae I program, all mortgages in a pool are fixed-rate single-family mortgages with the same interest rate. At least 80 percent of the original principal balance of each pool must have mortgages with maturities within 30 months of the latest mortgage maturity. In addition, 90 percent of the pooled mortgages backing Ginnie Mae I securities must have original maturities of 20 or more years, unless the entire pool has a maturity of less than 20 years. In addition, the mortgage interest rates must all be the same and the same lender must issue the securities. With the exception of Ginnie Mae I pools that are used as collateral for state or local bond financing programs (BFP) for which Ginnie Mae provides special consideration, Ginnie Mae I securities have a servicing and guarantee fee that totals 50 basis points, and the minimum pool size is \$1 million.

To issue a Ginnie Mae I security, an approved lender applies for a commitment from Ginnie Mae for the guaranty of securities. The lender originates or acquires mortgage loans and assembles them into a pool of mortgages. The Ginnie Mae I program permits lenders to issue securities backed by pools of single family, multifamily, and manufactured housing loans where the interest rate is the same for each loan in the pool. The lender decides to whom to sell the security and then submits the documents to Ginnie Mae's pool processing agent. The agent prepares and delivers the Ginnie Mae guaranteed security to the investors designated by the lender. The lender is responsible for selling the securities and servicing the underlying mortgages. Issuers of Ginnie Mae I securities are also responsible for paying security holders on the 15th of each month.

Applicant Eligibility: A firm must be approved as an issuer based on capital requirements, staffing, experience criteria, and infrastructure. The firm must also be an FHA-approved lender in good standing.

Legal Authority: Section 306(g) of the National Housing Act (12 U.S.C. 1721(g)).

Administering Office: Government National Mortgage Association,
U.S. Department of Housing and Urban Development, Washington, DC 20410-9000.

Information Source: Ginnie Mae, Office of Mortgage-Backed Securities.
On the Web: www.ginniemae.gov

Current Status: Active.

Ginnie Mae II Mortgage-Backed Securities

Expands affordable housing in America by linking global capital markets to the nation's housing markets. The Ginnie Mae II program complements the Ginnie Mae I program.

Nature of Program: Ginnie Mae guarantees investors (security holders) the timely payment of principal and interest on securities issued by private lenders that are backed by pools of Federal Housing Administration (FHA), Veterans Affairs (VA), Rural Housing Service (RHS), and Public and Indian Housing (PIH) mortgage loans. The full faith and credit guarantee of the U.S. Government that Ginnie Mae places on mortgage-backed securities lowers the cost of, and maintains the supply of, mortgage financing for government-backed loans.

In the Ginnie Mae II program, one or multiple lenders may pool mortgages in the same pool, which in turn allows for larger and more geographically dispersed pools. The Ginnie Mae II program also allows securities to be issued with smaller numbers of mortgage loans than the Ginnie Mae I program, and allows ARM loans to be pooled. A wider range of mortgage interest rates are permitted in a Ginnie Mae II MBS pool, and lenders are permitted servicing fees ranging from 19 to 72 basis points. With the exception of Ginnie Mae II pools that are used as collateral for state or local bond financing programs (BFP), for which Ginnie Mae provides special consideration, the minimum pool size is \$250,000 for multi-lender pools and \$1 million for single-lender pools.

To issue a Ginnie Mae II security, an approved lender applies for a commitment from Ginnie Mae for the guaranty of securities. The lender originates or acquires mortgage loans and assembles them into a pool of mortgages. The Ginnie Mae II program permits lenders to issue securities backed by pools of single family or manufactured housing loans where the interest rates can vary within a fixed range. The lender decides to whom to sell the security and then submits the documents to Ginnie Mae's pool processing agent. The agent prepares and delivers the securities to the investors designated by the lender. The lender is responsible for selling the securities and servicing the underlying mortgages. Issuers of Ginnie Mae II securities are responsible for paying security holders on the 20th of each month.

Applicant Eligibility: A firm must be approved as an issuer based on capital requirements, staffing, experience criteria, and infrastructure. The firm must also be an FHA-approved lender in good standing.

Legal Authority: Section 306(g) of the National Housing Act (12 U.S.C. 1721(g)).

Administering Office: Government National Mortgage Association,
U.S. Department of Housing and Urban Development, Washington, DC 20410-9000.

Information Source: Ginnie Mae, Office of Mortgage-Backed Securities.
On the Web: www.ginniemae.gov

Current Status: Active.

Ginnie Mae Multiclass Securities Program

In 1970, Ginnie Mae made history when it pooled government mortgage loans together and created the first mortgage-backed security (MBS). Ginnie Mae and the capital markets have evolved since 1970, and now play a pivotal role in improving the affordability of housing for all Americans by increasing the availability of investment capital to the housing sector. In 1994, Ginnie Mae broadened its investor base for MBSs with the introduction of an innovative and more efficient vehicle, the Real Estate Mortgage Investment Conduit (commonly known in the industry as a REMIC). The mortgage market has matured to include a variety of REMIC securities, each with a broad array of features and each with a different risk-return profile. In July 2004, Ginnie Mae complemented its REMIC product line with the launch of its stripped mortgage-backed securities (SMBS) Trust vehicle. The SMBS Trust product adds another investment type to sophisticated investors in Ginnie Mae MBSs seeking better market liquidity and management of MBS prepayment risk.

Nature of Program: The Ginnie Mae Multiclass Securities program is a vehicle that increases the liquidity of Ginnie Mae MBSs and attracts new sources of capital for federally insured or guaranteed loans. A REMIC is a type of pay-through bond characterized by a multiclass or multi-tranched serialized structure. REMICs are partitioned into several tranches of bonds of serialized priority by which the bonds are redeemed. Ginnie Mae REMICs are collateralized by Ginnie Mae MBSs, which are in turn backed by FHA, VA, RHS, and PIH mortgage loans.

Ginnie Mae REMICs direct principal and interest payments from the underlying MBSs to classes (tranches) with different principal balances, interest rates, average lives, prepayment characteristics, and final maturities. This enables investors with different investment horizons, risk-reward preferences, and asset-liability management requirements to purchase mortgage securities that are tailored to their needs.

While REMICs add the flexibility for dealers to tailor cash flows to investors with duration concerns, the SMBS Trust product allows sophisticated investors to reduce (or increase) prepayment risks by isolating and combining various interest only (IO) and principal only (PO) cash flow components.

Ginnie Mae is a government-owned, publicly managed corporation that has never failed to fulfill its responsibility as guarantor of its securities. Ginnie Mae's obligations are backed by the full faith and credit of the United States Government. Nevertheless, investors considering an investment in a Ginnie Mae REMIC should read the related offering circular and offering circular supplement, and consult their investment advisors to ensure that they fully understand the risks, particularly the prepayment and market risks associated with an investment in a REMIC security.

Applicant Eligibility: A dealer must meet the following six requirements to participate in the Ginnie Mae Multiclass Securities program:

1. Apply and be approved;
2. Demonstrate to Ginnie Mae's satisfaction its capacity to accumulate the eligible assets needed for a proposed structured securities issuance;

3. Meet the minimum capital requirement of \$250 million in shareholders' equity or partnership capital, evidenced by the dealer's most recent audited financial statements, which must have been issued within the preceding 12 months;
4. Demonstrate good standing with, and have been responsible for, at least one structured transaction with Fannie Mae or Freddie Mac, or demonstrate to Ginnie Mae's satisfaction the capability to consummate a structured transaction;
5. Represent the structural integrity of the proposed issuance under all cash flow scenarios and demonstrate to Ginnie Mae's satisfaction its ability to indemnify Ginnie Mae for a breach of this representation; and
6. Comply, and obtain compliance from the participants that it selects, with Ginnie Mae's participation requirements and policies regarding participation by minority- and women-owned businesses.

Legal Authority: Section 306(g) of the National Housing Act (12 U.S.C. 1721(g)).

Administering Office: Government National Mortgage Association (Ginnie Mae), U.S. Department of Housing and Urban Development, Washington, DC 20410-9000.

Information Source: Ginnie Mae, Office of Capital Markets.

On the Web: www.ginniemae.gov

Current Status: Active.

Ginnie Mae Platinum Securities Program

The Ginnie Mae Platinum Securities Program increases the marketability of Ginnie Mae MBSs by providing investors with an efficient mechanism for managing their Ginnie Mae securities.

Nature of Program: Ginnie Mae Platinum Securities allow investors to combine Ginnie Mae Mortgage-Backed Securities (MBS) pools with uniform mortgage interest rates and original terms to maturity into a single security, backed by the full faith and credit of the United States Government. Investors then receive a single payment from the combined securities every month, rather than separate payments from each individual security. Because it lowers administrative costs and improves liquidity, particularly for small pools, this feature serves to make the Ginnie Mae Platinum security attractive. Ginnie Mae Platinum Securities can be used in structured finance transactions, repurchase transactions, and general trading.

Applicant Eligibility: The depositor, who is an accredited investor, as defined in Rules 501(a)(1), 501(a)(3), or 501(a)(7) under the Securities Act of 1933, and is the owner or is acting for the owner of Ginnie Mae MBSs, and executes the Deposit Agreement requesting the issuance of Ginnie Mae Platinum Securities.

Legal Authority: Section 306(g) of the National Housing Act (12 U.S.C. 1721(g)).

Administering Office: Government National Mortgage Association, U.S. Department of Housing and Urban Development, Washington, DC 20410-9000.

Information Source: Ginnie Mae, Office of Capital Markets.
On the Web: www.ginniemae.gov

Current Status: Active.

Office of Healthy Homes and Lead Hazard Control

Healthy Homes and Lead Hazard Control

Nature of Program: This program addresses childhood lead-based paint poisoning and other childhood diseases associated with housing. It promotes preventive measures to correct multiple safety and health hazards in the home environment through several components:

1. General demonstration, outreach, and education authority related to lead hazard control and healthy homes issues.
2. Authority to perform research and technical studies in cooperation with other federal agencies to establish standards for such matters as performance of detection methods and cleanups; to evaluate the effectiveness of methods and strategies for hazard evaluation and reduction; to gain knowledge to improve the cost-effectiveness and efficacy of evaluation and control of lead-based paint and other health and safety hazards in the home; and to help communities use this knowledge to reduce these hazards in their housing.
3. Grants to state and local governments to evaluate and reduce lead-based paint hazards in privately owned low-income housing; and grants to state and local governments and private organizations to develop methods to assess and reduce additional housing-related hazards.
4. Operation Lead Elimination Action Program (LEAP) Grants to nonprofit and for-profit entities to leverage private sector resources to eliminate lead poisoning as a major public health threat to children.
5. Establishment of procedures to evaluate and reduce lead-based paint hazards in federally owned housing and housing receiving federal assistance, including public housing, and to assist HUD program offices in implementing these procedures in their housing assistance programs.
6. Enforcement of lead-based paint and lead-based paint hazard disclosure requirements upon rental or sale of most housing built before 1978.

Applicant Eligibility: Depending on the grant program, state and local governments, Native American tribes, nonprofit or for-profit entities, and universities.

Legal Authority: Lead-Based Paint Poisoning Prevention Act (42 U.S.C. 4821 *et seq.*); Residential Lead-Based Paint Hazard Reduction Act of 1992 (Title X of the Housing and Community Development Act of 1992; 42 U.S.C. 4851 *et seq.*); Sections 501 and 502 of the Housing and Urban Development Act of 1970 (12 U.S.C. 1701z-1 and 1701z-2). Regulations are at 24 CFR part 35.

Information Sources: Director of the Office of Healthy Homes and Lead Hazard Control, U.S. Department of Housing and Urban Development, Washington, DC 20410-3000.
On the Web: www.hud.gov/offices/lead/index.cfm

Current Status: Active.

Other Resources

Office of Federal Housing Enterprise Oversight

The Federal National Mortgage Association (Fannie Mae) and the Federal Home Loan Mortgage Corporation (Freddie Mac) (Government-Sponsored Enterprises or GSEs) are regulated in part through a largely independent Office of Federal Housing Enterprise Oversight (OFHEO) within HUD, and in part directly by the Secretary. OFHEO's role is to ensure that the enterprises are adequately capitalized and operate safely, and OFHEO is granted a broad range of powers to that end. The powers include the right to conduct examinations, issue subpoenas, report to Congress, and limit executive compensation levels.

In performing its regulatory duties, OFHEO is to use tests of the adequacy of the capital that (1) posit adverse financial markets and conditions and (2) measure credit, interest rate, management, and operations risks in relation to capital levels. In addition to regulatory powers, OFHEO has various levels of supervisory powers over the GSEs, including the appointment of conservators, if the level of capitalization falls below various minimums in certain circumstances. OFHEO also has administrative and judicial enforcement powers, including authority to pursue civil money penalties and issue cease and desist orders for violations under the Act.

The Secretary has general regulatory power over Fannie Mae and Freddie Mac, except for the exclusive authorities of OFHEO and all other matters relating to the safety and soundness of Fannie Mae and Freddie Mac.

Legal Authority: Federal Housing Enterprises Financial Safety and Soundness Act of 1992, Title XIII of the Housing and Community Development Act of 1992, (12 U.S.C. 4501 *et seq.*); Federal National Mortgage Association Charter Act, Title III of the National Housing Act, (12 U.S.C. 1716 *et seq.*); Federal Home Loan Mortgage Corporation Act, Title III of the Emergency Home Finance Act of 1970, (12 U.S.C. 1451 *et seq.*). Regulations are at 12 CFR parts 1700-1705, 1720, 1730, 1750, 1770, 1777, and 1780.

Location: Office of Federal Housing Enterprise Oversight, 1700 G Street, NW, 4th Floor, Washington, DC 20552.

Information Sources: OFHEO (see "Location").

On the Web: www.ofheo.gov

U.S. Interagency Council on Homelessness

The U.S. Interagency Council on Homelessness is an independent establishment in the Executive Branch that promotes and coordinates Executive Branch activities to assist homeless persons. The Council consists of 20 agencies, and the positions of chairperson and vice chairperson rotate among the agencies on an annual basis.

The Council has various duties, including (1) review of all federal activities and programs to assist the homeless; (2) development of a comprehensive approach to end homelessness; (3) taking actions to reduce duplication among such programs and activities; and (4) preparing an annual report on homeless programs and activities.

Legal Authority: Title II of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11311 et seq.).

Location: U.S. Interagency Council on Homelessness,
U.S. Department of Housing and Urban Development 451 Seventh Street, SW, Suite 2204,
Washington, DC 20410-0001. Telephone: (202) 708-4663.

Information Sources: Office of U.S. Interagency Council on Homelessness.
On the Web: www.ich.gov

Current Status: Active. The statute currently provides a termination date for the Council of October 1, 2005.

Tables

Inactive Programs

Community Planning and Development

HOPE for Homeownership of Single Family Homes (HOPE III). A national program offering homeownership opportunities to lower income families and individuals by providing federal assistance to an eligible homebuyer's direct purchase and rehabilitation of eligible single family properties. No funds have been appropriated since Fiscal Year 1995.

HUD-Owned Single Family Property Disposition. Offered lease and sale discounts on HUD-acquired properties to nonprofit organizations that provide housing to homeless persons. The incentives and discounts for this program no longer exist.

Housing/Federal Housing Administration

Single Family Housing Programs

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. HUD no longer makes commitments.

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 programs. Insurance available but no activity in recent years.

Housing in Military Impacted Areas (Section 238). Federal mortgage insurance for housing in areas affected by military installations. Insurance available but little activity in recent years.

Single Family Home Mortgage Coinsurance (Section 244). Joint mortgage insurance by the federal government and private lenders for homeownership financing. No activity in recent years.

Multifamily Housing Programs

Rent Supplements (Section 101). Federal payments to reduce rents for certain disadvantaged low-income persons. New rent supplement contracts are no longer available.

Multifamily Rental Housing (Section 207). Federal mortgage insurance to finance construction or rehabilitation of a broad cross section of rental housing. Privately owned new construction and substantial rehabilitation of multifamily rental projects are generally insured under Section 221(d)(4), because it is more advantageous to the developer.

Mortgage Insurance for Single Room Occupancy Projects (Section 221(d)) pursuant to Section 223(g). Mortgage insurance for the new construction or substantial rehabilitation of

single room occupancy (SRO) facilities. The SRO program without subsidies has not been used in recent years. The more active program is Section 8 Moderate Rehabilitation Single Room Occupancy.

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, or podiatry. No activity in recent years.

Congregate Housing Services. Federal grants to eligible housing projects for the elderly and disabled. No activity in recent years except to extend previously funded grants.

HOPE 2 Homeownership of Multifamily Units (Title IV). Grants to assist in developing and carrying out homeownership programs for low-income families and individuals through the use of multifamily rental properties. No new commitments are being made.

Emergency Low-Income Housing Preservation (Title II). Addresses 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. No new commitments are being made.

Low-Income Housing Preservation and Resident Homeownership (Title VI). Addresses 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. No new commitments are being made.

Flexible Subsidy (Section 201). Federal aid for troubled multifamily housing projects, as well as capital improvement funds for both troubled and stable subsidized projects. No new commitments are being made.

Direct Loans for Housing for the Elderly or Handicapped (Section 202). Provided housing and related facilities for the elderly or handicapped. The Cranston-Gonzalez National Affordable Housing Act of 1990 replaced his program with the Supportive Housing Program for the Elderly (Section 202 Capital Advances) and Housing for Persons with Disabilities (Section 811).

Public and Indian Housing

Section 8 Moderate Rehabilitation Program. Assists very low-income families in obtaining decent, safe, and sanitary housing in privately owned, rehabilitated buildings. Funding is no longer available for new commitments beyond renewing expiring contracts.

Section 8 Welfare to Work. Assistance for families moving from welfare dependency to self-sufficiency. No funding has been appropriated since Fiscal Year 1999.

Homeownership and Opportunity for People Everywhere (HOPE I). Grants to provide affordable homeownership to the residents of public housing. No funding has been appropriated since Fiscal Year 1995.

Moving to Opportunity for Fair Housing. Assisted certain low-income families with children to move to areas of low concentrations of persons living in poverty. No funding has been appropriated since Fiscal Year 1992.

Section 8 Moving to Work Demonstration. Allowed public housing agencies to design and test ways to promote self-sufficiency among assisted families, achieve programmatic efficiency and reduce costs, and increase housing choice for low-income households. Only technical assistance funding was provided for this demonstration, and no funding has been appropriated since 1998.

Policy Development and Research

Bridges to Work. Grants to link low-income inner-city residents with suburban jobs. No funding has been appropriated since Fiscal Year 1996.

Key HUD Statutes

- 1934 **National Housing Act:** Created the Federal Housing Administration (FHA) "to encourage improvements in housing standards and conditions (and) to provide a system of mutual mortgage insurance."
- 1937 **United States Housing Act of 1937:** Created the public housing program.
- 1949 **Housing Act of 1949:** Established grant programs to assist state and local governments with community planning and urban renewal. It also established the national "...goal of a decent home and a suitable living environment for every American family."
- 1959 **Housing Act of 1959:** Established the Section 202 Supportive Housing for the Elderly program and the FHA Mortgage Insurance for Nursing Homes program.
- 1965 **Department of Housing and Urban Development Act:** Created the Department in order "...to achieve the best administration of the principal programs of the federal government which provide assistance for housing and for the development of the nation's communities, to assist the President in achieving maximum coordination of the various Federal activities which have a major effect upon urban community, suburban, or metropolitan development. . . and to provide for full and appropriate consideration, at the national level, of the needs and interests of the Nation's communities and of the people who live and work in them."
- 1968 **Housing and Urban Development Act of 1968:** Established rental and homeownership programs for lower-income families and provided for the partition of the Federal National Mortgage Association (Fannie Mae) into two separate and distinct corporate entities: (1) Fannie Mae, a private, Government-Sponsored Enterprise; and (2) the Government National Mortgage Association (Ginnie Mae), a wholly owned government corporation whose powers and duties are vested in the Secretary of HUD.
- 1968 **Civil Rights Act:** Prohibited discrimination in housing and gave HUD responsibility for administering those provisions.
- 1974 **Housing and Community Development Act of 1974:** Created Community Development Block Grants for state and local governments "to promote the development of viable urban communities" and also established Section 8 rent subsidies for low-income families.
- 1974 **National Manufactured Housing Construction and Safety Standards Act of 1974:** Established federal construction and safety standards for manufactured homes. It also authorized the inspection of manufactured home plants and records, and required the notification and correction of certain defects.
- 1974 **Real Estate Settlement Procedures Act of 1974:** Required advance disclosure to consumers of mortgage settlement costs in home purchase and

Key HUD Statutes

refinancing transactions; prohibited, for real estate settlement services, kickbacks, referral fees, splits of fees, and unearned fees; required disclosures to consumers concerning their mortgage escrow accounts and loan servicing transfers; and gave HUD the authority to issue implementing regulations and to enforce this statute.

- 1983 **Housing and Urban-Rural Recovery Act:** Created the housing voucher program as an addition to Section 8 rent certificates and repealed authority to make new commitments under the Section 8 project-based program.
- 1987/88 **Stewart B. McKinney Homeless Assistance Act and the Stewart B. McKinney Homeless Assistance Amendments Act of 1988:** Created new programs to assist the homeless.
- 1988 **Fair Housing Amendments Act:** Expanded the scope of fair housing provisions of the Civil Rights Act of 1968 and gave HUD additional enforcement responsibilities.
- 1988 **Housing and Community Development Act of 1988:** Made housing vouchers a permanent program; allowed sale of public housing to resident management corporations, giving residents the ability to manage and buy their developments; and authorized enterprise zones.
- 1988 **Anti-Drug Abuse Act of 1988:** Established the Public Housing Drug Elimination program.
- 1989 **Department of Housing and Urban Development Reform Act:** Established over 50 legislative reforms to help ensure ethical, financial, and management integrity.
- 1990 **National Affordable Housing Act of 1990 (also known as the Cranston-Gonzalez Act):** Created programs to empower and help the most needy through a variety of economic incentives, low-income homeownership opportunities, and other housing and economic development programs. Created the HOME, Housing for Persons With AIDS (HOPWA), and Shelter Plus Care programs. Also established the Section 811 Supportive Housing for Persons With Disabilities program and the HOPE programs.
- 1992 **Housing and Community Development Act of 1992:** Established the Youthbuild and Low Income Housing Preservation and Homeownership programs and the Energy Efficient Mortgage Program. Also created a comprehensive Lead Paint Hazards Reduction program, HUD risk-sharing programs with housing finance agencies and GSEs, and the Indian Housing Loan Guarantee program.

Key HUD Statutes

- 1992 **Federal Housing Enterprises Financial Safety and Soundness Act:** FHEFSSA (which was enacted by Title XIII of the Housing and Community Development Act of 1992) strengthened HUD's regulatory authority over Fannie Mae and Freddie Mac, the two housing Government-Sponsored Enterprises (GSEs) regulated by HUD to improve access to affordable housing to low- and moderate-income families. The Act provided, among other things, the framework by which HUD establishes, monitors, and enforces housing goals for these GSEs and expanded HUD's fair housing responsibilities over them. In addition, the Act established an independent Office of Federal Housing Enterprise Oversight within HUD to ensure that the GSEs are adequately capitalized and operating safely.
- 1994 **Multifamily Housing Property Disposition Reform Act of 1994:** Amended disposition requirements for multifamily mortgages. Created the Economic Development Initiative program.
- 1996 **Native American Housing Assistance and Self-Determination Act of 1996 (NAHASDA):** Established Indian Housing Block Grant and Loan Guarantee programs.
- 1997 **Multifamily Assisted Housing Reform and Affordability Act of 1997:** Established the Mark-to-Market Program (M2M) and the Office of Multifamily Housing Assistance Restructuring (OMHAR) through the end of Fiscal Year 2001. Under this program, individual projects in HUD's multifamily portfolio of insured Section 8 housing projects would be restructured by resetting rents to market levels and reducing mortgage debt, if necessary, to permit a positive cash flow.
- 1998 **Quality Housing and Work Responsibility Act of 1998 (also known as the Public Housing Reform Act):** Made significant changes in the Public Housing and Section 8 tenant-based programs. Substantially deregulated high-performing public housing authorities, decreased poverty concentrations in public housing and promoted mixed-income communities, ensured that a threshold share of units and housing vouchers would remain available for the truly needy, and created incentives for residents to become self-sufficient.
- 1998 **VA-HUD Appropriations Act for Fiscal Year 1999:** Increased FHA's single-family loan limits, giving HUD the opportunity to provide more affordable mortgages to first-time, minority and central-city homebuyers, and substantially amended FHA single family property disposition requirements.

Key HUD Statutes

- 1999 **Preserving Affordable Housing for Senior Citizens and Families into the 21st Century Act:** Enables HUD to develop a broad range of housing options to meet the changing housing needs of senior citizens, and authorizes Mark-up-to-Market, which protects low-income renters by minimizing the number of owners that choose to "opt-out" of the project-based housing assistance program.
- 1999-2000 **VA-HUD Appropriations Acts:** For Fiscal Year 1999, Congress approved 50,000 new housing vouchers to help individuals and families with worst-case housing needs and help families move from welfare to work. This was the first significant appropriation of new vouchers for the Department since Fiscal Year 1994. For Fiscal Year 2000, Congress approved 60,000 new vouchers, demonstrating renewed commitment to reduce the severe shortage of affordable housing.
- 2000 **Community Renewal Tax Relief Act of 2000 (Including New Market Initiatives):** Encourages economic development in low- and moderate-income rural and urban communities. Created the New Market Tax Credit and Renewal Communities program; expanded the Empowerment Zones program; and increased the supply of low income housing tax credits and private activity bonds.
- 2000 **VA-HUD Appropriations Act for Fiscal Year 2001:** Fully funded the renewal of all Section 8 contracts, approved 79,000 incremental vouchers; created a separate account to fund Shelter Plus Care Renewals; expanded eligibility of ROSS program to include Native Americans; extended applicability of downpayment simplification provisions; made enhanced vouchers available to residents of Section 8 properties that opted out of program after Fiscal Year 1996, but prior to Fiscal Year 2000 appropriations act, reauthorized and funded the Interagency Council on Homelessness; made option to project-base vouchers more flexible and allowed PHAs to project-base up to 20 percent of such funds; and made FHA risk-sharing programs permanent, among other things.
- 2000 **American Homeownership and Economic Opportunity Act of 2000:** This Act permitted local housing officials to allow families receiving Section 8 assistance to aggregate up to a year's worth of assistance to use toward homeownership; modified provisions aimed at reducing regulatory barriers to affordable housing; assisted the elderly and persons with disabilities through enhanced construction and financing programs; revised the manufactured housing program to involve a private consensus committee in the establishment of construction and safety standards and in the issuance of interpretative rules and expanded such program to include requirements relating to installation and dispute resolution; and provided additional housing opportunities for Native Americans and Native Hawaiians, including the establishment of the Native Hawaiian housing grant and loan guarantee programs, among other things.

Key HUD Statutes

- 2000 **Omnibus Indian Advancement Act:** This Act established an American Indian Education Foundation to encourage and accept private gifts to help further education of Indian children attending BIA schools; offered increased economic development opportunities for Indian tribes; authorized new activities to help support and improve tribal governance; provided for settlement of a tribal land case in California; restored and re-established the federal trust relationship to two separate tribal groups, and improved housing assistance for American Indians and Native Hawaiians.
- 2000 **Consolidated Appropriations Act, 2001:** The Community Renewal Tax Relief Act of 2000, incorporated by reference in the Consolidated Act; authorized the Secretary to designate up to 40 renewal communities; extended and expanded empowerment zone incentives; established a new markets tax credit; and improved the low-income housing tax credit. The Community Renewal Act directed the Comptroller General to study and report on certain kinds of risks involving the Federal Home Loan Bank System and on standards proposed by the Federal Housing Finance Board, and by the Office of Federal Housing Enterprise Oversight for the Federal National Mortgage Association, and the Federal Home Loan Mortgage Corporation.
- 2001 **VA-HUD Appropriations Act for Fiscal Year 2002:** Increased mortgage limits for FHA-insured multifamily housing; authorized FHA to insure hybrid adjustable rate mortgages (ARMs) that have a set interest rate for a fixed number of years and annual rate adjustments thereafter. Fully funded renewal of all Section 8 contracts and made \$144 million available for incremental vouchers for public housing agencies that have at least a 97 percent occupancy rate.
- 2001 **Mark-to-Market Program Extension in Title VI of the Labor, HHS and Education Appropriations Act for Fiscal Year 2002:** The statute modified the Mark-to-Market program and extended its life to October 1, 2006. It also extended OMHAR to October 1, 2004, after which its functions are transferred to the Secretary. In addition, the statute requires that the Secretary's authority and responsibilities with respect to such program and office be carried out by the Federal Housing Commissioner.
- 2002 **Native American Housing Assistance and Self-Determination Reauthorization Act of 2002:** The Act reauthorized, through Fiscal Year 2007, the NAHASDA program and the Section 184 Indian Housing Loan Guarantee program. It made miscellaneous amendments to NAHASDA related to planning, regulations, and housing-related community development.

Key HUD Statutes

- 2002 **Downpayment Simplification Act of 2002:** The Act made the FHA single family downpayment simplification provisions permanent. It annually adjusted FHA multifamily housing loan limits, and it repealed the Ginnie Mae three percent guarantee fee increase scheduled to take effect in Fiscal Year 2005.
- 2003 **VA-HUD Appropriations Act for Fiscal Year 2003:** The Act included approximately \$75 million for the American Dream Downpayment Initiative and \$50 million for an initiative to target lead abatement funds to areas with highest need.
- 2003 **American Dream Downpayment Act:** This Act authorized downpayment assistance to low-income first-time homebuyers under HUD's HOME Program, established a demonstration program for elderly housing for intergenerational families, amended the adjustable rate single family mortgages and loan limit adjustments, reauthorized the HOPE VI program, and changed the funding authorization for the CDBG Insular Areas program.
- 2003 **The Hospital Mortgage Insurance Act of 2003:** This Act amended the requirements for mortgage insurance for hospitals under the National Housing Act. The Secretary must also conduct a study of the barriers that health care centers must overcome to obtain mortgage insurance.
- 2004 **The Consolidated Appropriations Act, 2004:** The Act included approximately \$87.5 million for the American Dream Downpayment Initiative.

Programs Frequently Identified by Statutory Title or Section Number**Statutory****Title**

- I Community Development Block Grants
(Housing & Community Development Act of 1974)
- I Property Improvements Loans and Manufactured Home Loans
(Title I of the National Housing Act)
- VI Equal Opportunity in HUD-Assisted Programs
(Civil Rights Act of 1964)
- VI Title VI Loan Guarantee Program
(Native American Housing and Self Determination Act of 1974)
- VIII Fair Housing
(Civil Rights Act of 1964)
- XI Group Practice Medical Facilities
(Title XI of the National Housing Act)

Section

- 3 Economic Opportunities for Low- and Very Low-Income Persons
(Housing and Urban Development Act of 1968)
- 8 Lower-income Rental Assistance
(U.S. Housing Act of 1937)
- 107 Section 107 Grants
(Housing and Community Development Act of 1974)
- 108 Section 108 Loan Guarantees
(Housing and Community Development Act of 1974)
- 184 Indian Housing Loan Guarantees
(Housing and Community Development Act of 1992)
- 202 Supportive Housing for the Elderly
(Housing Act of 1959)

- 203(b) One- to Four-Family Home Mortgage Insurance
(National Housing Act)
- 203(k) Rehabilitation Mortgage Insurance
(National Housing Act)
- 207 Multifamily Rental Housing
(National Housing Act)
- 213 Cooperative Housing
(National Housing Act)
- 221(d)(2) Homeownership Assistance for Low- and Moderate-Income Families
(National Housing Act)
- 221(d)(3) Multifamily Rental Housing for Moderate-Income Families
(National Housing Act)
- 223(f) Existing Multifamily Rental Housing
(National Housing Act)
- 231 Mortgage Insurance for Housing for the Elderly
(National Housing Act)
- 232 Nursing Homes, Intermediate Care Facilities, and Board and Care Homes
(National Housing Act)
- 234 Condominium Housing
(National Housing Act)
- 242 Hospitals
(National Housing Act)
- 255 Home Equity Conversion Mortgage (HECM)
(National Housing Act)
- 811 Supportive Housing for Persons with Disabilities
(Housing Act of 1959)

HUD Regional and Field Offices

State	Office Name Address	Telephone Numbers	Region/ Regional Office
AK	Anchorage Field Office Suite 401 300 C. Street Anchorage, AK 99503	(907) 667-9800 Fax (907) 667-9808	Region X Seattle, WA
AL	Birmingham Field Office Suite 900 950 22nd St North Birmingham, AL 35203-5302	(205) 731-2617 Fax (205) 731-2593	Region IV Atlanta, GA
AR	Little Rock Field Office Suite 900 425 West Capitol Avenue Little Rock, AR 72201-3488	(501) 324-5401 Fax (501) 324-6142	Region VI Ft. Worth, TX
AZ	Phoenix Field Office Suite 600 One N. Central Avenue Phoenix, AZ 85004-2361	(602) 379-7100 Fax (602) 379-4429	Region IX San Francisco, CA
AZ	Tucson Field Office 160 North Stone Avenue Tucson, AZ 85701	(520) 670-6000 Fax (520) 670-6207	Region IX San Francisco, CA
CA	San Francisco Regional Office 450 Golden Gate Avenue Box 36003 San Francisco, CA 94102-3448	(415) 436-6532 Fax (415) 436-6446	Region IX San Francisco, CA
CA	Fresno Field Office Suite 100 2135 Fresno Street Fresno, CA 93721-1718	(559) 487-5032 Fax (559) 487-5191	Region IX San Francisco, CA
CA	Los Angeles Field Office Suite 800 611 West Sixth Street Los Angeles, CA 90017	(213) 894-8000 Fax (213) 894-8107	Region IX San Francisco, CA

State	Office Name Address	Telephone Numbers	Region/ Regional Office
CA	Sacramento Field Office 925 L Street Sacramento, CA 95814	(916) 498-5220 Fax (916) 498-5213	Region IX San Francisco, CA
CA	San Diego Field Office Symphony Towers 750 B Street, Suite 1600 San Diego, CA 92101-8131	(619) 557-5305 Fax (619) 557-5312	Region IX San Francisco, CA
CA	Santa Ana Field Office Suite 100 1600 N. Broadway Santa Ana, CA 92706-3927	(714) 796-5577 Fax (714) 796-1285	Region IX San Francisco, CA
CO	Denver Regional Office 25th Floor 1670 Broadway Denver, CO 80202-4801	(303) 672-5440 Fax (303) 672-5004	Region VIII Denver, CO
CT	Hartford Field Office One Corporate Center, 19th Floor Hartford, CT 06103-3220	(860) 240-4800 Fax (860) 240-4850	Region I Boston, MA
DC	Washington, DC Field Office Suite 300 820 First Street NE Washington, DC 20002-4205	(202) 275-9200 Fax (202) 275-9212	Region III Philadelphia, PA
DE	Wilmington Field Office Suite 404 920 King Street Wilmington, DE 19801	(302) 573-6300 Fax (302) 573-6259	Region III Philadelphia, PA
FL	Miami Field Office 909 SE First Avenue Miami, FL 33131	(305) 536-4652 Fax (305) 536-5765	Region IV Atlanta, GA
FL	Jacksonville Field Office Suite 2210 301 West Bay Street Jacksonville, FL 32202-5121	(904) 232-2627 Fax (904) 232-1730	Region IV Atlanta, GA

State	Office Name Address	Telephone Numbers	Region/ Regional Office
FL	Orlando Field Office Room 270 3751 Maguire Boulevard Orlando, FL 32803-3032	(407) 648-6441 Fax (407) 648-6310	Region IV Atlanta, GA
FL	Tampa Field Office Suite 402 500 Zack Street Tampa, FL 33602-3945	(813) 228-2026 Fax (813) 228-2306	Region IV Atlanta, GA
GA	Atlanta Regional Office 40 Marietta Street Five Points Plaza Atlanta, GA 30303-2806	(404) 331-4111 Fax (404) 730-2392	Region IV Atlanta, GA
HI	Honolulu Field Office Suite 3A 500 Ala Moana Boulevard Honolulu, HI 96813-4918	(808) 522-8175 Fax (808) 522-8194	Region IX San Francisco, CA
IA	Des Moines Field Office Room 239 210 Walnut Street Des Moines, IA 50309-2155	(515) 284-4512 Fax (515) 284-4743	Region VII Kansas City, KS
ID	Boise Field Office Plaza IV, Suite 220 800 Park Boulevard Boise, ID 83712-7743	(208) 334-1088, Ext. 3002 Fax (208) 334-9803	Region X Seattle, WA
IL	Chicago Regional Office Ralph Metcalfe Federal Building 77 West Jackson Boulevard Chicago, IL 60604-3507	(312) 353-5680 Fax (312) 886-2729	Region V Chicago, IL
IL	Springfield Field Office 1st Floor, SW 500 W Monroe Street Springfield, IL 62701	(217) 492-4120 Fax (217) 492-4154	Region V Chicago, IL
IN	Indianapolis Field Office Suite 1200 151 North Delaware Street Indianapolis, IN 46204-2526	(317) 226-6303 Fax (317) 226-6317	Region V Chicago, IL

State	Office Name Address	Telephone Numbers	Region/ Regional Office
KS	Kansas City Regional Office Room 500 400 State Avenue Kansas City, KS 66101-2406	(913) 551-5462 Fax (913) 551-5469	Region VII Kansas City, KS
KY	Louisville Field Office P.O. Box 1044 601 West Broadway Louisville, KY 40202	(502) 582-5251 Fax (502) 582-6074	Region IV Atlanta, GA
LA	New Orleans Field Office Hale Boggs Building 501 Magazine Street, 9th Floor New Orleans, LA 70130-3099	(504) 589-7201 Fax (504) 589-7266	Region VI Ft. Worth, TX
LA	Shreveport Field Office 401 Edwards Street, Room 1510 Shreveport, LA 71101-3289	(318) 676-3440 Fax (318) 676-3407	Region VI Ft. Worth, TX
MA	Boston Regional Office Room 301 10 Causeway Street Boston, MA 02222-1092	(617) 994-8223 Fax (617) 565-6558	Region I Boston, MA
MD	Baltimore Field Office 5th Floor 10 South Howard Street Baltimore, MD 21201-2505	(410) 962-2520, Ext. 3038 Fax (410) 962-1849	Region III Philadelphia, PA
ME	Bangor Field Office Chase Building, Suite 101 P.O. Box 1384 202 Harlow Street Bangor, ME 04402-1384	(207) 945-0467 Fax (207) 945-0533	Region I Boston, MA
MI	Detroit Field Office 477 Michigan Avenue Detroit, MI 48226-2592	(313) 226-7900 Fax (313) 226-5611	Region V Chicago, IL
MI	Flint Field Office North Building 1101 South Saginaw Street Flint, MI 48502-1953	(810) 766-5112 Fax (810) 766-5122	Region V Chicago, IL

State	Office Name Address	Telephone Numbers	Region/ Regional Office
MO	St. Louis Field Office Suite 3207 1222 Spruce Street St. Louis, MO 63103-2836	(314) 539-6583 Fax (314) 539-6384	Region VII Kansas City, KS
MS	Jackson Field Office McCoy Federal Building Room 910 100 West Capitol Street Jackson, MS 39269-1096	(601) 965-4757 Fax (601) 965-4773	Region IV Atlanta, GA
MT	Helena Field Office 7 W 6th Avenue Power Block Building Helena, MT 59601-5072	(406) 449-5050 Fax (406) 449-5052	Region VIII Denver, CO
NC	Greensboro Field Office Ashville Building 1500 Pinecroft Road Greensboro, NC 27407	(336) 547-4000 Fax (336) 547-4138	Region IV Atlanta, GA
ND	Fargo Field Office Room 366 657 2nd Avenue North Fargo, ND 58102	(701) 239-5040 Fax (701) 239-5249	Region VIII Denver, CO
NE	Omaha Field Office Suite 100 10909 Mill Valley Road Omaha, NE 68154-3955	(402) 492-3101 Fax (402) 492-3150	Region VII Kansas City, KS
NH	Manchester Field Office Norris Cotton Federal Building 275 Chestnut Street Manchester, NH 03103-2487	(603) 666-7510, x3016 Fax (603) 666-7667	Region I Boston, MA
NJ	Newark Field Office One Newark Center, 13th Floor Newark, NJ 07102-52690	(973) 622-7900 Fax (973) 645-4461	Region II New York, NY
NJ	Camden Field Office Hudson Building, Second Floor 800 Hudson Square Camden, NJ 08102-1156	(856) 757-5081 Fax (856) 757-4461	Region II New York, NY

State	Office Name Address	Telephone Numbers	Region/ Regional Office
NM	Albuquerque Field Office Suite 100 625 Silver Avenue SW Albuquerque, NM 87102-3185	(505) 346-7320 Fax (505) 346-6704	Region VI Ft. Worth, TX
NV	Las Vegas Field Office Suite 700 Atrium Building 333 North Rancho Drive Las Vegas, NV 89106-3714	(702) 388-6500 Fax (702) 388-6244	Region IX San Francisco, CA
NV	Reno Field Office Suite G 2 3702 South Virginia Street Reno, NV 89502-6581	(775) 784-5383 Fax (775) 784-5360	Region IX San Francisco, CA
NY	New York Regional Office Suite 3541 26 Federal Plaza New York, NY 10278-0068	(212) 264-8000 Fax (212) 264-0246	Region II New York, NY
NY	Albany Field Office 52 Corporate Circle Albany, NY 12203-5121	(518) 464-4200 Fax (518) 464-4300	Region II New York, NY
NY	Buffalo Field Office Lafayette Court 5th Floor 465 Main Street Buffalo, NY 14203-1780	(716) 551-5755 Fax (716) 551-5752	Region II New York, NY
NY	Syracuse Field Office 128 East Jefferson Street Syracuse, NY 13202	(315) 477-0616 Fax (315) 477-0196	Region II New York, NY
OH	Cincinnati Field Office 15 East Seventh Street Cincinnati, OH 45202	(513) 684-3451 Fax (513) 684-6224	Region V Chicago, IL
OH	Columbus Field Office Room 700 200 North High Street Columbus, OH 43215-2499	(614) 469-5737 Fax (614) 469-7700	Region V Chicago, IL

State	Office Name Address	Telephone Numbers	Region/ Regional Office
OH	Cleveland Field Office Suite 500 1350 Euclid Avenue Cleveland, OH 44115-1815	(216) 522-4058 Fax (216) 522-4067	Region V Chicago, IL
OK	Oklahoma City Field Office 500 West Main Street, Suite 400 Oklahoma City, OK 73102-2233	(405) 553-7500 Fax (405) 553-7588	Region VI Ft. Worth, TX
OK	Tulsa Field Office Suite 100 1516 South Boston Avenue Tulsa, OK 74119	(918) 581-7496 Fax (918) 581-7440	Region VI Ft. Worth, TX
OR	Portland Field Office 400 SW 6th Avenue, Suite 700 Portland, OR 97204-1632	(503) 326-2561 Fax (503) 326-2568	Region X Seattle, WA
PA	Philadelphia Regional Office The Wanamaker Building 100 Penn Square East Philadelphia, PA 19107-3380	(215) 656-0600 Fax (215) 656-5623	Region III Philadelphia, PA
PA	Pittsburgh Field Office Sixth Floor 339 Sixth Avenue Pittsburgh, PA 15222-2515	(412) 644-6436 Fax (412) 644-4240	Region III Philadelphia, PA
PR	San Juan Field Office 171 Carlos East Chardon Avenue San Juan, PR 00918-0903	(787) 766-5400 Fax (787) 766-5995	Region IV Atlanta, GA
RI	Providence Field Office Sixth Floor 10 Weybosset Street Providence, RI 02903-2808	(401) 528-5230 Fax (401) 528-5391	Region I Boston, MA
SC	Columbia Field Office 1835 Assembly Street, 11th Floor Columbia, SC 29201-2480	(803) 765-5592 Fax (803) 253-3040	Region IV Atlanta, GA
SD	Sioux Falls Field Office 2400 West 49th Street, Rm I-201 Sioux Falls, SD 57105-6558	(605) 330-4223 Fax (605) 330-4465	Region VIII Denver, CO

State	Office Name Address	Telephone Numbers	Region/ Regional Office
TN	Nashville Field Office Suite 200 235 Cumberland Bend Drive Nashville, TN 37228-1803	(615) 736-5213 Fax (615) 736-7848	Region IV Atlanta, GA
TN	Knoxville Field Office Suite 310 710 Locust Street, SW Knoxville, TN 37902-2526	(865) 545-4370 Fax (865) 545-4569	Region IV Atlanta, GA
TN	Memphis Field Office Suite 300 200 Jefferson Avenue Memphis, TN 38103-2335	(901) 544-3367 Fax (901) 544-3697	Region IV Atlanta, GA
TX	Ft. Worth Regional Office 801 Cherry Street PO Box 2905 Ft. Worth, TX 76113-2905	(817) 978-5540 Fax (817) 978-5567	Region VI Ft. Worth, TX
TX	Dallas Field Office Room 860 525 Griffin Street Dallas, TX 75202-5007	(214) 767-8300 Fax (214) 767-8396	Region VI Ft. Worth, TX
TX	Houston Field Office Suite 2200 1301 Fonnin Street Houston, TX 77002	(713) 718-3199 Fax (713) 718-3251	Region VI Ft. Worth, TX
TX	Lubbock Field Office Room 511 1205 Texas Avenue Lubbock, TX 79401-4093	(806) 472-7265, x3030 Fax (806) 472-7275	Region VI Ft. Worth, TX
TX	San Antonio Field Office One Alamo Center 106 S. St. Mory's Street San Antonio, TX 78205	(210) 475-6806 Fax (210) 472-6804	Region VI Ft. Worth TX
UT	Salt Lake City Field Office Suite 3001 125 South State Street Salt Lake City, UT 84138	(801) 524-6070 Fax (801) 524-3439	Region VIII Denver, CO

State	Office Name Address	Telephone Numbers	Region/ Regional Office
VA	Richmond Field Office 600 East Broad Street Richmond, VA 23219	(804) 771-2100, x3736 Fax (804) 771-2090	Region III Philadelphia, PA
VT	Burlington Field Office Second Floor 159 Bank Street Burlington, VT 05401	(802) 951-6290 Fax (802) 951-6298	Region I Boston, MA
WA	Seattle Regional Office Suite 200 909 First Avenue Seattle, WA 98104-1000	(206) 220-5101 Fax (206) 220-5108	Region X Seattle, WA
WA	Spokane Field Office Suite 588 Thomas Foley US Courthouse Building 920 West Riverside Spokane, WA 99201-1010	(509) 353-0674, x3102 Fax (509) 353-0682	Region X Seattle, WA
WI	Milwaukee Field Office Room 1380 310 West Wisconsin Avenue Milwaukee, WI 53203-2289	(414) 297-3214, x8001 Fax (414) 297-3947	Region V Chicago, IL
WV	Charleston Field Office Suite 708 405 Capitol Street Charleston, WV 25301-1795	(304) 347-7000, x103 Fax (304) 347-7007	Region III Philadelphia, PA
WY	Casper Field Office Room 1010 50 East B Street Casper, WY 82601-1969	(307) 261-6250 Fax (307) 261-6245	Region VIII Denver, CO



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