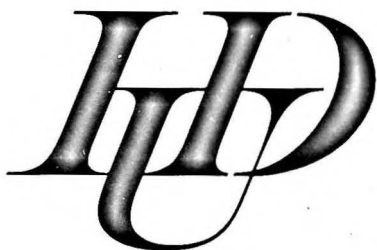


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U.S. Department of Housing and Urban Development/Washington, D.C. 20410

HUD-214-SP July 1971

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CATALOG OF HUD PROGRAMS

This publication contains brief descriptions of programs and services administered by the Department of Housing and Urban Development. All HUD programs are based on cooperation between government—Federal, State, and local—and private enterprise, and all are directed toward providing decent housing in suitable neighborhoods for all Americans and toward helping urban communities create a healthful environment in which people can live and work.

HUD aids may take the form of grants, guarantees, direct loans, mortgage and loan insurance, technical and advisory assistance, or training assistance.

This book is intended only as an introductory program guide to those who wish to use HUD aids or obtain further information about them. Any individuals or organizations interested in applying for funds or other types of assistance provided by HUD must do so through the channels indicated in the text for the particular form of assistance they are seeking. All applications must be made in accordance with established procedures.

**PROGRAMS OF THE
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**

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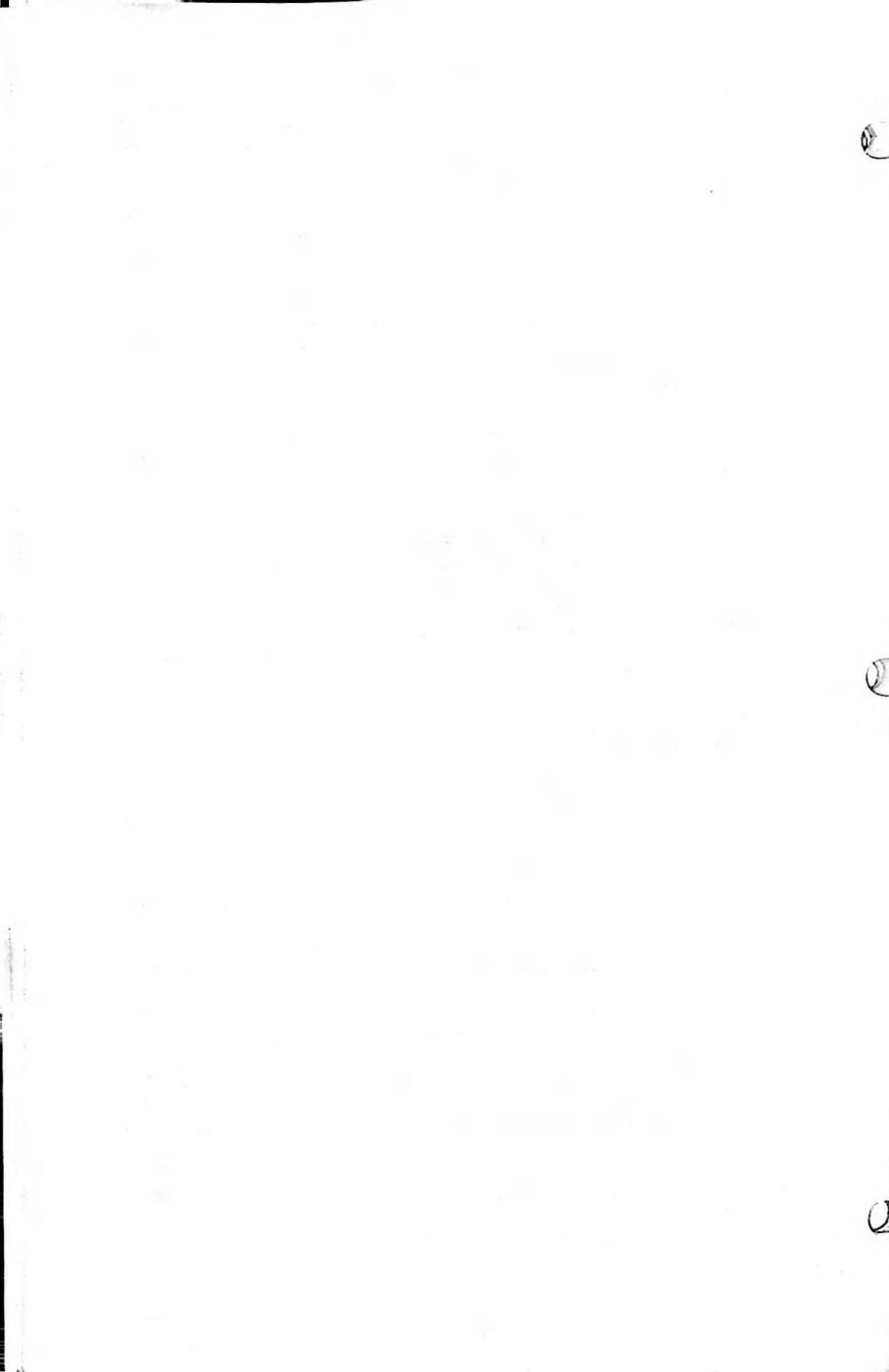
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ABANDONED PROPERTIES DEMONSTRATIONS

A program to demonstrate the most feasible means of arresting the spread of the housing abandonment process.

Nature of Program

Preference is given to those demonstration projects which can reasonably be expected to arrest the process of housing abandonment and which provide realistic approaches in attacking the abandonment problem. Illustratively, such demonstration activities might deal with: encouragement of private reinvestment in abandonment areas; consideration of cooperative ownership arrangements for buildings in neighborhoods where abandonment is starting; establishment and operation of locally controlled, nonprofit housing management corporations and municipal repair programs; and promising approaches in the rehabilitation of property.

Applicant Eligibility

Grants (not to exceed 90 percent of the net project cost) may be made to local public bodies in planning and implementing demonstration projects. (Research and development in abandoned housing is also conducted under "Research and Technology," see page 19).

Information Source

Assistant Secretary for Research and Technology, Department of Housing and Urban Development, Washington, D.C. 20410.

Legal Authority

Title V, Sec. 505, Housing and Urban Development Act of 1970 (Public Law 91-609).

Administering Office

Assistant Secretary for Research and Technology

CODE ENFORCEMENT

A program to help communities restore the stability in neighborhoods and prevent blight by programs of concentrated code enforcement and the provision of adequate supporting facilities and services.

Nature of Program

Grants of up to two-thirds of program cost for municipalities over 50,000 population and up to three-fourths of program cost for municipalities 50,000 or under in population are made for planning and administering concentrated code enforcement programs in deteriorating, but basically sound, selected local areas. Eligible project expenses include administration, and public improvements, such as necessary streets, sidewalks, curbs, street lighting, tree planting, and similar improvements. Direct Federal 3 percent rehabilitation loans, rehabilitation grants, and relocation payments are available.

Applicant Eligibility

Applicants may be cities, municipalities, counties, and Indian tribes having legal authority to enforce housing, building, and related codes. The community must have a current certified Workable Program for Community Improvement, must have adopted and be enforcing a comprehensive system of codes that meet minimum standards, must agree to maintain normal levels of expenditures for code enforcement exclusive of any expenditures required for the project area, must have a definite plan and schedule for completing the program within three years, must provide at local expense all public facilities that are necessary to accomplish the purpose of the program, and must provide relocation assistance to all those displaced by project activities. More detailed information will be found under the heading, "Relocation," in this catalog.

Application is made to the HUD regional or area office serving the municipal area.

Information Source

HUD regional or area office.

Legal Authority

Section 117, Housing Act of 1949 (Public Law 81-171), as added by the Housing and Urban Development Act of 1965 (Public Law 89-117).

Administering Office

Assistant Secretary for Community Development

COLLEGE HOUSING

A program to help colleges and hospitals provide adequate housing facilities for students and faculty

Nature of Program

Loans and annual debt-service grants are made by HUD to help colleges and hospitals finance the construction, rehabilitation, or purchase of housing and related facilities. The loans may have repayment periods of up to 40 years and bear interest at 3 percent. The grants, made to reduce the cost of private borrowing to an effective rate of 3 percent, may be made for periods of up to 40 years.

Facilities eligible for construction, rehabilitation, or purchase with loan or grant aid are college residence halls, faculty and married-student housing, dining facilities, college unions, and housing for student nurses and interns. Each institution must develop its own plans, subject to local zoning and building codes, and must arrange for competitive bidding.

Applicant Eligibility

Applicants may be public or private nonprofit colleges and universities that offer at least a two-year program acceptable for a bachelor's degree, and public or private nonprofit hospitals that operate nursing schools or internship and resident programs.

Application is made to the HUD regional or area office serving the area where the facility is located.

Information Source

HUD regional or area office.

Legal Authority

Title IV, Housing Act of 1950 (Public Law 81-475), as amended.

Administering Office

Assistant Secretary for Housing
Production and Mortgage Credit—
FHA Commissioner

Function

Aid development and
construction

Assistant Secretary for Housing
Management

Management and loan
servicing

COMMUNITY DEVELOPMENT TRAINING

A program to assist States in providing special training for State and local government and eligible non-profit professional, technical, and subprofessional personnel in the fields of housing and community development

Nature of Program

Matching grants of up to 50 percent are made to States to help them provide special training for professional, subprofessional, and technical personnel employed or to be employed in the fields of housing and community development by State or local government and by public or private nonprofit organizations.

Activities eligible under the program are: inservice training, such as short courses, workshops, lectures, and longer-term formal classes; preservice training, including internships, work-study programs, certain urban-related university programs; field work programs; and other activities related to the conduct of manpower training programs

Applicant Eligibility

Applicants must be States and U.S. Territories. To be eligible, the State must submit a plan which describes the program and its objectives; provides for the availability of required non-Federal funds, and for necessary fiscal control, fund accounting procedures, and reporting to HUD; and vests responsibility for execution of the program with an officer or agency authorized by the State government to administer a statewide research and training program.

Application is made to the HUD regional office serving the area in which the training project is located.

Information Source

HUD regional office.

Legal Authority

Title VIII, of the Housing Act of 1964 (Public Law 88-560), as amended.

Administering Office

Assistant Secretary for Community Planning and Management

COMMUNITY RENEWAL

A program to assist communities in assessing overall renewal needs and developing a staged program of action to meet needs.

Nature of Program

Grants are made in amounts of up to two-thirds of the cost of preparing, completing or revising a Community Renewal Program, a community's renewal strategy covering the full range of urban renewal action required to meet local needs. A typical CRP develops information concerning need for renewal, its economic basis, renewal goals, and develops available resources and programs of action to accomplish these goals.

Applicant Eligibility

Applicants may be municipal public bodies or (under certain circumstances) metropolitan or county bodies empowered to: contract with the Federal Government and with other public bodies or organizations; undertake planning work necessary to the CRP; and schedule, finance, and initiate action to establish a public agency or provide satisfactory evidence that the community has the power to establish such an agency to undertake renewal for the community.

Application is made to the HUD regional or area office serving the community.

Information Source

HUD regional or area office.

Legal Authority

Section 103(d), Housing Act of 1949 (Public Law 81-171), as added by the Housing Act of 1959 (Public Law 86-372) and as amended.

Administering Office

Assistant Secretary for Community Planning and Management.

COMPREHENSIVE PLANNING ASSISTANCE

A program designed to foster sound local, areawide, and statewide development through comprehensive planning.

Nature of Program

Grants of up to two-thirds (three-fourths, in some instances) of the cost of a planning project are made to supplement State and local funds for comprehensive planning for areas having common or related development problems.

Eligible activities include the preparation of development plans, policies, and strategies; implementation measures; and the coordination of related plans and activities being carried on at various levels of government. A broad range of subjects may be addressed in the course of the comprehensive planning process. They include land development patterns, housing, community facilities, the development of human resources, and the development and protection of natural resources.

Applicant Eligibility

Applicants may be State agencies designated by the Governor; metropolitan, nonmetropolitan, and regional planning agencies, including Councils of Governments; counties; cities; development districts; Indian tribal bodies; and interstate regional commissions.

State, metropolitan, and regional planning agencies may apply to the appropriate HUD regional or area office directly. All other jurisdictions should apply through the State planning agency.

Information Source

HUD regional or area office.

Legal Authority

Section 701, Housing Act of 1954 (Public Law 83-560), as amended.

Administering Office

Assistant Secretary for Community Planning and Management.

DEMOLITION OF UNSOUND STRUCTURES

A program to assist communities in clearance of unsound structures

Nature of Program

Grants are made to pay up to two-thirds of the cost of demolishing structures which, under State or local law, have been determined to be structurally unsound, harborage of rats, or unfit for human living.

The applicant must have an approved Workable Program for Community Improvement and must show that the demolition proposed is on a planned neighborhood basis and will further the overall renewal objectives of the community. The local governing body must certify that other available legal procedures to secure remedial action by the owners of the structures involved have been exhausted and that demolition by governmental action is required.

Relocation assistance and Federal relocation payments must be provided for individuals, families, and businesses displaced by the demolition. More detailed information will be found under the heading, "Relocation," in this catalog.

Applicant Eligibility

Applicants may be cities, other municipalities, and counties. The community in which the structures are located must have a currently certified Workable Program for Community Improvement and a program of enforcement of existing local housing and related codes.

Application is made to the HUD regional or area office serving the area in which the property is located.

Information Source

HUD regional or area office.

Legal Authority

Section 116, Housing Act of 1949 (Public Law 81-171), as added by the Housing and Urban Development Act of 1965 (Public Law 89-117).

Administering Office

Assistant Secretary for Community Development.

HISTORIC PRESERVATION

A program to provide assistance for the acquisition and restoration of historic sites or structures for the benefit of the public

Nature of Program

Matching grants are provided to cover up to 50 percent of the cost of acquiring, restoring, and improving sites, structures, or areas of historic or architectural significance in urban areas, in accord with comprehensive local planning. Projects must result in a public use or benefit. Applicants must assure maintenance and continued use of the property for historic preservation purposes.

Other assistance for historic preservation may also be provided:

Urban Renewal (Title I)

A federally assisted urban renewal project can include relocation of structures which will be restored and maintained for historic purposes, and restoration of historic properties.

Comprehensive Planning Grants

Grants can be made to cities, municipalities, and counties, or their planning agencies, to assist them in making surveys of structures and sites of historic or architectural value so as to provide information needed to found an effective program of historic preservation in the locality. The grants can be up to two-thirds of the cost of the survey.

Relocation assistance and Federal relocation payments must be provided for individuals, families, and businesses displaced by this program. More detailed information will be found under the heading, "Relocation," in this catalog.

Applicant Eligibility

Applicants may be States or local public bodies with authority to acquire, improve, and restore historic property for preservation purposes, and with authority to contract with the Federal Government to receive funds for these purposes.

Application is made to the HUD regional or area office serving the area in which the project is located.

Information Source

HUD regional or area office.

Legal Authority

Title VII, Housing Act of 1961 (Public Law 87-70), as added by Demonstration Cities and Metropolitan Development Act of 1966 (Public Law 89-754)

Administering Office

Assistant Secretary for Community Development.

INTERIM ASSISTANCE FOR SLUM AND BLIGHTED AREAS

A short-term limited type program to help cities, other municipalities, and counties plan and carry out programs to alleviate harmful conditions in areas where urban renewal is planned but in which some immediate public action is required

Nature of Program

Grants are made to assist localities in taking interim actions to alleviate harmful conditions in slum and blighted areas. Generally, these are areas for which urban renewal is planned in the near future but in which some immediate public action is needed until permanent action can be taken.

The grant may be up to two-thirds (three-fourths for cities, other municipalities, or counties with a population of 50,000 or less, according to the most recent decennial census) of the cost of planning and carrying out programs which may include: repair of streets, sidewalks, parks, playgrounds, publicly owned utilities and public buildings to meet needs consistent with the short-term continued use of the area; demolition of structures determined to be structurally unsound or unfit for human habitation; establishment of temporary public playgrounds on vacant land or cleared lots within the area; collection, on a special basis of refuse (garbage and trash) and bulky junk as part of an area-wide clean-up campaign, street cleaning, and similar activities. Wherever feasible, HUD will require the employment of otherwise unemployed or underemployed residents of the area in carrying out Interim Assistance Grant Program activities.

Relocation assistance and Federal relocation payments must be provided for individuals, families, and businesses displaced by this program. More detailed information will be found under the heading, "Relocation," in this catalog.

Applicant Eligibility

Applicants may be cities, other municipalities, counties, and Indian tribes, bands, groups, and nations, including Alaskan Indians, Aleuts, and Eskimos of the United States that have a certified Workable Program for Community Improvement.

Application is made to the HUD regional office serving the areas in which the interim activities are to be carried out.

Information Source

HUD regional or area office.

Legal Authority

Section 118, Housing Act of 1949 (Public Law 81-171), as added by Section 514, Housing and Urban Development Act of 1968 (Public Law 90-448) and as amended.

Administering Office

Assistant Secretary for Community Development.

LOW-RENT PUBLIC HOUSING-TENANT SERVICES

A program to help finance tenant services for families living in low-rent public housing projects.

Nature of Program

Annual contributions are available to public housing agencies to provide certain specified tenant services to families living in low-rent public housing projects even if the cost of such services results in financial deficit operations. Included are such services as counseling on housekeeping, money management and child-care matters; advice on resources for meeting employment, educational, health, and other community services; services directly related to tenant needs and to provide a wholesome living environment; and, if needed, referral to agencies that provide these services. Priority is given to programs that provide for the greatest tenant participation in the development and operation of tenant services.

Applicant Eligibility

Applicants may be local housing authorities.

Application is made to the HUD regional or area office serving the area in which the public housing project is located.

Information Source

HUD regional or area office.

Legal Authority

U.S. Housing Act of 1937 (Public Law 75-412), as amended by Section 903 of the Housing and Urban Development Act of 1970 (Public Law 91-609).

Administering Office

Assistant Secretary for Housing Management.

MODEL CITIES

A program to enable cities to improve the quality of the physical and social environment

Nature of Program

Grants are made and technical assistance is provided for cities to carry out comprehensive programs attacking the social, economic, and physical problems of blighted neighborhoods in selected localities. Cities are required to use and coordinate existing Federal grant-in-aid programs and State, local, and private resources, and to involve neighborhood residents in planning, monitoring, and evaluating comprehensive five-year plans.

Grants may cover: (1) up to 80 percent of the costs of planning and developing comprehensive city demonstration programs; (2) up to 80 percent of the cost of administering the approved programs (but not the cost of administering any project or activity assisted under a Federal grant-in-aid program); (3) costs of projects and activities included in the approved programs, not to exceed 80 percent of the total non-Federal contributions required for all federally aided activities carried out in connection with the comprehensive Model Cities program.

Relocation assistance and Federal relocation payments must be provided for individuals, families, and businesses displaced by this program. More detailed information will be found under the heading, "Relocation," in this catalog.

Applicant Eligibility

Municipalities of all sizes are participating in the program.

If opportunities for the participation of additional cities in this program are created, they will be announced by the Department of Housing and Urban Development, Washington, D.C.

Information Source

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

Legal Authority

Title I, Demonstration Cities and Metropolitan Development Act of 1966 (Public Law 89-754).

Administering Office

Assistant Secretary for Community Development.

NEIGHBORHOOD DEVELOPMENT

A program to help communities carry out neighborhood development programs of urban renewal in one or more urban renewal areas on the basis of annual increments

Nature of Program

Neighborhood development programs consist of urban renewal project activities in one or more urban renewal areas, which are planned and carried out on the basis of annual increments.

This enables communities to proceed simultaneously with actual renewal of areas requiring immediate action and with detailed planning and scheduling of subsequent redevelopment, rehabilitation, and public improvements.

A contract for a loan or capital grant for the annual increment of a renewal program may cover activities in several contiguous or noncontiguous urban renewal areas. Funding on a two-thirds basis (three-fourths if the community has a population of 50,000 or under, or is located in a designated redevelopment area) is based on the amount of loan and grant funds needed to carry out activities during a 12-month period in each urban renewal area covered by the community's program.

Direct Federal 3 percent rehabilitation loans and rehabilitation grants are available to eligible owners and tenants of property in the area.

Relocation assistance and Federal relocation payments must be provided for individuals, families, and businesses displaced by program activities.

More detailed information will be found under the heading, "Relocation," in this catalog.

Applicant Eligibility

Applicants may be cities, other municipalities, and counties. The locality must have a currently certified Workable Program for Community Improvement.

Application is made to the HUD area or regional office serving the area in which the community is located.

Information Source

HUD regional or area office.

Legal Authority

Sections 131-134 of Title I, Housing Act of 1949 (Public Law 81-171), as added by the Housing and Urban Development Act of 1968 (Public Law 90-448).

Administering Office

Assistant Secretary for Community Development.

NEIGHBORHOOD FACILITIES

A program to establish multipurpose neighborhood centers offering concerted community, health, recreational, or social services

Nature of Program

Grants covering up to two-thirds of the development cost (three-fourths in designated redevelopment areas) are made to develop facilities to be used for neighborhood health, welfare, educational, cultural, social, recreational, or similar community service activities. Facilities may be provided by new construction or rehabilitation of existing structures, or both. The facility must be: needed to carry out a program of community service (including a Community Action Program under Title II, Economic Opportunity Act of 1964) in the area; consistent with comprehensive planning for the area; and accessible to a significant proportion of the area's low- or moderate-income residents. Relocation assistance and Federal relocation payments must be provided for individuals, families, and businesses displaced by program activities. More detailed information will be found under the heading, "Relocation," in this catalog.

Applicant Eligibility

Applicants may be local public bodies, agencies, or Indian tribes authorized under State or local law to undertake neighborhood facility projects. The applicant may contract with a qualified nonprofit organization to own and/or operate the facility, but the public body must retain control over the facility's use.

Application is made to the HUD regional or area office serving the area in which the project is to be located.

Information Source

HUD regional or area office.

Legal Authority

Section 703, Housing and Urban Development Act of 1965 (Public Law 89-117).

Administering Office

Assistant Secretary for Community Development.

NEW COMMUNITIES

A program to encourage the orderly development of well-planned, diversified, and economically sound new communities, including major additions to existing communities.

Nature of Program

HUD provides financial and other assistance to private developers, and to State and local public bodies and agencies to encourage the orderly development of new communities.

Guarantees and Interest Grants.

Bonds, debentures, notes, or other obligations issued by private developers and public land development agencies to finance land acquisition and development for new communities may be guaranteed by HUD. The guarantee limit for any one community is \$50 million. Private developers may receive guarantees for amounts up to 80 percent of HUD's estimate of property value before land development and 90 percent of actual development cost. A public land development agency may receive guarantees for amounts up to 100 percent of HUD's estimate of land value before development and 100 percent of estimated actual development cost, if it waives Federal tax-exempt status. State land development agencies may receive *grants* to compensate for higher interest costs, caused by tax waiver.

Loans.

Acting through the Community Development Corporation, HUD can make *loans* to private developers and public land development agencies to help them pay interest on indebtedness incurred in financing land acquisition and development for approved new communities. Such loans may not exceed HUD estimates of interest payable during an initial development period of not more than 15 years and repayment must commence within 15 years at an interest rate no less than the interest on government obligations of similar maturity as determined by the U.S. Treasury, plus 1/8th of one percent. The loans may not exceed \$20 million for any one community.

Public service grants may be made available to a public land development agency, or to a State or local public body in whose jurisdiction a new community falls, to provide essential public services—educational, health, public safety, etc.—during an initial new community development period not exceeding three years.

Supplementary grants to public bodies of up to 20 percent of facility cost are authorized for new community projects assisted by 13 Federal basic grants programs. The total Federal grant amount may not exceed 80 percent of facility cost. Programs are: Water and Waste Disposal System for Rural Communities (Agriculture Department); Economic Development Grants for Public Works and Development Facilities (Commerce); Health Facilities Construction (HEW); Public Libraries Construction (HEW); Higher Education Academic Facilities Construction (HEW); Open Space Land Programs (HUD); Basic Water and Sewer Facilities (HUD); Neighborhood Facilities Grants (HUD); Outdoor Recreation Financial Assistance (Interior); Wastewater Treatment Works Construction Grants (Environmental

Protection Administration); Urban Mass Transportation Capital Improvement Grants (DOT); Highway Planning and Construction (DOT) and Airport Development Aid (DOT).

Special planning grants of up to two-thirds of the cost may be made to public developers without restriction and to private developers for planning work for social, environmental or innovative purposes. They may not include ordinary market, financial and engineering feasibility studies.

Technical Assistance for developers and State and local public bodies may be provided directly or by contract to assist in planning and carrying out new community developments.

Applicant Eligibility

Approved private developers and public land development agencies may receive guarantees and loans. States and localities undertaking a new community development with federally assisted public facilities may receive supplementary grants. State and local agencies providing essential public services may receive public service grants.

Applications for all assistance under the act should be made to the Community Development Corporation, HUD. Applications for basic grants which may be supplemented under the Act are to be made to the HUD regional or area office, or agency having administrative responsibility for the grant.

Information Source

Director, Office of New Communities Development, Department of Housing and Urban Development, Washington, D.C. 20410.

Legal Authority

Urban Growth and New Community Act of 1970 (Public Law 91-609, Title VII, Housing and Urban Development Act of 1970.)

Administering Office

Program administered by the General Manager of the Community Development Corp. and the Office of New Community Development.

OPEN SPACE LAND

A program to help communities acquire and develop land for park, recreation, conservation, scenic, or historic purposes in urban areas

Nature of Program

Grants of up to 50 percent of costs involved in acquiring land for open space use, and further grants of up to 50 percent of improvement costs for developing the land are made. Acquisition and development of the open space land must be in accord with local and areawide comprehensive planning. A grant to acquire developed land in a built-up urban area may be made only if there is no suitable undeveloped land in the same area.

Acquisition costs include costs for acquiring land and certain structures, demolition of inappropriate structures and real estate services. Improvement costs include park development and cost for basic facilities, such as roadways, signs, landscaping, and other items, but not costs for major construction.

Relocation assistance and Federal relocation payments must be provided for individuals, families, and businesses displaced by this program. More detailed information will be found under the heading, "Relocation," in this catalog.

Applicant Eligibility

Applicants may be State and local public bodies with authority to acquire and preserve open space land and to contract for Federal funds.

Application is made to the HUD area or regional office serving the area in which the open space land is located.

Information Source

HUD regional or area office.

Legal Authority

Title VII, Housing Act of 1961 (Public Law 87-70), as amended.

Administering Office

Assistant Secretary for Community Development.

PUBLIC WATER AND SEWER FACILITIES

A program to help communities construct water and sewer facilities that are basic to efficient and orderly areawide community growth and development

Nature of Program

Grants are made in amounts of up to 50 percent of land and construction costs for new water and sewer facilities. The facilities must be consistent with a program for a coordinated areawide water and sewer facilities system which is part of the comprehensively planned development of the area. Until October 1, 1971, a grant may be approved for a project where a program for an areawide water or sewer system is in preparation but not yet completed, if the facility is urgently needed and is expected to be required as part of such program. A grant may be up to 90 percent, under certain conditions, for a community that has a population under 10,000.

Relocation assistance and Federal relocation payments must be provided for individuals, families, and businesses displaced by this program. More detailed information will be found under the heading, "Relocation," in this catalog.

Applicant Eligibility

The applicant may be any city, town, county, Indian tribe, or public agency or instrumentality of one or more States or one or more municipalities established to finance specific capital improvement projects.

Application is made to the HUD regional or area office that serves the area in which the facility is located.

Information Source

HUD regional or area office.

Legal Authority

Section 702, Housing and Urban Development Act of 1965 (Public Law 89-117), as amended.

Administering Office

Assistant Secretary for Community Development.

REHABILITATION GRANTS

A program to help low-income homeowners finance repairs and improvements of their homes

Nature of Program

Rehabilitation grants are made to individuals or families who own and occupy residences: in areas of federally assisted urban renewal programs; in areas of federally assisted code enforcement; in areas certified by the local governing bodies as containing a substantial number of structures in need of repairs and definitely planned for rehabilitation or code enforcement within a reasonable time; or in structures determined to be uninsurable because of physical hazards, after an inspection pursuant to a statewide property insurance plan approved by HUD under the program of property insurance for riot-affected areas.

The grant may not exceed \$3,500 or the actual cost of repairs, whichever is less, and must be used for improvements required to bring the property up to public standards for decent, safe, and sanitary housing, or, in the case of a grant in a riot-affected area, to make the property meet reasonable underwriting standards imposed by the plan.

Relocation assistance and Federal relocation payments must be provided for individuals, families, and businesses displaced by this program. More detailed information will be found under the heading, "Relocation," in this catalog.

Applicant Eligibility

Applicants may be owner-occupants of properties containing one to four dwelling units. In general the recipient's annual income may not exceed \$3,000.

Application is made to the public body administering the urban renewal, code enforcement or certified area project for the area in which the property is located or to the public or private agency designated for the riot-affected area.

Information Source

HUD regional office or area office.

Legal Authority

Section 115, Housing Act of 1949 (Public Law 81-171), as added by the Housing and Urban Development Act of 1965 (Public Law 89-117) and as amended.

Administering Office

Assistant Secretary for Community Development.

RESEARCH AND TECHNOLOGY

A program to provide for research including studies, testing and demonstration activities relating to matters affecting housing and community growth and development.

Nature of Program

A broad range of research and development on community and housing problems to: (1) include research and studies testing and demonstrating new and improved techniques and methods of applying technological advances to housing construction, rehabilitation, and maintenance and to community development and public facilities with a view of reducing costs; (2) encourage and promote acceptance and application of such new methods of constructing, rehabilitating, and maintaining housing and public facilities and applying technological advances to community development by all segments of the housing industry, by communities, industries engaged in urban development activities, and by the general public, and (3) encourage large-scale experimentation in the use of new technologies, methods, and materials, with a view toward the ultimate mass production of housing and related facilities.

Applicant Eligibility

The scientific and academic communities, nonprofit organizations, private enterprise, and State and local government agencies are invited to bid competitively on proposals prepared by HUD. In exceptional cases, HUD may award contracts or grants to fund unsolicited proposals.

Information Source

Assistant Secretary for Research and Technology, Department of Housing and Urban Development, Washington, D.C. 20410.

Legal Authority

Title V, Housing and Urban Development Act of 1970 (Public Law 91-609).

Administering Office

Assistant Secretary for Research and Technology.

URBAN BEAUTIFICATION AND IMPROVEMENT

A program to help communities carry out programs for the beautification and improvement of publicly owned and controlled land in urban areas

Nature of Program

Grants are made to expand community activities in beautifying publicly owned or controlled land in urban areas. These grants may be up to 50 percent of the amount by which the applicant increases expenditures for beautification activities above the average amount of such expenditures for the preceding two years. The grant may be used for park development, upgrading and improvement of malls and similar public areas, street improvements, and the beautification and improvement of other public places. The beautification activities must be capable of providing long-term benefits.

Relocation assistance and Federal relocation payments must be provided for individuals, families, and businesses displaced by this program. More detailed information will be found under the heading, "Relocation," in this catalog.

Applicant Eligibility

Applicants may be State and local public bodies that have authority to undertake beautification activities. The public body must have officially adopted an overall beautification program consistent with local comprehensive planning.

Application is made to the HUD area or regional office serving the area in which the beautification project is located.

Information Source

X HUD regional or area office.

Legal Authority

Section 706, Housing Act of 1961 (Public Law 87-70), as added by the Housing and Urban Development Act of 1965 (Public Law 89-117).

Administering Office

Assistant Secretary for Community Development.

URBAN PLANNING RESEARCH AND DEMONSTRATION

A program to develop and test methods and techniques for solving problems of comprehensive urban planning and development

Nature of Program

Grants covering the full cost of a project may be made. The project may include activities necessary to develop and test new methods and techniques through experiments in actual practice; or it may consist of studies or research related to solving urban problems, revising State statutes regulating local government, or improving comprehensive planning generally.

Applicant Eligibility

Scientific and academic communities, private enterprise, and State and local governments are invited to bid competitively on proposals prepared by HUD in exceptional cases. HUD may award grants or contracts to fund unsolicited proposals.

Information Source

Assistant Secretary for Research and Technology, Department of Housing and Urban Development, Washington, D.C. 20410.

Legal Authority

Section 701, Housing Act of 1954 (Public Law 83-560), as amended.

Administering Office

Assistant Secretary for Research and Technology.

URBAN RENEWAL PROJECTS

A program to eliminate slums and blight in urban areas

Nature of Program

Grants, planning advances, and temporary loans are made to help finance blight elimination through surveys and planning, land acquisition and clearing, rehabilitation of existing structures, new building construction, and the installation of public improvements.

Technical and professional assistance for planning and developing local urban renewal programs is provided.

Direct Federal 3-percent rehabilitation loans and rehabilitation grants are available to eligible owners and tenants of property in the area. Relocation assistance and Federal relocation payments must be provided for individuals, families, and businesses displaced by program activities.

More detailed information will be found under the heading, "Relocation," in this catalog.

Applicant Eligibility

Applicants may be local public agencies—renewal agencies or housing authorities, departments of government, and Indian tribes. Before aid can be given under this program, the local governing body must have enacted a resolution approving the urban renewal project, and the community must have a certified Workable Program for Community Improvement.

Application is made to the HUD area or regional office serving the area where the urban renewal is to take place.

Information Source

HUD regional or area office.

Legal Authority

Title I, Housing Act of 1949 (Public Law 81-171), as amended.

Administering Office

Assistant Secretary for Community Development.

URBAN SYSTEMS ENGINEERING DEMONSTRATION

A program to encourage public bodies to employ a systematic approach in developing areawide public service systems

Nature of Program

Direct grants may be used to finance up to two-thirds of the total cost of projects utilizing systems engineering and systems analysis techniques through the use of computer technology in developing new concepts for the total design, development, and management of areawide systems of public facilities and services. Applicants in areas with special economic handicaps may qualify for a three-fourths grant.

Eligible projects include, but are not limited to, sanitary sewers, storm drainage, solid waste management, water, public safety involving protective services. Mass transportation projects are not eligible.

Projects must employ all available planning data, be coordinated with overall development plans for the area and relate to other HUD programs assisting public facilities and services.

Applicant Eligibility

Eligible applicants include public bodies or a combination of public entities—States, counties, cities, special districts and official planning agencies—authorized to plan areawide systems of public facilities or services.

Information Source

HUD regional or area office.

Legal Authority

Section 701(b) of the Housing Act of 1954, as amended.

Administering Office

Assistant Secretary for Community Planning and Management.

ARMED SERVICES HOUSING FOR CIVILIAN EMPLOYEES (MORTGAGE INSURANCE)

A program to provide homes for essential civilian employees of the Armed Services, NASA, and AEC

Nature of Program

Mortgages are insured by the Federal Housing Administration to finance the purchase or construction of owner-occupied one- to four-family housing for essential civilian employees of (or those of contractors working with) the Department of Defense, the National Aeronautics and Space Administration, or the Atomic Energy Commission employed at research or development installations near which the properties must be located. The insured mortgages may be in amounts up to \$33,000 for a one-family home, \$35,750 for two- or three-family homes, and \$41,250 for four-family homes.

Applicant Eligibility

Applicants may be prospective owner-occupants certified by their employers as needing housing.

Application is made to a lending institution approved by FHA as a mortgagee.

Information Source

HUD area office or HUD-FHA insuring office; or the housing officer at the research or development installation.

Legal Authority

Section 809, National Housing Act (Public Law 73-479), as amended.

Administering Office

Assistant Secretary for Housing
Production and Mortgage Credit—
FHA Commissioner

Function

Aid development and
construction

Assistant Secretary for Housing
Management

Loan servicing for
multifamily projects

ARMED SERVICES HOUSING IN IMPACTED AREAS CG4400 **(Mortgage Insurance)**

A program to provide housing for the Armed Services in areas that are impacted

Nature of Program

Mortgages financing housing for the Armed Services in impacted areas are insured by the Federal Housing Administration:

(1) For builders to construct multifamily rental housing of at least eight dwelling units for rent to—and detached, semidetached, or row housing for rental and eventual sale to—military or essential civilian personnel of (or employees of contractors working with) the Armed Services, the National Aeronautics and Space Administration, or the Atomic Energy Commission.

(2) For qualified military or civilian personnel to purchase detached, semidetached, or row housing released from rental housing project mortgages insured under Section 810 of the National Housing Act.

(3) Only if the projects are authorized in an annual military construction act. This is required by Section 510 of Public Law 88-174, approved November 11, 1963.

Applicant Eligibility

Applicants may be qualified private entities—for mortgages to build rental housing projects; qualified military or civilian owner-occupants—for mortgages to buy housing units released from project mortgages.

Application is made to a lending institution approved by FHA as a mortgagee.

Information Source

HUD area office or HUD-FHA insuring office; or Office of the Secretary of Defense.

Legal Authority

Section 810, National Housing Act (Public Law 73-479), as amended.

Administering Office

Assistant Secretary for Housing
Production and Mortgage Credit—
FHA Commissioner

Function

Aid development and
construction

Assistant Secretary for Housing
Management

Loan servicing for
multifamily projects

CONDOMINIUM HOUSING (Mortgage Insurance)

A program to provide for residence in multifamily housing projects on an ownership, rather than on a rental, basis

Nature of Program

Mortgages are insured by the Federal Housing Administration for the purchase of individual family units in multifamily housing projects. FHA-insured mortgages may also be used by sponsors to finance the construction or rehabilitation of housing projects in which they intend to sell individual units on a condominium basis. A project must contain at least four dwelling units, and the structures in a project may be detached, semidetached, row, walkup, or elevator in type.

In condominium ownership a person owns separately one or more single dwelling units in a multiunit project and has an undivided interest with the owners of the other units in common areas and facilities serving the project.

Applicant Eligibility

The applicant for a blanket mortgage covering the project may be any qualified sponsor; the applicant for a mortgage on individual units in a project may be any qualified person.

Applications for insured project mortgages are made to FHA-approved lending institutions, after preapplication conference with the local FHA insuring office; applications for insured mortgages to buy individual units are made to lending institutions approved by FHA as mortgages.

Information Source

HUD area office or HUD-FHA insuring office.

Legal Authority

Section 234, National Housing Act (Public Law 73-479), as added by the Housing Act of 1961 (Public Law 87-70) and as amended.

Administering Office

Assistant Secretary for Housing
Production and Mortgage Credit—
FHA Commissioner

Assistant Secretary for Housing
Management

Function

Aid development
and construction

Management and loan
servicing

COOPERATIVE HOUSING (Mortgage Insurance)

A program to finance cooperative housing projects that belong to and provide housing for members of nonprofit cooperative corporations

Nature of Program

Mortgages are insured by the Federal Housing Administration on cooperative housing projects of five or more dwelling units to be occupied by members of nonprofit cooperative ownership housing corporations. These insured loans may be used to finance: construction of a project; rehabilitation and acquisition of an existing project by a cooperative corporation; improvement or repair of a project already owned by the cooperative corporation, and resale of individual memberships; construction of projects of individual family dwellings that will 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

Applicants may be: nonprofit cooperative-ownership housing corporations or trusts (with permanent occupancy of the dwellings restricted to the corporation members or the trust beneficiaries); nonprofit corporations or trusts organized to construct homes for members of the corporation or beneficiaries of the trust; qualified sponsors who intend to sell the project to a nonprofit corporation or trust.

Application is made to a lending institution approved by FHA as a mortgagee.

Information Source

HUD area office or HUD-FHA insuring office.

Legal Authority

Section 213, National Housing Act (Public Law 73-479), as added by the Housing Act of 1950 (Public Law 81-475) and as amended.

Administering Office

Assistant Secretary for Housing
Production and Mortgage Credit—
FHA Commissioner

Function

Aid development
and construction

Assistant Secretary for Housing
Management

Management and loan
servicing

CRIME INSURANCE

A Federal program to provide direct crime insurance in States where a critical problem of availability exists after August 1, 1971, and where States have not acted to make such crime insurance available at an affordable rate.

Nature of Program

HUD conducts a continuing review to determine whether crime insurance is readily available at affordable rates either through normal insurance markets or through a suitable program adopted under State law.

After August 1, 1971, if market review discloses that crime insurance availability does not meet the above requirements, HUD will make such insurance available through the facilities of the Federal Government or such other facilities as HUD may elect to utilize. Such insurance will be available only with respect to insurable property for which reasonable measures meeting standards established by HUD to prevent loss have been followed. HUD will determine terms and conditions of the insurance including any deductibles and/or other restrictions and limitations. Eligible applicants may expect to apply for policies through local insurance agents and brokers.

Applicant Eligibility

Applicants must be property owners in States which fail to take action to make crime insurance available at affordable rates and who have taken the required steps to protect themselves from loss.

Information Source

Federal Insurance Administration, Department of Housing and Urban Development, Washington, D.C. 20410

Legal Authority

Title XI, Housing and Urban Development Act of 1968 (12 U.S.C. 1749 bbb - 1749 bbb-21) as amended by Title VI, Housing and Urban Development Act of 1970 (12 U.S.C. 1749 bbb - 1749 bbb-21).

Administering Office

Federal Insurance Administration

DISASTER HOUSING (Mortgage Insurance)

A program to help victims of a natural disaster undertake home ownership on a sound basis

Nature of Program

Mortgages are insured by the Federal Housing Administration to finance the purchase of proposed, under construction or existing single-family housing for the occupant-mortgagor who is a victim of a natural disaster. The maximum insurable mortgage is \$14,400.

Applicant Eligibility

Applicants must be occupant-mortgagors whose homes were destroyed as a result of flood, fire, hurricane, earthquake, storm, riot or civil disorder which the President has termed to be a major disaster.

Information Source

HUD area office or HUD-FHA insuring office.

Legal Authority

Section 203(h) of the National Housing Act (Public Law 73-479) as amended.

Administering Office

Function

Assistant Secretary for Housing
Production and Mortgage Credit—
FHA Commissioner

Aid development and
construction

Assistant Secretary for Housing
Management

Counseling

EXPERIMENTAL HOUSING (Mortgage Insurance)

A program to provide financing for housing in which experimental materials, designs, and techniques are used

Nature of Program

Mortgages are insured by the Federal Housing Administration on individual homes and on multifamily housing projects that incorporate new or untried construction concepts aimed at reducing housing costs, raising living standards, and improving neighborhood design.

This program is designed to speed the development of new concepts by reducing the risks involved in underwriting mortgages on housing incorporating certain experimental features.

Mortgages to finance properties in projects approved by HUD under Section 108 of the Housing and Urban Development Act of 1968 may also be insured under this program. Such projects are for large-scale testing and use of new techniques in developing housing for lower-income families on Federal land made available for the purpose or on other land where State or local regulations permit the construction of experimental housing.

Applicant Eligibility

Applicants may be sponsors able to prove that the proposed property is an acceptable risk for testing advance housing design or experimental property standards.

Proposals for experimental features are submitted to the local HUD-FHA insuring office.

Applications for insured mortgages are made to lending institutions approved by FHA as mortgagees.

Information Source

HUD area office or HUD-FHA insuring office.

Legal Authority

Section 233, National Housing Act (Public Law 73-479), as added by the Housing Act of 1961 (Public Law 87-70) and as amended.

Administering Office

Assistant Secretary for Housing
Production and Mortgage Credit—
FHA Commissioner

Function

Aid development and
construction

Assistant Secretary for Housing
Management

Management and loan
servicing for multifamily
projects

FLOOD INSURANCE

A national program to make flood insurance available in flood-prone areas

Nature of Program

HUD is authorized to establish a program of flood insurance, as a joint venture between the Federal Government and the private insurance industry. Insurance policies will be sold by and the risk will be shared by the private insurance industry. Flood insurance is available in eligible communities for one- to four-family residential properties, and for small business properties. Later other classes of property may be eligible. On existing properties in an area identified as a flood-hazard area and for which rating studies have been completed, the owner will pay a subsidized rate of insurance and the Government will pay the difference between the subsidized rate and the full premium rate. Pursuant to emergency legislation adopted at the end of 1969, limited flood insurance coverage may be available for a two-year period at subsidized rates without detailed rating studies.

After an area having special flood hazard has been identified, the owner of newly constructed or substantially improved properties located in such an area must pay the full premium rate. The same full premium rate is required of all owners of properties located outside the special flood hazard area. Federal reinsurance against heavy losses is provided to the insurance industry. The program contains provisions to require local governments to adopt and enforce measures to restrict the future development of lands that are exposed to flood hazards.

Applicant Eligibility

The county or community must initially establish eligibility before flood insurance can be offered in an area. Applicants may be owners of property for which insurance is available in an area in which flood insurance is offered.

Information Source

Federal Insurance Administration, Department of Housing and Urban Development, Washington, D.C. 20410.

Legal Authority

Title XIII, Housing and Urban Development Act of 1968 (42 U.S.C. 4001-4127).

Administering Office

Federal Insurance Administration.

GOVERNMENT NATIONAL MORTGAGE ASSOCIATION (Special Assistance Program for Mortgage Financing)

A program to assist home financing by providing a mortgage market through the purchases by the Government National Mortgage Association of certain federally underwritten mortgages from private lenders.

Nature of Program

Financing assistance is provided for housing under special Government programs established by Congress or determined by the President to be in the public interest. These programs include disaster housing mortgages; mortgages on properties in Guam; urban renewal; cooperative housing; elderly housing; experimental housing; Indian lands; rent supplement; project rehabilitation mortgages; the Tandem Plan; low and moderate cost home mortgages and below-market interest rate mortgages on rental housing for low- and moderate-income families. The aid comes through GNMA purchases of mortgages at par from private lenders, instead of discount prices usual in the market. Under the program known as the Tandem Plan, for Section 236, 235, interest supplement or 221(d)(3) rent supplement mortgages, additional assistance is provided through issuance of commitments to buy mortgages at par and later assignment or sales of the mortgages to private investors, including the Federal National Mortgage Association, at market prices.

Applicant Eligibility

Mortgages are purchased from lending institutions which are qualified as eligible sellers and have entered into a selling agreement with GNMA.

Information Source

GNMA Office, Washington, D.C. 20410, and regional offices of the Federal National Mortgage Association in Atlanta, Chicago, Dallas, Los Angeles and Philadelphia.

Legal Authority

Title III of the National Housing Act, 12 U.S.C. 1717, et seq.

Administering Office

Government National Mortgage Association.

GROUP PRACTICE FACILITIES (Mortgage Insurance)

A program to help provide group practice medical facilities for preventive, diagnostic, and treatment services to ambulatory patients

Nature of Program

Mortgages of up to \$5 million with terms up to 25 years are insured by the Federal Housing Administration for private nonprofit sponsors to finance the construction or rehabilitation of facilities for the group practice of medicine, dentistry, or optometry. Major movable equipment to be used in the operation of the facility may be included in the mortgage.

Applicant Eligibility

Applicants may be private profit or nonprofit agencies or organizations that (1) are undertaking to provide comprehensive health care to members or subscribers on a group practice prepayments basis, or (2) are established to improve availability of health care in the community and will make the facility available for coordinated practice by a medical or dental group. The mortgagee must be a nonprofit entity.

Application is made to a lending institution approved by FHA as a mortgagee.

Information Source

HUD area office or HUD-FHA insuring office.

Legal Authority

Title XI, National Housing Act (Public Law 73-479), as added by the Demonstration Cities and Metropolitan Development Act of 1966 (Public Law 89-754).

Administering Office

Assistant Secretary for Housing
Production and Mortgage Credit—
FHA Commissioner

Function

Aid development and
construction

Assistant Secretary for Housing
Management

Loan servicing

HOMES FOR LOW-AND MODERATE-INCOME FAMILIES (Mortgage Insurance)

A program to help people displaced by governmental action or by a natural disaster and other low- and moderate-income people to buy homes on terms they can afford

Nature of Program

Mortgages bearing market interest rates are insured by the Federal Housing Administration to finance the construction, purchase, or rehabilitation of one- to four-family homes. The mortgage amount on a single-family home may be up to \$18,000 (\$21,000 in high-cost areas—plus another \$3,000 for large families). Families displaced by governmental action or by natural disaster may pay as little as \$200 down on a single-family home. A 3 percent downpayment is required from others.

Applicant Eligibility

The applicant may be anyone approved by FHA as a borrower. The program does not include income limits for borrowers.

Application is made to a lending institution approved by FHA as a mortgagee.

Information Source

HUD area office, HUD-FHA insuring office or FHA-approved mortgagee.

Legal Authority

Section 221(d)(2), National Housing Act (Public Law 73-479), as added by the Housing Act of 1954 (Public Law 83-560) and as amended.

Administering Office

Assistant Secretary for Housing Production and Mortgage Credit—FHA
Commissioner

HOMES FOR SERVICEMEN (Mortgage Insurance)

A program to help servicemen finance the construction or purchase of homes for themselves and their families

Nature of Program

Home mortgages in amounts up to \$33,000 are insured by the Federal Housing Administration for qualified servicemen. The Department of Defense or (if the serviceman is in the Coast Guard) the Department of Transportation pays the FHA mortgage insurance premium on the mortgage for the serviceman as long as he occupies the home while in active duty status.

Mortgage insurance on a one-family dwelling or unit in a condominium insured under any other section of the National Housing Act is eligible for transfer to this program if the mortgage is assumed by an eligible serviceman.

Applicant Eligibility

The applicant may be any serviceman or servicewoman on active duty with the U.S. Armed Forces or Coast Guard and certified as eligible by the Secretary of Defense or the Secretary of Transportation.

Application is made to a lending institution approved by FHA as a mortgagee.

Information Source

HUD area office, HUD-FHA insuring office, or FHA-approved mortgagee.

Legal Authority

Section 222, National Housing Act (Public Law 73-479), as added by the Housing Act of 1954 (Public Law 83-560) and as amended.

Administering Office

Assistant Secretary for Housing Production and Mortgage Credit—FHA
Commissioner

HOMES (ONE-TO FOUR-FAMILY) (Mutual Mortgage Insurance)

A program to help families undertake homeownership on a sound basis

Nature of Program

Mortgages are insured by the Federal Housing Administration to finance the construction, purchase, or improvement of one- to four-family homes. The mortgage amount on a single-family owner-occupied home may be up to \$33,000. Mortgages on nonowner-occupied dwellings are generally limited to 85 percent of the maximum for owner-occupied homes. This program includes special mortgage insurance terms for home-buying veterans.

Applicant Eligibility

The applicant may be any person with sufficient resources to make the required downpayment and successfully meet the terms of the mortgage. Any individual whose home (owned or rented) has been destroyed by a natural disaster may apply for the 100 percent loan.

Application is made to a lending institution approved by FHA as a mortgagee.

Information Source

HUD area office, HUD-FHA insuring office or FHA-approved mortgagee.

Legal Authority

Section 203, National Housing Act (Public Law 73-479), as amended.

Administering Office

Assistant Secretary for Housing Production and Mortgage Credit—FHA
Commissioner

HOSPITALS (Mortgage Insurance)

A program to help provide urgently needed hospitals for the care and treatment of persons who require hospital care.

Nature of Program

Mortgages are insured by the Federal Housing Administration to finance new and rehabilitated (modernized) hospitals, including major movable equipment to be used in operating them. The mortgage amount for a hospital project may not exceed \$50 million or 90 percent of the estimated replacement cost of the project and equipment. The mortgage term is 25 years. The hospital must be owned and operated by one or more nonprofit corporations or associations. Eligibility of hospital projects is determined by regional offices of the Public Health Service.

Before a mortgage can be insured under this program HUD must have from the Hill-Burton agency of the State in which the hospital is to be located certification that such a hospital is needed and that reasonable minimum standards for licensing and operating hospitals are in force and will be applied.

The Housing and Urban Development Act of 1970 authorized proprietary facilities. This portion of the program is not operational as of this printing.

Applicant Eligibility

The applicant must be a nonprofit entity.

Preliminary application is made to the HEW regional office through the Hill-Burton agency in the State in which the hospital will be located.

Information Source

HUD regional or area office; HUD-FHA insuring office; State Hill-Burton agency.

Legal Authority

Section 242, National Housing Act (Public Law 73-479), as added by the Housing and Urban Development Act of 1968 (Public Law 90-448); Housing and Urban Development Act of 1970 (Public Law 91-609).

Administering Office

Assistant Secretary for Housing
Production and Mortgage Credit—
FHA Commissioner

Function

Aid development and
construction

Assistant Secretary for Hous-
ing Management

Loan servicing

HOUSING IN DECLINING NEIGHBORHOODS (Mortgage Insurance)

Special provisions for FHA to insure financing of housing in older declining neighborhoods

Nature of Program

The Federal Housing Administration is authorized to insure mortgages financing the repair, rehabilitation, construction, or purchase of housing in older, declining urban areas where conditions are such that certain normal eligibility requirements for mortgage insurance under a particular program cannot be met. Normal economic soundness and economic life requirements in such areas may be waived, and decisions concerning location eligibility may be based on individual merit and the need for housing for low- and moderate-income families. No property will be rejected for FHA insurance solely on the basis of its being in an older neighborhood.

Mortgages for housing eligible under this special program may be insured under any one of several FHA programs. The maximum amount of the loan, the downpayment, and other mortgage terms vary according to the FHA program under which the mortgage is insured.

Applicant Eligibility

Applicants may be homeowners or project owners eligible for the FHA mortgage insurance they are seeking.

Application is made to a lending institution approved by FHA as a mortgagee.

Information Source

HUD area office or HUD-FHA insuring office.

Legal Authority

Section 223(e), National Housing Act (Public Law 73-479), as added by the Housing and Urban Development Act of 1968 (Public Law 90-448).

Administering Office

Assistant Secretary for Housing
Production and Mortgage Credit—
FHA Commissioner

Function

Aid development and
construction

Assistant Secretary for Housing
Management

Management and loan servicing
for multifamily units

INSURED SUPPLEMENTAL LOANS ON MULTIFAMILY HOUSING PROJECTS

A program to provide funds for improvements to multifamily housing projects financed with FHA-insured mortgage loans

Nature of Program

Supplemental loans may be insured by the Federal Housing Administration to pay for alterations, repairs, additions, or improvements to any multifamily housing project financed with an FHA-insured mortgage. Such supplemental loans may also be used to finance the purchase of equipment for operation of nursing homes or group medical practice facilities.

Applicant Eligibility

Applicants may be owners of multifamily projects that are subject to mortgages insured by FHA.

Application is made to a lending institution approved by FHA as a mortgagee.

Information Source

HUD area office or HUD-FHA insuring office.

Legal Authority

Section 241, National Housing Act (Public Law 73-479), as added by the Housing and Urban Development Act of 1968 (Public Law 90-448).

Administering Office

Assistant Secretary for Housing
Production and Mortgage Credit—
FHA Commissioner

Function

Aid development and
construction

Assistant Secretary for Housing
Management

Management and loan
servicing

LAND DEVELOPMENT AND NEW COMMUNITIES **(Mortgage Insurance)**

A program to provide for the financing of land acquisition and development costs for residential subdivisions and for complete new communities

Nature of Program

Mortgages to finance the purchase of raw land and the development of improved building sites or to finance the development of new communities are insured by the Federal Housing Administration in amounts up to \$25 million for any one project. Repayment periods, except for mortgages covering new communities or sewer and water systems, may not exceed 10 years.

The development must be characterized by sound land use patterns and be consistent with comprehensive planning for the area in which the land is situated. There must be assurance that the land will be served by adequate shopping, school, recreational, transportation, and other facilities. In the case of new communities, eligibility for mortgage insurance hinges upon: (1) HUD determination that the new community will, in view of its size and scope, make a substantial contribution in specific ways to the size and growth of the area within which it is located; (2) approval of the development of the new community by the local governing body or bodies of the area or areas in which it will be located.

Applicant Eligibility

The applicant may be any mortgagor entity (other than a public body) approved by FHA.

Application is made to a lending institution approved by FHA as a mortgagee.

Information Source

HUD regional or area office; HUD-FHA insuring office.

Legal Authority

Title X, National Housing Act (Public Law 73-479), as added by the Housing and Urban Development Act of 1965 (Public Law 89-117) and as amended.

Administering Office

Assistant Secretary for Housing Production and Mortgage Credit—FHA Commissioner

Function

Aid Development

Assistant Secretary for Housing Management

Loan Servicing

MAJOR HOME IMPROVEMENTS(Loan Insurance)

A program to provide financing for major home improvements or rehabilitation

Nature of Program

Major home improvements may be financed with loans insured by the Federal Housing Administration under several different programs.

A home mortgage on a one- to four-family dwelling can be refinanced with a new Section 203(b) mortgage in an amount sufficient to pay off outstanding mortgages and finance improvements. Such mortgages include special terms for veterans.

Loans of up to \$12,000 per family unit (\$17,400 in high-cost areas) with terms up to 20 years are insured by FHA under Section 203(k) for improving or rehabilitating one- to four-family homes located inside or outside urban renewal areas. Similar loans may be insured under Section 220(h) on dwellings in urban renewal areas.

Applicant Eligibility

Applicants may be qualified property owners.

Application is made to a lending institution approved by FHA as a mortgagee.

Information Source

HUD area office; HUD-FHA insuring office; or FHA-approved mortgagee.

Legal Authority

Sections 203(k) and 220(h), National Housing Act (Public Law 73-479), as amended.

Administering Office

Assistant Secretary for Housing Production and Mortgage Credit—FHA Commissioner.

MOBILE HOMES (Loan Insurance)

A program to provide for the financing of mobile home purchases.

Nature of Program

Mobile home loans made by a private lending institution participating in this program are insured by the Federal Housing Administration. Loans may be used to purchase mobile home units by buyers intending to use them as their principal place of residence.

Maximum amount of the loan is \$10,000 for single units and \$15,000 for mobile homes composed of two or more modules. The loan term for single units may be for up to 12 years and 32 days and 15 years and 32 days in the case of a mobile home composed of two or more modules. The interest rate may range from 8.83 percent to 10.57 percent (annual percent rates) depending on the amount and term of the loan.

Applicant Eligibility

The applicant must have sufficient funds to make the required downpayment and have sufficient income to make payments on the loan as they become due.

Information Source

HUD area office, HUD-FHA insuring office, or HUD approved lenders.

Legal Authority

Title I, Section 2 of the National Housing Act, (Public Law 73-479).

Administering Office

Assistant Secretary for Housing Production and Mortgage Credit—FHA
Commissioner.

MOBILE HOME PARKS (Mortgage Insurance)

A program to provide for the financing of construction or rehabilitation of mobile home parks

Nature of Program

Mortgages to finance construction or rehabilitation of mobile home parks are insured by the Federal Housing Administration in amounts up to \$1 million per project and \$2,500 per space. In areas where cost levels so require, limits may be increased up to \$1,450,000 per project and \$3,625 per space.

Applicant Eligibility

Applicants may be individuals, partnerships, corporations or other legal entities approved by the FHA Commissioner.

Information Source

HUD area office or HUD-FHA insuring office.

Legal Authority

Section 207 of the National Housing Act (Public Law 73-479).

Administering Office

Assistant Secretary for Housing Production and Mortgage Credit—FHA
Commissioner.

GOVERNMENT NATIONAL MORTGAGE ASSOCIATION (Mortgage-Backed Securities)

A program of the Government National Mortgage Association to attract new investments in mortgage financing

Nature of Program

This program is designed to channel untapped sources of investment, such as pension funds, into mortgage financing. To do this, holders of FHA, VA and Farmers Home Administration mortgages pool these mortgages and sell securities against them. GNMA issues a guaranty of the securities bearing the full faith and credit of the United States.

Applicant Eligibility

Those eligible as issuers of securities guaranteed by GNMA are mortgagees (lenders) approved by FHA. They may include a State or local governmental instrumentality, but tax-exempt securities are not eligible for the GNMA guaranty. Application for guaranty is made to the Government National Mortgage Association, Washington, D.C. 20410.

Information Source

Government National Mortgage Association, Washington, D.C. 20410.

Legal Authority

Title VIII, Housing and Urban Development Act of 1968 (Public Law 90-448).

Administering Office

Government National Mortgage Association.

MORTGAGE CREDIT ASSISTANCE FOR HOMEOWNERSHIP

A program to provide mortgage insurance to finance homeownership for low- and moderate-income families whose credit history does not qualify them for insurance under normal standards.

Nature of Program

Low- and moderate-income families who are marginal credit risks may purchase homes with mortgages insured by the Federal Housing Administration. Insured-mortgage financing for such families requires FHA determination that the mortgage would be a reasonably satisfactory risk if the purchaser received budget, debt-management, and related counseling. This counseling service now is available only where performed on a volunteer basis, since no money has been appropriated for the purpose.

Application for credit assistance may be initiated under most FHA home mortgage insurance programs. The downpayment required is determined by the requirement for the FHA program under which the application originates.

Applicant Eligibility

Applicants may be low- and moderate-income families whose credit records indicate that they could manage their financial and other affairs in such way as to achieve homeownership successfully if and when budget, debt-management, and related counseling is available.

Application for homeownership counseling services is made to the designated volunteer agency approved by the Assistant Secretary for Renewal and Housing Management.

Information Source

HUD area office or HUD-FHA insuring office.

Legal Authority

Section 237, National Housing Act (Public Law 73-479), as added by the Housing and Urban Development Act of 1968 (Public Law 90-448).

Administering Office

Function

Assistant Secretary for Housing
Production and Mortgage Credit—
FHA Commissioner

Insurance program

Assistant Secretary for Housing
Management

Counseling

MULTIFAMILY RENTAL HOUSING (Mortgage Insurance)

A program to provide rental housing that will serve the needs of a broad cross section of the rental housing market

Nature of Program

Mortgages of up to \$20 million for private mortgagors and \$50 million for public mortgagors are insured by the Federal Housing Administration for the construction or rehabilitation of rental housing. The rental housing project must contain at least eight dwelling units. Housing financed under this program, whether in urban or suburban areas, should provide rental accommodations suitable for family living (families with or without children) and available at reasonable rents.

Applicant Eligibility

Applicants may be investors, builders, developers, and others who meet FHA requirements. The housing project must be located in an area approved by FHA for rental housing and in which market conditions show a need for such housing.

Application is made to a lending institution approved by FHA as a mortgagee, after preapplication conference with the local FHA insuring office.

Information Source

HUD area office; HUD-FHA insuring office or FHA-approved mortgagee.

Legal Authority

Section 207, National Housing Act (Public Law 73-479), as amended.

Administering Office

Assistant Secretary for Housing
Production and Mortgage Credit—
FHA Commissioner

Function

Aid development and
construction

Assistant Secretary for Hous-
ing Management

Management and loan
servicing

NURSING HOMES AND INTERMEDIATE CARE FACILITIES (Mortgage Insurance)

A program to help provide needed nursing homes and intermediate care facilities

Nature of Program

Mortgages of up to \$12.5 million are insured up to 20 years by the Federal Housing Administration to finance the construction or rehabilitation of facilities accommodating 20 or more patients requiring skilled nursing care and related medical services, or those who need minimum but continuous care of trained or licensed personnel. Nursing home and intermediate care service may be combined in the same facility covered by an insured mortgage or may be housed in separate facilities.

Before it can insure a nursing home or intermediate care facility mortgage, FHA must have received from the appropriate State agency certification that the facility is needed and that reasonable minimum licensing and operating standards are in force and will be applied.

Applicant Eligibility

Investors, builders, developers and private, nonprofit corporations or associations licensed or regulated by the State for the accommodation of persons needing skilled nursing care or intermediate care are eligible to apply for mortgage insurance under this program.

Application is made to a lending institution approved by FHA as a mortgagee, after preapplication conference with the local FHA insuring office.

Information Source

HUD area office or HUD-FHA insuring office.

Legal Authority

Section 232, National Housing Act (Public Law 73-479), as added by the Housing Act of 1959 (Public Law 86-372) and as amended.

Administering Office

Assistant Secretary for Housing
Production and Mortgage Credit—
FHA Commissioner

Assistant Secretary for Housing
Management

Function

Aid construction and
development

Management and loan
servicing

OUTLYING AREA PROPERTIES (Mortgage Insurance)

A program to help families purchase homes in outlying areas

Nature of Program

Mortgages to finance the purchase of proposed, under construction, or existing one-family, non-farm housing, or new farm housing on five or more acres adjacent to a highway, are insured by the Federal Housing Administration. The maximum insurable loan for a one-family home is \$16,200.

Applicant Eligibility

Applicants must have sufficient funds for the downpayment and sufficient income to meet mortgage payments when they become due.

Information Source

HUD area office or HUD-FHA insuring office.

Legal Authority

Section 203(i) of the National Housing Act (Public Law 73-479).

Administering Office

Assistant Secretary for Housing Production and Mortgage Credit—FHA
Commissioner

PROPERTY IMPROVEMENTS (Loan Insurance)

A program to provide financing for repairs and improvements that add to the basic livability and usefulness of properties

Nature of Program

Property improvement loans made by a private lending institution participating in this program are insured in bulk by the Federal Housing Administration. Loans to alter, repair, and improve residential and non-residential properties may be up to \$5,000. Loans to alter, repair, improve, or convert existing structures used or to be used as dwellings for two or more families may be up to \$15,000 (not over \$2,500 for each dwelling unit). The loan term may not exceed 7 years and 32 days.

No downpayment is required, and in most cases the borrower's signature serves as security and there need be no cosigner. On loans of over \$5,000, the lender must obtain FHA approval before advancing the money. These loans may not be used to pay for work already done.

Applicant Eligibility

The applicant may be a person who owns the property to be improved, or is buying it under contract, or holds it under a lease good for six months beyond the date the loan will mature. The borrower must have enough income to make the regular payments on the loan.

Application is made to a lending institution participating in this FHA loan-insurance program.

Information Source

HUD area office, HUD-FHA insuring office or FHA-approved lending institution.

Legal Authority

Title I, Section 2, National Housing Act (Public Law 73-479), as amended.

Administering Office

Assistant Secretary for Housing Production and Mortgage Credit-FHA Commissioner.

PURCHASE OF FEE SIMPLE TITLE (Mortgage Insurance)

A program to enable homeowners to buy title to the land on which their homes are located

Nature of Program

Mortgages of up to \$10,000 with terms up to 20 years are insured by the Federal Housing Administration for homeowners to purchase fee simple title to leased land on which their homes are located.

Applicant Eligibility

Applicants may be homeowners subject to a leasehold.

Application is made to a lending institution approved by FHA as a mortgagee.

Information Source

HUD area office, HUD-FHA insuring office or FHA-approved mortgagee.

Legal Authority

Section 240, National Housing Act (Public Law 73-479), as added by the Housing and Urban Development Act of 1968 (Public Law 90-448).

Administering Office

Assistant Secretary for Housing Production and Mortgage Credit—FHA Commissioner.

RENTAL HOUSING (MARKET INTEREST RATE) FOR LOW- AND MODERATE-INCOME FAMILIES (Mortgage Insurance)

A program to help provide rental housing for people displaced by governmental action and for low- and moderate-income families in general

Nature of Program

Mortgages on rental housing projects of at least five dwelling units are insured by the Federal Housing Administration. For new housing, the mortgage amount may be up to 90 percent of estimated replacement cost up to an amount of \$12.5 million; for rehabilitated housing, 90 percent of the sum of estimated repair costs and property value before repairs. The dwellings may be in detached, semidetached, row, walkup, or elevator structures. This housing is intended for low- and moderate-income families, persons aged 62 years or over, and handicapped persons, although there are no family income limitations on eligibility for occupancy. Priority in occupancy is given to people displaced by governmental action.

Applicant Eligibility

Applicants may be private profit-motivated entities.

Application is made to a lending institution approved by FHA as a mortgagee, after preapplication conference with the local FHA insuring office.

Information Source

HUD area office or HUD-FHA insuring office.

Legal Authority

Section 221(d)(4), National Housing Act (Public Law 73-479), as added by the Housing Act of 1959 (Public Law 86-372).

Administering Office

Assistant Secretary for Housing
Production and Mortgage Credit—
FHA Commissioner

Function

Aid development and
construction

Assistant Secretary for Hous-
ing Management

Management and loan
servicing

SENIOR CITIZEN HOUSING (Mortgage Insurance)

A program to provide rental housing suited to the needs of elderly or handicapped people

Nature of Program

Mortgages are insured by the Federal Housing Administration to finance new or rehabilitated rental housing projects of eight or more dwelling units specifically designed for occupancy by the elderly (aged 62 years or over) or the handicapped.

On a public-agency or nonprofit project the mortgage amount may be up to 100 percent of replacement cost for new, and 100 percent of value at completion for rehabilitated, housing. On a profit-motivated project the percentage in both instances is 90 percent.

Applicant Eligibility

Applicants may be public agency, nonprofit, or profit-motivated sponsors.

Application is made to a lending institution approved by FHA as a mortgagee, after preapplication conference with the local FHA insuring office.

Information Source

HUD area office or HUD-FHA insuring office.

Legal Authority

Section 231, National Housing Act (Public Law 73-479), as added by the Housing Act of 1959 (Public Law 86-372) and as amended.

Administering Office

Assistant Secretary for Housing
Production and Mortgage Credit—
FHA Commissioner

Assistant Secretary for Housing
Management

Function

Aid development and
construction

Management and loan servicing
for multifamily projects

URBAN PROPERTY PROTECTION AND REINSURANCE

A program to provide private insurers with reinsurance against losses resulting from riots or civil disorders

Nature of Program

HUD provides reinsurance to insurance companies for excess losses in standard lines of property insurance coverage resulting from riots or civil disorders. Reinsured losses are shared among the insurance companies, the States, and the Federal Government. The sale of reinsurance is limited to those companies that cooperate with State insurance authorities in developing and carrying out FAIR plans—statewide plans to assure property owners fair access to insurance requirements.

Minimum criteria for FAIR plans are specified by law, but State insurance authorities are expected to adopt whatever additional provisions are needed to make property insurance more readily available in urban areas. FAIR plans are administered under supervision of the State insurance authority. Where necessary, HUD can require additional programs as a condition for continued reinsurance in the State.

Applicant Eligibility

Applicants may be insurance companies participating in the State FAIR plans.

Information Source

Federal Insurance Administration, Department of Housing and Urban Development, Washington, D.C. 20410.

Legal Authority

Title XII National Housing Act (12 U.S.C. 1749 bbb-1749 bbb-21)

Administering Office

Federal Insurance Administration.

URBAN RENEWAL HOUSING (Mortgage Insurance)

A program to provide financing for new or rehabilitated housing to help eliminate slums and blight and to prevent properties from deteriorating

Nature of Program

Mortgages are insured by the Federal Housing Administration on new or rehabilitated homes or multifamily structures located in designated urban renewal areas and in areas with concentrated programs of code enforcement and neighborhood development. Supplemental loans are insured by FHA to finance improvements that will enhance and preserve salvable homes and apartments in designated urban renewal areas.

Applicant Eligibility

Applicants may be investors, builders, developers, individual homeowners, and apartment owners.

Application is made to a lending institution approved by FHA as a mortgagee.

Information Source

HUD area office or HUD-FHA insuring office.

Legal Authority

Section 220, National Housing Act (Public Law 73-479), as added by the Housing Act of 1954 (Public Law 83-560) and as amended.

Administering Office

Assistant Secretary for Housing
Production and Mortgage Credit—
FHA Commissioner

Function

Aid development and
construction

Assistant Secretary for Hous-
ing Management

Management and loan servicing
for multifamily projects

ASSISTANCE TO NONPROFIT SPONSORS

A program to help nonprofit sponsors of housing for low and moderate-income families to develop sound housing projects effectively

Nature of Program

Interest-free, 80 percent loans can be made to nonprofit sponsors of new or rehabilitated housing for low- or moderate-income families to cover preconstruction costs involved in planning and obtaining financing for a proposed project. The loans are repayable when the permanent mortgage proceeds become available, as the costs they cover are generally included in mortgage financing.

The loan term is normally six months, but may extend for up to two years, depending upon the timing of the disbursement of mortgage funds. The entire loan or a partial amount may be converted to a grant when, for an acceptable reason, the proceeds of an insured mortgage do not become available to repay the loan.

Applicant Eligibility

Applicants may be nonprofit corporations or organizations eligible to apply for mortgages under housing programs for low- and moderate-income families authorized by the National Housing Act. The nonprofit groups must be organized for purposes other than making profit or gain for themselves or persons identified with them and must be found by the Federal Housing Administration to be in no manner controlled by or directed by persons or firms seeking to derive profit or gain.

Application is made to the local FHA insuring office.

Information Source

HUD area office or HUD-FHA insuring office.

Legal Authority

Section 106, Housing and Urban Development Act of 1968 (Public Law 90-448).

Administering Office

Assistant Secretary for Housing Production and Mortgage Credit—FHA Commissioner.

LOW-RENT PUBLIC HOUSING

A program to help public agencies provide decent, safe, and sanitary housing for low-income families at rents they can afford

Nature of Program

Financial and technical assistance is provided by HUD to local housing authorities to plan, build and/or acquire, own, and operate low-rent public housing projects. Federal annual contributions are made to cover the debt service on local authority bonds sold to pay for the development or acquisition of public housing. HUD financial assistance is also provided in the form of preliminary loans to the authority for planning and temporary loans to build low-rent housing, as well as the annual contributions subsidies.

The local housing authority provides housing in various ways — by construction, by rehabilitation of existing structures, by purchase from private developers or builders (the Turnkey method), and through lease from private owners — and then rents these dwellings to low-income families. Special provisions allow for the purchase of such housing by low-income families under a variety of homeownership programs.

There are special provisions for people of limited income which apply in the public housing program; in particular, there are special subsidies for those displaced by urban renewal or other governmental action or by natural disasters, for the elderly and the handicapped, and for families of unusually low income or with more than four minors.

Relocation assistance and Federal relocation payments must be provided for individuals, families, and businesses displaced by this program. More detailed information will be found under the heading "Relocation" in this catalog.

Applicant Eligibility

Applicants must be local housing authorities established by a local government in accordance with State law, authorized public agencies, or Indian tribal housing authorities. The proposed program must be approved by the local governing body. The community must have a certified Workable Program for Community Improvement.

Application is made to the HUD regional office serving the locality.

Information Source

HUD regional or area office.

Legal Authority

U.S. Housing Act of 1937 (Public Law 75-412), as amended.

Administering Office

Assistant Secretary for Housing
Production and Mortgage Credit

Assistant Secretary for Housing
Management.

Function

Aid development and
construction

Management and administration
of subsidies

PUBLIC FACILITIES

A program to provide long-term loans to help communities finance the construction of needed public works

Nature of Program

Loans for up to 40 years and covering up to 100 percent of project cost are made for use in financing a variety of public works projects — construction of water and sewer facilities, gas distribution systems, street improvements, public buildings (except schools), recreation facilities, jails, or other public works. Loan aid under this program is available only for those parts of a project not covered by aid provided under other Federal agency programs. Priority is given to applications of smaller communities for assistance in construction of basic public works.

Relocation assistance and Federal relocation payments must be provided for individuals, families, and businesses displaced by this program. More detailed information will be found under the heading "Relocation" in this catalog.

Applicant Eligibility

Applicants may be local units of government or State instrumentalities (including Indian tribes). The political subdivision for which the loan is made must be under 50,000 in population. The population may be up to 150,000 in designated redevelopment areas. Communities near research or development installations of the National Aeronautics and Space Administration are not subject to population limit. A nonprofit private corporation serving a community under 10,000 population may apply for aid for water and sewer facilities only.

Application is made to the HUD area or regional office that serves the area in which the facility is located.

Information Source

HUD regional or area office.

Legal Authority

Title II, Housing Amendments of 1955 (Public Law 84-345), as amended.

Administering Office

Assistant Secretary for Community Development.

REHABILITATION LOANS

A program to help certain property owners finance repairs and improvements of their properties.

Nature of Program

Direct Federal loans with terms up to 20 years and bearing interest at 3 percent are made for the improvement of residential and nonresidential properties: in areas of federally assisted urban renewal programs; in areas of federally assisted code enforcement; in areas certified by the local governing bodies as containing a substantial number of structures in need of repairs and definitely planned for rehabilitation or code enforcement within a reasonable time; or in structures determined to be uninsurable because of physical hazards, after an inspection pursuant to a statewide property insurance plan approved by HUD under the program of property insurance for riot-affected areas.

Residential property loans may not exceed \$12,000 (\$17,400 in high-cost areas) per dwelling unit or the actual cost of rehabilitation, whichever is less. In some cases a rehabilitation loan on an owner-occupied one- to four-family property may include an amount to refinance existing debt on the property. Nonresidential property loans may not exceed the lesser of: (1) \$50,000; (2) the cost of rehabilitation. There are other limitations on the amount of loan that may be made on a specific property.

Relocation assistance and Federal relocation payments must be provided for individuals, families, and businesses displaced by this program. More detailed information will be found under the heading "Relocation" in this catalog.

Applicant Eligibility

Applicants may be owners of property or tenants of nonresidential property whose leases will not expire during the loan term. With limited exceptions, loans on residential property are restricted to low-income applicants.

Application is made through the local public body administering the urban renewal or code enforcement project, or to the appropriate HUD regional office.

Information Source

HUD regional or area office.

Legal Authority

Section 312, Housing Act of 1964 (Public Law 88-560), as amended.

Administering Office

Assistant Secretary for Community Development.

SENIOR CITIZEN HOUSING (Direct Loans)

A program to help private nonprofit organizations, cooperatives, and limited-profit sponsors provide housing and related facilities for the elderly and the handicapped

Nature of Program

Direct 3 percent 50-years loans covering 100 percent of development costs are made to help nonprofit, cooperative, and limited-profit sponsors develop new or rehabilitated rental housing and related facilities for senior citizens (aged 62 years or over) and for the handicapped (regardless of age).

Development costs may include costs of land and site improvements, construction, built-in equipment, and architectural, legal, advisory, and other fees.

Applicant Eligibility

Applicants may be nonprofit and limited-profit groups, consumer cooperatives, and certain public agencies. Applicants must show that they cannot obtain the necessary funds from other sources on terms as favorable as those of this program.

Information Source

HUD regional or area office.

Legal Authority

Section 202, Housing Act of 1959 (Public Law 86-372), as amended.

Administering Office

Assistant Secretary for Housing
Production and Mortgage Credit—
FHA Commissioner

Function

Aid development and
construction

Assistant Secretary for Hous-
ing Management

Management and loan servicing
for multifamily projects

EXPERIMENTAL HOUSING ALLOWANCE

An experimental program to evaluate the feasibility of providing families of low income with housing allowances to assist them in obtaining housing of their choice.

Nature of Program

Provision of a housing allowance to families of low income to be used for the payment of rent for occupancy in existing standard housing units. The housing allowance provided is not to exceed the difference between 25 percent of the family's income and the maximum fair market rental established in the locality by HUD.

Applicant Eligibility

Public or private organizations may contract with HUD to provide the services required in the selection of families of low income for the distribution of monthly housing allowance payments. (Research and development in the housing allowance area is also conducted under "Research and Technology," see page 19).

Information Source

Assistant Secretary for Research and Technology, Department of Housing and Urban Development, Washington, D.C. 20410.

Legal Authority

Title V, Sec. 504, Housing and Urban Development Act of 1970 (Public Law 91-609).

Administering Office

Assistant Secretary for Research and Technology

HUD-ASSISTED HOMEOWNERSHIP MANAGEMENT PROGRAM

A program to provide continuing financial and management assistance to eligible low-income families in achieving and maintaining homeownership.

Nature of Program

The HUD-Assisted Homeownership Management Program enables a low-income family to earn ownership of a home by (1) making monthly payments based on 20 to 25 percent of its income and (2) providing all the repair and maintenance of the home. The monthly payments must be at least sufficient to cover the family's share of all operating expenses and reserves, including the budgeted cost of the repair and maintenance the family must provide. Because the family is obligated to provide the repair and maintenance, the budgeted amount paid in for this purpose is credited to the family as a Homebuyer's Ownership Reserve.

While the family is performing its obligations, the Local Authority, with the aid of annual contributions (subsidy) from HUD, will be making payments on the capital debt in accordance with a schedule which will assure full payment in about 25 years. Thus, while the capital debt is being reduced, the family's Homebuyer's Ownership Reserve is building up. When the amount in the Reserve is sufficient to cover the remaining balance of the debt, including incidental costs of acquiring ownership, the family will take title to the home.

Applicant Eligibility

Low-income families selected by HUD-assisted Local Housing Authorities.

Information Source

HUD Central, regional or area office.

Legal Authority

U.S. Housing Act of 1937 as amended.

Administering Office

Assistant Secretary for Housing Management.

HUD-ASSISTED RENTAL HOUSING MANAGEMENT PROGRAMS

A program to provide continuing financial and management assistance to rental housing for low to moderate income families, the elderly and handicapped and college students.

Nature of Program

Depending on the nature of the Sponsor-applicant and the purpose of the rental housing, financial assistance may take the form of annual subsidies, loans, below-market interest rate and interest reduction or rent supplement payment. Examples are as follows:

TITLE	ELIGIBLE APPLICANTS	HUD ASSISTANCE
Low-rent Public Housing	Local Housing Authorities	Operating Subsidies Special family subsidies Administrative loans
Rental & Cooperative Housing for Low- and Moderate-Income Families	Certain Public or Private Non-Profit or limited-dividend corporations, associations or cooperatives	Below-market interest (3%) rate
Interest Supplements on Rental and Cooperative Housing Mortgages	Non-profit, limited-dividend and cooperative entities	Monthly interest-reduction payments
Senior Citizen Housing (Direct Loans)	Non-profit or Limited Profit Groups, consumer cooperatives, and certain public agencies	Below-market interest (3%) rate
College Housing	Public or Private Non-profit colleges, universities or hospitals which meet certain accreditation criteria	Below-market interest (3%) rate or annual debt service grants to reduce market interest rate loans
Rent Supplements	Non-profit, cooperative or limited-dividend organizations	Rent supplement payments to housing project owner to permit 25% rent-income ratio for low-income residents
Modernization of Public Housing Projects	Local Housing Authorities	Loans and subsidies to improve physical facilities and resident-management policies and involvement

Information Source

HUD Central, regional or area office.

Legal Authority

Provisions contained in either the U.S. or National Housing Acts.

Administering Office

Assistant Secretary for Housing Management.

INTEREST SUPPLEMENTS ON HOME MORTGAGES

A program to enable lower-income families to buy a home or a membership in a cooperative housing project

Nature of Program

HUD makes monthly payments to the mortgagee to reduce interest costs to as low as 1 percent on a home mortgage insured by the Federal Housing Administration. The homeowner must pay at least 20 percent of his adjusted monthly income on the mortgage. Amounts of subsidies vary according to the income of the individual homeowner and the total amount of the mortgage payment at the market rate of interest. Family income and mortgage limits are established for eligibility in each locality. Assistance may be provided for new or substantially rehabilitated homes and, in a limited number of cases, for existing homes without rehabilitation.

Applicant Eligibility

The applicant may be anyone whose income qualifies him for the subsidy aid.

Application is made to a lending institution approved by FHA as a mortgagee.

Information Source

HUD area office or HUD-FHA insuring office.

Legal Authority

Section 235, National Housing Act (Public Law 73-479), as added by the Housing and Urban Development Act of 1968 (Public Law 90-448).

Administering Office

Assistant Secretary for Housing
Production and Mortgage Credit—
FHA Commissioner

Function

Aid development and
construction

Assistant Secretary for Housing
Management

Management and loan servicing
for multifamily projects

INTEREST SUPPLEMENTS ON RENTAL AND COOPERATIVE HOUSING MORTGAGES

A program to reduce costs on certain rental and cooperative housing projects designed for occupancy by low-income families

Nature of Program

HUD makes monthly payments to mortgagees, on behalf of mortgagors, of a part of the interest on market-rate mortgages financing rental or cooperative housing projects for lower-income families. Interest-reduction payments may also be made on rental or cooperative housing projects owned by private nonprofit, limited-dividend, or cooperative entities which are financed under a State or local program providing assistance through loans, loan insurance, or tax abatement.

Interest-reduction payments cannot exceed the difference between the amount required for principal, interest, and mortgage insurance premium on a market-rate mortgage and the amount required for principal and interest on a mortgage at 1 percent interest. The purpose of the payments is to bring the monthly rental charges down to a level that low-income families can afford to pay with at least 25 percent of their adjusted monthly income.

Applicant Eligibility

Applicants for mortgages insured by the Federal Housing Administration and for interest-reduction payments may be nonprofit, limited-dividend, and cooperative entities.

Applications for insured mortgages are made to lending institutions approved by FHA as mortgagees.

Applications for interest-reduction payments where no FHA insurance is involved are made directly to the local FHA insuring office.

Information Source

HUD area office or HUD-FHA insuring office.

Legal Authority

Section 236, National Housing Act (Public Law 73-479), as added by the Housing and Urban Development Act of 1968 (Public Law 90-448).

Administering Office

Assistant Secretary for Housing
Production and Mortgage Credit—
FHA Commissioner

Function

Aid development and
construction

Assistant Secretary for Housing
Management

Management and loan servicing
for multifamily projects

LOW-RENT PUBLIC HOUSING—LEASING

A program to provide low-rent public housing for low-income families through the use of private housing accommodations

Nature of Program

Annual contributions made to authorized local housing authorities enable them to work with real estate agencies, owners, and developers in providing housing for low-income families. Local housing authorities lease dwellings from private owners and make them available to low-income families at rents they can afford. Local authorities may also acquire structures containing leased units and sell these units to the tenants on terms that would enable them to make the purchase without undue financial hardship.

Applicant Eligibility

Applicants may be local housing authorities and other authorized public agencies. The local governing body must have passed a resolution approving the application of the housing program to the locality.

Application is made to the HUD regional or area office serving the locality.

Information Source

HUD regional or area office.

Legal Authority

Sections 23 and 10(c), U.S. Housing Act of 1937, as amended (42 U.S.C. 1423 and 1410c).

Administering Office

Assistant Secretary for Housing
Production and Mortgage Credit—
FHA Commissioner

Function

Aid development and
construction

Assistant Secretary for Housing
Management

Management—Administration
of Subsidies

RELOCATION See also Section on 1970 Act which applies nationally July 1, 1972

A program to assist in the relocation of individuals, families, businesses, and nonprofit organizations displaced by HUD-assisted programs

Nature of Program

Assistance is given to families and individuals in relocating to standard housing and to business concerns and nonprofit organizations in relocating in replacement accommodations. Relocation payments to help people displaced by federally assisted program activities to relocate in suitable accommodations are made as follows:

For individuals and families—up to \$200 for moving expenses (including storage costs for a period up to one year) and direct loss of property.

For low-income families and elderly handicapped individuals unable to obtain a unit in public housing or Federal rent supplement housing—Additional Relocation Payments of up to \$500 per year for a two-year period.

For business concerns and nonprofit organizations—up to \$3,000 for moving expenses, including storage costs (for a period of up to one year), and direct loss of property or, up to \$25,000 for actual moving expenses, including storage costs (for up to one year) if no claim is made for direct property loss. Moving expenses in excess of \$25,000 are shared with the locality.

For certain small business concerns—a Small Business Displacement Payment of \$2,500. Small business concerns may also be eligible for displaced business loans from the Small Business Administration.

For displaced owner-occupants of one-or-two-family dwellings—Replacement Housing Payments of up to \$5,000, if the displaced owner-occupant purchases and occupies a replacement dwelling within one year.

Relocation payments can include reimbursement for certain settlement costs that must be borne by the seller in transferring the property.

Applicant Eligibility

Applicants may be any individual, family, business, or nonprofit association displaced by HUD-assisted programs (urban renewal, low-rent public housing, public facilities, open space land, water and sewer grants, neighborhood facilities, advance acquisition of land, code enforcement, demolition, historic preservation, model cities, and interim assistance).

Application is made to the local agency responsible for the displacement.

Information Source

HUD regional or area office; local agency.

Legal Authority

U.S. Housing Act of 1937, Section 15(7)(b)(iii) (Public Law 75-412). Sections 105(c) and 114, Housing Act of 1949 (Public Law 81-171), as amended; Title IV, Housing and Urban Development Act of 1965 (Public Law 89-117); and Section 107, Demonstration Cities and Metropolitan Development Act of 1966 (Public Law 89-754).

Administering Office

Assistant Secretary for Community Planning and Management.

RELOCATION Provisions of 1970 Act become nationally applicable July 1, 1972

A program to assist in the relocation of individuals, families, businesses, and nonprofit organizations displaced by HUD-assisted programs.

Nature of Program

Assistance is given to families and individuals in relocation to standard housing and to business concerns and nonprofit organizations in relocating in replacement accommodations.

The Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, provides for fair and equitable treatment of persons displaced from their homes, businesses or farms by Federal and federally-assisted programs. *This law is effective January 2, 1971, in those States which are legally able to comply with the provisions of the Act under their laws. After July 1, 1972, the Act will be completely applicable to all States.*

Relocation payments to help people displaced by federally-assisted program activities to relocate in suitable accommodations are as follows:

1. Benefits in those States unable to comply with the provisions of the Uniform Relocation Act.

For individuals and families—up to \$200 for moving expenses (including storage costs for a period up to one year) and direct loss of property.

For low-income families and elderly handicapped individuals unable to obtain a unit in public housing or Federal rent supplement housing—Additional Relocation Payments of up to \$500 per year for a two-year period.

For business concerns and nonprofit organizations—up to \$3,000 for moving expenses, including storage costs (for a period of up to one year), and direct loss of property or, up to \$25,000 for actual moving expenses, including storage costs (for up to one year) if no claim is made for direct property loss. Moving expenses in excess of \$25,000 are shared with the locality.

For certain small business concerns—a Small Business Displacement Payment of \$2,500. Small business concerns may also be eligible for displaced business loans from the Small Business Administration.

For displaced owner-occupants of one-or-two-family dwellings—Replacement Housing Payments of up to \$5,000, if the displaced owner-occupant purchases and occupies a replacement dwelling within one year.

Relocation payments can include reimbursement for certain settlement costs that must be borne by the seller in transferring the property.

2. Benefits in those States able to comply with the provisions of the Uniform Relocation Act.

For individuals and families—actual costs of moving expenses, OR, a

moving expense allowance up to \$300 plus a \$200 dislocation allowance.

For business concerns and farms—actual moving expenses, and direct loss of property not to exceed the cost to move the items, plus reasonable search costs for a replacement business or farm site, OR, under certain conditions, a fixed payment equal to the average net earnings of the farm or business operation, not to be less than \$2,500, nor more than \$10,000.

For displaced owner-occupants who purchase and occupy a replacement dwelling within one year—Replacement Housing Payment of up to \$15,000, which may include an amount based on the difference between the price an owner received for his dwelling and the cost of a comparable replacement dwelling, compensation for increased mortgage costs, and incidental expenses in purchasing the replacement dwelling.

For displaced tenants and certain others—Replacement Housing Payments up to \$4,000 based on either the amount necessary to assist in renting a suitable standard dwelling for a period not to exceed four years; or, if purchasing, up to \$4,000, \$2,000 of which must be matched by the purchaser.

Relocation payments can include reimbursement for certain incidental costs that must be borne by the buyer in acquiring the property.

Acquisition payments can include reimbursement for certain settlement costs that must be borne by the seller in transferring property to the "State" agency.

Applicant Eligibility

Applicants may be any individual, family, business, or nonprofit association displaced by HUD-assisted programs (urban renewal, low-rent public housing, public facilities, open space land, water and sewer grants, neighborhood facilities, advance acquisition of land, code enforcement, demolition, historic preservation, model cities, and interim assistance).

Application is made to the local agency responsible for the displacement.

Information Source

HUD regional or area office; local agency.

Legal Authority

U.S. Housing Act of 1937, Section 15(7)(b)(iii) (Public Law 75-412), Sections 105(c) and 114, Housing Act of 1949 (Public Law 81-171), as amended; Title IV, Housing and Urban Development Act of 1965 (Public Law 89-117); and Section 107, Demonstration Cities and Metropolitan Development Act of 1966 (Public Law 89-754); Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (Public Law 91-646).

Administering Office

Assistant Secretary for Community Planning and Management.

RENT SUPPLEMENTS

A program to make decent housing available to low-income individuals and families

Nature of Program

Federal rent supplement payments are made to owners of certain private housing projects. The rent supplement payment for a tenant amounts to the difference between 25 percent of his income and the fair market rental for the unit he occupies. As the tenant's income changes, the rent supplement is increased or decreased accordingly. If his income rises to the point where he can pay the full rent, he may continue living in the same unit without rent supplement.

The housing on which rent supplements are paid must be financed under certain HUD programs; or under State or local programs that provide loans, loan insurance, or tax abatements — if the projects are approved for rent supplement before completion of construction or rehabilitation.

Rental projects must be part of an approved Workable Program for Community Improvement or approved by local government officials.

Applicant Eligibility

Tenants whose incomes fall within prescribed limits may be eligible for rent supplements if they also qualify in one of the following ways: are elderly or handicapped (or have an elderly or handicapped wife or husband); are displaced by governmental action; are occupants of substandard housing; are present or former occupants of dwellings damaged or destroyed by a natural disaster since April 1, 1965.

Tenants apply to the owner of the housing project.

Housing owners eligible for contracts to receive rent supplements are nonprofit, cooperative, or limited-dividend organizations. Owners apply for rent supplement contracts at HUD regional offices.

Information Source

HUD regional or area office; HUD-FHA insuring office.

Legal Authority

Title I, Housing and Urban Development Act of 1965 (Public Law 89-117), as amended.

Administering Office

Assistant Secretary for Housing
Production and Mortgage Credit—
FHA Commissioner

Function

Aid development and
construction

Assistant Secretary for Housing
Management

Management

COORDINATION AND COUNSELING SERVICES— HOUSING FOR THE ELDERLY AND HANDICAPPED

A program to coordinate activities and provide pre-program counseling to sponsors of housing for the elderly and handicapped.

Nature of Program

HUD Central Office maintains an office to provide services related to housing for the elderly and handicapped. It establishes or reviews policies in these fields; advises with potential public or private sponsors prior to programing; represents HUD on interagency committees to coordinate housing and services; prepares reports; reviews research proposals or findings; meets with national organizations and universities in the gerontological and vocational rehabilitation fields.

Applicant Eligibility

Housing sponsors may use this service when considering the construction or management of housing for the elderly and handicapped in order to establish goals, review experience and understand the needs or social requirements of this special housing as well as available HUD resources.

Information Source

HUD Central Office.

Legal Authority

Administrative policy.

Administering Office

Assistant Secretary for Housing Management.

DISASTER HOUSING ASSISTANCE SERVICE

A service to provide temporary housing and mortgage payment assistance to disaster victims.

Nature of Service

Upon Presidential Declaration and ensuing Office of Emergency Preparedness mission authorization, HUD will provide temporary housing resources and mortgage payment assistance for eligible disaster victims. Available private housing resources and federally held housing will be utilized to the extent feasible, and where appropriate mobile homes or modular dwellings may also be leased or purchased to provide temporary housing. Additional financial assistance in the form of mortgage payments may be made to disaster victims suffering financial hardship due to the disaster.

Applicant Eligibility

Designated local governing bodies within the disaster area serve as the focal point of HUD assistance and victims of the disaster area. Applications and determinations of individual need and eligibility are made at the above identified focal point.

Information Source

HUD Central, regional, area or local insuring office.

Legal Authority

Administrative Policy.

Administering Office

Assistant Secretary for Housing Management.

HOMEOWNERSHIP COUNSELING ASSISTANCE PROGRAM FOR LOW- AND MODERATE-INCOME FAMILIES

A program to provide budget, debt management, and related counseling services for homeownership through a HUD-insured mortgage.

Nature of Program

Agencies approved by HUD provide free homeownership counseling to families of low and moderate income, including those who, for reasons of credit history, irregular income patterns caused by seasonal employment, or other factors, cannot meet the credit requirements for regular HUD-insured home mortgages. This counseling assistance is provided only where agencies offer their services without remuneration, since Congress has not yet funded the program.

Organizations interested in serving as counseling agencies without cost to HUD or the counselees are invited to write to the Director, counseling and Tenant Assistance Staff, HUD, Washington, D.C. 20410.

Applicant Eligibility

An applicant whose credit record is unacceptable under regular housing programs will be eligible under Section 237 if it is concluded that budget, debt management, and related counseling will bring about an improvement in his credit attitude and financial management to a degree that reasonable prospects for repayment of the mortgage obligation can be expected.

Information Source

HUD area or insuring office

Legal Authority

Section 237, National Housing Act (Public Law 73-479), as added by the Housing and Urban Development Act of 1968 (Public Law 90-448).

Administering Office

Assistant Secretary for Housing Management.

HOUSING INFORMATION SERVICE

A program to provide consultation services to individuals who have housing problems.

Nature of Program

At all HUD area offices and many HUD-FHA insuring offices throughout the country free consultation services are provided to people of all income levels who need help in solving their housing problems. These services include advice on financing housing and on how to use various HUD programs, help in making appointments to look at suitable homes or apartments, and referral to real estate brokers who sell or rent homes owned by HUD or the Veterans Administration.

Applicant Eligibility

The applicant may be any person who wants help in solving his particular housing problem.

Application is made to the HUD area office or HUD-FHA insuring office.

Information Source

HUD area office or HUD-FHA insuring office.

Legal Authority

Administrative policy.

Administering Office

Assistant Secretary for Housing Management.

HOUSING MANAGEMENT TRAINING SERVICE

A program to improve the effectiveness and efficiency of housing management in low-income HUD-assisted housing projects.

Nature of Program

Assist in the formulation and development of training programs relevant to the needs of housing personnel and the residents they serve as expressed by the declared goals and objectives established by the Assistant Secretary for Housing Management.

Develop training programs of all types, inservice training, such as short courses, workshops etc., and longer term formal classes in cooperation with educational institutions.

Develop and encourage those training programs that will lead to development of housing management as a profession.

Application Eligibility

Applicants, public or private, that are involved in or plan to be involved in, the management of HUD-subsidized housing for low-income residents.

Information Source

Requests for assistance are made to HUD Central, regional or area office serving the area in which the housing project is located.

Legal Authority

Administrative policy.

Administering Office

Assistant Secretary for Housing Management.

HUD CLEARINGHOUSE SERVICE (HUD Technical Assistance and Information Services)

The Technical Assistance and Information Service, provides information and assistance to State and local agencies in developing government institutional management capabilities.

Nature of Program

The program provides direct, non-grant assistance and support (in both public administration and provision of technical information) to State and local agencies to aid them in developing their capabilities to manage public services programs.

In addition, information publications are provided to Federal, State, and local governments, universities, and private organizations. Publications may relate to subjects such as HUD and other Federal programs, the results of research, studies, and demonstrations, and urban-related programs and activities of State and local governments and private organizations.

Applicant Eligibility

Technical assistance is available to State and local government units. Information publications are provided government-related institutions and organizations, universities, other members of the research and development community, professional and trade associations, business and industry, civic groups, and others in need of information for solving community development problems.

Information Source

Application for Technical Assistance may be made to the Intergovernmental Relations Office in any HUD Regional Office. For information and technical assistance, contact Technical Assistance and Information Services, Department of Housing and Urban Development, Washington, D.C. 20410.

Legal Authority

Section 3(b), Department of Housing and Urban Development Act, 1965 (Public Law 89-174).

Administering Office

Assistant Secretary for Community Planning and Management.

INTERSTATE LAND SALES

Provisions to protect purchasers of subdivision lots by regulation of interstate sale or lease of lots in subdivisions

Nature of Program

The "Interstate Land Sales Full Disclosure Act," enacted by Title XIV of the Housing and Urban Development Act of 1968, makes it unlawful for any developer or agent to sell or lease, by the use of the mails or by any means in interstate commerce, any lot in any subdivision (50 or more lots for sale or lease as part of a common promotional plan) unless:

(1) A statement of record has been filed with HUD, listing certain required information about the ownership of the land, the state of its title, its physical nature, the availability of roads and utilities, and other matters.

(2) A printed property report, containing pertinent extracts from the statement of record, was furnished to the purchaser at least 48 hours before the signing of an agreement for purchase or lease. Otherwise, the purchaser has 48 hours after signing of the agreement to void the sale.

The Act contains certain exemptions which are available unless the means of disposition of the property is adopted for the purpose of evading the provisions of the Act.

Willful violation of these requirements is subject to criminal penalties of imprisonment for not more than five years, or a fine of not more than \$5,000, or both. A suit for damages may be brought in any State or Federal court for the district in which the defendant may be found or in which the transaction took place. HUD may seek an injunction against any developer that it can show is violating or about to violate the law.

Applicant Eligibility

Not applicable.

Information Source

Office of Interstate Land Sales Registration, Department of Housing and Urban Development, Washington, D.C. 20410.

Legal Authority

Title XIV, Housing and Urban Development Act of 1968 (Public Law 90-448).

Administering Office

Assistant Secretary for Housing Production and Mortgage Credit.

PROPERTY DISPOSITION PROGRAM

A program to dispose of all HUD-acquired properties in a manner consistent with the stability of the real estate market.

Nature of Program

This program directs the administration of the property disposition covering the repair, improvement, alteration, maintenance, operation, and disposition of properties acquired by the Secretary. Offers to purchase single family home properties are submitted to HUD local offices by licensed real estate brokers under HUD's general listing policy. Sales commissions of 5 percent are paid to the selling brokers. In the case of persons displaced as a result of Governmental action, offers to purchase are submitted by the purchaser directly to the local office having jurisdiction.

Acquired-multifamily properties are offered for sale by means of sealed bid procedure after advertisement in local and national papers and issuance of prospectuses, with bids to be submitted to Property Disposition Central Office for opening on a stated return date. No sales commissions are paid by HUD on sales of multifamily properties. In some instances, sales of such projects may be made on basis of negotiation with nonprofit organizations or local Government bodies.

Applicant Eligibility

All persons who are able to meet the minimum downpayment, and other listing and credit requirements are qualified to purchase a HUD-acquired property regardless of race, color, religion or national origin.

Information Source

HUD Central, regional, area and/or insuring offices.

Legal Authority

National Housing Act of 1934 as amended.

Administering Office

Assistant Secretary for Housing Management.

MORTGAGE, LOAN and CONTRACT SERVICING PROGRAM

A program responsible for the servicing of multifamily HUD-insured and HUD-held project mortgages (except the collection of premiums from mortgagees) and loans for housing assisted by HUD lending and grant programs.

Nature of Program

This program performs the servicing and management functions for the insured mortgage programs under the National Housing Act. Program staff oversee project management policies, operating practices, and require compliance with maintenance standards to keep attractive, marketable dwelling units available to the public.

Guidance and assistance are given to sponsors, owners, management agents and resident managers to meet tenant requirements and maintain financial stability. This includes authority to grant temporary financial relief through mortgage modifications and suspension of deposits to reserve accounts. It includes authority to accept the assignment of mortgages when extensive financial relief is beyond the capability of a mortgagee.

The program includes servicing and management responsibilities for housing assisted by Department loan and grant programs, including Elderly Housing (Section 202), College Housing and Section 312 Rehabilitation Loan programs as well as direct assistance in respect to Rent Supplement, and Section 236, Rental Assistance. Another service includes property management activities of multifamily projects for which the Secretary is mortgagee.

Information Source

HUD Central, regional, area or insuring office.

Legal Authority

Provisions contained in either the U.S. or National Housing Acts.

Administering Office

Assistant Secretary for Housing Management.

SURPLUS LAND FOR COMMUNITY DEVELOPMENT

A national demonstration program designed to create complete new communities and neighborhoods on Federal surplus land in urban areas and on surplus lands available under State and local government jurisdictions

Nature of Program

Established Federal programs are used to demonstrate a joint public-private capability to create total new communities and neighborhoods, rather than just more housing projects or residential subdivisions. Such communities will offer housing, as well as a full range of facilities for education, recreation, parks, shopping, religious observance, and public service to citizens of various income levels and racial backgrounds.

The program stresses high quality in planning, urban design, architecture, and total environment for the new communities. It places special emphasis on encouraging new and more economical methods of land development and housing construction through the practical application of new systems and techniques.

Applicant Eligibility

Applicants may be city, county, and State governments and private developers.

Information Source

Office of New Communities Development, Department of Housing and Urban Development, Washington, D.C. 20410.

Legal Authority

Section 414, Housing and Urban Development Act of 1969.

Administering Office

Assistant Secretary for Community Planning and Management.

WORKABLE PROGRAM FOR COMMUNITY IMPROVEMENT

An official plan of community action which is a prerequisite for certain Federal aids to the community.

Nature of Program

To qualify for the following Federal aids a community must be carrying out an official plan of action that is certified by HUD as a Workable Program For Community Improvement and that involves public and private resources to eliminate slums, prevent blight, and foster local development: grants for concentrated code enforcement, demolition of unsound structures, interim assistance, community renewal program, and general neighborhood renewal plan; loans and grants for urban renewal, rehabilitation in urban renewal and code enforcement areas and in other than urban renewal or concentrated code enforcement areas eligible for assistance under the provision of Sec. 115 (a)(2) and Sec. 312 (a)(1), and neighborhood development in one or more urban renewal project areas; and mortgage insurance under FHA Section 220 for constructing and rehabilitating housing in urban renewal project areas.

Essential elements of a Workable Program are effective codes and code enforcement, planning and programming, housing and relocation, and citizen involvement as well as provisions for equal opportunity in housing. Initial certification of Workable Program is for two years. Recertification is based on review of progress submitted by the community to HUD every two years.

Applicant Eligibility

Applicants may be cities, counties, and towns interested in obtaining Federal aids for which a certified Workable Program is a prerequisite.

Application is made to the HUD area office serving the area in which the community is located.

Information Source

HUD area office.

Legal Authority

Section 101(c), Housing Act of 1949 (Public Law 81-171), as added by the Housing Act of 1954 (Public Law 83-560).

Administering Office

Assistant Secretary for Community Planning and Management.

HUD AREA OFFICES AND FHA INSURING OFFICES***HUD Area Office**

- ALABAMA**
* Birmingham 35233
Daniel Building
15 South 20th Street
- ALASKA**
Anchorage 99501
Federal Building
Room 228
P.O. Box 480
- ARIZONA**
Phoenix 85002
244 West Osborne Road
P.O. Box 13468
- ARKANSAS**
* Little Rock 72201
No. 1 Union National Plaza
- CALIFORNIA**
* Los Angeles 90057
2500 Wilshire Boulevard
- Sacramento 95809
801 I Street
P.O. Box 1978
- San Diego 92112
110 West "C" Street
P.O. Box 2648
- * San Francisco 94111
1 Embarcadero Center
Suite 1600
- Santa Ana 92701
Santa Ana Freeway Center Building
1440 E. First Street
- COLORADO**
Denver 80202
Railway Exchange Building
Fourth Floor
909 17th Street
- CONNECTICUT**
* Hartford 06105
999 Asylum Avenue
- DELAWARE**
Wilmington 19801
536 Wilmington Trust Building
- DISTRICT OF COLUMBIA**
Washington, D.C. 20005
1310 L Street, N.W.
- FLORIDA**
Coral Gables 33134
3001 Ponce de Leon Boulevard
- Jacksonville 32202
400 West Bay Street
Box 35009
- Tampa 33609
4224-28 Henderson Boulevard
P.O. Box 18165
- GEORGIA**
Atlanta 30303
Peachtree Center Building
Third Floor
230 Peachtree Street, N.W.
- HAWAII**
Honolulu 96801
333 Queen Street
P.O. Box 3377
- IDAHO**
Boise 83701
331 Idaho Street
- ILLINOIS**
Chicago 60602
22 West Madison, 12th Floor
- Springfield 62705
628 East Adams Street
P.O. Box 1628
- INDIANA**
Indianapolis 46204
Architects and Builders Building
333 North Pennsylvania Street
- IOWA**
Des Moines 50309
Room 259
Federal Building
210 Walnut Street
- KANSAS**
* Kansas City 66117
1 Gateway Center
5th & State, P.O. Box 1339

Topeka 66603
700 Kansas Avenue

KENTUCKY
Louisville 40202
New Federal Building
Room 1058
P.O. Box 1044

LOUISIANA
*New Orleans 70113
Plaza Towers Building
1001 Howard Avenue

Shreveport 71101
Ricou-Brewster Building
Fifth Floor
425 Milam Street

MAINE
Bangor 04401
U.S. Federal Building
& Post Office
202 Harlow Street

MARYLAND
Baltimore 21201
Federal Building
Room G-13
31 Hopkins Plaza

MASSACHUSETTS
*Boston 02114
Bullfinch Building
15 New Chardon Street

MICHIGAN
*Detroit 48226
Book Building
1249 Washington Boulevard

Grand Rapids 49503
921 Division Avenue, North

MINNESOTA
Minneapolis 55401
256 Federal Building
& U.S. Court House
110 South 4th Street

MISSISSIPPI
Jackson 39201
301 Building
301 North Lamar Street

MISSOURI
*St. Louis 63101
210 North 12th Street

MONTANA
Helena 59601
Steamboat Block
616 Helena Avenue

NEBRASKA
*Omaha 68106
Univac Building
7100 West Center Road

NEVADA
Reno 89505
70 Linden Street
P.O. Box 4700

NEW HAMPSHIRE
*Manchester 03101
Davison Building
1230 Elm Street

NEW JERSEY
*Camden 08103
The Parkade Building
519 Federal Street

*Newark 07102
Gateway Building No. 1
Raymond Plaza

NEW MEXICO
Albuquerque 87110
625 Truman Street, N.E.

NEW YORK
Albany 12206
Westgate North
30 Russell Road

*Buffalo 14202
Grant Building
560 Main Street

Hempstead 11550
175 Fulton Avenue

*New York 10007
120 Church Street

NORTH CAROLINA
Greensboro 27401
324 West Market Street

NORTH DAKOTA
Fargo 58102
Federal Building
653 - 2nd Avenue North
P.O. Box 2483

OHIO
Cincinnati 45202
Federal Office Building
Room 9009
550 Main Street

Cleveland 44199
Federal Building
Room 907
1240 East 9th Street

Columbus 43215
Columbus Center Building
Tenth Floor
100 East Broad Street

OKLAHOMA
*Oklahoma City 73102
301 North Hudson

Tulsa 74152
1708 Utica Square
P.O. Box 4054

OREGON
*Portland 97204
Cascade Building
520 Southwest 6th Avenue

PENNSYLVANIA
Philadelphia 19106
Curtis Building
625 Walnut Street

*Pittsburgh 15222
1000 Liberty Avenue

PUERTO RICO
*San Juan 00936
New Pan Am Building
255 Ponce de Leon Avenue
P.O. Box 3869 GPO

RHODE ISLAND
Providence 02903
Post Office Annex
Room 300

SOUTH CAROLINA
Columbia 29201
1515 Lady Street

SOUTH DAKOTA
Sioux Falls 57102
Federal Building
U.S. Court House
Room 119
400 S. Phillips Avenue

TENNESSEE
Knoxville 37902
725 Gay Street, S.W.

Memphis 38103
Federal Office Building
Room 447
167 North Main Street

TEXAS
*Dallas 75202
1100 Commerce Street
14th Floor

Fort Worth 76102
Federal Building
819 Taylor Street

Houston 77002
Federal Building
Room 7419
515 Rusk Avenue

Lubbock 79401
1601 Avenue North

*San Antonio 78204
410 South Main Avenue

UTAH
Salt Lake City 84111
125 South State Street
P.O. Box 11009

VERMONT
Burlington 05402
Federal Building
Room 630
Elmwood Avenue

VIRGINIA
Richmond 23240
Federal Building
Eighth Floor
400 North 8th Street

WASHINGTON

*Seattle 98101
Arcade Plaza Building
1321 Second Avenue

Spokane 99201

746 U.S. Court House Building
West 920 Riverside Avenue

WEST VIRGINIA

Charleston 25301
New Federal Office Building
500 Quarrier Street

WISCONSIN

Milwaukee 53203
744 North 4th Street

WYOMING

Casper 82601
Federal Office Building
Room 4227
100 East B Street
P.O. Box 580

FEDERAL LEGISLATION AND EXECUTIVE ORDERS
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