

MAJOR HOUSING AND URBAN DEVELOPMENT LEGISLATION ENACTED SINCE 1932

This document provides a brief summary of significant legislation addressing housing and urban development since 1932. It is not intended to be a comprehensive list of every law enacted during that time, but rather to serve as a guide for the largest developments over time. For additional information and context, please see HUD’s interactive timeline at <https://www.huduser.gov/hud/timeline/index.html>.

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1930s: Origins of Federal Government Involvement in Housing

In the early 20th century, borrowers typically provided up to a 50% downpayment and then made interest-only payments for 5 years, at which point they either made a large balloon payment or had to refinance into another 5-year cycle. This effectively prevented many Americans from becoming homeowners.

Amidst widespread unemployment and financial collapse resulting from the 1929 stock market crash, Congress started to get involved in the housing finance market, creating the Reconstruction Finance Corporation (RFC) and authorizing loans to private corporations providing housing for low-income families. Efforts continued as the effects of the Great Depression eased, with Congress stimulating the release of private credit in the hands of banks and lending institutions, including through the creation of the Federal Housing Administration and the Federal National Mortgage Association (Fannie Mae). These two institutions created the amortization of mortgage loans with regular monthly payments and a secondary market for home mortgages, thus freeing up funds for home loans. Congress also authorized loans to local public housing agencies for lower-rent public housing construction expenses.

1932

Emergency Relief and Construction Act of 1932
(Public Law 72-302, 7/21/32)

Creates the Reconstruction Finance Corporation (RFC) and authorizes loans to private corporations providing housing for low-income families.

Federal Home Loan Bank Act of 1932
(Public Law 72-304, 7/22/32)

Establishes a system of Federal home loan banks with authority to make advances secured by first mortgages to member home-financing institutions.

1933

Home Owners Loan Act of 1933
(Public Law 73-43 6/13/33)

Creates the Home Owners Loan Corporation, which refinances mortgages of homeowners faced with losing their homes during the Depression; authorizes the chartering of Federal savings and loan associations; and broadens the credit activities of the Federal home loan banks.

1934

National Housing Act

(Public Law 73-479 6/27/34)

Creates the Federal Housing Administration (FHA) to insure long-term mortgage loans made by private lending institutions for both homes and rental housing, and to insure lenders against loss on smaller loans financing home alterations, repair, and other improvements. Further popularizes the single, low downpayment, long-term, low-interest rate amortized mortgage. Establishes the Federal Savings and Loan Insurance Corporation under the Federal Home Loan Bank Board. Authorizes the chartering of national mortgage associations to provide a secondary mortgage market. The Federal National Mortgage Association (FNMA or “Fannie Mae”) was originally chartered under this authority.

1937

United States Housing Act of 1937

(Public Law 75-412 9/1/37)

Authorizes Federal loans, capital grants, and annual contributions to local public housing agencies for low-rent public housing.

1940s: Wartime Housing Measures

World War II caused a temporary moratorium on domestic housing construction, except for defense purposes. However, legislation during this period had a major impact on housing. There were serious deficiencies in the housing quality in the 1940s. It was common that plumbing facilities were inadequate or missing. Renters also outnumbered homeowners as the homeownership rate dropped to the lowest level in the 20th century.

By the end of World War II in the mid-1940s, through the early 1950s, almost 11 million men and women were released from the armed services. There was a severe shortage of housing. To avoid the economic strife American veterans experienced after World War I, President Roosevelt signed into law the Servicemen’s Readjustment Act of 1944, also called the G.I. Bill of Rights. The G.I. Bill created programs to support returning veterans, including mortgages and loans at low interest rates. The G.I. Bill subsidized low-cost mortgages, which meant that it was often cheaper to buy a house in the suburbs than it was to rent an apartment in the city. However, due to the racial disparities in the G.I. Bill’s implementation, it put only put home ownership within reach for white American veterans. Therefore, while the G.I. Bill helped white Americans accumulate wealth, it didn’t deliver on that promise for Black veterans. In fact, the disparity in the bill’s implementation caused gaps in wealth between white and Black Americans.

The 1944 authorization of the Veterans Administration (VA) home loan program guaranteed millions of single-family and mobile home loans. The increased housing construction following

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World War II, which led to the growth of suburban areas, is in part attributable to this financing program. The exodus to the suburbs led to new housing programs for declining urban areas authorized by the Housing Act of 1949. The Act authorized funds to localities to assist in slum clearance and urban redevelopment, new construction, and activities not directly related to housing construction (open space land, neighborhood facilities, and basic water and sewer facilities) to keep urban areas afloat and spur urban development.

1940

Amendments to the 1937 Act (Public Law 76-671 6/28/40)

Expands the United States Housing Act of 1937 to authorize the use of assisted projects for housing defense and war workers.

“Lanham Act” (Public Law 76-849 10/14/40)

Authorizes appropriation of Federal funds for war housing and community facilities.

1942

Emergency Price Control Act of 1942 (Public Law 77-421 1/30/42)

Authorizes rent control and other emergency provisions.

1944

Servicemen’s Readjustment Act (Public Law 78-346 6/22/44)

Authorizes VA home loan guaranty and, later, insurance for veterans to purchase, build, or improve homes.

1947

Reorganization Plan No. 3, 80th Congress (61 Stat. 954 7/27/47)

Establishes the Housing and Home Finance Agency (HHFA) to coordinate and supervise Home Loan Bank Board, Federal Housing Administration, and Public Housing Administration functions, and to perform other housing functions. HHFA succeeds the National Housing Agency that had been established in 1942 by Executive Order to coordinate Federal housing operations.

1948

Housing Act of 1948
(Public Law 80-901 8/10/48)

Authorizes FHA insurance of cooperative housing mortgages.

1949

Housing Act of 1949
(Public Law 81-171 7/15/49)

Declares that the general welfare and security of the nation requires the establishment of a national housing policy to realize, as soon as feasible, the goal of a decent home and a suitable living environment for every American family. Authorizes Federal advances, loans, and grants to localities to assist slum clearance and urban redevelopment. Converts the public housing program from its war and defense housing status and substantially expands it by authorizing Federal contributions and loans for up to 810,000 additional units of housing over a six-year period. Significantly increases the FHA mortgage insurance program for non-defense housing.

1950s: Post-war housing boom and suburban growth

After WWII, the economy, suburbs, and even the U.S. population was “booming.” With the assistance provided in the G.I. Bill and the Housing Act of 1949, homeownership came to be seen as the “American Dream.” Government-based loans favored new construction, which was possible on cheap land outside of cities. During the 1950s, nearly two-thirds of all industrial construction took place outside cities; residential construction in the suburbs accounted for 75% of total construction. By 1950, suburban growth was 10 times that of urban cities and, for the first time, more than half of Americans owned their own home. That represented a 11.4% growth from the all-time low, just a decade before. Due to redlining practices and racial covenants, the homeownership growth was almost completely white.

The 1950s was also a period of “urban renewal.” This idea was popular in cities across America in the 1950s, when a gradual shift in emphasis from new construction to conservation was spurred by the growing economy. Urban renewal became the new focus of federal housing initiatives, especially in inner cities. The Housing Act of 1956 added special provisions to authorize relocation payments to persons displaced by urban renewal.

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1950

Housing Act of 1950

(Public Law 81-475 4/20/50)

Authorizes loans for college housing and provides for the disposition of war and veterans' housing provided under the Lanham Act. Liberalizes FHA's mortgage insurance programs for cooperative housing, manufactured housing, and large-scale on-site construction of housing.

1953

Housing and Rent Act of 1953

(Public Law 83-23 4/30/53)

Allows Federal rent controls to expire July 31, 1953, except that for critical defense housing areas, it extends the expiration date to April 30, 1954.

1954

Housing Act of 1954

(Public Law 83-560 8/2/54)

Broadens the slum-clearance and redevelopment program into the Urban Renewal program by including Federal assistance for rehabilitation and conservation of blighted and deteriorating areas. Requires that a community must have a workable program for the prevention and elimination of slums and blight as a prerequisite for Federal assistance for public housing and urban renewal. Authorizes new FHA mortgage insurance programs for housing in urban renewal areas, and for lower-cost housing for displaced families and for servicemen. Enacts a new charter for FNMA under which FNMA would continue to provide a secondary market for FHA and VA mortgages. Provides new assistance for housing programs for low-income families, urban renewal areas, and other special needs. Establishes an urban planning grant program (later "comprehensive planning program").

1955

Housing Amendments of 1955

(Public Law 84-345 8/11/55)

Liberalizes FHA's cooperative, urban renewal, and displaced family housing programs; authorizes FHA insurance of mortgages for trailer courts; and authorizes a new FHA mortgage insurance program for military housing. Separates the Home Loan Bank Board, including the Federal Savings and Loan Insurance Corporation, from the Housing and Home Finance Agency, and establishes the Board as an independent agency under the new name "Federal Home Loan Bank Board." Authorizes a new public facility loan program and

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terminates the loan program for public facilities authorized under the Reconstruction Finance Corporation Liquidation Act.

1956

Housing Act of 1956
(Public Law 84-1020 8/7/56)

Authorizes relocation payments to individuals, families, and business concerns displaced by urban renewal. Authorizes a new broad housing research program (the earlier authorized program having been stopped by denial of appropriations).

1959

Housing Act of 1959
(Public Law 86-372 9/13/59)

Establishes FHA mortgage insurance program for privately owned nursing homes. Establishes the Section 202 program, a low interest rate direct Federal loan program for rental housing for the elderly.

1960s: Equality in Housing

The 1960s ushered in substantial change for equality in housing and officially established HUD as a cabinet level agency. It was during this decade that civil rights took center stage on the national agenda, and many of the equal protections in housing that are now standard in modern American society were introduced via legislation during the 60s. Title VII of the Civil Rights Act of 1964 mandated standards for nondiscrimination in federally assisted programs. Title VIII of the Civil Rights Act of 1968, the Fair Housing Act, prohibited discrimination in the sale, rental, and financing of housing laying the groundwork for equality in housing. The Housing and Urban Development Act of 1965 created HUD as a cabinet-level agency and initiated a leased housing program to make privately-owned housing available to low-income families. These changes and more marked a distinct focus on equality in housing.

1961

Housing Act of 1961
(Public Law 87-70 6/30/61)

Authorizes FHA's section 221(d)(3) below market interest rate (BMIR) rental housing program for low- and moderate-income families. Authorizes grants for the acquisition of open space land to be used for park, recreational, and conservation purposes. Authorizes Federal assistance for mass transportation in the form of planning grants, loans for facilities and equipment, and grants for demonstration programs.

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1964

Urban Mass Transportation Act of 1964

(Public Law 88-365 7/9/64)

Authorizes grants and loans to assist States and local public agencies in financing the acquisition, construction, and improvement of mass transportation equipment and facilities.

Housing Act of 1964

(Public Law 88-560 9/2/64)

Establishes the Section 312 program to provide 3 percent rehabilitation loans to owners or tenants of dwelling units or business properties in urban renewal areas. Establishes a Federal-State training program to develop personnel needed for urban development. Authorizes fellowships for the graduate training of professional city planners and urban and housing technicians and specialists.

1965

Housing and Urban Development Act of 1965

(Public Law 89-117 8/10/65)

Authorizes rent supplement payments to owners of certain private housing units that are occupied by low-income families who are elderly, handicapped, displaced by governmental action, victims of a natural disaster, or occupants of substandard housing. Authorizes annual contributions under the Public Housing program for units leased in privately owned structures for occupancy by low-income families (precursor to Section 8 program). Authorizes rehabilitation grants for owner-occupants of homes in urban renewal areas and federally assisted code enforcement areas. Authorizes matching grants to local public entities for basic water and sewer facilities. Authorizes grants for neighborhood facilities, such as community centers and health stations, as well as grants for the advance acquisition of land for community facilities. Authorizes FHA mortgage insurance for land development.

Department of Housing and Urban Development Act

(Public Law 89-174 9/9/65)

Establishes the Department of Housing and Urban Development as an executive department to support the development of the nation's communities and metropolitan areas. Authorizes the Secretary to advise the President with respect to Federal programs and activities related to housing and urban development, develop and recommend policies for fostering orderly growth and development of the nation's urban areas, provide technical assistance and information to aid State and local communities in developing solutions to community and metropolitan development problems, and several other responsibilities.

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1966

Demonstration Cities and Metropolitan Development Act of 1966, (Public Law 89-754 11/4/66)

Authorizes grants and technical assistance to cities for planning and carrying out local model cities programs. Authorizes supplemental grants for certain federally assisted projects in metropolitan areas where the localities within that metropolitan area are cooperatively carrying out all major development in accordance with comprehensive metropolitan-wide planning. Amends FHA mortgage insurance authority for land development to include development of sites for new communities. Authorizes FHA mortgage insurance for group medical practice facilities. Authorizes grants to States to provide technical assistance and information to small communities to help solve local problems.

1968

Civil Rights Act of 1968 (Public Law 90-284 4/11/68)

Establishes the Fair Housing provisions of Title VIII, which make it unlawful to discriminate in the sale, rental, or financing of housing, or in the provision of brokerage services. Makes the Secretary responsible for administering these provisions.

Housing and Urban Development Act of 1968 (Public Law 90-448 8/1/68)

Authorizes the new Section 235 Homeownership program for lower-income families, which provides subsidies to reduce mortgage interest rates to as low as 1 percent. Authorizes a new credit assistance homeownership program for lower-income families who are unable to meet the credit requirements generally applicable to FHA mortgage insurance programs. Authorizes interest-free loans to cover preconstruction expenses of nonprofit sponsors. Authorizes the new Section 236 Rental and Cooperative-Housing program for lower-income families that provides subsidies to reduce the mortgagor's interest cost on a market rate FHA-insured project mortgage to 1 percent. Establishes a special high-risk insurance fund in FHA, not intended to be actuarially sound, to pay claims on mortgages insured under the several new special mortgage insurance programs for lower-income families.

Authorizes Federal guarantees of the borrowings (including borrowings on the bond market) of private developers of sites for new communities. Authorizes supplementary grants for these new communities in connection with federally aided water, sewer, and open-space land projects.

Partitions the existing FNMA within HUD by (a) transferring FNMA's secondary market operation to a new government-sponsored private corporation, also known as FNMA, and (b) providing that the special assistance and management and liquidating functions be administered by a newly established, wholly owned government corporation, known as the

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Government National Mortgage Association (“Ginnie Mae”), within HUD. Confers general regulatory authority and certain specific regulatory powers concerning Fannie Mae on the Secretary. Authorizes Ginnie Mae to guarantee mortgage-backed securities issued by private issuers other than FNMA, where backed by FHA, VA, and some Rural Housing Services (formerly known as the Farmers Home Administration) mortgages or loans. The first mortgage-backed securities guaranteed by Ginnie Mae were issued in 1970.

Provides for the creation of national housing partnerships to encourage greater use of private financial resources in achieving volume production of housing for lower-income families.

Authorizes crime and flood insurance programs (later transferred to FEMA).

Enacts the Interstate Land Sales Full Disclosure Act, which requires developers to satisfy certain registration and disclosure requirements with respect to the sale or lease, by use of mail or by any means in interstate commerce, of a lot in a subdivision of 50 or more lots as part of a common promotional plan.

Reorganization Plan No. 2 of 1968, House Doc. 262, 90th Congress

Transfers most urban mass transportation assistance authority from HUD to the Department of Transportation.

1969

Housing and Urban Development Act of 1969 (Public Law 91-152 12/24/69)

Amends the United States Housing Act of 1937 to provide that rent in public housing projects may not exceed 25 percent of a tenant’s income (Brooke Amendment). Requires that residential structures demolished in any federally assisted urban renewal project be replaced by an equivalent number of new or rehabilitated standard residences. Authorizes mortgage insurance (up to \$10,000 for 12 years) for manufactured housing.

1970s: Addressing Housing Concerns

Housing policy in the 1970s sought to expand access to housing, further some of the anti-discrimination efforts of the 1960s, address impediments to health and safety, and provide greater support to home loan institutions. For HUD, the 1970s brought in a greater reliance on research and measurable statistics with the establishment of HUD’s Office of Policy, Development & Research. The modern version of the Section 8 program was also birthed during this decade, as policy shifted away from the public housing approach in favor of housing assistance provided via vouchers. Other major programs, like the Community Development Block Grant (CDBG) program, were created during this time. Congress also continued its focus on the effects of discrimination, creating the first protections against sex-based discrimination in

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housing and mortgage credit lending to facilitate women in finding housing and by addressing some of the effects of past race-based discrimination resulting from redlining and other discriminatory practices. Congress also looked at housing hazards, such as lead-based paint poisoning, the effects of natural disasters (through the creation of FEMA and other disaster preparedness and housing insurance measures), and energy conservation.

1970

Emergency Home Finance Act of 1970

(Public Law 91-351 7/24/70)

Authorizes \$250 million for use by Federal Home Loan Banks to reduce their interest charges to savings and loan institutions which, in turn, would provide reduced interest rate home mortgage loans to low- and middle-income families. This subsidy is primarily intended to increase housing credit availability during a high interest rate credit shortage period.

Expands the mortgage purchase authority of FNMA to include conventional mortgages. Establishes a new secondary market entity, the Federal Home Loan Mortgage Corporation (FHLMC or "Freddie Mac"), in the Federal Home Loan Bank System, to deal in government insured and conventional mortgages. Authorizes interest subsidy payments to FNMA and FHLMC to reduce mortgage payments of middle-income families during high interest rate periods.

Housing and Urban Development Act of 1970

(Public Law 91-609 12/31/70)

Increases assistance for new and existing communities, superseding the new community bond guarantee program authorized in 1968. Consolidates research authorities and provides for the experimental housing allowance demonstration. Clarifies that annual contributions contracts for public housing could be amended to include operating subsidies.

1971

The Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970

(Public Law 91-646 1/2/71)

Establishes policies governing land acquisition and relocation benefits for all Federal or federally assisted projects carried out by Federal agencies. Requires States to adopt equivalent policies and benefits to qualify for Federal assistance for State projects.

Lead-Based Paint Poisoning Prevention Act,

(Public Law 91-695 1/13/71)

Requires the Secretary (in consultation with the Secretary of HEW) to develop and carry out a demonstration and research program to determine (1) the nature and extent of lead-

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based paint poisoning in the United States, and (2) the methods by which these paints can effectively be removed from surfaces to which children may be exposed.

1973

Veterans Housing

(Public Law 93-75 7/26/73)

Eliminates the requirement that the interest rate on VA guaranteed home loans not exceed the FHA rate. Requires the VA, in establishing its rate, to consult with HUD regarding the rate HUD considers necessary to meet the mortgage market, and to coordinate its interest rate policy with HUD.

Amendment of Lead-Based Paint Poisoning Prevention Act

(Public Law 93-151 11/9/73)

Directs HUD to establish procedures to eliminate, as far as practicable, the hazards of lead-based paint poisoning in (1) existing housing covered by an application for mortgage insurance or housing assistance payments, and (2) all federally owned properties before their sale for residential use.

Flood Disaster Protection Act of 1973

(Public Law 93-234 12/31/73)

Increases the coverage limits under the National Flood Insurance program. Requires States and local communities, as a condition of future Federal financial assistance, to participate in the Flood Insurance program, and to adopt adequate flood plain ordinances with effective enforcement provisions to reduce or avoid future flood losses. Requires flood insurance for owners of federally assisted properties located in flood hazard areas.

1974

Disaster Relief Act of 1974

(Public Law 93-288 5/22/74)

Provides new comprehensive disaster relief measures and repeals much of the Disaster Relief Act of 1970. Authorizes the President to establish a program of disaster preparedness using the services, supplies, and facilities of all appropriate agencies, and to provide technical assistance and grants to States to develop and carry out comprehensive disaster preparedness programs. Authorizes the President to provide temporary housing, either by purchase or lease, and to provide mortgage or rental assistance payments for certain individuals and families.

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Housing and Community Development Act of 1974

(Public Law 93-383 8/22/74)

Establishes the Community Development Block Grant (CDBG) program by combining multiple categorical programs. Terminates the Section 312 Rehabilitation Loan program (but the program was later extended periodically until October 1, 1991).

Improves and updates the Public Housing program, including provision of annual operating subsidies. Authorizes the new Section 8 program that authorizes HUD to enter into housing assistance payments contracts on behalf of eligible families occupying new, substantially rehabilitated, or existing rental units.

Authorizes the Secretary, on an experimental basis, to insure mortgages under title II of the National Housing Act with varying rates of amortization. Authorizes the insurance of mortgages used to finance the purchase of existing multifamily projects or to refinance existing projects. Authorizes coinsurance of mortgages on a demonstration basis. Prohibits discrimination in housing and mortgage credit lending on the basis of sex. Authorizes the transfer of HUD-held properties to communities for use in the Urban Homesteading program.

Requires HUD to establish preemptive Federal manufactured home construction and safety standards.

Solar Heating and Cooling Demonstration Act of 1974

(Public Law 93-409 9/3/74)

Directs HUD and NASA to carry out a program for the development and demonstration of solar heating systems and of combined solar heating and cooling systems for use in residential dwellings.

Emergency Home Purchase Assistance Act of 1974

(Public Law 93-449 10/18/74)

Authorizes Ginnie Mae to purchase certain residential mortgages to assist the economy by stimulating housing production and reducing mortgage credit costs in a new section 313 of the National Housing Act, and to guarantee securities based on pools or trusts of mortgages it has purchased under this authority. Provides that, whenever the President finds that inflationary conditions and related governmental actions were having a severely disproportionate effect on the housing industry and the orderly achievement of national housing goals is threatened, the President must direct Ginnie Mae to make commitments to purchase and to purchase and sell mortgages in accordance with section 313.

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Real Estate Settlement Procedure Act of 1974 (RESPA)

(Public Law 93-533 12/22/74)

Requires HUD, in consultation with the VA, FDIC, and FHLBB, to develop a standard form for the statement of settlement costs for use in all federally related mortgage loans. Directs HUD to prepare and distribute booklets to help home buyers better understand the nature and costs of real estate settlement services. Requires lenders to disclose settlement costs at the time of the loan commitment.

1975

Emergency Housing Act of 1975

(Public Law 94-50 7/2/75)

Provides HUD with standby authority to co-insure financial institutions against default losses to prevent widespread mortgage foreclosures. Authorizes HUD to make emergency mortgage payments directly to mortgagees on behalf of homeowners.

Home Mortgage Disclosure Act of 1975 (HMDA)

(Public Law 94-200 12/31/75)

Directs certain depository institutions within SMSAs (Standard Metropolitan Statistical Areas) to publicize the number and total dollar amount of loans originated or purchased both within SMSAs (by census tracts or ZIP codes) and outside SMSAs. Directs the Federal Reserve Board and HUD to study the feasibility of requiring such information from depository institutions outside SMSAs.

1976

Real Estate Settlement Procedures Act Amendments of 1975

(Public Law 94-205 1/2/76)

Revises coverage and clarifies requirements of RESPA. Amends the definition of “federally related mortgage loan”, repeals rigid and onerous advance disclosure provisions, expands the special information booklet requirement to include a more meaningful good faith estimates of settlement costs, adds an exemption for real estate agents and brokers to the anti-kickback provisions, places certain new limits on escrow account requirements, gives HUD greater authority and flexibility in administering the requirements of RESPA, and eliminates provisions unrelated to settlement costs.

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National Consumer Health Information and Health Promotion Act of 1976

(Public Law 94-317 6/23/76)

Reassigns various responsibilities for controlling the use of lead-based paint. Assigns to HUD the responsibility for prohibiting the application of lead-based paint in residential structures constructed or rehabilitated by the Federal government or with Federal assistance.

Housing Authorization Act of 1976

(Public Law 94-375 8/3/76)

Extends and amends various HUD programs.

Energy Conservation and Production Act

(Public Law 94-385 8/14/76)

Directs HUD to undertake a national demonstration program to determine which forms of financial assistance encourage the installation or implementation of energy conservation and renewable resource measures in existing dwellings.

1977

Supplemental Housing Authorization Act of 1977

(Public Law 95-24 4/30/77)

Authorizes the appropriation of additional funds for public housing, increases the minimum contract term for section 8 payments, and extends a number of HUD programs.

Department of Energy Organization Act

(Public Law 95-91 8/4/77)

Creates the Department of Energy and consolidates the energy-related functions of Federal agencies in the new Department. Transfers HUD's authority to develop and promulgate energy conservation standards for new buildings, as well as the authority to conduct energy conservation and renewable-resource demonstrations. HUD retains the authority to implement the promulgated standards.

Housing and Community Development Act of 1977

(Public Law 95-128 10/12/77 & 12/12/77)

Provides that Housing Assistance Plans submitted as a part of CDBG applications must: (1) identify housing stock that is in a deteriorated condition; (2) specify a realistic annual goal for the number of low-income persons to be assisted; (3) assure that a preponderance of persons assisted would be low- and moderate-income; and (4) include as objectives the restoration and rehabilitation of stable neighborhoods and the reclamation of housing stock. Allocates block grants to metropolitan cities and urban counties and to States according to a

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dual formula, entitling them to receive the greater of amounts calculated under the existing formula or a second formula.

Establishes the Urban Development Action Grant (UDAG) program.

Directs HUD to exclude from regulation under the National Manufactured Housing Construction and Safety Standards Act of 1974 any structure that the manufacturer certifies is to be used as a fixed residence and meets certain code requirements.

Authorizes the Secretary to provide homeownership counseling services to owners of single-family dwellings assisted under title II of the National Housing Act, in addition to homeowners assisted under section 235 of that Act.

Includes the Community Reinvestment Act of 1977 as title VIII of this Act to stop the discrimination known as redlining.

1978

Inspector General Act of 1978 (*Public Law 95-452 10/12/78*)

Establishes the Office of Inspector General in HUD and in several other Federal agencies.

Housing and Community Development Amendments of 1978 (*Public law 95-557 10/31/78*)

Makes various changes to the CDBG program, including adding relocation payments and other assistance for eligible activities for displacees.

Establishes a new program under which the Secretary can provide assistance payments to owners of troubled multifamily projects assisted under the section 236, section 221(d)(3) BMIR, or the Rent Supplement programs (Flexible Subsidy program). Directs HUD to assure tenant participation in multifamily housing projects eligible for assistance under the Troubled Projects program. Establishes requirements for the management and disposition by HUD of HUD-owned multifamily projects. Directs HUD to seek to maintain all projects in a decent, safe, and sanitary condition and to maintain full occupancy to the greatest extent practicable.

Requires that at least \$50 million of section 202 loan funds be made available for loans for the development of rental housing and related facilities for persons with disabilities (primarily non-elderly). Authorizes the Secretary to contract with PHAs and non-profit corporations to provide congregate services, including personal assistance and meals, to eligible project residents to enable them to be independent and avoid unnecessary institutionalization (Congregate Services Act of 1978).

Establishes the Section 8 Moderate Rehabilitation program.

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Establishes the Neighborhood Reinvestment Corporation to continue the joint efforts of Federal financial supervisory agencies and HUD to promote reinvestment in older neighborhoods through the approach of the Urban Reinvestment Task Force.

Establishes legislative review procedures for HUD regulations under section 7(o) of the HUD Act, including submission of semi-annual agendas of regulations and delayed effective dates for final regulations.

Energy Tax Credit Act of 1978 (Public Law 95-618 11/9/78)

Provides a residential tax credit for qualified energy conservation expenditures and for qualified renewable energy source expenditures.

National Energy Conservation Policy Act (Public Law 95-619 11/9/78)

Authorizes Ginnie Mae to purchase energy conservation improvement loans made to low- and moderate-income families and insured under title I of the National Housing Act. Authorizes HUD to insure loans for energy conserving improvements and solar energy systems in multifamily projects under section 241 of the National Housing Act. Authorizes HUD to enter into ACCs (annual contribution contracts) for financing the installation of energy conserving improvements in existing public housing projects. Also authorizes grants to finance energy conserving improvements in section 202 projects and projects assisted under sections 221(d)(3) and 236 of the National Housing Act.

Reorganization Plan No. 3 of 1978, 95th Congress

Establishes the Federal Emergency Management Agency (FEMA) and transfers to it, among other things, the Flood and Crime Insurance programs.

1979

Department of Education Organization Act (Public Law 96-88 10/17/79)

Creates the Department of Education and transfers to it all HUD functions relating to college housing loans under title IV of the Housing Act of 1950.

Housing and Community Development Amendments of 1979 (Public Law 96-153 12/21/79)

Authorizes recipients of grants under title I of the HCD Act of 1974 to assume all HUD responsibilities for environmental review, decision-making, and action with respect to provisions of the law and the National Environmental Policy Act of 1969 (NEPA).

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Refines the UDAG program.

Increases the maximum tenant contribution to rent for public housing units from 25 percent to 30 percent of family income in the case of families with incomes above 50 percent of the area median. Increases the maximum tenant contribution to rent for Section 8 units to 20 percent of family income in the case of very large lower income families, and to 20 to 30 percent in the case of other families with incomes between 50 percent and 80 percent of median income.

Increases the number of exemptions from registration under the Interstate Land Sales Full Disclosure Act.

Requires that preference in tenant selection under the Public Housing, Section 8, and Rent Supplement programs be given to families that occupy substandard housing or are involuntarily displaced when they are seeking assistance. Prohibits disposition of public housing projects during, and for 10 years after, the term of the contract for operating subsidies for the projects, unless approved by HUD. Provides for operating subsidies to public housing projects after the expiration of their debt service subsidy, as long as the low-income nature of the project is maintained.

Prohibits the provision of assistance to a project under the Flexible Subsidy program unless the project owner agrees to maintain the low- and moderate-income character of the project for a period at least equal to the remaining term of the project mortgage. Broadens the availability of FHA-insured graduated payment mortgages by modifying otherwise applicable restrictions on the maximum loan-to-value ratio permitted for such mortgages and allowing the principal obligation to rise during the mortgage term to an amount higher than the initial appraised value of the property.

Transfers from HUD to FEMA the position of Federal Insurance Administrator.

1980s: Confronting Economic Challenges

At the beginning of the 1980s, home sales and affordability declined due to persistently high inflation and mortgage interest rates. Rates hit an all-time high in 1981, as the average 30-year fixed-rate mortgage was 18.63%. These factors helped to drive changes in the rules governing savings and loan (thrift) institutions and expanding alternative mortgages (adjustable-rate mortgages).

During this period, budgetary constraints eliminated Section 8 housing programs for new construction and substantial rehabilitation of existing housing. In 1983, the Section 8 housing program added a voucher option, which allowed the federal government to provide housing assistance to people in need, such as low-income families and people with disabilities, through vouchers paid directly to landlords.

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By the middle of the decade, a new type of housing began to appear, assisted living. Before 1985, besides private homes, the main type of housing available to older adults were either nursing homes or philanthropic organizations.

The 1980s also saw significant changes in the tax code that have had lasting impacts on consumer behavior. The Tax Reform Act of 1986 nixed the deduction of interest paid on nearly all types of consumer debt except mortgages. This, in part, drove people to take out second mortgages and home equity lines of credit to finance other purchases. Additionally, the Low-Income Housing Tax Credits (LIHTC) program was created as an incentive for private developers and investors to provide more low-income housing.

Other significant measures during the decade aimed at ensuring housing opportunities for all, included the housing needs of Native Americans and Alaskan Indians and the homeless. The scope of fair housing provisions of the Civil Rights Act of 1968 was expanded, prohibiting discrimination based on family status or disability in the sale, financing, and rental of housing.

1980

Energy Security Act

(Public Law 96-294 6/30/80)

Creates the Solar Energy and Energy Conservation Bank in HUD. (Solar Energy and Energy Conservation Act of 1980, title V.) Authorizes the bank to provide financial assistance for residential and commercial energy conserving improvements.

Housing and Community Development Act of 1980

(Public Law 96-399 10/8/80)

Establishes the public housing Comprehensive Improvement Assistance program (CIAP) to improve the physical condition of existing public housing projects and to upgrade project management and operation in order to preserve the continued availability of these projects for low-income families.

Requires HUD to seek to maintain projects for the purpose of providing rental or cooperative housing for the longest feasible period, unless HUD determines this to be clearly inappropriate on a case-by-case basis. Extends section 203 coverage to any multifamily rental housing project that is or was insured under the National Housing Act, was subject to a loan under section 202 of the Housing Act of 1959 or section 312 of the Housing Act of 1964, or that was acquired by the Secretary pursuant to any other provision of law.

Revises section 230 of the National Housing Act to authorize the Secretary to make temporary mortgage assistance payments (TMAP) directly to the lender on behalf of the homeowner, if the default is caused by circumstances beyond the homeowner's control and renders the homeowner temporarily unable to correct a mortgage delinquency and resume full mortgage payments.

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Amends section 7(o) of the Department of Housing and Urban Development Act to extend, from 20 to 30 calendar days of continuous session of Congress, the time period within which rules or regulations published by HUD as final may become effective. In addition, extends from 20 to 30 days the time period within which either the House or the Senate Banking Committee may report out or be discharged from a resolution of disapproval.

Section 214 of the act restricts assistance for nonimmigrant student-aliens.

1981

Housing and Community Development Amendments of 1981

(Public Law 97-35 8/13/81)

Replaces the CDBG Entitlement program application process, which involved extensive up-front HUD review, with a system providing funding for entitlement grantees based on a comparatively simple statement of activities, subject to post-audit review by HUD. Establishes the States' program, under which participating States receive a formula grant from HUD for CD activities carried out by non-entitlement communities. Continues the HUD-administered Small Cities program for States electing not to receive a grant under the States' program (only Hawaii remains under this program).

Sets tenant rent formula for Section 8 and public housing as the highest of 30 percent of adjusted income, 10 percent of gross income, or welfare rent. Adds section 16 to the United States Housing Act of 1937 to limit to 10 percent (for pre-1981 projects) and to 5 percent (for post-1981 projects) the number of eligible families with incomes between 50 percent and 80 percent of median area income who may be assisted under the Public Housing and Section 8 programs.

Extends the provisions in section 214 of the 1980 Act that restrict assistance for nonimmigrant student-aliens to include other classes of non-citizens.

1983

Housing and Urban-Rural Recovery Act of 1983

(Public Law 98-181 11/30/83)

Authorizes a new Housing Voucher Demonstration and the Rental Rehabilitation and Housing Development Grant (HoDAG) programs. Eliminates the requirement for FHA-administered interest rates, and instead, allows FHA to operate under a negotiated interest rate structure. Eliminates the aggregate 20 percent cap on coinsurance because that coinsurance maximizes the role of the private sector, reduces processing time through lender processing, and reduces HUD's exposure to losses through risk sharing. Repeals the Section 8 New Construction and Substantial Rehabilitation programs (except in connection with Section 202 projects).

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1986

Consolidated Omnibus Budget Reconciliation Act of 1985 (Public Law 99-272 4/7/86)

Authorizes public housing debt forgiveness.

Homeless Housing Act of 1986 (section 101(g) of Public Law 99-591 10/30/86)

Establishes the Emergency Shelter Grant and Transitional Housing Demonstration programs.

1987

Surface Transportation and Uniform Relocation Assistance Act of 1987 (Public Law 100-17 4/2/87)

Makes the requirements of the Uniform Relocation Act (URA) applicable to the displacement of public housing tenants incident to modernization, demolition, or disposition. Extends URA coverage to federally assisted rehabilitation projects, including the CDBG, Section 312 Rehabilitation Loan, and Rental Rehabilitation programs.

Stewart B. McKinney Homeless Assistance Act (Public Law 100-77 7/22/87)

Reauthorizes the Emergency Shelter Grants and Transitional Housing Demonstration programs. Establishes the Supportive Housing program, consisting of the existing Transitional Housing program and a new Permanent Housing for the Handicapped Homeless Persons program. Also establishes the new Supplemental Assistance for Facilities to Assist the Homeless (SAFAH) program. Authorizes funding for single room occupancy units for the homeless under the Section 8 Moderate Rehabilitation program. Provides for a HUD role on the Interagency Council on the Homeless. Requires HUD to review and approve comprehensive homeless assistance plans as a condition of funding these programs. Requires HUD and other Federal agencies to identify underutilized Federal property that is suitable for use for facilities to assist the homeless.

1988

Housing and Community Development Act of 1987 (Public Law 100-242 2/5/88)

Extends and amends various HUD programs. Makes the Housing Voucher program permanent and allows PHAs to project-base up to 15 percent of their vouchers. Provides that Public Housing Modernization program funds be allocated on a formula grant basis, but

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requires that the allocation formula be enacted by Congress (formula enacted in 1990, P.L. 101-625). Strengthens public housing tenant management and homeownership opportunities. Requires at least 15 percent of the amount available for Section 202 loans to be set aside for projects designed for families with persons with disabilities (precursor to the Section 811 program). Reduces HUD's flexibility with respect to multifamily housing management and preservation. Enacts ELIHPA, which provides a two-year moratorium on prepayments in connection with eligible low-income housing, but authorizes HUD to offer one or more of eight incentives to maintain the low-income character of the projects. Makes the FHA programs permanent and establishes a statutory cap on the amount of the one-time, up-front mortgage insurance premium. Authorizes the Fair Housing Initiatives program (FHIP) and the Nehemiah Housing Opportunity program. Authorizes the Enterprise Zone program but does not contain the tax incentives. Terminates the HoDAG, Section 235, and Solar Bank programs.

Indian Housing Act of 1988 (Public Law 100-358 6/29/88)

Establishes a separate title II of the United States Housing Act of 1937 for assisted housing for Indian and Alaskan natives. Explicitly authorizes the Mutual Help Homeownership Opportunity program, which already existed as the major Indian homeownership program, for Indians on Indian reservations and in other Indian areas. Authorizes a self-help program for mutual help projects, similar to the existing Mutual Help program, except that it requires families to engage in cooperative efforts with other participating families.

Fair Housing Amendments Act of 1988 (Public Law 100-430 9/13/88)

Adds handicap and familial status to the classes already protected by Federal law.

Amends title VIII of the Civil Rights Act of 1968 to authorize the Federal government to act on behalf of individual victims of housing discrimination, to initiate investigations without formal complaints, and to impose stiff civil penalties on those who discriminate. Preserves the right to a jury trial within the newly established administrative enforcement process, assures Executive Branch discretion to issue charges under title VIII, and centralizes fair housing litigating authority at the Department of Justice.

Stewart B. McKinney Homeless Assistance Amendments Act of 1988 (Public Law 100-628 11/7/88)

Includes amends various homeless assistance programs (including: Emergency Shelter Grants, Supportive Housing, Supplemental Assistance for Facilities to Assist the Homeless (SAFAH), and Section 8 Moderate Rehabilitation SRO), and other HUD programs. Authorizes HUD and PHA access to State employment agency wage data to verify family incomes, while ensuring protection against its improper use.

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Anti-Drug Abuse Act of 1988

(Public Law 100-690 11/18/88)

Requires public housing leases to contain a provision for termination of tenancy for criminal activity, including drug-related criminal activity, on or near public housing. Makes addressing the problems of drug trafficking and manufacturing of controlled substances in public housing eligible activities under the Bureau of Justice Assistance Block Grant program. Makes leasehold interests in property (not just public housing) subject to forfeiture for certain criminal drug activities under the Controlled Substances Act. Establishes a Public Housing Drug Elimination Pilot program designed to permit HUD to make grants to public and Indian housing agencies for use in eliminating drug-related crime in public housing. Requires HUD to establish, in the Office of Public Housing, a clearinghouse of information regarding drug abuse in public housing, and a regional training program on drug abuse for public housing officials.

Requires all Federal grantees and most Federal contractors to maintain, and certify that they maintain, a drug-free workplace in order to remain eligible for payments and benefits under Federal contracts and grants. Provides for the denial of Federal benefits, in certain circumstances, for individuals convicted of drug trafficking and possession offenses.

Inspector General Act Amendments of 1988

(Public Law 100-504 10/18/88)

Amends Inspector General Act of 1978; expands semiannual reporting requirements, among other things. Establishes IGs in several other agencies.

1989

Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA)

(Public Law 101-73 8/9/89)

Establishes the Resolution Trust Corporation (RTC), which, among other things, is responsible for the management, sale, or other disposition of the real property assets of certain insolvent institutions and for making some of these properties available for disposition to low- and moderate-income families. Establishes an Oversight Board that is ultimately responsible for the operations of the RTC, with the Secretary of HUD a member of the Board.

Establishes the Federal Housing Finance Board to replace the Federal Home Loan Bank Board to regulate the Federal Home Loan Banks and to allocate credit for housing finance. Makes the Secretary of HUD a member of the new Board. Establishes a Community Investment Program and an Affordable Housing Fund under the jurisdiction of the Federal Home Loan Banks. Reconstitutes the Board of Directors of Freddie Mac to resemble the FNMA Board. Confers general regulatory authority and other specific regulatory powers concerning Freddie Mac on the Secretary of HUD.

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Makes FDIC transfer of assets or liabilities of any institution in default subject to approval of the appropriate Federal banking agency. Expands reporting requirements under both the Home Mortgage Disclosure Act (HMDA) and Community Reinvestment Act (CRA).

Department of Housing and Urban Development Reform Act of 1989 (Public Law 101-235 12/15/89)

Reforms HUD programs and management procedures designed to eliminate political influence and restore integrity to program administration. Institutionalizes program monitoring and evaluation. Streamlines congressional review of HUD regulations under section 7(o).

Reforms FHA programs and procedures, including the termination of land development and investor loan programs and the establishment of an annual audit requirement for FHA financial statements. Extends the prepayment moratorium and amended the prepayment disposition program as authorized by title II of the HCD Act of 1987.

Establishes the National Commission on Severely Distressed Public Housing and the National Commission on Native American, Alaska Native, and Native Hawaiian Housing.

Authorizes HUD to impose civil money penalties for violations of the requirements of several programs.

1990s: Reconciling Conditions of the Past and Expansion

The aftershocks of the economic turbulence of the 1980s were felt as the 1990s began, much of which related to the cost of expiring Section 8 contracts and deteriorating properties. HUD faced challenges with renewing expiring Section 8 contracts became difficult as the high cost of FHA-insured mortgages necessitated higher than market-rate rents, making Section 8 subsidies very expensive. In response, legislation was enacted to restructure mortgages and preserve affordable units.

Major legislation during the decade authorized new block grant programs to tackle emerging housing needs.

In addition, several initiatives created during the decade took new approaches to help maintain the viability of public housing as part of a long-term trend towards tenant-based assistance and away from project-based assistance. HUD also took a new approach to its internal operations by enacting significant staff cuts, reorganizing operations, and consolidating programs.

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The 1990s marked significant change in the financial services industry. From the mid-90s until the end of the decade, the private financial services industry continued to ease credit requirements for mortgages. In turn, this created an incentive to create substantially more mortgages, which would lead some institutions to offer riskier loans. Furthermore, the Financial Services Modernization Act of 1999 (Gramm–Leach–Bliley Act) allowed commercial banks, investment banks, securities firms, and insurance companies to consolidate. Commercial banks swelled in size and began investing in mortgage-backed securities, which were historically sponsored by the government-sponsored enterprises (GSEs), Fannie Mae and Freddie Mac. Over the course of the decade, trading in mortgage-backed securities shifted significantly towards the private sector. These conditions would later set the stage for the subprime mortgage crisis in the 2000s.

1990

Omnibus Budget Reconciliation Act of 1990

(Public Law 101-508 11/5/90)

Makes the FY 1990 FHA mortgage limit permanent. Authorizes HUD to collect an up-front single family mortgage insurance premium. Makes other amendments to restore actuarial soundness to the Mutual Mortgage Insurance Fund, including a schedule for achieving certain minimum capital ratios. Authorizes auction of multifamily mortgages under section 221(g)(4) of the National Housing Act.

FY 1991 Appropriations Act

(Public Law 101-507 11/5/90)

Changes the Section 202 program from a loan program largely using Section 8 rental unit assistance to a capital advance program with its own rental assistance.

Cranston-Gonzalez National Affordable Housing Act (NAHA)

(Public Law 101-625 11/28/90)

Extends and reforms existing housing programs and establishes new programs to expand opportunities for affordable housing and homeownership, including:

- Requires that certain HUD assistance be provided only to jurisdictions that submit to HUD a comprehensive housing affordability strategy (CHAS) that describes the jurisdiction's housing needs and strategies to meet these needs.
- Establishes the HOME program.
- Establishes the HOPE programs to provide planning and implementation grants to increase homeownership opportunities for low-income families in public and Indian housing (HOPE I), multifamily properties (HOPE II), and government-held single-family homes (HOPE III).
- Adopts formula funding of public housing modernization programs. Adds lease and grievance provisions intended to assist HUD and PHAs in efforts to evict tenants whose criminal or drug-related activities threaten the health and safety of other tenants.
- Amends the project-based certificate authority for PHAs.

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- Establishes the Family Self-Sufficiency program to promote the use of local strategies to coordinate housing assistance and appropriate supportive services to enable eligible families to achieve economic independence and self-sufficiency.
- Creates the Low-Income Housing Preservation and Residential Homeownership Act program (LIHPRHA) intended to prevent the loss of affordable rental housing subsidized with Project-Based Section 8 and HUD-FHA insured affordable mortgages through mortgage prepayment. Balances the contract rights of private owners, the displacement of tenants due to mortgage prepayment, and alternative preservation strategies that provide opportunities for empowerment, self-sufficiency, and homeownership.
- Replaces the Section 202 direct loan program for elderly persons and persons with disabilities with two separate programs: the Section 202 Supportive Housing for the Elderly program and the Section 811 Supportive Housing Program for Persons with Disabilities. The reformed Section 202 program uses capital grants and operating assistance rather than loans coupled with Project Rental Assistance Contracts (PRAC). Establishes the HOPE for Elderly Independence program which combines housing assistance and supportive services to help the frail elderly avoid premature institutionalization (also known as HOPE V). Revises the Congregate Services program to expand the level of services provided and to improve targeting to the frail elderly.
- Establishes the Shelter Plus Care program to couple housing assistance with supportive services for homeless persons with disabilities and their families.
- Establishes the Housing Opportunities for Persons with AIDS (HOPWA) grant program for States and localities to address the housing needs of low-income persons with AIDS

Stewart B. McKinney Homeless Assistance Amendments Act of 1990 (Public Law 101-645 11/29/90)

Extends and reauthorizes the Interagency Council on the Homeless, which coordinates Federal programs to assist the homeless. Revises the program requiring use of unutilized and underutilized public buildings and real property to assist the homeless.

1991

Federal Deposit Insurance Corporation Improvement Act of 1991 (Public Law 102-242 (12/19/91))

Authorizes entities and individuals, other than HUD-approved mortgagees, to serve as delegated processors under the Department's multifamily mortgage insurance program. Establishes an affordable housing program for disposition of government-owned or held FDIC properties to expand affordable rental and homeownership opportunities.

1992

FY 1993 Appropriations Act (Public Law 102-389 10/6/92)

Creates an Urban Revitalization Demonstration program (“HOPE VI”) involving major reconstruction of severely distressed or obsolete public housing projects, funded at \$300 million for 1 year.

Fire Administration Authorization Act of 1992 (Public Law 102-522 10/26/92)

Establishes fire safety requirements in federally assisted buildings. Prohibits use of Federal housing assistance in connection with newly constructed or rebuilt multifamily properties that are not in compliance with specified National Fire Protection Association standards. Prohibits use of housing assistance in connection with any other dwelling unit that is not protected by a hard-wired or battery-operated smoke detector.

Housing and Community Development Act of 1992 (Public Law 102-550 10/28/92)

In general, extends, amends, and establishes numerous housing programs. Establishes comprehensive lead-based paint abatement initiative; establishes a sound regulatory structure for HUD oversight of government-sponsored enterprises (Fannie Mae and Freddie Mac); establishes money laundering provisions; and provides regulatory relief to financial institutions.

- Amends the AIDS Housing Opportunity Act and provides the first direct appropriations for the HOPWA program
- Establishes the Revitalization of Severely Distressed Public Housing program to revitalize severely distressed public housing projects by providing planning and implementation grants for the rehabilitation of such projects. Establishes the Choice in Management program to authorize the transfer of management of distressed public housing projects from troubled public housing agencies to alternative managers.
- Provides a funding set-aside for Major Reconstruction of Obsolete Projects in public housing.
- Extends the Moving to Opportunity for Fair Housing (MTO) program to provide Section 8 assistance and housing counseling to enable very low-income families in areas with high concentrations of persons living in poverty to move to areas with low concentrations of persons living in poverty.
- Establishes a YouthBuild program (also known as HOPE IV) to provide training and employment opportunities to young adults through their involvement in the rehabilitation and construction of low-income housing.
- Establishes the Section 184 Indian Housing Loan Guarantee program to enable Indian families to construct, acquire, or rehabilitate dwellings located on trust land (but subject to appropriations action).

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- Authorizes use of Section 8 Certificate and Voucher assistance for homeownership.
- Establishes the Enterprise Zone Homeownership program.
- Makes several amendments to the HOME program, including elimination of restrictions on new construction and loosening of match requirements.
- Establishes a comprehensive planning and assessment process of the financial and physical conditions and needs of multifamily and elderly housing properties. Establishes programs to demonstrate the effectiveness of providing new forms of Federal credit enhancement for multifamily loans. Establishes a task force to study standards and obligations governing residency in federally assisted housing.
- Increases FHA single-family loan limits. Establishes an Energy Efficient Mortgage Pilot program for existing homes.
- Authorizes PHAs to designate public housing for elderly, disabled, and/or mixed populations as needed. Establishes tenant-based assistance program for persons with disabilities under Section 8 rules. Authorizes owners of Section 8 elderly housing projects to provide a preference for elderly families.
- Establishes the Residential Lead-Based Paint Hazard Reduction program to provide grants to reduce and eliminate lead-based paint hazards in housing.
- Establishes the New Towns Demonstration program to provide assistance to two areas in or near the City of Los Angeles.
- Enacts the Removal of Regulatory Barriers to Affordable Housing Act of 1992 to provide grants to States to identify and remove regulatory barriers to affordable housing.
- Amends McKinney-Vento programs to require recipients to involve homeless individuals in constructing, renovating, maintaining, and operating assisted facilities and to establish a formal termination of assistance process. Merges the SAFAH program into the Supportive Housing program. Establishes the Safe Havens for Homeless Individuals Demonstration program to assist persons who are seriously mentally ill who are unable or unwilling to participate in mental health treatment programs in a 24-hour residence. Merges the various components of the Shelter Plus Care program and expands the program to include Section 8 moderate rehabilitation assistance for single-room occupancy dwellings.
- Clarifies and expands HUD's specific regulatory authorities to ensure that Fannie Mae and Freddie Mac (the "GSEs") carry out their charter responsibilities. Creates an Office of Federal Housing Enterprise Oversight (OFHEO) as a semi-independent office within HUD for oversight and enforcement of safety and soundness requirements for the GSEs, together with affordable housing goals to be set by HUD directly. Confers on HUD specific authorities to: establish, monitor, and enforce housing goals for mortgage purchases by the GSEs for housing for low- and moderate-income families, housing located in central cities, rural areas, and other underserved areas, and special affordable housing for very low- and low-income families; approve new programs of the GSEs; regulate Fair Housing/anti-redlining requirements applicable to the GSEs and primary lenders; establish reporting requirements applicable to the GSEs concerning their mortgage finance activities; and establish a public use data base to disseminate data on the GSEs' activities.

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1993

Omnibus Budget Reconciliation Act of 1993

(Public Law 103-66 8/10/93)

Establishes the Empowerment Zones and Enterprise Communities programs with tax incentives and Federal grant funding and makes permanent the low-income housing tax credit and mortgage revenue bond authorities.

Provides authority for Ginnie Mae to set multi-class security guarantee fees in an amount determined appropriate by Ginnie Mae. Provided guidance for implementation of a program under which Ginnie Mae guarantees multi-class securities.

HUD Demonstration Act of 1993

(Public Law 103-120 10/27/93)

Authorizes several demonstrations, including an Innovative Homeless Initiatives Demonstration program, the Section 8 pension fund demonstration, and the National Community Development Initiative program (often referred to as the Section 4 or Capacity Building Demonstration).

1994

Multifamily Housing Property Disposition Reform Act of 1994

(Public Law 103-233 4/11/94)

Streamlines the rules governing the management and disposition of HUD-owned multifamily property, by extensively revising section 203 of the 1978 Amendments.

Makes amendments to simplify the HOME program, including simplification of rental housing income targeting and matching requirements and repeal of separate audit requirements. Reduces the HOPE III matching requirement. Expands Section 108 loan guarantee eligible activities to include public facilities, and public works and site or other improvements in colonias. Establishes the Economic Development Initiatives program, under which HUD may make grants in connection with Section 108 guaranteed obligations. Permits assumption of environmental review responsibilities by States and localities for the lead-based paint program, the United States Housing Act of 1937 programs, special purpose grants under section 107 of the 1974 Act, and the Section 542 FHA multifamily risk-sharing and HFA pilot programs.

Violent Crime Control and Law Enforcement Act of 1994

(Public Law 103-322 9/13/94)

Amends the criminal penalties in section 901 of the Civil Rights Act of 1968 for violations of the Fair Housing Act in title VIII.

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Riegle Community Development and Regulatory Improvement Act of 1994 (Public Law 103-325, 9/23/94)

Includes the Community Development Banking and Financial Institutions Act of 1994 in title I and provides for paperwork reduction and regulatory improvement in title III.

FY 1995 Appropriations Act (Public Law 103-327 9/28/94)

Provides funding for the HOPE VI program and sets criteria for allocating funding to PHAs.

Limits Section 8 contract rent adjustments in cases where the rent exceeds the FMR and in cases where the same family resides in the unit as at the time of the last annual adjustment;

Amends the formula for determining the maximum principal amount of a single family FHA mortgage (the lesser of 95% of the median area house price (for a 1-family house) or 75% of the Freddie Mac limit (but not less than the higher of the dollar amount in effect upon enactment or 38% of the Freddie Mac Limit).

Provides retroactive flexible authority for Ginnie Mae to determine appropriate fees for the guarantee of multi-class securities backed by mortgage-backed securities guaranteed by Ginnie Mae before February 1, 1993. (See P.L. 103-66 for prospective authority.)

Requires Ginnie Mae to permit Ginnie Mae II mortgage-backed securities to be eligible as collateral for multi-class securities that it guarantees.

Base Closure Community Redevelopment and Homeless Assistance Act of 1994 (Public Law 103-421 10/25/94)

Provides for disposal of buildings and property at military installations approved for closure, including use for the homeless in certain circumstances (provided for HUD review of redevelopment plan). Exempts property covered by this base closure process from section 501 of the McKinney Act, which provides for use of unutilized and underutilized public buildings and real property to assist the homeless.

1995

Emergency Supplemental Appropriations for Additional Disaster Assistance, for Anti-terrorism, for Assistance in the Recovery from the Tragedy that Occurred at Oklahoma City, and Rescissions Act, 1995 (Public Law 104-19 7/27/95)

Includes administrative provisions to provide additional public housing funding flexibility, suspend the one-for-one public housing replacement requirement, and establish authority for HUD to reuse recaptured Section 8 budget authority.

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Housing for Older Persons Act of 1995 (Public Law 104-76 12/28/95)

Amends the Fair Housing Act definition of “housing for older persons” by eliminating the requirement that such housing provide significant facilities and services specifically designed to meet the physical or social needs of older persons. Exempts persons from personal liability for a violation of the Fair Housing Act if the person reasonably relied, in good faith, on the application of the exemption for housing for older persons.

1996

The Balanced Budget Downpayment Act, I (Public Law 104-99 1/26/96)

Permits management and disposition of FHA multifamily properties without regard to other laws; reforms and replaces the FHA Single Family Assignment Program, with alternative tools for FHA for mortgage relief, including loan modifications, partial claims, special forbearance, and other options; requires Section 8 and public housing minimum rents and allows public housing ceiling rents; suspends Federal preferences for admission to rental assistance programs; and other cost savings measures for the Section 8 tenant-based program.

Housing Opportunity Program Extension Act of 1996 (Public Law 104-120 3/28/96)

Provides for renewal of project-based Section 8 contracts. Extends the authority to fund homeownership activities directly under the CDBG program. Extends the HECM FHA single-family mortgage insurance program. Extends the multifamily risk-sharing programs. Enhances safety and security in public and assisted housing (availability of criminal records, ineligibility of illegal drug users and alcohol abusers, etc.). Streamlines procedures for designating public housing for the elderly and for persons with disabilities. Provides assistance for Habitat for Humanity and other self-help housing providers. Makes miscellaneous other amendments.

FY 1996 Appropriations Act (Public Law 104-134 4/26/96)

Provides funding for the remainder of FY 1996. Modifies the preservation and HOPE VI programs. Establishes the supportive services program for public and assisted housing to promote economic independence for families with children and to assist the elderly and the disabled.

Includes 30 administrative provisions including the following:

- Extends and modifies public housing administrative provisions from Public Law 104-99;

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- Provides additional authority for mixed-finance and mixed-income developments;
- Authorizes the conversion of certain public housing units to section 8 tenant-based voucher assistance;
- Streamlines certain Section 8 requirements including the suspension of “take-one, take all” and the amendment of notice requirements, referred to as “endless lease,” and “take one take all” provisions and the 90-day notice for eviction;
- Establishes of the Moving To Work demonstration (MTW);
- Extends the FHA multifamily risk-sharing demonstrations;
- Authorizes foreclosure for HUD-held mortgages through third parties and restructuring of HUD-held mortgages through HFAs;
- Creates Project-Based Section 8 “transfer authority” (enacted as Section 8 (bb) in the U.S. Housing Act of 1937);
- Establishes the mark-to-market demonstration;
- Creates certain personnel ceilings; makes lead-based paint amendments; creates section 8 expiring contract renewal policies; extends the FHA single-family assignment program reforms;
- Authorizes waiver of the minimum rent requirement under Public Law 104-99 for up to three months for any family;
- Creates a mandatory demolition requirement for high-vacancy large public housing developments, with assisted residents to receive Section 8 tenant-based assistance.

Church Arson Prevention Act (Public Law 104-155 7/3/96)

Makes subject to criminal sanctions anyone who intentionally defaces, damages, or destroys any religious real property because of the race, color, or ethnic characteristics of any individual associated with that religious property, or attempts to do so. Authorizes HUD to guarantee loans made by financial institutions to assist nonprofit organizations that have been damaged as a result of acts of arson or terrorism.

Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (Public Law 104-193 8/22/96)

Converts the Aid to Families with Dependent Children program to the Temporary Assistance for Needy Families program. Prohibits assistance for aliens who are not qualified aliens from receiving Federal public benefits (but section 214 generally overlaps and continues to govern public and assisted housing). Makes any qualified alien ineligible for any Federal means-tested public benefit for five years from the date of entry.

FY 1997 Appropriations Act (Public Law 104-204 9/26/96)

Provides additional funding, and includes new conditions, for HOPE VI. Makes direct homeownership assistance permanently eligible under the CDBG program. Makes the

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colonias set-aside under the State's CDBG program permanent for the four affected border States. Extends the supportive services program for public and assisted housing to promote economic independence for families with children and to assist the elderly and the disabled. Establishes a crime security program for public and assisted housing.

Includes 21 administrative provisions, including miscellaneous extenders (including flexible public housing funding and continued suspension of one-for-one public housing replacement requirement and of Federal preferences for public and assisted housing; Section 8 contract renewal authority; a new fee formula for the Certificate, Voucher, and Mod Rehab programs; an extension of the FHA single family Assignment program reform; permanent authority to manage and dispose of HUD-owned properties and mortgages held by HUD on terms and conditions set by HUD, notwithstanding any other provision of law (most notably, section 203 of the 1978 Amendments); \$20 million to promote homeownership in targeted geographic areas (the Homeownership Zone Program); policies governing Section 8 contract renewals; an updated and expanded FHA Mark-to-Market demonstration intended to reduce costs for Project-Based Section 8 contract renewals; authority for HUD to waive nondiscrimination requirements under the HOME program in connection with the use of HOME funds on lands set aside under the Hawaiian Homes Commission Act, 1920; authority to transfer recaptured Section 8 budget authority for use under the preservation and Housing Opportunities for Persons with Aids (HOPWA) programs; a requirement for HUD to maintain public notice and comment rulemaking under 24 CFR part 10; and amendments to section 236 rents and other policies; and miscellaneous other amendments.

Reduces up-front mortgage insurance premium for first-time homebuyers who complete counseling approved by HUD. Authorizes the use of amounts borrowed from family members for downpayments on FHA-insured loans. Authorizes delegation of single-family mortgage insuring authority to direct endorsement mortgagees.

Omnibus Consolidated Appropriations Act (Public Law 104-208 9/30/96)

Makes miscellaneous amendments affecting HUD, including buy-out authority; simplification and unification of disclosures required under RESPA; incentives for self-testing by lenders for discrimination under the Fair Housing Act and the Equal Credit Opportunity Act; and modification of section 214 of the Housing and Community Development Act of 1980 (which restricts the provision of housing assistance for noncitizens).

Native American Housing Assistance and Self-Determination Act (NAHASDA) (Public Law 104-330 10/26/96)

Establishes a housing block grant program for Native American Tribes. Provides for annual funding allocations to be made under a needs-based formula to Tribes and tribally designated housing entities (TDHEs). Funding is used for a variety of activities that are defined in annual Indian Housing Plans prepared by Tribes and TDHEs and submitted to HUD for approval. Beginning in FY 1998, the Act folds the following programs into the new

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block grant: (a) United States Housing Act of 1937 assistance, (b) Youthbuild, (c) HOME, and (d) McKinney Act homeless assistance. Authorizes Federal guarantees for financing tribal housing activities under the new block grant program. Amends and extends the Section 184 Indian Housing Loan Guarantee program. Makes other miscellaneous changes.

1997

Multifamily Assisted Housing Reform and Affordability Act of 1997 (MAHRA) (Public Law 105-65 (Title V), 10/27/97)

Establishes the Mark-to-Market Program (M2M) and the Office of Multifamily Assistance Restructuring (OMHAR) within HUD to administer this program.

1998

Quality Housing and Work Responsibility Act of 1998 (QHWRA) (Public Law 105-276 (Title V), 10/21/98)

Makes significant changes in the public housing and section 8 tenant-based programs.

- Establishes the Operating Fund and Capital Fund for public housing, with eligible activities and annual formula funding (replacing previous section 9 and section 14 authorities); establishes the Public Housing Agency Plan process (with 1-year and 5-year planning requirements) with input from Resident Advisory Boards;
- Replaces Federal admissions preferences with a combination of (1) minimum income targeting for new admissions; and (2) local preferences set in the PHA Plan and with input from the community process, and creates incentives for residents to become self-sufficient;
- Authorizes a new section 8 Homeownership program option;
- Amends section 24 to authorize, streamline, and reform the HOPE VI program;
- Merges the section 8 voucher and certificate programs into the Housing Choice Voucher (HCV) program;
- Streamlines PHA authority to issue Project-Based Vouchers (PBVs);
- Enacts reforms to FHA single family property disposition;
- Amends the self-help homeownership program to establish a national competitive grant requirement;

VA-HUD Appropriations Act for Fiscal Year 1999 (Public Law 105-276 10/21/98)

Approves 50,000 new housing vouchers to help individuals and families with worst case housing needs and help families move from welfare to work (sometimes referred to as the Welfare to Work Voucher Program). Increases FHA's single-family loan limits and substantially amends FHA Single Family Property Disposition requirements. Provides authority and funding for the New Approach Anti-Drug Program.

1999

Preserving Affordable Housing for Senior Citizens and Families into the 21st Century Act (Public Law 106-74 (title V) 10/20/99)

Enables HUD to develop a broad range of housing options to meet the changing housing needs of senior citizens and reauthorizes Mark-up-to-Market.

VA-HUD Appropriations Act for FY 2000 (Public Law 106-74 10/20/99)

Amends section 202 of the Housing Act of 1959 by the addition of section 202b and provided appropriations for this program to fund conversion of units in existing Section 202 projects for the elderly to assisted living facilities, which must be licensed under State or local law and must be assisted living facilities as defined in section 232 of the National Housing Act. Established Millennial Housing Commission.

2000s: Continuing Reform and Economic Crisis

Legislation in the first part of the decade focused on incremental measures designed to improve HUD operations, help families access homeownership, and increase the energy efficiency of HUD-assisted housing. During this decade, major legislation including the Native American Housing Assistance and Self-Determination Act (NAHASDA) and the Violence Against Women Act (VAWA) were reauthorized. Significantly, the VAWA Reauthorization Act of 2005 added new landmark housing protections for victims of domestic violence, dating violence, sexual assault, and stalking.

The end of the 2000s was dominated by an economic crisis rooted in the housing market. During the early to mid-2000s, the United States experienced a housing bubble as housing prices greatly increased and reached a peak in 2006. High-risk subprime mortgage lending also increased dramatically during this time period as many lenders relaxed borrowing standards. Ultimately, the bubble burst and home values began to plummet. With the collapse of the housing bubble, many borrowers were no longer able to repay their mortgage loans, leading to a crisis in the subprime mortgage industry beginning in 2007. The subprime mortgage crisis helped lead to a broader financial crisis and the Great Recession, the worst economic downturn in the United States since the Great Depression. During the recession, unemployment and foreclosure rates sharply increased. In response to the severe economic crisis, Congress passed several major measures designed to help stabilize the housing finance system and stimulate the economy.

2000

American Homeownership and Economic Opportunity Act of 2000
(Public Law 106-569 12/27/00)

Permits local housing officials to allow families receiving Section 8 assistance to aggregate up to a year's worth of assistance to use toward homeownership; modifies provisions aimed at reducing regulatory barriers to affordable housing; assists the elderly and persons with disabilities through enhanced construction and financing programs; revises the manufactured housing program to involve a private consensus committee in the establishment of construction and safety standards and in the issuance of interpretative rules, and expands such program to include requirements relating to installation and dispute resolution; and provides additional housing opportunities for Native Americans and Native Hawaiians, including the establishment of the Native Hawaiian housing grant and loan guarantee programs.

Fiscal Year 2001 Appropriations Act for VA, HUD and Independent Agencies
(Public Law 106-377, 10/27/2000)

Amends the Project-Based Voucher (PBV) authority under section 8(o)(13) of the U.S. Housing Act of 1937: (1) allows PHAs to issue up to 20 percent of the HCV allocation as PBVs; (2) limits the number of PBVs in a single project to 25 percent of units (with exceptions for senior or disabled projects with services); and (3) adds a Resident Mobility option for PBV assisted households to be provided with a tenant-based voucher, if available, after one year of occupancy.

2002

Mark-to-Market Program Extension in Title VI of the Labor, HHS and Education Appropriations Act for FY 2002
(Public Law 107-116 1/10/02)

Modifies the Mark-to-Market program and extends both Mark-to-Market and OMHAR. Requires that the Secretary's authority and responsibilities with respect to such program and office be carried out by the Federal Housing Commissioner.

Native American Housing Assistance and Self-Determination Reauthorization Act of 2002
(Public Law 107-292 7/20/01)

Reauthorizes the NAHASDA program and the Section 184 Indian Housing Loan Guarantee program. Makes miscellaneous amendments to NAHASDA related to planning, regulations, and housing related community development.

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Downpayment Simplification Act of 2002

(Public Law 107-326 12/4/02)

Makes the FHA single family downpayment simplification provisions permanent. Creates annual adjustments to FHA multifamily housing loan limits, and it repeals the Ginnie Mae three-percent guarantee fee increase scheduled to take effect in Fiscal Year 2005.

2003

The Hospital Mortgage Insurance Act of 2003

(Public Law 108-91 10/3/03)

Amends the requirements for mortgage insurance for hospitals under the National Housing Act. Requires the Secretary to conduct a study of the barriers that health care centers must overcome to obtain mortgage insurance.

American Dream Downpayment Act

(Public Law 108-186 12/16/03)

Authorizes downpayment assistance to low-income first-time homebuyers under HUD's HOME Program and establishes a demonstration program for elderly housing for intergenerational families, amends the adjustable rate single family mortgages and loan limit adjustments, reauthorizes the HOPE VI program, and amends the Housing and Community Development Act to include the definition of "insular areas."

2005

Energy Policy Act of 2005

(Public Law 109-58 8/08/05)

Requires HUD to establish an energy conservation policy for the public housing, HOPE VI, Native American, and assisted housing programs.

Transportation, Treasury, HUD, the Judiciary, and Independent Agencies Appropriations Act, 2006

(Public Law 109-115 11/30/05)

Provides new authority to the Secretary to authorize the transfer of project-based assistance, debt, and statutorily required low-income and very low-income use restrictions from one multifamily housing project to another multifamily housing project.

Native American Housing Enhancement Act of 2005

(Public Law 109-136 12/22/05)

Among other things, this Act makes Indian tribes eligible for Youthbuild grants.

2006

Deficit Reduction Act of 2005 (Public Law 109-171 01/03/06)

Subjects certain multifamily authorities to appropriations. Authorizes up-front grants to rehabilitate dilapidated multifamily projects from the General Insurance Fund subject to available appropriations through fiscal year 2010. These restrictions do not apply to any transaction that formally commences within one year of the date of enactment.

Violence Against Women and Department of Justice Reauthorization Act of 2005 (Public Law 109-162 01/05/06)

Provides housing protections to victims of abuse (including domestic violence, dating violence, and stalking). Prohibits criminal activity directly relating to abuse, engaged in by a member of a tenant's household or any guest, from being a basis for eviction if the tenant or an immediate member of the tenant's family is the victim of threatened victim of abuse. directly related to domestic violence. Requires public housing agencies to include statements about policies to serve the needs of victims of domestic violence. Provides that being a victim of abuse is not a basis for denial of assistance or admission to housing.

National Defense Authorization Act for FY 2006 (Public Law 109-163 1/06/06)

Adds a provision to the Housing and Urban Development Act of 1968 requiring HUD, in consultation with the Departments of Defense and Treasury, to issue a disclosure notice that creditors would provide to certain debtors (or certain proposed debtors) explaining the mortgage and foreclosure rights of service members and their dependents under the Servicemembers Civil Relief Act.

YouthBuild Transfer Act (Public Law 109-281 9/22/06)

Transfers the YouthBuild Program from HUD to the Department of Labor (DOL).

Department of Homeland Security Appropriations Act, 2007 (Public Law 109-295 10/04/06)

Amends the Robert B. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5170a) ("Stafford Act") to implement the National Disaster Recovery Strategy. This Strategy requires that the Federal Emergency Management Administrator, in coordination with the Secretary of Housing and Urban Development, heads of other appropriate Federal agencies, local government officials, and representatives of appropriate non-governmental organizations, develop, coordinate, and maintain a Strategy to serve as a guide for recovery efforts after major disasters and emergencies.

2007

Preservation Approval Process Improvement Act of 2007 (Public Law 110-35 6/15/07)

Revises the mandatory electronic filing requirements under HUD's Previous Participation process and excludes certain categories of applicants from the filing requirements altogether.

Energy Independence and Security Act of 2007 (Public Law 110-140 12/19/07)

Requires energy code improvements for manufactured housing and adopts the most recent International Energy Conservation Code as the standard for HUD-Code manufactured housing. Establishes the Office of Commercial High-Performance Green Buildings and requires the Director of this office to ensure full coordination of high-performance green building information and activities within the Federal government, by working with the General Services Administration and all relevant agencies, including HUD. Amends and updates section 109 of the Cranston-Gonzalez National Affordable Housing Act (42 U.S.C. 12709) to require that energy efficiency standards in select HUD and USDA projects, including HOPE VI projects, meet or exceed the 2006 International Energy Conservation Code.

Requires HUD to serve as a representative to the Green Building Advisory Committee, which will provide advice and expertise concerning the management of federal building efficiency, leasing, and federal green building performance. The Act requires appropriate personnel to receive training under the Federal Energy Management Program. Establishes a new Energy Efficiency and Conservation Block Grant program that largely follows the procedures and allocations of the CDBG program.

2008

Recovery Rebates and Economic Stimulus for the American People Act of 2008 (Public Law 110-185 2/13/08)

Provides stimulus to the housing market and the economy of the United States. Title I provides recovery rebates for individuals and incentives for business investment. Title II provides for a temporary increase in conforming loan and FHA loan limits.

Housing and Economic Recovery Act of 2008 (HERA) (Public Law 110-289 7/30/08)

Reforms government involvement in the housing market, primarily through two areas: (1) comprehensive reform to the regulation of the government-sponsored enterprises (GSEs); and (2) comprehensive reform to the National Housing Act, which governs HUD's FHA insurance programs. Amends the United States Housing Act of 1937 to address regulatory

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burden on small public housing agencies (PHAs) and makes certain reforms to HUD's affordable housing preservation programs.

Introduces three new programs for which HUD has responsibility:

- Neighborhood Stabilization Program, which authorizes funding to the 50 States to address the foreclosure crisis.
- HOPE for Homeowners program, which assists troubled homeowners keep their homes through mortgage modification.
- Secure and Fair Enforcement (SAFE) Mortgage Licensing Act, which authorizes HUD to oversee that the 50 States establish uniform licensing requirements for loan originators, consistent with the minimum requirements of the SAFE Act, and by the deadlines imposed.

Emergency Economic Stabilization Act of 2008

(Public Law 110-343 10/3/08)

Authorizes the Secretary of Treasury to purchase and insure certain types of troubled assets for the purposes of providing stability to and preventing disruption in the U.S. economy and financial system. Creates the Troubled Assets Relief Program and its oversight board, which includes the Secretary of HUD as a member.

The Native American Housing Assistance and Self-Determination Reauthorization Act of 2008

(Public Law 110-411 10/14/08)

Reauthorizes NAHASDA through 2013 and makes several amendments to the statutory requirements governing the Indian Housing Block Grant program and the NAHASDA Title VI Loan Guarantee Program.

2009

The American Recovery and Reinvestment Act of 2009

(Public Law 110-5 2/17/09)

Provides stimulus to aid the U.S. economic recovery from the effects of the Great Recession and includes funding for the following areas: the Public Housing Capital Fund; Native American Housing Block Grants; the Community Development Fund, including additional funding for a second Neighborhood Stabilization Program; Low-Income Housing Tax Credits to be administered to State Housing Finance Agencies through the formula allocation of the HOME Investment Partnerships Program; Homelessness Prevention; Assisted Housing Stability and Energy and Green Retrofit Investments; and Lead Hazard Control grants.

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The Fraud Enforcement and Recovery Act of 2009

(Public Law 111-21 5/20/09)

Improves the enforcement of mortgage fraud, securities fraud, financial institution fraud, and other frauds related to federal assistance and relief programs. Amends the federal criminal code to include within the definition of “financial institution” a mortgage lending business or any person or entity that makes, in whole or in part, a federally related mortgage loan. Extends the prohibition against making false statements in a mortgage application to employees and agents of a mortgage lending business.

Authorizes appropriations for the HUD Inspector General to investigate mortgage fraud, and for investigations, prosecutions, and civil and administrative proceedings involving federal assistance programs and financial institutions.

Preventing Mortgage Foreclosures and Enhancing Mortgage Credit

(Public Law 111-22 5/20/09)

Amends the National Housing Act to authorize the Secretary of HUD to modify mortgages in default or facing imminent default and to establish a program for payment of a partial claim to a mortgagee who agrees to apply the claim amount to payment of a mortgage on a 1- to 4-family residence. Grants the Secretary the authority to establish a program to assign to HUD guaranteed mortgages on a 1- to 4-family residence that are in or facing imminent default. Authorizes the Secretary to pay the mortgage guaranty, without reduction for any amounts modified, but only upon the assignment, transfer, and delivery to the Secretary of all rights, interest, claims, evidence, and records with respect to the mortgage.

Authorizes each state that has received certain minimum allocations and has fulfilled certain requirements to distribute any remaining emergency assistance for the redevelopment of abandoned and foreclosed homes to areas with homeowners at risk of foreclosure or in foreclosure. Modifies the HOPE for Homeowners Program and transfers to HUD all responsibility to establish HOPE requirements, standards, and prescribe related regulations.

The Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act, Division B of the overall law, consolidates the separate homeless assistance programs carried out under title IV of the McKinney-Vento Homeless Assistance Act (“McKinney-Vento Act”) into a single grant program, known as the Continuum of Care (CoC), with specific eligible activities. Codifies the continuum of care planning process as a required and integral local function and establishes a federal goal of ensuring that homeless individuals and families return to permanent housing within 30 days. Establishes the Rural Housing Stability Assistance Program.

Provides new definitions for the terms “homeless”, “homeless individual”, and “homeless person”. Creates the Emergency Solutions Grants (ESG) Program, which replaces the Emergency Shelter Grants Program.

2010s: Financial Reforms and New Approaches to Housing

The response to the Great Recession continued in the early 2010s. Most notably, Congress enacted the Dodd-Frank Wall Street Reform Act which impacted the mortgage lending system. Other statutes passed during this decade carried out new approaches to core HUD programs. Notably, the Housing Opportunity Through Modernization Act of 2016 (HOTMA) which made significant changes to the United States Housing Act of 1937 that affected the Housing Choice Voucher and Public Housing programs. In addition, Congress created the Rental Assistance Demonstration (RAD) program to help address the critical backlog of public housing maintenance needs. RAD implemented a new approach to help PHAs preserve and improve traditional public housing.

2010

Dodd-Frank Wall Street Reform and Consumer Protection Act *(Public Law 111-203 7/21/10)*

Requires companies that sell mortgage-backed securities to retain at least 5 percent of the credit risk, unless the underlying loans meet standards that reduce riskiness. Mandates the Federal banking agencies, the SEC, HUD, and the Federal Housing Finance Agency (FHFA), to prescribe regulations regarding the credit risk for residential mortgages that are transferred, sold, or conveyed to a third party. Exempts from the credit risk requirement any residential, multifamily, or health care facility mortgage loan asset, or securitization based directly or indirectly on such an asset, which is insured or guaranteed by the United States or an agency of the United States, including FHA and Ginnie Mae.

Transfers several HUD consumer financial protection functions to the new Consumer Financial Protection Bureau including functions relating to the Real Estate Settlement Procedures Act of 1974 (RESPA), the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE), and the Interstate Land Sales Full Disclosure Act. Requires the Secretary of HUD and the Director of the Consumer Financial Protection Bureau, in consultation with the Federal agencies responsible for regulation of banking and financial institutions involved in residential mortgage lending and servicing, to establish and maintain a database of information on foreclosures and defaults on mortgage loans for one- to four-unit residential properties and to make the information publicly available.

Establishes the Office of Housing Counseling within HUD.

Requires the Secretary of HUD, in coordination with Treasury, FDIC, the Federal Reserve, and FHFA, to develop a program to protect tenants of at-risk multifamily properties, where feasible, by creating sustainable financing for the properties.

Authorizes \$1 billion for HUD through the Emergency Homeowners' Relief Fund to provide loans to unemployed borrowers.

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Authorizes additional funding for the Neighborhood Stabilization Program, first established under the Housing and Economic Recovery Act of 2008.

Requires HUD to establish a competitive grant program to provide foreclosure legal assistance to low- and moderate-income homeowners and tenants related to home ownership preservation, home foreclosure prevention, and tenancy associated with home foreclosure.

Increasing HUD's Flexibility to Set Mortgage Insurance Premiums for Federal Housing Administration Single Family Mortgage Loans
(Public Law 111-229 8/11/10)

Removes the requirement that FHA must establish and collect an annual premium.

2011

Section 202 Supportive Housing for the Elderly Act of 2010
(Public Law 111-372 1/4/11)

Amends the statutory authority for the refinancing of Section 202 loans for supportive housing for the elderly under section 202 of the Housing Act of 1959 to allow the refinancing of certain low-interest Section 202 loans on a continuing basis and requires an additional 20-year affordability period in connection with the refinancing of any Section 202 loan. Authorizes new 20-year Section 8 project-based contracts for supportive housing for the elderly.

Frank Melville Supportive Housing Investment Act of 2010
(Public Law 111-374 1/4/11)

Amends section 811 of the Cranston-Gonzalez National Affordable Housing Act to revise the requirements for supportive housing for persons with disabilities. Repeals the authority of the Secretary to provide tenant-based rental assistance directly to eligible persons with disabilities, and instead authorizes appropriations for such assistance under Section 8 (rental voucher program) of the United States Housing Act of 1937. Modifies the requirements for the project rental assistance contract, including renewal of, and increases in, annual contract amounts, revises tenant selection procedures, requires a lease between a tenant and a housing owner to be for at least one year, and revises the application of cost limitations developed by the Secretary to supportive housing.

Consolidated and Further Continuing Appropriations Act, 2012
(Public Law 112-55 11/18/11)

Creates the Rental Assistance Demonstration (RAD) program, which allows public housing and Moderate Rehabilitation properties to convert their existing assistance to long-term property-based rental assistance contracts or project-based voucher contracts. Allows properties with recently expired or soon-to-expire Rent Supplement or Rental Assistance Program (RAP) contracts to convert their enhanced vouchers to project-based vouchers.

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Temporary Payroll Tax Cut Continuation Act of 2011 (Public Law 112-78 12/23/11)

Amends the Housing and Community Development Act of 1992 to require the Director of the Federal Housing Finance Agency (FHFA) to require each GSE to charge a guarantee fee in connection with any guarantee of the timely payment of principal and interest on securities, notes, and other obligations based on or backed by mortgages on residential real properties designed principally for the occupancy of from one to four families.

Requires the FHFA Director to prohibit a GSE from consummating any offer for a guarantee to a lender for mortgage-backed securities if: (1) the guarantee is inconsistent with the requirements of this Act; or (2) the risk of loss is allowed to increase, through the lowering of the underwriting standards or other means, for the primary purpose of meeting the requirements of this Act.

Requires each GSE, as part of its annual report, to: (1) describe changes made to up-front fees and annual fees as part of the guarantee fees negotiated with lenders, changes to the riskiness of the new borrowers compared to previous origination years or book years, and any adjustments required to improve for future origination years or book years, in order to be in complete compliance with guarantee fee requirements; and (2) assess how the changes in such guarantee fees met the requirements of this title.

Amends the National Housing Act with respect to requirements for each mortgage secured by a 1- to 4-family dwelling that is an obligation of the Mutual Mortgage Insurance Fund.

2012

Biggert-Waters Flood Insurance Reform and Modernization Act of 2012 (Public Law 112-141 7/6/12)

Reauthorizes and significantly reforms the National Flood Insurance Program (NFIP) for five years through September 30, 2017. Allows for private insurance to meet the requirements for flood insurance coverage for purposes of securing a federally backed mortgage, so long as the private insurance policy extends the same level of coverage as an NFIP policy. Requires each Federal agency lender to accept private flood insurance as satisfaction of the flood insurance coverage requirement under the preceding sentence if the flood insurance coverage provided by such private flood insurance meets the requirements for coverage under such sentence.

2013

Violence Against Women Reauthorization Act of 2013

(Public Law 113-4 3/07/13)

Amends sections 6 and 8 of the United States Housing Act of 1937 to transfer housing protections for domestic violence protections to Subtitle N of the Violence Against Women Act of 1994 (42 U.S.C. 14043e et seq.).

Reverse Mortgage Stabilization Act of 2013

(Public Law 113-29 8/9/13)

Provides for additional safety and soundness protections for HUD's Home Equity Conversion Mortgage (HECM) Insurance Program.

2014

Consolidated Appropriations Act, 2014

(Public Law 113-76 1/17/14)

Revises the flat rent amount in public housing to be no less than 80 percent of the area Fair Market Rent (FMR) and allows PHAs to decrease rents in years when the FMR goes down. Amends the definition of a PHA to include a consortium of such entities. Allows PHAs to comply with the requirement to inspect assisted dwelling units during the term of a housing assistance payment (HAP) contract by conducting biennial housing quality inspections instead of annual inspections. PHAs are also able to utilize alternative inspection methods to demonstrate that housing meets the housing quality requirements under the voucher program. Creates a statutory definition of "extremely low-income families," which is defined as very low-income families whose incomes do not exceed the higher of the Federal poverty level or 30 percent of Area Median Income.

Establishes a cap on the utility allowance for families leasing oversized units.

Establishes a new Project-Based Section 8 contract transfer authority, in section 214 of the general provisions of the Act, similar to the authority enacted in section 8(bb) of the U.S. Housing Act of 1937.

Workforce Innovation and Opportunity Act of 2014

(Public Law 113-128 7/22/14)

Makes several technical conforming changes to HUD statutes. Creates a series of one-stop delivery centers for programs such as HUD's employment and training activities.).

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Transportation, Housing and Urban Development, and Related Agencies Appropriations Act, 2015

(Public Law 113-235 12/16/14)

Allows the Secretary to approve an alternative fair market rent that more accurately reflects local market conditions. Amends the Housing and Community Development Act of 1992 to require Section 184 lenders to consider loan modification before declaring default.

Increases the cap of units converted under the first component of the Rental Assistance Demonstration (RAD) and extends the application period until September 30, 2018. Amends the second component of RAD to allow for conversions to long-term project-based subsidy contracts under section 8 and an extension of the deadline for such conversions.

Carl Levin and Howard P. “Buck” McKeon National Defense Authorization Act for Fiscal Year 2015

(Public Law 113-291 12/19/14)

Establishes a pilot program that awards grants to qualified organizations to rehabilitate and modify the primary residences of disabled and low-income veterans.

Tax Increase Prevention Act of 2014

(Public Law 113-295 12/19/14)

Extends three tax provisions relevant to HUD.

2015

The Fixing America’s Surface Transportation Act (FAST Act)

(Public Law 114-94 12/4/15).

Creates a Federal Permitting Improvement Steering Council, comprised of members from specified Executive branch agencies, including HUD, for the purpose of expediting required environmental decisions. Amends the Low-Income Housing Preservation and Resident Homeownership Act of 1990 to allow property owners to refinance properties and to distribute surplus cash and funds accumulated in a residual receipts account, under certain circumstances. Amends the public housing and Section 8 authorizing statute to no longer require annual reexaminations when at least 90 percent of the income of the family consists of “fixed income.” Amends the McKinney-Vento Homeless Assistance Act by authorizing nonprofit organizations to administer permanent housing rental assistance, and by reducing the frequency of required reallocations of Emergency Solutions Grant assistance under the minimum allocation requirements. Further, the act directs the Secretary to establish a demonstration program to reduce energy and water.

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Transportation, Housing and Urban Development, and Related Agencies Appropriations Act, 2016

(Public Law 114-113 12/18/15)

Waives the 30-day waiting period for the termination or refusal to renew of a tenant in affordable housing when the grounds for such termination or refusal to renew involves a direct threat to the safety of the tenants or employees of the housing or an imminent and serious threat to the property. Permits exceptions for alternative water systems that meet State and local building codes that ensure health and safety standards.

Increases the number of MTW agencies by 100, adding public housing agencies designated as high performing agencies, with required research and evaluation components to test specific policy interventions and methods.

Allows the Secretary to authorize the transfer of existing subsidies and liabilities from obsolete housing for person with disabilities to housing that complies with local Olmstead requirements

Amends the Rental Assistance Demonstration (RAD) to make permanent the eligibility of owners of properties assisted under section 101 of the Housing and Urban Development Act of 1965 (Rent Supplement), section 236(f)(2) of the National Housing Act (Rental Assistance Payments), or section 8(e)(2) of the United States Housing Act of 1937 (Moderate Rehabilitation), to convert to Section 8 assistance under the second component of the demonstration.

2016

Housing Opportunity Through Modernization Act of 2016 (HOTMA)

(Public Law 114-201 7/29/16)

Amends many HUD programs, including public housing, FHA's insurance for condominiums, and the HOPWA program. Changes the terminology used in the project-based voucher statute and allows public housing agencies and local redevelopment authorities to be eligible for Emergency Solution Grants.

Changes to Housing Quality Standards (HQS) inspections for Housing Choice Voucher units.

Caps the incomes for families residing in public housing at 120 percent of area median income (AMI). Increases the age limit for family unification program (FUP) vouchers from 18 to 24 and increases the time such vouchers are available from 18 to 36 months.

Requires FHA to streamline the project certification requirements applicable to mortgage insurance on condominium projects and provides for additional review or exception

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processes for requirements regarding the amount of space in a condominium property that may be used for nonresidential or commercial properties.

Creates, in the Office of the Secretary, a Special Assistant for Veterans Affairs to coordinate all HUD programs and activities relating to veterans. Moves all responsibilities for veterans' programs under the Deputy Assistant Secretary for Special Needs to the new office.

Amends the HOPWA distribution formula to better reflect the rise and redistribution of people living with HIV.

2017

Transportation, Housing, and Urban Development, and Related Agencies Appropriations Act, 2017

(Public Law 115-31 5/5/17)

Expands the regulatory exemption of HUD's lead-based paint authority—for housing for the elderly or persons with disabilities—by lowering the age threshold from 7 to 6 years of age for children who reside in such units and expands coverage to include 0-bedroom dwelling units where children under age 6 reside or are expected to reside.

2018

Consolidated Appropriations Act, 2018

(Public Law 115-141 3/23/18)

Amends the Rental Assistance Demonstration (RAD) program by extending the authority for conversions under the First Component to September 30, 2024. Raises the cap for the number of public housing units eligible for conversion to 455,000. Extends eligibility under the Second Component to those projects with a project rental assistance contract under section 202(c)(2) of the Housing Act of 1959. Establishes that conversions of assistance under the Second Component may not be the basis for re-screening or termination of assistance or eviction of any tenant family in a property participating in the demonstration and such a family shall not be considered a new admission for any purpose, including compliance with income targeting.

Economic Growth, Regulatory Relief, and Consumer Protection Act

(Public Law 115-174 5/24/18)

Streamlines HUD's administration of the family self-sufficiency (FSS) program by allowing participating PHAs to combine their public housing and Housing Choice Voucher FSS accounts, broadening the services that can be provided to FSS participants, and extending the program to tenants who live in privately-owned properties backed by project-based rental assistance.

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Streamlines requirements related to program inspections and evaluations, environmental reviews, and troubled property designations for small PHAs (those with no more than 550 vouchered units) in rural areas.

Reinstates the Protecting Tenants at Foreclosure Act. Authorizes HUD to prescribe rules defining the type of loans HUD will insure, guarantee, or administer under the National Housing Act in order to address PACE loans and sets new requirements and limits on loans to veterans that are being refinanced. Authorizes the Department of Treasury to use loan guarantees and credit enhancements as part of the Hardest Hit Fund to remediate lead and asbestos hazards in residential properties.

2020s: Responding to New Challenges

The outbreak of the COVID-19 pandemic in 2020 caused massive social and economic disruption worldwide and had an enormous impact on housing. In the United States, the effects of the pandemic posed a major challenge for public housing authorities as well as all levels of government who needed to help families stay in their homes. In response to the unprecedented crisis, Congress enacted several emergency measures that provided additional funding and flexibilities to help tenants and communities manage the severe impact of the pandemic.

As part of the Federal government's efforts to fight climate change, Congress passed the Inflation Reduction Act in 2022. The Act contains many major climate provisions including authorization and funding for the Green and Resilient Retrofit Program (GRRP). The GRRP is the first HUD program to invest in energy efficiency, climate resilience, and reducing greenhouse gas emissions in HUD-assisted housing. Other legislation implemented important reforms to the RAD program and expanded housing protections in the Violence Against Women Act.

2020

Coronavirus Aid, Relief, and Economic Security Act (CARES Act) (Public Law 116-136 3/27/20)

Provides supplemental appropriations to the FY20 appropriations to numerous HUD programs to provide additional funding to prepare for and respond to the COVID-19 pandemic. Includes general provisions to provide hiring flexibility and establish a foreclosure moratorium and eviction moratorium to help keep people experiencing financial hardships stay in their homes.

Consolidated Appropriations Act, 2021 (Public Law 116-260 12/27/20)

Provides emergency rental assistance in response to the COVID-19 pandemic, provides an extension of the eviction moratorium order issued by the Centers for Disease Control and Prevention (CDC) and other grant deadlines and provides other flexibilities in HUD programs. Requires carbon monoxide alarms or detectors to be installed in HUD-assisted

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housing and creates a new Housing Choice Voucher program targeted at youth aging out of foster care.

2021

American Rescue Plan Act of 2021

(Public Law 117-2 3/11/21)

Includes supplemental appropriations to numerous HUD programs to address the continued impact of the COVID-19 pandemic.

Includes supplemental appropriations to other agencies' housing-related programs that affect HUD and HUD programs, including the Department of Treasury's Emergency Rental Assistance Program and Homeowner Assistance Fund, several USDA assistance programs for rural housing, and the Neighborhood Reinvestment Corporation.

2022

Consolidated Appropriations Act, 2022

(Public Law 117-103 3/15/22)

Expands the Rental Assistance Demonstration (RAD) by allowing Section 202 and Section 811 properties to convert and exempts Section 202 conversions from the fair market rent cap.

Violence Against Women Act Reauthorization Act of 2022

(Public Law 117-103 3/15/22)

Reauthorizes, amends, and strengthens the Violence Against Women Act of 1994 (VAWA). Strengthens VAWA's housing protections by expanding covered housing programs to include any Federal housing programs that provide assistance to low- and moderate-income persons. Prohibits retaliation against victims, establishes a right to report crime and emergencies from one's home, and requires HUD to establish a Gender-Based Violence Prevention Office and a VAWA director.

Inflation Reduction Act

(Public Law 117-169 8/16/22)

Creates the Green and Resilient Retrofit Program (GRRP).

2024

Consolidated Appropriations Act, 2024
(Public Law 118-42 3/9/24)

Amends the Rental Assistance Demonstration (RAD) by extending the time Public Housing Agencies (PHAs) have to apply for RAD conversions to September 30, 2029, allowing for the continued availability of resident services following a RAD conversion, simplifying the execution of RAD/Section 18 Blends and ensuring that all units are fully covered under the RAD protections, and authorizing the conversion of properties assisted under Senior Preservation Rental Assistance Contracts (SPRACs)