

# United States Department of Housing and Urban Development



## **Federal Program Inventory**

May 2013



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## Introduction

The Federal Program Inventory (FPI) for the U.S. Department of Housing and Urban Development (HUD) is a list of all programs that support HUD's mission to create strong, sustainable, inclusive communities and quality affordable homes for all. The GPRA Modernization Act (GPRAMA) requires the creation of a central inventory of Federal Programs, to facilitate coordination across government and improve public understanding of programmatic, budgetary, and performance information. This document is HUD's contribution to this government-wide effort.

The HUD FPI describes each of HUD's programs that contribute to the Strategic Goals, Strategic Objectives and Strategic Plan, organized by bureau. Please refer to [www.performance.gov](http://www.performance.gov) for program contribution to HUD's Agency Priority Goals and Cross-Agency Priority (CAP) Goals. For each bureau, the enacted budget for Fiscal Years 2012 is listed, along with the annualized amount from the FY 2013 Continuing Resolutions and the estimate from the President's FY 2014 budget.

## Approach

The U.S. Department of Housing and Urban Development has identified all of the Catalog of Federal Domestic Assistance (CFDA) statutory, regulatory and new program initiatives that exist for inclusion in the Federal Program Inventory (FPI) list. This list closely mirrors our budget structure and includes program names that are recognizable to the public, external stakeholders and Congressional Committees.

Each bureau name is interchangeable with what HUD identifies as a Program Office, with the exception of Management and Administration. The Management and Administration section does not refer to a specific office or bureau, but instead to a collection of offices, activities, and expenses which support HUD's programmatic work. HUD is accounting for cumulative HUD-wide costs such as cross-departmental salaries and expenses and information technology in the Management and Administration section.

Any comments or questions on this document can be directed to [hudstat@hud.gov](mailto:hudstat@hud.gov).

**1. Community Planning and Development**

**Total Budget Authority (Millions)**

FY 2012 Actual	FY 2013 Annualized CR	FY 2014 Estimate
\$6,701	\$22,621	\$6,826

**Program: 1.1 Capacity Building (Section 4)**

**Description:** The Capacity Building for Community Development program grants funds for intermediaries to develop the capacity of nonprofit community development corporations (CDCs) to use to attract private investment for housing, economic development, and other community revitalization activities. By statute, there are five eligible grantees -- Living Cities, Inc./National Community Development Initiative, Local Initiatives Support Corporation, Enterprise Community Partners, Inc., Habitat for Humanity, and YouthBuild USA. The program is competitive. The purpose of the capacity building program is to enhance the technical and administrative capabilities of community development corporations (CDCs) and community housing development organizations (CHDOs) to carry out community development and affordable housing activities.

**Supported Goals:** Build Inclusive and Sustainable Communities Free from Discrimination

**Supported Objectives:** Build the capacity of local, state, and regional public and private organizations

**Program: 1.2 CDBG (Entitlement)**

**Description:** The program provides annual grants on a formula basis to entitled cities and counties, States and Insular areas to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. HUD awards grants to these communities to serve a wide range of community development activities directed toward revitalizing neighborhoods, economic development, and providing improved community facilities and services.

Entitlement communities develop their own programs and funding priorities. However, grantees must give maximum feasible priority to activities which benefit low- and moderate-income persons. A grantee may also carry out activities which aid in the prevention or elimination of slums or blight. Additionally, grantees may fund activities when the grantee certifies that the activities meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community where other financial resources are not available to meet such needs.

**Supported Goals:** Strengthen the Nation's Housing Market to Bolster the Economy and Protect Consumers; Meet the Need for Quality Affordable Rental Homes; Build Inclusive and Sustainable Communities Free from Discrimination

**Supported Objectives:** Create financially sustainable homeownership opportunities; Expand the supply of affordable rental homes where they are most needed; Preserve the affordability and improve the quality of federally assisted and private unassisted affordable rental homes; Catalyze economic development and job creation, while enhancing and preserving community assets; Promote energy-efficient buildings and location-efficient communities that are healthy, affordable, and diverse; Ensure open, diverse, and equitable communities; Facilitate disaster preparedness, recovery, and resiliency



Program: **1.3 CDBG (Disaster Recovery Assistance)**

Description: CDBG Disaster Recovery funds are made available to States, units of general local governments, Indian tribes, and Insular areas designated by the President of the United States as disaster areas. These communities must have significant unmet recovery needs and the capacity to carry out a disaster recovery program (usually these are governments that already receive HOME or Community Development Block Grant allocations). At times, supplemental appropriations restrict funding solely to States rather than the local cities and/or counties. Grantees may use CDBG Disaster Recovery funds for recovery efforts involving housing, economic development, infrastructure and prevention of further damage to affected areas, if such use does not duplicate funding available from the Federal Emergency Management Agency, the Small Business Administration, and the US Army Corps of Engineers.

Supported Goals: Strengthen the Nation's Housing Market to Bolster the Economy and Protect Consumers; Meet the Need for Quality Affordable Rental Homes; Build Inclusive and Sustainable Communities Free from Discrimination

Supported Objectives: Create financially sustainable homeownership opportunities; Expand the supply of affordable rental homes where they are most needed; Catalyze economic development and job creation, while enhancing and preserving community assets; Facilitate disaster preparedness, recovery, and resiliency

Program: **1.4 CDBG (Community Development Loan Guarantee (Section 108))**

Description: Section 108 is the loan guarantee provision of the Community Development Block Grant (CDBG) program. Section 108 provides communities with a source of financing for economic development, housing rehabilitation, public facilities, and large-scale physical development projects. This makes it one of the most potent and important public investment tools that HUD offers to local governments. It allows them to transform a small portion of their CDBG funds into federally guaranteed loans large enough to pursue physical and economic revitalization projects that can renew entire neighborhoods. Such public investment is often needed to inspire private economic activity, providing the initial resources or simply the confidence that private firms and individuals may need to invest in distressed areas. Section 108 loans are not risk-free, however; local governments borrowing funds guaranteed by Section 108 must pledge their current and future CDBG allocations to cover the loan amount as security for the loan.

Supported Goals: Meet the Need for Quality Affordable Rental Homes; Build Inclusive and Sustainable Communities Free from Discrimination

Supported Objectives: Expand the supply of affordable rental homes where they are most needed; Catalyze economic development and job creation, while enhancing and preserving community assets

Program: **1.5 Consolidated Plan**

Description: The Consolidated Plan is designed to help states and local jurisdictions to assess their affordable housing and community development needs and market conditions, and to make data-driven, place-based investment decisions. The consolidated planning process serves as the framework for a community-wide dialogue to identify housing and community development priorities

Supported Goals: Strengthen the Nation's Housing Market to Bolster the Economy and Protect Consumers; Meet the Need for Quality Affordable Rental Homes; Utilize Housing as a Platform for Improving Quality of Life; Build Inclusive and Sustainable Communities Free from Discrimination

Supported Objectives: Stem the foreclosure crisis; Protect and educate consumers when they buy, refinance, or rent a home; Create financially sustainable homeownership opportunities; End homelessness and substantially reduce the number of families with severe housing needs; Expand the supply of affordable rental homes where they are most needed; Preserve the affordability and improve the quality of federally assisted and private unassisted affordable rental homes; Expand families' choices of affordable rental homes located in a broad range of communities; Utilize HUD assistance to improve educational outcomes and early learning and development; Utilize HUD assistance to improve health outcomes; Utilize HUD assistance to increase economic security and self-sufficiency; Utilize HUD assistance to improve housing stability through supportive services for vulnerable populations; Utilize HUD assistance to improve public safety; Catalyze economic development and job creation, while enhancing and preserving community assets; Promote energy-efficient buildings and location-efficient communities that are healthy, affordable, and diverse; Ensure open, diverse, and equitable communities; Facilitate disaster preparedness, recovery, and resiliency; Build the capacity of local, state, and regional public and private organizations

Program: **1.6 Empowerment Zones**

Description: The Empowerment Zone tax incentives and the Renewal Community tax incentives were worth approximately \$11 billion to eligible businesses. These incentives encouraged businesses to open, expand, and to hire local residents. The incentives included employment credits, a 0% tax on capital gains, increased tax deductions on equipment, accelerated real property depreciation, and other incentives. The most widely used Community Renewal tax incentive was the employment credit, which provided tax benefits to businesses that employ residents from the designated areas. The overall goal of the EZ/RC tax incentives was to stimulate job creation and retention and to stimulate business investment in buildings and equipment within distressed communities. The interagency partnership between HUD and IRS was essential and resulted in securing data on claim trends from 1997 through 2008.

Supported Goals: Utilize Housing as a Platform for Improving Quality of Life; Build Inclusive and Sustainable Communities Free from Discrimination

Supported Objectives: Utilize HUD assistance to increase economic security and self-sufficiency; Promote energy-efficient buildings and location-efficient communities that are healthy, affordable, and diverse; Build the capacity of local, state, and regional public and private organizations

Program: **1.7 HOME Investment Partnerships Program**

Description: HOME provides formula grants to States and localities that communities use-often in partnership with local nonprofit groups-to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low-income people. HOME is the largest Federal block grant to State and local governments designed exclusively to create affordable housing for low-income households. Each year it allocates approximately \$1 billion among the States and hundreds of localities nationwide.

Supported Goals: Meet the Need for Quality Affordable Rental Homes; Build Inclusive and Sustainable Communities Free from Discrimination

Supported Objectives: Expand the supply of affordable rental homes where they are most needed; Promote energy-efficient buildings and location-efficient communities that are healthy, affordable, and diverse

Program: **1.8 Homeless Prevention and Rapid Rehousing**  
Description: The Homelessness Prevention and Rapid Re-Housing Program provides financial assistance and services to prevent individuals and families from becoming homeless and help those who are experiencing homelessness to be quickly re-housed and stabilized. The funds under this program are intended to target individuals and families who would be homeless but for this assistance. The funds will provide for a variety of assistance, including: short-term or medium-term rental assistance and housing relocation and stabilization services, including such activities as mediation, credit counseling, security or utility deposits, utility payments, moving cost assistance, and case management.

Supported Goals: Meet the Need for Quality Affordable Rental Homes

Supported Objectives: End homelessness and substantially reduce the number of families with severe housing needs

Program: **1.9 Housing Opportunities for Persons with AIDS (HOPWA)**  
Description: HOPWA funding provides housing assistance and related supportive services. HOPWA funds may be used for a wide range of housing, social services, program planning, and development costs. These include, but are not limited to, the acquisition, rehabilitation, or new construction of housing units; costs for facility operations; rental assistance; and short-term payments to prevent homelessness. HOPWA funds also may be used for health care and mental health services, chemical dependency treatment, nutritional services, case management, assistance with daily living, and other supportive services.

Supported Goals: Meet the Need for Quality Affordable Rental Homes; Utilize Housing as a Platform for Improving Quality of Life; Build Inclusive and Sustainable Communities Free from Discrimination

Supported Objectives: End homelessness and substantially reduce the number of families with severe housing needs; Utilize HUD assistance to improve health outcomes; Utilize HUD assistance to increase economic security and self-sufficiency; Utilize HUD assistance to improve housing stability through supportive services for vulnerable populations; Utilize HUD assistance to improve public safety; Ensure open, diverse, and equitable communities

Program: **1.10 Housing Trust Fund**  
Description: The National Housing Trust Fund (HTF) is an affordable housing production program that will complement existing Federal, state and local efforts to increase and preserve the supply of decent, safe, and sanitary affordable housing for extremely low- and very low-income households, including homeless families. The HTF was established under Title I of the Housing and Economic Recovery Act of 2008, Section 1338 (Public Law 110-289). HTF funds may be used for the production or preservation of affordable housing through the acquisition, new construction, reconstruction, and/or rehabilitation of non-luxury housing with suitable amenities. All HTF-assisted units will be required to have a minimum affordability period of 30 years.

Supported Goals: Meet the Need for Quality Affordable Rental Homes

Supported Objectives: Expand families' choices of affordable rental homes located in a broad range of communities

Program: **1.11 McKinney-Vento Homeless Assistance Grants**

Description: The McKinney-Vento Homeless Assistance Act programs administered by HUD provide funding to eligible applicants to prevent and end homelessness. The two major homeless programs funded by the McKinney-Vento Homeless Assistance Act are the Continuum of Care (CoC) Program and the Emergency Solutions Grants (ESG) Program. The CoC Program is a competitively-funded program designed to assist individuals (including unaccompanied youth) and families experiencing homelessness and to provide the services needed to help such individuals move into transitional and permanent housing, with the goal of long-term stability. More broadly, the program is designed to promote community-wide planning and strategic use of resources to address homelessness; improve coordination and integration with mainstream resources and other programs targeted to people experiencing homelessness; improve data collection and performance measurement; and allow each community to tailor its program to the particular strengths and challenges within that community. The ESG program is a formula-funded program designed to identify sheltered and unsheltered homeless persons, as well as those at risk of homelessness, and provide the services necessary to help those persons quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness

Supported Goals: Strengthen the Nation's Housing Market to Bolster the Economy and Protect Consumers; Meet the Need for Quality Affordable Rental Homes; Utilize Housing as a Platform for Improving Quality of Life; Build Inclusive and Sustainable Communities Free from Discrimination

Supported Objectives: Create financially sustainable homeownership opportunities; End homelessness and substantially reduce the number of families with severe housing needs; Expand the supply of affordable rental homes where they are most needed; Utilize HUD assistance to improve educational outcomes and early learning and development; Utilize HUD assistance to improve health outcomes; Utilize HUD assistance to increase economic security and self-sufficiency; Utilize HUD assistance to improve housing stability through supportive services for vulnerable populations; Utilize HUD assistance to improve public safety; Promote energy-efficient buildings and location-efficient communities that are healthy, affordable, and diverse

Program: **1.12 Neighborhood Stabilization Program (NSP)**

Description: The Neighborhood Stabilization Program (NSP) was established for the purpose of stabilizing communities that have suffered from foreclosures and abandonment. Through the purchase and redevelopment of foreclosed and abandoned homes and residential properties, the goal of the program is being realized. A description of the 3 rounds of NSP funding is described below\*\* The Neighborhood Stabilization Initiative (NSI), a proposal in the FY 2014 budget, which builds on the successes of the first three rounds of the Neighborhood Stabilization Program, will target neighborhoods still feeling the severe effects of the foreclosure crisis. NSI will assist communities to allow them to manage foreclosures, put land back to effective uses, and end the downward spiral of property taxes. These competitive grants will go to states, cities, and state housing finance agencies for a number of eligible uses, including purchasing and rehabilitating abandoned and foreclosed properties, establishing land banks, demolishing blighted structures, and redeveloping vacant or demolished property. Communities that receive these grants will be encouraged to leverage these funds, including with Community Development Loan Guarantees, to ensure that they have the maximum impact In addition to the NSI, Project Rebuild is another proposal in the FY 2014 budget that builds on the success of the NSP and is designed to assist those communities hit hardest in the foreclosure crisis. Despite the success of the first three rounds of the NSP program there are still great needs in America's communities and with those needs there is an opportunity to rebuild blighted neighborhoods.

Supported Goals: Strengthen the Nation's Housing Market to Bolster the Economy and Protect Consumers; Meet the Need for Quality Affordable Rental Homes; Build Inclusive and Sustainable Communities Free from Discrimination

Supported Objectives: Stem the foreclosure crisis; Create financially sustainable homeownership opportunities; End homelessness and substantially reduce the number of families with severe housing needs; Expand the supply of affordable rental homes where they are most needed; Preserve the affordability and improve the quality of federally assisted and private unassisted affordable rental homes; Promote energy-efficient buildings and location-efficient communities that are healthy, affordable, and diverse; Facilitate disaster preparedness, recovery, and resiliency; Build the capacity of local, state, and regional public and private organizations

Program: **1.13 Self-Help Homeownership and Opportunity Program (SHOP)**

Description: SHOP awards grant funds to eligible national and regional non-profit organizations and consortia to purchase home sites and develop or improve the infrastructure needed to set the stage for sweat equity and volunteer-based homeownership programs for low-income persons and families. SHOP funds must be used for eligible expenses to develop decent, safe and sanitary non-luxury housing for low-income persons and families who otherwise would not become homeowners. Homebuyers must contribute significant amounts of their own sweat equity toward the construction or rehabilitation of their homes.

Supported Goals: Strengthen the Nation's Housing Market to Bolster the Economy and Protect Consumers

Supported Objectives: Create financially sustainable homeownership opportunities

## 2. Government National Mortgage Association

### Total Budget Authority (Millions)

FY 2012 Actual	FY 2013 Annualized CR	FY 2014 Estimate
-	-	-

Program: **2.1 Mortgage Backed Securitization Program**

Description: The Ginnie Mae Mortgage-Backed Securities Program provides global capital to finance the U.S. housing industry through the guaranty of mortgage-backed securities secured by pools of single-family or multifamily mortgage loans insured or guaranteed by the following government programs: the Federal Housing Administration (Department of Housing and Urban Development), loans to veterans under the Veterans Administration, rural lending under the Department of Agriculture, and lending on Native American lands under HUD's Public and Indian Housing Program.

Supported Goals: Strengthen the Nation's Housing Market to Bolster the Economy and Protect Consumers

Supported Objectives: Establish an accountable and sustainable housing finance system

### 3. Healthy Homes and Lead Hazard Control

#### Total Budget Authority (Millions)

FY 2012 Actual	FY 2013 Annualized CR	FY 2014 Estimate
\$120	\$121	\$120

**Program: 3.1 Healthy Homes**

**Description:** The Healthy Homes Program addresses multiple housing-related childhood diseases and injuries in the home. The Initiative takes a comprehensive approach to these activities by focusing on housing-related hazards in a coordinated fashion, rather than addressing a single hazard at a time. The program assists cities, states, other units of local government and not-for-profit organizations to make housing repairs to target housing that reduces or eliminates significant health and safety hazards; and for evaluations to study the impact that health-related housing repairs have on health.

**Supported Goals:** Strengthen the Nation's Housing Market to Bolster the Economy and Protect Consumers; Meet the Need for Quality Affordable Rental Homes; Utilize Housing as a Platform for Improving Quality of Life; Build Inclusive and Sustainable Communities Free from Discrimination

**Supported Objectives:** Protect and educate consumers when they buy, refinance, or rent a home; Expand the supply of affordable rental homes where they are most needed; Preserve the affordability and improve the quality of federally assisted and private unassisted affordable rental homes; Utilize HUD assistance to improve educational outcomes and early learning and development; Utilize HUD assistance to improve health outcomes; Utilize HUD assistance to improve public safety; Catalyze economic development and job creation, while enhancing and preserving community assets; Promote energy-efficient buildings and location-efficient communities that are healthy, affordable, and diverse; Build the capacity of local, state, and regional public and private organizations

**Program: 3.2 Lead Regulatory Enforcement Program**

**Description:** HUD enforces two regulations concerning lead-based paint and its hazards in housing. The Lead Disclosure Rule requires the provision of information to prospective purchasers and renters of housing built before 1978 before they become obligated under the sale or rental contract. Violations of the Lead Disclosure Rule are jointly enforced by the U.S. EPA and HUD, with HUD's settlements requiring the production of lead safe homes in lieu of part of the monetary penalties. The Lead Safe Housing Rule ensures that federally-owned or -assisted housing built before 1978 is lead-safe by evaluating and controlling identified lead-based paint and hazards. Outreach and enforcement of the two rules contribute to ensuring the continued availability of lead

**Supported Goals:** Strengthen the Nation's Housing Market to Bolster the Economy and Protect Consumers; Meet the Need for Quality Affordable Rental Homes; Utilize Housing as a Platform for Improving Quality of Life; Build Inclusive and Sustainable Communities Free from Discrimination

**Supported Objectives:** Protect and educate consumers when they buy, refinance, or rent a home; Preserve the affordability and improve the quality of federally assisted and private unassisted affordable rental homes; Expand families' choices of affordable rental homes located in a broad range of communities; Utilize HUD assistance to improve health outcomes; Utilize HUD assistance to improve public safety; Catalyze economic development and job creation, while enhancing and preserving community assets; Promote energy-efficient buildings and location-efficient communities that are healthy, affordable, and diverse; Build the capacity of local, state, and regional public and private organizations

Program: **3.3 Lead Technical Studies and Programmatic Support**

Description: The Lead Technical Studies and Programmatic Support program supports achievement of the Federal goal of eliminating childhood lead poisoning as a major public health problem through research, outreach, and technical support to ensure that HUD's grantees make the most efficient and innovative use of funding to reduce lead-based paint hazards.

Supported Goals: Strengthen the Nation's Housing Market to Bolster the Economy and Protect Consumers; Meet the Need for Quality Affordable Rental Homes; Utilize Housing as a Platform for Improving Quality of Life; Build Inclusive and Sustainable Communities Free from Discrimination

Supported Objectives: Protect and educate consumers when they buy, refinance, or rent a home; Preserve the affordability and improve the quality of federally assisted and private unassisted affordable rental homes; Utilize HUD assistance to improve health outcomes; Utilize HUD assistance to improve public safety; Promote energy-efficient buildings and location-efficient communities that are healthy, affordable, and diverse; Build the capacity of local, state, and regional public and private organizations



**4. Housing**

**Total Budget Authority (Millions)**

FY 2012 Actual	FY 2013 Annualized CR	FY 2014 Estimate
\$9,708	\$10,037	\$11,005

**Program: 4.1 Assisted Living Conversion Program**

**Description:** This program provides funding for the physical costs of converting some or all of units in an eligible development into an assisted-living facility or service-enriched housing, including the unit configuration, common and services space, and any necessary remodeling consistent with HUD's or the state's statute or regulations (whichever is more stringent). These facilities are designed to accommodate frail elderly and people with disabilities who can live independently, but need assistance with activities of daily living (e.g., assistance with eating, bathing, grooming, dressing, and home management activities). Under this program, funded facilities must provide supportive services, such as personal care, transportation, meals, housekeeping, or laundry. The assisted- living facilities must be licensed and regulated by the state (or, if there is no state law providing such licensing and regulation, by the municipality or other subdivision in which the facility is located). The service-enriched housing facilities do not have to be licensed but must provide services through a licensed or certified service provider. **Applicant Eligibility:** Private nonprofit owners of Section 202, Section 8 project-based (including Rural Housing Services Section 515), Section 221(d)(3) Below Market Interest Rate, and Section 236 housing developments that are designated primarily for occupancy by the elderly. Furthermore, the existing project must be at least 5 years old. **Legal Authority:** Section 202b of the Housing Act of 1959 (12 U.S.C. 1701q-2), as amended by the Section 202 Supportive Housing for the Elderly Act of 2010 (Public Law 111-372). **On the Web:** [www.hud.gov/offices/hsa/mfh/broadesc/alco.cfm](http://www.hud.gov/offices/hsa/mfh/broadesc/alco.cfm)

**Supported Goals:** Meet the Need for Quality Affordable Rental Homes

**Supported Objectives:** Expand the supply of affordable rental homes where they are most needed

**Program: 4.2 Cooperative Housing (Section 213)**

**Description:** HUD insures mortgages made by private lending institutions on cooperative housing projects of five or more dwelling units to be occupied by members of nonprofit cooperative ownership housing corporations. These loans may finance new construction, rehabilitation, acquisition, improvement, or repair of a project already owned, and resale of individual memberships; construction of projects composed of individual family dwellings to be bought by individual members with separate insured mortgages; and construction or rehabilitation of projects that the owners intend to sell to nonprofit cooperatives. **Applicant Eligibility:** Nonprofit corporations or trusts organized to construct homes for members of the corporation or beneficiaries of the trust; and qualified sponsors who intend to sell the project to a nonprofit corporation or trust. **Legal Authority:** Section 213 of the National Housing Act (12 U.S.C. 1715e). Regulations are at 24 CFR part 200, subpart A, and part 213. **On the Web:** [www.hud.gov/offices/hsg/mfh/progdsc/coop213.cfm](http://www.hud.gov/offices/hsg/mfh/progdsc/coop213.cfm) **Current Status:** Active.

**Supported Goals:** Strengthen the Nation's Housing Market to Bolster the Economy and Protect Consumers

**Supported Objectives:** Create financially sustainable homeownership opportunities

Program: **4.3 Emergency Homeowners' Loan Program**

Description: This program offered a declining balance, deferred payment "bridge loan" (non-recourse, subordinate loan with zero interest) for up to \$50,000 to assist eligible homeowners with payments of arrearages, including delinquent taxes and insurance plus up to 24 months of monthly payments on their mortgage principal, interest, mortgage insurance premiums, taxes, and hazard insurance. HUD is assisting borrowers in Puerto Rico and the 32 states otherwise not funded by Treasury's Innovation Fund for Hardest Hit Housing Markets program, based on their relative unemployment measures. This was a temporary program and cannot accept new applications.

Supported Goals: Strengthen the Nation's Housing Market to Bolster the Economy and Protect Consumers

Supported Objectives: Stem the foreclosure crisis; Protect and educate consumers when they buy, refinance, or rent a home

Program: **4.4 Energy Efficient Mortgage Insurance**

Description: Nature of Program: FHA's Energy Efficient Mortgage program (EEM) helps homebuyers or homeowners save money on utility bills by enabling them to finance the cost of adding energy efficiency features to new or existing housing as part of their FHA insured home purchase or refinancing mortgage.

An FHA mortgage may exceed the normal maximum loan limits by the cost of energy efficient improvements, providing those improvements were verified to be cost-effective, meaning that the total cost of the improvements is less than the total present value of the energy saved over the useful life of the energy improvement. The borrower may be qualified for the loan without the additional loan funds used for energy upgrades, but must make a required minimum 3.5 percent cash investment in the property based on the lesser of sales price or appraised value.

The cost of the energy improvements and estimate of the energy savings must be determined by a home energy rating, which may be financed as part of the cost-effective energy package. Energy improvements to an existing home may be installed within a limited time period after the insured loan has closed, depending on the program under which the mortgage is insured. Energy improvements to a newly constructed home must be installed prior to closing. The maximum mortgage amount for a single-family unit depends on its location and is adjusted annually. Applicant Eligibility: One- to four-unit existing and new properties are eligible. Legal Authority: Section 513 of the Housing and Community Development Act of 1992 (Public Law 102-550) (42 U.S.C. 12712 note). Regulations are at 24 CFR 203.18(i). On the Web:

[http://portal.hud.gov/hudportal/HI/ID?src=/program\\_offices/housing/efh/eem/energy-r](http://portal.hud.gov/hudportal/HI/ID?src=/program_offices/housing/efh/eem/energy-r)

Supported Goals: Strengthen the Nation's Housing Market to Bolster the Economy and Protect Consumers; Build Inclusive and Sustainable Communities Free from Discrimination

Supported Objectives: Create financially sustainable homeownership opportunities; Establish an accountable and sustainable housing finance system; Promote energy-efficient buildings and location-efficient communities that are healthy, affordable, and diverse

Program: **4.5 Existing Multifamily Rental Housing (Section 207/223(f))**

Description: HUD insures mortgages under Section 207 of the National Housing Act pursuant to Section 223(f) of the same Act to purchase or refinance existing multifamily projects originally financed with or without federal mortgage insurance. HUD may insure mortgages on existing multifamily projects under this program that do not require substantial rehabilitation. A project must contain at least five units, and construction or substantial rehabilitation must have been completed for 3 years or more. Applicant Eligibility: Investors, builders, developers, and others who meet HUD requirements. Legal Authority: Section 223(f) of the National Housing Act (12 U.S.C. 1715n(f)). Regulations are at 24 CFR part 200, subpart A, and part 207. On the Web:

[www.hud.gov/offices/hsg/mfh/progdesc/purchrefi223f.cfm](http://www.hud.gov/offices/hsg/mfh/progdesc/purchrefi223f.cfm)

Supported Goals: Meet the Need for Quality Affordable Rental Homes

Supported Objectives: Expand the supply of affordable rental homes where they are most needed

Program: **4.6 Green Retrofit Program**

Description: The Green Retrofit Program (GRP) was implemented under the American Recovery and Reinvestment Act of 2009 (ARRA). The overall objective of the GRP program under the ARRA is to: 1) disburse funding to multifamily assisted housing stock for energy and green retrofits; 2) create green collar jobs; 3) improve operations by reducing utility expenses; 4) benefit resident health; and 5) benefit the environment. The key goals of the program are for eligible property owners to make energy and green retrofit investments in the property, to ensure the maintenance and preservation of the property, the continued operation and maintenance of energy efficiency technologies, and the timely expenditure of funds. Per the ARRA, grant and loan funds administered through GRP must be spent by the receiving property owner within two years not to exceed September 30, 2012, therefore the program will end after the set date and not continue. On the web: <http://portal.hud.gov/hudportal/HUD?src=/recovery/programs/green>

Supported Goals: Build Inclusive and Sustainable Communities Free from Discrimination

Supported Objectives: Promote energy-efficient buildings and location-efficient communities that are healthy, affordable, and diverse

Program: **4.7 Home Equity Conversion Mortgage (HECM) Program (Section 255)**

Description: The Federal Housing Administration (FHA) mortgage insurance allows borrowers, who are at least 62 years of age, to convert some of the equity in their primary residences into monthly streams of income or lines of credit. Borrowers may choose from among five payment options: (1) tenure, by which the borrower receives equal monthly payments from the lender for as long as the borrower lives and continues to occupy the home as a principal residence; (2) term, by which the borrower receives equal monthly payments for a fixed period selected by the borrower; (3) line of credit, by which the borrower can make withdrawals up to a maximum amount, at times and in amounts of the borrower's choosing; (4) modified tenure, by which the tenure option is combined with a line of credit; and (5) modified term, by which the term option is combined with a line of credit. Borrowers have several obligations after the loan closes, including (1) occupying the home as their primary residence; (2) making timely payments of property taxes, home owner association fees and ground rents; (3) maintaining homeowner's hazard insurance; and (4) maintaining the property in a condition equal to when the loan was closed. The borrower retains ownership of the property and may sell the home and move at any time, keeping the sales proceeds in excess of the mortgage balance. The borrower cannot be forced to sell the home to pay off the mortgage, even if the mortgage balance grows to exceed the value of the property. An FHA-insured reverse mortgage becomes due and payable under various circumstances such as the death of the last remaining mortgagor, or the mortgagor sells the home, or the mortgagors fail to keep up their obligations. When the loan is due and payable, if the loan exceeds the value of the property, the borrower (or the heirs) will owe no more than the value of the property. Applicant Eligibility: All borrowers must be at least 62 years of age, occupy the property as a principal residence and have participated in a consumer information session given by a FHA-approved HECM counselor. Any existing lien on the property must be small enough to be paid off at settlement of the reverse mortgage. Borrowers must not be delinquent on any federal debt. Legal Authority: Section 255 of the National Housing Act (12 U.S.C. 1715z-20). Regulations are at 24 CFR parts 200 and 206.

On the Web: [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/hecm/hecmabou](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hecm/hecmabou)

Supported Goals: Strengthen the Nation's Housing Market to Bolster the Economy and Protect Consumers

Supported Objectives: Protect and educate consumers when they buy, refinance, or rent a home; Create financially sustainable homeownership opportunities; Establish an accountable and sustainable housing finance system

Program: **4.8 Housing Counseling Assistance**

Description: The Housing and Urban Development Act of 1968 authorized HUD to provide counseling and advice to homeowners and tenants to assist them in improving their housing conditions, meeting their financial needs and fulfilling the responsibilities of tenancy and homeownership. HUD's Housing Counseling Program operates through a nationwide network of over 2,600 HUD-approved housing counseling agencies (HCAs) located in urban, suburban, and rural communities in all 50 states. In 2010, the Dodd-Frank Act established the Office of Housing Counseling within HUD, specifying the functions of the program and elevating program visibility. As a part of the program, HUD administers a Housing Counseling Grant Program which is awarded annually on a competitive basis to participants in the program. HUD's role is to support and provide effective oversight of its national network of housing counseling agencies in their efforts to provide quality housing counseling to consumers across the country

Supported Goals: Strengthen the Nation's Housing Market to Bolster the Economy and Protect Consumers

Supported Objectives: Protect and educate consumers when they buy, refinance, or rent a home

Program: **4.9 Loss Mitigation**

Description: FHA Loss Mitigation delegates to mortgagees both the authority and the responsibility to utilize certain actions and strategies to assist borrowers in default or imminent default retain their homes, and/or reduce losses to the insurance fund that result from mortgage foreclosures. Mortgagees may utilize any of several loss mitigation options that lead to home retention, including: FHA-HAMP, long-term special forbearance, mortgage modification, and partial claim (an option within FHA-HAMP exclusive to HUD wherein the Department makes a no-interest loan to the borrower in an amount sufficient to reinstate the mortgage). If the borrower is unable or unwilling to support the mortgage debt, servicers must consider use of other loss mitigation tools, including a pre-foreclosure sale or a deed in lieu of foreclosure, before initiating legal action to foreclose the mortgage. HUD encourages mortgagees to utilize loss mitigation by reimbursing administrative costs (title reports, recording fees) involved in these actions and by paying financial incentives. Though mortgagees have flexibility in selecting the loss mitigation strategy appropriate for each borrower, participation in the loss mitigation program is not optional. Prior to initiation of foreclosure, mortgagees are required to evaluate all defaulted borrowers for loss mitigation options eligibility, quickly activate appropriate loss mitigation options, provide housing counseling availability information, consider all reasonable means to assist the borrower in addressing the delinquency, and retain written documentation of compliance with loss mitigation requirements. Failure to comply may result in the loss of incentive compensation, interest curtailment, and other financial and administrative sanctions, including withdrawal of HUD's approval of a mortgagee. Mortgagor Eligibility: Any FHA-insured borrower who is having difficulty in making his/her mortgage payments and who occupies the mortgaged property as a primary residence may be eligible for home retention loss mitigation. Pre-foreclosure sale and deed-in-lieu options are available immediately upon default, if the cause of the default is incurable. Legal Authority: Sections 204(a) and 230 of the National Housing Act. Regulations are at 24 CFR part 203. On the Web [http://portal.hud.gov/hudportal/HUD?src=/hudprograms/loss\\_mitigation](http://portal.hud.gov/hudportal/HUD?src=/hudprograms/loss_mitigation)

Supported Goals: Strengthen the Nation's Housing Market to Bolster the Economy and Protect Consumers

Supported Objectives: Protect and educate consumers when they buy, refinance, or rent a home

Program: **4.10 Manufactured Homes Loan Insurance (Title I)**

Description: Nature of Program: By protecting mortgage lenders against the risk of default, HUD encourages lenders to finance manufactured homes, which had traditionally been financed as personal property through comparatively high-interest, short-term consumer installment loans. The program increases the availability of affordable financing and mortgages for buyers of manufactured homes and allows buyers to finance their home purchase at a longer term and lower interest rate than with conventional loans. The buyer must agree to make the required down payment and meet credit guidelines. The interest rate is negotiated between the buyer and the lender. The buyer pays an upfront insurance premium, along with an annual premium based on the declining balance of the loan. The maximum loan term is 20 years for a manufactured housing loan. Applicant Eligibility: Any person who meets credit requirements and is able to make the cash investment and the loan payments; however, the home must be the principal residence of the buyer. Legal Authority: Section 2 of Title I of the National Housing Act (12 U.S.C. 1703 et. seq.). Regulations are at 24 CFR part 201. On the Web: [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/title/manuf14](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/title/manuf14)

Supported Goals: Strengthen the Nation's Housing Market to Bolster the Economy and Protect Consumers

Supported Objectives: Stem the foreclosure crisis; Create financially sustainable homeownership opportunities; Establish an accountable and sustainable housing finance system

Program: **4.11 Manufactured Housing Programs**

Description: The Manufactured Housing Construction and Safety Standards Act, requires HUD to establish and enforce the building standards for all manufactured housing (also known as, mobile homes) sold in the United States. These standards are enforced in the factory by Primary Inspection Agencies approved by HUD and at installation sites by Qualifying State Installation Programs as well as by the Program Office. In addition, the program office works with and oversees State Administrative Agencies that enforce its construction and safety standards in those states. Nature of Program: The Manufactured Home Construction and Safety Standards are administered by the Office of Manufactured Housing program and are a regulatory program establishing and enforcing standards for the construction and installation of manufactured homes. Applicant Eligibility: Beneficiaries of the program are purchasers/owner of manufactured homes. Applications are required only for customers wishing to use the dispute resolution component of the program. Legal Authority: National Manufactured Housing Construction and Safety Standards Act of 1974 (42 U.S.C. 5401-5426) (the Act), authorizes the Department of Housing and Urban Development (HUD) to establish and amend the Federal Manufactured Home Construction and Safety Standards (the Construction and Safety Standards, or Standards) codified in 24 CFR part 3280. The Act was amended in 2000 by the Manufactured Housing Improvement Act of 2000 (Pub. L. 106-569) as amended, by expanding its purposes and creating the Manufactured Housing Consensus Committee (MHCC), the first federal advisory committee at the HUD. See 37250 Federal Register, Vol. 77, No. 119, Wednesday, June 20, 2012 / Notices for delegations of authority. On the Web: [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/rmra/mhs/mhshome](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/rmra/mhs/mhshome) Current Status: Active

Supported Goals: Strengthen the Nation's Housing Market to Bolster the Economy and Protect Consumers

Supported Objectives: Protect and educate consumers when they buy, refinance, or rent a home

Program: **4.12 Mark-to-Market Program**

Description: The Multifamily Assisted Housing Reform and Affordability Act of 1997 (MAHRA) authorized a Mark-to-Market program designed to preserve low-income rental housing affordability while reducing the long-term costs of federal rental assistance, including project-based assistance from HUD, for certain multifamily rental projects. The projects involved are projects with (1) HUD-insured or HUD-held mortgages; and (2) contracts for project-based rental assistance from HUD, primarily through the Section 8 program, for which the average rents for assisted units exceed the rent of comparable properties. The program objectives are to (1) preserve housing affordability while reducing the costs of project-based assistance; (2) restructure the HUD-insured or HUD-held financing so that the monthly payments on the first mortgage can be paid from the reduced rental levels; (3) reduce the costs of insurance claims; and (4) ensure competent management of the project. The restructured project is subject to long-term use and affordability restrictions. Legal Authority: Multifamily Assistance and Housing Reform and Affordability Act of 1997 (42 U.S.C. 1437f note). Regulations are at 24 CFR parts 401 and 402. Current Status: Active. The program has authority through September 30, 2015. However, MAHRA authorizes mortgage restructurings beyond October 1, 2015, with respect to projects for which HUD and the project owner have entered into a binding commitment under MAHRA before that date.

Supported Goals: Meet the Need for Quality Affordable Rental Homes

Supported Objectives: Preserve the affordability and improve the quality of federally assisted and private unassisted affordable rental homes

Program: **4.13 Mortgage and Major Home Improvement Loan Insurance for Urban Renewal Areas (Section 220)**

Description: HUD insures mortgages on new or rehabilitated multifamily structures located in designated urban renewal areas and areas with concentrated programs of code enforcement and neighborhood development. Applicant Eligibility: Investors, builders, developers, individual homeowners, and apartment owners. Legal Authority: Section 220 of the National Housing Act (12 U.S.C. 1715k). Regulations are at 24 CFR part 200, subpart A, and part 220. On the Web: [www.hud.gov/offices/hsg/mfh/progdesc/renturbanhsg220.cfm](http://www.hud.gov/offices/hsg/mfh/progdesc/renturbanhsg220.cfm) Current Status: The Multifamily program is active.

Supported Goals: Meet the Need for Quality Affordable Rental Homes

Supported Objectives: Expand the supply of affordable rental homes where they are most needed

Program: **4.14 Mortgage Insurance for Hospital Facilities (Section 242)**

Description: Section 242 is an FHA-Insured loan product that covers acute care hospitals of all types nationwide. Hospitals range from small critical access hospitals to large, urban teaching hospitals. Section 242 may be used to finance construction, replacement, expansion, modernization, equipment, or/and refinancing projects.

Supported Goals: Utilize Housing as a Platform for Improving Quality of Life; Build Inclusive and Sustainable Communities Free from Discrimination

Supported Objectives: Utilize HUD assistance to improve health outcomes; Catalyze economic development and job creation, while enhancing and preserving community assets

**Program:** **4.15 Mortgage Insurance for Housing for the Elderly (Section 231)**

**Description:** HUD insures mortgages made by private lending institutions to build or rehabilitate multifamily projects consisting of five or more units. Congregate care projects with central kitchens providing food service are not eligible. Applicant Eligibility: Investors, builders, developers, public bodies, and nonprofit sponsors may qualify for mortgage insurance. Persons who are elderly (62 or older) and/or persons with disabilities are eligible to occupy units in a project insured under this program. Legal Authority: Section 231 of the National Housing Act (12 U.S.C. 1715v). Regulations are at 24 CFR part 200, subpart A, and part 231. On the Web: [www.hud.gov/offices/hsg/mfh/progdsc/renths geld231.cfm](http://www.hud.gov/offices/hsg/mfh/progdsc/renths geld231.cfm) Current Status: Active, but only a few loans are insured each year.

**Supported Goals:** Meet the Need for Quality Affordable Rental Homes; Utilize Housing as a Platform for Improving Quality of Life

**Supported Objectives:** Expand the supply of affordable rental homes where they are most needed; Utilize HUD assistance to improve housing stability through supportive services for vulnerable populations

**Program:** **4.16 Mortgage Insurance for Residential Care Facilities (Section 232)**

**Description:** Section 232 is an FHA-Insured loan product that covers residential care facilities and housing for the frail elderly, such as nursing homes, assisted living facilities, and board and care homes (a project may include more than one type). Section 232 may be used to finance the purchase, refinance, new construction, or substantial rehabilitation of a residential care facility. A combination of these uses is also acceptable - e.g. refinance of a nursing home coupled with new construction of an assisted living facility.

**Supported Goals:** Meet the Need for Quality Affordable Rental Homes; Utilize Housing as a Platform for Improving Quality of Life; Build Inclusive and Sustainable Communities Free from Discrimination

**Supported Objectives:** Expand the supply of affordable rental homes where they are most needed; Utilize HUD assistance to improve health outcomes; Catalyze economic development and job creation, while enhancing and preserving community assets

**Program:** **4.17 Multifamily Rental Housing for Moderate-Income Families (Section 221(d)(3) and (4))**

**Description:** Mortgage insurance to finance rental or cooperative multifamily housing for moderate-income households, including projects designated for the elderly. Section 221(d)(3) and (4) are HUD's major insurance programs for new construction or substantially rehabilitated multifamily rental housing. Nature of Program: The Department insures mortgages made by private lending institutions to help finance construction or substantial rehabilitation of multifamily (five or more units) rental or cooperative housing for moderate-income or displaced families. Projects in both cases may consist of detached, semi-detached, row, walk-up, or elevator structures. Beginning in FY 2013, the Department has suspended the Section 221 (d)(3) program unless the project to be financed also receives Low Income Housing Tax Credit (LIHTC). Without LIHTC the program would require positive credit subsidy which is Congressionally appropriated and higher Mortgage Insurance Premiums (MIP) than Section 221 (d)(4). Section 221 (d)(4) can be utilized by non-profit mortgagors at much less cost, but with virtually the same benefits as with Section 221 (d)(3), including recognition of developer's fee. Applicant Eligibility: Section 221(d)(3) is available to public, nonprofit, and cooperative mortgagors. Section 221(d)(4) mortgages are available to profit-motivated sponsors. Legal Authority: Section 221 of the National Housing Act (12 U.S.C. 17151). Regulations are at 24 CFR part 200, subpart A, and part 221, subparts C and D. On the Web: [www.hud.gov/offices/hsg/mfh/progdsc/rentconhsgn221d3n4.cfm](http://www.hud.gov/offices/hsg/mfh/progdsc/rentconhsgn221d3n4.cfm)

**Supported Goals:** Meet the Need for Quality Affordable Rental Homes

**Supported Objectives:** Expand the supply of affordable rental homes where they are most needed

**Program:** **4.18 Multifamily Housing Service Coordinators**

Description: This program provides funding for service coordinators who assist elderly individuals and persons with disabilities, living in federally assisted multifamily housing and in the surrounding area, to obtain needed supportive services from community agencies. Independent living with assistance is a preferable, lower cost housing alternative to institutionalization for many frail older persons and persons with disabilities. HUD provides funding through three mechanisms: (1) a national competition with other properties for a limited amount of grant funding, (2) the use of the development's residual receipts or excess income, or (3) budget-based rent increases or special rent adjustments. Applicant Eligibility: Owners of Section 202, Section 8 project-based (including Rural Housing Services Section 515), Section 221(d)(3) Below Market Interest Rate, and Section 236 housing developments that are designated primarily for occupancy by the elderly or persons with disabilities. Legal Authority: Section 808 of the Cranston-Gonzalez National Affordable Housing Act (42 U.S.C. 8012), as amended by the Housing and Community Development Act of 1992 (Public Law 102-550) and the American Homeownership and Economic Opportunity Act of 2000 (Public Law 106-569). On the Web: [www.hud.gov/offices/hsg/mfh/progdesc/servicecoord.cfm](http://www.hud.gov/offices/hsg/mfh/progdesc/servicecoord.cfm)

Supported Goals: Utilize Housing as a Platform for Improving Quality of Life

Supported Objectives: Utilize HUD assistance to improve health outcomes; Utilize HUD assistance to increase economic security and self-sufficiency; Utilize HUD assistance to improve housing stability through supportive services for vulnerable populations; Utilize HUD assistance to improve public safety

Program: **4.19 Multifamily Risk-Sharing Programs (Section 542 (B) and 542(c))**

Description: Section 542(b) of the Housing and Community Development Act of 1992 authorizes HUD to enter into agreements with Qualified Participating Entities (QPEs). The agreements provide for risk-sharing on a 50-50 basis. Currently, only Fannie Mae and Freddie Mac have active risk-sharing programs with HUD. Section 542(c) enables HUD to carry out a program in conjunction with qualified state and local housing finance agencies (HFAs) to provide federal credit enhancement for loans for affordable multifamily housing through a system of risk-sharing agreements. Agreements provide for risk-sharing between 10 percent and 90 percent. Applicant Eligibility: Fannie Mae, Freddie Mac, and other qualified financial institutions, and HFAs. Legal Authority: Section 542 of the Housing and Community Development Act of 1992 (12 U.S.C. 1707 note). Regulations are at 24 CFR part 266 for the Section 542(c) program. Section 542(b) is implemented through a housing notice and negotiated agreements without regulations. On the Web: [www.hud.gov/offices/hsg/mfh/progdesc/riskshare542b.cfm](http://www.hud.gov/offices/hsg/mfh/progdesc/riskshare542b.cfm) or [www.hud.gov/offices/hsg/mfh/progdesc/riskshare542c.cfm](http://www.hud.gov/offices/hsg/mfh/progdesc/riskshare542c.cfm)

Supported Goals: Meet the Need for Quality Affordable Rental Homes

Supported Objectives: Expand the supply of affordable rental homes where they are most needed



Program: **4.20 One to Four Family Home Mortgage Insurance (Section 203(b))**

Description: Federal mortgage insurance for purchasing or refinancing a primary residence.

Nature of Program: Homebuyers may obtain FHA-insured mortgages from FHA-approved lenders to purchase new or existing one- to four-family homes (including condominium units) with low down payments or to refinance existing debt on such properties. By insuring commercial lenders against loss, FHA encourages them to invest capital in the home mortgage market. HUD insures loans made by private financial institutions. FHA receives an insurance premium, based on the loan amount. Loan terms may be up to 30 years. The loan may finance homes in both urban and rural areas. The maximum mortgage amounts are at least \$271,050 in all areas, with higher limits in areas with higher median house prices up to a maximum of \$729,750 for one-unit homes through December 31, 2013. Higher limits also exist for two- to four-family properties. The loan limits may change annually, based on home price estimates. The limits are benchmarked to the loan limits of the Government-Sponsored Enterprises, Fannie Mae and Freddie Mac. The lender collects from the borrower an up-front mortgage insurance premium payment, which may be financed, at the time of loan closing, as well as annual premiums that are not financed, but included in the regular mortgage payment. Applicant Eligibility: Any person intending to use the mortgaged property as their primary residence is eligible to apply and be considered for an FHA insured mortgage through FHA-approved lenders. Legal Authority: Section 203(b) of the National Housing Act (12 U.S.C. 1709(b)). Condominium units were authorized for FHA insurance by the Housing and Economic Recovery Act of 2008 (HERA) (Public Law 110-289). Regulations are at 24 CFR part 203, subpart A. On the Web: [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/ins/203b--df](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/ins/203b--df)

To locate a HUD-approved lender on the Web: [www.hud.gov/ll/code/llslcrit.html](http://www.hud.gov/ll/code/llslcrit.html)

Supported Goals: [Condominium program website: \[http://portal.hud.gov/hudportal/HUD?src=/program\\\_offices/housing/sfh/condo\]\(http://portal.hud.gov/hudportal/HUD?src=/program\_offices/housing/sfh/condo\)](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/condo)  
Strengthen the Nation's Housing Market to Bolster the Economy and Protect Consumers; Utilize Housing as a Platform for Improving Quality of Life; Build Inclusive and Sustainable Communities Free from Discrimination

Supported Objectives: Stem the foreclosure crisis; Create financially sustainable homeownership opportunities; Establish an accountable and sustainable housing finance system; Utilize HUD assistance to increase economic security and self-sufficiency; Utilize HUD assistance to improve housing stability through supportive services for vulnerable populations; Promote energy-efficient buildings and location-efficient communities that are healthy, affordable, and diverse; Ensure open, diverse, and equitable communities; Facilitate disaster preparedness, recovery, and resiliency

**Program:** **4.21 Project-Based Rental Assistance (PBRA) aka Section 8 for Projects**

**Description:** HUD renews Section 8 project-based housing assistance payments ("HAP") contracts with owners of multifamily rental housing. The project-based rental assistance makes up the difference between what an extremely low-, low-, or very low-income household can afford and the approved rent for an adequate housing unit in a multifamily project. Eligible tenants must pay the highest of 30 percent of adjusted income, 10 percent of gross income, or the portion of welfare assistance designated for housing or the minimum rent established by HUD. Originally, the assistance was provided in connection with new construction or substantial rehabilitation or to support existing projects. Authority to use project-based rental assistance in connection with new construction or substantial rehabilitation was repealed in 1983. While funding is no longer available for new commitments, funding is available for the renewal of Section 8 HAP contracts for units already assisted with project-based Section 8 renewal assistance. Applicant Eligibility: Project sponsors are private owners, both profit-motivated and nonprofit or cooperative organizations. Extremely low- and very low-income families whose incomes do not exceed 50 percent of the median income for the area are eligible to occupy the assisted units. A limited number of available units may be rented to low-income families whose incomes are between 50 percent and 80 percent of median income for the area. Legal Authority: For the renewal of Section 8 project-based assistance, see Section 524 of the Multifamily Assisted Housing Reform and Affordability Act of 1997 (42 U.S.C. 1437f). For Section 8 procedures, see Section 8 regulations at 24 CFR parts 5, 402, 880-881, 883-884, and 886. Current Status: Active. The program is active for administration and the renewal of existing project-based Section 8 contracts. Renewals are funded on an annual basis through appropriations acts.

**Supported Goals:** Meet the Need for Quality Affordable Rental Homes

**Supported Objectives:** Preserve the affordability and improve the quality of federally assisted and private unassisted affordable rental homes

**Program:** **4.22 Property Improvement Loan Insurance (Title I)**

**Description:** Nature of Program: FHA insures loans to finance improvements, alterations, and repairs of individual homes, apartment buildings, and nonresidential structures, as well as new construction of nonresidential buildings. Loans on single family homes (except manufactured homes) and nonresidential structures may be for up to \$25,000 and may extend to 20 years. Loans on apartment buildings may be as high as \$12,000 per unit, but the total for the building cannot exceed \$60,000, and the loan term cannot exceed 20 years. These are fixed-rate loans, for which lenders charge interest at market rates. The interest rates are not subsidized by FHA, although some communities participate in local housing rehabilitation programs that provide reduced-rate property improvement loans through Title I lenders. A loan on a manufactured home that is classified as real property may be for up to \$17,500 and loans on other manufactured homes are limited to \$7,500. FHA insures private lenders against the risk of default for up to 90 percent of any single loan. The annual premium for this insurance is \$1 per \$100 of the amount advanced; although this fee may be charged to the borrower separately, it is sometimes covered by a higher interest charge. Applicant Eligibility: To be eligible for a property improvement loan (other than a manufactured home improvement loan), the borrower must have at least a 50 percent ownership in the property to be improved. To be eligible for a manufactured home improvement loan, the borrower must have at least a 50 percent interest in the manufactured home, and the home must be the principle place of residence of the borrower. Legal Authority: Section 2 of Title I of the National Housing Act (12 U.S.C. 1703). Regulations are at 24 CFR part 201. On the Web: <http://portal.hud.gov/hudportal/HI?src=/hudnrograms/nili>

**Supported Goals:** Strengthen the Nation's Housing Market to Bolster the Economy and Protect Consumers

**Supported Objectives:** Create financially sustainable homeownership opportunities; Establish an accountable and sustainable housing finance system

Program: **4.23 Rehabilitation Loan Insurance (Section 203(k))**

Description: Nature of Program: HUD's primary program for the rehabilitation and repair of single family properties. A loan can be used to (1) finance rehabilitation of an existing property; (2) finance rehabilitation and refinancing of the outstanding indebtedness of a property; and (3) finance purchase and rehabilitation of a property. While there is no maximum repair threshold, the total loan amount must still fall within the FHA mortgage limit for the area. The loan amount is limited by the lesser of (1) the value of the property before rehab plus the cost of rehab, or (2) 110 percent of the appraised value of the property after rehab.

The Streamlined 203(k) Limited Repair program permits homebuyers to finance up to \$35,000 into their mortgage for simple home improvements. Unlike the standard 203(k) insurance program, the Streamlined 203(k) does not require oversight by a 203(k) consultant. With this product, homebuyers can quickly and easily tap into cash to pay for property repairs or improvements, such as those identified by a home inspector or FHA appraiser. Applicant Eligibility: All homeowners that can make the monthly mortgage payments are eligible to apply. Cooperative units are not eligible; individual condominium units may be insured if they are in projects that have been approved by FHA and there are fewer than 4 units in the building. Rehabilitation is limited only to the interior of a unit. There are other limiting requirements for the use of the 203(k) loan in a condominium unit.

Legal Authority: Section 203(k) of the National Housing Act (12 U.S.C. 1709(k)). Regulations are in 24 CFR 203.50. On the Web: [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/203k/203k--df](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/203k/203k--df) and [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/203k/203kslrp](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/203k/203kslrp)

Supported Goals: Strengthen the Nation's Housing Market to Bolster the Economy and Protect Consumers

Supported Objectives: Stem the foreclosure crisis; Create financially sustainable homeownership opportunities; Establish an accountable and sustainable housing finance system

Program: **4.24 Rent Supplement**

Description: Section 101 of the Housing and Urban Development Act of 1965 authorized rent supplements on behalf of needy tenants living in privately owned housing and was the first project-based assistance program for mortgages insured by the Office of Housing. These contracts were available to Section 221(d)(3) BMIR, Section 231, Section 236 (insured and non-insured), and Section 202 properties for the life of the mortgage. Eligible tenants pay 30 percent of the rent or 30 percent of their income toward the rent, whichever is greater. The difference between the tenant payment and the economic rent approved by the Department is made up by a Rent Supplement payment made directly to the project owner.

Supported Goals: Meet the Need for Quality Affordable Rental Homes

Supported Objectives: Preserve the affordability and improve the quality of federally assisted and private unassisted affordable rental homes

Program: **4.25 Rental Assistance Program (RAP)**

Description: Rental Assistance Payment (RAP) Contracts. The RAP program was established by the Housing and Community Development Act of 1974 to provide additional rental assistance subsidy to property owners on behalf of very low-income tenants. RAP was available only to Section 236 properties and was the predecessor

Supported Goals: Meet the Need for Quality Affordable Rental Homes

Supported Objectives: Preserve the affordability and improve the quality of federally assisted and private unassisted affordable rental homes

Program: **4.26 Rental Housing Assistance (Section 236)**

Description: The Section 236 program, established by the Housing and Urban Development Act of 1968, combined federal mortgage insurance with interest reduction payments to the mortgagee for the production of low-cost rental housing. Under this program, HUD provided interest subsidies to lower a project's mortgage interest rate to as low as 1 percent. This program no longer provides insurance or subsidies for new mortgage loans, but existing Section 236 properties continue to operate under the program. The interest reduction payment results in lower operating costs and subsequently a reduced rent structure.

Supported Goals: Meet the Need for Quality Affordable Rental Homes

Supported Objectives: Preserve the affordability and improve the quality of federally assisted and private unassisted affordable rental homes

Program: **4.27 Supplemental Loans for Multifamily Projects (Section 241)**

Description: HUD insures loans made by lenders to pay for improvements or additions to apartment projects, nursing homes, hospitals, or group-practice facilities that already carry HUD-insured or HUD-held mortgages. Projects may also obtain FHA insurance on loans to preserve, expand, or improve housing opportunities, to provide fire and safety equipment, or to finance energy conservation improvements to conventionally financed projects. Major movable equipment for nursing homes, group practice facilities, or hospitals also may be covered by a mortgage under this program. Applicant Eligibility: Qualified owners and purchasers of multifamily projects and owners of healthcare facilities (as specified above). Legal Authority: Section 241 of the National Housing Act (12 U.S.C. 1715z?6). Regulations are at 24 CFR part 200, subpart A, and part 241. On the Web: [www.hud.gov/offices/hsg/mfh/progdesc/supplement241a.cfm](http://www.hud.gov/offices/hsg/mfh/progdesc/supplement241a.cfm)

Supported Goals: Meet the Need for Quality Affordable Rental Homes; Build Inclusive and Sustainable Communities Free from Discrimination

Supported Objectives: Expand the supply of affordable rental homes where they are most needed; Preserve the affordability and improve the quality of federally assisted and private unassisted affordable rental homes; Promote energy-efficient buildings and location-efficient communities that are healthy, affordable, and diverse

Program: **4.28 Supportive Housing for Persons with Disabilities (Section 811)**

Description: Capital advances are made to eligible nonprofit sponsors and, in cases of mixed-finance, for-profit limited partnerships the sole general partner of which is (i) a nonprofit organization; (ii) a for-profit corporation controlled by a nonprofit organization; or (iii) a limited liability company controlled by a nonprofit organization which has a Section 501(c)(3) tax exemption ruling, to finance the development of rental housing with the availability of supportive services for persons with disabilities. The advance is interest free and does not have to be repaid so long as the housing remains available for very low-income persons with disabilities for at least 40 years. Project rental assistance covers the difference between the HUD-approved operating cost of the project and the tenants' contributions toward rent. Applicant Eligibility: Nonprofit organizations with a Section 501(c)(3) IRS tax exemption may apply for assistance. Once selected, they may partner with private, for-profit entities so long as the sole general partner is a nonprofit organization that meets the statutory requirements. Occupancy is open to very low-income persons with disabilities who are at least 18 years old and less than 62 years of age. Legal Authority: Section 811 of the Cranston-Gonzalez National Affordable Housing Act (42 U.S.C. 8013), as amended by the Frank Melville Supportive Housing Investment Act of 2010 (Public Law 111-374). Regulations are at 24 CFR part 891. On the Web: [www.hud.gov/offices/hsg/mfh/progdesc/disab811.cfm](http://www.hud.gov/offices/hsg/mfh/progdesc/disab811.cfm) In addition, Section 811 project rental assistance is available as another method of providing supportive housing for persons with disabilities. This assistance is only available to extremely low-income persons with disabilities and extremely low-income households that include at least one person with a disability. Funds are provided to state housing finance agencies and other appropriate entities that apply, subject to appropriations. Meet the Need for Quality Affordable Rental Homes

Supported Goals:

Supported Objectives: Expand the supply of affordable rental homes where they are most needed

Program: **4.29 Supportive Housing for the Elderly (Section 202)**

Description: Capital advances are made to eligible private, nonprofit sponsors to finance the development of rental housing with supportive services for the elderly. . Once funded, the nonprofit sponsor must form an owner corporation, which in cases of mixed-finance projects can be, for-profit limited partnerships where the sole general partner is (i) a nonprofit organization or (ii) a for-profit corporation wholly owned and controlled by one or more nonprofit organizations; or (iii) a limited liability company wholly owned and controlled by one or more nonprofit organizations. The advance is interest free and does not have to be repaid so long as the housing remains available for very low-income elderly persons for at least 40 years. Project rental assistance covers the difference between the HUD-approved operating cost of the project and the tenants' contributions toward rent. Applicant Eligibility: Private, nonprofit organizations and consumer cooperatives may qualify for assistance.. Occupancy is open to very low-income households which include at least one person 62 years of age or older. Legal Authority: Section 202 of the Housing Act of 1959 (12 U.S.C. 1701q), as amended by section 210 of the Housing and Community Development Act of 1974 (Public Law 86-372); section 801 of the Cranston-Gonzalez National Affordable Housing Act (Public Law 101-625); the Housing and Community Development Act of 1992 (Public Law 102-550); the Rescissions Act (Public Law 104-19); the American Homeownership and Economic Opportunity Act of 2000 (Public Law 106-569); the Housing and Economic Recovery Act of 2008 (Public Law 110-289); and the Section 202 Supportive Housing for the Elderly Act of 2010 (Public Law 111-372). Regulations are at 24 CFR part 891. On the Web: [www.hud.gov/offices/hsg/mfh/progdesc/eld202.cfm](http://www.hud.gov/offices/hsg/mfh/progdesc/eld202.cfm)

Supported Goals:

Supported Objectives: Meet the Need for Quality Affordable Rental Homes; Utilize Housing as a Platform for Improving Quality of Life  
Expand the supply of affordable rental homes where they are most needed; Utilize HUD assistance to increase economic security and self-sufficiency

## 5. Policy Development and Research

### Total Budget Authority (Millions)

FY 2012 Actual	FY 2013 Annualized CR	FY 2014 Estimate
\$46	\$46	\$50

Program: **5.1 Research**

Description: The Office of Policy Development and Research (PD&R), through the Research account provides fundamental support for the mission of the Department and the policy agenda of the Secretary. PD&R performs policy analysis, research, surveys, studies, and evaluations, both short- and long-term, to assist Congress, the Secretary, and other HUD principal staff to make informed decisions on HUD policies, programs, budget, and legislative proposals. In addition, PD&R provides data and information to support program operations.

Supported Goals: Strengthen the Nation's Housing Market to Bolster the Economy and Protect Consumers; Meet the Need for Quality Affordable Rental Homes; Build Inclusive and Sustainable Communities Free from Discrimination

Supported Objectives: Protect and educate consumers when they buy, refinance, or rent a home; Expand the supply of affordable rental homes where they are most needed; Expand families' choices of affordable rental homes located in a broad range of communities; Catalyze economic development and job creation, while enhancing and preserving community assets; Promote energy-efficient buildings and location-efficient communities that are healthy, affordable, and diverse

**6. Public and Indian Housing**

**Total Budget Authority (Millions)**

FY 2012 Actual	FY 2013 Annualized CR	FY 2014 Estimate
\$24,890	\$25,672	\$27,743

**Program: 6.1 Choice Neighborhoods**

**Description:** Choice Neighborhoods grants transform distressed neighborhoods and public and assisted projects into viable and sustainable mixed-income neighborhoods by linking housing improvements with appropriate services, schools, public assets, transportation, and access to jobs. Choice Neighborhoods grants provide support for the preservation and rehabilitation of public and HUD-assisted housing, within the context of a broader approach to concentrated poverty. Eligible applicants include public housing authorities, local governments, nonprofits, and for-profit developers that have partnered with a public entity. Choice Neighborhoods is focused on three core goals:

1. Housing: Replace distressed public and assisted housing with high-quality mixed-income housing that is well-managed and responsive to the needs of the surrounding neighborhood;
2. People: Improve educational outcomes and intergenerational mobility for youth with services and supports delivered directly to youth and their families; and
3. Neighborhood: Create the conditions necessary for public and private reinvestment in distressed neighborhoods to offer the kinds of amenities and assets, including safety, good schools, and commercial activity, that are important to families' choices about their community.

**Supported Goals:** Utilize Housing as a Platform for Improving Quality of Life

**Supported Objectives:** Utilize HUD assistance to improve educational outcomes and early learning and development; Utilize HUD assistance to improve health outcomes; Utilize HUD assistance to increase economic security and self-sufficiency; Utilize HUD assistance to improve housing stability through supportive services for vulnerable populations; Utilize HUD assistance to improve public safety

**Program: 6.2 Family Self-Sufficiency (FSS) Program**

**Description:** The purpose of the FSS program is to promote the development of local strategies to coordinate the use of assistance under the Housing Choice Voucher and Public Housing program with public and private resources to enable participating families to increase earned income and financial literacy, reduce or eliminate the need for welfare assistance, and make progress toward economic independence and self-sufficiency.

**Supported Goals:** Meet the Need for Quality Affordable Rental Homes; Utilize Housing as a Platform for Improving Quality of Life

**Supported Objectives:** Expand families' choices of affordable rental homes located in a broad range of communities; Utilize HUD assistance to improve educational outcomes and early learning and development; Utilize HUD assistance to improve health outcomes; Utilize HUD assistance to increase economic security and self-sufficiency; Utilize HUD assistance to improve housing stability through supportive services for vulnerable populations; Utilize HUD assistance to improve public safety

Program: **6.3 Family Unification Vouchers**

Description: Family Unification Program (FUP): Housing Choice Voucher assistance is provided under the Family Unification Program (FUP) program for families for whom the lack of adequate housing is a primary factor in the imminent placement of the family's child or children in out-of-home care, or the delay in the discharge of the child or children to the family from out-of-home care, and for youth at least 18 years old and not more than 21 years old who left foster care at age 16 or older and who lack adequate housing. Public Housing Agencies (PHAs) administer the FUP in partnership with Public Child Welfare Agencies (PCWAs) who are responsible for referring FUP families and youths to the PHA for determination of eligibility for rental assistance. In addition to rental assistance, supportive services must be provided by the PCWA to FUP youths for the entire 18 months in which the youth participates in the program. FUP youth vouchers are limited, by statute, to 18 months of housing assistance. There is no time limitation on FUP family vouchers.

Supported Goals: Meet the Need for Quality Affordable Rental Homes; Utilize Housing as a Platform for Improving Quality of Life; Build Inclusive and Sustainable Communities Free from Discrimination

Supported Objectives: End homelessness and substantially reduce the number of families with severe housing needs; Expand the supply of affordable rental homes where they are most needed; Expand families' choices of affordable rental homes located in a broad range of communities; Utilize HUD assistance to improve educational outcomes and early learning and development; Utilize HUD assistance to improve health outcomes; Utilize HUD assistance to increase economic security and self-sufficiency; Utilize HUD assistance to improve housing stability through supportive services for vulnerable populations; Utilize HUD assistance to improve public safety; Ensure open, diverse, and equitable communities; Build the capacity of local, state, and regional public and private organizations

Program: **6.4 Federal Guarantees for Financing for Tribal Housing Activities (Title VI)**

Description: The purpose of the Title VI loan guarantee is to assist Indian Housing Block Grant (IHBG) recipients (borrowers) who want to finance eligible affordable housing activities, but are unable to secure financing without the assistance of a federal guarantee.

Supported Goals: Strengthen the Nation's Housing Market to Bolster the Economy and Protect Consumers; Build Inclusive and Sustainable Communities Free from Discrimination

Supported Objectives: Create financially sustainable homeownership opportunities; Catalyze economic development and job creation, while enhancing and preserving community assets; Facilitate disaster preparedness, recovery, and resiliency

Program: **6.5 HUD-Veterans Affairs Supportive Housing (VASH)**

Description: The HUD-Veterans Affairs Supportive Housing (HUD-VASH) program combines Housing Choice Voucher (HCV) rental assistance for homeless Veterans with case management and clinical services provided by the Department of Veterans Affairs (VA).

Supported Goals: Meet the Need for Quality Affordable Rental Homes; Utilize Housing as a Platform for Improving Quality of Life

Supported Objectives: End homelessness and substantially reduce the number of families with severe housing needs; Preserve the affordability and improve the quality of federally assisted and private unassisted affordable rental homes; Utilize HUD assistance to improve health outcomes; Utilize HUD assistance to increase economic security and self-sufficiency; Utilize HUD assistance to improve housing stability through supportive services for vulnerable populations; Utilize HUD assistance to improve public safety



Program: **6.6 Indian Community Development Block Grant (CDBG)**

Description: The ICDBG Program provides eligible grantees with direct grants for use in developing viable Indian and Alaska Native Communities, including decent housing, a suitable living environment, and economic opportunities, primarily for low and moderate income persons.

The ICDBG Program provides eligible grantees with direct grants for use in developing viable Indian and Alaska Native Communities, including decent housing, a suitable living environment, and economic opportunities, primarily for low and moderate income persons.

Supported Goals: Meet the Need for Quality Affordable Rental Homes; Utilize Housing as a Platform for Improving Quality of Life; Build Inclusive and Sustainable Communities Free from Discrimination

Supported Objectives: End homelessness and substantially reduce the number of families with severe housing needs; Expand the supply of affordable rental homes where they are most needed; Utilize HUD assistance to improve educational outcomes and early learning and development; Utilize HUD assistance to improve health outcomes; Utilize HUD assistance to increase economic security and self-sufficiency; Utilize HUD assistance to improve housing stability through supportive services for vulnerable populations; Utilize HUD assistance to improve public safety; Catalyze economic development and job creation, while enhancing and preserving community assets; Promote energy-efficient buildings and location-efficient communities that are healthy, affordable, and diverse; Ensure open, diverse, and equitable communities; Facilitate disaster preparedness, recovery, and resiliency; Build the capacity of local, state, and regional public and private organizations

Program: **6.7 Indian Housing Loan Guarantee Fund (Section 184)**

Description: The Section 184 Indian Home Loan Guarantee Program is a home mortgage specifically designed for American Indian and Alaska Native families, Alaska Villages, Tribes, or Tribally Designated Housing Entities. Section 184 loans can be used, both on and off native lands, for new construction, rehabilitation, purchase of

Strengthen the Nation's Housing Market to Bolster the Economy and Protect Consumers; Meet the Need for Quality Affordable Rental Homes; Build Inclusive and Sustainable Communities Free from Discrimination

Supported Objectives: Stem the foreclosure crisis; Protect and educate consumers when they buy, refinance, or rent a home; Create financially sustainable homeownership opportunities; Establish an accountable and sustainable housing finance system; Preserve the affordability and improve the quality of federally assisted and private unassisted affordable rental homes; Ensure open, diverse, and equitable communities; Facilitate disaster preparedness, recovery, and resiliency

Program: **6.8 Native American Housing Block Grants**

Description: The Indian Housing Block Grant Program (IHBG) is a formula grant that provides a range of affordable housing activities on Indian reservations and Indian areas.

Supported Goals: Strengthen the Nation's Housing Market to Bolster the Economy and Protect Consumers; Meet the Need for Quality Affordable Rental Homes; Utilize Housing as a Platform for Improving Quality of Life; Build Inclusive and Sustainable Communities Free from Discrimination

Supported Objectives: Protect and educate consumers when they buy, refinance, or rent a home; Create financially sustainable homeownership opportunities; End homelessness and substantially reduce the number of families with severe housing needs; Expand the supply of affordable rental homes where they are most needed; Preserve the affordability and improve the quality of federally assisted and private unassisted affordable rental homes; Expand families' choices of affordable rental homes located in a broad range of communities; Utilize HUD assistance to improve educational outcomes and early learning and development; Utilize HUD assistance to improve health outcomes; Utilize HUD assistance to increase economic security and self-sufficiency; Utilize HUD assistance to improve housing stability through supportive services for vulnerable populations; Utilize HUD assistance to improve public safety; Promote energy-efficient buildings and location-efficient communities that are healthy, affordable, and diverse; Facilitate disaster preparedness, recovery, and resiliency; Build the capacity of local, state, and regional public and private organizations

Program:	<b>6.9 Native Hawaiian Housing Block Grants</b>
Description:	The use of NHHBG funds is limited to eligible affordable housing activities for low-income (not exceeding 80% of the median income for the area) native Hawaiians eligible to reside on Hawaiian home lands.
Supported Goals:	Strengthen the Nation's Housing Market to Bolster the Economy and Protect Consumers; Meet the Need for Quality Affordable Rental Homes; Utilize Housing as a Platform for Improving Quality of Life; Build Inclusive and Sustainable Communities Free from Discrimination
Supported Objectives:	Create financially sustainable homeownership opportunities; End homelessness and substantially reduce the number of families with severe housing needs; Expand the supply of affordable rental homes where they are most needed; Utilize HUD assistance to improve educational outcomes and early learning and development; Utilize HUD assistance to improve health outcomes; Utilize HUD assistance to increase economic security and self-sufficiency; Utilize HUD assistance to improve housing stability through supportive services for vulnerable populations; Utilize HUD assistance to improve public safety; Promote energy-efficient buildings and location-efficient communities that are healthy, affordable, and diverse; Facilitate disaster preparedness, recovery, and resiliency; Build the capacity of local, state, and regional public and private organizations
Program:	<b>6.10 Native Hawaiian Loan Guarantee Fund (Section 184A)</b>
Description:	The purpose of the Section 184A Native Hawaiian Housing Loan Guarantee is to provide access to sources of private financing on Hawaiian home lands.
Supported Goals:	Strengthen the Nation's Housing Market to Bolster the Economy and Protect Consumers; Build Inclusive and Sustainable Communities Free from Discrimination
Supported Objectives:	Stem the foreclosure crisis; Create financially sustainable homeownership opportunities; Facilitate disaster preparedness, recovery, and resiliency
Program:	<b>6.11 Non-elderly disabled vouchers</b>
Description:	Non-Elderly Disabled (NED) vouchers serve families whose head, spouse or co-head is under 62 years of age and disabled.
Supported Goals:	Strengthen the Nation's Housing Market to Bolster the Economy and Protect Consumers; Meet the Need for Quality Affordable Rental Homes; Utilize Housing as a Platform for Improving Quality of Life; Build Inclusive and Sustainable Communities Free from Discrimination
Supported Objectives:	Create financially sustainable homeownership opportunities; End homelessness and substantially reduce the number of families with severe housing needs; Expand the supply of affordable rental homes where they are most needed; Expand families' choices of affordable rental homes located in a broad range of communities; Utilize HUD assistance to improve educational outcomes and early learning and development; Utilize HUD assistance to improve health outcomes; Utilize HUD assistance to increase economic security and self-sufficiency; Utilize HUD assistance to improve housing stability through supportive services for vulnerable populations; Utilize HUD assistance to improve public safety; Ensure open, diverse, and equitable communities; Facilitate disaster preparedness, recovery, and resiliency; Build the capacity of local, state, and regional public and private organizations
Program:	<b>6.12 Public Housing</b>
Description:	The Public Housing program provides decent, safe and affordable rental housing to approximately 1.1 million eligible low-income families. This program is administered by state and local capital and operating funds to Public Housing Agencies (PHAs), which receive operating and capital funds from HUD to support for the development, modernization, operating, and maintenance expenses of public housing properties developments nationwide.
Supported Goals:	Meet the Need for Quality Affordable Rental Homes; Utilize Housing as a Platform for Improving Quality of Life; Build Inclusive and Sustainable Communities Free from Discrimination

Supported Objectives: End homelessness and substantially reduce the number of families with severe housing needs; Expand the supply of affordable rental homes where they are most needed; Preserve the affordability and improve the quality of federally assisted and private unassisted affordable rental homes; Utilize HUD assistance to improve health outcomes; Utilize HUD assistance to increase economic security and self-sufficiency; Utilize HUD assistance to improve housing stability through supportive services for vulnerable populations; Utilize HUD assistance to improve public safety; Promote energy-efficient buildings and location-efficient communities that are healthy, affordable, and diverse; Ensure open, diverse, and equitable communities; Facilitate disaster preparedness, recovery, and resiliency

Program: **6.13 Rental Assistance Demonstration**

Description: The Rental Assistance Demonstration (RAD) allows proven financing tools to be applied to at-risk public and assisted housing and has two components: 1st Component - Allows Public Housing and Moderate Rehabilitation (Mod Rehab) properties to convert, under a competition limited to 60,000 units, to long-term Section 8 rental assistance contracts; and 2nd Component - Allows Rent Supplement (Rent Supp), Rental Assistance Payment (RAP), and Mod Rehab properties to convert tenant-protection vouchers issued upon contract expiration or termination to project-Meet the Need for Quality Affordable Rental Homes

Supported Goals:

Supported Objectives: Preserve the affordability and improve the quality of federally assisted and private unassisted affordable rental homes

Program: **6.14 Resident Opportunity and Self-Sufficiency (ROSS) Program**

Description: ROSS links public housing residents with supportive services, resident empowerment activities, and assistance in becoming economically self-sufficient.

Supported Goals: Meet the Need for Quality Affordable Rental Homes; Utilize Housing as a Platform for Improving Quality of Life; Build Inclusive and Sustainable Communities Free from Discrimination

Supported Objectives: Expand families' choices of affordable rental homes located in a broad range of communities; Utilize HUD assistance to improve educational outcomes and early learning and development; Utilize HUD assistance to improve health outcomes; Utilize HUD assistance to increase economic security and self-sufficiency; Utilize HUD assistance to improve housing stability through supportive services for vulnerable populations; Utilize HUD assistance to improve public safety; Build the capacity of local, state, and regional public and private organizations

Program: **6.15 Tenant-Based Rental Assistance (TBRA)/Housing Choice Vouchers aka Section 8 for tenants**

Description: The TBRA or HCV program provides rental subsidies that help low-income individual households afford housing costs such as rent and, utilities in the private rental market. Other related programs include rental assistance, self-sufficiency, homebuyer, targeted population, and anti-displacement assistance.

Supported Goals: Strengthen the Nation's Housing Market to Bolster the Economy and Protect Consumers; Meet the Need for Quality Affordable Rental Homes; Utilize Housing as a Platform for Improving Quality of Life; Build Inclusive and Sustainable Communities Free from Discrimination

Supported Objectives: Create financially sustainable homeownership opportunities; End homelessness and substantially reduce the number of families with severe housing needs; Expand the supply of affordable rental homes where they are most needed; Expand families' choices of affordable rental homes located in a broad range of communities; Utilize HUD assistance to improve educational outcomes and early learning and development; Utilize HUD assistance to improve health outcomes; Utilize HUD assistance to increase economic security and self-sufficiency; Utilize HUD assistance to improve housing stability through supportive services for vulnerable populations; Utilize HUD assistance to improve public safety; Ensure open, diverse, and equitable communities; Facilitate disaster preparedness, recovery, and resiliency; Build the capacity of local, state, and regional public and private organizations

**7. Sustainable Housing and Communities**

**Total Budget Authority (Millions)**

FY 2012 Actual	FY 2013 Annualized CR	FY 2014 Estimate
-	-	-

Program: **7.1 Sustainable Communities Initiative**

Description: In partnership with DOT and EPA, the HUD Integrated Planning and Investment grants (formerly named the Sustainable Communities Regional Planning and Community Challenge Grants) is a competitive program. Manages and supports Regional Planning Grants and Community Challenge grants to almost 150 communities. In partnership with DOT and EPA, the program helps to create strong, sustainable communities by connecting housing to jobs, improving coordination of housing and transportation investments, fostering local innovation, and helping to build a clean energy economy.

Supported Goals: Strengthen the Nation's Housing Market to Bolster the Economy and Protect Consumers; Meet the Need for Quality Affordable Rental Homes; Utilize Housing as a Platform for Improving Quality of Life; Build Inclusive and Sustainable Communities Free from Discrimination

Supported Objectives: Create financially sustainable homeownership opportunities; Expand the supply of affordable rental homes where they are most needed; Preserve the affordability and improve the quality of federally assisted and private unassisted affordable rental homes; Expand families' choices of affordable rental homes located in a broad range of communities; Utilize HUD assistance to improve educational outcomes and early learning and development; Utilize HUD assistance to increase economic security and self-sufficiency; Utilize HUD assistance to improve housing stability through supportive services for vulnerable populations; Utilize HUD assistance to improve public safety; Catalyze economic development and job creation, while enhancing and preserving community assets; Promote energy-efficient buildings and location-efficient communities that are healthy, affordable, and diverse; Ensure open, diverse, and equitable communities; Facilitate disaster preparedness, recovery, and resiliency; Build the capacity of local, state, and regional public and private organizations

**8. Management and Administration**

**Total Budget Authority (Millions)**

FY 2012 Actual	FY 2013 Annualized CR	FY 2014 Estimate
\$1,655	\$1,684	\$1,752

**Program: 8.1 Cross- Department IT**

**Description:** HUD's Transformation Initiative Fund is part of a broader organizational change effort aimed at supporting the policy goals of the agency's strategic plan.

The Department of Housing and Urban Development Appropriations Act, 2010, provided up to \$238.8 million to be transferred to the TI Fund for IT modernization. The Transformation Initiative represents a comprehensive effort to fundamentally change and modernize the way HUD does business with its stakeholders, supporting the four major programmatic and policy goals outlined in HUD's five-year strategic plan. By focusing efforts on these key modernization projects, HUD is able to deliver targeted functionality in shorter timeframes and demonstrate clear value from the funding invested in its IT. The evolution of HUD's technology, as envisioned by the Transformation Initiative, will enable HUD to reduce the number of obsolete, redundant and incompatible systems, and will provide the foundation for the delivery of a modern and robust infrastructure and system maintenance tools. The Transformation Initiative Fund remains the primary source of funding for HUD's multi-year effort to fundamentally transform the agency. TI has enabled HUD to initiate projects that reengineer fundamental business processes, streamline programs and operations, enhance accountability and respond to cross-cutting and urgent challenges more nimbly and effectively. TI consists of complementary strategies for generating and deploying information throughout the national housing and urban development

**Supported Goals:**

Strengthen the Nation's Housing Market to Bolster the Economy and Protect Consumers; Meet the Need for Quality Affordable Rental Homes; Utilize Housing as a Platform for Improving Quality of Life; Build Inclusive and Sustainable Communities Free from Discrimination

**Supported Objectives:** Stem the foreclosure crisis; Protect and educate consumers when they buy, refinance, or rent a home; Create financially sustainable homeownership opportunities; Establish an accountable and sustainable housing finance system; Expand the supply of affordable rental homes where they are most needed; Preserve the affordability and improve the quality of federally assisted and private unassisted affordable rental homes; Expand families' choices of affordable rental homes located in a broad range of communities; Utilize HUD assistance to improve educational outcomes and early learning and development; Utilize HUD assistance to increase economic security and self-sufficiency; Utilize HUD assistance to improve housing stability through supportive services for vulnerable populations; Ensure open, diverse, and equitable communities; Facilitate disaster preparedness, recovery, and resiliency

**Program: 8.2 Cross-Department Management**

**Description:** Salary and Expenses represent the total full-time equivalent (FTE) costs across HUD programs including the Government National Mortgage Association (GNMA) and the Office of the Inspector General (OIG). Rent, utilities, security, training, travel, building services, supplies costs throughout the agency is also accounted for in this line item.

**Supported Goals:** Strengthen the Nation's Housing Market to Bolster the Economy and Protect Consumers; Meet the Need for Quality Affordable Rental Homes; Utilize Housing as a Platform for Improving Quality of Life; Build Inclusive and Sustainable Communities Free from Discrimination

Supported Objectives: Stem the foreclosure crisis; Protect and educate consumers when they buy, refinance, or rent a home; Create financially sustainable homeownership opportunities; Establish an accountable and sustainable housing finance system; End homelessness and substantially reduce the number of families with severe housing needs; Expand the supply of affordable rental homes where they are most needed; Preserve the affordability and improve the quality of federally assisted and private unassisted affordable rental homes; Expand families' choices of affordable rental homes located in a broad range of communities; Utilize HUD assistance to improve educational outcomes and early learning and development; Utilize HUD assistance to improve health outcomes; Utilize HUD assistance to increase economic security and self-sufficiency; Utilize HUD assistance to improve housing stability through supportive services for vulnerable populations; Utilize HUD assistance to improve public safety; Catalyze economic development and job creation, while enhancing and preserving community assets; Promote energy-efficient buildings and location-efficient communities that are healthy, affordable, and diverse; Ensure open, diverse, and equitable communities; Facilitate disaster preparedness, recovery, and resiliency; Build the capacity of local, state, and regional public and private organizations