

HCDA -- Table of Contents

Enrolled Bill

H. R. 5334

ONE HUNDRED SECOND CONGRESS OF THE UNITED STATES OF AMERICA
A T T H E S E C O N D S E S S I O N
BEGUN AND HELD AT THE CITY OF WASHINGTON ON FRIDAY, THE THIRD DAY
OF JANUARY,
ONE THOUSAND NINE HUNDRED AND NINETY-TWO

AN ACT

To amend and extend certain laws relating to housing and community
development, and for other purposes.

Be it enacted by the Senate and House of Representatives of the
United States of America in Congress assembled,

SECTION 1. SHORT TITLE AND TABLE OF CONTENTS.

(a) Short Title. - This Act may be cited as the 'Housing and
Community Development Act of 1992'.

(b) Table of Contents. -

Sec. 1. Short title and table of contents.

Sec. 2. Effective date.

TITLE I - HOUSING ASSISTANCE

SUBTITLE A - GENERAL PROVISIONS

Sec. 101. Low-income housing authorization.

Sec. 102. Extension of ceiling rents.

Sec. 103. Definitions of income and adjusted income and
applicability to Indian housing programs.

Sec. 104. Public and section 8 housing tenant preference rules.

Sec. 105. Income eligibility for assisted housing.

Sec. 106. Family self-sufficiency program.

SUBTITLE B - PUBLIC AND INDIAN HOUSING

Sec. 111. Major reconstruction of obsolete projects.

Sec. 112. Public housing tenant preferences.

- Sec. 113. Reform of public housing management.
- Sec. 114. Public housing operating subsidies.
- Sec. 115. Public housing vacancy reduction.
- Sec. 116. Public housing demolition and disposition.
- Sec. 117. Public housing resident management.
- Sec. 118. Public housing homeownership.
- Sec. 119. Public housing family investment centers.
- Sec. 120. Revitalization of severely distressed public housing.
- Sec. 121. Choice in public housing management.
- Sec. 122. Assisted housing for Indians and Alaska Natives.
- Sec. 123. Public housing early childhood development services.
- Sec. 124. Indian housing childhood development services.
- Sec. 125. Public housing one-stop perinatal services demonstration.
- Sec. 126. Public housing youth sports programs.
- Sec. 127. National Commission on Distressed Public Housing.
- Sec. 128. National Commission on American Indian, Alaska Native,
and Native Hawaiian Housing.
- Sec. 129. Rental assistance fraud recoveries.
- Sec. 130. Project-based accounting.
- Sec. 131. Sale of certain scattered-site housing.
- Sec. 132. Homeownership demonstration program in Omaha, Nebraska.

SUBTITLE C - SECTION 8 ASSISTANCE

- Sec. 141. Eligibility of low-income families to receive rental assistance.
- Sec. 142. Contract adjustments for expiration of property tax exemption.
- Sec. 143. Termination of contracts.
- Sec. 144. Preferences for veterans with disabilities that prevent use of home.

- Sec. 145. Termination of tenancy for criminal activity.
- Sec. 146. Definitions of 'project-based assistance' and 'tenant-based assistance'.
- Sec. 147. Portability.
- Sec. 148. Family unification assistance.
- Sec. 149. Implementation of amendments to project-based certificate program.
- Sec. 150. Effectiveness of section 8 assistance for FHA-owned units.
- Sec. 151. Implementation of income eligibility provisions for section 8 new construction units.
- Sec. 152. Moving to opportunity for fair housing.
- Sec. 153. Directive to further fair housing objectives under certificate and voucher programs.
- Sec. 154. Housing assistance in Jefferson County, Texas.
- Sec. 155. Compliance of certain activities with limitations on project-based assistance.

SUBTITLE D - OTHER PROGRAMS

- Sec. 161. Public and assisted housing drug elimination.
- Sec. 162. Housing counseling.
- Sec. 163. Use of funds recaptured from refinancing State and local finance projects.
- Sec. 164. HOPE for youth.
- Sec. 165. Extension for commencement of certain construction.

SUBTITLE E - HOMEOWNERSHIP PROGRAMS

- Sec. 181. HOPE programs.
- Sec. 182. National Homeownership Trust demonstration.
- Sec. 183. Nehemiah housing opportunity grants.
- Sec. 184. Loan guarantees for Indian housing.
- Sec. 185. Assistance under section 8 for homeownership.

Sec. 186. Enterprise zone homeownership opportunity grants.

SUBTITLE F - IMPLEMENTATION

Sec. 191. Implementation.

TITLE II - HOME INVESTMENT PARTNERSHIPS

Sec. 201. Authorization of appropriations.

Sec. 202. Home program thresholds.

Sec. 203. Elimination of restrictions on new construction.

Sec. 204. Policies and preference rules; use of tenant-based rental assistance amounts for security deposits.

Sec. 205. Use of home funds for homeless assistance.

Sec. 206. Per unit cost limits.

Sec. 207. Administrative costs as eligible use of investment.

Sec. 208. Affordable housing.

Sec. 209. Homeownership resale restrictions.

Sec. 210. Matching requirements.

Sec. 211. Assistance for insular areas.

Sec. 212. Community housing production set-aside.

Sec. 213. Housing education and organizational support for community land trusts.

Sec. 214. Land bank redevelopment.

Sec. 215. Research in providing affordable housing through innovative building techniques and technology.

Sec. 216. Use of innovative building technologies to provide cost-saving housing opportunities.

Sec. 217. Definition of community housing development organization.

Sec. 218. Inclusion of echo housing in definition of housing.

Sec. 219. Eligibility of manufactured homeowners as first-time homebuyers.

Sec. 220. Eligibility for assistance and contents of strategies.

Sec. 221. Location of activities.

Sec. 222. Regulations.

Sec. 223. Retroactive application of home amendments.

TITLE III - PRESERVATION OF LOW-INCOME HOUSING

SUBTITLE A - PREPAYMENT OF MORTGAGES INSURED UNDER NATIONAL HOUSING
ACT

Sec. 301. Authorization of appropriations.

Sec. 302. Guidelines for appraisals of preservation value.

Sec. 303. Second notice of intent.

Sec. 304. Plan of action.

Sec. 305. Approval of plan of action.

Sec. 306. Receipt of incentives to extend low-income use.

Sec. 307. Transfer to qualified purchasers.

Sec. 308. Criteria for plan of action involving incentives.

Sec. 309. Resident homeownership program.

Sec. 310. Definition of eligible low-income housing.

Sec. 311. Preemption of State and local laws.

Sec. 312. Technical assistance and capacity building.

Sec. 313. Transition provisions.

Sec. 314. Conditions of assistance.

Sec. 315. Delegated responsibility to State agencies.

Sec. 316. Insurance for second mortgage financing.

Sec. 317. Technical amendments.

Sec. 318. Study of projects assisted under flexible subsidy
program.

SUBTITLE B - OTHER PRESERVATION PROVISIONS

Sec. 331. Eligibility of public mortgagors for section 236 mortgage
insurance.

Sec. 332. Regulations.

TITLE IV - MULTIFAMILY HOUSING PLANNING AND INVESTMENT STRATEGIES

- Sec. 401. Definitions.
- Sec. 402. Required submission.
- Sec. 403. Contents.
- Sec. 404. Submission and review.
- Sec. 405. Troubled multifamily housing.
- Sec. 406. Flexible subsidy program.
- Sec. 407. Capacity study.
- Sec. 408. Flexible subsidy program.

TITLE V - MORTGAGE INSURANCE AND SECONDARY MORTGAGE MARKET

SUBTITLE A - FHA MORTGAGE INSURANCE PROGRAMS

- Sec. 501. Limitation on insurance authority.
- Sec. 502. Federal Housing Administration Advisory Board.
- Sec. 503. Maximum mortgage amount.
- Sec. 504. FHA annual report.
- Sec. 505. Maximum principal obligation of mortgages for veterans.
- Sec. 506. Prepurchase counseling requirement.
- Sec. 507. Authority to decrease insurance premium charges.
- Sec. 508. Statute of limitations on payment of distributive shares.
- Sec. 509. Mortgage limits for multifamily projects.
- Sec. 510. Insurance of loans for operating losses of multifamily projects.
- Sec. 511. Eligibility of assisted living facilities for mortgage insurance under section 232.
- Sec. 512. Expediting insurance for acquisition of Resolution Trust Corporation property.
- Sec. 513. Energy efficient mortgages pilot program.
- Sec. 514. Study regarding home warranty plans.
- Sec. 515. Expenditures to correct defects.

- Sec. 516. Payment of mortgage insurance claims.
- Sec. 517. Coverage of the Multifamily Mortgage Foreclosure Act.
- Sec. 518. Mortgagee Review Board.
- Sec. 519. Definition of mortgagee.
- Sec. 520. Exemption from section 137(b) of the Truth in Lending Act.

SUBTITLE B - SECONDARY MORTGAGE MARKET PROGRAMS

- Sec. 531. Limitation on GNMA guarantees of mortgage-backed securities.
- Sec. 532. Authority for GNMA to make hardship interest payments.

SUBTITLE C - IMPROVEMENT OF FINANCING FOR MULTIFAMILY HOUSING

- Sec. 541. Short title.
- Sec. 542. Multifamily mortgage credit demonstrations.
- Sec. 543. National interagency task force on multifamily housing.
- Sec. 544. Definitions.

TITLE VI - HOUSING FOR ELDERLY PERSONS AND PERSONS WITH
DISABILITIES

SUBTITLE A - SUPPORTIVE HOUSING PROGRAMS

- Sec. 601. Funding for supportive housing for the elderly and for persons with disabilities.
- Sec. 602. Supportive housing for the elderly.
- Sec. 603. Supportive housing for persons with disabilities.
- Sec. 604. Revised congregate housing services program.
- Sec. 605. HOPE for elderly independence.
- Sec. 606. Housing opportunities for persons with AIDS.

SUBTITLE B - AUTHORITY FOR PUBLIC HOUSING AGENCIES TO PROVIDE
DESIGNATED PUBLIC HOUSING AND ASSISTANCE FOR DISABLED FAMILIES

- Sec. 621. Definitions.
- Sec. 622. Authority.

Sec. 623. Tenant-based assistance for persons with disabilities.

Sec. 624. Development and reconstruction of housing for disabled families.

Sec. 625. Conforming amendments.

Sec. 626. Inapplicability to Indian public housing.

SUBTITLE C - STANDARDS AND OBLIGATIONS OF RESIDENCY IN FEDERALLY ASSISTED HOUSING

Sec. 641. Compliance by owners as condition of Federal assistance.

Sec. 642. Compliance with criteria for occupancy as requirement for tenancy.

Sec. 643. Establishment of criteria for occupancy.

Sec. 644. Assisted applications.

SUBTITLE D - AUTHORITY TO PROVIDE PREFERENCES FOR ELDERLY RESIDENTS AND UNITS FOR DISABLED RESIDENTS IN CERTAIN SECTION 8 ASSISTED HOUSING

Sec. 651. Authority.

Sec. 652. Reservation of units for disabled families.

Sec. 653. Secondary preferences.

Sec. 654. General availability of units.

Sec. 655. Preference within groups.

Sec. 656. Prohibition of evictions.

Sec. 657. Treatment of covered section 8 housing not subject to elderly preference.

Sec. 658. Treatment of other federally assisted housing.

Sec. 659. Covered section 8 housing.

Sec. 660. Section 8 preference.

Sec. 661. Study.

SUBTITLE E - SERVICE COORDINATORS FOR ELDERLY AND DISABLED RESIDENTS OF FEDERALLY ASSISTED HOUSING

Sec. 671. Requirement to provide service coordinators.

Sec. 672. Required training of service coordinators.

- Sec. 673. Costs of providing service coordinators in public housing.
- Sec. 674. Costs of providing service coordinators in project-based section 8 housing.
- Sec. 675. Costs of providing service coordinators for families receiving Federal tenant-based assistance.
- Sec. 676. Grants for costs of providing service coordinators in multifamily housing assisted under National Housing Act.
- Sec. 677. Expanded responsibilities of service coordinators in section 202 housing.

SUBTITLE F - GENERAL PROVISIONS

- Sec. 681. Comprehensive housing affordability strategies.
- Sec. 682. Conforming amendments.
- Sec. 683. Definitions.
- Sec. 684. Applicability.
- Sec. 685. Regulations.

TITLE VII - RURAL HOUSING

- Sec. 701. Program authorizations.
- Sec. 702. Eligibility of homes on leased land owned by community land trusts for section 502 loans.
- Sec. 703. Maximum income of borrowers under guaranteed loans.
- Sec. 704. Remote rural areas.
- Sec. 705. Designation of underserved areas and reservation of assistance.
- Sec. 706. Rural Housing Voucher program.
- Sec. 707. Rental housing loans.
- Sec. 708. Nonprofit set-aside.
- Sec. 709. Consideration of certain areas as rural areas.
- Sec. 710. Permanent authority for section 523.
- Sec. 711. Housing preservation grants for replacement of housing.

- Sec. 712. Preservation.
- Sec. 713. Disaster assistance.
- Sec. 714. Prohibition on transfer of rural housing programs.
- Sec. 715. Site acquisition and development.
- Sec. 716. Reciprocity in approval of housing subdivisions among Federal agencies.

*** ILLUSTRATIONS OR TABLE DATA OMITTED ***

TITLE VIII - COMMUNITY DEVELOPMENT

SUBTITLE A - COMMUNITY DEVELOPMENT BLOCK GRANTS

- Sec. 801. Community development authorizations.
- Sec. 802. Units of general local government.
- Sec. 803. Urban counties.
- Sec. 804. Retention of program income.
- Sec. 805. Economic development.
- Sec. 806. Evaluation, selection, and review of economic development projects.
- Sec. 807. Eligible activities.
- Sec. 808. Reference to Fair Housing Act.
- Sec. 809. Eligibility of enterprise zones.
- Sec. 810. Assistance for colonias.
- Sec. 811. State set-aside for technical assistance.
- Sec. 812. Community development plans and reports.
- Sec. 813. Delay use of 1990 census housing data to examine effect on targeting for CDBG formula.

SUBTITLE B - OTHER COMMUNITY DEVELOPMENT PROGRAMS

- Sec. 831. Neighborhood Reinvestment Corporation.
- Sec. 832. Neighborhood development program.
- Sec. 833. Study regarding housing technology research.
- Sec. 834. Designation of enterprise zones.

SUBTITLE C - MISCELLANEOUS PROGRAMS

- Sec. 851. Community Outreach Act.
- Sec. 852. Computerized database of community development needs.
- Sec. 853. Community Investment Corporation demonstration.
- Sec. 854. Emergency assistance for Los Angeles.

TITLE IX - REGULATORY AND MISCELLANEOUS PROGRAMS

SUBTITLE A - MISCELLANEOUS

- Sec. 901. HUD research and development.
- Sec. 902. Administration of Department of Housing and Urban Development.
- Sec. 903. Participant's consent to release of information.
- Sec. 904. National Institute of Building Sciences.
- Sec. 905. Fair housing initiatives program.
- Sec. 906. National Commission on Manufactured Housing.
- Sec. 907. Manufactured housing.
- Sec. 908. Real Estate Settlement Procedures Act of 1974.
- Sec. 909. Community Reinvestment Act of 1977.
- Sec. 910. Report on community development lending.
- Sec. 911. Subsidy layering review.
- Sec. 912. Solar assistance financing entity.
- Sec. 913. Technical and Conforming Amendments relating to labor wage rates under housing programs.
- Sec. 914. Energy efficient mortgages.
- Sec. 915. Economic opportunities for low- and very low-income persons.
- Sec. 916. Study of the effectiveness of section 3 of the Housing and Urban Development Act of 1968.
- Sec. 917. Indian housing authorities.
- Sec. 918. Study regarding foreclosure alternatives.

- Sec. 919. Regulations clarifying the term 'housing for older persons'.
- Sec. 920. Use of domestic products.
- Sec. 921. Improved coordination of urban policy.
- Sec. 922. Prohibition of lump-sum payments.
- Sec. 923. Economic independence.
- Sec. 924. Administrative provision.
- Sec. 925. Performance goals.
- Sec. 926. Regulation of consultants.
- Sec. 927. Clarification on utility allowances.
- Sec. 928. Flood control restoration zone.
- Sec. 929. Salaries and expenses.
- Sec. 930. The National Cities in Schools Community Development program.
- Sec. 931. Bank Enterprise Act of 1991 and related provisions.
- Sec. 932. Disclosures under the Home Mortgage Disclosure Act of 1975.
- Sec. 933. Prohibition on use of 'rule of 78's' in connection with mortgage refinancings and other consumer loans.
*** ILLUSTRATIONS OR TABLE DATA OMITTED ***

SUBTITLE B - BANK REGULATORY CLARIFICATION PROVISIONS

- Sec. 951. Amendment relating to estimates of real estate settlement costs.
- Sec. 952. Adjustable rate mortgage caps.
- Sec. 953. Modifying separate capitalization rule for savings associations' subsidiaries engaged in activities not permissible for national banks.
- Sec. 954. Real estate appraisal amendment.
- Sec. 955. Insider lending.
- Sec. 956. Clarification of compensation standards.
- Sec. 957. Truth in Savings Act amendments.

TITLE X - RESIDENTIAL LEAD-BASED PAINT HAZARD REDUCTION ACT OF 1992

Sec. 1001. Short title.

Sec. 1002. Findings.

Sec. 1003. Purposes.

Sec. 1004. Definitions.

SUBTITLE A - LEAD-BASED PAINT HAZARD REDUCTION

Sec. 1011. Grants for lead-based paint hazard reduction in target housing.

Sec. 1012. Evaluation and reduction of lead-based paint hazards in federally assisted housing.

Sec. 1013. Disposition of federally owned housing.

Sec. 1014. Comprehensive housing affordability strategy.

Sec. 1015. Task force on lead-based paint hazard reduction and financing.

Sec. 1016. National consultation on lead-based paint hazard reduction.

Sec. 1017. Guidelines for lead-based paint hazard evaluation and reduction activities.

Sec. 1018. Disclosure of information concerning lead upon transfer of residential property.

SUBTITLE B - LEAD EXPOSURE REDUCTION

Sec. 1021. Contractor training and certification.

SUBTITLE C - WORKER PROTECTION

Sec. 1031. Worker protection.

Sec. 1032. Coordination between Environmental Protection Agency and Department of Labor.

Sec. 1033. NIOSH responsibilities.

SUBTITLE D - RESEARCH AND DEVELOPMENT

PART 1 - HUD RESEARCH

Sec. 1051. Research on lead exposure from other sources.

Sec. 1052. Testing technologies.

Sec. 1053. Authorization.

PART 2 - GAO REPORT

Sec. 1056. Federal implementation and insurance study.

SUBTITLE E - REPORTS

Sec. 1061. Reports of the Secretary of Housing and Urban
Development.

TITLE XI - NEW TOWNS DEMONSTRATION PROGRAM FOR EMERGENCY RELIEF OF
LOS ANGELES

Sec. 1101. Authority.

Sec. 1102. New town plan.

Sec. 1103. New town development demonstration program requirements.

Sec. 1104. Federal mortgage insurance.

Sec. 1105. Secondary soft mortgage financing for housing.

Sec. 1106. Community development assistance.

Sec. 1107. Governing boards.

Sec. 1108. Reports.

Sec. 1109. Definitions.

TITLE XII - REMOVAL OF REGULATORY BARRIERS TO AFFORDABLE HOUSING

Sec. 1201. Short title.

Sec. 1202. Purposes.

Sec. 1203. Definition of regulatory barriers to affordable housing.

Sec. 1204. Grants for regulatory barrier removal strategies and
implementation.

Sec. 1205. Regulatory barriers clearinghouse.

Sec. 1206. Substantially equivalent Federal and State barrier
assessment removal requirements.

Sec. 1207. Reports by Secretary.

TITLE XIII - GOVERNMENT SPONSORED ENTERPRISES

Sec. 1301. Short title.

Sec. 1302. Congressional findings.

Sec. 1303. Definitions.

Sec. 1304. Protection of taxpayers against liability.

SUBTITLE A - SUPERVISION AND REGULATION OF ENTERPRISES

PART 1 - FINANCIAL SAFETY AND SOUNDNESS REGULATOR

Sec. 1311. Establishment of Office of Federal Housing Enterprise Oversight.

Sec. 1312. Director.

Sec. 1313. Duty and authority of director.

Sec. 1314. Authority to require reports by enterprises.

Sec. 1315. Personnel.

Sec. 1316. Funding.

Sec. 1317. Examinations.

Sec. 1318. Prohibition of excessive compensation.

Sec. 1319. Authority to provide for review of enterprises by rating organization.

Sec. 1319A. Equal opportunity in solicitation of contracts.

Sec. 1319B. Annual reports by director.

Sec. 1319C. Public disclosure of final orders and agreements.

Sec. 1319D. Limitation on subsequent employment.

Sec. 1319E. Audits by GAO.

Sec. 1319F. Information, records, and meetings.

Sec. 1319G. Regulations and orders.

PART 2 - AUTHORITY OF SECRETARY

SUBPART A - GENERAL AUTHORITY

Sec. 1321. Regulatory authority.

Sec. 1322. Prior approval authority for new programs.

- Sec. 1323. Public access to mortgage information.
- Sec. 1324. Annual housing report.
- Sec. 1325. Fair housing.
- Sec. 1326. Prohibition of public disclosure of proprietary information.
- Sec. 1327. Authority to require reports by enterprises.
- Sec. 1328. Reports by Secretary.

SUBPART B - HOUSING GOALS

- Sec. 1331. Establishment.
- Sec. 1332. Low- and moderate-income housing goal.
- Sec. 1333. Special affordable housing goal.
- Sec. 1334. Central cities, rural areas, and other underserved areas housing goal.
- Sec. 1335. Other requirements.
- Sec. 1336. Monitoring and enforcing compliance with housing goals.
- Sec. 1337. Reports during transition.
- Sec. 1338. Effective date of transition goals.

SUBPART C - ENFORCEMENT OF HOUSING GOALS

- Sec. 1341. Cease-and-desist proceedings.
- Sec. 1342. Hearings.
- Sec. 1343. Judicial review.
- Sec. 1344. Enforcement and jurisdiction.
- Sec. 1345. Civil money penalties.
- Sec. 1346. Public disclosure of final orders and agreements.
- Sec. 1347. Notice of service.
- Sec. 1348. Subpoena authority.
- Sec. 1349. Regulations.

PART 3 - MISCELLANEOUS PROVISIONS

Sec. 1351. Amendments to title 5, United States Code.

Sec. 1352. Prohibition of merger of office.

Sec. 1353. Protection of confidential information.

Sec. 1354. Review of underwriting guidelines.

Sec. 1355. Studies of effects of privatization of FNMA and FHLMC.

Sec. 1356. Transition.

SUBTITLE B - REQUIRED CAPITAL LEVELS FOR ENTERPRISES AND SPECIAL
ENFORCEMENT POWERS

Sec. 1361. Risk-based capital levels.

Sec. 1362. Minimum capital levels.

Sec. 1363. Critical capital levels.

Sec. 1364. Capital classifications.

Sec. 1365. Supervisory actions applicable to undercapitalized
enterprises.

Sec. 1366. Supervisory actions applicable to significantly
undercapitalized enterprises.

Sec. 1367. Appointment of conservators for critically
undercapitalized enterprises.

Sec. 1368. Notice of classification and enforcement action.

Sec. 1369. Appointment of conservators.

Sec. 1369A. Powers of conservators.

Sec. 1369B. Liability protection for conservators.

Sec. 1369C. Capital restoration plans.

Sec. 1369D. Judicial review of director action.

SUBTITLE C - ENFORCEMENT PROVISIONS

Sec. 1371. Cease-and-desist proceedings.

Sec. 1372. Temporary cease-and-desist orders.

Sec. 1373. Hearings.

Sec. 1374. Judicial review.

- Sec. 1375. Enforcement and jurisdiction.
- Sec. 1376. Civil money penalties.
- Sec. 1377. Notice after separation from service.
- Sec. 1378. Private rights of action.
- Sec. 1379. Public disclosure of final orders and agreements.
- Sec. 1379A. Notice of service.
- Sec. 1379B. Subpoena authority.

SUBTITLE D - AMENDMENTS TO CHARTER ACTS OF ENTERPRISES

- Sec. 1381. Amendments to Federal National Mortgage Association Charter Act.
- Sec. 1382. Amendments to Federal Home Loan Mortgage Corporation Act.
- Sec. 1383. Implementation.

SUBTITLE E - REGULATION OF FEDERAL HOME LOAN BANK SYSTEM

- Sec. 1391. Primacy of financial safety and soundness for Federal Housing Finance Board.
- Sec. 1392. Advances under Federal Home Loan Bank Act.
- Sec. 1393. Studies regarding Federal Home Loan Bank system.
- Sec. 1394. Report of Federal Home Loan Bank members.
- Sec. 1395. Reports regarding consolidation of Federal Home Loan Bank system.

TITLE XIV - HOUSING PROGRAMS UNDER STEWART B. MCKINNEY HOMELESS ASSISTANCE ACT

SUBTITLE A - HOUSING ASSISTANCE

- Sec. 1401. Short title.
- Sec. 1402. Emergency Shelter Grants program.
- Sec. 1403. Supportive Housing program.
- Sec. 1404. Safe Havens for Homeless Individuals Demonstration program.
- Sec. 1405. Section 8 assistance for single room occupancy dwellings.

- Sec. 1406. Shelter Plus Care program.
- Sec. 1407. FHA single family property disposition.
- Sec. 1408. Rural Homelessness Grant program.
- Sec. 1409. Evaluation of programs.
- Sec. 1410. Extension of original McKinney Act Housing programs.
- Sec. 1411. Consultation and report regarding use of National Guard facilities as overnight shelters for homeless individuals.
- Sec. 1412. Strategy to eliminate unfit transient facilities.
- Sec. 1413. Amendments to table of contents.
- Sec. 1414. Use of FMHA inventory for transitional housing for homeless persons and for turnkey housing.

SUBTITLE B - INTERAGENCY COUNCIL ON THE HOMELESS

- Sec. 1421. Authorization of appropriations.
- Sec. 1422. Extension.

SUBTITLE C - FEDERAL EMERGENCY MANAGEMENT FOOD AND SHELTER PROGRAM

- Sec. 1431. Authorization of appropriations.
- Sec. 1432. Employment and participation of homeless individuals in local programs.

TITLE XV - ANNUNZIO-WYLIE ANTI-MONEY LAUNDERING ACT

- Sec. 1500. Short title.

SUBTITLE A - TERMINATION OF CHARTERS, INSURANCE, AND OFFICES

- Sec. 1501. Authority to appoint conservator for depository institutions convicted of money laundering.
- Sec. 1502. Revoking charter of Federal depository institutions convicted of money laundering or cash transaction reporting offenses.
- Sec. 1503. Terminating insurance of State depository institutions convicted of money laundering or cash transaction reporting offenses.
- Sec. 1504. Removing parties involved in currency reporting violations.

Sec. 1505. Unauthorized participation.

Sec. 1506. Access by State financial institution supervisors to currency transactions reports.

Sec. 1507. Restricting State branches and agencies of foreign banks convicted of money laundering offenses.

SUBTITLE B - NONBANK FINANCIAL INSTITUTIONS AND GENERAL PROVISIONS

Sec. 1511. Identification of financial institutions.

Sec. 1512. Prohibition of illegal money transmitting businesses.

Sec. 1513. Compliance procedures.

Sec. 1514. Nondisclosure of orders.

Sec. 1515. Provisions relating to recordkeeping with respect to certain funds transfers.

Sec. 1516. Use of certain records.

Sec. 1517. Suspicious transactions and financial institution anti-money laundering programs.

Sec. 1518. Anti-money laundering training team.

Sec. 1519. International money laundering reports.

SUBTITLE C - MONEY LAUNDERING ENFORCEMENT IMPROVEMENTS

Sec. 1521. Jurisdiction in civil forfeiture cases.

Sec. 1522. Civil forfeiture of fungible property.

Sec. 1523. Procedure for subpoenaing bank records.

Sec. 1524. Deletion of redundant and inadvertently limiting provision in 18 U.S.C. 1956.

Sec. 1525. Structuring transactions to evade CMIR requirement.

Sec. 1526. Clarification of definition of financial institution.

Sec. 1527. Definition of financial transaction.

Sec. 1528. Obstructing a money laundering investigation.

Sec. 1529. Awards in money laundering cases.

Sec. 1530. Penalty for money laundering conspiracies.

- Sec. 1531. Technical and conforming amendments to money laundering provision.
- Sec. 1532. Preclusion of notice to possible suspects of existence of a grand jury subpoena for bank records in money laundering and controlled substance investigations.
- Sec. 1533. Elimination of restriction on disposal of forfeited property by the Department of the Treasury and the Postal Service.
- Sec. 1534. New money laundering predicate offenses.
- Sec. 1535. Amendments to the Bank Secrecy Act.
- Sec. 1536. Expansion of money laundering law to cover proceeds of certain foreign crimes.

SUBTITLE D - REPORTS AND MISCELLANEOUS

- Sec. 1541. Study and report on reimbursing financial institutions and others for providing financial records.
- Sec. 1542. Reports of information regarding safety and soundness of depository institutions.
- Sec. 1543. Immunity.
- Sec. 1544. Interagency information sharing.

SUBTITLE E - COUNTERFEIT DETERRENCE

- Sec. 1551. Short title.
- Sec. 1552. Increase in penalties.
- Sec. 1553. Deterrents to counterfeiting.
- Sec. 1554. Reproductions of currency.
*** ILLUSTRATIONS OR TABLE DATA OMITTED ***

SUBTITLE F - MISCELLANEOUS PROVISIONS

- Sec. 1561. Civil money penalties.
- Sec. 1562. Authority to order depository institutions to obtain copies of CTRS from customers which are unregulated businesses.
- Sec. 1563. Whistleblower protection for employees of financial institutions other than depository institutions.
- Sec. 1564. Advisory group on reporting requirements.

Sec. 1565. GAO feasibility study of the financial crimes enforcement network.

TITLE XVI - TECHNICAL CORRECTIONS OF BANKING LAWS

SUBTITLE A - FEDERAL DEPOSIT INSURANCE CORPORATION IMPROVEMENT ACT

Sec. 1601. Table of contents.

Sec. 1602. Transfer and redesignation of sections with duplicate section numbers.

Sec. 1603. Technical corrections relating to title I of the Federal Deposit Insurance Corporation Improvement Act of 1991.

Sec. 1604. Technical corrections relating to title II of the Federal Deposit Insurance Corporation Improvement Act of 1991.

Sec. 1605. Technical corrections relating to title III of the Federal Deposit Insurance Corporation Improvement Act of 1991.

Sec. 1606. Technical corrections relating to title IV of the Federal Deposit Insurance Corporation Improvement Act of 1991.

Sec. 1607. Technical corrections relating to title V of the Federal Deposit Insurance Corporation Improvement Act of 1991.

Sec. 1608. Federal Housing Finance Board practice required to conform to congressional intent and existing law.

Sec. 1609. Effective date.

SUBTITLE B - RESOLUTION TRUST CORPORATION

Sec. 1611. Technical corrections relating to title I of the Resolution Trust Corporation Refinancing, Restructuring, and Improvement Act of 1991.

Sec. 1612. Technical corrections relating to title II of the Resolution Trust Corporation Refinancing, Restructuring, and Improvement Act of 1991.

Sec. 1613. Technical corrections relating to title III of the Resolution Trust Corporation Refinancing, Restructuring, and Improvement Act of 1991.

Sec. 1614. Technical corrections relating to title IV of the Resolution Trust Corporation Refinancing, Restructuring, and Improvement Act of 1991.

Sec. 1615. Technical corrections relating to title V of the

Resolution Trust Corporation Refinancing,
Restructuring, and Improvement Act of 1991.

Sec. 1616. Technical corrections relating to title VI of the
Resolution Trust Corporation Refinancing,
Restructuring, and Improvement Act of 1991.

Sec. 1617. Repeal of title consisting of amendments duplicated in
the Federal Deposit Insurance Corporation Improvement
Act of 1991.

Sec. 1618. Effective date.

SEC. 2. EFFECTIVE DATE.

The provisions of this Act and the amendments made by this Act shall take effect and shall apply upon the date of the enactment of this Act, unless such provisions or amendments specifically provide for effectiveness or applicability upon another date certain.