

# **PROGRAMS OF HUD**



## **Major Mortgage, Grant, Assistance, and Regulatory Programs**

**2025**

*This document is designed to be an informative resource for HUD's congressional partners, participants in HUD programs, and interested members of the public. It is not intended to be a comprehensive inventory of every action undertaken by HUD to fulfill its mission, nor is it an inventory of programs for purposes of financial tracking or audits. For HUD's official inventory of programs, please visit [foi.omb.gov](https://www.foi.omb.gov).*

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## Offices of the Secretary & Deputy Secretary

### The Violence Against Women Act (VAWA)

Provides housing protections for survivors of domestic violence, dating violence, sexual assault, and stalking in covered housing programs.

**Overview:** The Violence Against Women Act (VAWA), among other things, provides housing protections for survivors of domestic violence, dating violence, sexual assault, and stalking.

VAWA requires HUD to implement its housing provisions via regulations, notices, and other guidance. In general, an applicant for assistance or a tenant assisted under a covered housing program may not be denied admission to, denied assistance under, terminated from participation in, or evicted from the housing on the basis of or as a direct result of the fact that the applicant or tenant is a survivor of domestic violence, dating violence, sexual assault, or stalking, if the applicant or tenant otherwise qualifies for admission, assistance, participation, or occupancy. Certain covered housing providers must also establish emergency transfer plans for facilitating the emergency relocation of tenants who are survivors of domestic violence, dating violence, sexual assault, or stalking and who reasonably believe there is a threat of imminent harm from further violence if they remain in their unit, or the sexual assault occurred on premises in the past 90 days. VAWA and HUD's implementation of VAWA also provides other rights and protections with broader scope and applicability, including protection of the right to report crime or seek emergency assistance in one's home regardless of the presence of a covered housing program or a VAWA survivor.

**Applicability:** Generally, the protections under HUD's VAWA regulations apply to applicants for assistance or housing and tenants receiving assistance under programs identified as covered housing programs.

**Filing a Complaint:** Any individual who reasonably believes their VAWA rights have been violated may file a complaint with HUD's Office of Fair Housing and Equal Opportunity (FHEO) in person, by mail, online, or by telephone, not later than 1 year after the alleged violation occurred or terminated. HUD will investigate and attempt to conciliate the complaint. If it is not conciliated and there is reasonable cause to believe that discrimination occurred, HUD will issue a charge on behalf of the aggrieved person. A HUD administrative law judge will hold a hearing unless either party elects to have the case heard in Federal District Court.

**Legal Authority:** Chapter 2 of Subtitle N of the Violence Against Women Act of 1994 ([34 U.S.C. 12471, et seq.](#)); ([34 U.S.C. 12491-12496](#)). Regulations are found at [24 CFR part 5, subpart L](#) and in individual program regulations. The Violence Against Women Act Reauthorization Act of 2022 ([Public Law 117-103](#), approved March 15, 2022).

**Information Sources:** HUD covered housing program offices and local HUD field offices.

Websites: <https://www.hud.gov/vawa>

How to File a Complaint:

[https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/VAWA#file\\_a\\_complaint](https://www.hud.gov/program_offices/fair_housing_equal_opp/VAWA#file_a_complaint)

### **Self-Help Housing Property Disposition Program**

This program makes surplus Federal properties available through sale at less than fair market value to States, their subdivisions and instrumentalities, and nonprofit organizations.

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

**Applicant Eligibility:** States, State political subdivisions or instrumentalities, and nonprofit organizations that exist for the primary purpose of providing housing or housing assistance for low-income individuals or families are eligible.

**Legal Authority:** [40 U.S.C. 550\(f\)\(3\)](#).

**Information Source:** Information on specific properties is available from the General Services Administration at <https://disposal.gsa.gov/s/>

## Community Planning and Development (CPD)

### Capacity Building for Community Development and Affordable Housing (Section 4)

Grants to national intermediaries to develop the capacity and ability of community development corporations (CDCs) and community housing development organizations (CHDOs) to carry out community development and affordable housing activities that benefit low- and moderate-income families and persons.

**Nature of Program:** Section 4 of the HUD Demonstration Act of 1993 authorizes HUD to provide assistance through competitive grants to specific national nonprofit intermediary groups. These groups provide support, loans, grants, and predevelopment assistance to subgrantee CDCs and CHDOs or provide training and education to develop the capacity and ability of CDCs or CHDOs to undertake community development and affordable housing projects and programs. The grantees concentrate on neighborhood based nonprofit CDCs and CHDOs that have as part of their mission the holistic improvement of the neighborhood for the benefit of low- and moderate-income families. Private sources must match three times the amount of any assistance provided under this section.

Program funds may be used for the following: (1) training, education, support, and advice to enhance the technical and administrative capabilities of CDCs and CHDOs; (2) loans, grants, (pre)development assistance, or other financial assistance to CDCs and CHDOs to carry out community development and affordable housing activities, including acquisition, construction, or rehabilitation of housing for low- and moderate-income families and persons, and community and economic development activities that create jobs for low-income persons; and (3) other activities as determined by the specific eligible grantees in consultation with the Secretary. Rural capacity building activities<sup>1</sup> are eligible and may receive discretionary funding.

**Applicant Eligibility:** Although the HUD Demonstration Act of 1993 lists five eligible grantees, recent appropriations acts have limited eligible grantees to the following: Local Initiatives Support Corporation (LISC), Enterprise Community Partners, Inc. (formerly The Enterprise Foundation), and Habitat for Humanity International.

**Legal Authority:** Section 4 of the HUD Demonstration Act of 1993 ([42 U.S.C. 9816 note](#)).

#### Information Source:

Websites: For official HUD information, see

[https://www.hud.gov/program\\_offices/comm\\_planning/section-4](https://www.hud.gov/program_offices/comm_planning/section-4)

For technical assistance, see <https://www.hudexchange.info/programs/section-4-capacity-building/>

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<sup>1</sup> Authority for rural capacity building is the Consolidated Appropriations Act, 2018 (Public Law 115-141, approved March 23, 2018) (<https://www.congress.gov/115/plaws/publ141/PLAW-115publ141.pdf>).



## Community Development Block Grant Disaster Recovery (CDBG-DR) Assistance

Flexible grants to help the most impacted and distressed areas recover long-term after Presidentially declared disasters.

**Nature of Program:** This funding is not permanently authorized. In response to Presidentially declared disasters, Congress may appropriate funding for CDBG-DR grants that can be used in long-term recovery efforts to rebuild the affected areas and provide crucial seed money to stimulate recovery. Past appropriations provided funds for necessary expenses for activities authorized under Title I of the Housing and Community Development Act of 1974 related to disaster relief, long-term recovery, restoration of infrastructure and housing, economic revitalization, and mitigation.

HUD publishes CDBG-DR allocations and grant requirements in notices in the *Federal Register* and on HUD's website. Generally, CDBG program requirements in Title I of the Housing and Community Development Act of 1974 and [24 CFR part 570](#) apply unless modified by an appropriations statute, HUD-established waiver, or alternative requirement, though HUD may not waive requirements related to fair housing, nondiscrimination, labor standards, or environmental review. CDBG-DR assistance is also subject to applicable requirements in [2 CFR part 200](#) and some of the requirements of the Robert T. Stafford Disaster Relief and Emergency Assistance Act Public Law 93-288, as amended, 42 U.S.C. 5121, *et seq.* (Stafford Act).

Because CDBG-DR grants fund a broad range of activities, CDBG-DR assistance helps individuals, households, businesses, communities, and neighborhoods by supplementing long-term recovery once other Federal disaster assistance programs have been exhausted, such as those administered by the Federal Emergency Management Agency, the Small Business Administration, and the U.S. Army Corps of Engineers.

The CDBG-Mitigation (CDBG-MIT) program provides additional funding to increase resilience to disasters. In 2021, Congress established a set-aside requiring CDBG-DR grantees to use 15 percent of disaster recovery grants awarded under the Disaster Relief Supplemental Appropriations Act, 2022 for mitigation activities. CDBG-MIT allows eligible grantees to use assistance in areas impacted by recent disasters to carry out strategic and high-impact activities to mitigate disaster risks and reduce the long-term risk of loss of life, injury, damage to and loss of property, and suffering and hardship.

**Applicant Eligibility:** Appropriations language determines recipient eligibility. Recent CDBG-DR appropriations have included States, local governments, and Tribes as eligible recipients and limited the use of funds to the "most impacted and distressed" areas resulting from major disasters. HUD generally awards noncompetitive, nonrecurring CDBG-DR grants by a formula that considers disaster recovery needs unmet by other Federal disaster assistance programs.

**Legal Authority:** CDBG-DR assistance is largely governed by specific appropriations acts, most recently Public Law [117-328](#), and it is also subject to provisions of Title I of the Housing and Community Development Act of 1974 ([42 U.S.C. 5301](#), *et seq.*) (made applicable by

## Community Planning and Development (CPD)

appropriations acts unless waived) and certain provisions of the Robert T. Stafford Disaster Relief and Emergency Assistance Act ([42 U.S.C. 5121](#), *et seq.*).

**Information Sources:** HUD field offices and HUD's Office of Community Planning and Development.

Websites: For official HUD information, see

[https://www.hud.gov/program\\_offices/comm\\_planning/cdbg-dr](https://www.hud.gov/program_offices/comm_planning/cdbg-dr)

For technical assistance, see <https://www.hudexchange.info/programs/cdbg-dr/>

### **Community Development Block Grants (CDBG) (Entitlement)**

Funding to help metropolitan cities and urban counties meet their housing and community development needs.

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

Entitlement communities, in consultation with local residents, develop their own programs and funding priorities. All CDBG activities must meet at least one of the following national objectives: benefit low- and moderate-income persons; aid in the prevention or elimination of slums and blight; or meet certain urgent community development needs. Eligible activities include: (1) acquisition of real property; (2) rehabilitation of residential and nonresidential properties; (3) provision of public facilities and improvements, such as water and sewer, streets, and neighborhood centers; (4) public services; (5) activities relating to energy conservation and renewable energy; (6) clearance; (7) homeownership assistance; and (8) assistance to nonprofits and for-profit businesses for special economic development activities.

To receive its annual CDBG entitlement grant, a grantee must develop and submit to HUD a Consolidated Plan (which is a jurisdiction's comprehensive planning document and application for funding under the following Community Planning and Development formula grant programs: CDBG, HOME Investment Partnerships (HOME), Housing Opportunities for Persons With AIDS (HOPWA), and Emergency Solutions Grants (ESG)). In its Consolidated Plan, the jurisdiction must identify its planned use of funds and its affordable housing and community development goals and objectives. The goals then serve as the criteria against which HUD evaluates a jurisdiction's performance under the Plan. CDBG grantees must make several certifications, including that not less than 70 percent of the funds expended over a period specified by the grantee, not to exceed 3 years, will be used for activities that benefit low- and moderate-income persons, and that they will affirmatively further fair housing.

**Grantee Eligibility:** Metropolitan cities and urban counties are eligible. Metropolitan cities are principal cities of Metropolitan Statistical Areas (MSAs) or other cities with populations of at least 50,000. Generally, urban counties are those within MSAs with a population of 200,000 or more (excluding the population of entitlement cities within their boundaries).

**Funding Distribution:** From each year's CDBG appropriation that is available for formula distribution, 70 percent is allocated to metropolitan cities and urban counties. Each entitlement grant amount is determined by statutory formula that uses objective measures of community need, including poverty, population, housing overcrowding, age of housing, and growth lag.

**Legal Authority:** Title I, Housing and Community Development Act of 1974 ([Public Law 93-383](#), approved August 22, 1974) ([42 U.S.C. 5301](#), *et seq.*). CDBG Program regulations are at [24 CFR part 570](#) and consolidated plan regulations are at [24 CFR part 91](#).

**Information Sources:** Local officials and HUD field offices.

## Community Planning and Development (CPD)

### Websites:

For official HUD information, see [https://www.hud.gov/program\\_offices/comm\\_planning/cdbg](https://www.hud.gov/program_offices/comm_planning/cdbg)

For technical assistance, see <https://www.hudexchange.info/cdbg-entitlement/>

### **Community Development Block Grants for Insular Areas**

Funding to help certain U.S. territories meet their housing and community development needs.

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

Insular areas, in consultation with local residents, develop their own programs and funding priorities. All CDBG activities must meet at least one of the following national objectives: benefit low- and moderate-income persons; aid in the prevention or elimination of slums and blight; or meet certain urgent community development needs. Eligible activities include: (1) acquisition of real property; (2) relocation payments and assistance; (3) clearance, demolition, and removal of buildings and improvements; (4) rehabilitation of residential and nonresidential properties; (5) provision of public facilities and improvements, such as water and sewer, streets, and neighborhood centers; (6) public services, within certain limits; (7) activities relating to energy conservation and renewal energy resources; and (8) assistance to nonprofits and for-profit businesses for special economic development activities. No less than 70 percent of the funds expended over a period specified by the grantee, not to exceed 3 years, must be used for activities that benefit low- and moderate-income persons.

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

**Funding Distribution:** Under section 106(a)(2) of the Housing and Community Development Act of 1974 ([42 U.S.C. 5306\(a\)\(2\)](#)), \$7 million of the annual CDBG appropriation is allocated for grants to insular areas.

**Legal Authority:** Title I, Housing and Community Development Act of 1974 ([42 U.S.C. 5301, et seq.](#)).

CDBG Program regulations are at [24 CFR part 570](#) and consolidated plan regulations are at [24 CFR part 91](#).

**Information Sources:** Local officials and HUD field offices.

Websites: For official HUD information, see

[https://www.hud.gov/program\\_offices/comm\\_planning/cdbg](https://www.hud.gov/program_offices/comm_planning/cdbg)

For technical assistance, see <https://www.hudexchange.info/programs/cdbg-insular-areas/>

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

Funding to help States and units of local government in non-entitlement areas meet their housing and community development needs.

**Nature of Program:** Provides grants to carry out a wide range of community development activities directed toward neighborhood revitalization, economic development, and improved community facilities and services. Under the State CDBG program, HUD provides block grant funds to the State, which distribute them as grants to its eligible non-entitlement units of general local government. The States' objectives and methods of distributing the funds are determined in consultation with affected citizens and local elected officials. All CDBG activities must meet at least one of the following national objectives: benefit low- and moderate-income persons; aid in the prevention or elimination of slums and blight; or meet certain urgent community development needs. No less than 70 percent of the funds must be used for activities that benefit low- and moderate-income persons over a period specified by the State, not to exceed 3 years.

Eligible activities include: (1) acquisition of real property; (2) relocation payments and assistance; (3) clearance, demolition, and removal of buildings; (4) rehabilitation of residential and nonresidential properties; (5) provision of public facilities and improvements, such as water and sewer, streets, and neighborhood centers; (6) public services, within certain limits; (7) activities relating to energy conservation and renewable energy resources; and (8) assistance to nonprofits and for-profit businesses for special economic development activities.

**Applicant Eligibility:** Forty-nine States and Puerto Rico are eligible to receive grant funds for distribution to non-entitlement units of government (those that are not metropolitan cities or part of an urban county). Hawaii has elected not to administer funding under the State CDBG program. In Hawaii, HUD awards the funds directly to the three eligible non-entitlement counties using statutorily determined formula factors.

**Funding Distribution:** From each year's CDBG appropriation available for formula distribution, 30 percent is allocated among the States for use in non-entitlement areas. Each State's allocation is determined by formula and distributed to units of general local government by either the State or, in Hawaii, by HUD.

**Legal Authority:** Title I, Housing and Community Development Act of 1974 ([42 U.S.C. 5301, et seq.](#)).

CDBG program regulations are at [24 CFR part 570](#) and consolidated plan regulations are at [24 CFR part 91](#).

**Information Sources:** States and HUD field offices.

Websites: For official HUD information, see

[https://www.hud.gov/program\\_offices/comm\\_planning/cdbg](https://www.hud.gov/program_offices/comm_planning/cdbg)

For technical assistance on State-Administered CDBG, see

<https://www.hudexchange.info/programs/cdbg-state/>

For technical assistance on Non-Entitlement CDBG Grants in Hawaii, see

<https://www.hudexchange.info/cdbg-hud-administered/>

### **Community Development Block Grants (Section 108 Loan Guarantee)**

Loan guarantee assistance for community and economic development.

**Nature of Program:** The Section 108 program is the loan guarantee component of the CDBG program. Under this program, HUD offers communities a source of financing for certain community development activities, such as housing rehabilitation, economic development, and large-scale physical development projects. Loans may be for terms of up to 20 years.

Eligible activities include, but are not limited to, the following: (1) real property acquisition; (2) rehabilitation of property owned by the applicant public entity or its designated public agency; (3) housing rehabilitation eligible under the CDBG program; (4) special economic development activities under the CDBG program; (5) interest payments on the guaranteed loan and issuance costs of public offering; (6) acquisition, construction, reconstruction, rehabilitation, or historic preservation, or installation of public facilities; (7) acquisition, construction, reconstruction, rehabilitation, or installation of public works and sites in colonias; (8) debt service reserves for repayment of the Section 108 loan; (9) payment of fees charged by HUD for the purpose of paying the credit subsidy cost of the loan guarantee; and (10) other related activities, including relocation assistance, demolition, site preparation, and clearance. When determining eligibility, the CDBG rules and requirements apply. In addition, fair housing and civil rights requirements extend to the Section 108 Loan Guarantee Program, and the program does not fall within the exception for contracts of insurance or guaranty.

As with the CDBG program, all activities must meet at least one of the following national objectives: principally benefit low- and moderate-income persons; aid in eliminating or preventing slums or blight; or meet urgent community development needs.

Borrowers pledge current and future CDBG grant funds as security for repayment of the guaranteed note. HUD requires additional security for each Section 108 note, which is determined on a case-by-case basis. In recent years, Congress has not made credit subsidy appropriations for the program and has instead directed HUD to collect fees from borrowers to result in a credit subsidy cost of zero for guaranteeing loans. The program regulations establish procedures for fee collection when HUD is required or authorized to collect fees from borrowers to cover the credit subsidy cost of guaranteed loans.

**Applicant Eligibility:** Metropolitan cities and urban counties that receive entitlement grants may apply directly to HUD for loan guarantee assistance. Non-entitlement communities under the State CDBG program may also apply but must have a pledge of their State's CDBG funds from the appropriate agency. Insular areas and non-entitlement communities in Hawaii may also apply directly to HUD for loan guarantee assistance. The public entity applicant may issue the Section 108-guaranteed debt obligation itself, or it may designate a local public agency with the necessary legal authority to do so. States may borrow on behalf of local governments in non-entitlement communities and apply directly to HUD for loan guarantee assistance if authorized by an appropriations act or other law.

## Community Planning and Development (CPD)

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

Regulations are at [24 CFR part 570](#).

**Information Sources:** HUD field offices.

Websites: For official HUD information, see

[https://www.hud.gov/program\\_offices/comm\\_planning/section108](https://www.hud.gov/program_offices/comm_planning/section108)

For technical assistance, see <https://www.hudexchange.info/programs/section-108/>



### **Continuum of Care Program**

Promotes community-wide commitment to the goal of ending homelessness; provides funding for efforts to quickly re-house homeless individuals and families while minimizing trauma and dislocation; promotes access to and effective utilization of mainstream programs; and optimizes self-sufficiency among individuals and families experiencing homelessness.

**Nature of Program:** The Continuum of Care Program (CoC) competitively awards grants for CoC planning costs, Unified Funding Agency costs, acquisition, rehabilitation, new construction, leasing, rental assistance, supportive services, operating costs, Homeless Management Information Systems (HMIS), project administration costs, relocation costs, and indirect costs. CoC program funds can be used for projects under five program components: permanent housing, transitional housing, supportive services only, HMIS, and, for CoCs designated as high-performing communities, homelessness prevention. Generally, project applications for each CoC are rated and ranked by a Collaborative Applicant designated by the CoC and submitted to HUD as a single application for the CoC. Recipients or subrecipients must match all grant funds, except for leasing funds, with no less than 25 percent of funds or in-kind contributions from other sources.

**Applicant Eligibility:** Private nonprofit organizations, States, local governments, instrumentalities of State or local governments, public housing agencies, and Indian tribes and Tribally designated housing entities (TDHEs) are eligible to apply for projects.

**Legal Authority:** Subtitle C of Title IV of the McKinney-Vento Homeless Assistance Act ([42 U.S.C. 11381-11389](#)).

Regulations are at [24 CFR part 578](#).

**Information Sources:** HUD field offices.

Websites: For official HUD information, see

[https://www.hud.gov/program\\_offices/comm\\_planning/coc](https://www.hud.gov/program_offices/comm_planning/coc).

For technical assistance, see <https://www.hudexchange.info/programs/coc/> and

<https://www.hudexchange.info/homelessness-assistance/>

## Emergency Solutions Grants (ESG) Program

Formula grants to provide emergency assistance to people who are homeless or at risk of homelessness and help them quickly regain stability in permanent housing.

**Nature of Program:** Provides grants by formula to States, metropolitan cities, urban counties, and U.S. territories for eligible activities, which generally include essential services related to emergency shelter and street outreach; rehabilitation and conversion of buildings to be used as emergency shelters; operation of emergency shelters; short-term and medium-term rental assistance for individuals and families who are homeless or at risk of homelessness; housing relocation and stabilization services for individuals and families who are homeless or at risk of homelessness; and Homeless Management Information System (HMIS) participation costs. Shelter and street outreach activities are limited to the greater of 60 percent of the recipient's fiscal year grant or the amount of Fiscal Year 2010 Emergency Shelter Grant funds the recipient committed to homeless assistance activities. Up to 7.5 percent of a recipient's fiscal year grant can be used for administrative activities, such as program management, oversight, coordination, and reporting.

**Applicant Eligibility:** States (including Puerto Rico), metropolitan cities (including the District of Columbia), urban counties, and U.S. territories are eligible. Metropolitan cities and urban counties are eligible to receive ESG funds if, after applying the formula, their allocation is greater than 0.05 percent of the total funds appropriated for the applicable fiscal year. Otherwise, that amount is added to the allocation for the State in which the city or county is located.

**Funding Distribution:** HUD sets aside for allocation to the territories up to 0.2 percent, but not less than 0.1 percent, of the total amount of each appropriation in any fiscal year. The remainder is allocated to States, metropolitan cities, and urban counties as provided in 24 CFR 576.3(b). All recipients must consult with the Continuum(s) of Care operating within the jurisdiction in determining how to allocate ESG funds.

**Legal Authority:** Subtitle B of Title IV of the McKinney-Vento Homeless Assistance Act ([42 U.S.C. 11371-11378](#)).

Regulations are at [24 CFR part 576](#).

**Information Sources:** Local HUD field offices.

Websites: For official HUD information, see

[https://www.hud.gov/program\\_offices/comm\\_planning/esg](https://www.hud.gov/program_offices/comm_planning/esg)

For technical assistance, see <https://www.hudexchange.info/homelessness-assistance/>

### **Federal Surplus Property for Use to Assist Persons Experiencing Homelessness (Title V)**

Enables States, local governments, and qualified nonprofit organizations to use suitable and available Federal properties which are categorized as unutilized, underutilized, excess, or surplus, to assist persons experiencing homelessness.

**Nature of Program:** HUD collects information from Federal landholding agencies about their unutilized, underutilized, excess, and surplus properties to determine which of these properties are suitable for use to assist persons experiencing homelessness. HUD reviews the property information and posts the suitability determination in a weekly Suitability Determination Listing on HUD's website. If a property is listed on the Suitability Determination Listing as suitable and available, eligible applicants have 30 calendar days from the date the suitability determination was posted to notify the Department of Health and Human Services (HHS) in writing of its interest in a property. HHS is the Federal agency responsible for coordination of disposal of Federal real property to qualified applicants for the Title V program. If a property is listed on the Suitability Determination Listing as unsuitable, a homeless service provider has 20 calendar days from the date the suitability determination is posted to submit an appeal request to HUD.

Properties are available for transfer by a no-cost lease, permit, or deed. Leases and permits will be for a period of at least 1 year unless the applicant requests a shorter term.

**Legal Authority:** Title V of the McKinney-Vento Homeless Assistance Act of 1987 ([42 U.S.C. 11411](#)).

Regulations are at [24 CFR part 581](#).

**Applicant Eligibility:** States, local governments, and qualified nonprofit organizations are eligible.

**Information Sources:** HUD's Office of Special Needs Assistance Programs, General Services Administration, and HHS. Further information on a specific property is available from the landholding agency. For the name and contact for Federal landholding agencies, email [title5@hud.gov](mailto:title5@hud.gov) or call (800) 927-7588.

Websites: For official HUD information, see

[https://www.hud.gov/program\\_offices/comm\\_planning/titlev](https://www.hud.gov/program_offices/comm_planning/titlev)

For technical assistance, see <https://www.hudexchange.info/programs/title-v/>

## **HOME Investment Partnerships**

Grants to States, units of general local government, consortia, and insular areas (“participating jurisdictions”) to implement local housing strategies to increase affordable housing opportunities for low- and very low-income families.

**Nature of Program:** Participating jurisdictions may use HOME Investment Partnerships (HOME) funds for a variety of housing activities, depending on local housing needs. Eligible uses of funds include tenant-based rental assistance, housing rehabilitation, assistance to homebuyers, acquisition, and new construction of affordable housing. In new construction and rehabilitation projects, HOME funds may pay for necessary and reasonable costs related to the development of non-luxury housing, including site improvements, demolition, relocation, and costs to meet accessibility requirements. Funds may not be used for public housing development, public housing operating costs, or for Section 8 tenant-based assistance, nor may HOME funds be used to provide non-Federal matching contributions for other Federal programs, for operating subsidies for rental housing, or for activities under the Low-Income Housing Preservation Act.

All housing funded under the HOME program must serve low- and very low-income families. For HOME tenant-based rental assistance and HOME-assisted rental housing, at least 90 percent of the families benefited each fiscal year must have incomes at or below 60 percent of the HUD-adjusted area median income; the remaining 10 percent of the families benefited each fiscal year must have incomes at or below 80 percent of area median income. Homeownership assistance must be provided to families with incomes at or below 80 percent of the area median income. Each year, HUD publishes the area median income limits, adjusted for family size.

Participating jurisdictions must provide a 25 percent match of their HOME funds. Participating jurisdictions must also set aside at least 15 percent of their annual allocations for housing to be owned, developed, or sponsored by eligible community-based nonprofit organizations designated as Community Housing Development Organizations.

**Applicant Eligibility:** States, metropolitan cities, urban counties, insular areas, and consortia (contiguous units of local governments with a binding joint agreement) are eligible.

**Funding Distribution:** HOME funds are allocated using a formula designed to reflect relative housing need. After applying the statutory set-asides for insular areas, 40 percent of each appropriation is allocated to States, and 60 percent is allocated to units of general local government. States are automatically eligible for HOME funds, and receive either their formula allocation or \$3 million, whichever is greater. Local jurisdictions eligible for at least \$500,000 under the formula (\$335,000 in years when Congress appropriates less than \$1.5 billion for HOME) also can receive an allocation.

A local jurisdiction that does not qualify for a direct allocation under the formula can join with one or more neighboring localities in a legally binding consortium so that their combined allocation amount then meets the threshold for a direct allocation to the consortium. Other localities may participate in HOME by applying for program funds made available by their State.

## Community Planning and Development (CPD)

Congress sets aside a pool of funding, equivalent to the greater of \$750,000 or 0.2 percent of appropriated funds, which HUD distributes among insular areas.

**Legal Authority:** Title II of the Cranston-Gonzalez National Affordable Housing Act ([42 U.S.C. 12721](#), *et seq.*).

Regulations are at [24 CFR part 92](#) and consolidated plan regulations are at [24 CFR part 91](#).

**Information Sources:** HUD local field offices and State and participating jurisdictions.

Websites: For official HUD information, see

[https://www.hud.gov/program\\_offices/comm\\_planning/home](https://www.hud.gov/program_offices/comm_planning/home)

For technical assistance, see <https://www.hudexchange.info/programs/home>

## **Housing Opportunities for Persons with AIDS (HOPWA)**

Formula grants and competitively awarded grants to provide housing assistance and related supportive services to meet the housing needs of low-income persons living with HIV/AIDS and their families.

**Nature of Program:** The HOPWA program provides funding to support long-term comprehensive strategies for meeting the housing needs of low-income persons living with HIV/AIDS and their families. By funding housing assistance and related services, the HOPWA program contributes to housing stability, which reduces the risk of homelessness, improves health outcomes through increased access to care, and reduces an individual's HIV risk. Generally, persons living with HIV/AIDS and their families who are low-income (at or below 80 percent of area median income) are eligible for assistance.

Grants may be used to assist various forms of housing, including permanent, emergency, and transitional housing, shared housing arrangements, community residences, and single room occupancy dwellings (SROs). Appropriate supportive services must be provided in conjunction with any HOPWA-assisted housing. Eligible grant activities include housing information services; resource identification; acquisition, rehabilitation, conversion, lease, and repair of facilities to provide housing and services; new construction (for SROs and community residences only); project- or tenant-based rental assistance, including assistance for shared housing arrangements; short-term rent, mortgage, and utility payments; operating costs for housing; technical assistance for community residences; administrative expenses; and supportive services.

**Applicant Eligibility:** Formula – States and qualifying cities, as defined at [24 CFR 574.3](#) are eligible. Competitive – States, units of general local government, and nonprofit organizations are eligible.

**Funding Distribution:** Ninety percent of HOPWA funds go toward formula grants to States and qualifying cities in eligible Metropolitan Statistical Areas, based on the number of persons living with HIV/AIDS, fair market rents, and poverty data. The other 10 percent of HOPWA funds go toward competitive grants, such as HOPWA Housing Intervention (HINT) to End the HIV Epidemic grants.

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

**Information Sources:** Office of HIV/AIDS Housing and local HUD field offices.

Website: For official HUD information, see

[https://www.hud.gov/program\\_offices/comm\\_planning/hopwa](https://www.hud.gov/program_offices/comm_planning/hopwa)

For technical assistance, see <https://www.hudexchange.info/programs/hopwa/>

## Housing Trust Fund

Provides funds to States, State-designated entities, and insular areas for the construction, rehabilitation, and preservation of rental homes and for homeownership for extremely low- and very low-income families, including homeless families.

**Nature of the Program:** The Housing Trust Fund (HTF) provides funding to construct, rehabilitate, and preserve permanent rental and homeownership housing, primarily for extremely low-income families. At least 80 percent of the funds must be used for the production, preservation, rehabilitation, or operation of rental housing. Up to 10 percent can be used for the following homeownership activities for first-time homebuyers: production, preservation, and rehabilitation; down payment assistance, closing cost assistance, and assistance for interest rate buy-downs. Up to 10 percent may be used for reasonable administrative and planning costs.

In any fiscal year with an aggregate formula allocation under \$1 billion, 100 percent of the grant funds must benefit extremely low-income families or families with incomes at or below the poverty line, whichever is greater. In any fiscal year with an aggregate formula allocation over \$1 billion, at least 75 percent of grant funds must benefit extremely low-income families, and the remainder must benefit very low-income families. Eligible activities and expenses include real property acquisition, site improvements and development hard costs, related soft costs, demolition, financing costs, and relocation costs. HTF-assisted rental housing units must have a minimum affordability period of 30 years. The affordability period for homeownership housing ranges from 10 to 30 years, depending on the amount of per-unit homeownership assistance.

**Applicant Eligibility:** Funds are distributed by formula to States, and States may then distribute the money according to a State plan to State-designated entities or subgrantees for further distribution within a State, or directly to qualified recipients, such as nonprofit and for-profit organizations.

**Funding Availability:** In any fiscal year, funds are to be allocated to provide each State with a minimum grant of \$3 million. If in any fiscal year available funding is insufficient to make this minimum allocation to each State, HUD will, through a notice published for public comment, describe an alternative method for allocating the grant funds.

**Legal Authority:** Section 1338 of the Federal Housing Enterprises Financial Safety and Soundness Act of 1992 as amended ([12 U.S.C. 4568](#)). Regulations are at [24 CFR part 93](#) and consolidated plan regulations are at [24 CFR part 91](#).

### Information Source:

Website: For official HUD information, see

[https://www.hud.gov/program\\_offices/comm\\_planning/htf](https://www.hud.gov/program_offices/comm_planning/htf)

For technical assistance, see <https://www.hudexchange.info/programs/htf/>

### **Rural Capacity Building for Community Development and Affordable Housing Grants Program**

Grants to national organization intermediaries for rural housing development organizations, community development corporations (CDCs), community housing development organizations (CHDOs), local governments, and Indian tribes to carry out community development and affordable housing activities that benefit low- and moderate-income families and persons in rural areas.

**Nature of Program:** The Rural Capacity Building for Community Development and Affordable Housing (Rural Capacity Building) program is intended to fund applicants with demonstrated expertise in affordable housing and community development in high-need rural communities. To obtain a sufficient mix of grantees funded, HUD reserves the right to fund less than the amount requested by any applicant. Adjustments in funding amounts are also intended to obtain a fair distribution of the funds for the provision of capacity building assistance on a national, geographically diverse basis.

**Applicant Eligibility:** Only national organizations that are 501(c)(3) nonprofits, other than institutions of higher education, can apply for Rural Capacity Building funding. For the purpose of the Rural Capacity Building program, a National Organization must be a single organization that has experience conducting Rural Capacity Building eligible activities with Rural Capacity Building eligible beneficiaries within the last 10 years in at least seven Federal HUD regions. Having relevant experience working in one State in a HUD region is sufficient for counting that region towards the seven-region minimum. Eligible beneficiaries are limited to rural housing development organizations, CDCs, CHDOs, local governments, and Indian tribes that serve rural areas. Rural Capacity Building program funds are limited to three eligible activities that include providing training and education, financial assistance, and technical assistance to eligible beneficiaries.

**Legal Authority:** Consolidated Appropriations Act, 2023 ([Public Law 117-328](#), approved December 29, 2022).

**Information Source:**

Websites: For official HUD information, see

[https://www.hud.gov/program\\_offices/comm\\_planning/section-4](https://www.hud.gov/program_offices/comm_planning/section-4)

For technical assistance, see <https://www.hudexchange.info/programs/rural-capacity-building/>



### **Self-Help Homeownership Opportunity Program (SHOP)**

Grants to national and regional nonprofits to fund opportunities for self-help homeownership housing.

**Nature of Program:** Under the SHOP program, HUD awards competitive grants to national and regional nonprofit organizations and consortia that have capacity and experience in providing or facilitating self-help homeownership housing opportunities. Grants must be used by the grantee or its affiliates for eligible expenses related to developing non-luxury housing for families and persons who otherwise would be unable to afford to purchase a home. Homebuyers must be low-income. Eligible uses of grant funds are limited to land acquisition (including financing and closing costs), infrastructure improvements (installing, extending, constructing, rehabilitating, or otherwise improving utilities and other infrastructure), and planning and administration costs (up to 20 percent of the grant amount). Total land acquisition and infrastructure improvement costs cannot exceed an average of \$15,000 in SHOP grant funds per unit. Homebuyers must contribute a significant amount of sweat equity toward the construction or rehabilitation of their homes. SHOP also requires community participation through volunteers who assist the homebuyers on the construction or rehabilitation of the homes.

**Applicant Eligibility:** National and regional nonprofit organizations and consortia with experience in providing or facilitating self-help homeownership housing, involving a significant contribution of homebuyer sweat equity and volunteer labor, may apply. Applicants must have completed at least 30 units of self-help homeownership housing within the last 24 months in an area consisting of at least two States.

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

**Information Source:**

Websites: For official HUD information, see

[https://www.hud.gov/program\\_offices/comm\\_planning/shop](https://www.hud.gov/program_offices/comm_planning/shop)

For technical assistance, see <https://www.hudexchange.info/programs/shop/>

## Office of Housing

### Single Family Housing Programs

#### Energy Efficient Mortgage Program

Mortgage insurance to finance cost effective energy efficiency improvements.

**Nature of Program:** The Federal Housing Administration's (FHA) Energy Efficient Mortgage program helps homebuyers and homeowners save money on utility bills by enabling them to finance the cost of adding cost-effective energy efficient 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, provided those improvements were verified to be cost-effective. Improvements are cost-effective when the total cost of the improvements is equal to or less than the money saved on energy from the improvements. The borrower only needs to be qualified for the loan amount used to purchase or refinance a home. The borrower does not need to be qualified for the total loan amount with the additional funds used for energy upgrades but must make a required minimum 3.5 percent cash investment (down payment) in the property based on the lesser of the sales price or the appraised value.

Borrowers must obtain a home energy assessment to identify the energy efficiency of the home and the cost-effectiveness of energy improvements. The assessment may be financed as part of the energy package, the set of improvements that a borrower makes based on analysis by a qualified home energy assessor. After the insured loan has closed, energy improvements to an existing home may be installed within a limited time period, 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, condominiums (one unit) and manufactured housing are eligible.

**Legal Authority:** Section 513 of the Housing and Community Development Act of 1992 ([Public Law 102-550, approved October 28, 1992](#)) ([12 U.S.C. 1701z-16](#)). Regulations are at [24 CFR 203.18\(i\)](#).

**Information Sources:** HUD field offices.

Website: [https://www.hud.gov/program\\_offices/housing/sfh/eem/energy-r](https://www.hud.gov/program_offices/housing/sfh/eem/energy-r)

### **Good Neighbor Next Door Sales Program (GNND)**

Provides eligible law enforcement officers, teachers (pre-Kindergarten through 12<sup>th</sup> grade), firefighters, and emergency medical technicians with the opportunity to purchase and live in homes located in revitalization areas at a fifty percent discount off the list price of eligible properties.

**Nature of Program:** GNND makes homes in designated revitalization areas available to eligible law enforcement officers, teachers, firefighters, and emergency medical technicians prior to the homes being listed for sale to other purchasers. Each year, HUD sells a limited number of properties in revitalization areas from its inventory at a 50 percent discount from the list price to eligible persons in the above professions. To make these homes even more affordable, eligible participants may apply for an FHA-insured mortgage with a down payment of only \$100. If the home needs repairs, the purchaser may also use FHA's Section 203(k) mortgage program. *See* the Rehabilitation Loan Mortgage Insurance (Section 203(k)) section.

HUD requires the mortgagor to execute a second mortgage and note for the discount amount. No interest or payments are required on this "silent second," provided the mortgagor fulfills the occupancy requirement. If the mortgagor defaults, the mortgage may become due and payable.

**Applicant Eligibility:** An eligible purchaser must be employed as a full-time law enforcement officer, teacher (pre-Kindergarten through 12<sup>th</sup> grade), firefighter, or emergency medical technician, and must certify that they intend to continue such employment for at least 1 year following the date of closing. The eligible purchaser does not need to be a first-time homebuyer. However, the purchaser (or spouse) cannot have owned another home for 1 year prior to the time a bid for purchase is submitted, and the purchaser must agree to live in the HUD home as their principal residence for 36 months.

**Legal Authority:** Section 204 of the National Housing Act ([12 U.S.C. 1710](#)). Regulations are at [24 CFR part 291, subpart F](#).

**Information Sources:** HUD Homeownership Centers (Atlanta, Philadelphia, Denver, Santa Ana).

Websites: [https://www.hud.gov/program\\_offices/housing/sfh/reo/goodn/gnndabot](https://www.hud.gov/program_offices/housing/sfh/reo/goodn/gnndabot)  
[https://www.hud.gov/program\\_offices/housing/sfh/nsc/gnndserv](https://www.hud.gov/program_offices/housing/sfh/nsc/gnndserv)

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

Mortgage insurance for reverse mortgages that provide borrowers who are at least 62 years old the ability to convert some of the equity in their primary residences into fixed interest rate mortgages with a single disbursement lump sum payment or adjustable interest rate mortgages with monthly streams of income or lines of credit, or a combination of both.

**Nature of Program:** Reverse mortgages provide a financing alternative for qualified elderly homeowners. Lenders who are authorized to originate loans under the Direct Endorsement (DE) program must submit acceptable test cases to be approved to originate HECMs.

Borrowers may choose either a fixed rate or adjustable rate HECM. All borrowers, regardless of the interest rate type selected, may only access the greater of either 60 percent of the initial principal limit or mandatory obligations plus 10 percent of the initial principal limit during the first 12-month period of the HECM.

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 reverse mortgage balance. Unless the HECM is due and payable, the borrower cannot be forced to sell the home to pay off the mortgage balance, even if the mortgage balance grows to exceed the value of the property.

A borrower may use a reverse mortgage to purchase a new principal residence under the HECM for Purchase program. Current borrowers that plan to sell their existing residence and use the HECM for Purchase program to obtain a new principal residence must pay off the existing reverse mortgage before FHA will insure the HECM for Purchase mortgage.

**Applicant Eligibility:** All borrowers must be at least 62 years old, own the property outright or have substantial equity occupy the property as a principal residence, have financial resources to continue to make timely payment of ongoing property charges, and have participated in a mandatory HECM counseling session given by a HUD-certified HECM counselor. Any existing liens on the property must be paid off at settlement of the reverse mortgage. Borrowers must either not be delinquent on any Federal debt or must have established a repayment plan.

**Legal Authority:** Section 255 of the National Housing Act ([12 U.S.C. 1715z-20](#)). Regulations are at [24 CFR part 206](#).

**Information Sources:** HUD field offices.

Website: [https://www.hud.gov/program\\_offices/housing/sfh/hecm/hecmabou](https://www.hud.gov/program_offices/housing/sfh/hecm/hecmabou)

### **Insurance for Adjustable Rate Mortgages (ARMs) (Section 251)**

Mortgage insurance for adjustable rate forward mortgages (ARMs).

**Nature of Program:** Under this HUD-insured mortgage, the interest rate and monthly payment - may change annually, based on an index and a margin during the life of the loan. The initial interest rate, discount points, and the margin are negotiated by the borrower and lender. This product is subject to all requirements of the Section 203(b) program (Mortgage Insurance for One- to Four-Family Homes), FHA's basic mortgage insurance program.

Mortgagees may use the 1-year Treasury Constant Maturities Index, the 30-day average Secured Overnight Financing Rate (SOFR), or an alternative Secretary-approved SOFR tenor to determine the interest rate changes. FHA lenders may offer ARMs that have interest rates that are fixed for the first 1, 3, 5, 7, or 10 years of the mortgage. The interest rate for 1-year and 3-year insured ARMs may not be increased by more than 1 percentage point per year after the fixed-payment period is over, with a maximum change of 5 percentage points from the initial contract interest rate over the term of the mortgage. A 5-year ARM may either allow for increases of 1 percentage point annually, and 5 percentage points over the life of the Mortgage, or increases of 2 percentage points annually, and 6 points over the life of the Mortgage. For a 7-year, and 10-year ARMs, the interest rate may change a maximum of 2 percentage points annually and 6 percentage points from the initial contract interest rate over the term of the mortgage. Temporary interest rate buydowns are not permitted with ARM transactions.

Lenders must disclose to borrowers the terms of the ARM loan at the time of loan application. These disclosures must include the requirements of Section III.A.3.a.iv(A)(1) of the FHA Single Family Policy Handbook 4000.1, and for mortgages originated on or after January 10, 2015, the requirements of HUD's regulations at 24 CFR 203.49.

**Applicant Eligibility:** All FHA-approved lenders may make adjustable rate mortgages; creditworthy applicants who will be owner-occupants may qualify for such loans.

**Legal Authority:** Section 251 of the National Housing Act ([12 U.S.C. 1715z-16](#)). Regulations are at [24 CFR 203.49](#).

**Information Sources:** HUD field offices.

Website: [https://www.hud.gov/program\\_offices/housing/sfh/ins/251--df](https://www.hud.gov/program_offices/housing/sfh/ins/251--df)

### **Insured Mortgages on Hawaiian Home Lands (Section 247)**

Insures loans to Native Hawaiians to purchase one- to four-family dwellings located on Hawaiian Home Lands, similar to Section 203(b) loans with certain exceptions.

**Nature of Program:** FHA’s mortgage insurance provides opportunities to low- to moderate-income Native Hawaiians<sup>2</sup> to purchase a home on Hawaiian Home Lands. Because a mortgage on Hawaiian Home Land property is taken on a homestead lease granted by the Department of Hawaiian Home Lands, many lenders have been reluctant to provide mortgage financing for housing on Hawaiian Home Lands. With FHA insurance, the lender’s risk is mitigated, and this program increases the availability of mortgage credit to Native Hawaiians to live on Hawaiian Home Lands. FHA’s low down payment requirements and flexible underwriting standards increase the ability of Native Hawaiians to meet the requirements for the loan.

**Applicant Eligibility:** Native Hawaiians wishing to live on Hawaiian Home Lands and intending to use the mortgaged property as their primary residence are eligible to apply.

**Legal Authority:** Section 247 of the National Housing Act ([12 U.S.C. 1715z-12](#)). Regulations are at [24 CFR 203.43i](#).

**Information Sources:** HUD field offices.

Website: [https://www.hud.gov/program\\_offices/housing/sfh/ins/sfh\\_hawaiian\\_home\\_lands](https://www.hud.gov/program_offices/housing/sfh/ins/sfh_hawaiian_home_lands)

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<sup>2</sup> The term “native Hawaiian” means any descendant of not less than one-half part of the blood of the races inhabiting the Hawaiian Islands before January 1, 1778, or, in the case of an individual who is awarded an interest in a lease of Hawaiian home lands through transfer or succession, such lower percentage as may be established for such transfer or succession under section 208 or 209 of the Hawaiian Homes Commission Act of 1920 (<https://www.govinfo.gov/content/pkg/STATUTE-42/pdf/STATUTE-42-Pg108.pdf#page=4>), or under the corresponding provision of the Constitution of the State of Hawaii adopted under section 4 of the Act entitled “An Act to provide for the admission of the State of Hawaii into the Union,” approved March 18, 1959, (Public Law 86-3, approved March 18, 1959).(12 U.S.C. 1715z-12(d)(1))

## Loss Mitigation

Measures that allow lenders to effectively work with delinquent borrowers of FHA-insured single family loans to find solutions to avoid foreclosure.

**Nature of Program:** FHA's Loss Mitigation program requires lenders and servicers to engage in loss mitigation actions to assist borrowers in default or imminent default for the purpose of providing an alternative to foreclosure and, thereby, reduce losses to the Mutual Mortgage Insurance Fund. There are several loss mitigation options. The availability of and requirements for each type will vary according to the borrower's circumstances and the program under which it is offered.

After evaluating a delinquent mortgagor for informal and formal forbearance plans, FHA's standard loss mitigation home retention options include: (1) special forbearances, (2) repayment plans (3) standalone loan modifications of up to 40-year terms, (4) standalone partial claims, (5) combination loan modifications and partial claims, and (6) the Payment Supplement. If the borrower is unable or unwilling to support the mortgage debt, lenders/loan servicers must consider use of home disposition 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 lenders/loan servicers to utilize loss mitigation by reimbursing administrative costs (title reports, recording fees, etc.) involved in these actions and by paying financial incentives. Though lenders have some flexibility in selecting the loss mitigation strategy appropriate for each borrower, participation in the loss mitigation program for lenders is not optional. Prior to initiation of foreclosure, lenders 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 indemnification of the loan in cases of material non-compliance.

**Applicant Eligibility:** Borrowers in default or facing imminent default and who occupy the mortgaged property as a primary residence may be eligible for home retention loss mitigation options offered by their lender. Non-occupant borrowers may also qualify for certain loss mitigation programs.

**Legal Authority:** Sections 204(a) and 230 of the National Housing Act ([12 U.S.C. 1710\(a\)](#) and [12 U.S.C. 1715u](#)).

Regulations are at [24 CFR part 203](#).

**Information Sources:** HUD's National Servicing Center (Oklahoma City).

Website: [https://www.hud.gov/program\\_offices/housing/sfh/nsc/lossmit](https://www.hud.gov/program_offices/housing/sfh/nsc/lossmit)

### **Manufactured Homes Loan Insurance (Title I)**

Mortgage insurance for private lending institutions to finance the purchase or refinance of a new or existing manufactured home, a manufactured home lot, or a lot plus manufactured home.

**Nature of Program:** By protecting mortgage lenders against the risk of default, HUD encourages lenders to finance manufactured homes, which have 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 such buyers to finance their home purchase at a longer term and lower interest rate than with conventional loans. The borrower must agree to make the required down payment and meet credit guidelines. The interest rate is negotiated between the borrower and the lender. The borrower pays an upfront insurance premium, along with an annual premium based on the declining balance of the loan. The maximum loan term for a manufactured home lot is 20 years and 32 days from the date of the loan for a manufactured housing loan. The maximum loan term for a manufactured home *and* lot is 25 years and 32 days from the date of the loan for a manufactured housing loan. The loan limits are specified in regulation or as updated in Title I policy.

**Applicant Eligibility:** Any person who meets credit requirements and can make the cash investment and the loan payments; however, the home must be the principal residence of the borrower, and the borrower must have at least one-half interest in the home.

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

**Information Source:**

Website: [https://www.hud.gov/program\\_offices/housing/sfh/title/manuf14](https://www.hud.gov/program_offices/housing/sfh/title/manuf14)



### **Mortgage Insurance for Disaster Victims (Section 203)**

Mortgage insurance for victims of a Presidentially declared major disaster who have lost their homes and are in the process of rebuilding or buying another single family home.

**Nature of Program:** This program helps victims in Presidentially declared disaster areas (PDMDA) recover by making it easier for them to obtain mortgage loans and become homeowners or reestablish themselves as homeowners. The program provides mortgage insurance to protect lenders against the risk of default on loans to qualified disaster victims. Insured loans may be used to finance the purchase or reconstruction of a one-family dwelling or unit in an FHA-Approved Condominium Project, that will be the principal residence of the homeowner. This program resembles the Section 203(b) program (Mortgage Insurance for One-to Four-Family Homes), FHA's basic mortgage insurance program.

The Section 203 Program offers features that make homeownership easier. For example, a down payment is not required, the borrower is eligible for 100 percent financing, and closing costs and prepaid expenses must be paid by the borrower in cash or paid through premium pricing by the seller, subject to a limitation on seller concessions. Lenders also collect from the borrowers an up-front insurance premium (which may be financed) at the time of purchase, as well as monthly premiums that are not financed, but are added to the regular mortgage payment.

**Applicant Eligibility:** Any person whose home (owned or rented) has been destroyed or severely damaged in a PDMDA to such an extent that reconstruction or replacement is necessary. The borrower's application for mortgage insurance must be submitted to an FHA-approved lending institution within 1 year of the Presidential disaster declaration.

**Legal Authority:** Section 203(h) of the National Housing Act ([12 U.S.C. 1709\(h\)](#)). Regulations are at [24 CFR 203.18](#).

**Information Sources:** HUD field offices.

Website: [https://www.hud.gov/program\\_offices/housing/sfh/ins/203h-dft](https://www.hud.gov/program_offices/housing/sfh/ins/203h-dft)

### **Mortgage Insurance for One- to Four-Family Homes (Section 203)**

Mortgage insurance for purchasing or refinancing a primary residence.

**Nature of Program:** Homebuyers may obtain FHA-insured financing 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. HUD insures loans made by HUD-approved lenders. By insuring lenders against loss, FHA encourages them to invest capital in the residential mortgage market. FHA-insured loans may finance homes in both urban and rural areas.

HUD sets limits on the insurable mortgage amounts and FHA publishes updated limits annually. The current FHA mortgage limit can be found online at HUD's website and can vary depending on geographic location. 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. At the time of loan closing, the lender collects an up-front mortgage insurance premium payment from the borrower, which may be financed. After closing, the lender collects annual insurance premiums with the monthly mortgage payments, which are not financed.

**Applicant Eligibility:** Any person intending to use the mortgaged property as their primary residence is eligible to apply.

**Legal Authority:** Sections 203(b) and 214 of the National Housing Act ([12 U.S.C. 1709\(b\)](#)) and [12 U.S.C. 1715d](#)).

Regulations are at [24 CFR part 203](#).

**Information Sources:** HUD field offices.

Websites: [https://www.hud.gov/program\\_offices/housing/sfh/ins/203b--df](https://www.hud.gov/program_offices/housing/sfh/ins/203b--df)

To locate a HUD-approved lender website:

[https://www.hud.gov/program\\_offices/housing/sfh/lender/lenderlist](https://www.hud.gov/program_offices/housing/sfh/lender/lenderlist)

Condominium program website:

[https://www.hud.gov/program\\_offices/housing/sfh/ins/sfh\\_ins\\_condominiums](https://www.hud.gov/program_offices/housing/sfh/ins/sfh_ins_condominiums)

To determine the maximum mortgage amount: <https://entp.hud.gov/idapp/html/hicostlook.cfm>

Housing Handbooks:

[https://www.hud.gov/program\\_offices/administration/hudclips/handbooks/hsggh](https://www.hud.gov/program_offices/administration/hudclips/handbooks/hsggh)

## **Mortgage Insurance Programs on Indian Reservations and Other Restricted Lands (Section 248)**

Mortgage insurance for loans made to Native Americans to buy, build, or rehabilitate houses on Indian trust or otherwise restricted land; fundamentally the same as Section 203(b) loans.

**Nature of Program:** FHA's mortgage insurance provides opportunities for low- and moderate-income Native Americans to purchase an existing home (including a manufactured or mobile home, provided it meets certain FHA requirements) or to build a new home in their communities on Indian land. A homeowner who purchases a house under this program can apply for financing through an FHA-approved lending institution.

Because of the complexity of title issues on Indian land, many lenders have been reluctant to provide financing for housing. With FHA insurance, the lender's risk is minimized, and this program increases the availability of mortgage credit to Native Americans living on Indian land. Compared to the conventional lending market, FHA's lower down payment requirements and flexible underwriting standards increase the ability of Native Americans to meet the requirements of section 248 of the National Housing Act.

**Applicant Eligibility:** Native Americans who meet FHA eligibility requirements, wish to live on Indian land, and intend to use the mortgaged property as their principal residence are eligible.

**Legal Authority:** Section 248 of the National Housing Act ([12 U.S.C. 1715z-13](#)). Regulations are at [24 CFR 203.43h](#).

**Information Sources:** HUD field offices.

Website: [https://www.hud.gov/program\\_offices/housing/sfh/ins/sfh248](https://www.hud.gov/program_offices/housing/sfh/ins/sfh248)

### **Property Improvement Loan Insurance (Title I)**

Mortgage insurance for loans to finance or refinance the alteration, repair or improvement of property, for the purchase and installation of fire safety equipment in existing health care facilities, and for the preservation of historic structures.

**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 and nonresidential structures may be for up to \$25,000 and may extend to 20 years and 32 days from the date of the loan. Loans on multifamily structures may be as high as \$12,000 per unit, but the total for the structure cannot exceed \$60,000, and the loan term cannot exceed 20 years and 32 days from the date of the loan. 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 property improvement loan on a manufactured home that is classified as real property may be up to \$17,500, with the maximum term at 15 years and 32 days from the date of the loan, and property improvement loans on other manufactured homes (not classified as real property) are limited to \$7,500, with the maximum term limit at 12 years and 32 days from the date of the loan. 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 percent of the amount advanced multiplied by the number of years of the loan; 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, a borrower and any co-maker or co-signer must be solvent and of an acceptable credit risk, with a reasonable ability to make payments on the loan obligation.

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

**Information Source:**

Website: [https://www.hud.gov/program\\_offices/housing/sfh/title](https://www.hud.gov/program_offices/housing/sfh/title)

### **Rehabilitation Loan Mortgage Insurance (Section 203(k))**

Mortgage insurance to finance the rehabilitation or purchase and rehabilitation of one- to four-unit structures.

**Nature of Program:** This is HUD's primary program for the rehabilitation and repair of one- to four-unit single family properties. A loan can be used to (1) finance rehabilitation of an existing structure; (2) finance rehabilitation of an existing structure and refinancing of the outstanding indebtedness of the structure and the real property on which it is located; (3) finance purchase and rehabilitation of an existing structure and the purchase of the real property on which it is located; or (4) finance the rehabilitation of a condominium unit. There are two types of 203(k) Rehabilitation Mortgages, the Standard 203(k) and Limited 203(k). The Standard 203(k) program does not have a maximum repair amount, but the minimum repair threshold is set at \$5,000 and the total loan amount must still fall within the FHA mortgage limit for the area. An FHA-approved 203(k) Consultant plays a guiding role throughout the rehabilitation process, acting as the liaison between the homeowner, contractor(s), and lender.

The Limited 203(k) program permits borrowers to finance up to \$35,000 into their mortgage for minor home improvements and nonstructural repairs. Unlike the Standard 203(k) insurance program, the Limited 203(k) does not require oversight by a FHA-approved 203(k) Consultant. With this program, borrowers can leverage the property repairs or improvements needed identified by a home inspector or FHA appraiser to initiate the renovation work.

**Applicant Eligibility:** Homeowners who can make the monthly mortgage payments are eligible to apply for loans on one- to four- unit family dwellings that have been completed for at least 1 year and where the owner meets occupancy requirements. Currently, individual condominium units also may be insured if they are in projects that have been approved by FHA. Additional eligibility requirements for the use of the 203(k) loan in a condominium unit can be found in the links below. Cooperative units are ineligible.

**Legal Authority:** Section 203(k) of the National Housing Act ([12 U.S.C. 1709\(k\)](#)). Regulations are in [24 CFR 203.50](#).

**Information Sources:** HUD field offices.

Websites: [https://www.hud.gov/program\\_offices/housing/sfh/203k/203k--df](https://www.hud.gov/program_offices/housing/sfh/203k/203k--df)

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

Disposes of one- to four-family properties acquired by FHA through foreclosure of an insured or Secretary-held mortgage loan under the National Housing Act.

**Nature of Program:** This program disposes of FHA-acquired single family properties containing one to four units in a manner that expands homeownership opportunities, strengthens neighborhoods and communities, and seeks a maximum return to the Mutual Mortgage Insurance Fund. Listings of properties in inventory are available on the HUD Home Store website. Individual parties may submit an offer through the HUD Home Store website or through a real estate broker registered with HUD. Nonprofit and government entities may submit purchase offers without a real estate broker and can purchase certain properties at a discount.

**Applicant Eligibility:** Individual bidders are eligible if they can finance their home purchase and provide an earnest money deposit with their bids. Nonprofit and government entities are eligible for special programs, as detailed on HUD's website.

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

**Information Sources:** HUD Homeownership Centers (Atlanta, Philadelphia, Denver, Santa Ana).

For listings of properties in inventory: <http://www.hudhomestore.gov/Home/Index.aspx>

## Single Family Loan Sale Program (SFLS)

Servicers assign eligible, defaulted single family mortgage loans to FHA in exchange for claim payment, after which FHA terminates its insurance and pools and sells the loans either in competitive auctions to qualified bidders or, on a limited basis, directly to units of State and local government.

### **Nature of Program:**

FHA's Single Family Loan Sales (SFLS) program began in 2010 and was temporarily renamed to Single Family Distressed Asset Sale Stabilization Program (DASP) in 2012. DASP focused on sales of defaulted forward mortgages with national scope or those at a State or Metropolitan Statistical Area(s) level, with a neighborhood stabilization focus.

SFLS now include the sale of single family forward and Home Equity Conversion Mortgage (HECM) loans assigned to HUD that meet certain eligibility criteria. For sales of forward mortgages, eligibility criteria include that the borrower is delinquent on their mortgage for the period set forth in the sale documents and the servicer has exhausted all steps in the FHA loss mitigation process. For sales of HECMs, HUD sells HECMs from its HUD-held inventory where the borrower and any non-borrowing spouse are deceased, and the mortgaged property is vacant.

SFLS loans are sold competitively or directly to qualified bidders. For forward mortgages sold, purchasers may have financial flexibility to pursue foreclosure avoidance measures, including offering modifications with more affordable terms, that would have been otherwise unavailable, or other mission outcomes determined by HUD. In addition, for forward mortgages sold, the sales contract requires a delay in foreclosure for a period after purchase, providing a time during which the purchaser and borrower may find a solution to avoid foreclosure.

**Applicant Eligibility:** Interested purchasers must satisfy HUD's qualification requirements as set forth in the applicable Qualification Statement and sale documents.

**Legal Authority:** Sections 204(a) and (g) of the National Housing Act ([12 U.S.C. 1710\(a\) and \(g\)](#)).

Regulations are at [24 CFR part 291](#).

**Information Sources:** HUD's Office of Asset Sales.

Websites: [https://www.hud.gov/program\\_offices/housing/comp/asset/sfam](https://www.hud.gov/program_offices/housing/comp/asset/sfam)

For asset loan sales information:

[https://www.hud.gov/program\\_offices/housing/comp/asset/hsgloan](https://www.hud.gov/program_offices/housing/comp/asset/hsgloan)

## **Risk Management and Regulatory Affairs**

### **Manufactured Home Construction and Safety Standards**

Federal standards for the design, construction, transportation, and systems (fire safety, plumbing, heat producing, and electrical) of manufactured homes that are designed to be used as dwelling units. The standards seek to protect the quality, durability, safety, and affordability of manufactured homes.

**Nature of Program:** HUD issues and enforces standards for the construction, design, performance, and installation of manufactured homes. The construction and safety standards preempt State and local laws that do not conform to the Federal standards and apply to all manufactured homes with a manufacture date after June 15, 1976. HUD may enforce these standards directly or through various States that have been approved as State administrative agencies or designees. HUD inspects factories and reviews records of manufacturers to enforce the standards. HUD also approves inspection agents who review home designs and quality control plans as well as approve and monitor the factories or plants. If a manufactured home does not meet Federal standards prior to the shipment of the home to a distributor, retailer, or purchaser, the HUD Certification Label cannot be affixed. If any party identifies nonconformance or a consumer complaint is received, HUD or its designee(s) and the manufacturer must take certain actions, including possibly notifying the consumer and correcting the problem. HUD also provides a dispute resolution program to timely resolve disputes among manufacturers, retailers, and installers regarding the responsibility for correction or repair of defects reported by the homeowner or others and reported in the 1-year period after the first installation of the manufactured home.

The National Manufactured Housing Construction and Safety Standards Act of 1974 generally prohibits selling, leasing, or offering for sale or lease homes that do not bear a HUD Certification Label. Civil and criminal penalties may be sought for violations of the statute.

**Applicant Eligibility:** The standards do not involve program participation, but they apply to all manufactured home manufacturers and retailers.

**Legal Authority:** National Manufactured Housing Construction and Safety Standards Act of 1974 ([42 U.S.C. 5401-5426](#)) (42 U.S.C. 5425 has been repealed). Regulations are at 24 CFR parts [3280](#), [3282](#), [3284](#), [3285](#), [3286](#), [3288](#), and [3800](#).

**Information Source:**

Website: [https://www.hud.gov/program\\_offices/housing/mhs/csp](https://www.hud.gov/program_offices/housing/mhs/csp)



## Multifamily Housing Programs

### Mark-to-Market Program (M2M)

Preserves long-term low-income housing affordability by restructuring FHA-insured or HUD-held mortgages for eligible multifamily housing projects and renewing the project's Section 8 contract.

**Nature of Program:** The Mark-to-Market (M2M) program is 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. M2M reduces rents to market levels and HUD restructures existing debt to levels supportable by these rents.

The multifamily projects involved are projects with (1) FHA-insured or previously FHA-insured, now Secretary-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 previously FHA-insured, now Secretary-held financing so that the monthly payments on the modified or new 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 M2M program also offers financial incentives to owners through the Green Initiative to rehabilitate properties sustainably (such as making water and energy efficient improvements and using sustainable building materials and products to achieve reduced water and energy consumption). The restructured project is subject to long-term use and affordability restrictions.

**Applicant Eligibility:** Owners of multifamily housing projects (with more than four dwelling units) with FHA-insured or HUD-held mortgages (excluding Section 202 and Section 515) that have above-market rents with an expiring project-based Section 8 rental housing assistance contract may initiate the M2M process when they request a Section 8 contract renewal.

**Legal Authority:** Multifamily Assisted Housing Reform and Affordability Act of 1997 ([42 U.S.C. 1437f note](#)).

Regulations are at [24 CFR part 401](#).

**Information Source:**

Website: [https://www.hud.gov/program\\_offices/housing/mfh/presrv/presmfh/aboutm2m](https://www.hud.gov/program_offices/housing/mfh/presrv/presmfh/aboutm2m)

### **Mortgage Insurance for Cooperative Housing (Section 213)**

Mortgage insurance to finance new construction, substantial rehabilitation, and purchase of cooperative housing projects.

**Nature of Program:** FHA insures mortgages made by private lending institutions on cooperative housing projects of five or more dwelling units to be occupied by the members of a nonprofit cooperative ownership housing corporation or the beneficiaries of a nonprofit cooperative ownership housing trust. These loans primarily finance new construction of projects developed and owned by the non-profit cooperative corporation or trust, or developed and initially owned by a third-party that commits to selling the project to a nonprofit cooperative or trust upon construction completion.

**Applicant Eligibility:** Nonprofit cooperative ownership housing corporations or trusts organized to construct homes for members of the corporation or beneficiaries of the trust qualified sponsors who intend to sell the project to a nonprofit cooperative corporation or trust are eligible.

**Legal Authority:** Section 213 of the National Housing Act ([12 U.S.C. 1715e](#)). Regulations are at [24 CFR part 200, subpart A](#) and [24 CFR part 213](#).

**Information Sources:** HUD Multifamily, Regional Centers, and Satellite Offices.  
Website: [https://www.hud.gov/program\\_offices/housing/mfh/progdesc/progsec213](https://www.hud.gov/program_offices/housing/mfh/progdesc/progsec213)

**Mortgage Insurance for Purchase or Refinance of Existing and Multifamily Rental Housing (Sections 207 and 223(f))**

Mortgage insurance for the purchase or refinancing of existing multifamily rental housing.

**Nature of Program:** FHA insures mortgages under section 207 of the National Housing Act pursuant to section 223(f) of the Act to purchase or refinance existing multifamily projects originally financed with or without Federal mortgage insurance. Under this program, HUD may insure mortgages on existing multifamily rental properties that do not require substantial rehabilitation. A multifamily property must contain at least five residential units with complete kitchens and baths.

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

**Legal Authority:** Sections 207 and 223(f) of the National Housing Act ([12 U.S.C. 1713](#) and [12 U.S.C. 1715n\(f\)](#)).

Regulations are at [24 CFR part 200](#) and [part 207](#).

**Information Sources:** HUD Multifamily Hubs, Regional Centers, Satellite Offices, and Program Centers.

Website: [https://www.hud.gov/program\\_offices/housing/mfh/progdesc/purchrefi223f](https://www.hud.gov/program_offices/housing/mfh/progdesc/purchrefi223f)

### **Mortgage Insurance for Rental Housing for the Elderly (Section 231)**

Mortgage insurance to finance the construction or rehabilitation of multifamily rental housing for the elderly and/or persons with disabilities.

**Nature of Program:** To assure a supply of rental housing suited to the needs of the elderly or persons with disabilities, FHA insures mortgages made by private lending institutions to build or rehabilitate multifamily projects consisting of eight or more units. FHA insures a portion of the Federal Housing Commissioner's estimate of cost (or value for substantial rehabilitation) after completion. Congregate care projects with central kitchens providing food service are not eligible.

**Applicant Eligibility:** Investors, builders, developers, public bodies, and nonprofit sponsors may qualify for mortgage insurance. All persons who are elderly (62 years old or older) and/or persons with disabilities, and their families, 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](#).

**Information Sources:** HUD Multifamily Hubs, Regional Centers, Satellite Offices, and Program Centers.

Website: [https://www.hud.gov/program\\_offices/housing/mfh/progdesc/progsec231](https://www.hud.gov/program_offices/housing/mfh/progdesc/progsec231)

### **Mortgage Insurance for Rental Housing for Urban Renewal and Concentrated Development Areas (Section 220)**

Mortgage insurance for housing in urban renewal areas, areas in which concentrated revitalization or code enforcement activities have been undertaken by local government, or to alter, repair, or improve housing in those areas.

**Nature of Program:** FHA insures mortgages on new or rehabilitated housing structures located in designated urban renewal areas and areas with concentrated programs of code enforcement and neighborhood development. Insured mortgages may be used to finance construction or rehabilitation of rental housing. Properties must consist of two or more units and be in one of the following: an urban renewal area, urban development project, code enforcement program area, urban area receiving rehabilitation assistance because of natural disaster, or an area where concentrated housing, physical development, or public service activities are being carried out in a coordinated manner.

The program has statutory mortgage limits, which may vary according to the size of the unit, the type of structure, and the location of the project. There are also loan-to-replacement cost and debt service limitations. The maximum amount of the mortgage loan may not exceed a certain percentage of the estimated replacement cost for new construction or substantial rehabilitation projects. The maximum mortgage term is 40 years or not in excess of 75 percent of the remaining economic life of the project, whichever is less.

**Applicant Eligibility:** Investors, builders, developers, and apartment owners are eligible.

**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](#).

**Information Sources:** HUD Multifamily Hubs, Regional Centers, Satellite Offices, and Program Centers.

Website: [https://www.hud.gov/program\\_offices/housing/mfh/progdesc/progsec220](https://www.hud.gov/program_offices/housing/mfh/progdesc/progsec220)

**Mortgage Insurance for Supplemental Loans for Multifamily and Healthcare Projects  
(Section 241)**

Mortgage insurance to finance repairs, improvements of, additions to, and equipment for, multifamily rental housing and healthcare facilities.

**Nature of Program:** FHA insures loans made by lenders to pay for repairs, improvements, and additions to apartment projects, nursing homes, and residential care facilities, including assisted living, intermediate care facilities, and board and care facilities, as well as hospitals, or group-practice facilities that already carry FHA-insured or FHA-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 of multifamily projects and owners of healthcare facilities are eligible.

**Legal Authority:** Section 241 of the National Housing Act ([12 U.S.C. 1715z-6](#)). Regulations are at [24 CFR part 200](#) and [24 CFR part 241](#).

**Information Sources:** HUD Multifamily Hubs, Regional Centers, Satellite Offices, and Program Centers for rental projects; Office of Healthcare Programs for healthcare facilities. Website: [https://www.hud.gov/program\\_offices/housing/mfh/progdesc/progsec241a](https://www.hud.gov/program_offices/housing/mfh/progdesc/progsec241a)

### **Multifamily Housing Service Coordinators**

Assistance to elderly individuals and persons with disabilities living in Federally insured and assisted multifamily housing to obtain voluntary supportive services.

**Nature of Program:** This program provides funding for service coordinators who assist elderly persons and persons with disabilities, living in Federally insured and assisted multifamily housing, to obtain needed voluntary supportive services from community agencies. HUD provides funding through either: (1) a national competition with other properties for a limited amount of grant funding, or (2) budget-based funding utilizing the development's residual receipts or excess income.

**Applicant Eligibility:** Owners of Section 202 Capital Advance, Section 202 Direct Loan, 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 elderly persons or persons with disabilities are eligible.

**Legal Authority:** Section 202(g) of the National Housing Act ([12 U.S.C. 1701q](#)), section 8(d)(2) of the United States Housing Act of 1937 ([42 U.S.C. 1437f\(d\)\(2\)](#)), and sections 671, 676, and 683 of the Housing and Community Development Act of 1992 ([42 U.S.C. 13631](#), [13632](#), and [13641](#)).

Program management must be in accordance with OMB's Uniform Guidance regulations at [2 CFR part 200](#).

**Information Sources:** HUD field offices.

Website: [https://www.hud.gov/program\\_offices/housing/mfh/scp/scphome](https://www.hud.gov/program_offices/housing/mfh/scp/scphome)

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

Two multifamily mortgage credit programs under which Fannie Mae, Freddie Mac, and State and local housing finance agencies share the risk and the mortgage insurance premium on multifamily housing.

**Nature of Program:** Under the multifamily mortgage risk-sharing programs, HUD is authorized to enter into reinsurance agreements with Fannie Mae, Freddie Mac, qualified financial institutions (QFIs), and the Federal Housing Finance Board. Section 542(b) generally provides for risk-sharing on a 50-50 basis. Currently, only Fannie Mae and Freddie Mac have active risk-sharing programs which encourage the development and preservation of affordable housing. This program was developed as a demonstration program to test innovative mortgage insurance and reinsurance products to provide affordable multifamily housing through a partnership between the Qualified Participating Entities (QPEs) and HUD. A QPE and/or its approved lenders may originate and underwrite affordable housing loans. If there is a default, the QPE will pay all costs associated with loan disposition and will seek reimbursement from HUD. The HUD risk share will be 50 percent pro rata. HUD's mortgage credit enhancements are used to support the underwriting and production strengths of Fannie Mae, Freddie Mac, and other qualified Federal, State, and local public financial and housing institutions.

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 affordable multifamily housing loans through a system of risk-sharing agreements. Agreements provide for risk-sharing between 10 percent and 90 percent.

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

**Applicant Eligibility:** Qualified Participating Entities and Housing Finance Agencies are eligible.

**Legal Authority:** Section 542 of the Housing and Community Development Act of 1992 ([12 U.S.C. 1715z-22](#)).

Regulations are at [24 CFR part 266](#) for the Section 542(c) program. Section 542(b) is implemented through [a Federal Register notice](#) and negotiated agreements without regulations.

**Information Sources:** For Section 542(c), State housing finance agencies.

Websites: [https://www.hud.gov/program\\_offices/housing/mfh/progdesc/progsec542b](https://www.hud.gov/program_offices/housing/mfh/progdesc/progsec542b)  
[https://www.hud.gov/program\\_offices/housing/mfh/progdesc/riskshare542c](https://www.hud.gov/program_offices/housing/mfh/progdesc/riskshare542c)



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

Mortgage insurance to finance rental or cooperative multifamily housing for moderate-income households, including projects designated for the elderly. Section 221(d)(3) and (4) are HUD's major insurance programs for newly constructed or substantially rehabilitated multifamily rental housing.

**Nature of Program:** FHA 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. Single Room Occupancy projects may also be insured under this section. These projects may consist of detached, semi-detached, row, walk-up, or elevator structures. Single Room Occupancy projects may consist of units that do not contain a complete kitchen or bath.

Currently, the principal difference between the programs is that HUD may insure up to 100 percent of replacement costs in the case of new construction under Section 221(d)(3), for public, nonprofit, and cooperative mortgagors, but only up to 90 percent under Section 221(d)(4), irrespective of the type of mortgagor. Beginning in Fiscal Year 2013, HUD suspended the Section 221(d)(3) program unless the project to be financed also receives Low Income Housing Tax Credits (LIHTC). The Section 221(d)(4) program has statutory mortgage limits, which may vary according to the size of the unit, the type of structure, and the location of the project. There are also loan-to-replacement cost and debt service limitations.

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

**Legal Authority:** Section 221 of the National Housing Act ([12 U.S.C. 1715f](#)). The 221(d)(3) program has no regulations. Regulations for the 221(d)(4) program are at [24 CFR part 200](#), and [part 221, subparts C and D](#).

**Information Sources:**

Websites:

[https://www.hud.gov/program\\_offices/housing/mfh/progdesc/rentcoopshg221d3n4](https://www.hud.gov/program_offices/housing/mfh/progdesc/rentcoopshg221d3n4)

## Renewal of Section 8 Project-Based Rental Assistance

Assistance for extremely low-, low- and very low-income families to obtain decent, safe, and sanitary housing.

**Nature of Program:** HUD renews Section 8 project-based housing assistance payments (HAP) contracts with owners of multifamily rental housing. The project-based rental assistance (PBRA) 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.

Originally, the assistance was provided in connection with new construction or substantial rehabilitation or to support existing projects. In 1983, the authority to use project-based rental assistance in connection with new construction or substantial rehabilitation was repealed. 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 assistance, including, in some instances, the transfer of the assistance to other properties.

**Applicant Eligibility:** Owners are limited by statute to any private person or entity, including a cooperative, an agency of the Federal government, or a public housing agency, having the legal right to lease or sublease the dwelling units. The income eligibility requirements limit occupancy to very low-income families (i.e., families whose incomes do not exceed 50 percent of the area median income), which include extremely low-income families (i.e., families whose income does not exceed 30 percent of the area median income). A limited number of available units may be rented to low-income families (i.e., families whose incomes do not exceed 80 percent of area median income).

**Legal Authority:** For the renewal of Section 8 project-based assistance, see sections 515 and 524 of the Multifamily Assisted Housing Reform and Affordability Act of 1997 ([42 U.S.C. 1437f](#)) and 24 CFR parts [401](#) and [402](#). For Section 8 requirements, see Section 8 regulations at 24 CFR parts [5](#), [402](#), [880](#), [881](#), [882](#), [883](#), [884](#), [886](#), and the Section 202 Projects for the Elderly or Handicapped—Section 8 Assistance regulations in 24 CFR part [891](#), [subpart E](#).

**Information Sources:** HUD field offices.

Website: [https://www.hud.gov/program\\_offices/housing/mfh/mfhsec8](https://www.hud.gov/program_offices/housing/mfh/mfhsec8)

### **Supportive Housing for the Elderly (Section 202)**

Capital advances and project rental assistance contracts to expand the supply of affordable housing with voluntary supportive services for very low-income elderly persons.

**Nature of Program:** To expand affordable housing with voluntary supportive services for very low-income elderly persons, the Section 202 program provides interest-free capital advances and project rental assistance contracts to eligible applicants. Section 202 capital advance funds must be used to finance housing development through new construction, rehabilitation, or acquisition with or without rehabilitation. Capital advance funds may be used by mixed-finance owners in combination with other non-Section 202 funding sources leveraged by a single purpose and single-asset for-profit limited partnership (of which a private nonprofit organization, a for-profit corporation wholly owned and controlled by a private nonprofit organization, or a limited liability company wholly owned by a private nonprofit organization is the sole general partner) to develop a mixed-finance project. Capital advance funds bear no interest and repayment is not required so long as the housing remains available for occupancy by very low-income elderly persons for at least 40 years.

To obtain affordability, project rental assistance contract funds are provided to cover the difference between the HUD-approved operating costs and the total tenant payment. Project rental assistance contracts are approved initially for 5 years and are renewable based on funding availability for up to 5-year terms. Project rental assistance funds may also be used to provide voluntary supportive services and to hire a service coordinator. The voluntary supportive services must be appropriate to the varying needs of the elderly residents and must allow for persons to age in place.

Occupancy for Section 202 projects is open to very low-income households that include at least one person 62 years of age or older. In addition, funding is available to support the development of intergenerational housing for elderly caregivers raising children.

**Applicant Eligibility:** Private nonprofit organizations, including consumer cooperatives may be eligible for awards. The private nonprofit organizations may partner with private, for-profit entities so long as the sole general partner is a nonprofit organization that meets the statutory and regulatory requirements.

**Legal Authority:** Section 202 of the Housing Act of 1959 ([12 U.S.C. 1701q](#)). Regulations are at [24 CFR part 891](#).

**Information Sources:** HUD field offices.

Websites: [https://www.hud.gov/program\\_offices/housing/mfh/progdesc/eld202](https://www.hud.gov/program_offices/housing/mfh/progdesc/eld202)  
[https://www.hud.gov/program\\_offices/housing/mfh/grants/section202ptl](https://www.hud.gov/program_offices/housing/mfh/grants/section202ptl)

### **Supportive Housing for Persons with Disabilities (Section 811) and the Section 811 Project Rental Assistance (Section 811 PRA) program**

Assistance for housing and voluntary supportive services for extremely-low income persons with disabilities who are between the ages of 18 and 62, and promotion of community integration for low- and extremely low-income persons with disabilities.

**Nature of Program:** The Section 811 program provides supportive housing for very low- and extremely low-income persons with disabilities that allow them to live independently in the community with access to appropriate voluntary supportive services such as case management and assistance with cleaning, cooking, and transportation. Capital advances are made to eligible private, nonprofit sponsors and, in cases of mixed-finance, for-profit limited partnerships where the sole general partner is (1) a nonprofit organization or (2) a for-profit corporation (controlled by a nonprofit organization to finance the development of rental housing) with voluntary supportive services for persons with disabilities. The capital advance is interest-free and does not have to be repaid so long as the housing remains available for very low- or extremely low-income persons with disabilities for at least 40 years. For any multifamily housing project containing any unit for which assistance is provided from a capital advance made after January 4, 2011, the aggregate number that are used for persons with disabilities, including supportive housing for persons with disabilities, or to which any occupancy preference for persons with disabilities applies, may not exceed 25 percent of the total number of units. To obtain affordability, project rental assistance contract funds are provided to cover the difference between the HUD-approved operating costs and the total tenant payment. Project rental assistance contracts are approved for initial terms of 5 years and are renewable based on funding availability for up to an additional 5 years.

Under the Section 811 PRA program, HUD also provides project rental assistance to State housing agencies, which covers the difference between the HUD-approved operating cost of the project and the tenants' contributions toward rent. Capital advance funds are not available under the Section 811 PRA program. Project rental assistance funds are awarded to State housing agencies that set aside units in affordable housing projects whose capital costs are funded through Federal Low-Income Housing Tax Credits (LIHTC), Federal HOME funds, or other State, Federal, and local funding sources. No more than 25 percent of the total dwelling units in a multifamily housing project can receive Section 811 PRA funds, be used for supportive housing for persons with disabilities, or be subject to any occupancy preference for persons with disabilities. State housing agency grantees are required to partner with State Medicaid and health and human services agencies that have developed methods for the identification, outreach, and referral of extremely low-income persons with disabilities to Section 811 PRA units and provide them access to voluntary long-term services and supports in the community.

**Applicant Eligibility:** Private nonprofit organizations, including consumer cooperatives, that meet the requirements of 24 CFR 891.305 or 891.805 may be eligible for awards. The private, nonprofit organizations may partner with private, for-profit entities so long as the sole general partner is a nonprofit organization that meets the statutory and regulatory requirements. Occupancy is open to households composed of one or more very low- and extremely low-income persons with disabilities who are at least 18 years old and less than 62 years of age.

For PRA-funded projects, any housing agency currently allocating LIHTC, any applicable participating jurisdiction allocating and overseeing assistance under the HOME Investment Partnerships Act (HOME), or a housing agency that operates a similar Federal or State program to LIHTC or HOME. Eligible properties are any new or existing multifamily properties owned by a nonprofit or a private entity with at least five housing units. Occupancy is open to households composed of one or more extremely low-income persons with disabilities who are at least 18 years old and less than 62 years of age at the time of admission.

**Legal Authority:** Section 811 of the Cranston-Gonzalez National Affordable Housing Act ([42 U.S.C. 8013](#)).

Regulations for the Section 811 capital advance program are at [24 CFR part 891](#). There are no regulations for the Section 811 PRA program.

**Information Sources:** HUD field offices.

Websites: For official HUD information, see

[https://www.hud.gov/program\\_offices/housing/mfh/progdesc/disab811](https://www.hud.gov/program_offices/housing/mfh/progdesc/disab811)

For technical assistance, see <https://www.hudexchange.info/programs/811-pra/>

## Healthcare Programs

### Hospitals (Section 242)

Mortgage insurance to finance construction or rehabilitation of public or private nonprofit and proprietary hospitals, including major movable equipment.

**Nature of Program:** FHA insures mortgages made by private lenders to facilitate the construction or renovation of acute care hospitals. Clients range in size from large urban teaching hospitals to small rural hospitals. Critical Access Hospitals (hospitals with 25 beds or fewer, which have received designation by States and the Department of Health and Human Services) are also eligible. Facilities must be properly licensed, provide primarily acute patient care, and be able to demonstrate the need for the project. Key program criteria include a maximum loan amount of 90 percent of HUD's estimate of the replacement cost of the hospital, including the equipment to be used in its operation when the proposed improvements are completed and the equipment is installed, a loan term of 25 years, and a mortgagor contribution to a mortgage reserve fund. Existing hospital projects are also eligible for refinancing under section 223(f) of the National Housing Act.

**Applicant Eligibility:** Public, proprietary, and nonprofit acute care hospitals licensed or regulated by the State are eligible.

**Legal Authority:** Section 242 of the National Housing Act ([12 U.S.C. 1715z-7](#)) and Section 223(f) ([12 U.S.C. 1715n\(f\)](#)).

Regulations are at [24 CFR part 242](#).

**Information Sources:** Office of Hospital Facilities, Office of Healthcare Programs.

Websites: [http://hud.gov/federal\\_housing\\_administration/healthcare\\_facilities](http://hud.gov/federal_housing_administration/healthcare_facilities)

[https://www.hud.gov/federal\\_housing\\_administration/healthcare\\_facilities/section\\_242](https://www.hud.gov/federal_housing_administration/healthcare_facilities/section_242)

<https://www.hud.gov/sites/documents/46151HSGH.PDF>

**New Construction or Substantial Rehabilitation of Nursing Homes, Intermediate Care Facilities, Board and Care Homes, and Assisted Living Facilities (Section 232)**

Mortgage insurance to finance the purchase, refinancing, construction, acquisition, or substantial rehabilitation of nursing homes, assisted-living, intermediate care, board and care facilities, and fire safety equipment.

**Nature of Program:** FHA insures mortgages made by private lending institutions to finance construction or renovation of facilities with patients requiring skilled nursing care and related medical services, or those in need of minimum but continuous care provided by licensed or trained personnel.

An assisted living facility must contain at least 20 beds that are designed for frail elderly. A board and care facility must consist of at least 20 accommodations, bedrooms with a maximum of 4 persons for each accommodation, each with a full bath. Nursing home, intermediate care, and board and care services may be combined in the same facility covered by an insured mortgage or may be in separate facilities. Major equipment needed to operate the facility may be included in the mortgage. Facilities for day care may be included. Existing projects are also eligible for purchase or refinancing with or without repairs (and not requiring substantial rehabilitation) under section 223(f). The regulations were updated in 2012 and are applicable to all operators of healthcare facilities with section 232 loans insured on or after October 9, 2012.

**Applicant Eligibility:** Proprietary facilities, facilities of nonprofit corporations or associations, and, in the case of nursing homes and assisted living, public facilities, that are licensed or regulated by the State to accommodate convalescents and persons requiring skilled nursing care or intermediate care, and which are owned by single-asset owners, may qualify for mortgage insurance. Patients requiring skilled nursing, intermediate care, assisted living and/or board and care are eligible to live in these facilities.

**Legal Authority:** Sections 232 ([12 U.S.C. 1715w](#)) and 223(f) ([12 U.S.C. 1715n\(f\)](#)) of the National Housing Act. Regulations are at [24 CFR part 200](#), and [part 232](#).

**Information Sources:** Office of Residential Care Facilities, Office of Healthcare Programs. Websites: [https://www.hud.gov/federal\\_housing\\_administration/healthcare\\_facilities](https://www.hud.gov/federal_housing_administration/healthcare_facilities)  
[https://www.hud.gov/federal\\_housing\\_administration/healthcare\\_facilities/residential\\_care](https://www.hud.gov/federal_housing_administration/healthcare_facilities/residential_care)

## Office of Housing Counseling

### Housing Counseling Program

Provides regulatory oversight and capacity building to HUD-approved Housing Counseling Agencies and HUD-certified counselors and awards grants to facilitate housing counseling services, addressing such needs as purchasing or renting a home, preventing foreclosure and eviction, and diminishing homelessness.

**Nature of Program:** The Housing Counseling program approves private or public nonprofit organizations and state or local government entities to provide housing counseling services to low-to-moderate income individuals. The Housing Counseling program also provides grants to HUD-approved Housing Counseling Agencies and governmental entities and affiliates and branches thereof, to counsel current and prospective homebuyers, homeowners, and tenants. Counseling services consist of providing unbiased information on homebuying and rental housing, budgeting and money management, credit counseling, foreclosure or eviction prevention, disaster recovery counseling, homelessness prevention, home maintenance, fair housing laws, and guidance regarding the HECM program requirements. The objective of the counseling is to provide the appropriate information to help homebuyers, homeowners, and tenants improve their housing conditions. Housing Counseling may include one-on-one counseling and group education.

The Office of Housing Counseling certifies housing counselors to participate in the Housing Counseling Program and develops standards, materials, and training for Departmental counselor certification. In addition, a Federal advisory committee consults with the Office of Housing Counseling about strategic planning and policy guidance.

**Applicant Eligibility:** HUD-approved Housing Counseling Agencies, their subgrantees and affiliates, and State or local government entities that are Housing Finance Agencies are eligible. Nonprofit organizations seeking HUD approval must be a nonprofit 501(c) tax-exempt organization and be in operation for at least 1 year.

**Legal Authority:** Section 4(g)(3) of the Department of Housing and Urban Development Act of 1965 ([42 U.S.C. 3533\(g\)\(3\)](#)) and section 106 of the Housing and Urban Development Act of 1968 ([12 U.S.C. 1701x](#)).

Regulations are at 24 CFR [part 206, subpart E](#) and [part 214](#).

**Information Sources:** HUD field offices. To locate a HUD-approved housing counselor in a specific area, call (800) 569-4287 or go to

[https://answers.hud.gov/housingcounseling/s/?language=en\\_US..](https://answers.hud.gov/housingcounseling/s/?language=en_US..)

Websites: For official HUD information, see [www.hud.gov/counseling](http://www.hud.gov/counseling).

For technical assistance, see <https://www.hudexchange.info/programs/housing-counseling/program-description/>.



## **Public and Indian Housing (PIH)**

### **Public Housing Programs**

#### **Book-Rich Environments Initiative**

Collaboration aimed to transform public housing agencies (PHAs) into book-rich environments by providing diverse, high-quality books and other literacy tools to children and families living in HUD-assisted housing.

**Nature of Program:** The Campaign for Grade-Level Reading, the National Book Foundation, the Urban Libraries Council, the U.S. Department of Education, and HUD together distribute free books to children living in HUD-assisted housing and establishing partnerships with PHAs, libraries, and other partners to deliver ongoing programming to improve educational outcomes of PHA residents. Thirty-six PHAs were in the initial cohort, and, as of 2022, Book Rich Environments works with 50 communities in 25 States across the country.

The initiative distributes books through partnerships with local public libraries. Participating communities engage local residents and establish and maintain partnerships among the staffs of the local library, the PHA, local and national nonprofits and foundations working on literacy, and the children and families living in HUD-assisted housing. Local libraries engage kids and families in ongoing visits and opportunities, encouraging attendance of the book distribution event and the use of the library in general.

**Applicant Eligibility:** All public housing agencies are eligible.

**Legal Authority:** Section 501 of the Housing and Urban Development Act of 1970 ([12 U.S.C. 1701z-1](#)).

#### **Information Sources:**

Websites: [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/bre](https://www.hud.gov/program_offices/public_indian_housing/bre)  
[https://www.hud.gov/sites/documents/BRE\\_SUMMARY\\_032017.PDF](https://www.hud.gov/sites/documents/BRE_SUMMARY_032017.PDF)

### Choice Neighborhoods

Competitive grant program to develop severely distressed HUD housing through a comprehensive approach which transforms neighborhoods of poverty into vibrant, mixed-income neighborhoods.

**Nature of Program:** The Choice Neighborhoods program provides competitive Planning Grants and Implementation Grants to redevelop severely distressed public housing and HUD-assisted housing through a comprehensive approach to neighborhood transformation. Local leaders, residents, and stakeholders, such as public housing agencies, cities, schools, police, business owners, nonprofits, and private developers, create or implement a comprehensive neighborhood plan to redevelop severely distressed HUD housing and address the challenges in the surrounding neighborhood. Choice Neighborhood funds are used to leverage significant public and private dollars to support locally driven strategies that address struggling neighborhoods.

The program is focused on three core goals: (1) replacing severely distressed public and assisted housing with high-quality, mixed-income housing that is responsive to the needs of the surrounding neighborhood; (2) improving outcomes of households living in the target housing related to employment and income, health, and education; and (3) creating the conditions necessary for public and private re-investment in distressed neighborhoods to offer basic neighborhood assets, such as safety, high performing schools, and commercial activity.

Planning Grants enable local leaders to undertake a comprehensive planning process to develop a Transformation Plan, working closely with existing housing residents, broader community members, businesses, and a range of local stakeholders. Implementation Grants support communities that have undergone a comprehensive planning process and are ready to implement their Transformation Plans.

**Applicant Eligibility:** Local governments, Tribal entities, PHAs, and nonprofit organizations may apply. For-profit developers may apply jointly with a public entity. A unit of local government must be either the lead applicant or the co-applicant.

**Legal Authority:** Choice Neighborhoods is authorized through annual appropriations acts, most recently the Consolidated Appropriations Act, 2024 ([Public Law 118-42](#), approved March 9, 2024); section 24 of the United States Housing Act of 1937 ([42 U.S.C. 1437v](#)).

**Information Source:**

Website: <https://www.hud.gov/cn>

## ConnectHomeUSA

Platform for public-private collaboration to improve educational, employment, and health outcomes of HUD-assisted households by narrowing the digital divide.

**Nature of Program:** HUD launched the ConnectHome demonstration program in 2015, in partnership with EveryoneOn, a nonprofit with a mission to narrow the digital divide. The early focus of ConnectHome was to close the “homework gap” in the 28 communities selected for participation. These communities span the entire country, including metropolitan areas, cities, counties, and a Tribal nation.

In 2017, ConnectHome rebranded to ConnectHomeUSA and began expanding to additional communities. In 2020, ConnectHomeUSA reached the goal of onboarding 100 communities. The initiative expanded in 2023 to onboard another 50-100 communities as outlined in the Annual Performance Plan, that is tied to HUD’s 2022-2026 Strategic Plan. The expansion will continue to focus on closing the homework gap but will also emphasize connecting all resident groups to free/affordable in-home internet service, affordable computing devices, and digital literacy training. This will be accomplished by continuing to work with HUD’s nonprofit partner [EducationSuperHighway](#), other Federal agencies, and private-sector stakeholders.

**Applicant Eligibility:** All public housing agencies and multifamily property owners housing HUD-assisted residents are eligible.

**Legal Authority:** Section 501 of the Housing and Urban Development Act of 1970 ([12 U.S.C. 1701z-1](#)); notice published in the *Federal Register* on April 3, 2015, at [80 FR 18248](#).

**Information Source:**

Website: [www.hud.gov/connecthomeusa](http://www.hud.gov/connecthomeusa)

### **Family Self-Sufficiency (FSS) Program**

Promotes the development of local strategies to coordinate public and private resources that help housing choice voucher program participants, public housing tenants, and tenants in the Section 8 Project-Based Rental Assistance (PBRA) program to obtain employment that aims to enable participating families to achieve economic independence and reduce dependence on welfare assistance and rental subsidies.

**Nature of Program:** The FSS program is administered by public housing agencies (PHAs) with the help of program coordinating committees (PCCs). Owners of a multifamily property with a Section 8 assistance contract may voluntarily have an FSS program and may pay for FSS coordinators using residual receipt accounts. The PHA/owner and an adult member of each participating family executes a Contract of Participation (CoP), creating a 5 year term, with a possible 2-year extension for good cause, Individual Training and Service Plan that includes employment goals and identifies any specific training and services needs of the family. Participating families are provided with an interest-bearing escrow account made up of the difference between the rent the family pays when entering the program and the increased rent that would be charged as the family's earned income increased. On completion of the CoP, a family may claim its escrow account, if the person who signs the contract is employed, no family member is receiving welfare assistance, and the family has met their other individual goals.

FSS coordinators in each local program build partnerships with employers and service providers in the community to help participants obtain jobs and services. These services may include childcare assistance, transportation, basic adult education, job training, employment counseling, substance/alcohol abuse treatment, financial empowerment coaching, asset-building strategies, household skill training, homeownership counseling, and more.

Other than annual funding by a notice of funding opportunity (NOFO) for FSS program coordinators' salaries, no specific funding is provided by HUD.

**Applicant Eligibility:** Public housing agencies administering either public housing, a project-based or tenant-based assistance program, a Housing Choice Voucher homeownership program, or Section 8 Moderate Rehabilitation for low-income families and Moderate Rehabilitation Single Room Occupancy for homeless individuals.

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

**Information Source:**

Website: [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/programs/hcv/fss](https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/fss)

## Housing Choice Voucher Program

Rental subsidies for tenants to rent units in the private market.

**Nature of Program:** The Housing Choice Voucher (HCV) program (also called the tenant-based voucher program) is the Federal government's major program for assisting very low-income families, the elderly, and persons with disabilities with accessing decent, safe, and sanitary housing in the private market. Participants are responsible for finding their own housing, including single family homes, townhouses, or apartments, provided that the unit meets the minimum standards of health and safety of the program. Participants generally pay 30 percent of their monthly adjusted income for rent or utilities, and additional amounts if the unit rent is greater than the payment standard set by the PHA (though the family may not pay more than 40 percent of its adjustment monthly adjusted income for rent when moving into a new unit with monthly rent above the payment standard). A housing subsidy is paid directly by the public housing agency (PHA) on behalf of the participating family to the landlord. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program. Under certain circumstances, if authorized by the PHA, a family may use its voucher to purchase a modest home.

HCVs are administered locally by PHAs. The PHAs receive Federal funds from HUD to administer the voucher program.

There are several special categories of vouchers offered in addition to typical housing choice vouchers:

- Homeownership Vouchers. A PHA may choose to use tenant-based housing choice voucher assistance to help eligible low income, first-time homeowners with their monthly homeownership expenses. The HCV homeownership program is only available to families that have been admitted to the HCV program, and it is not offered by every PHA. To participate in the homeownership program, the HCV family must meet specific income and employment requirements (the employment requirement does not apply to elderly and disabled families), among other eligibility requirements.
- HUD-Veterans Affairs Supportive Housing (HUD-VASH) Vouchers. HCV rental assistance is combined with case management and clinical services provided by the Department of Veterans Affairs for low-income veterans experiencing homelessness and their families. HUD-VASH vouchers are awarded based on geographic need and PHA administrative performance. Generally, the HUD-VASH program is administered in accordance with regular HCV (or project-based voucher) program requirements. However, HUD is authorized to waive or specify alternative requirements for any provision of any statute or regulation affecting the HCV or PBV program to effectively deliver and administer HUD-VASH voucher assistance. HUD waivers and alternative requirements, that differ from regular HCV program requirements, are established in the HUD-VASH Operating Requirements Federal Register Notice.

## Public and Indian Housing (PIH)

- Tenant Protection Vouchers (TPVs). TPVs are Section 8 HCVs primarily provided to protect HUD-assisted families from hardship as the result of a variety of actions that occur in HUD's Public Housing properties, the Multifamily Housing portfolios, and Mod Rehab properties that would cause the family to lose housing assistance. The TPV provides continuity of housing assistance to such families.
  - Enhanced Vouchers (EVs). EVs are a type of TPV in which a higher payment standard is used to determine the amount of housing assistance when the gross rent of the unit exceeds the PHA's payment standard (if the family remains in the same project, the voucher payment standard covers the full market rent). EVs have several special requirements, but in all other respects are subject to the rules of the tenant-based voucher program. If the family moves from the project, all normal voucher rules apply. EV requirements, including actions that trigger the provision of EVs and family eligibility for EVs, are contained in section 8(t) of the United States Housing Act of 1937.
- Mainstream Vouchers. Mainstream vouchers serve families that include a person with a disability who is 18 years of age and not yet 62 years of age. Through Mainstream vouchers, HUD has prioritized serving those eligible persons who are transitioning out of institutional or other segregated settings, at serious risk of institutionalization, experiencing homelessness, formerly experienced homelessness and currently a participant in a permanent supportive housing or rapid rehousing program, or at risk of experiencing homelessness. Mainstream vouchers help further the goals of the Americans with Disabilities Act (ADA) consistent with the Supreme Court's 1999 decision in *Olmstead v. L.C.*, 27 U.S. 1 (1999) by assisting persons with disabilities in living in the most integrated setting. Mainstream vouchers encourage partnerships with health and human service agencies with a demonstrated capacity to coordinate voluntary services and supports to enable individuals to live independently in the community.
- Non-Elderly Disabled (NED) Vouchers. NED vouchers serve families with a head of household, co-head of household, or spouse who is a non-elderly person with a disability. NED vouchers originated in a few different ways. Some began as Certain Developments or Designated Housing Vouchers, enabling non-elderly families with a household member with disabilities, who do not currently receive housing assistance in certain developments where owners establish preferences for, or restrict occupancy to, elderly families, to obtain affordable housing. NED vouchers were also awarded through NOFOs most recently in 2011.
- Family Unification Program (FUP). FUP provides HCVs to two populations: (1) 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 (2) youth aged 18 to 24 years old who have left foster care, or will leave foster care within 90 days, and is homeless or is at risk of becoming homeless at age 16 or older.

## Public and Indian Housing (PIH)

- Foster Youth to Independence (FYI). The FYI initiative serves youth aged 18 to 24 years old who left foster care or will leave foster care within 90 days and are experiencing homelessness or at risk of experiencing homelessness via both competitive and non-competitive means. The FYI initiative is funded as part of the FUP appropriation within annual appropriations acts, most recently through the Consolidated Appropriations Act, 2024 (Public Law 118-42, approved March 9, 2024).
- Stability Vouchers (SV). SVs serve individuals and families who are experiencing homelessness, at-risk of homelessness, those fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking, and veterans and families that include a veteran family member that meets one of the preceding criteria. SVs promote a community-wide commitment to the goal of ending homelessness by targeting efforts to reduce unsheltered homelessness, particularly in communities with very high levels of unsheltered homelessness and
- Emergency Housing Vouchers (EHVs). (See Temporary Programs section for more information) Witness Relocation Vouchers. These vouchers provide rental assistance for the relocation of witnesses in connection with efforts to combat violent crimes that occur in and around public, Indian, and other HUD-assisted housing. The witness (and their immediate family) is not required to be a current resident of the aforementioned assisted housing in order to be considered eligible for the Witness Relocation Program.

**Applicant Eligibility:** PHAs. At least 75 percent of the families admitted to a PHA's HCV program from its waiting list during the PHA's fiscal year must have income at or below 30 percent of the area median income. At the time a family initially receives voucher assistance, the families must be:

- Very low-income families;
- Low-income families previously assisted under the United States Housing Act of 1937;
- Low-income families who meet eligibility criteria specified by the PHA;
- Families who qualify to receive a voucher in connection with a homeownership program approved under Title IV of the Cranston-Gonzalez National Affordable Housing Act; or
- Families who qualify to receive a voucher under section 223 or 226 of the Low-Income Housing Preservation and Resident Homeownership Act of 1990.

**Legal Authority:** Section 8 of the United States Housing Act of 1937 ([42 U.S.C. 1437f](#)). Regulations are at [24 CFR part 5](#) (certain cross-cutting requirements); [24 CFR part 982](#) (Section 8 Tenant-Based Housing Choice Voucher Program); [24 CFR part 984](#) (Section 8 and Public Housing Family Self-Sufficiency Program); and [24 CFR part 985](#) (Section 8 Management Assessment Program (SEMAP)).

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

Website: [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/programs/hcv/about/](https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/about/)

### **Jobs Plus Initiative**

Competitive grant program to increase earnings and advance employment outcomes for public housing residents.

**Nature of Program:** The Jobs Plus Initiative (JPI) is a place-based program that aims to address poverty among public housing residents by incentivizing and enabling employment through earned income disregards for working families; and a set of services designed to support work, including employer linkages, job placement and counseling, educational advancement, technology skill-building, and financial counseling. Ideally, the JPI program will “saturate” the target public housing projects with information, services and incentives intended to support resident employment during the program and encourage continued resident employment beyond the end of the program cycle.

The JPI program model consists of three core components:

- Employment-related services, including work-readiness training, employer linkages, financial counseling, educational advancement, job placement, and employment counseling.
- Financial and rent incentive, in the form of a 100 percent rent reduction in the amount of earned income above the baseline earned income established upon enrollment. The incentive is available for up to 48 months or until the end of the grant period, whichever is sooner.
- Community support to create a “culture of work,” including marketing JPI services and financial incentives to all residents in a targeted development and reflecting the goal of building a caring and cohesive community that is strongly committed to supporting residents’ progress toward economic security.

Applications must target an eligible public housing project(s) that meets the criteria of the Notice of Funding Opportunity. All residents of the project are eligible to benefit from JPI. JPI services are tailored to residents’ individual needs and are drawn from a menu of on-site and referral services. Case managers and coaches work one-on-one to help residents achieve the goals they identify for themselves (i.e., helping participants achieve their own goals, rather than managing participants’ progress toward goals determined by the JPI program).

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

**Applicant Eligibility:** Public housing agencies.

**Legal Authority:** The Jobs Plus Initiative is authorized through annual appropriations acts, most recently the Consolidated Appropriations Act, 2024 (Public Law 118-42, approved March 9, 2024).

**Information Source:**

Website: [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/jpi](https://www.hud.gov/program_offices/public_indian_housing/jpi)



### **Moving to Work (MTW) Demonstration**

Allows selected PHAs to test new ways of providing housing assistance intended to improve cost-effectiveness, promote self-sufficiency of assisted households, or increase housing choices for low-income families.

**Nature of Program:** MTW is a demonstration enacted by Congress in 1996 to facilitate innovation in how PHAs provide housing assistance. MTW agencies may use funds appropriated for the public housing and Housing Choice Voucher programs for any allowable use under either program. MTW agencies may also design and test new ways of providing housing assistance—for example, by changing rent rules and occupancy requirements—if the innovations are intended to achieve the statutory objectives of cost-effectiveness in expenditure of Federal funds, self-sufficiency of assisted households, or increased housing choices for low-income families. MTW agencies' innovations are expected to inform HUD about better ways to provide housing assistance.

**Applicant Eligibility:** Public housing agencies.

**Legal Authority:** Section 204 of the Omnibus Consolidated Rescissions and Appropriations Act of 1996 ([Public Law 104-134](#), approved April 26, 1996). Additional MTW agencies authorized by section 599H of the Departments of Veterans Affairs and Housing and Urban Development, and Independent Agencies Appropriation Act, 1999 ([Public Law 105-276](#), approved October 21, 1998); section 230 of the Consolidated Appropriations Act, 2008 ([Public Law 110-161](#), approved December 26, 2007); section 232 of the Consolidated Appropriations Act, 2010 ([Public Law 111-117](#), approved December 16, 2009); section 1101 of the Department of Defense and Full-Year Continuing Appropriations Act, 2011 ([Public Law 112-10](#), approved April 15, 2011); and section 239 of the Consolidated Appropriations Act, 2016 ([Public Law 114-113](#), approved December 18, 2015).

**Information Source:**

Website: [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/programs/ph/mtw](https://www.hud.gov/program_offices/public_indian_housing/programs/ph/mtw)

### **Project-Based Voucher Program**

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

**Nature of Program:** Project-based vouchers are a component of the Housing Choice Voucher (HCV) program. A public housing agency (PHA) may project-base up to 20 percent of its authorized number of HCVs, with some exceptions, in addition to certain special purpose vouchers designated by Congress. Under the project-based voucher (PBV) program, a PHA enters into a HAP contract with an owner of a rental property for specified units and a specified term. Generally, the PHA refers families from its waiting list for the PBV program to the project owner to fill vacant units. A PHA may also approve the use of owner-maintained PBV waiting lists for specific owners or projects. Unlike the HCV program for tenant-based vouchers, PBV assistance is tied to the unit. However, PBV families have a right to move with continued tenant-based rental assistance after the first year of occupancy of the PBV unit.

A PHA may provide project-based assistance for existing housing, as well as for newly constructed or rehabilitated housing. Generally, with some exceptions, the greater of 25 units or 25 percent of units in a project may receive PBV assistance.

The PHA may enter into a HAP Contract with an owner for an initial term of up to 20 years. The PHA and owner may agree at any time before expiration of the HAP contract to execute one or more extensions of the HAP contract term. The following conditions apply: (1) each extension executed must have a term that does not exceed 20 years; (2) at no time may the total remaining term of the HAP contract, with extensions, exceed 40 years.

**Applicant Eligibility:** PHAs. Families in the PBV program must meet the same eligibility requirements as families in the tenant-based voucher program.

**Legal Authority:** Section 8(o)(13) of the United States Housing Act of 1937 ([42 U.S.C. 1437f\(o\)\(13\)](#)). Regulations are at [24 CFR part 983](#).

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

Website: [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/programs/hcv/project](https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/project)

### **Public Housing Capital Fund**

Funding for capital improvements to public housing units.

**Nature of Program:** The Capital Fund is available by formula distribution for capital and management activities for public housing and mixed-finance projects, including development, financing, remediation of lead-based paint and other residential health hazards, the modernization of public housing projects, as well as for management improvements.

A limited amount of a public housing agency's (PHA) Capital Funds may be transferred to operations if the PHA plan provides for such use. Non-troubled PHAs that own or operate fewer than 250 public housing units and that have also maintained their inventory in safe, clean, and healthy condition may use their Capital and Operating Funds for eligible activities under either program.

PHAs may request HUD approval to borrow funds from the private market to make improvements to and/or develop additional public housing through the Capital Fund Financing Program, by pledging a portion of their future annual Capital Fund grants to make debt service payments.

**Applicant Eligibility:** PHAs and resident management corporations (RMC) (pursuant to [24 CFR 964.225](#)).

**Legal Authority:** Section 9(d) and section 30 of the United States Housing Act of 1937 ([42 U.S.C. 1437g\(d\)](#) and [1437z-2](#)).  
Regulations are at [24 CFR part 905](#).

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

Website: [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/programs/ph/capfund](https://www.hud.gov/program_offices/public_indian_housing/programs/ph/capfund)

### **Public Housing Homeownership (Section 32)**

Sale of public housing units to low-income families.

**Nature of Program:** Section 32 of the United States Housing Act of 1937 authorizes public housing agencies (PHAs) to make public housing dwelling units available for purchase by low-income families as their principal residence. Under Section 32, a PHA may do the following:

- Sell an existing or newly acquired public housing unit to eligible public or non-public housing residents;
- Provide Capital Fund assistance to public housing families to purchase homes; or
- Provide Capital Fund assistance to acquire homes that will be sold to low-income families.

Section 32 does not permit the PHA to build or substantially rehabilitate units that are not public housing for sale under Section 32. Although public housing units that are newly constructed or substantially rehabilitated may be sold under Section 32, such construction and rehabilitation by the PHA is governed by the public housing development and modernization regulations. Section 32 replaced the old public housing ownership program authorized by section 5(h) of the United States Housing Act of 1937.

**Applicant Eligibility:** Public housing agencies.

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

**Information Sources:** Office of Public Housing Investments.

Website:

[https://www.hud.gov/program\\_offices/public\\_indian\\_housing/centers/sac/homeownership/](https://www.hud.gov/program_offices/public_indian_housing/centers/sac/homeownership/)

## Public Housing Operating Fund

Formula funding to public housing agencies (PHAs) for operations and management.

**Nature of Program:** The Operating Fund is available by formula distribution to PHAs to cover the operating and management costs of their public housing projects. The Operating Fund formula, created by a negotiated rulemaking process, establishes eligibility by subtracting formula income (tenant rent) from formula expenses (operating expenses, utility costs, and other costs). A PHA can use Operating Funds for operating and management costs, including administration, routine maintenance, and anti-crime and anti-drug activities. Additional uses of the Operating Funds may include activities related to the provision of services, activities to provide for resident participation in management, insurance costs, energy costs, and costs, as appropriate, related to the operation and management of mixed finance projects.

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

PHAs may leverage some Operating Funds to make capital improvements through the Operating Fund Financing Program by pledging a portion of their operating reserves to make future debt service payments. PHAs may also leverage Operating Funds to enter into Energy Performance Contracts (EPCs). Subject to HUD approval pursuant to section 30 of the United States Housing Act of 1937, EPCs can involve security interests in the improvements (energy conservation measures) installed as part of the EPC.

**Applicant Eligibility:** Public housing agencies.

**Legal Authority:** Section 9(e), section 30, and section 35 of the United States Housing Act of 1937 ([42 U.S.C. 1437g\(e\)](#); [42 U.S.C. 1437z-2](#); [42 U.S.C. 1437z-7](#)). Regulations are at [24 CFR part 990](#).

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

Website: [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/programs/ph/am](https://www.hud.gov/program_offices/public_indian_housing/programs/ph/am)

### **Resident Opportunity and Self-Sufficiency (ROSS) Service Coordinator Program**

Grants for voluntary supportive services and resident empowerment activities.

**Nature of Program:** The ROSS Service Coordinator program provides funding to hire and maintain Service Coordinators who will assess the needs of residents of conventional Public Housing or Indian Housing and coordinate available resources in the community to meet those needs. This program promotes the development of local strategies to coordinate the use of assistance under the public housing program with public and private resources for voluntary supportive services and resident empowerment activities. These services should help participants increase earned income, reduce or eliminate the need for welfare assistance, make progress toward achieving economic independence and housing self-sufficiency, or, for elderly residents or residents with disabilities, improve living conditions and safely age in place. The ROSS Service Coordinator program is a combination of several programs that were previously independent. ROSS is funded through a separate appropriations account for Public Housing Self-Sufficiency Funds.

The services coordinated by ROSS Service Coordinators may include activities including the following:

- Digital Inclusion
- Education
- Financial Literacy
- Health & Wellness Support
- Support for the Elderly/Persons with Disabilities
- Employment Support
- Support for Re-Entry
- Support for Substance Abuse
- Other: Support for Transportation, Childcare, Youth Services, etc.

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

**Applicant Eligibility:** PHAs, Tribes/Tribally Designated Housing Entities, Resident Associations (such as resident management corporations, resident councils, resident organizations with nonprofit status), and nonprofit organizations are eligible.

**Legal Authority:** Section 34 of the United States Housing Act of 1937 ([42 U.S.C. 1437z-6](#)). Regulations are at [24 CFR part 964](#).

**Information Source:**

Website: [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/programs/ph/ross/about](https://www.hud.gov/program_offices/public_indian_housing/programs/ph/ross/about)

## Indian Housing Programs

### Indian Community Development Block Grant (ICDBG) Program

Grants to help American Indians and Alaska Natives (AIAN) develop viable communities.

**Nature of Program:** The ICDBG program provides two categories of grants: Single Purpose and Imminent Threat.

Single Purpose grants are awarded on a competitive basis to eligible grantees to develop viable AIAN communities, including decent housing, a suitable living environment, and economic opportunities, primarily for low- and moderate- income persons. The program provides funding for the following:

Housing: Housing rehabilitation, land acquisition to support new housing construction, and, under limited circumstances, new housing construction.

- Community Facilities: Infrastructure construction, e.g., roads, water and sewer facilities; and single or multipurpose community buildings.
- Economic Development: Wide variety of commercial, industrial, and agricultural projects.

Imminent Threat grants are awarded on a first-come, first-served basis for qualifying disasters and other emergencies.

**Applicant Eligibility:** American Indian tribes, bands, groups, or nations (including Alaskan Natives, Aleuts, and Eskimos), and Alaska Native Villages that are eligible for assistance under Title I of the Indian Self-Determination and Education Assistance Act of 1975 ([25 U.S.C. 5321, et seq.](#)) or were eligible under the State and Local Fiscal Assistance Act of 1972 ([31 U.S.C. 6701, et seq.](#)) are eligible.

**Legal Authority:** Title I of the Housing and Community Development Act of 1974 ([42 U.S.C. 5301, et seq.](#)).

Regulations are at [24 CFR part 1003](#).

**Information Sources:** HUD Area ONAP offices in Chicago, Denver, Oklahoma City, Phoenix, Seattle, and Anchorage.

Website: [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/ih/grants/icdbg](https://www.hud.gov/program_offices/public_indian_housing/ih/grants/icdbg)

### **Indian Housing Block Grant (IHBG) Program**

Grants that fund a range of affordable housing activities on Indian reservations and in Indian areas.

**Nature of Program:** The IHBG program provides eligible grantees with a grant that can fund a range of affordable housing activities on Indian reservations and in Indian areas. The block grant approach to housing for Native Americans was enabled by the Native American Housing Assistance and Self Determination Act of 1996 (NAHASDA).

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

- Indian housing assistance (modernization or operating assistance for housing previously developed or operated pursuant to a contract between HUD and an Indian housing authority);
- Development of additional affordable housing;
- Housing-related services for affordable housing (e.g. housing counseling, establishment and support of resident organizations, tenant-based rental assistance payments, project-based rental assistance payments);
- Management services for affordable housing;
- Safety, security, and law enforcement measures and activities appropriate to protect residents of affordable housing from crime; and
- Housing activities under model programs designed to carry out the purposes of the Native American Housing Assistance and Self-Determination Act of 1996 (NAHASDA), if specifically approved by HUD, as appropriate.

**Applicant Eligibility:** Federally recognized Indian tribes or their Tribally Designated Housing Entities, Alaska Native villages, and a limited number of State-recognized Tribes that were funded under the Indian Housing Program authorized by the United States Housing Act of 1937 are eligible. With the enactment of NAHASDA, Indian tribes are no longer eligible for assistance under the United States Housing Act of 1937.

**Legal Authority:** Titles I through V of NAHASDA ([\*25 U.S.C. 4101, et seq.\*](#)). Regulations are at [24 CFR part 1000](#).

**Information Source:**

Website: [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/ih/grants/ihbg](https://www.hud.gov/program_offices/public_indian_housing/ih/grants/ihbg)



### **Section 184 Indian Housing Loan Guarantee Program (Section 184)**

Insures home mortgages made to American Indian and Alaska Native (AIAN) families, Indian housing authorities, and Indian tribes.

**Nature of Program:** Section 184 of the Housing and Community Development Act of 1992 established a loan guarantee program for AIAN families, Alaska villages, Tribe, Tribally Designated Housing Entities and Indian housing authorities to facilitate homeownership and increase access to capital in Native American communities. The loans guaranteed under the program can be used to construct, acquire, refinance, or rehabilitate single family housing located on and off native lands.

The program operates under its own guarantee fund. HUD may enter into commitments to guarantee loans for any fiscal year only to the extent amounts have been provided in appropriations acts.

**Applicant Eligibility:** Mortgages made by approved lenders to AIAN families, Indian tribes, Alaska villages, and Indian housing authorities are eligible.

**Legal Authority:** Section 184 of the Housing and Community Development Act of 1992 ([12 U.S.C. 1715z-13a](#)).

Regulations are at [24 CFR part 1005](#).

**Information Source:**

Website: [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/ih/homeownership/184](https://www.hud.gov/program_offices/public_indian_housing/ih/homeownership/184)

**Section 184A Native Hawaiian Housing Loan Guarantee Program (Section 184A)**

Insures home mortgages made to Native Hawaiian families living on Hawaiian Home Lands.

**Nature of Program:** The purpose of the Section 184A Loan Guarantee program is to facilitate homeownership and increase private financing to Native Hawaiian families living on Hawaiian Home Lands. The loans guaranteed under this program can be used to construct, acquire, or rehabilitate single family housing located on the Hawaiian Home Lands.

The program operates under its own guarantee fund. HUD may enter into commitments to guarantee loans for any fiscal year only to the extent amounts have been provided in appropriations acts. HUD is authorized to guarantee a limited amount of Section 184A refinance loan transactions.

**Applicant Eligibility:** Mortgages made by approved lenders to Native Hawaiian families, the Department of Hawaiian Home Lands, the Office of Hawaiian Affairs, and private nonprofit organizations experienced in the planning and development of affordable housing for Native Hawaiians are eligible.

**Legal Authority:** Section 184A of the Housing and Community Development Act of 1992 ([12 U.S.C. 1715z-13b](#)).

Regulations are at [24 CFR part 1007](#).

**Information Source:** Honolulu Field Office.

Website:

[https://www.hud.gov/program\\_offices/public\\_indian\\_housing/ih/codetalk/onap/program184a](https://www.hud.gov/program_offices/public_indian_housing/ih/codetalk/onap/program184a)

### **Native Hawaiian Housing Block Grant (NHHBG) Program**

Grants that fund a range of affordable housing activities, including rental assistance both on and off Hawaiian Home Lands.

**Nature of Program:** The NHHBG program is patterned after the Indian Housing Block Grant (IHBG) program but contains changes to address the housing needs and circumstances of Native Hawaiians. The NHHBG program authorizes HUD to make grants to the State of Hawaii's Department of Hawaiian Home Lands to carry out affordable housing activities for low-income Native Hawaiian families who are eligible to reside on Hawaiian home lands. Eligible activities include but are not limited to development of affordable housing, housing-related services for individuals and entities participating in eligible housing activities, housing management services for affordable housing, and crime prevention and safety activities. Housing can be either rental or homeownership. NHHBG funds can also be used for certain types of community facilities if the facilities serve eligible residents of affordable housing.

**Applicant Eligibility:** The State of Hawaii's Department of Hawaiian Home Lands is eligible.

**Legal Authority:** Title VIII of the Native American Housing Assistance and Self-Determination Act of 1996 (NAHASDA) ([25 U.S.C. 4221, et seq.](#)). Regulations are at [24 CFR part 1006](#).

**Information Sources:** Honolulu Field Office.

Website:

[https://www.hud.gov/program\\_offices/public\\_indian\\_housing/ih/codetalk/onap/nhhbgprogram](https://www.hud.gov/program_offices/public_indian_housing/ih/codetalk/onap/nhhbgprogram)

### **Tribal Housing Activities Loan Guarantee Program (Title VI)**

Guarantees private loans made to Indian Housing Block Grant recipients that want to finance additional grant-eligible affordable housing and related community development projects.

**Nature of Program:** The Title VI loan guarantee program assists Indian Housing Block Grant recipients in financing projects, such as the construction and rehabilitation of housing, the construction of infrastructure and community facilities, land acquisition, and the preparation of architectural and engineering plans. Tribes and Tribally Designated Housing Entities may use a variety of funding sources in combination with Title VI financing, such as low-income housing tax credits. Title VI loans may also be used to pay development costs.

The borrower pledges the need portion of its current and future IHBG funds as the primary security for the loan guarantee. Tribes and TDHEs may structure their loans to meet the requirements of their project and negotiate a variety of repayment terms with the lender. Loan terms can range up to 20 years, and payments may be made monthly, quarterly, or annually. Additionally, interest rates can be fixed, adjustable, or floating, and are based on an index.

**Applicant Eligibility:** Current Indian Housing Block Grant recipients are eligible.

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

**Information Source:**

Website: [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/ih/homeownership/titlevi](https://www.hud.gov/program_offices/public_indian_housing/ih/homeownership/titlevi)

## Fair Housing and Equal Opportunity

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

Prohibits discrimination and requires equal opportunity to participate in and benefit from HUD-assisted programs or activities.

**Nature of Program:** Equal opportunity and nondiscrimination requirements prohibit discrimination and require equal opportunity in HUD-assisted programs and activities receiving Federal financial assistance. Individuals may not be excluded from denied participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance because of a protected characteristic. Federal laws prohibit discrimination in housing and community development programs and activities because of race, color, religion, sex (including sexual orientation and gender identity), national origin, familial status, or disability. These obligations extend to recipients of HUD financial assistance, including subrecipients, as well as the operations of State and local governments and their agencies, and certain private organizations operating housing and community development services, programs, or activities. In addition, recipients, subrecipients, and other covered entities have an obligation to take meaningful actions that, in addition to combating discrimination, affirmatively furthers fair housing by overcoming patterns of segregation and fostering inclusive communities free from barriers that restrict access to opportunity based on protected class.

HUD has civil rights authority over the housing-related programs, services, and regulatory activities of recipients and subrecipients of financial assistance from HUD, including State and local governments and private businesses or organizations. HUD is responsible for obtaining compliance with Federal civil rights laws and requirements prohibiting discrimination and ensuring equal access in HUD-assisted programs. These civil rights laws and requirements include the following:

- Title VI of the Civil Rights Act of 1964 ([42 U.S.C. 2000d](#), *et seq.*) and HUD's implementing regulations at [24 CFR part 1](#) prohibit recipients of Federal financial assistance and their contractors from discriminating against any person because of race, color, or national origin. Recipients cannot treat someone adversely or subject anyone to segregation based on race, color, or national origin. Recipients are also obligated to take reasonable actions to remove or overcome the consequences of prior discriminatory practices regardless of whether the recipient engaged in discriminatory conduct.

Under Title VI of the Civil Rights Act of 1964, recipients must take reasonable steps to ensure meaningful language access to their programs and activities for persons with limited English proficient (LEP). Siting decisions by recipients may not have the purpose or effect of discriminating based on race, color, or national origin.

- Section 504 of the Rehabilitation Act of 1973 ([29 U.S.C. 794](#)) and HUD's implementing regulations at [24 CFR parts 8](#) and [9](#) prohibit discrimination based on disability in any

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program or activity receiving Federal financial assistance. Recipients and their contractors cannot deny qualified persons with disabilities the opportunity to participate in or benefit from housing, or an aid, benefit, or service, nor can they provide different or separate benefits to persons with disabilities, unless it is necessary to provide such individuals with benefits that are equally effective to those provided to others. Additionally, section 504 requires that recipients and their contractors take appropriate steps to ensure effective communication with applicants, beneficiaries, and members of the public, administer programs and activities in the most integrated setting appropriate to the needs of qualified persons with disabilities, and provide reasonable accommodations for persons with disabilities.

- Title II of the Americans with Disabilities Act (ADA) ([42 U.S.C. 12131-12165](#)) and the Department of Justice's (DOJ) implementing regulations at [28 CFR part 35](#) prohibit discrimination based on disability in services, programs, or activities provided by or made available by public entities. Title II extends the prohibition of discrimination in Federally assisted programs established by section 504 of the Rehabilitation Act of 1973 to all activities of States and local governments. This includes housing when the housing is provided or made available by a public entity regardless of whether the entity receives Federal financial assistance. Under Title II of the ADA, HUD investigates complaints and conducts compliance reviews with respect to all programs, services, and regulatory activities relating to State and local public housing, housing assistance and referral.
- Title III of the ADA ([42 U.S.C. 12181-12189](#)) and DOJ's implementing regulation at [28 CFR part 36](#) prohibit discrimination based on disability in the goods, services, facilities, privileges, advantages, or accommodations in places of public accommodation. Places of public accommodation and commercial facilities are also required to be designed, constructed, and altered in compliance with accessibility standards. Places of public accommodation is an expansive term, covering places such as leasing offices, public spaces in developments, social services agencies, etc.
- The Age Discrimination Act of 1975 ([42 U.S.C. 6101](#), *et seq.*) and HUD's implementing regulations at [24 CFR part 146](#) prohibit discrimination on the basis of age in programs or activities receiving Federal financial assistance.
- Section 109 of Title I of the Housing and Community Development Act of 1974 ([42 U.S.C. 5309](#)) and HUD's implementing regulations at [24 CFR part 6](#) prohibit discrimination on the basis of race, color, national origin, religion, or sex (including sexual orientation and gender identity) under any program or activity funded in whole or in part with Title I Federal financial assistance. Section 109 and HUD's implementing regulations also direct that the prohibitions against discrimination on the basis of age under the Age Discrimination Act of 1975 and disability under Section 504 apply to programs or activities funded as a whole or in part with Federal financial assistance in Title I programs.

## Fair Housing and Equal Opportunity

- Title IX of the Education Amendments Act of 1972 ([20 U.S.C. 1681](#), *et seq.*) and HUD's implementing regulations at [24 CFR part 3](#) prohibit discrimination on the basis of sex in education programs or activities that receive Federal financial assistance.
- The Architectural Barriers Act of 1968 ([42 U.S.C. 4151](#), *et seq.*) and HUD's implementing regulations at [24 CFR parts 40](#) and [41](#) require buildings or facilities that were designed, built, or altered with Federal dollars or leased by Federal agencies after August 12, 1968, to be accessible. Facilities that predate the law generally are not covered, but alterations or leases undertaken after the law took effect can trigger coverage. HUD's regulations require compliance with the Uniform Federal Accessibility Standards.

Technical assistance is available to State and local agencies with civil rights questions relating to HUD-assisted programs and activities. If HUD finds recipients to be in noncompliance with Federal civil rights requirements, HUD follows the procedures set forth in the applicable regulations for effecting compliance by a recipient, which include attempting to obtain voluntary compliance from the recipient. If this fails, HUD may terminate or refuse to grant or continue Federal financial assistance to the recipient consistent with the processes set forth in the applicable regulations. HUD may also pursue any other means authorized by law to effect compliance, including through administrative enforcement or referral to the Department of Justice for enforcement in Federal court.

**Filing a Complaint:** Federal laws protect applicants, beneficiaries, participants, and other individuals from discrimination, including in programs or activities administered by State and local government agencies and recipients of Federal financial assistance. If someone believes they have been discriminated against based on a protected class in any housing or community development program, they may file a complaint with HUD's Office of Fair Housing and Equal Opportunity. All HUD-assisted programs and activities, except contracts of insurance or guaranty, are subject to Title VI, Section 504, and the Age Discrimination Act. CDBG recipients are also subject to Section 109; HUD-assisted educational programs are also subject to Title IX.

**Information Sources:** FHEO Office of Enforcement and Programs.

Websites:

Fair Housing: Rights and Obligations:

[https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/fair\\_housing\\_rights\\_and\\_obligations](https://www.hud.gov/program_offices/fair_housing_equal_opp/fair_housing_rights_and_obligations)

Non-Discrimination in Housing and Community Development Programs:

[https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/non\\_discrimination\\_housing\\_and\\_community\\_development\\_0](https://www.hud.gov/program_offices/fair_housing_equal_opp/non_discrimination_housing_and_community_development_0)

FHEO: [https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp](https://www.hud.gov/program_offices/fair_housing_equal_opp)

### **Fair Housing Act (Title VIII)**

Prohibits discrimination in housing and real estate-related transactions and includes an affirmative obligation to administer all federal programs relating to housing and urban development in a manner that affirmatively furthers fair housing.

**Nature of Program:** Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, because of race, color, religion, sex (including sexual orientation and gender identity), familial status (including individuals or families with children under 18 years of age and pregnant women, though certain housing for older persons is exempt from the prohibition against discrimination because of familial status), national origin, or disability. The Fair Housing Act also makes it illegal to coerce, intimidate, threaten, or interfere with people exercising their rights under the Act or assisting others in exercising their rights. In addition, the Act prohibits the adoption and enforcement of discriminatory zoning and land use ordinances. Furthermore, multifamily dwellings of four or more units ready for first occupancy after March 13, 1991, must be designed and constructed in accordance with the Fair Housing Act's accessibility requirements

The Fair Housing Act also includes an affirmative obligation to administer all Federal programs relating to housing and urban development in a manner that affirmatively furthers fair housing. HUD requires all recipients of HUD funding to take meaningful actions that affirmatively further fair housing and comply with HUD's Affirmatively Furthering Fair Housing regulations, unless they are specifically exempted.

Additionally, recipients and subrecipients of HUD funding, including prospective and contracted subrecipients, must follow the fair housing law(s) of the state or locality in which their program or activity is conducted.

**Filing a Complaint:** Any individual experiencing housing discrimination may file a complaint with any HUD office, in person, by mail, online, or by telephone, not later than 1 year after the alleged discriminatory act occurred or terminated. HUD or a substantially equivalent State or local agency will investigate and attempt to conciliate the complaint. If it is not conciliated and there is reasonable cause to believe that discrimination occurred, HUD will issue a charge on behalf of the aggrieved person. A HUD administrative law judge will hold a hearing unless either party elects to have the case heard in Federal District Court. An aggrieved person may also file a suit in a Federal or State court not later than 2 years after the alleged discriminatory act occurred or terminated, whether or not a complaint has been filed with HUD.

HUD has established a national toll-free housing discrimination hotline: (800) 669-9777 (voice) or (800) 877-8339 (TTY).

**Legal Authority:** Title VIII of the Civil Rights Act of 1968 ([42 U.S.C. 3601 et seq.](#)). Regulations are at [24 CFR parts 5, 100, 103, and 180](#).

#### **Information Sources:**



## Fair Housing and Equal Opportunity

Websites: Fair Housing overview:

[https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/fair\\_housing\\_act\\_overview](https://www.hud.gov/program_offices/fair_housing_equal_opp/fair_housing_act_overview)

How to file a complaint: [https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/online-complaint](https://www.hud.gov/program_offices/fair_housing_equal_opp/online-complaint)

Fair Housing Rights and Obligations:

[https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/fair\\_housing\\_rights\\_and\\_obligations](https://www.hud.gov/program_offices/fair_housing_equal_opp/fair_housing_rights_and_obligations)

FHEO: [https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp](https://www.hud.gov/program_offices/fair_housing_equal_opp)

### **Fair Housing Assistance Program (FHAP)**

Funding to provide assistance and reimbursements to State and local fair housing enforcement agencies that enforce fair housing laws that are substantially equivalent to the Fair Housing Act.

**Nature of Program:** HUD provides FHAP funding annually on a noncompetitive basis to State and local agencies that enforce fair housing laws that HUD has determined to be substantially equivalent to the Federal Fair Housing Act. These agencies investigate and enforce complaints of housing discrimination that arise within their jurisdiction. HUD assistance includes support for complaint processing, training, technical assistance, data and information systems, and other fair housing projects. The program is designed to build coordinated intergovernmental enforcement of fair housing laws and provide incentives for States and localities to assume a greater share of the responsibility for the administration and enforcement of fair housing laws.

For a State or local law to be certified as “substantially equivalent,” the Assistant Secretary for Fair Housing and Equal Opportunity must determine that the State or local law provides substantive rights, procedures, remedies, and the availability of judicial review comparable to the Federal Fair Housing Act. In addition, the agency’s performance must meet specific criteria established under the Fair Housing Act and the regulations set forth at [24 CFR part 115](#).

**Applicant Eligibility:** Only governmental entities are eligible to participate in the FHAP. Participating agencies must (1) administer a State or local fair housing law certified by HUD as “substantially equivalent” and (2) execute a written “Interim Agreement” or “Memorandum of Understanding” with HUD, outlining the working relationship between the agency and HUD.

**Legal Authority:** Sections 810(f) and 817 of the Civil Rights Act of 1968 ([42 U.S.C. 3610](#); [42 U.S.C. 3616](#)). Regulations are at [24 CFR part 115](#).

**Information Sources:** FHEO Office of Enforcement, FHAP Division.  
Website: [https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/partners/FHAP](https://www.hud.gov/program_offices/fair_housing_equal_opp/partners/FHAP)

### **Fair Housing Initiatives Program (FHIP)**

Grants to public and private entities formulating or carrying out programs to prevent or eliminate discriminatory housing practices against all protected class groups under the Federal Fair Housing Act.

**Nature of Program:** FHIP supports a network of State and local government grantees, public and private nonprofit organizations, and other public and private entities throughout the nation to foster compliance with the Federal Fair Housing Act and substantially equivalent State and local fair housing laws. FHIP is the only grant program within the Federal government whose primary purpose is to support private efforts to prevent and address housing discrimination.

FHIP organizations partner with HUD to promote awareness to the public, housing providers, and others about their rights and responsibilities under the Federal Fair Housing Act. FHIP grantees also conduct preliminary investigation of claims of housing discrimination, including through “testing.” A test is a covert investigation involving one or more persons who initiate contact with a person or entity to gather information about housing policies, treatment, and/or practices to compare with the requirements of fair housing laws. A test may involve comparing how persons similarly situated, except for a protected characteristic, are being treated. In addition to funding organizations that provide direct assistance to individuals who feel they have been discriminated against in housing contexts, FHIP provides grants to organizations to conduct the following capacity building, education, outreach, and enforcement activities under a competitive grant process:

**Fair Housing Organizations Initiative (FHOI):** The FHOI provides funding that builds the capacity and improves the effectiveness of nonprofit fair housing organizations to enforce fair housing laws. FHOI funds may be used to establish new fair housing enforcement organizations, including in areas that are underserved by fair housing groups or that contain large concentrations of members of protected classes. Grants may be used flexibly to support the basic operation and activities of new or existing nonprofit fair housing organizations.

**Private Enforcement Initiative (PEI):** The PEI funds a nationwide network of nonprofit fair housing groups that carry out testing and enforcement-related activities to prevent or eliminate discriminatory housing practices. Grants may be used for activities such as intake and investigation of potential violations of the Fair Housing Act, testing for housing discrimination, mediation or other voluntary resolution of claims, and litigation of fair housing cases.

**Education and Outreach Initiative (EOI):** The EOI promotes fair housing laws and equal opportunity awareness. The EOI offers a comprehensive range of support for eligible organizations to develop and implement education and outreach programs designed to inform members of the public and housing providers about their rights and obligations under the Federal Fair Housing Act. Activities eligible for funding include developing educational materials, analyzing local impediments to housing choice, providing fair housing classes, convening meetings for fair housing industry groups,

## Fair Housing and Equal Opportunity

developing technical materials on accessibility, and mounting public information campaigns, as well as national projects that demonstrate cooperation with the real estate industry or focus on resolving community tensions that arise as people expand their housing choices.

### **Applicant Eligibility:**

- **FHIP-FHOI:** Applicants must be fair housing enforcement organizations or qualified fair housing enforcement organizations, nonprofit groups organizing to build their capacity to provide fair housing enforcement, or organizations with experience in complaint intake, complaint investigation, and enforcement activities involving the use of testing evidence.
- **FHIP-PEI:** Applicants must be qualified fair housing enforcement organizations or fair housing enforcement organizations with at least 1 year of experience in complaint intake, complaint investigation, testing for fair housing violations, and enforcement to prevent or eliminate discriminatory housing practices.
- **FHIP-EOI:** Applicants include State and local governments and their qualified agencies; public or private nonprofit organizations or institutions; or other public or private entities that formulate and carry out programs to prevent or eliminate discriminatory housing practices and educate the public and housing providers about equal opportunity in housing and compliance with fair housing laws.

**Legal Authority:** Section 561 of the Housing and Community Development Act of 1987 ([42 U.S.C. 3616a](#)).

Regulations are at [24 CFR part 125](#).

**Information Sources:** FHEO Office of Programs, FHIP Division.

Website: [https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/partners/FHIP/fhip](https://www.hud.gov/program_offices/fair_housing_equal_opp/partners/FHIP/fhip)

## Policy Development and Research (PD&R)

### Policy Development and Research Initiatives

Supports the Department's efforts to help create cohesive, economically healthy communities by providing reliable and objective data and analysis.

**Nature of Program:** The mission of the Office of Policy Development and Research (PD&R) is to improve life in American communities by building evidence to inform and strengthen housing and community development policy and practice and accelerate progress on HUD's priorities. To accomplish its mission, PD&R provides reliable, objective, and current information on housing and community development needs and market conditions; gathers and maintains national economic data on housing conditions, needs, and trends, including through the American Housing Survey and other major national data surveys; conducts rigorous research that helps fill key evidence gaps and evaluates HUD policies and programs, and identifies emerging challenges and opportunities; supports innovation in building technologies and housing and community development policies; manages and leverages HUD's data assets to support evidence-based and data-driven policy and program improvements; builds capacity in the housing and community development field by sharing knowledge, elevating best practices and providing technical assistance; provides policy advice and support to the HUD Secretary and program offices; and interacts with international counterparts to share knowledge worldwide.

PD&R's research agenda is developed with extensive input and engagement from researchers, stakeholders, and the public. PD&R awards housing research funding to organizations and institutions of higher education to conduct evaluations, demonstrations, and policy-focused research that respond to Congressional directives, address Departmental priorities, and/or advance strategic evidence-building priorities. PD&R also supports research grant programs that advance equity in funding through its Research Partnerships and Centers of Excellence at Historically Black Colleges and Universities (HBCUs) and Hispanic Serving Institutions (HSIs).

Through an active program of publications and information clearinghouses, PD&R's work products are distributed widely to the housing research community and to the interested public. PD&R's online portal for providing public access to research, policy papers, periodicals, and datasets is [www.huduser.gov](http://www.huduser.gov).

**Applicant Eligibility:** Not applicable.

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

**Information Source:**

Website: <https://www.huduser.gov/portal/about/pdrabout.html>

### **Community Compass Technical Assistance and Capacity Building Program**

Awards funding to technical assistance providers to help HUD's customers implement HUD programs and policies.

**Nature of program:** This initiative competitively awards technical assistance funding from across HUD program offices to organizations to provide technical assistance and capacity building for HUD grantees and other customers.

Eligible activities for Community Compass include the following: (1) needs assessments; (2) direct technical assistance and capacity-building engagements; (3) development of products and tools; (4) self-directed and group learning (training); (5) knowledge management; (6) data reporting, analysis, and performance management; (7) Native American Housing Assistance and Self-Determination Act (NAHASDA) allocation formula administration and negotiated rulemaking support; (8) coordination; and (9) administration.

**Applicant Eligibility:** Eligible applicants include State and local governments, institutions of higher education, public housing agencies/Indian housing authorities, nonprofit organizations, for-profit organizations, and small businesses. Other eligible applicants include Indian tribes, Tribally Designated Housing Entities (TDHEs), national or regional organizations representing Native American housing interests, and metropolitan planning organizations, councils of government, and other regional planning entities.

**Legal Authority:** Section 6(j)(3) of the United States Housing Act of 1937 ([42 U.S.C. 1437d\(j\)\(3\)](#)); sections 405 and 491 of the McKinney-Vento Homeless Assistance Act ([42 U.S.C. 11361b](#) and [11408](#)) and Public Law 117-43 for CDBG-DR. Community Compass is further authorized and funded through annual and supplemental appropriations, most recently through the Consolidated Appropriations Act, 2024 ([Public Law 118-42, approved March 9, 2024](#)).

**Information Source:** <https://www.huduser.gov/portal/ota/community-compass.html>

### **Distressed Cities and Persistent Poverty Technical Assistance (DCTA) Program**

Builds the capacity of units of general local government (local governments) experiencing economic distress and assists local governments and their nonprofit partners in alleviating persistent poverty in specific areas (census tracts).

**Nature of Program:** This initiative competitively awards technical assistance (TA) funding to organizations that are then tasked to help local governments build capacity in essential areas—like financial management and organizational stability.

Eligible activities for implementing DCTA include the following: (1) needs assessments; (2) direct technical assistance (customized individual support); (3) development of products and tools; and (4) self-directed and group learning (training).

**Applicant Eligibility:** Eligible applicants to become technical assistance providers include institutions of higher education, nonprofit organizations, for-profit organizations, and small businesses. Eligible recipients of technical assistance include local governments serving populations under 50,000 people that are experiencing economic distress (relatively high population decline, poverty, and/or unemployment rates) or have areas (census tract(s)) experiencing persistent poverty.

**Legal Authority:** Authorized by annual Appropriations Acts, most recently by the Consolidated Appropriations Act, 2024 ([Public Law 118-42, approved March 9, 2024](#)).

**Information Source:**

Website: <https://www.huduser.gov/portal/ota/distressed-cities-and-persistent-poverty-ta-program.html>

### **Thriving Communities Technical Assistance Program**

Helps local governments ensure housing needs are considered as part of their larger infrastructure investment plans and supports equitable development in disadvantaged communities.

**Nature of Program:** This initiative competitively awards technical assistance funding to organizations to provide technical assistance and capacity building for units of general local governments and their partners around location efficient development.

Eligible activities for Thriving Communities include: (1) needs assessments; (2) direct technical assistance and capacity-building engagements; (3) development of products and tools; and (4) self-directed and group learning (training).

**Applicant Eligibility:** Eligible applicants include institutions of higher education, Native American Tribal organizations, nonprofit organizations, for-profit organizations, and small businesses.

**Legal Authority:** Authorized by annual Appropriations Acts, most recently by the Consolidated Appropriations Act, 2024 ([Public Law 118-42, approved March 9, 2024](#)).

**Information Source:**

Website: <https://www.huduser.gov/portal/ota/thriving-communities-ta-program.html>



### **Eviction Protection Grant Program (EPGP)**

Aims to help fill the gap in access to legal assistance experienced by individuals and families facing eviction to help them reach more mutually beneficial resolutions with landlords or defend against illegal evictions.

**Nature of Program:** The purpose of the Eviction Protection Grant Program is to support experienced legal service providers in providing legal assistance at no cost to low-income tenants at risk of or subject to eviction. Funding is awarded on a competitive basis.

Eligible activities include legal representation (including negotiation/mediation); legal information, hotlines and legal advice; education and outreach and “know your rights” campaigns; fair housing defense related to eviction; housing court navigation; service provider referrals and benefits assistance; collaboration with courts, judges, and others to create and promote eviction diversion programs; and other eligible legal assistance services as defined by the program notice of funding opportunity. The Notice of Funding Opportunity provides more details on eligible legal assistance activities.

**Applicant Eligibility:** Eligible applicants include nonprofit organizations, governmental entities, tribal governments, and institutions of higher education with experience providing legal assistance.

**Legal Authority:** Authorized by annual Appropriations Acts, most recently by the Consolidated Appropriations Act, 2024 ([Public Law 118-42](#), approved March 9, 2024).

**Information Source:**

Website: <https://www.huduser.gov/portal/eviction-protection-grant.html>

## Field Policy and Management (FPM)

### Davis-Bacon and Labor Standards

Oversight of administration and enforcement of Federal labor standards provisions in HUD programs.

**Nature of Program:** The Davis-Bacon and Related Acts (DBRA) requires contractors and subcontractors working on Federally funded or assisted construction contracts over \$2,000 to pay laborers and mechanics at least locally prevailing wages and fringe benefits, as determined by the Department of Labor. HUD ensures compliance with DBRA requirements applicable to HUD-assisted and insured housing, public housing, Native American and Native Hawaiian housing, and community development programs. HUD also oversees Federal prevailing wage requirements applicable to maintenance employees on public housing and Native American and Native Hawaiian housing. This program does not provide any funding.

**Applicability:** The DBRA applies to users of HUD funds and mortgage insurance to build housing and other public-use buildings constructed by developers, contractors, and State, Tribal, and local housing entities.

**Legal Authority:** Davis-Bacon Act ([40 U.S.C. 3141](#), *et seq.*); Fair Labor Standards Act of 1938 ([29 U.S.C. 201](#), *et seq.*); Contract Work Hours and Safety Standards Act ([40 U.S.C. 3701](#), *et seq.*); Copeland Anti-Kickback Act ([18 U.S.C. 874](#); [40 U.S.C. 3145](#)).

**Information Sources:** HUD field offices.

Website: [https://www.hud.gov/program\\_offices/davis\\_bacon\\_and\\_labor\\_standards](https://www.hud.gov/program_offices/davis_bacon_and_labor_standards)

### **Economic Opportunities for Low- and Very-Low Income Persons (Section 3)**

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

**Nature of Program:** Section 3 of the Housing and Urban Development Act of 1968 requires that when jobs or contracts are created as a result of the usage of certain HUD funds (including many Public and Indian Housing and Community Planning and Development funds), priority consideration is given, to the greatest extent feasible, to low- and very low-income persons residing in the community in which the funds are spent and to businesses that provide economic opportunities, training, employment, and contracting to these persons.

All direct recipients of HUD funds that are covered by Section 3 must document actions taken to comply with the regulatory requirements and meet Section 3 reporting requirements. Pursuant to the regulation, HUD not only reviews this information for compliance but also conducts periodic monitoring, which includes Section 3 and may include compliance reviews of recipients and contractors.

**Eligibility:** Recipients of HUD financial assistance, such as public housing agencies, nonprofit organizations, and State and local governments, are eligible.

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

Regulations are at [24 CFR part 75](#).

**Information Sources:** Office of Field Policy Management.

Website: <https://www.hud.gov/section3>

## Government National Mortgage Association (Ginnie Mae)

### Ginnie Mae Single-Class Mortgage-Backed Securities

Guarantees timely payments on securities backed by government-insured mortgages.

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

**Ginnie Mae I:** Ginnie Mae I MBS are modified pass-through mortgage-backed securities on which registered holders receive separate principal and interest payments on each of their certificates. The underlying mortgages generally have the same or similar maturities and the same interest rate on the mortgages. Single family Ginnie Mae I pools have a 50-basis point (0.5 percent) guaranty and servicing fee. The Ginnie Mae I MBS also permits the securitization of multifamily mortgages.

**Ginnie Mae II:** Ginnie Mae II MBS are modified pass-through mortgage-backed securities for which registered holders receive an aggregate principal and interest payment from a central paying agent. The Ginnie Mae II MBS allows small issuers who do not meet the dollar requirements of the Ginnie Mae I MBS program to participate in the secondary mortgage market. In addition, the Ginnie Mae II MBS permits the securitization of adjustable rate mortgages (ARMs). The Ginnie Mae II MBS have a central paying and transfer agent that collects payments from all issuers and makes one consolidated payment to each security holder.

**Applicant Eligibility:** Issuers must:

- Be approved FHA mortgagees in good standing.
- Possess demonstrated experience and management capability in the underwriting, origination, and servicing of mortgage loans. Issuers may utilize a Ginnie Mae-approved sub-servicer; but must have a staff member to oversee sub-servicer performance.
- Have fidelity bond and a mortgagee errors and omissions policy in effect.
- Have a quality control plan in place for underwriting, originating, and servicing mortgage loans as well as for secondary marketing.
- Meet and maintain financial requirements as specified in the MBS Guide.

**Legal Authority:** Section 306(g) of the National Housing Act ([12 U.S.C. 1721\(g\)](#)). Regulations are at [24 CFR part 320](#).

**Information Sources:** Ginnie Mae Office of Issuer & Portfolio Management.

Website: [https://www.ginniemae.gov/about\\_us/what\\_we\\_do/Pages/programs\\_products.aspx](https://www.ginniemae.gov/about_us/what_we_do/Pages/programs_products.aspx)

## **Ginnie Mae Multiclass Securities**

Guarantees the timely payment of principal and interest on multiclass securities backed by government-insured mortgages as provided by the terms of the multiclass security.

**Nature of Program:** The intent of the Ginnie Mae Multiclass Securities program is to increase liquidity in the secondary mortgage market and attract new sources of capital for Federally insured or guaranteed loans.

REMIC Securities: Real Estate Mortgage Investment Conduits (REMICs) direct principal and interest payments from underlying mortgage-backed securities to classes with different principal balances, interest rates, average lives, prepayment characteristics, and final maturities. They allow investors with different investment horizons, risk-reward preferences, and asset-liability management requirements to purchase MBS tailored to their needs.

Unlike traditional pass-throughs, the principal and interest payments in REMICs are not passed through to investors pro rata; instead, they are divided into varying payment streams to create classes with different expected maturities, prices, and interest rate sensitivities. The assets underlying REMIC securities are Ginnie Mae single-class mortgage-backed securities.

Platinum Securities: A Ginnie Mae Platinum security is formed by combining Ginnie Mae MBS pools that have uniform coupons and original terms to maturity into a single certificate. Investors owning smaller pools of Ginnie Mae MBS can combine new or existing MBS into larger Ginnie Mae Platinum pools. A Ginnie Mae Platinum security may be used in structured financings, repurchase transactions, and general trading.

Ginnie Mae Platinum pool processing costs for investors, for monthly principal and interest payments, are lower because multiple MBS pools are combined into one larger pool. Ginnie Mae requires that the pool of Ginnie Mae MBS underlying a Ginnie Mae Platinum pool consists entirely of Ginnie Mae I MBS or entirely of fixed-rate Ginnie Mae II MBS. Ginnie Mae ARMs, HMBS, and 15-year and 30-year fixed rate MBS are eligible for Ginnie Mae Platinum pools. Ginnie Mae Platinum pools can be created from seasoned or current MBS production; depositors can contribute entire or partial pools of Ginnie Mae MBS certificates.

Ginnie Mae guarantees the timely payment of principal and interest on each Ginnie Mae Platinum pool. This guaranty is backed by the full faith and credit of the United States government. In exchange for Ginnie Mae's guaranty of the Ginnie Mae Platinum pool, a guaranty fee is charged.

SMBS Securities: "Stripped" Mortgage-Backed Securities (SMBS) are created by redistributing the cash flows from the underlying Ginnie Mae MBS collateral into the principal and interest components to enhance the attractiveness to different groups of investors. Stripped mortgage-backed securities are extremely sensitive to changes in interest rates, allowing investors to choose either an interest strip or a principal strip depending on the expected direction of interest rates. Each Trust will be comprised primarily of the following:

## Government National Mortgage Association (Ginnie Mae)

- Fully modified pass-through mortgage-backed certificates as to which Ginnie Mae has guaranteed the timely payment of principal and interest pursuant to the Ginnie Mae I Program or the Ginnie Mae II Program,
- Certificates backed by Ginnie Mae MBS certificates as to which Ginnie Mae has guaranteed the timely payment of principal and interest pursuant to the Ginnie Mae Platinum Program,
- REMIC or comparable mortgage certificates, or
- Previously issued Ginnie Mae guaranteed SMBS, in each case, evidencing interests in Trusts consisting primarily of direct or indirect interests in Ginnie Mae Certificates, as further described in the related Offering Circular Supplement.

Each series will be issued in two or more classes. Each class of securities of a series will evidence an interest in future principal payments and/or an interest in future interest payments on the Trust assets included in the related Trust. The Trust created for each issue of SMBS will be classified as a Grantor Trust.

**Callable Trusts:** Callable Securities are subject to redemption by the Holder of the Call Class Securities at the time or times specified in the related Callable Trust Agreement. Each Callable Series of Securities will consist of one or more paired Classes: a “Call Class” and a “Callable Class.” The Securities will evidence interests in separate trusts (each, a “Callable Trust”).

**Applicant Eligibility:** Issuers of Multiclass Securities must meet the eligibility requirements established in the Multiclass Securities Guide.

**Legal Authority:** Section 306(g) of the National Housing Act ([12 U.S.C. 1721\(g\)](#)). Regulations are at [24 CFR part 330](#).

**Information Sources:** Ginnie Mae Office of Capital Markets.

GNMA Website:

[https://www.ginniemae.gov/about-us/what-we-do/Pages/programs\\_products.aspx](https://www.ginniemae.gov/about-us/what-we-do/Pages/programs_products.aspx)

Multiclass Securities Guide:

[https://www.ginniemae.gov/investors/multiclass\\_resources/Pages/multiclass-securities-guide.aspx](https://www.ginniemae.gov/investors/multiclass_resources/Pages/multiclass-securities-guide.aspx)

## Lead Hazard Control and Healthy Homes Program

Capacity building and technical assistance; grants for the development of local programs to address housing-related health and safety hazards; demonstration projects and research, outreach and education related to lead hazard control and healthy homes issues; enforcement of the Lead Safe Housing Rule and the Lead Disclosure Rule.

**Nature of Program:** This program addresses childhood lead-based paint poisoning and other diseases associated with poor housing conditions, such as exposure to moisture, mold, poor indoor air quality, residential application of pesticides, the presence of elevated levels of allergens, dust, and other substances that contribute to diseases, such as asthma, and to hazardous physical conditions that increase the risk of injury. It promotes measures to prevent and correct multiple health and safety hazards in the home environment through several components:

- Performance of research and technical studies through grants, contracts, and cooperation with other Federal agencies; to establish standards for such matters as performance of detection, mitigation and cleanup for lead-based paint hazards and other residential health and safety hazards (especially addressing multiple hazards in a home concurrently); to evaluate the effectiveness of methods and strategies for hazard evaluation and reduction; to conduct surveys of hazardous materials and conditions in residences and of how residents are exposed to and deal with them; to gain knowledge to improve the cost-effectiveness and efficacy of evaluation and control; and to help communities use this knowledge to reduce these hazards in their housing.
- Grants to State and local governments to evaluate and reduce lead-based paint hazards in privately owned unassisted low-income housing; grant funding to State, Tribal, and local governments, to nonprofit organizations, and to postsecondary educational institutions to develop methods to assess and reduce additional housing-related hazards with particular focus on low-income housing.
- Establishment of procedures to evaluate and reduce lead-based paint hazards in Federally owned housing and housing receiving Federal financial assistance, including public housing.
- Oversight of the implementation of the Lead Safe Housing Rule ([24 CFR part 35, subparts B-R](#)) for most housing built before 1978 under all HUD housing assistance programs, and enforcement of the Rule for Multifamily Housing programs, the Single Family Asset Management program, and PIH programs.
- Enforcement of lead-based paint and lead-based paint hazard disclosure requirements ([24 CFR part 35, subpart A](#)) upon rental or sale of most housing built before 1978.
- Conducting outreach activities, on its own and, when appropriate, with interagency, intergovernmental, and private sector partners, to promote public awareness and encourage stakeholder engagement in the Office's program, as described above.

## Lead Hazard Control and Healthy Homes Program

**Applicant Eligibility:** For lead hazard control grant programs, State, Tribal, and local governments are eligible; for other programs, these governments, nonprofit entities, for-profit entities that waive their fees, and postsecondary educational institutions are eligible.

**Legal Authority:**

- Lead-Based Paint Poisoning Prevention Act ([42 U.S.C. 4821, et seq.](#));
- Residential Lead-Based Paint Hazard Reduction Act of 1992 (Title X of the Housing and Community Development Act of 1992; [42 U.S.C. 4851, et seq.](#));
- Sections 501 and 502 of the Housing and Urban Development Act of 1970 ([12 U.S.C. 1701z-1](#) and [1701z-2](#)).

Regulations are at [24 CFR part 35](#).

**Information Sources:** Director of the Office of Lead Hazard Control and Healthy Homes.  
Website: [https://www.hud.gov/program\\_offices/healthy\\_homes](https://www.hud.gov/program_offices/healthy_homes)



## Temporary Programs

### **Housing and Economic Recovery Act of 2008 (HERA)**

([Public Law 110-289](#), approved July 30, 2008)

#### **Low Income Housing Tax Credit Pilot (Tax Credit Pilot)**

HERA established a pilot program to streamline the review process for FHA mortgage insurance applications for projects with equity from the Low-Income Housing Tax Credit (LIHTC) program. In 2012, FHA launched the pilot program to refinance mortgage debt under FHA's Section 223(f) program on transactions that would receive LIHTC equity. On February 21, 2019, FHA announced the expansion of the pilot program (Mortgagee Letter 2019-03 and Notice: H 2019-03) to include new construction and substantial rehabilitation projects under its Section 221(d)(4) and Section 220 programs. The expanded pilot program continues FHA's effort to ensure faster and more efficient processing for low-risk, LIHTC transactions by eliminating redundant reviews.

FHA multifamily transactions with LIHTCs account for approximately 30 percent of FHA's total multifamily volume. By aligning FHA's Section 221(d)(4) and Section 220 programs with the LIHTC program, the Department anticipated and has realized more production and preservation of critically needed affordable multifamily housing.

LIHTCs are codified at [26 U.S.C. 42](#).

**Website:** [https://www.hud.gov/program\\_offices/housing/mfh/map/maphome/taxcredit](https://www.hud.gov/program_offices/housing/mfh/map/maphome/taxcredit)

### **Consolidated and Further Continuing Appropriations Act, 2012**

([Public Law 112-55](#), approved November 18, 2011)

#### **Rental Assistance Demonstration (RAD)**

The Consolidated and Further Continuing Appropriations Act, 2012 authorized the creation of a demonstration designed to preserve and improve public housing and certain other multifamily housing through the voluntary conversion of properties assisted under section 9 of the United States Housing Act of 1937 (public housing), the Moderate Rehabilitation Program (Mod Rehab), the Rent Supplement Program (Rent Supp), and the Rental Assistance Program (RAP), to assistance under a project-based subsidy contract under section 8 of the 1937 Act. Subsequent legislation authorized the voluntary conversion of the Section 202 and 811 Project Rental Assistance Contract (202 PRAC and 811 PRAC) programs. The program has a competitive component and a non-competitive component, but no new funding is appropriated for these conversions.

The competitive component allows conversion of a maximum number of units from the Section 9 account (for public housing conversions) or from the Project-Based Rental Assistance (PBRA) account (amounts appropriated for mod rehab) for Mod Rehab conversion to long-term Section 8

## Temporary Programs

rental assistance contracts or project-based voucher contracts. The conversions are administered by public housing agencies and other qualified entities.

The non-competitive component allows Mod Rehab and 202 PRAC property owners to convert assistance to long-term Section 8 rental assistance contracts or project-based voucher contracts.

**Website:** <http://www.hud.gov/rad>

For technical assistance, see <https://www.hudexchange.info/programs/rad/>

## **Consolidated and Further Continuing Appropriations Act, 2015**

([Public Law 113-235](#), approved December 16, 2014)

### **Tribal HUD-VASH**

The Tribal HUD-Veterans Affairs Supportive Housing program (Tribal HUD-VASH) provides rental assistance and supportive services to Native American veterans who are homeless or at risk of homelessness living on or near a reservation or other Indian areas. HUD provides grants to eligible Tribes and Tribally Designated Housing Entities (TDHEs), which partner with the U.S. Department of Veterans Affairs to provide case management and services to eligible Native American veterans. Housing assistance is either tenant-based or project-based and is made available by grants to Tribes and TDHEs that are eligible to receive Indian Housing Block Grant funding under the Native American Housing Assistance and Self-Determination Act of 1996.

This program is funded through annual appropriations acts, most recently through the Consolidated Appropriations Act, 2024 ([Public Law 118-42](#), approved March 9, 2024).

**Website:** [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/ih/tribalhudvash](https://www.hud.gov/program_offices/public_indian_housing/ih/tribalhudvash)

## **Consolidated Appropriations Act, 2016**

([Public Law 114-113](#), approved December 18, 2015)

### **Youth Homelessness Demonstration Program**

The Youth Homelessness Demonstration Program (YHDP) aims to both demonstrate how a comprehensive approach to serving youth, age 24 and under, who are experiencing homelessness can reduce the number of youths experiencing homelessness and to try new strategies for serving youth experiencing homelessness. This is done by providing grants to States, counties, cities, townships, and nonprofits on a competitive basis through a notice of funding opportunity (NOFO) in which HUD selects communities for participation. Recipients are to serve youth experiencing homelessness, age 24 and under, including unaccompanied and pregnant or parenting youth, by developing and implementing a community plan to prevent and end youth homelessness.

This program is funded through annual appropriations acts, most recently through the Consolidated Appropriations Act, 2024 ([Public Law 118-42](#), approved March 9, 2024).

**Websites:** For official HUD information, see

[https://www.hud.gov/program\\_offices/comm\\_planning/yhdp](https://www.hud.gov/program_offices/comm_planning/yhdp)

For technical assistance, see <https://www.hudexchange.info/programs/yhdp>

## **Consolidated Appropriations Act, 2019**

([Public Law 116-6](#), approved February 15, 2019)

### **Mobility Demonstration (Community Choice Demonstration)**

The Community Choice Demonstration (CCD), formerly known as the HCV Mobility Demonstration, builds upon recent research that shows growing up in neighborhoods with lower levels of poverty improves children’s academic achievement and long-term chances of success and reduces intergenerational poverty. The CCD supports selected PHAs in addressing barriers to accessing housing choices by offering housing mobility-related services to increase the number of voucher families with children living in opportunity areas. Through October 2028, these PHA sites will provide housing mobility-related services to approximately 9,400 families. In addition to offering housing mobility-related services, participating PHAs work together in their regions to adopt administrative policies that further enable housing mobility, increase landlord participation, and reduce barriers for families to move across PHA jurisdictions through portability. The CCD includes a rigorous, independent evaluation to determine what services are most effective at helping families move to opportunity areas. HUD also intends to make materials developed for the Demonstration available to all PHAs for use in their own communities.

The Consolidated Appropriations Act, 2019 ([Public Law 116-6](#), approved February 15, 2019) (providing initial funding), and the Further Consolidated Appropriations Act, 2020 ([Public Law 116-94](#), approved December 20, 2019) (expanding CCD).

**Website:**

[https://www.hud.gov/program\\_offices/public\\_indian\\_housing/programs/hcv/communitychoicedemo](https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/communitychoicedemo)

## **Further Consolidated Appropriations Act, 2020**

([Public Law 116-94](#), approved December 20, 2019)

### **Recovery Housing Program (RHP)**

The Recovery Housing Program (RHP) is a pilot program, authorized by Section 8071 of the SUPPORT for Patients and Communities Act (“SUPPORT Act”), that provides stable, temporary housing to individuals in recovery from a substance use disorder. The assistance is limited, per individual, to a period of not more than two years or until the individual secures permanent housing, whichever is earlier. The SUPPORT Act requires amounts appropriated or amounts otherwise made available to RHP grantees (states and the District of Columbia) be treated as CDBG funds under title I of the Housing and Community Development Act of 1974 ([42 U.S.C. 5301](#), *et seq.*) (the “HCD Act”), unless otherwise provided in Section 8071 or modified by waivers and alternative requirements published in the Federal Register. HUD published two *Federal Register* notices describing the program rules, waivers, and alternative

## Temporary Programs

requirements applicable for RHP grantees and activities: 1) [FY2020 Notice](#) published on November 25, 2020 and 2) [FY2021 Notice](#) published on July 21, 2021.

HUD distributes amounts appropriated for RHP in accordance with the SUPPORT Act and the *Federal Register* notice published on April 17, 2019, entitled “SUPPORT for Patients and Communities Act; Establishment of Funding Formula” (84 FR 16027).

This program is funded through annual appropriations acts, most recently through the Consolidated Appropriations Act, 2024 ([Public Law 118-42](#), approved March 9, 2024).

**Website:** [https://www.hud.gov/program\\_offices/comm\\_planning/rhp](https://www.hud.gov/program_offices/comm_planning/rhp)

For technical assistance, see <https://www.hudexchange.info/programs/rhp/>

### **American Rescue Plan Act of 2021** ([Public Law 117-2](#), approved March 11, 2021)

The American Rescue Plan Act of 2021 (the “ARP Act”) includes supplemental appropriations to numerous HUD programs to address the continued impact of COVID-19. The ARP Act provided the following funds for HUD and HUD programs:

- Section 3202 provides Fiscal Year 2021 funding (\$5 billion) to HUD for emergency rental assistance vouchers for families or individuals who are: (1) experiencing homelessness; (2) at risk of homelessness; (3) fleeing or attempting to flee domestic violence and other dangerous situations; or (4) recently experienced homelessness.
- Section 3205 provides Fiscal Year 2021 (\$5 billion) funding under HUD’s HOME Investment Partnerships Program, for tenant-based rental assistance, development and support of affordable housing, supportive services, and the acquisition and development of non-congregate shelter units. Eligible recipients include qualifying individuals or families who are: (1) homeless; (2) at risk of homelessness; (3) fleeing, or attempting to flee, domestic violence and other dangerous situations; (4) in other populations where providing assistance would prevent homelessness or would serve those with the greatest risk of housing instability; or (5) veterans and families that include a veteran that meets one of the qualifying criteria.
- Section 3208 provides Fiscal Year 2021 funding (\$20 million) for HUD’s Fair Housing Initiatives Program for fair housing organizations to address fair housing inquiries, complaints, investigations, outreach services, and the costs of delivering or adapting services related to the COVID-19 pandemic.
- Section 11003 provides additional Fiscal Year 2021 funding (\$750 million) to Tribal communities for Federal housing assistance through the Native American Housing Block Grant, Native Hawaiian Housing Block Grant, and Indian Community Development Block Grant programs.

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

### **Inflation Reduction Act (IRA)**

([Public Law 117-169](#), approved August 16, 2022)

#### **Green and Resilient Retrofit Program (GRRP)**

GRRP provides owners of HUD-assisted multifamily housing with capital resources to reduce carbon emissions, make utility efficiency improvements, incorporate renewable energy sources, and make properties more resilient against the effects of climate hazards. HUD has three paths (cohorts) of funding available to meet the needs of properties at all stages of redevelopment.

The first funding path, Elements awards, provides funding for owners to include proven and meaningful climate resilience and utility efficiency measures in projects that are already in the process of a recapitalization transaction. The second path, Leading Edge awards, provides funding for ambitious retrofit activities to achieve an advanced green certification. This is geared toward properties in the planning stages of a recapitalization effort. The final funding path, Comprehensive awards, provides funding to properties with the highest need for climate resilience and utility efficiency upgrades, regardless of prior development or environmental retrofit experience.

**Website:** <https://www.hud.gov/GRRP>

### **Consolidated Appropriations Act, 2023**

([Public Law 117-328](#), approved December 29, 2022)

#### **Preservation And Reinvestment Initiative for Community Enhancement (PRICE)**

The Consolidated Appropriations Act, 2023, created competitive grants to “preserve and revitalize manufactured housing and eligible manufactured housing communities.” The Appropriations Act limited grant recipients to States, units of general local government, resident-owned manufactured housing communities, cooperatives, nonprofit entities including consortia of nonprofit entities, community development financial institutions, Indian tribes, or other entities approved by the Secretary.

This program was most recently funded through the Consolidated Appropriations Act, 2024 ([Public Law 118-42](#), approved March 9, 2024).

**Website:** [https://www.hud.gov/program\\_offices/comm\\_planning/price](https://www.hud.gov/program_offices/comm_planning/price)

#### **Pathways to Removing Obstacles to Housing (PRO Housing)**

The Consolidated Appropriations Act, 2023, created competitive grants to State and local governments, metropolitan planning organizations, and multijurisdictional entities for the identification and removal of barriers to affordable housing production and preservation through activities intended to further develop, evaluate, and implement housing policy plans, improve housing strategies, and facilitate affordable housing production and preservation.

## Related Agencies

The Consolidated Appropriations Act, 2024 ([Public Law 118-42](#), approved March 9, 2024) provided further funding.

**Website:** [https://www.hud.gov/program\\_offices/comm\\_planning/pro\\_housing](https://www.hud.gov/program_offices/comm_planning/pro_housing)

### **Related Agencies<sup>3</sup>**

#### **NeighborWorks America**

Provides financial support, technical assistance, and training for community-based revitalization efforts.

**Nature of Program:** NeighborWorks helps to create opportunities for lower-income people to live in affordable homes in safe, sustainable neighborhoods that are healthy places for families to grow. NeighborWorks does so through work on homes and financing and its Community Building & Engagement (CB&E) program. Through work on homes and financing, NeighborWorks provides strategic and technical consultation, training, and targeted investments to member organizations and others who help modest-income residents secure safe, affordable housing, both rented and owned. Through its CB&E program, NeighborWorks offers grant resources, peer-learning opportunities, and organizational mentoring to NeighborWorks organizations that are engaged in resident leadership development, community building, and support for resident-led groups and activities. Over 240 organizations comprise NeighborWorks' network, and NeighborWorks conducts annual reviews using stringent membership criteria.

The NeighborWorks Center for Homeownership Education and Counseling works with HUD to develop and provide training for housing counselors, such as training for HUD's Home Equity Conversion Mortgage (HECM) program. NeighborWorks' board of directors is determined by statute and consists of the head of the financial regulatory agencies and HUD, who are presidential appointees subject to Senate confirmation, or their statutorily designated representatives. The Secretary of HUD (or the Secretary's designee) is a member of NeighborWorks' board of directors.

**Legal Authority:** Title VI of the Housing and Community Development Amendments of 1978 Act ([42 U.S.C. 8101, et seq.](#)).

**Information Source:** Neighborhood Reinvestment Corporation, doing business as NeighborWorks America, 1255 Union St. NE, Suite 500, Washington, DC 20002.

**Website:** <http://www.neighborworks.org>

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<sup>3</sup> The agencies included under this section are paired with HUD as "related agencies" in appropriations bills.

## Related Agencies

### **U.S. Interagency Council on Homelessness**

Promotes and coordinates the Federal response to homelessness and national partnerships that work to reduce and end homelessness.

**Nature of Program:** The U.S. Interagency Council on Homelessness is an independent establishment in the Executive Branch, consisting of 19 Federal Cabinet secretaries and agency heads. The chairperson and vice chairperson are elected annually from among the Council members.

The Council works with its partners to establish and maintain effective, coordinated, and supportive relationships with every agency; organize and support States and communities to effectively implement local plans to end homelessness; develop an effective portal to Federal programs and initiatives; monitor, evaluate, and recommend improvements in serving those experiencing homelessness and disseminate best practices; and provide professional and technical assistance to States, local governments, and other public and private nonprofit organizations.

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

**Location:** U.S. Interagency Council on Homelessness, 250 E Street SW, Suite 3100, Washington, DC 20024. Telephone: (202) 708-4663.

**Information Sources:** Office of U.S. Interagency Council on Homelessness.

**Website:** <https://www.usich.gov/>

## Inactive Programs

Inactive programs are defined as those programs that received new, appropriated funding since 2014, but as of Fiscal Year 2024, are currently receiving no new funds or funds only for renewal of existing grants or commitments. Inactive programs also include programs that do not currently receive appropriated funds but still have significant activity due to compliance and reporting requirements, program income, and loan guarantee or insurance products that have not issued guarantees or insurance in the last 10 years.

### Office of the Secretary

**EnVision Center Demonstration.** A pilot program for public-private collaboration to improve educational and employment opportunities, health outcomes, and community participation of HUD-assisted households. HUD has not accepted new applications under this program since January 2021.

### Community Planning and Development

**Community Development Block Grant CARES Act (CDBG-CV).** Grants to states, insular areas, and local governments to prevent, prepare for, and respond to the spread of COVID-19.

**Economic Development Initiative (“Competitive EDI”) Grants.** Grants to directly enhance the security of Section 108 guaranteed loans or to improve the viability of the same Section 108 assisted project.

**Resident Opportunity and Self-Sufficiency (ROSS) for Education Program.** The ROSS for Education Program, also known as Project SOAR (Students + Opportunities + Achievements = Results) was a demonstration program reflecting HUD’s commitment to expand educational services to youth living in HUD-assisted housing. Project SOAR provided grant funding to public housing authorities to deploy education navigators to provide individualized assistance to public housing youth between the ages of 15 and 20 and their families in Free Application for Federal Student Aid (FAFSA) completion, financial literacy and college readiness, post-secondary program applications and post-acceptance assistance. HUD awarded approximately \$2 million to nine PHAs in 2016 to hire education navigators.

**Rural Housing Stability Assistance Program.** Re-housing and other help for individuals moving from emergency or transitional shelters to permanent housing or improves the housing situations of individuals and families who are homeless or in the worst housing situations in the geographic area, stabilizes the housing of individuals and families who are in imminent danger of losing housing, and improves the ability of the lowest-income residents of the community to afford stable housing. While funds are appropriated, HUD exercises its discretion to allocate the funds to the Continuum of Care program.

**Veterans Housing Rehabilitation and Modification Pilot Program (VHRMP).** Section 1079 of the National Defense Authorization Act for Fiscal Year 2015 authorized grants to qualified nonprofit organizations to rehabilitate and modify the primary residence of eligible veterans.



## Inactive Programs

Conducted in consultation with the Secretary of Veterans Affairs, grant funds were used to modify or rehabilitate the home of low-income disabled veterans. The program was funded in 2016 and subsequent appropriations acts, most recently the Consolidated Appropriations Act, 2023.

## Public and Indian Housing

**Juvenile Reentry Assistance Program.** The Juvenile Reentry Assistance Program sought to alleviate collateral consequences associated with a juvenile or criminal record by assisting youth, up to age 24, residing in public or Section 8-assisted housing; or youth who would be residing in public or Section 8-assisted housing but for their criminal record. As a one-time transfer, the Department of Justice's Office of Juvenile Justice and Delinquency Prevention transferred through interagency agreement approximately \$2.05 million to HUD for the specific purpose of helping youth to improve chances for reentry, reduce recidivism, and address the challenges youth face while trying to reintegrate into their communities. The program expired in 2019.

## Housing/Federal Housing Administration

### Single Family Housing Programs

**FHA-Home Affordable Modification Program (FHA-HAMP).** FHA-HAMP was an enhanced loss mitigation option that combined a loan modification with a partial claim, allowing homeowners to reduce monthly mortgage payment options and avoid foreclosure. Please note that FHA also uses this term to describe one of its current loss mitigation waterfall options.

**Mortgage Insurance for Manufactured Home Parks (Section 207).** Provided mortgage insurance to help finance the construction or rehabilitation of manufactured home parks. HUD has not endorsed a loan under this program since 2013.

### Multifamily Housing Programs

**Congregate Housing Services Program (CHSP).** Federal grants to eligible housing projects for the elderly and persons with disabilities. HUD has neither solicited nor funded applications for new grants under CHSP since 1995, but Congress has provided funds to extend expiring grants on an annual basis.

**Senior Preservation Rental Assistance Contracts (SPRAC)** The purpose of the SPRAC Program is to prevent the displacement of currently unassisted income-eligible elderly residents residing in eligible Section 202 Direct Loan properties that may result from the owner's refinancing or recapitalization of the property.

**Supportive Services Demonstration (IWISH).** The Supportive Services Demonstration for Elderly Households in HUD-Assisted Multifamily Housing tests the Integrated Wellness in Supportive Housing (IWISH) model, funded onsite staff (Resident Wellness Director and a Wellness nurse) at HUD-assisted housing developments that either predominantly or exclusively served households aged 62 and over. A NOFO was last published for Fiscal Year 2015.

## Finding Aids

The following names table and index are intended to assist readers in finding programs that are often referred to using the shorthand of their statutory designation, both in this document and in statutes.

### Commonly Used Program Names Table

| <b>Title</b> | <b>Program Name</b>  | <b>Statute</b>  |
|--------------|--|---|
| I            | Community Development Block Grants   | Housing and Community Development Act of 1974   |
| I            | Property Improvement Loans and Manufactured Home Loans   | National Housing Act  |
| II           | Non-Discrimination on the Basis of Disability by Public Entities in Housing-Related Programs, Services, and Activities | Americans with Disabilities Act   |
| VI           | Equal Opportunity in HUD-Assisted Programs   | Civil Rights Act of 1964<br>Section 504 of the Rehabilitation Act<br>Civil Rights Act of 1968 |
| VI           | Title VI Loan Guarantee Program  | Native American Housing Assistance and Self-Determination Act of 1996                         |
| VIII         | Fair Housing Act   | Civil Rights Act of 1968  |
| X            | Lead Hazard Control  | Housing and Community Development Act of 1992   |

| <b>Section</b> | <b>Program Name</b>  | <b>Statute</b>                                |
|----------------|--|---|
| 3              | Economic Opportunities for Low- and Very Low-Income Persons  | Housing and Urban Development Act of 1968     |
| 8              | Low-Income Rental Assistance   | United States Housing Act of 1937             |
| 108            | Section 108 Loan Guarantees  | Housing and Community Development Act of 1974 |
| 109            | Nondiscrimination in Programs and Activities Receiving Assistance Under Title I of the Housing and Community Development Act of 1974 | Housing and Community Development Act of 1974 |
| 184            | Indian Home Loan Guarantees  | Housing and Community Development Act of 1992 |
| 202            | Supportive Housing for the Elderly   | Housing Act of 1959                           |
| 203(b)         | One- to Four-Family Home Mortgage Insurance  | National Housing Act                          |
| 203(k)         | Rehabilitation Mortgage Insurance  | National Housing Act                          |
| 207            | Multifamily Rental Housing   | National Housing Act                          |
| 213            | Cooperative Housing  | National Housing Act                          |

## Finding Aids

| <b>Section</b> | <b>Program Name</b>  | <b>Statute</b>             |
|----------------|--|----------------------------|
| 221(d)(2)      | Homeownership Assistance for Low- and Moderate-Income Families         | National Housing Act       |
| 221(d)(3)      | Multifamily Rental Housing for Moderate-Income Families                | National Housing Act       |
| 223(f)         | Existing Multifamily Rental Housing                                    | National Housing Act       |
| 231            | Mortgage Insurance for Housing for the Elderly                         | National Housing Act       |
| 232            | Nursing Homes, Intermediate Care Facilities, and Board and Care Homes  | National Housing Act       |
| 234            | Condominium Housing  | National Housing Act       |
| 242            | Hospitals  | National Housing Act       |
| 255            | Home Equity Conversion Mortgage (HECM)                                 | National Housing Act       |
| 504            | Non-Discrimination on the Basis of Disability in HUD-Assisted Programs | Rehabilitation Act of 1973 |
| 811            | Supportive Housing for Persons with Disabilities                       | Housing Act of 1959        |

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