

Table of Contents

CHAPTER 1. HISTORY OF FEDERAL HOUSING AND COMMUNITY DEVELOPMENT LAW

§ 1:1	Overview of federal role
§ 1:2	—Housing programs
§ 1:3	— —Housing production
§ 1:4	— —Housing management
§ 1:5	— —Subsidy mechanisms
§ 1:6	— — —Tax-exempt bonds
§ 1:7	— — —Direct loans
§ 1:8	— — —Interest-rate subsidies
§ 1:9	— — —Rent subsidies
§ 1:10	—Development programs
§ 1:11	— —Urban renewal
§ 1:12	— —Model cities
§ 1:13	— —Community development block grants
§ 1:14	— —Enterprise zones
§ 1:15	—Mortgage finance programs
§ 1:16	— —Conventional mortgages
§ 1:17	— —Federal Housing Administration
§ 1:18	— —Department of Veterans Affairs
§ 1:19	— —Rural housing
§ 1:20	— —Secondary market
§ 1:21	—Housing counseling
§ 1:22	Local housing plans
§ 1:23	—Housing assistance plans
§ 1:24	—Comprehensive homeless assistance plans
§ 1:25	—Comprehensive housing affordability strategies
§ 1:26	—Consolidated plan
§ 1:27	— —Contents of local plans
§ 1:28	— — —Housing and homeless needs assessment
§ 1:29	— — —Housing market analysis
§ 1:30	— — —Strategic plan
§ 1:31	— — —Action plan
§ 1:32	— — —Certifications
§ 1:33	— —Contents of state plans
§ 1:34	— —Contents of consortia plans
§ 1:35	— —Consultations and citizen participation

- § 1:36 — — —Consultations
- § 1:37 — — —Citizen participation
- § 1:38 — — —Submission of plans
- § 1:39 — — —HUD review and approval of plans
- § 1:40 — — —Amendments to plans
- § 1:41 Protection for victims of domestic violence
- § 1:42 Coronavirus (COVID-19) Relief
- § 1:43 —Rental housing assistance
- § 1:44 —Homeowner assistance
- § 1:45 —Rural housing
- § 1:46 —Homeless assistance
- § 1:47 —Mortgage relief
- § 1:48 —Community development
- § 1:49 —Tax provisions
- § 1:50 Major federal housing laws
- § 1:51 —National Housing Act
- § 1:52 —United States Housing Act of 1937
- § 1:53 —Housing Act of 1949
- § 1:54 —Housing Act of 1959
- § 1:55 —Department of Housing and Urban Development Act
- § 1:56 —Housing and Urban Development Act of 1968
- § 1:57 —Emergency Home Finance Act of 1970
- § 1:58 —Housing and Community Development Act of 1974
- § 1:59 —Housing and Community Development Act of 1977
- § 1:60 —Housing and Urban-Rural Recovery Act of 1983
- § 1:61 —Stewart B. McKinney Homeless Assistance Act
- § 1:62 —Housing and Community Development Act of 1987
- § 1:63 —Department of Housing and Urban Development Reform Act of 1989
- § 1:64 —Cranston-Gonzalez National Affordable Housing Act of 1990
- § 1:65 — —HOME program
- § 1:66 — —HOPE program
- § 1:67 — —National Homeownership Trust
- § 1:68 — —Low-income Housing Preservation and Resident Homeownership Act
- § 1:69 — —Other provisions
- § 1:70 —Housing and Community Development Act of 1992
- § 1:71 — —Housing programs
- § 1:72 — —Secondary mortgage market
- § 1:73 —Multifamily Assisted Housing Reform and Affordability Act
- § 1:74 —Quality Housing and Work Responsibility Act
- § 1:75 —American Homeownership and Economic Opportunity Act of 2000

TABLE OF CONTENTS

- § 1:76 —American Dream Downpayment Act
- § 1:77 —Housing and Economic Recovery Act of 2008
- § 1:78 —Homeless Emergency Assistance and Rapid
Transition to Housing (HEARTH) Act
- § 1:79 —Housing Opportunity Through Modernization Act of
2016

CHAPTER 2. PUBLIC HOUSING

- § 2:1 Program overview
- § 2:2 —History
- § 2:3 —Structure and funding
- § 2:4 — —PHA organization
- § 2:5 — —Small PHAs
- § 2:6 — —PHA consortia, joint ventures
- § 2:7 — —Voluntary transfers and consolidations of public
housing programs
- § 2:8 Public housing agency plans
- § 2:9 —Types of plans
- § 2:10 — —Five-year plan
- § 2:11 — —Annual plan
- § 2:12 — — —Troubled PHAs
- § 2:13 — — —Streamlined plan
- § 2:14 —Relationship to consolidated plan and fair housing
requirements
- § 2:15 —Development of plans
- § 2:16 — —Resident, public input
- § 2:17 — —Modification of plans
- § 2:18 — —HUD review of plans
- § 2:19 Eligible tenants
- § 2:20 —Income limits and rent payments
- § 2:21 — —Determination of income
- § 2:22 — — —Annual income
- § 2:23 — — —Adjusted income
- § 2:24 — — —Verification of income
- § 2:25 — —Eligibility for admission
- § 2:26 — — —Targeting
- § 2:27 — — —Over-income families
- § 2:28 — —Rent payments
- § 2:29 — — —Income-based rent
- § 2:30 — — —Flat rent
- § 2:31 — — —Minimum rent
- § 2:32 — — —Ceiling rent
- § 2:33 — — —Utility allowance
- § 2:34 —Tenant selection

- § 2:35 — — Economic and social mix
- § 2:36 — — Selection preferences
- § 2:37 — — Projects designated for elderly and disabled families
- § 2:38 — — — Justification of designation
- § 2:39 — — — Review of plan
- § 2:40 — — — Relocation assistance
- § 2:41 — — Site-based waiting lists
- § 2:42 — Assistance to noncitizens
- § 2:43 — — Eligibility of noncitizens
- § 2:44 — — Evidence of eligibility
- § 2:45 — — — Documentation
- § 2:46 — — — Verification
- § 2:47 — — Denial or termination of assistance
- § 2:48 — — Continuation of assistance
- § 2:49 — — — Proration of assistance
- § 2:50 — — — Temporary deferral of termination
- § 2:51 — — — Noncitizen students
- § 2:52 Public housing funding
- § 2:53 — Capital fund
- § 2:54 — — General requirements
- § 2:55 — — Eligible activities
- § 2:56 — — Ineligible activities
- § 2:57 — — Funding formula
- § 2:58 — — Emergencies and natural disasters
- § 2:59 — — Project development
- § 2:60 — — — Development proposal
- § 2:61 — — — Mixed-finance development
- § 2:62 — — — — Type of assistance
- § 2:63 — — — — Project operations
- § 2:64 — — — Design and construction standards
- § 2:65 — — — Cost and other limitations
- § 2:66 — — — Replacement reserve
- § 2:67 — — Capital fund financing program
- § 2:68 — — Obligation and expenditure of grants
- § 2:69 — Operating fund
- § 2:70 — — Eligible activities
- § 2:71 — — Funding formula
- § 2:72 — — — Asset management
- § 2:73 — — — Formula calculation
- § 2:74 — — — Project expense level
- § 2:75 — — — Utilities
- § 2:76 — — — Other costs
- § 2:77 — — — Income

TABLE OF CONTENTS

§ 2:78	— — —Transition funding
§ 2:79	—Other funding provisions
§ 2:80	— —Technical assistance
§ 2:81	— —Disasters
§ 2:82	— —Nonrental income
§ 2:83	— —Provision of only capital or operating assistance
§ 2:84	— —State and local housing
§ 2:85	— —Sanctions
§ 2:86	Distressed public housing
§ 2:87	—HOPE VI program
§ 2:88	— —Funding
§ 2:89	— —Application and selection
§ 2:90	— —Eligible activities
§ 2:91	—Choice neighborhoods
§ 2:92	—Conversion to vouchers
§ 2:93	— —Discretionary conversion
§ 2:94	— — —Conversion assessment
§ 2:95	— — —Conversion plan
§ 2:96	— —Mandatory conversion
§ 2:97	— — —Identification of units
§ 2:98	— — —Plan for removal of units
§ 2:99	— — —Conversion to tenant-based assistance
§ 2:100	— — —Use of funding
§ 2:101	— — —Repeal of Section 202
§ 2:102	Project management
§ 2:103	—Evaluation of management
§ 2:104	— —Public housing assessment system
§ 2:105	— — —Physical condition
§ 2:106	— — —Financial condition
§ 2:107	— — —Management operations
§ 2:108	— — —Capital fund program
§ 2:109	— — —PHAS scoring
§ 2:110	— — —Incentives
§ 2:111	— — —Remedies
§ 2:112	— —Physical inspections
§ 2:113	— —Financial standards
§ 2:114	— —Audits
§ 2:115	— —Troubled PHAs
§ 2:116	— — —Management assessment
§ 2:117	— — —Improving performance
§ 2:118	— — —Appointment of receiver
§ 2:119	— — —Takeover by HUD
§ 2:120	— — —Consolidated plan
§ 2:121	— —Alternative methods for evaluating PHAs

- § 2:122 —Lease and grievance procedures
- § 2:123 — —Lease terms
- § 2:124 — — —Tenant obligations
- § 2:125 — — —PHA obligations
- § 2:126 — — —Prohibited lease terms
- § 2:127 — —Grievance procedure
- § 2:128 — — —Certain activity excluded
- § 2:129 — — —Grievance hearing
- § 2:130 —Lead-based paint
- § 2:131 — —Notification
- § 2:132 — —Testing
- § 2:133 — —Abatement
- § 2:134 — —Liability insurance coverage
- § 2:135 —Pest control
- § 2:136 —Drug elimination and anti-crime efforts
- § 2:137 — —Funding
- § 2:138 — —Eligible activities
- § 2:139 — —Occupancy restrictions
- § 2:140 — — —Criminal records
- § 2:141 — — —Information from drug abuse treatment facilities
- § 2:142 — — —Screening of applicants
- § 2:143 — — —Exchange of information with law enforcement agencies
- § 2:144 — — —Termination of tenancy
- § 2:145 —Non-smoking policies
- § 2:146 —Project maintenance and operation
- § 2:147 — —Energy conservation
- § 2:148 — —Minimum heating standards
- § 2:149 — —Carbon monoxide protection
- § 2:150 — —Prevailing wage requirements
- § 2:151 —Pet ownership
- § 2:152 — —1983 legislation
- § 2:153 — —1998 legislation
- § 2:154 —Demolition and disposition
- § 2:155 — —Applications
- § 2:156 — —Demolition
- § 2:157 — —Disposition
- § 2:158 — —Replacement housing
- § 2:159 — —Eminent domain
- § 2:160 —Tenant participation
- § 2:161 — —Resident organizations
- § 2:162 — —Tenant opportunities program
- § 2:163 — — —Eligible activities
- § 2:164 — — —Resident management

TABLE OF CONTENTS

§ 2:165	— —Transfer of management
§ 2:166	—Home ownership
§ 2:167	— —Turnkey III program
§ 2:168	— —HOPE 1 home ownership
§ 2:169	— —Section 32 resident home ownership programs
§ 2:170	— —Eligible properties
§ 2:171	— — —Eligible purchasers
§ 2:172	— — —Protection of nonpurchasing residents
§ 2:173	— — —Financing
§ 2:174	— — —Resale
§ 2:175	— —Program approval
§ 2:176	—Economic independence
§ 2:177	— —Family self-sufficiency program
§ 2:178	— — —Action plan
§ 2:179	— — —Selection procedure
§ 2:180	— — —Participation contract
§ 2:181	— — —Tenant housing payments
§ 2:182	— — —Family account
§ 2:183	— — —Program consolidation
§ 2:184	— —Economic self-sufficiency and community service
§ 2:185	— — —Exceptions
§ 2:186	— — —Treatment of income changes
§ 2:187	— — —Penalties for noncompliance
§ 2:188	— —Moving to Work demonstration
§ 2:189	Home rule flexible grant demonstration
§ 2:190	—Program structure
§ 2:191	— —Participating jurisdictions
§ 2:192	— —Funding
§ 2:193	—Program operation
§ 2:194	— —Application
§ 2:195	— —Performance standards
§ 2:196	Indian housing
§ 2:197	—Financial assistance
§ 2:198	— —Grant allocations
§ 2:199	— — —FCAS component
§ 2:200	— — —Need component
§ 2:201	— — —1996 minimum
§ 2:202	— — —Undisbursed Indian housing block grant funds
§ 2:203	— — —Carryover funds
§ 2:204	— —Program income
§ 2:205	— —Grant reductions
§ 2:206	— —Termination of other programs
§ 2:207	— —Guaranteed loans

- § 2:208 —Indian housing plans
- § 2:209 — —HUD review of plans
- § 2:210 —Eligible activities
- § 2:211 — —Self-determined activities
- § 2:212 — —Targeting of assistance
- § 2:213 — —Tenant selection
- § 2:214 — —Lease terms
- § 2:215 — —Leasing of Indian land

CHAPTER 3. SECTION 8

- § 3:1 Program overview and history
- § 3:2 —Subsidy mechanism
- § 3:3 —Project financing
- § 3:4 —Types of assistance
- § 3:5 Eligible tenants
- § 3:6 —Selection criteria
- § 3:7 — —Income
- § 3:8 — —Admission preferences
- § 3:9 — —Screening of applicants
- § 3:10 —Benefit determination
- § 3:11 — —Annual income
- § 3:12 — —Adjusted income
- § 3:13 — —Verification of income
- § 3:14 — —Fair market rent
- § 3:15 — —Tenant payment
- § 3:16 — — —Minimum rent
- § 3:17 — — —Utility payments
- § 3:18 — — —Treatment of earned income
- § 3:19 —Assistance to noncitizens
- § 3:20 — —Eligibility of noncitizens
- § 3:21 — —Evidence of eligibility
- § 3:22 — — —Documentation
- § 3:23 — — —Verification
- § 3:24 — —Denial or termination of assistance
- § 3:25 — —Continued provision of assistance
- § 3:26 — — —Continuation of assistance
- § 3:27 — — —Proration of assistance
- § 3:28 — — —Temporary deferral of termination
- § 3:29 — — —Noncitizen students
- § 3:30 Project-based assistance
- § 3:31 —New construction/substantial rehabilitation
- § 3:32 — —Contract term
- § 3:33 — —Distribution limits
- § 3:34 — —Financing adjustment factor

TABLE OF CONTENTS

§ 3:35	— — —Incentive to refinance
§ 3:36	— — —Availability of units
§ 3:37	— — —Refunding of tax-exempt bonds
§ 3:38	— — —Occupancy requirements
§ 3:39	— — —Elderly preference
§ 3:40	— — —Vacancy payments
§ 3:41	— — —Debt service coverage
§ 3:42	— — —Project management
§ 3:43	— — —Lease provisions
§ 3:44	— — —Termination of tenancy
§ 3:45	— — —Security deposit
§ 3:46	— — —Reserve account
§ 3:47	— — —Financial reporting
§ 3:48	—New construction/substantial rehabilitation— Project management—Pest control
§ 3:49	— — —Smoke-free housing policies
§ 3:50	— — —Carbon monoxide protection
§ 3:51	— — —Broadband infrastructure
§ 3:52	— — —PACE financing programs
§ 3:53	—New construction/substantial rehabilitation— Physical inspections
§ 3:54	—Moderate rehabilitation
§ 3:55	— — —Basic program
§ 3:56	— — —Fair market rents
§ 3:57	— — —Contract rents
§ 3:58	— — —SRO units for the homeless
§ 3:59	— — —Program funding
§ 3:60	— — —Eligible persons
§ 3:61	— — —Outreach efforts
§ 3:62	— — —Eligible housing
§ 3:63	— — —PHA selection policies
§ 3:64	— — —Rent determinations
§ 3:65	— — —Lease provisions
§ 3:66	— — —Vacancy payments
§ 3:67	— — —Relocation assistance
§ 3:68	—Property disposition
§ 3:69	— — —Eligible projects
§ 3:70	— — —Relocation assistance
§ 3:71	— — —Housing standards
§ 3:72	— — —Contract rents
§ 3:73	— — —Lease terms
§ 3:74	—Loan management
§ 3:75	— — —Eligible projects
§ 3:76	— — —Project selection
§ 3:77	— — —Long-term viability

- § 3:78 — — —Housing quality standards
- § 3:79 — — —Relocation assistance
- § 3:80 — —Contract rents
- § 3:81 — —Lease provisions
- § 3:82 —Project-based vouchers
- § 3:83 — —Project selection
- § 3:84 — —Tenant selection
- § 3:85 — —Housing assistance payments contract
- § 3:86 — —Unit rents
- § 3:87 — —Pest control
- § 3:88 — —Carbon monoxide protection
- § 3:89 —Family Self Sufficiency
- § 3:90 —Rental assistance demonstration
- § 3:91 Tenant-based assistance
- § 3:92 —Rents
- § 3:93 — —Rent reasonableness
- § 3:94 — —Maximum rent
- § 3:95 — —Utility allowance
- § 3:96 —Tenant payments
- § 3:97 — —Payment standard
- § 3:98 — —Subsidy payment
- § 3:99 —Tenant selection
- § 3:100 — —Eligibility
- § 3:101 — —Admission preferences
- § 3:102 — —Waiting list
- § 3:103 — — —Different programs
- § 3:104 — — —Opening and closing of waiting list
- § 3:105 — —Special admissions
- § 3:106 — —Information for family
- § 3:107 —Program operation
- § 3:108 — —Administrative plan
- § 3:109 — —Program transfer
- § 3:110 — —Program funding
- § 3:111 — — —Annual contributions contract
- § 3:112 — — —Housing Assistance Payments (HAP) contract
- § 3:113 — —Housing standards
- § 3:114 — — —Housing eligibility
- § 3:115 — — — —Special housing types
- § 3:116 — — —Housing quality standards
- § 3:117 — — —Suitability of unit
- § 3:118 — — —Maintenance and inspection
- § 3:119 — —Approval of tenancy
- § 3:120 — — —Lease term
- § 3:121 — — —Lease provisions

TABLE OF CONTENTS

§ 3:122	— — —Security deposit
§ 3:123	— — —Assistance payments
§ 3:124	— — —Termination of contract
§ 3:125	— — —Family break-up
§ 3:126	— — —Denial or termination of assistance
§ 3:127	— — —Owner responsibilities
§ 3:128	— — —Refusal to accept tenants
§ 3:129	— — —Management
§ 3:130	— — —Breach of contract
§ 3:131	— — —Tenant responsibilities
§ 3:132	— — —PHA management
§ 3:133	— — —Indicators
§ 3:134	— — —Performance rating
§ 3:135	— — —Corrective actions
§ 3:136	—Portability
§ 3:137	— — —Tenant's right to move
§ 3:138	— — —Portability procedures
§ 3:139	— — —Administration by receiving PHA
§ 3:140	— — —Billing
§ 3:141	—Mobility demonstration
§ 3:142	—Family self-sufficiency program
§ 3:143	— — —Program consolidation
§ 3:144	—Enhanced vouchers
§ 3:145	—Veterans Affairs supportive housing
§ 3:146	Home ownership programs
§ 3:147	—Cooperative housing
§ 3:148	—Manufactured housing
§ 3:149	—First-time buyers
§ 3:150	— — —Eligible families
§ 3:151	— — —Other limitations
§ 3:152	— — —Home ownership counseling
§ 3:153	— — —Eligible properties
§ 3:154	— — —Assistance payments
§ 3:155	— — —Portability
§ 3:156	— — —Moving with continued assistance
§ 3:157	— — —Denial or termination of assistance
§ 3:158	— — —Recapture of assistance
§ 3:159	— — —Down payment assistance
§ 3:160	—Lease-purchase programs
§ 3:161	Program administration
§ 3:162	—Owner participation
§ 3:163	—Administrative fees
§ 3:164	—Contract rent adjustments
§ 3:165	— — —Annual adjustment factors

- § 3:166 — —Comparability
- § 3:167 — — —Court rulings
- § 3:168 — — —Section 801
- § 3:169 — — —Rent comparability studies
- § 3:170 — — —Restriction on rent reductions
- § 3:171 —Contract renewals
- § 3:172 — —Mark-to-market program
- § 3:173 — — —Eligible projects
- § 3:174 — — —Program administration
- § 3:175 — — —Mortgage restructuring and rental assistance
sufficiency plan
- § 3:176 — — —Section 8 renewals
- § 3:177 — — —Long-term affordability
- § 3:178 — — —Mortgage restructuring
- § 3:179 — — —Project sale or transfer
- § 3:180 — — —Tenant protections
- § 3:181 — — —Monitoring and compliance
- § 3:182 — — —Administrative appeal
- § 3:183 — — —Income tax considerations
- § 3:184 — —Other contracts
- § 3:185 — — —Mark-up-to-market renewals
- § 3:186 — — —Renewal rents
- § 3:187 — — —Exception rents
- § 3:188 — — —Subsequent rent adjustments
- § 3:189 — — —Preservation projects
- § 3:190 — — —Tenant protections
- § 3:191 —Transfer of unused budget authority
- § 3:192 —Bifurcation of contracts

CHAPTER 4. HOME INVESTMENT PARTNERSHIP PROGRAM

- § 4:1 Program requirements
- § 4:2 —Purposes
- § 4:3 —Uses of funds
- § 4:4 — —Assistance types
- § 4:5 — — —Eligible activities
- § 4:6 — — —Eligible costs
- § 4:7 — —Investment types
- § 4:8 — —Prohibited uses of funds
- § 4:9 — —Cost limits
- § 4:10 — —Property standards
- § 4:11 —Program administration
- § 4:12 — —Program agreement
- § 4:13 — —Income targeting

TABLE OF CONTENTS

§ 4:14	— — —Rental housing
§ 4:15	— — —Home ownership assistance
§ 4:16	— — —Mixed-use projects
§ 4:17	— — Matching requirement
§ 4:18	— — —Sources
§ 4:19	— — —Crediting
§ 4:20	— — —Recognition
§ 4:21	— — —Reduction
§ 4:22	— — Other requirements
§ 4:23	— — —Labor
§ 4:24	— — —Environmental review
§ 4:25	— — —Fair housing and equal opportunity
§ 4:26	— — —Displacement and relocation
§ 4:27	— — —Lead-based paint
§ 4:28	— — —Conflict of interest
§ 4:29	— — —Suspension of requirements
§ 4:30	— — Monitoring
§ 4:31	— — HUD reviews
§ 4:32	— — Misuse of funds
§ 4:33	Funding allocation
§ 4:34	— Formula
§ 4:35	— — Formula factors
§ 4:36	— — Allocation process
§ 4:37	— Participating jurisdictions
§ 4:38	— — Local governments
§ 4:39	— — Consortia
§ 4:40	— — Insular areas
§ 4:41	— Reallocation of funds
§ 4:42	— — Competitive reallocations
§ 4:43	— — Formula reallocation
§ 4:44	— Trust funds
§ 4:45	— — Treasury account
§ 4:46	— — Local account
§ 4:47	— — Account management
§ 4:48	— — —Set-up report
§ 4:49	— — —Disbursements
§ 4:50	— — Program income
§ 4:51	— — Reductions
§ 4:52	— — Repayments
§ 4:53	— Distribution of assistance
§ 4:54	Rental housing
§ 4:55	— Tenant-based assistance
§ 4:56	— — Contract term
§ 4:57	— — Maximum subsidy

- § 4:58 — —Housing standards
- § 4:59 — —Section 8 status
- § 4:60 — —Security deposits
- § 4:61 —Project-based assistance
- § 4:62 — —Rent limitations
- § 4:63 — —Affordability requirement
- § 4:64 — —Determination of income
- § 4:65 — —Tenant selection
- § 4:66 — —Lease requirements
- § 4:67 —ECHO housing
- § 4:68 Home ownership
- § 4:69 —Affordability requirements
- § 4:70 — —Home purchases
- § 4:71 — —Rehabilitation of owner-occupied housing
- § 4:72 — —Conversion of rental housing
- § 4:73 —Restrictions
- § 4:74 — —Resale
- § 4:75 — —Recapture
- § 4:76 —Downpayment assistance
- § 4:77 —Preservation
- § 4:78 Model programs
- § 4:79 —Rental housing production
- § 4:80 —Rental rehabilitation
- § 4:81 —Rehabilitation loans
- § 4:82 —Sweat equity
- § 4:83 —Home repair services
- § 4:84 —Energy conservation
- § 4:85 —Second mortgage assistance
- § 4:86 —In rem properties
- § 4:87 —Cost-saving technologies
- § 4:88 Community housing development organizations
- § 4:89 —Funding set-aside
- § 4:90 —Development assistance
- § 4:91 — —Technical assistance and site control loans
- § 4:92 — —Seed money loans
- § 4:93 —Education and organizational support
- § 4:94 — —Eligible activities
- § 4:95 — —Delivery of assistance
- § 4:96 — — —Nonprofit intermediaries
- § 4:97 — — —Other organizations
- § 4:98 —Operating expenses
- § 4:99 —Tenant protections
- § 4:100 Support for state and local strategies
- § 4:101 —Capacity development

TABLE OF CONTENTS

- § 4:102 —Asset recycling
- § 4:103 HOME program for Indians

CHAPTER 5. OTHER HUD SUBSIDY PROGRAMS

- § 5:1 Overview
- § 5:2 Rental housing
- § 5:3 —Section 221(d)(3)
- § 5:4 — —Below Market Interest Rate program
- § 5:5 — —Market rate program
- § 5:6 —Section 236
- § 5:7 — —Financing
- § 5:8 — —Subsidy mechanism
- § 5:9 — —Tenant rents
- § 5:10 — —Rental assistance
- § 5:11 — —Occupancy requirements
- § 5:12 — —Assistance to noncitizens
- § 5:13 — — —Evidence of eligibility
- § 5:14 — — —Denial or termination of assistance
- § 5:15 — — —Continuation of assistance
- § 5:16 — — —Proration of assistance
- § 5:17 — — —Temporary deferral of termination
- § 5:18 — — —Noncitizen students
- § 5:19 — —Low-income use restrictions
- § 5:20 — —Rehabilitation grants and loans
- § 5:21 — — —Refinancing
- § 5:22 —Other rental programs
- § 5:23 — —Rent supplement
- § 5:24 — —Section 23
- § 5:25 —Management
- § 5:26 — —Physical inspections
- § 5:27 — —Financial reporting
- § 5:28 — —Rent control
- § 5:29 — —Pest control
- § 5:30 — —Smoke-free housing policies
- § 5:31 — —Use of marijuana
- § 5:32 —PACE financing programs
- § 5:33 Home ownership
- § 5:34 —Section 235
- § 5:35 — —Subsidy mechanism
- § 5:36 — —Subsidy recapture
- § 5:37 — —Refinancing
- § 5:38 —Homeownership and opportunity for people everywhere

- § 5:39 — —Program descriptions
- § 5:40 — —Program requirements
- § 5:41 — — —Eligible applicants
- § 5:42 — — —Affordability
- § 5:43 — — —Acquisition and rehabilitation
- § 5:44 — — —Financing
- § 5:45 — — —Housing quality standards
- § 5:46 — — —Replacement housing plan
- § 5:47 — — —Protection for nonpurchasing families
- § 5:48 — — —Operating subsidies
- § 5:49 — — —Exemption from LIHPRHA or Section 203
- § 5:50 — —Planning grants
- § 5:51 — — —Eligible activities
- § 5:52 — — —Selection criteria
- § 5:53 — —Implementation grants
- § 5:54 — — —Eligible activities
- § 5:55 — — —Selection criteria
- § 5:56 — — —Matching requirements
- § 5:57 — —Sale of units
- § 5:58 — — —Transfer deadline
- § 5:59 — — —Use of sale proceeds
- § 5:60 — — —Resale restrictions
- § 5:61 —National Homeownership Trust
- § 5:62 — —Organization
- § 5:63 — —Eligible home buyers
- § 5:64 — —Forms of assistance
- § 5:65 — —Repayment of assistance
- § 5:66 —Rehabilitation grant program
- § 5:67 Elderly and handicapped housing
- § 5:68 —Original Section 202 program
- § 5:69 — —Direct loans
- § 5:70 — —Section 8 assistance
- § 5:71 — — —Housing Assistance Payments (HAP) contract
- § 5:72 — — —Management
- § 5:73 — — —Leasing to eligible families
- § 5:74 — — —Vacancy payments
- § 5:75 — —Section 162 rental assistance
- § 5:76 — — —Amount of assistance
- § 5:77 — — —Leasing to eligible families
- § 5:78 — — —Vacancy payments
- § 5:79 —Section 202 supportive housing for elderly
- § 5:80 — —Eligible sponsors and owners
- § 5:81 — — —Application requirements
- § 5:82 — — —Fund reservations

TABLE OF CONTENTS

§ 5:83	— — —Delegated processing
§ 5:84	— — —Site and neighborhood standards
§ 5:85	— — —Cost considerations—Cost limitations
§ 5:86	— — —Amenities
§ 5:87	— — —Project development
§ 5:88	— — —Capital advance
§ 5:89	— — —Owner deposit
§ 5:90	— — —Displacement and relocation
§ 5:91	— — —Other requirements
§ 5:92	— — —Project management
§ 5:93	— — —Tenant selection
§ 5:94	— — —Rental assistance
§ 5:95	— — —Provision of services
§ 5:96	— — —Lease requirements
§ 5:97	— — —Security deposits
§ 5:98	— — —Vacancy payments
§ 5:99	— — —Assisted living and service-enriched housing
§ 5:100	— — —Mixed-finance development
§ 5:101	— — —Developer's fee
§ 5:102	— — —Capital advances
§ 5:103	— — —Rental assistance
§ 5:104	— — —Eligible uses of assistance
§ 5:105	—Section 811 housing for persons with disabilities
§ 5:106	— — —Eligible tenants
§ 5:107	— — —Eligible properties
§ 5:108	— — —Property standards
§ 5:109	— — —Program requirements
§ 5:110	— — —Development cost limits
§ 5:111	— — —Transfer of assistance
§ 5:112	—Housing opportunities for persons with AIDS
§ 5:113	— — —Formula funding
§ 5:114	— — —Eligible activities
§ 5:115	— — —Rental assistance
§ 5:116	— — —Short-term supported housing
§ 5:117	— — —Community residences
§ 5:118	— — —Competitive grants
§ 5:119	—Congregate housing
§ 5:120	— — —Grant agreements
§ 5:121	— — —Eligible participants
§ 5:122	— — —Eligible activities
§ 5:123	— — —Professional assessment committee
§ 5:124	— — —Service coordinators
§ 5:125	—Pet ownership
§ 5:126	— — —Mandatory and discretionary rules

- § 5:127 — —Lease provisions
- § 5:128 Housing assistance for the homeless
- § 5:129 —Emergency solutions grants
- § 5:130 — —Allocation of funds
- § 5:131 — — —Matching requirement
- § 5:132 — — —Reallocation of funds
- § 5:133 — —Program requirements
- § 5:134 — —Program components and eligible activities
- § 5:135 — — —Street outreach
- § 5:136 — — —Emergency shelter
- § 5:137 — — —Homelessness prevention
- § 5:138 — — —Rapid re-housing assistance
- § 5:139 — — —Housing relocation and stabilization services
- § 5:140 — — —Rental assistance
- § 5:141 — — —Homeless management information systems
- § 5:142 — —Program administration
- § 5:143 —Program consolidation—Continuum of Care
- § 5:144 — — —Application process
- § 5:145 — — —Selection criteria
- § 5:146 — — —Eligible activities
- § 5:147 — — —Uses of funds
- § 5:148 — — —Renewal of assistance
- § 5:149 — — —Site control
- § 5:150 —Section 8 single room occupancy dwellings
- § 5:151 —Recovery housing program
- § 5:152 —Surplus federal property
- § 5:153 —HUD-acquired one-to-four-family properties
- § 5:154 — —Lease with option to purchase
- § 5:155 — —Sale of properties for homeless
- § 5:156 —YouthBuild
- § 5:157 — —Eligible participants
- § 5:158 — —Selection criteria
- § 5:159 — —Eligible activities
- § 5:160 — —Housing requirements
- § 5:161 — —Other program requirements
- § 5:162 —Homelessness prevention
- § 5:163 Native Hawaiian housing
- § 5:164 —Funding
- § 5:165 — —Allocation formula
- § 5:166 — —Use of funds
- § 5:167 —Housing plans
- § 5:168 — —Five-year plan
- § 5:169 — —One-year plan
- § 5:170 — —Review of plans

TABLE OF CONTENTS

§ 5:171	—Affordable housing
§ 5:172	— —Eligible families
§ 5:173	— —Eligible activities
§ 5:174	—Program requirements
§ 5:175	— —Leases
§ 5:176	— —Program income
§ 5:177	— —Labor standards
§ 5:178	— —Environmental review

CHAPTER 6. RURAL HOUSING

§ 6:1	Overview
§ 6:2	Section 502 home loans
§ 6:3	—Direct loans
§ 6:4	— —Eligible borrowers
§ 6:5	— — —Annual income
§ 6:6	— — —Adjusted income
§ 6:7	— — —Repayment ability
§ 6:8	— — —Other requirements
§ 6:9	— —Eligible properties
§ 6:10	— — —Site requirements
§ 6:11	— — —Dwelling requirements
§ 6:12	— — —Loan purposes
§ 6:13	— — —Manufactured housing
§ 6:14	— — —Remote rural areas
§ 6:15	— —Loan terms
§ 6:16	— — —Payment subsidies
§ 6:17	— — —Additional assistance
§ 6:18	— — —Recapture of assistance
§ 6:19	— — —Refinancing
§ 6:20	— —Delinquent loans
§ 6:21	— —Deferred mortgage demonstration program
§ 6:22	— — —Eligibility
§ 6:23	— — —Deferral amount
§ 6:24	— —Conditional commitments
§ 6:25	— —Nonprogram loans
§ 6:26	—Guaranteed loans
§ 6:27	— —Eligible borrowers
§ 6:28	— — —Repayment ability
§ 6:29	— — —Preferences
§ 6:30	— —Eligible properties
§ 6:31	— —Loan terms
§ 6:32	— — —Maximum loan amount
§ 6:33	— — —Interest assistance
§ 6:34	— — —Guarantee limit

§ 6:35	— — —Liability
§ 6:36	— — —Refinancing
§ 6:37	— — —Defaults
§ 6:38	Section 515 rental or cooperative housing loans
§ 6:39	—Financing
§ 6:40	— — —Loan terms
§ 6:41	— — —Limitation on assistance
§ 6:42	— — —Rates and terms
§ 6:43	— — —Construction financing
§ 6:44	— — —Subsequent loans
§ 6:45	—Rental assistance
§ 6:46	— — —Eligible projects
§ 6:47	— — —Terms of agreement
§ 6:48	— — —Other sources of assistance
§ 6:49	—Eligible applicants
§ 6:50	—Eligible tenants
§ 6:51	— — —Annual income
§ 6:52	— — —Adjusted income
§ 6:53	—Project development
§ 6:54	— — —Applications
§ 6:55	— — —Project location
§ 6:56	— — —Return on investment
§ 6:57	— — —Project design
§ 6:58	— — —Cost control
§ 6:59	— — —Accessibility
§ 6:60	— — —Manufactured housing
§ 6:61	— — —Congregate housing and group homes
§ 6:62	—Housing management
§ 6:63	— — —Tenant selection
§ 6:64	— — —Occupancy standards
§ 6:65	— — —Tenant rents
§ 6:66	— — —Lease terms
§ 6:67	— — —Required lease provisions
§ 6:68	— — —Prohibited lease provisions
§ 6:69	— — —Tenant grievances
§ 6:70	— — —Termination and eviction
§ 6:71	— — —Pet ownership
§ 6:72	— — —Security deposits
§ 6:73	—Rent incentives
§ 6:74	—Project transfers and sales
§ 6:75	— — —Requirements for ownership transfers or sales
§ 6:76	Section 515 rental or cooperative housing loans— Special servicing
§ 6:77	Farm labor housing

TABLE OF CONTENTS

§ 6:78	—Off-farm labor housing
§ 6:79	— —Terms for loans and grants
§ 6:80	— —Design and construction requirements
§ 6:81	— —Occupancy
§ 6:82	— —Rents and operating assistance
§ 6:83	—On-farm labor housing
§ 6:84	— —Program requirements
§ 6:85	— —Occupancy
§ 6:86	—Section 516 grants—Rural homeless and migrant farm workers
§ 6:87	— — —Types of assistance
§ 6:88	— — —Selection criteria
§ 6:89	— — —Rent payments
§ 6:90	— — —Operating assistance
§ 6:91	Other programs
§ 6:92	—Section 504 home repair loans and grants
§ 6:93	— —Uses of funds
§ 6:94	— —Financing terms
§ 6:95	—Housing preservation grants
§ 6:96	— —Allocation of funds
§ 6:97	— —Application procedures
§ 6:98	— —Use of funds
§ 6:99	— — —Rental and cooperative housing
§ 6:100	— — —Ownership housing
§ 6:101	— — —Historic preservation
§ 6:102	—Rural housing vouchers
§ 6:103	—Rural homeless assistance
§ 6:104	— —HUD grant program
§ 6:105	— — —Applications
§ 6:106	— — —Use of funds
§ 6:107	— — —Federal assistance
§ 6:108	— —RHS inventory program
§ 6:109	—Mutual and self-help housing
§ 6:110	— —Organizational assistance
§ 6:111	— —Individual assistance
§ 6:112	—Condominium housing
§ 6:113	—Guaranteed rental housing loans
§ 6:114	— —Eligible housing
§ 6:115	— —Financing terms
§ 6:116	— —Loan guarantee
§ 6:117	— —Secondary mortgage market
§ 6:118	— —Tenants and rent
§ 6:119	Enforcement
§ 6:120	—Equity skimming

- § 6:121 —Civil money penalties
- § 6:122 —Misuse of Section 515 assets, income

CHAPTER 7. HOUSING PRESERVATION

- § 7:1 Government housing inventory
- § 7:2 —Troubled projects
- § 7:3 —Financially sound projects
- § 7:4 —Comprehensive needs assessment
- § 7:5 Flexible subsidy program
- § 7:6 —Eligible properties
- § 7:7 —Conditions for assistance
- § 7:8 — —Financial factors
- § 7:9 — —Project management
- § 7:10 — —Community support
- § 7:11 — —Other requirements
- § 7:12 — — —Coordination of assistance
- § 7:13 — — —Displacement and relocation
- § 7:14 —Types of assistance
- § 7:15 — —Operating assistance
- § 7:16 — — —Application
- § 7:17 — — —Funding priorities
- § 7:18 — — —Amount of assistance
- § 7:19 — — —Owner contributions
- § 7:20 — — —Repayment of assistance
- § 7:21 — —Capital improvements
- § 7:22 — — —Application
- § 7:23 — — —Funding priorities
- § 7:24 — — —Amount of assistance
- § 7:25 — — —Owner contribution
- § 7:26 — — —Loan terms
- § 7:27 — — —Effect on tenant rents
- § 7:28 Transfer of physical assets
- § 7:29 —Full or modified review
- § 7:30 —Review criteria
- § 7:31 — —Ownership and management
- § 7:32 — —Physical inspection
- § 7:33 — —Financial needs
- § 7:34 — —Special circumstances
- § 7:35 —Subsidy requirements
- § 7:36 — —Disposition of flexible subsidy
- § 7:37 — —Subsidy layering review
- § 7:38 —Transfer from nonprofit to for-profit owners
- § 7:39 — —Approval of transfer
- § 7:40 — —Financial considerations

TABLE OF CONTENTS

§ 7:41	— — —Prepayment restrictions
§ 7:42	— — —Rents
§ 7:43	Multifamily property management and disposition
§ 7:44	—Covered properties
§ 7:45	—Management of inventory
§ 7:46	— —Maintenance
§ 7:47	— —Management contract
§ 7:48	— —Partial mortgage insurance claims
§ 7:49	—Property disposition
§ 7:50	— —Disposition plan
§ 7:51	— —Foreclosure sales
§ 7:52	— —Sales of HUD-owned projects
§ 7:53	— —Grants and loans
§ 7:54	— —Alternative uses of projects
§ 7:55	— — —Reconstruction
§ 7:56	— — —Decision not to preserve a project
§ 7:57	— —Relocation assistance
§ 7:58	— — —Uniform relocation act
§ 7:59	— — —Other displacement
§ 7:60	— — —Temporary relocation
§ 7:61	—Affordability requirements
§ 7:62	— —Subsidized projects
§ 7:63	— —Unsubsidized projects
§ 7:64	— —All projects
§ 7:65	— — —Discounted sales price
§ 7:66	— — —Use and rent restrictions
§ 7:67	— — —Short-term loans
§ 7:68	— — —Up-front grants
§ 7:69	— — —Tenant-based Section 8
§ 7:70	—Transfer of assistance
§ 7:71	—Mortgage sales
§ 7:72	— —Subsidized projects
§ 7:73	— — —Current mortgages
§ 7:74	— — —Delinquent mortgages
§ 7:75	— —Unsubsidized projects
§ 7:76	— —Rental subsidies
§ 7:77	—Tenant participation in project operations
§ 7:78	— —Rental assistance
§ 7:79	— —Rent increases
§ 7:80	— —Other covered actions
§ 7:81	HUD prepayment approval
§ 7:82	Multifamily sales by nonprofit owners
§ 7:83	Low-Income Housing Preservation and Resident Homeownership Act of 1990

- § 7:84 —Eligible projects
- § 7:85 — —Permissible actions
- § 7:86 — —Basis for decision
- § 7:87 —Procedures
- § 7:88 — —Notice of intent
- § 7:89 — —Appraisals
- § 7:90 — — —Types
- § 7:91 — — —Guidelines
- § 7:92 — —HUD response
- § 7:93 — —Second notice of intent
- § 7:94 — —Submission of plan of action
- § 7:95 — — —Termination of affordability restrictions
- § 7:96 — — —Extension of affordability restrictions
- § 7:97 — — —Revisions
- § 7:98 — —Approval of plan of action
- § 7:99 — — —POA for prepayment
- § 7:100 — — —POA for incentives
- § 7:101 — —Amendments to use agreements
- § 7:102 — —State projects
- § 7:103 — — —Processing
- § 7:104 — — —Notice of intent
- § 7:105 — — —Preservation agreement
- § 7:106 — — —Application for assistance
- § 7:107 — —State responsibilities
- § 7:108 —Incentives
- § 7:109 — —Permissible incentives
- § 7:110 — —Amount of incentives
- § 7:111 — — —Federal cost limit
- § 7:112 — — —Preservation rents
- § 7:113 — —Section 241 loans
- § 7:114 — — —Rehabilitation loans
- § 7:115 — — —Equity and acquisition loans
- § 7:116 — — —Rental assistance
- § 7:117 — —Housing standards
- § 7:118 —Courses of action
- § 7:119 — —Continuation of ownership
- § 7:120 — —Voluntary project sales
- § 7:121 — — —Notification of qualified purchasers
- § 7:122 — — —Bona fide offer
- § 7:123 — — —Failure to consummate sale
- § 7:124 — — —Reimbursement of assistance
- § 7:125 — — —Seller financing
- § 7:126 — —Mandatory project sales
- § 7:127 — —Resident home ownership

TABLE OF CONTENTS

§ 7:128	— — —Home ownership program
§ 7:129	— — —Sales to eligible families
§ 7:130	— — —Restrictions on resales
§ 7:131	— — —Use of recaptured funds
§ 7:132	— — —Protection of nonpurchasing families
§ 7:133	— — —Assumption of federally assisted mortgage
§ 7:134	—Other program requirements
§ 7:135	— —Assistance for displaced tenants
§ 7:136	— — —Relocation expenses
§ 7:137	— — —Continued occupancy
§ 7:138	— —Preemption of state and local laws
§ 7:139	— —Consultation
§ 7:140	— —Technical assistance and capacity building
§ 7:141	— — —Funds
§ 7:142	— — —Intermediaries
§ 7:143	—Litigation
§ 7:144	Emergency Low-Income Housing Preservation Act of 1987
§ 7:145	—Eligible projects
§ 7:146	—Differences between LIHPRHA and ELIHPA
§ 7:147	Rural housing
§ 7:148	—Prepayment restrictions
§ 7:149	—Prepayment requests
§ 7:150	— —Incentives for continued low-income use
§ 7:151	— — —Types of incentives
§ 7:152	— — —Acceptance of incentive offer
§ 7:153	— — —Rejection of incentive offer
§ 7:154	— —Tenant protections
§ 7:155	— —Cancellation of approval
§ 7:156	—Project sales
§ 7:157	— —Determination of value
§ 7:158	— —Sales to nonprofits, public agencies
§ 7:159	— — —Eligible nonprofit organizations
§ 7:160	— — —Purchase assistance
§ 7:161	— — —Prepayment acceptance
§ 7:162	Lead-based paint
§ 7:163	—Lead-Based Paint Poisoning Prevention Act
§ 7:164	— —Risk assessment
§ 7:165	— —Disposition of federally owned housing
§ 7:166	—Title X
§ 7:167	— —Grants for hazard reduction
§ 7:168	— — —Selection criteria
§ 7:169	— — —Eligible activities
§ 7:170	— — —Matching requirement

- § 7:171 — —Disclosure of lead-based paint hazards
- § 7:172 — — —Scope
- § 7:173 — — —Disclosure requirements
- § 7:174 — — —Enforcement
- § 7:175 — —Evaluation and control
- § 7:176 — — —Evaluation
- § 7:177 — — —Controls
- § 7:178 — — —Exemptions
- § 7:179 — —Specific programs
- § 7:180 — — —Disposition of residential property by federal agency other than HUD
- § 7:181 — — —Project-based assistance provided by federal agency other than HUD
- § 7:182 — — —HUD-owned single family properties
- § 7:183 — — —FHA-financed multifamily properties
- § 7:184 — — —Project-based rental assistance
- § 7:185 — — —HUD-owned and mortgagee-in-possession multifamily properties
- § 7:186 — — —Rehabilitation
- § 7:187 — — —Acquisition, leasing, support services, or operation
- § 7:188 — — —Public housing
- § 7:189 — — —Tenant-based rental assistance
- § 7:190 Energy efficiency in HUD-assisted multifamily housing

CHAPTER 8. FAIR HOUSING

- § 8:1 Fair Housing Act
- § 8:2 —Prohibited practices
- § 8:3 — —Sale or rental of housing
- § 8:4 — — —Discriminatory terms
- § 8:5 — — —Steering
- § 8:6 — — —Other discriminatory practices
- § 8:7 — —Advertising
- § 8:8 — — —Discriminatory representations
- § 8:9 — — —Fair housing poster
- § 8:10 — —Blockbusting
- § 8:11 — —Financing
- § 8:12 — — —Making loans
- § 8:13 — — —Purchasing loans
- § 8:14 — — —Terms and conditions
- § 8:15 — — —Appraisals
- § 8:16 — — —Self-testing
- § 8:17 — —Real estate brokers
- § 8:18 — —Coercion

TABLE OF CONTENTS

§ 8:19	— —Discriminatory effect
§ 8:20	— —Quid pro quo and hostile environment harassment
§ 8:21	— —Limited proficiency in English
§ 8:22	—Discrimination against the handicapped
§ 8:23	— —Handicapped accessibility requirements
§ 8:24	— — —Accessibility standards
§ 8:25	— — —State and local government regulation
§ 8:26	— — —International Building Code
§ 8:27	— —Modification of existing dwellings
§ 8:28	— —Reasonable accommodation
§ 8:29	—Exemptions
§ 8:30	— —Elderly housing
§ 8:31	— — —Persons age 62 and over
§ 8:32	— — —Persons age 55 and over
§ 8:33	— —Religious organizations and private clubs
§ 8:34	— —Small-scale property owners
§ 8:35	—Enforcement procedures
§ 8:36	— —Complaints
§ 8:37	— — —Submission of complaints
§ 8:38	— — —Notification of respondent
§ 8:39	— — —HUD investigation
§ 8:40	— —Conciliation
§ 8:41	— — —Conciliation agreement
§ 8:42	— — —Relief for aggrieved persons
§ 8:43	— — —Public interest protection
§ 8:44	— — —Termination of efforts
§ 8:45	— — —Information disclosure
§ 8:46	— —Administrative enforcement
§ 8:47	— — —Administrative law judge
§ 8:48	— — —Hearing
§ 8:49	— — —Order for relief
§ 8:50	— — —Review by secretary
§ 8:51	— — —Judicial review
§ 8:52	— — —Court enforcement
§ 8:53	— — —Attorney's fees
§ 8:54	— —Judicial action
§ 8:55	— — —Private action
§ 8:56	— — —Enforcement by Justice Department
§ 8:57	—Enforcement by HUD, Federal Housing Finance Agency
§ 8:58	—Enforcement by state and local agencies
§ 8:59	— —Certification of substantially equivalent agencies
§ 8:60	— — —Adequacy of law
§ 8:61	— — —Performance standards

- § 8:62 — — — Certification procedure
- § 8:63 — — — Referral of fair housing complaints
- § 8:64 — — — Assistance by HUD
- § 8:65 — — — Capacity building funds
- § 8:66 — — — Contributions funds
- § 8:67 — — — Training funds
- § 8:68 — — — Fair housing initiatives
- § 8:69 — — — Administrative enforcement
- § 8:70 — — — Education and outreach
- § 8:71 — — — Private enforcement
- § 8:72 — — — Fair housing organizations
- § 8:73 — Affirmatively furthering fair housing
- § 8:74 Handicapped accessibility
- § 8:75 — Section 504 regulations: HUD-assisted programs
- § 8:76 — — Prohibited discrimination
- § 8:77 — — — Accessibility standards
- § 8:78 — — — Historic properties
- § 8:79 — — Employment
- § 8:80 — — Accessibility in housing programs
- § 8:81 — — — New construction
- § 8:82 — — — Alterations
- § 8:83 — — — Existing housing
- § 8:84 — — — Public and Indian housing
- § 8:85 — — — Section 8 existing housing
- § 8:86 — — — Home ownership programs
- § 8:87 — — Other program accessibility
- § 8:88 — — Enforcement
- § 8:89 — — — Compliance procedures
- § 8:90 — — — Hearings
- § 8:91 — Section 504 regulations: HUD-conducted programs
- § 8:92 — — Existing facilities
- § 8:93 — — New construction and alterations
- § 8:94 — — Multifamily property disposition
- § 8:95 — — — Distribution of accessible units
- § 8:96 — — — Occupancy of accessible units
- § 8:97 — Architectural Barriers Act
- § 8:98 — Deinstitutionalization of individuals with disabilities
- § 8:99 Other civil rights laws and orders
- § 8:100 — Legislation
- § 8:101 — — Post-Civil War legislation
- § 8:102 — — Title VI of the Civil Rights Act of 1964
- § 8:103 — — Age Discrimination Act of 1975
- § 8:104 — Executive orders

TABLE OF CONTENTS

§ 8:105	— —Executive order 11,063
§ 8:106	— — —Ban on discriminatory practices
§ 8:107	— — —Complaints
§ 8:108	— — —Compliance
§ 8:109	— — —Sanctions
§ 8:110	— —Executive Order 12,892
§ 8:111	—Affirmative marketing requirements
§ 8:112	—Sexual orientation and gender identity
§ 8:113	—Participation of faith-based organizations in HUD programs
§ 8:114	Fair lending
§ 8:115	—Community Reinvestment Act
§ 8:116	— —Meeting community credit needs
§ 8:117	— —Types of institutions
§ 8:118	— —Geographic considerations
§ 8:119	— —Evaluation of performance
§ 8:120	— — —Retail lending test
§ 8:121	— — —Retail services and products test
§ 8:122	— — —Community development financing and services tests
§ 8:123	— — —Intermediate banks
§ 8:124	— — —Small banks
§ 8:125	— — —Limited purpose banks
§ 8:126	— — —Strategic plan
§ 8:127	— —Conclusions and ratings
§ 8:128	— —Evaluation of Performance—Conclusions and ratings—Conclusions
§ 8:129	— — —Ratings
§ 8:130	— —Transition rules
§ 8:131	— —Sunshine requirements
§ 8:132	—Home Mortgage Disclosure Act
§ 8:133	— —Applicability
§ 8:134	— —Loan information
§ 8:135	— —Reporting and disclosure
§ 8:136	— —Enforcement
§ 8:137	—Antidiscrimination guidelines
§ 8:138	—State enforcement

CHAPTER 9. MORTGAGE FINANCE

§ 9:1	Federal Housing Administration
§ 9:2	—Mortgage insurance
§ 9:3	— —Premiums
§ 9:4	— — —Single family mortgage programs
§ 9:5	— — —Multifamily mortgage programs

- § 9:6 — —Single family insurance claims
- § 9:7 — — —Loss mitigation
- § 9:8 — — —Partial insurance claim
- § 9:9 — — —Foreclosure
- § 9:10 — — —Claims without conveyance
- § 9:11 — — —Deficiency judgment
- § 9:12 — — —Payment of insurance benefits
- § 9:13 — — —Property disposition
- § 9:14 — —Multifamily insurance claims
- § 9:15 — — —Assignment
- § 9:16 — — —Partial payment of claim
- § 9:17 — — —Conveyance of title
- § 9:18 — — —Restrictions on disposition
- § 9:19 — —Multifamily nonjudicial foreclosure
- § 9:20 — — —Designation of commissioner
- § 9:21 — — —Notice of default and sale
- § 9:22 — — —Conditions of sale
- § 9:23 — —Buy-back program
- § 9:24 —Approval of lenders
- § 9:25 — —General requirements
- § 9:26 — — —Business organization
- § 9:27 — — —Net worth
- § 9:28 — —Types of mortgagees
- § 9:29 — — —Supervised mortgagees
- § 9:30 — — —Nonsupervised mortgagees
- § 9:31 — — —Investing lenders and mortgagees
- § 9:32 — — —Governmental institutions and government-sponsored enterprises
- § 9:33 — —Recertification or withdrawal of approval
- § 9:34 — —Civil money penalties
- § 9:35 —Loan processing
- § 9:36 — —Single family loans
- § 9:37 — —Multifamily loans
- § 9:38 — — —Small project processing
- § 9:39 — — —Delegated processing
- § 9:40 — — —Multifamily accelerated processing
- § 9:41 — — —Principals with high balances of outstanding loans
- § 9:42 — — —Streamlined processing for low-income housing tax credit projects
- § 9:43 — — —Opportunity zones
- § 9:44 — — —Commercial space
- § 9:45 — — —Previous participation review
- § 9:46 —Risk-sharing program
- § 9:47 — —Reinsurance program

TABLE OF CONTENTS

§ 9:48	— —Housing finance agency program
§ 9:49	— — —Qualified agencies
§ 9:50	— — —Level of risk
§ 9:51	— — —Eligible projects
§ 9:52	—Single family programs
§ 9:53	— —Basic loan program
§ 9:54	— — —Maximum mortgage amount
§ 9:55	— — —Loan-to-value ratio
§ 9:56	— — —Minimum investment
§ 9:57	— — —Qualified mortgage
§ 9:58	— — —Owner-occupancy requirement
§ 9:59	— — —Loan terms
§ 9:60	— — —Assumability
§ 9:61	— — —PACE assessments
§ 9:62	— — —Consumer choice
§ 9:63	— —Replacement housing loans
§ 9:64	— —Housing loans in outlying areas
§ 9:65	— —Rehabilitation loans
§ 9:66	— — —Maximum mortgage amount
§ 9:67	— — —Insurance of advances
§ 9:68	— — —Rental housing
§ 9:69	— — —Limited repair program
§ 9:70	— —Cooperative housing unit loans
§ 9:71	— —Neighborhood conservation loans
§ 9:72	— —Moderate-income and displaced family loans
§ 9:73	— —Condominium unit loans
§ 9:74	— —Loans in areas near military installations
§ 9:75	— —Loans for fee simple titles
§ 9:76	— —Graduated-payment and growing-equity mortgages
§ 9:77	— —Loans on Hawaiian home lands
§ 9:78	— —Insured and guaranteed loans on Indian land
§ 9:79	— — —Loan terms for guaranteed loans
§ 9:80	— — —Eligible collateral
§ 9:81	— — —Default by borrower
§ 9:82	— — —Direct guarantee procedure
§ 9:83	— —Adjustable-rate mortgages
§ 9:84	— —Shared appreciation mortgages
§ 9:85	— —Home equity conversion mortgages
§ 9:86	— — —Eligible homeowners
§ 9:87	— — —Mortgage provisions
§ 9:88	— — —Payment options
§ 9:89	— — —Mortgage insurance payments
§ 9:90	— — —Refinancing

- § 9:91 — —FHA HOPE for Homeowners
- § 9:92 —Multifamily programs
- § 9:93 — —Rental housing and manufactured home park
loans
- § 9:94 — — —Maximum mortgage amount
- § 9:95 — — —Loan-to-value limit
- § 9:96 — — —Regulation of rents
- § 9:97 — — —Occupancy requirements
- § 9:98 — —Cooperative housing loans
- § 9:99 — — —Types of projects
- § 9:100 — — —Mortgage terms
- § 9:101 — — —Supplementary loans
- § 9:102 — —Neighborhood conservation loans
- § 9:103 — —Moderate-income and displaced family loans
- § 9:104 — — —Mortgage limits
- § 9:105 — — —Regulation of rents
- § 9:106 — — —Single room occupancy projects
- § 9:107 — — —Mixed-income initiative
- § 9:108 — — —Affordable housing
- § 9:109 — —Rental assistance demonstration
- § 9:110 — —Refinancing FHA-insured mortgages
- § 9:111 — —Operating loss loans
- § 9:112 — —Financing of existing projects
- § 9:113 — — —Maximum mortgage amount
- § 9:114 — — —Secondary financing
- § 9:115 — — —Manufactured home communities
- § 9:116 — — —Energy conservation
- § 9:117 — —Loans for elderly housing
- § 9:118 — —Nursing home mortgages
- § 9:119 — —Condominium project loans
- § 9:120 — —Loans in areas near military installations
- § 9:121 —Title I program
- § 9:122 — —Participating lenders
- § 9:123 — —Property improvement loans
- § 9:124 — — —Loan amount
- § 9:125 — — —Loan terms
- § 9:126 — — —Security
- § 9:127 — — —Equity
- § 9:128 — — —Home energy retrofit pilot program
- § 9:129 — —Manufactured home loans
- § 9:130 — — —Loan amount
- § 9:131 — — —Down payments
- § 9:132 — — —Loan terms
- § 9:133 — — —Title II

TABLE OF CONTENTS

§ 9:134	— —Insurance charges
§ 9:135	Department of Veterans Affairs
§ 9:136	—Eligible borrowers
§ 9:137	—Guaranteed home loans
§ 9:138	— —Amount of guaranty
§ 9:139	— —Types of loans
§ 9:140	— — —Refinancing loans
§ 9:141	— — —Alternative mortgage instruments
§ 9:142	— —Loan fees
§ 9:143	— —Processing
§ 9:144	— —Underwriting
§ 9:145	— —Default and foreclosure
§ 9:146	— — —Loan modifications
§ 9:147	Department of Veterans Affairs—Guaranteed home loans—Default and foreclosure—Partial claim
§ 9:148	Department of Veterans Affairs—Guaranteed home loans—Default and foreclosure—Termination of loan
§ 9:149	— — —Payment of guaranty
§ 9:150	—Guaranteed manufactured home loans
§ 9:151	— —Loan terms
§ 9:152	— —Guaranty amount
§ 9:153	— —Loan fee
§ 9:154	—Direct home loans
§ 9:155	— —Loan terms
§ 9:156	— —Use of guaranty entitlement
§ 9:157	— —Loans to Native Americans
§ 9:158	—Housing for disabled veterans
§ 9:159	—Services for homeless veterans
§ 9:160	Real Estate Settlement Procedures Act of 1974
§ 9:161	—Disclosure
§ 9:162	— —Information booklet
§ 9:163	— —Good-faith estimates
§ 9:164	— —Uniform settlement statement
§ 9:165	—Loan servicing
§ 9:166	— —Transfer of servicing
§ 9:167	— —Escrow accounts
§ 9:168	—Kickback prohibition
§ 9:169	— —Affiliated business arrangements
§ 9:170	— —Computerized loan origination
§ 9:171	— —Yield spread premiums
§ 9:172	— —Title insurance
§ 9:173	— —Enforcement
§ 9:174	Secondary mortgage market
§ 9:175	—Government National Mortgage Association
§ 9:176	— —Mortgage-backed securities

- § 9:177 — — —Types of securities
- § 9:178 — — —Eligible issuers
- § 9:179 — — —Guarantees
- § 9:180 — — —Eligible collateral
- § 9:181 — — —Payment plans
- § 9:182 — —Real estate mortgage investment conduits
- § 9:183 — — —Eligible collateral
- § 9:184 — — —Eligible participants
- § 9:185 —Federal National Mortgage Association and Federal
Home Loan Mortgage Corporation
- § 9:186 — —Overview
- § 9:187 — —Housing goals
- § 9:188 — — —Definitions
- § 9:189 — — —Single-family goals
- § 9:190 — — —Multifamily goals
- § 9:191 — — —Underserved markets
- § 9:192 — — — —Evaluation of performance
- § 9:193 — — —Adjustment of goals
- § 9:194 — — —Special counting requirements
- § 9:195 — —Capital requirements
- § 9:196 — — —Risk-based capital test
- § 9:197 — — —Minimum capital level
- § 9:198 — — —Critical capital level
- § 9:199 — — —Capital classifications
- § 9:200 — — —Supervision
- § 9:201 — — —Regulations
- § 9:202 — —Affordable housing trust fund
- § 9:203 — — —Allocation formula
- § 9:204 — — —Income targeting
- § 9:205 — — —Eligible activities
- § 9:206 — — —Rental housing
- § 9:207 — — —Homeownership
- § 9:208 — — —Program administration
- § 9:209 Affordable housing program
- § 9:210 —Program requirements—General and targeted
funds
- § 9:211 —Homeownership set-aside programs
- § 9:212 —Competitive applications
- § 9:213 —Monitoring
- § 9:214 —Compliance dates
- § 9:215 Federal Home Loan Banks—Housing goals
- § 9:216 Foreclosure prevention
- § 9:217 Mortgage regulation
- § 9:218 —Mortgage origination requirements
- § 9:219 —Minimum mortgage standards

TABLE OF CONTENTS

§ 9:220 —Credit risk retention for mortgage-backed securities

CHAPTER 10. TAX PROVISIONS

§ 10:1	Low-income housing tax credit
§ 10:2	—Eligible properties
§ 10:3	— —Ten-year rule
§ 10:4	— —Rehabilitation expenditures
§ 10:5	— —Multiple-building projects
§ 10:6	— —Passive loss transition rule
§ 10:7	—Low-income occupancy requirements
§ 10:8	— —Occupancy restrictions
§ 10:9	— —Rent restrictions
§ 10:10	— — —Imputed income limit
§ 10:11	— — —Over-income tenants
§ 10:12	— —Restricted use period
§ 10:13	— — —Termination of extended use period
§ 10:14	— — —Protection for low-income tenants
§ 10:15	—Calculation of credit
§ 10:16	— —Eligible basis
§ 10:17	— — —Disproportionate standards
§ 10:18	— — —Federal subsidies
§ 10:19	— — —High-cost areas
§ 10:20	— —Qualified basis
§ 10:21	— —Tax credit percentage
§ 10:22	—Program administration
§ 10:23	— —State credit ceiling
§ 10:24	— — —Allocation of unused carryover
§ 10:25	— — —“Stacking” rule
§ 10:26	— — —Nonprofit set-aside
§ 10:27	— — —Exclusion for bond-financed projects
§ 10:28	— —Allocation plan
§ 10:29	— —Project allocation
§ 10:30	— — —Time of allocation
§ 10:31	— — —Increase in qualified basis
§ 10:32	— — —Ten percent rule
§ 10:33	— —Treasury, HUD assistance
§ 10:34	— —Project monitoring
§ 10:35	— — —Recordkeeping
§ 10:36	— — —Certification and review
§ 10:37	— — —Inspections
§ 10:38	— — —Notification of noncompliance
§ 10:39	— — —Delegation of monitoring responsibilities
§ 10:40	— — —Fair housing
§ 10:41	— —Subsidy layering guidelines

- § 10:42 — —Recapture of credit
- § 10:43 Rehabilitation tax credit
- § 10:44 —Eligible properties
- § 10:45 —Rehabilitation requirements
- § 10:46 — —Substantial rehabilitation
- § 10:47 — —Qualified rehabilitation expenditures
- § 10:48 —Recapture
- § 10:49 Tax-exempt financing
- § 10:50 —Rental housing
- § 10:51 —Ownership housing
- § 10:52 — —General requirements
- § 10:53 — —Income requirements
- § 10:54 — — —Targeted areas
- § 10:55 — — —High housing costs
- § 10:56 — —Purchase price requirements
- § 10:57 — —Mortgage credit certificates
- § 10:58 — —Recapture of assistance
- § 10:59 — —Qualified veterans mortgage bonds
- § 10:60 Syndication
- § 10:61 —Partnerships
- § 10:62 —Passive losses
- § 10:63 — —Definition of passive activity
- § 10:64 — —Deduction limits
- § 10:65 — —Special provisions for real estate activities
- § 10:66 — — —Low-income housing tax credit
- § 10:67 — — —Rehabilitation tax credit
- § 10:68 — — —Ordering rules
- § 10:69 Real estate mortgage investment conduits
- § 10:70 —REMIC structure
- § 10:71 — —Regular interests
- § 10:72 — —Residual interests
- § 10:73 —Eligible investments
- § 10:74 — —Qualified mortgages
- § 10:75 — — —Obligations secured by interests in real property
- § 10:76 — — —“Principally secured” test
- § 10:77 — —Other permitted investments
- § 10:78 — — —Cash flow investments
- § 10:79 — — —Qualified reserve assets
- § 10:80 — — —Foreclosure property

CHAPTER 11. COMMUNITY AND ECONOMIC DEVELOPMENT

- § 11:1 Community development block grant program

TABLE OF CONTENTS

§ 11:2	—Entitlement program
§ 11:3	— —Eligible communities
§ 11:4	— —Submission requirements
§ 11:5	— —Performance reviews
§ 11:6	—State and small cities program
§ 11:7	— —Program administration
§ 11:8	— —Program reviews
§ 11:9	—Indian tribes and Alaskan native villages
§ 11:10	—National objectives
§ 11:11	— —Low- and moderate-income benefit
§ 11:12	— — —Area benefit activities
§ 11:13	— — —Limited clientele activities
§ 11:14	— — —Housing activities
§ 11:15	— — —Job creation or retention activities
§ 11:16	— —Prevention of elimination of slums and blight
§ 11:17	— —Urgent community needs
§ 11:18	—Neighborhood revitalization strategy areas
§ 11:19	—Eligible activities
§ 11:20	—Ineligible activities
§ 11:21	—Allocation of funds
§ 11:22	— —Entitlement communities
§ 11:23	— —States
§ 11:24	—Expenditure of funds
§ 11:25	—Program requirements
§ 11:26	— —Labor standards
§ 11:27	— —Nondiscrimination
§ 11:28	— —Program income
§ 11:29	— —Lump-sum drawdowns
§ 11:30	— —Sanctions for noncompliance
§ 11:31	— —Disaster recovery funds
§ 11:32	—Section 108 loan program
§ 11:33	—Special purpose grants
§ 11:34	—Grants to insular areas
§ 11:35	—Urban Development Action Grants
§ 11:36	Neighborhood stabilization program
§ 11:37	Economic Development Administration
§ 11:38	—Programs
§ 11:39	—Eligibility
§ 11:40	Economically distressed areas
§ 11:41	—Empowerment zones and enterprise communities
§ 11:42	— —Eligibility
§ 11:43	— — —Original criteria
§ 11:44	— — —Modified criteria
§ 11:45	— —Tax incentives

- § 11:46 — — —Tax-exempt bonds
- § 11:47 — — —Employment credit
- § 11:48 — — —Increased expensing
- § 11:49 — — —Nonrecognition of gain
- § 11:50 — — —Other benefits
- § 11:51 — — —Designation of zones
- § 11:52 — — —Renewal communities
- § 11:53 — — —Opportunity zones—Designation
- § 11:54 — — —Investment of capital gains
- § 11:55 — — —New Markets programs
- § 11:56 — — —New Markets tax credit program
- § 11:57 — — —Community development entities
- § 11:58 — — —Qualified low-income community investments
- § 11:59 — — —Qualified active low-income community business
- § 11:60 — — —Allocation of investment authority
- § 11:61 — — —Recapture of tax credits
- § 11:62 — — —New Markets venture capital companies
- § 11:63 — — —Low-income areas
- § 11:64 — — —Eligibility
- § 11:65 — — —Conditional approval
- § 11:66 — — —Final approval
- § 11:67 — — —Financial support
- § 11:68 — — —Debentures
- § 11:69 — — —Operational assistance grants
- § 11:70 — — —Other community and economic development programs
- § 11:71 — — —Community Development Financial Institutions Fund
- § 11:72 — — —Assistance to financial institutions
- § 11:73 — — —Eligible activities
- § 11:74 — — —Capital magnet fund
- § 11:75 — — —Neighborhood Reinvestment Corporation
- § 11:76 — — —Relocation assistance
- § 11:77 — — —Economic opportunities for low-income persons
- § 11:78 — — —Employment
- § 11:79 — — —Contracting
- § 11:80 — — —Redevelopment on former military bases
- § 11:81 — — —Small Business Administration programs
- § 11:82 — — —Development company loan program
- § 11:83 — — —HUBZone program
- § 11:84 — — —Brownfields redevelopment
- § 11:85 — — —EPA program
- § 11:86 — — —HUD program

APPENDICES

APPENDIX A. Table of Acts and Programs

TABLE OF CONTENTS

Table of Laws and Rules

Table of Cases

Index