U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

MAJOR LEGISLATION ON HOUSING AND URBAN DEVELOPMENT ENACTED SINCE 1932

1932

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

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

1933

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

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

1934

National Housing Act (Public Law 73-479 6/27/34)

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

1937

United States Housing Act of 1937 (Public Law 75-412 9/1/37)

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

1940

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

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

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

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

1942

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

Authorizes rent control and other emergency provisions.

1944

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

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

1947

Reorganization Plan No. 3, 80th Congress

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

1948

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

Authorizes FHA insurance of cooperative housing mortgages.

1949

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

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

1950

Housing Act of 1950 (Public Law 81-475 4/20/50)

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

1953

Housing and Rent Act of 1953 (Public Law 83-23 4/30/53)

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

1954

Housing Act of 1954 (Public Law 83-560 8/2/54)

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

1955

Housing Amendments of 1955 (Public Law 84-345 8/11/55)

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

1956

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

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

1959

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

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

1961

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

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

1964

Urban Mass Transportation Act of 1964 (Public Law 88-365 7/9/64)

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

Housing Act of 1964 (Public Law 88-560 9/2/64)

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

1965

Housing and Urban Development Act of 1965, Public Law 89-117 (8/10/65)

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

Department of Housing and Urban Development Act, Public Law 89-174 (9/9/65)

Establishes the Department of Housing and Urban Development.

1966

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

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

1968

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

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

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

Reaffirms the national goal of the 1949 Act of a decent home and a suitable living environment for every American family. Determines that it can be achieved within the next decade by the construction or rehabilitation of 26 million housing units, including six million for low- and moderate-income families.

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

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

Partitions the existing FNMA within HUD by (a) transferring FNMA's secondary market operation to a new government-sponsored private corporation, also known as FNMA, and (b) providing that the special assistance and management and liquidating functions be administered by a newly established, wholly-owned government corporation, known as the Government National Mortgage Association (Ginnie Mae), within HUD. Confers general regulatory authority and certain specific regulatory powers concerning Fannie Mae on the Secretary. Authorizes Ginnie Mae to guarantee mortgage-backed securities issued by private issuers other than FNMA, where backed by FHA, VA, and some Rural Housing Services (formerly known as the Farmers Home Administration) mortgages or loans. The first mortgage-backed securities guaranteed by Ginnie Mae were issued in 1970.

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

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

Enacts the Interstate Land Sales Full Disclosure Act, which requires developers to satisfy certain registration and disclosure requirements with respect to the sale or lease, by use of mail

or by any means in interstate commerce, of a lot in a subdivision of 50 or more lots as part of a common promotional plan.

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

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

1969

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

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

1970

Emergency Home Finance Act of 1970 (Public Law 91-351 7/24/70)

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

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

Housing and Urban Development Act of 1970 (Public Law 91-609 12/31/70)

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

1971

The Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (Public Law 91-646 1/2/71) (Amended in 1988)

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

Lead-Based Paint Poisoning Prevention Act, Public Law 91-695 (1/13/71)

Requires the Secretary (in consultation with the Secretary of HEW) to develop and carry out a demonstration and research program to determine (1) the nature and extent of lead-based paint poisoning in the United States, and (2) the methods by which these paints can effectively be removed from surfaces to which children may be exposed.

1973

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

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

Amendment of Lead-Based Paint Poisoning Prevention Act, Public Law 93-151 (11/9/73)

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

Flood Disaster Protection Act of 1973 (Public Law 93-234 12/31/73)

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

1974

Disaster Relief Act of 1974 (Public Law 93-288 5/22/74)

Provides new comprehensive disaster relief measures and repeals the Disaster Relief Act of 1970, except for certain provisions. Authorizes the President to establish a program of

disaster preparedness using the services, supplies, and facilities of all appropriate agencies, and to provide technical assistance and grants to States to develop and carry out comprehensive disaster preparedness programs. Authorizes the President to provide temporary housing, either by purchase or lease, and to provide mortgage or rental assistance payments for certain individuals and families.

1974

Housing and Community Development Act of 1974 (Public Law 93-383 8/22/74)

Establishes the CDBG program. Terminates these categorical programs: open space, urban beautification, and historic preservation grants; public facility loans, water and sewer and neighborhood facilities grants; urban renewal and NDP grants; and model cities supplemental grants. Terminates the Section 312 Rehabilitation Loan program (effective one year after the date of enactment of title I) (but the program was later extended periodically until October 1, 1991).

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

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

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

Solar Heating and Cooling Demonstration Act of 1974 (Public Law 93-409 9/3/74)

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

Emergency Home Purchase Assistance Act of 1974 (Public Law 93-449 10/18/74)

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

President must direct Ginnie Mae to make commitments to purchase and to purchase and sell mortgages in accordance with section 313.

Real Estate Settlement Procedure Act of 1974 (RESPA) (Public Law 93-533 12/22/74)

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

1975

Emergency Housing Act of 1975 (Public Law 94-50 7/2/75)

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

Home Mortgage Disclosure Act of 1975 (HMDA) (Public Law 94-200 12/31/75)

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

1976

Real Estate Settlement Procedures Act Amendments of 1975 (Public Law 94-205 1/2/76)

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

National Consumer Health Information and Health Promotion Act of 1976 (Public Law 94-317 6/23/76)

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

Housing Authorization Act of 1976 (Public Law 94-375 8/3/76)

Extends and amends various HUD programs.

Energy Conservation and Production Act (Public Law 94-385 8/14/76)

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

1977

Supplemental Housing Authorization Act of 1977, Public Law 95-24 (4/30/77)

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

Department of Energy Organization Act (Public Law 95-91 8/4/77)

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

Housing and Community Development Act of 1977 (Public Law 95-128 10/12/77 &12/12/77)

Provides that Housing Assistance Plans (HAPs) submitted as a part of CDBG applications must: (1) identify housing stock that is in a deteriorated condition; (2) specify a realistic annual goal for the number of low-income persons to be assisted; (3) assures that a preponderance of persons assisted would be low- and moderate-income; and (4) include as objectives the restoration and rehabilitation of stable neighborhoods and the reclamation of housing stock. Allocates block grants to metropolitan cities and urban counties and to States according to a dual formula, entitling them to receive the greater of amounts calculated under the existing formula or a second formula.

Establishes the Urban Development Action Grant (UDAG) program.

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

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

Includes the Community Reinvestment Act of 1977 as title VIII of this Act. Its aim is to stop the discrimination known as redlining, named for the practice of drawing red lines around sections of cities where financial institutions refuse to make home mortgage loans.

1978

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

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

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

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

Establishes a new program under which the Secretary can provide assistance payments to owners of troubled multifamily projects assisted under the section 236, section 221(d)(3) BMIR, or the Rent Supplement programs (Flexible Subsidy program). Directs HUD to assure tenant participation in multifamily housing projects eligible for assistance under the Troubled Projects program. Establishes requirements under section 203 for the management and disposition by HUD of HUD-owned multifamily projects. Directs HUD to seek to maintain all projects in a decent, safe, and sanitary condition and to maintain full occupancy to the greatest extent practicable.

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

Establishes the Section 8 Moderate Rehabilitation program.

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

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

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

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

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

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

Reorganization Plan No. 3 of 1978, 95th Congress

Establishes the Federal Emergency Management Agency (FEMA) and transfers to it, among other things, the Flood and Crime Insurance programs.
1979

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

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

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

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

Refines the UDAG program.

Increases the maximum tenant contribution to rent for public housing units from 25 percent to 30 percent of family income in the case of families with incomes above 50 percent of the area median. Also, increases the maximum tenant contribution to rent for section 8 units to 20 percent of family income in the case of very large lower income families, and to not less than 20 percent, but not more than 30 percent, in the case of other families with incomes between 50percent and 80 percent of median income.

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

Requires that preference in tenant selection under the Public Housing, Section 8, and Rent Supplement programs be given to families that occupy substandard housing or are involuntarily displaced when they are seeking assistance. Prohibits disposition of public housing projects during, and for 10 years after, the term of the contract for operating subsidies for the

projects, unless approved by HUD. Provides for operating subsidies to public housing projects after the expiration of their debt service subsidy, as long as the low-income nature of the project is maintained.

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

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

1980

Energy Security Act (Public Law 96-294 6/30/80)

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

Housing and Community Development Act of 1980 (Public Law 96-399 10/8/80)

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

States as a goal of HUD's property management and disposition program under section 203 of the HCD Amendments of 1978, the preservation of housing units so that at least those that are occupied by low- and moderate-income persons or that are vacant at the time of acquisition are available and affordable to these persons. Requires HUD to seek to maintain projects for the purpose of providing rental or cooperative housing for the longest feasible period, unless HUD determines this to be clearly inappropriate on a case-by-case basis. Additionally, extends section 203 coverage to any multifamily rental housing project that is or was insured under the National Housing Act, was subject to a loan under section 202 of the Housing Act of 1959 or section 312 of the Housing Act of 1964, or that was acquired by the Secretary pursuant to any other provision of law.

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

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

Restricts assistance for nonimmigrant student-aliens in section 214.

1981

Housing and Community Development Amendments of 1981 (Public Law 97-35 8/13/81)

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

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

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

1983

Housing and Urban-Rural Recovery Act of 1983 (Public Law 98-181 11/30/83)

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

1984

Housing and Community Development Technical Amendments Act of 1984 (Public Law 98-479 10/17/84)

Amends the Housing and Urban-Rural Recovery Act of 1983 mainly to correct or "clarify" it.

1986

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

Authorizes public housing debt forgiveness.

Homeless Housing Act of 1986, Title V of H.R. 5313 (99th Cong.), HUD's FY 1987 Appropriation enacted in section 101(g) of Public Law 99-500 (10/18/86), and reenacted in section 101(g) of Public Law 99-591 (10/30/86)

Establishes the Emergency Shelter Grant and Transitional Housing Demonstration programs.

1987

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

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

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

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

1988

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

Extends and amends various HUD programs. Makes the Housing Voucher program permanent. Provides that Public Housing Modernization program funds be allocated on a formula grant basis, but requires that the allocation formula be enacted by Congress (formula enacted in 1990, P.L. 101-625). Strengthens public housing tenant management and homeownership opportunities. Requires at least 15 percent of the amount available for section 202 loans to be set aside for projects designed for families with persons with disabilities (precursor to the section 811 program). Reduces HUD's flexibility with respect to multifamily housing management and preservation. Enacts ELIHPA, which provides a two-year moratorium on prepayments in connection with eligible low-income housing, but authorizes HUD to offer one or more of eight incentives to maintain the low-income character of the projects. Makes the FHA programs permanent and establishes a 3.8 percent statutory cap on the amount of the one-time, up-front mortgage insurance premium. Authorizes the Fair Housing Initiatives program (FHIP) and the Nehemiah Housing Opportunity program. Authorizes the Enterprise Zone program but does not contain the tax incentives. Terminates the HoDAG, Section 235, and Solar Bank programs.

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

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

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

By amending title VIII of the Civil Rights Act of 1968 (the "Fair Housing Act"), the Act authorizes the Federal government to act on behalf of individual victims of housing discrimination, to initiate investigations without formal complaints, and to impose stiff civil penalties on those who discriminate. Preserves the right to a jury trial within the newly established administrative enforcement process, assures Executive Branch discretion to issue charges under title VIII, and centralizes fair housing litigating authority at the Department of Justice. Adds handicap and familial status to the classes already protected by Federal law. Protects the housing choices of older Americans while prohibiting discrimination against families with children. Avoids imposition of unreasonable Federal inspection requirements on the construction of new multifamily housing that is required to include features providing adaptability for use by handicapped persons.

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

Includes not only amendments to and authorizations for the various homeless assistance programs (including: Emergency Shelter Grants, Supportive Housing, Supplemental Assistance for Facilities to Assist the Homeless (SAFAH), and Section 8 Moderate Rehabilitation SRO), but also amendments to many other HUD programs. Authorizes HUD and PHA access to State employment agency wage data to verify family incomes, while ensuring protection against its improper use.

Anti-Drug Abuse Act of 1988 (Public Law 100-690 11/18/88)

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

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

Inspector General Act Amendments of 1988 (Public Law 100-504 10/18/88)

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

1989

Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA) (Public Law 101-73 8/9/89)

The primary purpose of this legislation is to rescue the savings and loan industry and to protect depositors by imposing strict new capital standards on the thrift industry. However, certain provisions affect HUD.

Establishes the Resolution Trust Corporation (RTC), which, among other things, is responsible for the management, sale, or other disposition of the real property assets of certain insolvent institutions and for making some of these properties available for disposition to low-

and moderate-income families. Establishes an Oversight Board that is ultimately responsible for the operations of the RTC. Made the Secretary of HUD a member of the Board.

Establishes the Federal Housing Finance Board to replace the Federal Home Loan Bank Board to regulate the Federal Home Loan Banks and to allocate credit for housing finance. Makes the Secretary of HUD a member of the new Board. Establishes a Community Investment Program and an Affordable Housing Fund under the jurisdiction of the Federal Home Loan Banks.

Reconstitutes the Board of Directors of Freddie Mac to resemble the FNMA Board. Confers general regulatory authority and other specific regulatory powers concerning Freddie Mac on the Secretary of HUD. Requires a GAO study of the need for risk-based capital standards for government-sponsored enterprises (GSEs).

Makes FDIC transfer of assets or liabilities of any institution in default subject to approval of the appropriate Federal banking agency. The Conference Report states that FDIC would work with Ginnie Mae to ensure that the transfer of servicing rights to Ginnie Mae securities would be in accordance with Ginnie Mae's contracts, rules, and program requirements.

Expands reporting requirements under both the Home Mortgage Disclosure Act (HMDA) and Community Reinvestment Act (CRA). Mandates a number of studies and legislative recommendations by Federal banking regulatory agencies with respect to mortgage discrimination.

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

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

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

Extends and amends certain HUD programs. Affirms by statute HUD's authority to use market comparability when granting annual rent increases for Section 8 projects.

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

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

1990

Omnibus Budget Reconciliation Act of 1990 (Public Law 101-508 11/5/90)

Makes the FY 1990 FHA mortgage limit of $124,875 permanent. Authorizes HUD to collect an up-front single family mortgage insurance premium, at the initial level of 2.25 percent of the amount of the original insured principal obligation of the mortgage, with an annual premium of .5 percent of the remaining principal. Makes other amendments to restore actuarial soundness to the Mutual Mortgage Insurance Fund, including a schedule for achieving certain minimum capital ratios. Authorizes auction of multifamily mortgages under section 221(g)(4) of the National Housing Act.

FY 1991 Appropriations Act (Public Law 101-507 11/5/90)

Includes most of the complex arrangements required to move the Section 202 program from a loan program largely using section 8 rental unit assistance to a capital advance program with its own rental assistance.

Cranston-Gonzalez National Affordable Housing Act (NAHA) (Public Law 101-625 11/28/90)

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

CHAS. Required that certain HUD assistance be provided only to jurisdictions that submit to HUD a comprehensive housing affordability strategy (CHAS) that describes the jurisdiction's housing needs and strategies to meet these needs.

HOME. Establishes the HOME program, which is a block grant program intended to promote public and private sector partnerships to utilize effectively all available resources to ensure an adequate supply of affordable housing (primarily rental housing) for very low- and low-income families.

HOPE. Establishes the HOPE programs to provide planning and implementation grants to increase homeownership opportunities for low-income families in public and Indian housing (HOPE I), multifamily properties (HOPE II), and government-held single family homes (HOPE III).

Public/Assisted. Adopts formula funding of public housing modernization programs. Adds lease and grievance provisions intended to assist HUD and PHAs in efforts to evict tenants whose criminal or drug-related activities threaten the health and safety of other tenants. Establishes Family Self-Sufficiency program to promote the use of local strategies to coordinate housing assistance and appropriate supportive services to enable eligible families to achieve economic independence and self-sufficiency.

Preservation/Prepayment. Provides a comprehensive solution under LIHPRHA with respect to low-income housing preservation and prepayment. Balances the contract rights of

private owners, the displacement of tenants due to mortgage prepayment, and alternative preservation strategies that provide opportunities for empowerment, self-sufficiency, and homeownership.

Elderly/Disabled. Divides the Section 202 program for elderly persons and persons with disabilities into two separate programs (section 202 program for the elderly and the section 811 program for persons with disabilities) and revises the elderly program to provide capital grants and operating assistance rather than loans coupled with section 8 assistance contracts. Establishes the HOPE for Elderly Independence program which combines housing assistance and supportive services to help the frail elderly avoid premature institutionalization (also known as HOPE V). Revises the Congregate Services program to expand the level of services provided and to improve targeting to the frail elderly.

Homeless. Establishes the Shelter Plus Care program to couple housing assistance with supportive services for homeless persons with disabilities and their families. Establishes a formula grant program for States and localities to address the housing needs of persons with AIDS.

FHA Soundness. Since OBRA of 1990 was enacted before NAHA, sections 323, 324, 325, 331, 332, 334(a), and 336 of NAHA did not take effect. OBRA covers these sections first. (See section 351 of NAHA.)

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

Extends and reauthorizes the Interagency Council on the Homeless, which coordinates Federal programs to assist the homeless. Revises the program requiring use of unutilized and underutilized public buildings and real property to assist the homeless. All other McKinney Act amendments, which were also included in NAHA, became effective under NAHA since it was signed before this Act.

1991

FY 1992 Appropriations Act (Public Law 102-139 10/28/91)

This is the first HUD regular appropriation in which the requirements of the Federal Credit Reform Act are implemented. Thus, specific provisions are made in loan and guarantee accounts for the subsidy, as compared to an imputed market transaction, in the Federal assistance, and for the HUD operating costs of the activity. (In FY 1988, 75 percent of all Federal guarantee activity was administered by HUD.)

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

Generally, the Act's provisions do not directly affect HUD programs. However, it authorizes entities and individuals, other than HUD-approved mortgagees, to serve as delegated

processors under the Department's multifamily mortgage insurance program. Establishes an affordable housing program for disposition of government-owned or -held FDIC properties to expand affordable rental and homeownership opportunities.

1992

Dire Emergency Supplemental Appropriation, 1992 (Hurricane Andrew) (Public Law 102-368 9/23/92)

For HUD funding for this emergency appropriation, includes language under which HUD is authorized to waive the provisions of certain laws.

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

Provides the authority for an Urban Revitalization Demonstration program ("HOPE VI") involving major reconstruction of severely distressed or obsolete public housing projects, funded at $300 million for one 1 year. Also, the Act provides consolidated funding for the capital and operating components of the Supportive Housing for the Elderly program, to permit the two subsidies to be "evened out" and thus used by HUD more efficiently.

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

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

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

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

Public Housing. Establishes the Revitalization of Severely Distressed Public Housing program to revitalize severely distressed public housing projects by providing planning and implementation grants for the rehabilitation of such projects. Established the Choice in Management program to authorize the transfer of management of distressed public housing projects from troubled public housing agencies to alternative managers.

Assisted Housing. Extends the Moving to Opportunity for Fair Housing program to provide section 8 assistance and housing counseling to enable very low-income families in areas with high concentrations of persons living in poverty to move to areas with low concentrations of persons living in poverty. Establishes a Youthbuild program (also known as HOPE IV) to

provide training and employment opportunities to young adults through their involvement in the rehabilitation and construction of low-income housing.

Homeownership. Establishes the section 184 Indian Housing Loan Guarantee program to enable Indian families to construct, acquire, or rehabilitate dwellings located on trust land (but subject to appropriations action). Authorizes use of Section 8 Certificate and Voucher assistance for homeownership. Establishes the Enterprise Zone Homeownership program.

HOME. Makes several amendments to the HOME program, including elimination of restrictions on new construction and loosening of match requirements.

Multifamily. Establishes a comprehensive planning and assessment process of the financial and physical conditions and needs of multifamily and elderly housing properties. Establishes programs to demonstrate the effectiveness of providing new forms of Federal credit enhancement for multifamily loans. Establishes a Task Force to study standards and obligations governing residency in federally-assisted housing.

Single Family. Increases FHA single family loan limits. Establishes an Energy Efficient Mortgage Pilot program for existing homes.

Elderly/Disabled. Authorizes PHAs to designate public housing for elderly, disabled, and/or mixed populations as needed. Establishes tenant-based assistance program for persons with disabilities under Section 8 rules. Authorizes owners of Section 8 elderly housing projects to provide a preference for elderly families.

Lead-Based Pain. Establishes the Residential Lead-Based Paint Hazard Reduction program to provide grants to reduce and eliminate lead-based paint hazards in housing.

State and Local Programs. Establishes the New Towns Demonstration program to provide assistance to two areas in or near the City of Los Angeles. Enacts the Removal of Regulatory Barriers to Affordable Housing Act of 1992 to provide grants to States to identify and remove regulatory barriers to affordable housing.

Homeless. Amends McKinney programs to require recipients to involve homeless individuals in constructing, renovating, maintaining, and operating assisted facilities and to establish a formal termination of assistance process. Merges the SAFAH program into the Supportive Housing program. Establishes the Safe Havens for Homeless Individuals Demonstration program to assist persons who are seriously mentally ill who are unable or unwilling to participate in mental health treatment programs in a 24-hour residence. Merges the various components of the Shelter Plus Care program and expands the program to include section 8 moderate rehabilitation assistance for single-room occupancy dwellings.

Fannie Mae and Freddie Mac. Clarifies and expands HUD's specific regulatory authorities to ensure that Fannie Mae and Freddie Mac (the "GSEs") carry out their charter responsibilities. Confers on HUD specific authorities to: establish, monitor, and enforce housing goals for mortgage purchases by the GSEs for housing for low- and moderate-income families,

housing located in central cities, rural areas, and other underserved areas, and special affordable housing for very low- and low-income families; approve new programs of the GSEs; regulate Fair Housing/anti-redlining requirements applicable to the GSEs and primary lenders; establish reporting requirements applicable to the GSEs concerning their mortgage finance activities; and establish a public use data base to disseminate data on the GSEs' activities. (See title XIII, the Federal Housing Enterprises Financial Safety and Soundness Act of 1992.)

1993

Government Performance and Results Act of 1993 (Public Law 103-62 8/3/93)

Provides for the establishment of strategic planning and performance measurement in the Federal Government.

Omnibus Budget Reconciliation Act of 1993 (Public Law 103-66 8/10/93)

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

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

HUD Demonstration Act of 1993 (Public Law 103-120 10/27/93)

Authorizes several demonstrations, including an Innovative Homeless Initiatives Demonstration program, the section 8 pension fund demonstration, and the NCDI program.

FY 1994 Appropriations Act (Public Law 103-124 10/28/93)

Amends the HOPE VI program. Does not include extensive administrative provisions.

1994

"Earthquake/Midwest Flood" Emergency Supplemental Appropriations Act of 1994 (Public Law 103-211 2/12/94)

Provides additional funding for areas affected by California earthquake and Midwest floods, and includes statutory waiver authority.

Multifamily Housing Property Disposition Reform Act of 1994 (Public Law 103-233 4/11/94)

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

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

Sec. 320103(e), Violent Crime Control and Law Enforcement Act of 1994 (Public Law 103-322 9/13/94)

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

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

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

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

Amends the HOPE VI program. Includes numerous administrative provisions, including:

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

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

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

Beginning in FY 1995, requires Ginnie Mae to permit Ginnie Mae II mortgage-backed securities to be eligible as collateral for multi-class securities that it guarantees.

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

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

1995

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

Rescinds more than $5 billion of HUD funding. Includes administrative provisions that provided additional public housing funding flexibility, suspends the one-for-one public housing replacement requirement, and establishes authority for HUD to reuse recaptured section 8 budget authority.

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

Amends the Fair Housing Act definition of "housing for older persons" by eliminating the requirement that such housing provide significant facilities and services specifically designed to meet the physical or social needs of older persons. Owners and managers of housing with significant occupancy by older persons had argued that the significant facilities and services requirement made it excessively difficult for them to qualify for the exemption from the Act's prohibition against discrimination against families with children that is available for projects that qualify under the definition. Exempts persons from personal liability for a violation of the Fair Housing Act if the person reasonably relied, in good faith, on the application of the exemption for housing for older persons.

1996

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

Permits management and disposition of FHA multifamily properties without regard to other laws; adopts FHA Single Family Assignment Program reforms; required section 8 and public housing minimum rents; suspends Federal preferences; makes numerous other changes.

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

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

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

Provides funding for the remainder of FY 1996, after a series of temporary funding measures and furloughs. Modifies the preservation and HOPE VI programs. Establishes the supportive services program for public and assisted housing to promote economic independence for families with children and to assist the elderly and the disabled. Includes 30 administrative provisions, including extension and modification of public housing administrative provisions from the Rescissions Act; guidelines for mixed-financed public housing developments; conversion of certain public housing to vouchers; miscellaneous extenders; streamlining of certain section 8 requirements (including the suspension of "take-one, take all"); the public housing/section 8 moving to work demonstration; extension of the FHA multifamily risk-sharing demonstrations; authority to foreclosure HUD-held mortgages through third parties and to restructure HUD-held mortgages through HFAs; additional authority to reuse recaptured section 8 budget authority; the new (since revised) mark-to-market demonstration; certain personnel ceilings; lead-based paint amendments; section 8 expiring contract renewal policies; extension of the FHA single family Assignment program reforms; authority to waive the minimum rent requirement under Public Law 104-99 for up to three months for any family; and miscellaneous other amendments.

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

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

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

Converts the AFDC program to the Temporary Assistance for Need Families program. Prohibits assistance for aliens who are not qualified aliens from receiving Federal public benefits (but section 214 generally overlaps and continues to govern public and assisted housing). Makes any qualified alien ineligible for any Federal means-tested public benefit for five years from the date of entry (as of November 12, 1996, it appeared that the Administration would confirm that opinion that HUD programs are not considered means-tested public benefits for this purpose, supported by legislative history indicating Congress intends only to cover means-tested public benefits under mandatory programs).

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

Amends the preservation program, again. Provides additional funding, and includes new conditions, for HOPE VI. Makes direct homeownership assistance permanently eligible under the CDBG program. Makes the colonias set-aside under the State's CDBG program permanent for the four affected border States. Extends the supportive services program for public and

assisted housing to promote economic independence for families with children and to assist the elderly and the disabled. Establishes a crime security program for public and assisted housing.

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

Reduces up-front mortgage insurance premium for first-time homebuyers who complete counseling approved by HUD. Authorizes Use of Amounts Borrowed From Family Members for Downpayments on FHA-Insured Loans. Authorizes delegation of Single Family Mortgage Insuring Authority to Direct Endorsement Mortgagees.

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

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

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

Establishes a housing block grant program for Native Americans, to be funded beginning in FY 1998. Provides for allocation to be made under a needs-based formula to tribes and tribally designated housing entities after HUD approves both a one-year and five-year Indian housing plan. Beginning in FY 1998, the Act folds the following programs into the new block grant: (a) 1937 Act assistance, (b) Youthbuild, (c) HOME, and (d) McKinney Act homeless assistance. Authorizes Federal guarantees for financing tribal housing activities under the new block grant program. Amends and extended the section 184 Indian Housing Loan Guarantee program. Makes other miscellaneous changes.

1997

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

Establishes the Mark-to-Market Program (M2M) and the Office of Multifamily Assistance Restructuring (OMHAR) within HUD to administer this program. Under this program, individual projects in HUD's multifamily portfolio of insured Section 8 housing projects are to be restructured by resetting rents to market levels and reducing mortgage debt, if necessary, to permit a positive cash flow. In addition, the short term and long term physical needs of projects are to be addressed through a debt restructuring process that makes available project income to service debt incurred to make necessary repairs. Legal authority for this debt restructuring process and for OMHAR was to expire on September 30, 2001.

1998

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

Makes significant changes in the public housing and Section 8 tenant-based programs. Substantially deregulates high-performing public housing authorities, decreases poverty concentrations in public housing and promoted mixed-income communities, ensures that a threshold share of units and housing vouchers remain available for the truly needy, and creates incentives for residents to become self-sufficient. QHWRA authorizes a new public housing homeownership program (the Public Housing Homeownership program), as well as the Section 8 Homeownership program. HOPE VI is codified under the Act, as the Department's mixed finance program.

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

For FY 1999, Congress approves 50,000 new housing vouchers to help individuals and families with worst case housing needs and help families move from welfare to work. This Act also increases FHA's single-family loan limits, giving HUD the opportunity to provide more affordable mortgages to first-time, minority and central-city homebuyers, and substantially amends FHA Single Family Property Disposition requirements. The higher loan limits and simplified downpayment requirements create new opportunities, especially in high cost areas, for borrowers to become first-time homeowners. The property disposition reforms permit FHA to modernize its sales procedures to take advantage of the latest methods to finance the sale and purchase of single-family loans or dwellings from HUD's inventory. This Act also provides authority and funding for the New Approach Anti-Drug Program. Authority and funding has been provided for this program in subsequent appropriations.

1999

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

Enables HUD to develop a broad range of housing options to meet the changing housing needs of senior citizens, and authorizes Mark-up-to-Market, which protects low-income renters by minimizing the number of owners that choose to "opt-out" of the project-based housing assistance program. In the Mark-up-to-Market initiative, project owners, with well-maintained projects in sound financial condition, are permitted to receive increased section 8 assistance payments, if current rents are below market, and to retain a larger portion of project surplus income in exchange for their agreement to continue participation in the project-based section 8 program, thereby preserving a low-income housing resource.

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

Congress approves 60,000 new vouchers for FY 2000, demonstrating renewed commitment to reduce the severe shortage of affordable housing. Amends section 202 of the Housing Act of 1959 by the addition of Section 202b and provided appropriations for this program to fund conversion of units in existing section 202 projects for the elderly to assisted living facilities. The main purpose is to facilitate "aging in place" for project residents who are becoming frail after having lived in a section 202 project for a number of years and to avoid moving them to nursing homes. Such assisted living facilities must be licensed under State or local law and must be assisted living facilities as defined in section 232 of the National Housing Act. Established Millennial Housing Commission.

2000

VA-HUD Appropriations Act for Fiscal Year 2001 (Public Law 106-377 10/27/00)

The FY 2001 Appropriations Act fully funds the renewal of all Section 8 contracts, approves 79,000 incremental vouchers, creates a separate account to fund Shelter Plus Care Renewals, expands eligibility of ROSS program to include Native Americans, extends applicability of downpayment simplification provisions, makes enhanced vouchers available to residents of section 8 properties which opted out of program after FY 1996 but prior to FY 2000 appropriations Act, reauthorizes and funds the Interagency Council on the Homeless, makes option to project-base vouchers more flexible and allows PHAs to project-base up to 20 percent of such funds, makes FHA risk sharing programs permanent, among other things.

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

This Act permits local housing officials to allow families receiving section 8 assistance to aggregate up to a year's worth of assistance to use toward homeownership; modifies provisions aimed at reducing regulatory barriers to affordable housing; assists the elderly and persons with disabilities through enhanced construction and financing programs; revises the manufactured

housing program to involve a private consensus committee in the establishment of construction and safety standards and in the issuance of interpretative rules, and expands such program to include requirements relating to installation and dispute resolution; and provides additional housing opportunities for Native Americans and Native Hawaiians, including the establishment of the Native Hawaiian housing grant and loan guarantee programs, among other things.

Consolidated Appropriations Act, 2001 (Public Law 106-554, Appendix D 12/21/00)

H.R. 5662, Community Renewal Tax Relief Act of 2000, incorporated by reference in the Consolidated Act, authorizes the Secretary to designate up to 40 renewal communities, extends and expands empowerment zone incentives, establishes a new markets tax credit, and improves the low-income housing tax credit. H.R. 5666, incorporated by reference, directs the Comptroller General to study and report on certain kinds of risks involving the Federal Home Loan Bank System and on standards proposed by the Federal Housing Finance Board and by the Office of Federal Housing Enterprise Oversight for the Federal National Mortgage Association and the Federal Home Loan Mortgage Corporation.

2001

Departments of Veterans Affairs and Housing and Urban Development and Independent Agencies Appropriations Act, 2002 (Public Law 107-73 11/26/01)

Increased mortgage limits for FHA-insured multifamily housing; authorizes FHA to insure hybrid adjustable rate mortgages (ARMs) that have a set interest rate for a fixed number of years and annual rate adjustments thereafter. Fully funded renewal of all Section 8 contracts and made $144 million available for incremental vouchers for public housing agencies that have at least a 97 percent occupancy rate.

2002

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

The statute modified the Mark-to-Market program and extended its life to October 1, 2006. It also extended OMHAR to October 1, 2004, after which its functions are transferred to the Secretary. In addition, the statute requires that the Secretary's authority and responsibilities with respect to such program and office be carried out by the Federal Housing Commissioner.

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

The Act reauthorized, through Fiscal Year 2007, the NAHASDA program and the Section 184 Indian Housing Loan Guarantee program. It made miscellaneous amendments to NAHASDA related to planning, regulations, and housing related community development.

Downpayment Simplification Act of 2002 (Public Law 107-326 12/4/02)

The Act made the FHA single family downpayment simplification provisions permanent. It annually adjusted FHA multifamily housing loan limits, and it repealed the Ginnie Mae three-percent guarantee fee increase scheduled to take effect in Fiscal Year 2005.

2003

Consolidated Appropriations Act, 2003, Division K, Title II (Public Law 108-7 2/20/03)

This FY2003 Appropriations Act created an appropriations law division within the Office of the Chief Financial Officer, and required the transfer of four attorneys from the Office of General Counsel to that new division.

The Hospital Mortgage Insurance Act of 2003 (Public Law 108-91 10/3/03)

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

American Dream Downpayment Act (Public Law 108-186 12/16/03)

This Act authorized downpayment assistance to low-income first-time homebuyers under HUD's HOME Program, and also established a demonstration program for elderly housing for intergenerational families, amended the adjustable rate single family mortgages and loan limit adjustments, reauthorized the HOPE VI program, and amended the Housing and Community Development Act to include the definition of ‘insular areas’.

2004

Consolidated Appropriations Act, 2004, Division G, Title II (Public Law 108-199 1/23/04)

The Act included $87.5 million for the American Dream Downpayment Initiative. The Act also included New Hires legislation, which allows the HHS Secretary to share information from the National Directory of New Hires with HUD. HUD will use this information to verify the employment and income of persons receiving housing assistance from HUD.

Consolidated Appropriations Act, 2005, Division I, Title II (Public Law 108-447 12/08/04)

This Act provided the first revision to the appropriations account structure for section 8 housing vouchers. Until, FY2005, appropriations provided for vouchers were funded under the Housing Certificate Fund. The FY2005 Appropriations provides for two separate accounts: funding of tenant-based section 8 activities, and funding of project-based section 8 activities.

2005

Energy Policy Act of 2005 (Public Law 109-58 8/08/05)

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

Transportation, Treasury, Housing and Urban Development, the Judiciary, and Independent Agencies Appropriations Act, 2006, Division A, Title III (Public Law 109-115 11/30/05)

This Act provided new authority to the Secretary, for FY2006 and FY2007 only, to authorize the of transfer project-based assistance, debt, and statutorily required low-income and very low-income use restrictions from one multifamily housing project to another multifamily housing project.

Native American Housing Enhancement Act of 2005 (Public Law 109-136 12/22/05)

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

Department of Defense Appropriations Act, 2006, Title X, Division B (Public Law 109-148 12/30/05)

This Act provided supplemental funding for housing vouchers for victims of hurricanes Katrina and Rita and community development funds for disaster relief, long-term recovery, and restoration of infrastructure in the areas most impacted and distressed by the hurricanes. The supplemental funding for housing vouchers for hurricane victims was provided, pursuant to the Secretary's authority under section 8(o) of the United States Housing Act of 1937 (42 U.S.C. 1437f(o), in the form of the Disaster Voucher Program (DVP). The DVP aided families in the transition from the Katrina Disaster Housing Assistance Program (KDHAP), a housing assistance program funded by FEMA through a Mission Assignment with HUD, which was set to expire on January 31, 2006.

The Department of Defense Appropriations Act, 2006 also contains the Support our Scouts Act of 2005 (SOSA) (Division A, Title VIII, Section 8126). SOSA amends Section 109 of the Housing and Community Development Act of 1974 (42 U.S.C. 5309), which outlines the nondiscrimination provisions of the CDBG program. This amendment provides that, subject to the availability of appropriations, a federal agency may not provide less support to certain youth organizations than was provided during the preceding fiscal year. In addition, the Act provides that a state or local government that is a recipient of CDBG funds and has open, limited public, or nonpublic forums may not discriminate against, deny an opportunity to meet, or deny equal access to certain youth groups that wish to conduct a meeting or otherwise participate in such forums. Youth groups covered by this amendment include: the Boy Scouts, the Girl Scouts, Big Brothers-Big Sisters of America, the Boys Clubs of America, the Girls Clubs of America, the Civil Air Patrol, the Future Farmers of America, Little League Baseball, and the United States Olympic Committee.

2006

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

Subtitle A of Title II of this Act subjects certain multifamily authorities to appropriations. Previously the Secretary had the general authority to dispose of multifamily properties and multifamily loans through a negotiated sale with a state or local government. The Secretary was also authorized to provide up-front grants to rehabilitate dilapidated multifamily projects from the General Insurance Fund. This Act makes all of these authorities subject to available appropriations through fiscal year 2010. These restrictions do not apply to any transaction that formally commences within one year of the date of enactment.

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

The Act amended the United States Housing Act of 1937 with respect to the public housing and housing choice voucher programs, as well as the Cranston-Gonzalez National Affordable Housing Act and the Stuart B. McKinney Homeless Assistance Act. The Act imposes new limitations on public housing authorities' ability to evict an entire public housing household whenever any member of the household or any household guest engages in drug-related or certain other criminal activity when domestic violence, or the threat thereof, is involved.

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

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

Fiscal 2006 Emergency Supplemental for Iraq/Hurricane Relief (Public Law 109-234 6/15/06)

Provided $4.5 billion under the Housing and Community Development Act of 1974 for disaster relief, long-term recovery, and restoration of infrastructure in the most impacted and distressed areas related to the consequences of Hurricanes Katrina, Rita, and Wilma.

Violence Against Women and Department of Justice Reauthorization Act of 2005, Technical Amendments (Public Law 109-271 8/12/06)

This Act makes technical corrections and other amendments to the Violence Against Women and Department of Justice Reauthorization Act of 2005. Most importantly, the VAWA Technical Amendments Act revises the United States Housing Act of 1937. Significantly, the Housing Act of 1937 is amended to allow PHAs and landlords to evict or terminate occupancy rights of assisted housing tenants who commit acts of domestic violence against family members or others.

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

This Act transferred the YouthBuild Program from HUD to the Department of Labor (DOL). The YouthBuild program provides grants for job training and educational opportunities for at-risk youth, who help construct or rehabilitate housing for low-income or homeless families and individuals. This program is an employment and training program for disadvantaged youth therefore, the White House recommended that DOL assume administrative responsibility for the program. The YouthBuild program's statutory authority in the Cranston-Gonzalez National Affordable Housing Act is repealed and transferred to subtitle D of Title I of the Workforce Investment Act.

Federal Funding Accountability and Transparency Act of 2006 (Public Law 109-282 9/26/06)

This Act directs the Office of Management and Budget (OMB) to create a searchable database website accessible to the public at no cost. This database will list all entities receiving federal funding above $25,000. The scope of the website will be limited to data from fiscal year 2007 forward. Under this Act, OMB will operate the website, and the Act mandates full disclosure of those entities receiving federal funding.

The Federal Funding Accountability and Transparency Act does not specifically name HUD or the Secretary of HUD in any of the sections. However, OMB can direct other federal agencies, including HUD, in the implementation and ongoing support for this database website. Under Section (2)(b), federal agencies are required to assist OMB with this process if OMB requests their assistance. HUD is a grant-making agency and any recipient of HUD funding, in the form of grants or contracts (see Section (2)(a)), must report the funding to OMB. Therefore, HUD will be significantly involved in all steps of the process of creating and maintaining this database website.

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

Sections 682-83, 685-688 of the Department of Homeland Security Appropriations Act, 2007 include amendments to the Robert B. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5170a) ("Stafford Act"). Section 682 of the 2007 Act requires the implementation of the National Disaster Recovery Strategy. This Strategy requires that the Federal Emergency Management Administrator, in coordination with the Secretary of Housing and Urban Development, heads of other appropriate Federal agencies, local government officials, and representatives of appropriate non-governmental organizations, develop, coordinate, and maintain a Strategy to serve as a guide for recovery efforts after major disasters and emergencies.

2007

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

The Preservation Approval Process Improvement Act of 2007 (Pub. L. No. 110-35, "Preservation Act") affects the mandatory electronic filing requirements under HUD's Previous

Participation process and excludes certain categories of applicants from the filing requirements altogether. The Preservation Act suspends "mandatory" electronic filing of form HUD-2530 under HUD's Active Partners Performance System and the suspension remains in effect until HUD revises its proposed rule to streamline the 2530 process to further reduce burdens and disincentives to potential participants. In addition, the Act suspends all filing requirements under the 2530 process for limited liability corporate investors who own or expect to own an interest in entities, which are allowed or are expected to be allowed, low-income housing tax credits under section 42 of the Internal Revenue Code of 1986.

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

The Energy Independence and Security Act (Pub. L. No. 110-140, "the Energy Act") requires energy code improvements for manufactured housing, and it adopts the most recent International Energy Conservation Code as the standard for HUD-Code manufactured housing. Additionally, the Energy Act establishes the Office of Commercial High-Performance Green Buildings and requires the Director of this office to ensure full coordination of high-performance green building information and activities within the federal government, by working with the General Services Administration and all relevant agencies, including HUD. The Energy Act amends and updates section 109 of the Cranston-Gonzalez National Affordable Housing Act (42 U.S.C. 12709) to require that energy efficiency standards in select HUD and USDA projects, including HOPE VI projects, meet or exceed the 2006 International Energy Conservation Code.

According to the Energy Act, HUD must serve as a representative to the Green Building Advisory Committee, which will provide advice and expertise concerning the management of federal building efficiency, leasing, and federal green building performance. The Act requires appropriate personnel to receive training under the Federal Energy Management Program. Lastly, the Energy Act establishes a new Energy Efficiency and Conservation Block Grant program that largely follows the procedures and allocations of the CDBG program, without the accompanying CDBG national objectives.

2008

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

The Recovery Rebates and Economic Stimulus for the American People Act of 2008 (Pub. L. No. 110-185, "the Economic Stimulus Act") was passed by Congress to provide stimulus to the housing market and the economy of the United States. Title I provides recovery rebates for individuals and incentives for business investment. Title II provides for a temporary increase in conforming loan and FHA loan limits.

Title II of the Economic Stimulus Act raises the statutory ceiling on the maximum principal obligation of a mortgage originated between July 1, 2007 and December 31, 2008 that may be purchased by the Federal National Mortgage Association (Fannie Mae) or the Federal Home Loan Mortgage Corporation (Freddie Mac). Title II also establishes a temporary loan limit increase for FHA-insured mortgages in specified high-cost areas for which a borrower

received credit approval by December 31, 2008. It grants the Secretary discretionary authority to increase loan limits in 2008 based upon the size and location of residences in particular areas.

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

The Housing and Economic Recovery Act of 2008 (HERA) makes major reforms that affect the government assistance to the housing market, primarily through two areas: (1) comprehensive reform to the regulation of the government-sponsored enterprises (GSEs); and (2) comprehensive reform to the National Housing Act, which governs HUD's FHA insurance programs. HERA is a compilation of separate statutes such as the Federal Housing Finance Regulatory Reform Act of 2008, which overhauled regulation of the GSEs, and the FHA Modernization Act, which made long-sought reforms and updates to FHA's insurance programs, primarily, the single family insurance programs. In addition to these two major reforms, HERA also amended the U.S. Housing Act of 1937, to address regulatory burden on small public housing agencies (PHAs), and made certain reforms to HUD's affordable housing preservation programs. HERA also introduced three new programs for which HUD has responsibility, two of which are temporary programs. The first temporary program is the Emergency Assistance for the Redevelopment of Abandoned and Foreclosed Homes, which authorizes funding to the 50 States to address the foreclosure crisis. This program is referred to as the Neighborhood Stabilization Program. The second temporary program is the HOPE for Homeowners program, a temporary FHA program designed to assist troubled homeowners keep their homes through mortgage modification. The third program is the Secure and Fair Enforcement (SAFE) Mortgage Licensing Act, which authorizes HUD to oversee that the 50 States establish uniform licensing requirements for loan originators, consistent with the minimum requirements of the SAFE Act, and by the deadlines imposed.

Emergency Economic Stabilization Act of 2008 (Public Law 110-343 10/3/2008)

The Emergency Economic Stabilization Act of 2008 (EESA) was the statute that authorizes the Secretary of Treasury to purchase and insure certain types of troubled assets for the purposes of providing stability to and preventing disruption in the U.S. economy and financial system. EESA also establishes the Troubled Assets Relief Program, and the oversight board for this program which is the Financial Stability Oversight Board, of which the Secretary of HUD is a member of the Board.

The Native American Housing Assistance and Self-Determination Reauthorization Act of 2008 (Public Law 110-411 10/14/2008)

The Native American Housing Assistance and Self-Determination Reauthorization Act of 2008 (NAHASDA Reauthorization Act) reauthorizes NAHASDA through 2013 and makes several amendments to the statutory requirements governing the Indian Housing Block Grant program and the NAHASDA Title VI Loan Guarantee Program. The NAHASDA Reauthorization Act amends section 106 of NAHASDA to provide that HUD shall ``initiate a negotiated rulemaking in accordance with this section by not later than 90 days after enactment of the Act. HUD has initiated the negotiated rulemaking process.

2009

The American Recovery and Reinvestment Act of 2009 (Public Law 110-5 2/17/09)

The American Recovery and Reinvestment Act of 2009 makes appropriations for job preservation and creation, infrastructure investment, energy efficiency and science, assistance to the unemployed, and State and local fiscal stabilization. With respect to HUD, appropriations are provided for the following areas: the Public Housing Capital Fund; Native American Housing Block Grants; the Community Development Fund, including additional funding for a second Neighborhood Stabilization Programs; Low-Income Housing Tax Credits to be administered to State Housing Finance Agencies through the formula allocation of the HOME Investment Partnerships Program; Homelessness Prevention; Assisted Housing Stability and Energy and Green Retrofit Investments; and Lead Hazard Control grants.

The Fraud Enforcement and Recovery Act of 2009 (Public Law 111-21 5/20/09)

The Fraud Enforcement and Recovery Act of 2009 (FERA) improves the enforcement of mortgage fraud, securities fraud, financial institution fraud, and other frauds related to federal assistance and relief programs. First, FERA amends the federal criminal code to include within the definition of "financial institution" a mortgage lending business or any person or entity that makes, in whole or in part, a federally related mortgage loan. The Act defines "mortgage lending business" as an organization that finances or refinances any debt secured by an interest in real estate, including private mortgage companies and their subsidiaries, and whose activities affect interstate or foreign commerce. FERA extends the prohibition against making false statements in a mortgage application to employees and agents of a mortgage lending business.

The Act authorizes appropriations for the HUD Inspector General to investigate mortgage fraud, and for investigations, prosecutions, and civil and administrative proceedings involving federal assistance programs and financial institutions. The Attorney General, in consultation with the U.S. Postal Inspection Service, the Inspector General for HUD, the Secretary of Homeland Security, and the SEC Commissioner, is required to submit a report to Congress identifying amounts spent for investigations and amounts recovered from criminal or civil restitution, fines, penalties, and other monetary recoveries.

FERA amends the False Claims Act to expand liability under such Act for making false or fraudulent claims to the federal government, and apply liability under such Act for presenting a false or fraudulent claim for payment or approval. It requires persons who violate the Act to reimburse the federal government for the costs of a civil action to recover penalties or damages.

Preventing Mortgage Foreclosures and Enhancing Mortgage Credit (Public Law 111-22 5/20/09)

Preventing Mortgage Foreclosures and Enhancing Mortgage Credit was enacted to prevent mortgage foreclosures and enhance mortgage credit availability. This public law has two main divisions: Division A – The Helping Families Save Their Homes Act of 2009 and Division B – the Homeless Emergency Assistance and Rapid Transition to Housing Act of 2009 (HEARTH Act). Division A of the Act accomplishes many goals in order to strengthen the

housing sector. First, it amends the National Housing Act to authorize the Secretary of HUD, for mortgages in default or facing imminent default, to modify such mortgages and establish a program for payment of a partial claim to a mortgagee who agrees to apply the claim amount to payment of a mortgage on a 1- to 4-family residence. The Act also grants the Secretary the authority to establish a program for assignment to HUD of a guaranteed mortgage on a 1- to 4-family residence in or facing imminent default. In addition, Division A of the Act authorizes the Secretary to pay the mortgage guaranty, without reduction for any amounts modified, but only upon the assignment, transfer, and delivery to the Secretary of all rights, interest, claims, evidence, and records with respect to the mortgage.

Division A of the Act amends the Foreclosure Prevention Act of 2008, with respect to emergency assistance for the redevelopment of abandoned and foreclosed homes. It authorizes each state that has received certain minimum allocations and has fulfilled certain requirements, to distribute any remaining amounts to areas with homeowners at risk of foreclosure or in foreclosure without regard to the percentage of home foreclosures in such areas.

Division A amends the National Housing Act to modify the HOPE for Homeowners Program. It transfers to the Secretary of HUD, from the current Board of Directors of the HOPE for Homeowners Program, all responsibility to establish HOPE requirements, standards, and prescribe related regulations. The Act replaces the Board of Directors with an Advisory Board, and revises requirements for borrower certifications in applying for insurance of a refinanced eligible mortgage. Division A of the Act authorizes the Secretary to pay the servicer of the existing senior mortgage for every loan insured under the HOPE for Homeowners Program, as well as to the originator of each new loan insured under this program. It also establishes a procedure, if feasible, for an auction to refinance eligible mortgages on a wholesale or bulk basis.

The HEARTH Act, Division B of the overall law, consolidates the separate homeless assistance programs carried out under title IV of the McKinney-Vento Homeless Assistance Act ("McKinney-Vento Act") into a single program with specific eligible activities. Currently, the separate homeless assistance programs consist of the supportive housing program and related innovative programs, the safe havens program, the section 8 assistance program for single-room occupancy dwellings, and the shelter plus care program. The Act codifies into federal law the continuum of care planning process as a required and integral local function, and it establishes a federal goal of ensuring that homeless individuals and families return to permanent housing within 30 days. In addition, the HEARTH Act amends the current Rural Homeless Housing Assistance program under subtitle G of title IV of the McKinney-Vento Act to establish the Rural Housing Stability Assistance Program.

The HEARTH Act provides a new definition for the terms "homeless", "homeless individual", and "homeless person", as well as providing for any individual or family fleeing domestic violence or other dangerous or life threatening conditions. The Act requires relevant parties in a geographic area to establish a collaborative applicant to apply for homeless assistance grants. A collaborative applicant does not have to be a legal entity, and it must design a collaborative process for the development of an application for grants, as well as a process for evaluating the outcomes of projects that receive funding. The Secretary will award grants on a competitive basis using the selection criteria under the Continuum of Care Program to carry out

eligible activities. In addition, the Act creates a new Emergency Solutions Grants Program, which replaces the Emergency Shelter Grants Program.

Under the HEARTH Act, the definition of "rural area" is amended, and the Secretary must transfer an amount no less than 5 percent of the amount available under the Continuum of Care to the Rural Housing Stability Assistance Program. Any amounts so transferred and not used for rural grants due to an insufficient number of applications must be transferred back to the Continuum of Care.

No later than 12 months after the date of the enactment of the HEARTH Act, HUD must promulgate regulations governing the operation of the programs that are created or modified by this Act.

2010

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

The Dodd-Frank Wall Street Reform and Consumer Protect Act (Dodd-Frank Act or Act) was enacted to, among other things, promote the financial stability of the United States by improving accountability and transparency in the financial system, to end `too big to fail', to protect the American taxpayer by ending bailouts, to protect consumers from abusive financial services practices. Key features of the Dodd-Frank are as follows:

Regulation of Credit Risk Retention. The Dodd-Frank Act establishes a new Section 15G of the Securities and Exchange Act of 1934 to require companies that sell mortgage-backed securities to retain at least 5 percent of the credit risk, unless the underlying loans meet standards that reduce riskiness. The Federal banking agencies and the Securities and Exchange Commission (SEC) are responsible for jointly prescribing regulations to require any securitizer to retain an economic interest in a portion of the credit risk for any asset that the securitizer, through the issuance of an asset-backed security, transfers, sells, or conveys to a third party. In addition, the Federal banking agencies, the SEC, HUD, and the Federal Housing Finance Agency (FHFA), will jointly prescribe regulations to require any securitizer to retain an economic interest in a portion of the credit risk for any residential mortgage asset that the securitizer, through the issuance of an asset-backed security, transfers, sells, or conveys to a third party. The Act exempts from the credit risk requirement any residential, multifamily, or health care facility mortgage loan asset, or securitization based directly or indirectly on such an asset, which is insured or guaranteed by the United States or an agency of the United States. This would include FHA and Ginnie Mae, but does not include Fannie, Freddie or the Home Loan Banks. For private sector mortgages, the federal banking agencies, the SEC, HUD, and the Director of the Federal Housing Finance Agency will jointly issue regulations to exempt qualified residential mortgages from the risk retention requirements of this subsection. This group will also jointly define the term "qualified residential mortgage", taking into consideration underwriting and product features that historical loan performance data indicate result in a lower risk of default.

Establishment of Consumer Financial Protection Bureau. The Act authorizes, among other federal agency transfer of functions, the transfer of the following HUD consumer financial

protection functions to the new Consumer Financial Protection Bureau: functions relating to the Real Estate Settlement Procedures Act of 1974 (RESPA), the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE), and the Interstate Land Sales Full Disclosure Act. HUD employees who perform these functions will also transfer to the new Bureau. The Secretary of HUD and the Bureau Director will jointly determine the number of employees to be transferred in order to address the transferring functions.

Establishment of Office of Housing Counseling and Housing Counseling Procedures and Functions. The Dodd-Frank Act establishes the Office of Housing Counseling within HUD. The new office will be overseen by the Director of the Office of Housing Counseling, who will be appointed by, and report to, the Secretary. The Director is responsible for all activities and matters relating to homeownership counseling and rental housing counseling. The Secretary must also appoint an advisory committee to provide advice to the Director. The committee will have 12 individuals, appointed for three year terms, which shall equally represent the mortgage and real estate industry, including consumers and housing counseling agencies certified by the Secretary. The Secretary, in consultation with the advisory committee, will establish standards for the materials and forms used by homeownership and counseling services organizations. The Secretary will also provide for the certification of various computer software programs for consumers to use in evaluating different residential mortgage loan proposals.

Establishment of a Default and Foreclosure Database. The Dodd-Frank Act requires the Secretary of HUD and the Director of the Consumer Financial Protection Bureau, in consultation with the Federal agencies responsible for regulation of banking and financial institutions involved in residential mortgage lending and servicing, to establish and maintain a database of information on foreclosures and defaults on mortgage loans for one- to four unit residential properties and to make the information publicly available.

Protecting Tenants At-Risk in Multifamily Properties. The Dodd-Frank Act provides that the Secretary of HUD shall, in coordination with Treasury, FDIC, the Federal Reserve and FHFA develop a program to protect tenants of at-risk multifamily properties, where feasible, by creating sustainable financing for the properties. No specific funding or funding authorization is provided for this program.

Emergency Mortgage Relief Program. The Dodd-Frank Act authorizes $1 billion for HUD through the Emergency Homeowners' Relief Fund effective October 1, 2010. The funds are to be used for loans to unemployed borrowers. HUD shall determine the amount of assistance provided that is reasonably necessary to supplement the contributions of the homeowner towards the mortgage payment. Loans shall not exceed $50,000. The interest rate on any loan or advance of credit shall be fixed for the life of the loan or advance of credit, and shall not exceed the rate of interest that is generally charged for mortgages on single-family housing insured by FHA. Any eligible homeowner who receives a grant or an advance of credit may repay the loan in full, without penalty, by lump sum or by installment payments at any time before the loan becomes due and payable.

Neighborhood Stabilization Program. The Dodd-Frank Act authorizes additional funding for the Neighborhood Stabilization Program, first established under the Housing and Economic

Recovery Act of 2008. The Act provides that effective October 1, 2010, $1 billion, out of Treasury funds not otherwise appropriated, is to be made available for assistance to States and units of local government for redevelopment of abandoned and foreclosed homes. The amounts available are to be based on the NSP formula in HERA and to be established not later than 30 days following enactment of this Act.

Legal Assistance for Foreclosure-Related Issues. The Dodd-Frank Act requires HUD to establish a competitive grant program to provide foreclosure legal assistance to low- and moderate-income homeowners and tenants related to home ownership preservation, home foreclosure prevention, and tenancy associated with home foreclosure. Priority consideration is to be given to State and local legal organizations that are operating in the 125 metropolitan statistical areas with the highest home foreclosure rates. The Dodd-Frank Act authorizes be appropriated $35,000,000 for each of fiscal years 2011 through 2012 for these grants.

General and Special Risk Insurance Funds Availability Act of 2010 (Public Law 111-228 8/11/10)

Public Law 111-228, authorizes HUD to enter into commitments to guarantee loans, as authorized by sections 238 and 519 of the National Housing Act (12 U.S.C. 1715z-3 and 1735c), in an amount not exceeding $20,000,000,000 in total loan principal, any part of which is to be guaranteed. The purpose of this law is to provide adequate commitment authority for fiscal year 2010 for guaranteed loans that are obligations of FHA's General and Special Risk Insurance Funds.

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

Public Law 111-229 was enacted to increase the flexibility of HUD with respect to setting and adjusting the amount of premiums charged for FHA single family housing mortgage insurance, and for other purposes. This Act amends section 203(c)(2) of the National Housing, which authorizes FHA to fix premiums charged for the insurance of mortgage to remove the requirement that FHA must establish and collect an annual premium. The amended language authorizes FHA to establish and collect an annual premium but no longer requires such action. Additionally, prior to amendment by Public Law 111-229, section 203(c)(2) of the National Housing Act provided that the amount of the annual premium is not exceed 0.50 percent of the remaining insured principal balance (excluding the portion of the remaining balance attributable to the premium collected under subparagraph (A) and without taking into account delinquent payments or prepayments) for certain periods. Public Law amends the percentage cap to be 1.5 percent.

2011

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

Public Law 111-372 amends the statutory authority for the refinancing of Section 202 loans for supportive housing for the elderly under section 202 of the Housing Act of 1959. The

new authority allows the refinancing of certain low-interest Section 202 loans on a continuing basis, and requires an additional 20-year affordability period in connection with the refinancing of any Section 202 loan. In addition, Public Law 111-372 authorizes new 20-year Section 8 project-based contracts the project rental assistance for supportive housing for the for elderly.

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

Public Law 111-374 amends section 811 of the Cranston-Gonzalez National Affordable Housing Act to revise the requirements for supportive housing for persons with disabilities. It repeals the authority of the Secretary to provide tenant-based rental assistance directly to eligible persons with disabilities, and instead authorizes appropriations for such assistance under section 8 (rental voucher program) of the United States Housing Act of 1937. Public Law 111-371 also modifies the requirements for the project rental assistance contract, including renewal of, and increases in, annual contract amounts, revises tenant selection procedures, requires a lease between a tenant and a housing owner to be for at least one year, and revises the application of cost limitations developed by the Secretary to supportive housing.

GPRA Modernization Act of 2010 (Public Law 111-352 1/4/11)

GPRA (the acronym is used as the name of the statute) stands for Government Performance and Results Act. Public Law 111-352 updates the Government Performance and Results Act of 1993 (Public Law 103-62). GPRA 1993 requires Federal agencies to engage in project management tasks such as setting goals, measuring results, and reporting their progress. In order to comply with the GPRA, Federal agencies must develop and produce: 5-year strategic plans that must contain a mission statement for the agency as well as long-term, results-oriented goals covering each of its major functions; and annual performance plans that establish the performance goals for the applicable fiscal year, including a brief description of how these goals are to be met, and a description of how these performance goals can be verified; and that review the agency's success or failure in meeting its targeted performance goals.

Public Law 111-353 continues the requirement for Federal agencies to develop and produce strategic plans an annual performance plans but makes several changes, including, but not limited to the following: changing the strategic plan to a 4-year strategic plan, and requiring the update of strategic plan every 4 years; requiring Federal agencies to consult with Congress and stakeholders in the development of their plans, and specifying how such consultation should proceed; requiring the agency’s annual performance plan, now called agency performance plan, to accompany the agency’s budget proposal submission to the President; requiring Federal agencies to publish their strategic and performance plans and reports in machine-readable formats; and requiring OMB to annually determine whether an agency meets the performance goals in its performance plan, or whether any goals are “unmet.”

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

Public Law 112-55 creates the Rental Assistance Demonstration program, which allows public housing and Moderate Rehabilitation properties to convert their existing assistance to long-term property-based rental assistance contracts or project-based voucher contracts. These

conversions are limited to 60,000 units and no additional funding is provided. Additionally, properties with recently expired or soon-to-expire Rent Supplement or Rental Assistance Program (RAP) contracts may convert their enhanced vouchers to project-based vouchers.

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

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

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

Requires direct deposit into the Treasury of any amounts received from fee increases imposed by this Act that are necessary to comply with the minimum increase required by this Act.

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

Amends the National Housing Act with respect to requirements for each mortgage secured by a 1- to 4-family dwelling that is an obligation of the Mutual Mortgage Insurance Fund. Directs the Secretary, in addition to other required or authorized premiums, to establish and collect through FY2021 annual premium payments of up to 10 basis points of the remaining insured principal balance for any mortgage for which the Secretary collects an annual premium on the remaining insured principal balance.

2012

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

Title II of Division F of Public Law 112-141 reauthorizes and significantly reforms the National Flood Insurance Program (NFIP) for five years through September 30, 2017. The new law at section 100239, amends 42 U.S.C. § 4012a(b)) to allow for private insurance to meet the requirements for flood insurance coverage for purposes of securing a federally-backed mortgage, so long as the private insurance policy extends the same level of coverage as an NFIP policy. The law provides that each Federal agency lender shall accept private flood insurance as satisfaction of the

flood insurance coverage requirement under the preceding sentence if the flood insurance coverage provided by such private flood insurance meets the requirements for coverage under such sentence. Although neither HUD nor FHA are Federal agency lenders, the requirement that a Federal agency lender accept private flood insurance coverage if it is determined to be satisfactory may have an impact on FHA-insured mortgages; that is, FHA may have to revise its regulations since FHA-approved lenders may be required to accept private flood insurance.

2013

Violence Against Women Reauthorization Act of 2013 (Public Law 113-4 3/07/13)

This Act amends sections 6 and 8 of the United States Housing Act of 1937 to remove domestic violence protections and reorganize those rights under subtitle N of the Violence Against Women Act of 1994 (42 U.S.C. 14043e et seq.). Subtitle N now provides housing protections for victims of domestic violence, dating violence, sexual assault, and stalking. These protections apply to covered housing programs. These programs include supportive housing for the elderly and persons with disabilities; housing for persons with AIDS; homeless programs; the HOME Investment Partnerships program; the rent supplement program under paragraph (3) of section 221(d) of the National Housing Act; the rent subsidy program under section 236 of the National Housing Act; housing assistance provided under sections 6 and 8 of the United States Housing Act of 1937; rural housing assistance provided under sections 514, 515, 516, 533, and 538 of the Housing Act of 1949; and the low income housing tax credit program under section 42 of the Internal Revenue Code of 1986.

The various housing protections consist of prohibitions against the denial of admission or assistance or termination of assistance, the termination of assistance based on criminal activity, lease bifurcation, documentation requirements, and providing notice of the rights of individuals covered under the housing programs. In addition, HUD is required to adopt a model emergency transfer plan for public housing agencies and owners or managers of housing assisted under the covered housing programs. This plan must allow tenants who are victims of domestic violence, dating violence, sexual assault, or stalking to transfer to another available and safe dwelling unit assisted under a covered housing program if the tenant expressly requests the transfer, and the tenant reasonably believes that the tenant is threatened with imminent harm from further violence if the tenant remains within the same dwelling unit. HUD must establish policies and procedures under which a victim requesting an emergency transfer may receive, subject to the availability of tenant protection vouchers, assistance under section 8(o) of the United States Housing Act of 1937.

Reverse Mortgage Stabilization Act of 2013 (Public Law 113-29 8/9/13)

This law provides for additional safety and soundness protections for HUD’s Home Equity Conversion Mortgage (HECM) Insurance Program by authorizing HUD to establish, by notice or mortgagee letter, any additional or alternative requirements that the Secretary, in the Secretary's discretion, determines are necessary to improve the fiscal safety and soundness of the program authorized by section 255 of the National Housing Act, which requirements shall take effect upon issuance.'.

2014

Transportation, Housing and Urban Development, and Related Agencies Appropriations Act, 2014 (Public Law 113-76 1/17/14)

The FY14 Appropriations Act contained several changes to the United States Housing Act of 1937, affecting the public housing and voucher programs. Section 202 revised the flat rent amount in public housing to be no less than 80 percent of the area Fair Market Rent (FMR). PHAs have the option, in years when the FMR goes down, to decrease rents accordingly. If the new flat rent increases a family's rent payment by more than 35 percent, the rent increase must be phased in so that the increase is no more than 35 percent per year. Section 212 amended the definition of a PHA to include a consortium of such entities. Section 220 allowed PHAs to comply with the requirement to inspect assisted dwelling units during the term of a housing assistance payment (HAP) contract by conducting biennial housing quality inspections instead of annual inspections. PHAs are also able to utilize alternative inspection methods to demonstrate that housing meets the housing quality requirements under the voucher program. Section 238 created a statutory definition of "extremely low-income families," which is defined as very low-income families whose incomes do not exceed the higher of the Federal poverty level or 30 percent of Area Median Income. Section 242 established a cap on the utility allowance for families leasing oversized units. The cap is set at an amount based on family size rather than the size of the unit leased, with the ability to set a higher amount to provide a reasonable accommodation to the family of a person with disabilities, harmonizing the utility allowance standard with the payment standard requirement.

Section 239 also amended the Rental Assistance Demonstration (RAD) authority in the FY2012 appropriations act to extend the deadline for the second component conversions through December 31, 2014.

Workforce Innovation and Opportunity Act of 2014 (Public Law 113-128 7/22/14)

This law overhauls various federal job training programs administered by agencies other than HUD, but it also makes several technical conforming changes to HUD statutes and contains a few provisions referencing HUD programs. Some of the job training programs were changed to adopt the definitions of "homeless children and youths" and "transitional housing" as established in the McKinney-Vento Homeless Assistance Act. Section 103 of the law permits each state to submit a combined plan for activities that join planning for a "core program" (i.e. some non-HUD program) and one or more other related activities, which could include employment or training activities conducted by HUD where a plan is required. Section 121 creates a series of one-stop delivery centers for programs such as HUD's employment and training activities. Section 169 provides that if the Department elects to exercise the option to write a report on training programs for recipients of public housing assistance, the preparation of the report must be coordinated with HUD. Section 171 of the law establishing the Youthbuild program adopts the United States Housing Act of 1937's income-related definitions. Finally, the law strikes references to the "Workforce Investment Act of 1998," which was repealed by the law, in the United States Housing Act of 1937, McKinney-Vento, and section 3 of the Housing

and Urban Development Act of 1968, and replaces these references with those to this law (the Workforce Innovation and Opportunity Act).

Transportation, Housing and Urban Development, and Related Agencies Appropriations Act, 2015 (Public Law 113-235 12/16/14)

The FY15 Appropriations Act amended section 24 of the United States Housing Act of 1937 by extending the HOPE VI Program through the end of FY 2015. The law extended the Multifamily Assisted Housing Reform and Affordability Act (MAHRAA) through the end of FY 2017. The act amends the public housing "flat rent" requirements of the 1937 Act to allow the Secretary to approve an alternative fair market rent that more accurately reflects local market conditions. Also, the appropriations act amends the Housing and Community Development Act of 1992 to require section 184 lenders to consider loan modification before declaring default.

The Rental Assistance Demonstration (RAD) authority in the Department of Housing and Urban Development Appropriations Act, 2012, was amended to include under the first component of RAD, an increase in the cap of units converted under to 185,000 and an extension of the application period until September 30, 2018. The second component of RAD was amended to allow for conversions to long-term project-based subsidy contracts under section 8 and an extension of the deadline for such conversions.

Carl Levin and Howard P. "Buck" McKeon National Defense Authorization Act for Fiscal Year 2015 (Public Law 113-291 12/19/14)

This law provides, at section 1079, a pilot program to rehabilitate and modify homes of disabled and low-income veterans. The law directs the Secretary to establish a pilot program that awards grants to qualified organizations to rehabilitate and modify the primary residences of these eligible veterans. The grant amount cannot exceed $1,000,000 to any single qualified organization in a fiscal year. Moreover, a qualified organization receiving a grant is required to contribute towards the housing modifications and rehabilitation services provided in an amount equal to 50 percent of the grant award. A "low-income veteran" is defined by the program to include those veterans whose incomes do not exceed 80 percent of the median income for an area, as determined by the Secretary. A "qualified organization" is defined to include any nonprofit organization that provides nationwide or statewide programs that primarily serve veterans or low-income individuals.

Tax Increase Prevention Act of 2014 (Public Law 113-295 12/19/14)

This law extends three tax provisions relevant to HUD. First, it extends the provision that prevents the amount of principal forgiven in a short sale or foreclosure from being counted as ordinary income through January 1, 2015. Second, it extends through January 1, 2015 the provision that allows borrowers to factor in their mortgage insurance premiums into their mortgage interest deductions. Third, it extends a provision that provides the minimum 9 percent

credit to Low-Income Housing Tax Credit (LIHTC) projects allocated tax credits before January 1, 2015, but not necessarily placed in service. Otherwise, these LIHTC projects would receive a floating rate based on a formula that uses the federal cost of borrowing to establish the credit rate.

2015

The Fixing America's Surface Transportation Act (FAST Act) (Public Law 114-94 12/4/15).

The FAST Act reauthorizes surface transportation funding for the next five years. Additionally, the FAST Act includes a number of HUD-related provisions. First, the act creates a Federal Permitting Improvement Steering Council, comprised of members from specified Executive branch agencies, including HUD, for the purpose of expediting required environmental decisions. The FAST Act also amends the Low-Income Housing Preservation and Resident Homeownership Act of 1990 to allow property owners to refinance properties and to distribute surplus cash and funds accumulated in a residual receipts account, under certain circumstances. Further, the act amends the public housing and Section 8 authorizing statute to no longer require annual reexaminations when at least 90 percent of the income of the family consists of "fixed income. The FAST Act also amends the McKinney-Vento Homeless Assistance Act by authorizing nonprofit organizations to administer permanent housing rental assistance, and by reducing the frequency of required reallocations of Emergency Solutions Grant assistance under the minimum allocation requirements. Further, the act directs the Secretary to establish a demonstration program to reduce energy and water costs through the execution of agreements with entities to carry out projects for energy or water conservation improvements in multifamily units.