

EFFECTIVE DATE  
 Section effective Aug. 16, 1973, see section 8 of Pub. L. 93-100, set out as a note under section 1469 of this title.

**CHAPTER 13—NATIONAL HOUSING**

Sec.  
 1701. Short title.  
 1701a. Short title of amendment of 1938.  
 1701b. Short title of amendment of 1942.  
 1701c. Secretary of Housing and Urban Development.  
 1701c-1 to 1701d-3. Omitted or Repealed.  
 1701d-4. Exchange and assembly of housing and urban planning and development data; payment of expenses; acceptance of funds, services, facilities, materials, and other donations; approval of Secretary of State for international programs and activities.  
 1701e to 1701g-4. Repealed or Omitted.  
 1701g-5. Revolving fund in connection with liquidating programs.  
 1701g-5a. Transfer of New Communities Fund assets and liabilities.  
 1701g-5b. Liquidation of New Communities Program; cancellation of debt.  
 1701g-5c. Transfer of rehabilitation loan fund assets and liabilities.  
 1701h. Advisory committees; payment of transportation and other expenses.  
 1701h-1. Housing for elderly persons advisory committee.  
 1701i, 1701i-1, 1701j. Omitted or Repealed.  
 1701j-1. Builder's certification as to construction.  
 1701j-2. National Institute of Building Sciences.  
 1701j-3. Preemption of due-on-sale prohibitions.  
 1701k. Right to redeem property on which United States has lien.  
 1701l. Limitation on interest rates of insured mortgages; terms of sales.  
 1701l-1. Mortgage proceeds fraudulently misappropriated by mortgagor; recovery of deficiency after foreclosure.  
 1701m. Credit and cancellation of notes transferred from Reconstruction Finance Corporation; net loss computation.  
 1701n. Reduction of vulnerability of congested urban areas to enemy attack.  
 1701o. Annual report of Secretary.  
 1701p. Contents of report to President and Congress.  
 1701p-1. Periodic report on residential mortgage delinquencies and foreclosures.  
 1701p-2. Default and foreclosure database.  
 1701q. Supportive housing for the elderly.  
 1701q-1. Civil money penalties against mortgagors under section 1701q of this title.  
 1701q-2. Grants for conversion of elderly housing to assisted living facilities and other purposes.  
 1701q-3. Funds for housing for elderly and persons with disabilities available for cost of maintenance and disposal of such properties.  
 1701r. Congressional findings respecting housing for senior citizens.  
 1701r-1. Pet ownership in assisted rental housing for the elderly or handicapped.  
 1701s. Rent supplement payments for qualified lower income families.  
 1701t. Congressional affirmation of national goal of decent homes and suitable living environment for American families.  
 1701u. Economic opportunities for low- and very low-income persons.  
 1701v. Congressional findings and declaration for improved architectural design in Government housing programs.

Sec.  
 1701w. Budget, debt management, and related counseling services for mortgagors; authorization of appropriations.  
 1701x. Assistance with respect to housing for low- and moderate-income families.  
 1701x-1. Home inspection counseling.  
 1701x-2. Legal assistance for foreclosure-related issues.  
 1701y. National Homeownership Foundation.  
 1701z. New technologies in the development of housing for lower income families.  
 1701z-1. Research and demonstrations; authorization of appropriations; continuing availability of funds.  
 1701z-2. Advanced technologies, methods, and materials for housing construction, rehabilitation, and maintenance.  
 1701z-3. Experimental housing allowance payment program.  
 1701z-4. Abandoned properties demonstration project.  
 1701z-5. Demonstrations of heating or cooling residential housing utilizing solar energy.  
 1701z-6. Special housing need research and demonstration authority.  
 1701z-7. Studies to determine extent of need for counseling to mortgagors; report to Congress.  
 1701z-8. Energy conservation and renewable-resource demonstration.  
 1701z-9. Expansion of home ownership opportunities in urban areas.  
 1701z-10. Model rehabilitation guidelines in inspection and approval of rehabilitated properties; report to Congress.  
 1701z-10a. Biennial survey of economic and housing market conditions.  
 1701z-11. Management and disposition of multi-family housing projects.  
 1701z-12. Housing access.  
 1701z-13. Solar energy for single-family and multi-family housing units.  
 1701z-14. Lower cost technology demonstration program.  
 1701z-15. Approval of individual residential water purification or treatment units.  
 1701z-16. Energy efficient mortgages pilot program.  
 1701z-17. Increasing access and understanding of energy efficient mortgages.

**SUBCHAPTER I—HOUSING RENOVATION AND MODERNIZATION**

1702. Administrative provisions.  
 1702a. Repealed.  
 1703. Insurance of financial institutions.  
 1704. Repealed.  
 1705. Allocation of funds.  
 1706, 1706a. Repealed.  
 1706b. Taxation of real property held by Secretary.  
 1706c. Insurance of mortgages.  
 1706d. Applicability.  
 1706e. Repealed.  
 1706f. Prohibition against kickbacks and unearned fees.

**SUBCHAPTER II—MORTGAGE INSURANCE**

1707. Definitions.  
 1708. Federal Housing Administration operations.  
 1709. Insurance of mortgages.  
 1709-1. Repealed.  
 1709-1a. State constitutional and legal limits upon interest chargeable on loans, mortgages, or other interim financing arrangements; applicability; covered arrangements.

Sec. 1709-2.	Equity skimming; penalty; persons liable; one dwelling exemption.	Sec. 1715z-10.	Repealed.
1709a.	Determination of loan-to-value ratios.	1715z-11.	Sale to cooperatives of multifamily housing projects acquired by Secretary; acceptance of purchase money mortgage for sale or insurance of mortgage; principal amount of mortgage; expenditures for repairs, etc., prior to sale.
1709b.	Repealed.	1715z-11a.	Disposition of HUD-owned properties.
1710.	Payment of insurance.	1715z-12.	Single-family mortgage insurance on Hawaiian home lands.
1711.	General Surplus and Participating Reserve Accounts.	1715z-13.	Single family mortgage insurance on Indian reservations.
1712.	Investment of funds.	1715z-13a.	Loan guarantees for Indian housing.
1712a.	Indexing of FHA multifamily housing loan limits.	1715z-13b.	Loan guarantees for Native Hawaiian housing.
1713.	Rental housing insurance.	1715z-14.	Risk-sharing demonstration.
1714.	Taxation.	1715z-15.	Limitation on prepayment of mortgages on multifamily rental housing.
1715.	Statistical and economic surveys.	1715z-16.	Adjustable rate single family mortgages.
1715a.	Repealed.	1715z-17.	Shared appreciation mortgages for single family housing.
1715b.	Rules and regulations.	1715z-18.	Shared appreciation mortgages for multifamily housing.
1715c.	Labor standards.	1715z-19.	Equity skimming penalty.
1715d.	Insurance of mortgages on property in Alaska, Guam, Hawaii, and Virgin Islands.	1715z-20.	Insurance of home equity conversion mortgages for elderly homeowners.
1715e.	Cooperative housing insurance.	1715z-21.	Delegation of insuring authority to direct endorsement mortgagees.
1715f.	Process of applications and issuance of commitments.	1715z-22.	Multifamily mortgage credit programs.
1715g.	Insurance of mortgage where mortgagor is not occupant of property.	1715z-22a.	Definitions.
1715h to 1715j.	Repealed.	1715z-23.	HOPE for Homeowners Program.
1715k.	Rehabilitation and neighborhood conservation housing insurance.	1715z-24.	Pilot program for automated process for borrowers without sufficient credit history.
1715l.	Housing for moderate income and displaced families.	1715z-25.	Mortgage modification data collecting and reporting.
1715m.	Repealed.	SUBCHAPTER III—NATIONAL MORTGAGE ASSOCIATIONS	
1715n.	Miscellaneous mortgage insurance.	1716.	Declaration of purposes of subchapter.
1715o.	Interest rate on debentures; method of establishment.	1716-1, 1716a.	Repealed.
1715p.	Insurance of advances under open-end mortgages; payment of charges; eligibility and conditions.	1716b.	Partition of Federal National Mortgage Association into Federal National Mortgage Association and Government National Mortgage Association; assets and liabilities; operations.
1715q.	Delivery of statement of appraisal or estimates to home buyers.	1717.	Federal National Mortgage Association and Government National Mortgage Association.
1715r.	Requirement of builder's cost certification; definitions.	1717a.	Prohibition against sale of obligations by Federal departments and agencies after June 30, 1966, without compliance with requirements of section 1717(c) of this title or without approval by Secretary of the Treasury; exemption.
1715s.	Treatment of mortgages covering tax credit projects.	1718.	Capitalization of Federal National Mortgage Association.
1715t.	Voluntary termination of insurance.	1719.	Secondary market operations.
1715u.	Authority to assist mortgagors in default.	1720.	Repealed.
1715v.	Insurance of mortgages for housing for elderly persons.	1721.	Management and liquidation functions of Government National Mortgage Association.
1715w.	Mortgage insurance for nursing homes, intermediate care facilities, and board and care homes.	1722.	Benefits and burdens incident to administration of functions and operations under sections 1720 and 1721.
1715x.	Experimental housing insurance.	1723.	Management.
1715y.	Mortgage insurance for condominiums.	1723a.	General powers of Government National Mortgage Association and Federal National Mortgage Association.
1715z.	Homeownership or membership in cooperative association for lower income families.	1723b.	Investment of funds.
1715z-1.	Rental and cooperative housing for lower income families.	1723c.	Obligations, participations, or other instruments as lawful investments; acceptance as security; exempt securities.
1715z-1a.	Assistance for troubled multifamily housing projects.	1723d.	Transfer of certain functions to Association.
1715z-1b.	Tenant participation in multifamily housing projects.	1723e to 1723h.	Repealed.
1715z-1c.	Regulation of rents in insured projects.	1723i.	Civil money penalties against issuers.
1715z-2.	Repealed.		
1715z-3.	Special Risk Insurance Fund.		
1715z-4.	Modifications in terms of mortgages covering multifamily projects; requests for extensions to cure defaults or for modification of mortgage terms; regulations.		
1715z-4a.	Double damages remedy for unauthorized use of multifamily housing project assets and income.		
1715z-5.	Purchase of fee simple title from lessors.		
1715z-6.	Supplemental loans for multifamily projects.		
1715z-7.	Mortgage insurance for hospitals.		
1715z-8.	Mortgage assistance payments for middle-income families.		
1715z-9.	Co-insurance of eligible mortgage, advance, or loan.		

Sec.		Sec.	
	SUBCHAPTER IV—INSURANCE OF SAVINGS AND LOAN ACCOUNTS	1735g.	Mortgage relief for homeowners who are unemployed as result of closing of Federal installation.
1724 to 1730i.	Repealed.	1735h.	Repealed.
	SUBCHAPTER V—MISCELLANEOUS		SUBCHAPTER VI—WAR HOUSING INSURANCE
1731.	Repealed.	1736.	Definitions.
1731a.	Penalties.	1737.	Repealed.
1731b.	Prohibition against transient housing.	1738.	Insurance of mortgages.
1732.	Separability.	1739.	Mortgage insurance benefits.
1733.	Application of other laws.	1740.	Repealed.
1734.	Amendment, extension, or increase of commitment amounts.	1741.	State taxation of realty held by Secretary.
1735.	Payment of certain funds to Treasury.	1742.	Rules and regulations.
1735a.	Prepayment of mortgages by nonprofit educational institutions; refunds.	1743.	Insurance of mortgages.
1735b.	Expenditures to correct or reimburse for structural or other major defects in mortgaged homes.	1744.	Insurance of loans for manufacture of houses.
1735c.	General Insurance Fund.	1745.	Insurance of mortgages on sales of Government housing; limits and conditions; Greenbelt towns; State housing.
1735d.	Payment of insurance benefits in cash or debentures; borrowing money from Treasury to make payments.	1746.	Insurance on mortgages on large-scale housing projects.
1735e.	Acceptance of materials or products used in structures.	1746a.	Termination of commitment authority under this subchapter.
1735e-1.	Use of American materials and products.		SUBCHAPTER VII—INSURANCE FOR INVESTMENTS IN RENTAL HOUSING FOR FAMILIES OF MODERATE INCOME
1735f.	Water and sewerage facilities.	1747.	Purpose of subchapter; authorization; terms and conditions; expiration of insurance contract.
1735f-1.	Waiver of deduction on assignment of property to Secretary in lieu of foreclosure.	1747a.	Eligibility for insurance.
1735f-2.	Uniform rehabilitation standards for housing within and without urban renewal areas.	1747b.	Premium charges; fees for examination and inspection.
1735f-3.	Insurance of mortgage proceeds advanced during construction or rehabilitation or prior to final endorsement of project mortgage.	1747c.	Rent schedules.
1735f-4.	Minimum property standards.	1747d.	Excess earnings used for amortization of original investment.
1735f-5.	Prohibition against discrimination on account of sex in extension of mortgage assistance; consideration of combined income of husband and wife for purpose of extending mortgage credit; definitions.	1747e.	Financial statements by Secretary.
1735f-6.	Secondary mortgages held by State or local governmental agency on insured properties.	1747f.	Payment of claims; assignment of benefits by investors.
1735f-7.	Exemption from State usury laws; applicability.	1747g.	Debentures.
1735f-7a.	State constitution or laws limiting mortgage interest, discount points, and finance or other charges; exemption for obligations made after March 31, 1980.	1747h.	Termination of insurance contract by investor.
1735f-8.	Time of payment of premium charges.	1747i.	Repealed.
1735f-9.	Limitation on commitments to insure loans and mortgages.	1747j.	Taxation of real property.
1735f-10.	Change of mortgagee status.	1747k.	Rules and regulations.
1735f-11.	Review of mortgagee performance and authority to terminate.	1747l.	Definitions.
1735f-12.	Assurance of adequate processing of applications for loan and mortgage insurance.		SUBCHAPTER VIII—ARMED SERVICES HOUSING MORTGAGE INSURANCE
1735f-13.	Prohibition of requirement of minimum principal loan amount.	1748.	Definitions.
1735f-14.	Civil money penalties against mortgagees, lenders, and other participants in FHA programs.	1748a.	Repealed.
1735f-15.	Civil money penalties against multifamily mortgagors.	1748b.	Insurance of mortgages.
1735f-16.	Annual audited financial statements.	1748c.	Repealed.
1735f-17.	Examinations and sanctions for certain violations.	1748d.	Lease of property; terms and conditions.
1735f-18.	Information regarding early defaults and foreclosures on insured mortgages.	1748e.	Mortgages on property in Alaska.
1735f-19.	Partial payment of claims on defaulted mortgages and in connection with mortgage restructuring.	1748f.	Rules and regulations.
1735f-20.	Authorization of appropriations for General and Special Risk Insurance Funds.	1748g.	Cost certification.
		1748g-1, 1748h.	Omitted.
		1748h-1.	Civilian employees of Armed Forces.
		1748h-2.	Insurance of mortgages for defense housing for impacted areas.
		1748h-3.	Payments in lieu of taxes; limitations; exemption from taxation.
		1748i.	Omitted.
			SUBCHAPTER IX—HOUSING FOR EDUCATIONAL INSTITUTIONS
		1749 to 1749c.	Repealed.
		1749d.	Cost of inspections and of providing representatives.
			SUBCHAPTER IX-A—MORTGAGE INSURANCE FOR LAND DEVELOPMENT AND NEW COMMUNITIES
		1749aa to 1749ll.	Repealed.
			SUBCHAPTER IX-B—MORTGAGE INSURANCE FOR GROUP PRACTICE FACILITIES AND MEDICAL PRACTICE FACILITIES
		1749aaa.	Insurance of mortgages.

## Sec.

1749aaa-1.	Premiums and other charges.
1749aaa-2.	Payment of insurance benefits.
1749aaa-3.	Regulations.
1749aaa-4.	Administration.
1749aaa-5.	Definitions.

SUBCHAPTER IX—NATIONAL INSURANCE  
DEVELOPMENT PROGRAM

1749bbb to 1749bbb-2. Omitted.

PART A—STATEWIDE PLANS TO ASSURE FAIR ACCESS  
TO INSURANCE REQUIREMENTS

1749bbb-3 to 1749bbb-6a. Omitted.

PART B—REINSURANCE COVERAGE

1749bbb-7 to 1749bbb-10. Omitted.

PART C—FEDERAL INSURANCE AGAINST BURGLARY AND  
THEFT

1749bbb-10a to 1749bbb-10d. Omitted.

PART D—GENERAL PROVISIONS

1749bbb-11 to 1749bbb-21. Omitted.

SUBCHAPTER X—NATIONAL DEFENSE HOUSING  
INSURANCE

1750.	Definitions.
1750a, 1750a-1.	Repealed or Omitted.
1750b.	Insurance in critical areas.
1750c.	Mortgage insurance benefits.
1750d.	Repealed.
1750e.	Taxation.
1750f.	Rules and regulations.
1750g.	Insurance of additional mortgages.

SUBCHAPTER XI—VOLUNTARY HOME MORTGAGE  
CREDIT

1750aa to 1750jj. Omitted.

### § 1701. Short title

This chapter may be cited as the “National Housing Act.”

(June 27, 1934, ch. 847, 48 Stat. 1246.)

REFERENCES IN TEXT

This chapter, referred to in text, was in the original “this Act”, meaning act June 27, 1934, ch. 847, 48 Stat. 1246, as amended, which is classified principally to this chapter (§1701 et seq.). For complete classification of this Act to the Code, see Tables.

SHORT TITLE OF 2013 AMENDMENT

Pub. L. 113-29, §1, Aug. 9, 2013, 127 Stat. 509, provided that: “This Act [amending section 1715z-20 of this title] may be cited as the ‘Reverse Mortgage Stabilization Act of 2013’.”

SHORT TITLE OF 2011 AMENDMENT

Pub. L. 111-372, §1(a), Jan. 4, 2011, 124 Stat. 4077, provided that: “This Act [amending sections 1701q and 1701q-2 of this title and section 1437f of Title 42, The Public Health and Welfare, and amending provisions set out as notes under section 1701q of this title] may be cited as the ‘Section 202 Supportive Housing for the Elderly Act of 2010’.”

SHORT TITLE OF 2010 AMENDMENT

Pub. L. 111-203, title XIV, §1441, July 21, 2010, 124 Stat. 2163, provided that: “This subtitle [subtitle D (§§1441-1452) of title XIV of Pub. L. 111-203, enacting sections 1701p-2 and 1701x-1 of this title and section 8108 of Title 42, The Public Health and Welfare, and amending sections 1701x and 2604 of this title and section 3533 of Title 42] may be cited as the ‘Expand and Preserve Home Ownership Through Counseling Act’.”

SHORT TITLE OF 2008 AMENDMENT

Pub. L. 110-289, div. A, title IV, §1401, July 30, 2008, 122 Stat. 2800, provided that: “This title [enacting section 1715z-23 of this title and section 1639a of Title 15, Commerce and Trade, and amending section 1708 of this title] may be cited as the ‘HOPE for Homeowners Act of 2008’.”

Pub. L. 110-289, div. B, §2001, July 30, 2008, 122 Stat. 2830, provided that: “This division [see Tables for classification] may be cited as the ‘Foreclosure Prevention Act of 2008’.”

Pub. L. 110-289, div. B, title I, §2101, July 30, 2008, 122 Stat. 2830, provided that: “This title [enacting sections 1706f and 1715z-24 of this title, amending sections 1701x, 1703, 1707 to 1709, 1711, 1715y, 1715z-12, 1715z-13, 1715z-20, and 1735c of this title and section 1014 of Title 18, Crimes and Criminal Procedure, repealing sections 1715m, 1715z-2, and 1715z-10 of this title, enacting provisions set out as notes under this section and sections 1701x, 1703, 1709, and 1710 of this title, and amending provisions set out as a note under section 12712 of Title 42, The Public Health and Welfare] may be cited as the ‘FHA Modernization Act of 2008’.”

Pub. L. 110-289, div. B, title I, §2111, July 30, 2008, 122 Stat. 2830, provided that: “This subtitle [subtitle A (§§2111-2133) of title I of div. B of Pub. L. 110-289, enacting section 1715z-24 of this title, amending sections 1701x, 1707 to 1709, 1711, 1715y, 1715z-12, 1715z-13, 1715z-20, and 1735c of this title and section 1014 of Title 18, Crimes and Criminal Procedure, repealing sections 1715m, 1715z-2, and 1715z-10 of this title, enacting provisions set out as notes under this section and sections 1701x, 1709, and 1710 of this title, and amending provisions set out as a note under section 12712 of Title 42, The Public Health and Welfare] may be cited as the ‘Building American Homeownership Act of 2008’.”

Pub. L. 110-289, div. B, title I, §2141, July 30, 2008, 122 Stat. 2844, provided that: “This subtitle [subtitle B (§§2141-2150) of title I of div. B of Pub. L. 110-289, enacting section 1706f of this title, amending section 1703 of this title, and enacting provisions set out as notes under section 1703 of this title] may be cited as the ‘FHA Manufactured Housing Loan Modernization Act of 2008’.”

Pub. L. 110-289, div. B, title VIII, §2831, July 30, 2008, 122 Stat. 2867, provided that: “This subtitle [subtitle B (§§2831-2835) of title VIII of div. B of Pub. L. 110-289, enacting section 1715s of this title and sections 1437z-3 and 11403f-1 of Title 42, The Public Health and Welfare, amending sections 1701q and 1715r of this title and sections 1437f, 1485, 3545, 11403g, 11403h, 11404, 11405, 11405b, 11406, 11407, and 11407b of Title 42, and enacting provisions set out as a note under section 1715s of this title] may be cited as the ‘Housing Tax Credit Coordination Act of 2008’.”

SHORT TITLE OF 2007 AMENDMENT

Pub. L. 110-37, §1, June 18, 2007, 121 Stat. 229, provided that: “This Act [amending section 1715z-13a of this title] may be cited as the ‘Native American Home Ownership Opportunity Act of 2007’.”

SHORT TITLE OF 2006 AMENDMENT

Pub. L. 109-240, §1, July 10, 2006, 120 Stat. 515, provided that: “This Act [amending section 1715z-7 of this title] may be cited as the ‘Rural Health Care Capital Access Act of 2006’.”

SHORT TITLE OF 2004 AMENDMENT

Pub. L. 108-213, §1, Apr. 1, 2004, 118 Stat. 571, provided that: “This Act [amending section 1715k of this title] may be cited as the ‘Energy Efficient Housing Technical Correction Act’.”

SHORT TITLE OF 2003 AMENDMENTS

Pub. L. 108-186, title III, §302(a), Dec. 16, 2003, 117 Stat. 2692, provided that: “This section [amending sections 1713, 1715e, 1715k, 1715l, 1715v, and 1715y of this