Sec.		Sec.	
12705a.	Purposes of Removal of Regulatory Barriers	12810.	Cost-saving building technologies and con-
	to Affordable Housing Act.		struction techniques.
12705b.	Definition of regulatory barriers to affordable		
	housing.		PART E—OTHER ASSISTANCE
12705c.	Grants for regulatory barrier removal strate-	12821.	Downpayment assistance initiative.
	gies and implementation.		Die B. Gerrer in Decreases
12705d.	Regulatory barriers clearinghouse.		PART F—GENERAL PROVISIONS
12706.	Certification.	12831.	Equal opportunity.
12707.	Citizen participation.	12832.	Nondiscrimination.
12708.	Compliance.	12833.	Audits by Comptroller General.
12709.	Energy efficiency standards.	12834.	Uniform recordkeeping and reports to Con-
12710.	Capacity study.		gress.
12711.	Protection of State and local authority.	12835.	Citizen participation.
12712.	5-year energy efficiency plan.	12836.	Labor.
12713.	Eligibility under first-time homebuyer pro-	12837.	Interstate agreements.
	grams.	12838.	Environmental review.
12714.	Repealed.	12839.	Termination of existing housing programs.
GIIDGU	APTER II—INVESTMENT IN AFFORDABLE	12840.	Suspension of requirements for disaster
BUBUI	HOUSING		areas.
	HOUSING	GIIDO	HAPTER III—NATIONAL HOMEOWNERSHIP
12721.	Findings.	вово.	TRUST DEMONSTRATION
12722.	Purposes.		TRUST DEMONSTRATION
12723.	Coordinated Federal support for housing	12851.	National Homeownership Trust.
	strategies.	12852.	Assistance for first-time homebuyers.
12724.	Authorization.	12853.	National Homeownership Trust Fund.
12725.	Notice.	12854.	Definitions.
ъ.	A HOME I	12855.	Regulations.
PA	ART A—HOME INVESTMENT PARTNERSHIPS	12856.	Report.
12741.	Authority.	12857.	Authorization of appropriations.
12742.	Eligible uses of investment.	12858.	Transition.
12743.	Development of model programs.	12859.	Termination.
12744.	Income targeting.	SHEC	HAPTER IV—HOPE FOR HOMEOWNERSHIP
12745.	Qualification as affordable housing.		JLTIFAMILY AND SINGLE FAMILY HOMES
12746.	Participation by States and local govern-		
	ments.	12870.	Authorization of appropriations.
12747.	Allocation of resources.	Равт А	—HOPE FOR HOMEOWNERSHIP OF MULTIFAMILY
12748.	HOME Investment Trust Funds.	1 11101 1	Units
12749.	Repayment of investment.		
12750.	Matching requirements.	12871.	Program authority.
12751.	Private-public partnership.	12872.	Planning grants.
12752.	Distribution of assistance.	12873.	Implementation grants.
12753.	Penalties for misuse of funds.	12874.	Homeownership program requirements.
12754.	Limitation on jurisdictions under court	12875.	Other program requirements.
12.01.	order.	12876.	Definitions.
12755.	Tenant and participant protections.	12877.	Exemption.
12756.	Monitoring of compliance.	12878.	Limitation on selection criteria.
		12879.	Implementation.
\mathbf{P}^{A}	ART B—COMMUNITY HOUSING PARTNERSHIP	12880.	Report.
12771.	Set-aside for community housing develop-	PAR	T B—HOPE FOR HOMEOWNERSHIP OF SINGLE
	ment organizations.	1 1111	FAMILY HOMES
12772.	Project-specific assistance to community		
	housing development organizations.	12891.	Program authority.
12773.	Housing education and organizational sup-	12892.	Planning grants.
	port.	12893.	Implementation grants.
12774.	Other requirements.	12894.	Homeownership program requirements.
	•	12895.	Other program requirements.
Part	C-OTHER SUPPORT FOR STATE AND LOCAL	12896.	Definitions.
	HOUSING STRATEGIES	12897.	Limitation on selection criteria.
12781.	Authority.	12898.	Implementation.
12782.	Priorities for capacity development.	12898a.	Enterprise zone homeownership opportunity
12783.	Conditions of contracts.		grants.
12784.	Research in housing affordability.		PART C—HOPE FOR YOUTH: YOUTHBUILD
12785.	REACH: asset recycling information dissemi-		TAKI C—HOLE FOR TOUTH. TOUTHBUILD
12100.	nation.	12899 to	12899i. Repealed.
		CIID	CILADEED I CENEDAI DECUICIONO
	PART D—SPECIFIED MODEL PROGRAMS	SUB	CHAPTER I—GENERAL PROVISIONS
12801.	General authority.		AND POLICIES
12802.	Rental housing production.	8 19701	. National housing goal
12803.	Rental rehabilitation.	812701	. National nousing goal
12804.	Rehabilitation loans.	The	Congress affirms the national goal that
12805.	Sweat equity model program.	every American family be able to afford a decent home in a suitable environment.	
12806.	Home repair services grants for older and dis-		
12000.	abled homeowners.	nome 1	n a surcabre environment.
12807.	Low-income housing conservation and effi-	(Puh. 1	L. 101-625, title I, §101, Nov. 28, 1990, 104
14001.		Stat. 4	the state of the s
19000	ciency grant programs.	Suau. 4	000.)
12808.	Second mortgage assistance for first-time homebuyers.		SHORT TITLE OF 2003 AMENDMENT
19900		Duk	I 100 106 title I 8101 Dec 16 9009 117 Ctat
12809.	Rehabilitation of State and local government		L. 108–186, title I, §101, Dec. 16, 2003, 117 Stat.
	in rem properties.	∠000, pro	ovided that: "This title [amending part E of sub-

chapter II of this chapter] may be cited as the 'American Dream Downpayment Act'."

SHORT TITLE OF 2000 AMENDMENT

Pub. L. 106-569, title I, §101, Dec. 27, 2000, 114 Stat. 2946, provided that: "This title [amending sections 5307, 12705c, and 12705d of this title] may be cited as the 'Housing Affordability Barrier Removal Act of 2000'."

SHORT TITLE

Pub. L. 101–625, §1(a), Nov. 28, 1990, 104 Stat. 4079, provided that: "This Act [see Tables for classification] may be cited as the 'Cranston-Gonzalez National Affordable Housing Act'."

Pub. L. 101–625, title II, §201, Nov. 28, 1990, 104 Stat. 4094, provided that: "This title [enacting subchapter II of this chapter, amending section 1437f of this title, and repealing sections 1437o and 1452b of this title, section 1706e of Title 12, Banks and Banking, and provisions set out as a note under section 1715l of Title 12] may be cited as the 'HOME Investment Partnerships Act'."

Pub. L. 101-625, title III, §301, Nov. 28, 1990, 104 Stat. 4129, provided that: "This subtitle [subtitle A (§\$301-310) of title III of Pub. L. 101-625, enacting subchapter III of this chapter] may be cited as the 'National Homeownership Trust Act'."

MILLENNIAL HOUSING COMMISSION

Pub. L. 107-73, title II, Nov. 26, 2001, 115 Stat. 671, provided in part: "That \$1,500,000 shall be for necessary expenses of the Millennial Housing Commission, as authorized by section 206 of Public Law 106-74 [set out below], with the final report due no later than May 30, 2002 and a termination date of August 30, 2002, notwithstanding section 206(f) and (g) of Public Law 106-74".

Pub. L. 106-74, title II, §206, Oct. 20, 1999, 113 Stat. 1070, as amended by Pub. L. 106-554, §1(a)(4) [div. B, title X, §1001], Dec. 21, 2000, 114 Stat. 2763, 2763A-310, provided that:

- "(a) ESTABLISHMENT.—There is hereby established a commission to be known as the Millennial Housing Commission (in this section referred to as the 'Commission').
- "(b) STUDY.—The duty of the Commission shall be to conduct a study that examines, analyzes, and explores—
 - "(1) the importance of housing, particularly affordable housing which includes housing for the elderly, to the infrastructure of the United States;
 - "(2) the various possible methods for increasing the role of the private sector in providing affordable housing in the United States, including the effectiveness and efficiency of such methods; and
- "(3) whether the existing programs of the Department of Housing and Urban Development work in conjunction with one another to provide better housing opportunities for families, neighborhoods, and communities, and how such programs can be improved with respect to such purpose.
- "(c) Membership.—
- "(1) NUMBER AND APPOINTMENT.—The Commission shall be composed of 22 members, appointed not later than January 1, 2000, as follows:
 - "(A) Two co-chairpersons appointed by—
 - "(i) one co-chairperson appointed by a committee consisting of the chairmen of the Subcommittees on the Departments of Veterans Affairs and Housing and Urban Development, and Independent Agencies of the Committees on Appropriations of the House of Representatives and the Senate, and the chairman of the Subcommittee on Housing and Community Opportunities of the House of Representatives and the chairman of the Subcommittee on Housing and Transportation of the Senate; and

"(ii) one co-chairperson appointed by a committee consisting of the ranking minority members of the Subcommittees on the Departments of Veterans Affairs and Housing and Urban Development, and Independent Agencies of the Committees on Appropriations of the House of Representatives and the Senate, and the ranking minority member of the Subcommittee on Housing and Community Opportunities of the House of Representatives and the ranking minority member of the Subcommittee on Housing and Transportation of the Senate.

"(B) Ten members appointed by the Chairman and Ranking Minority Member of the Committee on Appropriations of the House of Representatives and the Chairman and Ranking Minority Member of the Committee on Banking and Financial Services [now Committee on Financial Services] of the House of Representatives.

"(C) Ten members appointed by the Chairman and Ranking Minority Member of the Committee on Appropriations of the Senate and the Chairman and Ranking Minority Member of the Committee on Banking, Housing, and Urban Affairs of the Senate.

"(2) QUALIFICATIONS.—Appointees should have proven expertise in directing, assemblying, or applying capital resources from a variety of sources to the successful development of affordable housing or the revitalization of communities, including economic and job development.

"(3) VACANCIES.—Any vacancy on the Commission shall not affect its powers and shall be filled in the manner in which the original appointment was made. "(4) CHAIRPERSONS.—The members appointed pursu-

"(4) CHAIRPERSONS.—The members appointed pursuant to paragraph (1)(A) shall serve as co-chairpersons of the Commission.
"(5) PROHIBITION OF PAY.—Members of the Commis-

"(5) Prohibition of Pay.—Members of the Commission shall serve without pay.
"(6) Travel expenses.—Each member of the Com-

"(6) TRAVEL EXPENSES.—Each member of the Commission shall receive travel expenses, including per diem in lieu of subsistence, in accordance with sections 5702 and 5703 of title 5, United States Code.

"(7) QUORUM.—A majority of the members of the Commission shall constitute a quorum but a lesser number may hold hearings.

 $\lq\lq(8)$ MEETINGS.—The Commission shall meet at the call of the Chairpersons.

"(d) DIRECTOR AND STAFF.—
"(1) DIRECTOR.—The Commission shall have a Director who shall be appointed by the Chairperson.
The Director shall be paid at a rate not to exceed the rate of basic pay payable for level III of the Executive Schedule.

"(2) STAFF.—The Commission may appoint personnel as appropriate. The staff of the Commission shall be appointed subject to the provisions of title 5, United States Code, governing appointments in the competitive service, and shall be paid in accordance with the provisions of chapter 51 and subchapter III of chapter 53 of that title relating to classification and General Schedule pay rates.

"(3) EXPERTS AND CONSULTANTS.—The Commission may procure temporary and intermittent services under section 3109(b) of title 5, United States Code, but at rates for individuals not to exceed the daily equivalent of the maximum annual rate of basic pay payable for the General Schedule.

"(4) STAFF OF FEDERAL AGENCIES.—Upon request of the Commission, the head of any Federal department or agency may detail, on a non-reimbursable basis, any of the personnel of that department or agency to the Commission to assist it in carrying out its duties under this Act.

"(e) Powers.—

"(1) HEARINGS AND SESSIONS.—The Commission may, for the purpose of carrying out this section, hold hearings, sit and act at times and places, take testimony, and receive evidence as the Commission considers appropriate.

"(2) POWERS OF MEMBERS AND AGENTS.—Any member or agent of the Commission may, if authorized by the Commission, take any action which the Commission is authorized to take by this section.

"(3) OBTAINING OFFICIAL DATA.—The Commission may secure directly from any department or agency

of the United States information necessary to enable it to carry out this Act. Upon request of the Chairpersons of the Commission, the head of that department or agency shall furnish that information to the Commission.

"(4) GIFTS, BEQUESTS, AND DEVISES.—The Commission may accept, use, and dispose of gifts, bequests, or devises of services or property, both real and personal, for the purpose of aiding or facilitating the work of the Commission. Gifts, bequests, or devises of money and proceeds from sales of other property received as gifts, bequests, or devises shall be deposited in the Treasury and shall be available for disbursement upon order of the Commission.

"(5) MAILS.—The Commission may use the United States mails in the same manner and under the same conditions as other departments and agencies of the United States.

"(6) ADMINISTRATIVE SUPPORT SERVICES.—Upon the request of the Commission, the Administrator of General Services shall provide to the Commission, on a reimbursable basis, the administrative support services necessary for the Commission to carry out its responsibilities under this section.

"(7) CONTRACT AUTHORITY.—The Commission may contract with and compensate Government and private agencies or persons for services, without regard to section 3709 of the Revised Statutes ([former] 41 U.S.C. 5) [see 41 U.S.C. 6101].

"(f) REPORT.—The Commission shall submit to the Committees on Appropriations and Banking and Financial Services [now Committee on Financial Services] of the House of Representatives and the Committees on Appropriations and Banking, Housing, and Urban Affairs of the Senate a final report not later than March 1, 2002. The report shall contain a detailed statement of the findings and conclusions of the Commission with respect to the study conducted under subsection (b), together with its recommendations for legislation, administrative actions, and any other actions the Commission considers appropriate.

"(g) TERMINATION.—The Commission shall terminate on June 30, 2002. Section 14(a)(2)(B) of the Federal Advisory Committee Act (5 U.S.C. App.; relating to the termination of advisory committees) shall not apply to the Commission."

COMMISSION ON AFFORDABLE HOUSING AND HEALTH FACILITY NEEDS FOR SENIORS IN THE 21ST CENTURY

Pub. L. 107–73, title II, Nov. 26, 2001, 115 Stat. 671, provided in part: "That \$1,000,000 shall be for necessary expenses of the commission established under section 525 of the Preserving Affordable Housing for Senior Citizens and Families in the 21st Century Act [Pub. L. 106–74, set out below], with the final report due no later than June 30, 2002 and a termination date of September 30, 2002, notwithstanding section 525(f) and (g) of Public Law 106–74".

Pub. L. 106–74, title V, \$525, Oct. 20, 1999, 113 Stat. 1106, as amended by Pub. L. 106–377, \$1(a)(1) [title II, \$230], Oct. 27, 2000, 114 Stat. 1441, 1441A–31, provided that:

"(a) ESTABLISHMENT.—There is hereby established a commission to be known as the Commission on Affordable Housing and Health Facility Needs for Seniors in the 21st Century (in this section referred to as the 'Commission'[)].

''(b) STUDY.—The duty of the Commission shall be to conduct a study that—

"(1) compiles and interprets information regarding the expected increase in the population of persons 62 years of age or older, particularly information regarding distribution of income levels, homeownership and home equity rates, and degree or extent of health and independence of living;

"(2) provides an estimate of the future needs of seniors for affordable housing and assisted living and health care facilities;

"(3) provides a comparison of estimate of such future needs with an estimate of the housing and facilities expected to be provided under existing public programs, and identifies possible actions or initiatives that may assist in providing affordable housing and assisted living and health care facilities to meet such expected needs;

"(4) identifies and analyzes methods of encouraging increased private sector participation, investment, and capital formation in affordable housing and assisted living and health care facilities for seniors through partnerships between public and private entities and other creative strategies;

"(5) analyzes the costs and benefits of comprehensive aging-in-place strategies, taking into consideration physical and mental well-being and the importance of coordination between shelter and supportive services:

"(6) identifies and analyzes methods of promoting a more comprehensive approach to dealing with housing and supportive service issues involved in aging and the multiple governmental agencies involved in such issues, including the Department of Housing and Urban Development and the Department of Health and Human Services; and

"(7) examines how to establish intergenerational learning and care centers and living arrangements, in particular to facilitate appropriate environments for families consisting only of children and a grandparent or grandparents who are the head of the household.

(c) Membership.—

"(1) NUMBER AND APPOINTMENT.—The Commission shall be composed of 14 members, appointed not later than January 1, 2000, as follows:

'(A) Two co-chairpersons, of whom-

"(i) one co-chairperson shall be appointed by a committee consisting of the chairman of the Sub-committee on Housing and Community Opportunities of the House of Representatives and the chairman of the Subcommittee on Housing and Transportation of the Senate, and the chairmen of the Subcommittees on the Departments of Veterans Affairs and Housing and Urban Development, and Independent Agencies of the Committees on Appropriations of the House of Representatives and the Senate; and

"(ii) one co-chairperson shall be appointed by a committee consisting of the ranking minority member of the Subcommittee on Housing and Community Opportunities of the House of Representatives and the ranking minority member of the Subcommittee on Housing and Transportation of the Senate, and the ranking minority members of the Subcommittees on the Departments of Veterans Affairs and Housing and Urban Development, and Independent Agencies of the Committees on Appropriations of the House of Representatives and the Senate.

"(B) Six members appointed by the Chairman and Ranking Minority Member of the Committee on Banking and Financial Services [now Committee on Financial Services] of the House of Representatives and the Chairman and Ranking Minority Member of the Committee on Appropriations of the House of Representatives.

"(C) Six members appointed by the Chairman and Ranking Minority Member of the Committee on Banking, Housing, and Urban Affairs of the Senate and the Chairman and Ranking Minority Member of the Committee on Appropriations of the Senate.

"(2) QUALIFICATIONS.—Appointees should have proven expertise in directing, assembling, or applying capital resources from a variety of sources to the successful development of affordable housing, assisted living facilities, or health care facilities.

"(3) VACANCIES.—Any vacancy on the Commission shall not affect its powers and shall be filled in the manner in which the original appointment was made.

"(4) CHAIRPERSONS.—The members appointed pursuant to paragraph (1)(A) shall serve as co-chairpersons of the Commission.

- "(5) Prohibition of pay.—Members of the Commission shall serve without pay.
- "(6) Travel expenses.—Each member of the Commission shall receive travel expenses, including per diem in lieu of subsistence, in accordance with sections 5702 and 5703 of title 5, United States Code.
- "(7) QUORUM.—A majority of the members of the Commission shall constitute a quorum but a lesser number may hold hearings.
- "(8) MEETINGS.—The Commission shall meet at the call of the Chairpersons.
 "(d) DIRECTOR AND STAFF.—
- "(1) DIRECTOR.—The Commission shall have a Director who shall be appointed by the Chairperson. The Director shall be paid at a rate not to exceed the rate of basic pay payable for level V of the Executive Schedule.
- "(2) STAFF.—The Commission may appoint personnel as appropriate. The staff of the Commission shall be appointed subject to the provisions of title 5, United States Code, governing appointments in the competitive service, and shall be paid in accordance with the provisions of chapter 51 and subchapter III of chapter 53 of that title relating to classification and General Schedule pay rates.
- "(3) EXPERTS AND CONSULTANTS.—The Commission may procure temporary and intermittent services under section 3109(b) of title 5, United States Code, but at rates for individuals not to exceed the daily equivalent of the maximum annual rate of basic pay payable for the General Schedule.
- "(4) STAFF OF FEDERAL AGENCIES.—Upon request of the Commission, the head of any Federal department or agency may detail, on a reimbursable basis, any of the personnel of that department or agency to the Commission to assist it in carrying out its duties under this Act. "(e) POWERS.—
- "(1) HEARINGS AND SESSIONS.—The Commission may, for the purpose of carrying out this section, hold hearings, sit and act at times and places, take testimony, and receive evidence as the Commission considers appropriate.
- "(2) POWERS OF MEMBERS AND AGENTS.—Any member or agent of the Commission may, if authorized by the Commission, take any action which the Commission is authorized to take by this section.
- "(3) OBTAINING OFFICIAL DATA.—The Commission may secure directly from any department or agency of the United States information necessary to enable it to carry out this Act. Upon request of the Chairpersons of the Commission, the head of that department or agency shall furnish that information to the Commission.
- "(4) GIFTS, BEQUESTS, AND DEVISES.—The Commission may accept, use, and dispose of gifts, bequests, or devises of services or property, both real and personal, for the purpose of aiding or facilitating the work of the Commission. Gifts, bequests, or devises of money and proceeds from sales of other property received as gifts, bequests, or devises shall be deposited in the Treasury and shall be available for disbursement upon order of the Commission.
- "(5) MAILS.—The Commission may use the United States mails in the same manner and under the same conditions as other departments and agencies of the United States.
- "(6) ADMINISTRATIVE SUPPORT SERVICES.—Upon the request of the Commission, the Administrator of General Services shall provide to the Commission, on a reimbursable basis, the administrative support services necessary for the Commission to carry out its responsibilities under this section.
- "(7) CONTRACT AUTHORITY.—The Commission may contract with and compensate Government and private agencies or persons for services, without regard to section 3709 of the Revised Statutes ([former] 41 U.S.C. 5) [see 41 U.S.C. 6101].
- "(f) REPORT.—The Commission shall submit to the Committees on Banking and Financial Services [now

- Committee on Financial Services] and Appropriations of the House of Representatives and the Committees on Banking, Housing, and Urban Affairs and Appropriations of the Senate, a final report not later than December 31, 2001. The report shall contain a detailed statement of the findings and conclusions of the Commission with respect to the study conducted under subsection (b), together with its recommendations for legislation, administrative actions, and any other actions the Commission considers appropriate.
- "(g) TERMINATION.—The Commission shall terminate on June 30, 2002. Section 14(a)(2)(B) of the Federal Advisory Committee Act (5 U.S.C. App.; relating to the termination of advisory committees) shall not apply to the Commission."

§ 12702. Objective of national housing policy

The objective of national housing policy shall be to reaffirm the long-established national commitment to decent, safe, and sanitary housing for every American by strengthening a nationwide partnership of public and private institutions able—

- (1) to ensure that every resident of the United States has access to decent shelter or assistance in avoiding homelessness;
- (2) to increase the Nation's supply of decent housing that is affordable to low-income and moderate-income families and accessible to job opportunities;
- (3) to improve housing opportunities for all residents of the United States, particularly members of disadvantaged minorities, on a nondiscriminatory basis;
- (4) to help make neighborhoods safe and livable;
- (5) to expand opportunities for homeownership;
- (6) to provide every American community with a reliable, readily available supply of mortgage finance at the lowest possible interest rates; and
- (7) to encourage tenant empowerment and reduce generational poverty in federally assisted and public housing by improving the means by which self-sufficiency may be achieved.

(Pub. L. 101–625, title I, §102, Nov. 28, 1990, 104 Stat. 4085.)

§ 12703. Purposes of Cranston-Gonzalez National Affordable Housing Act

The purposes of this Act are-

- (1) to help families not owning a home to save for a down payment for the purchase of a home;
- (2) to retain wherever feasible as housing affordable to low-income families those dwelling units produced for such purpose with Federal assistance;
- (3) to extend and strengthen partnerships among all levels of government and the private sector, including for-profit and nonprofit organizations, in the production and operation of housing affordable to low-income and moderate-income families;
- (4) to expand and improve Federal rental assistance for very low-income families; and
- (5) to increase the supply of supportive housing, which combines structural features and services needed to enable persons with special needs to live with dignity and independence.