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12894.	Homeownership program requirements.
12895.	Other program requirements.
12896.	Definitions.
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12898.	Implementation.
12898a.	Enterprise zone homeownership opportunity grants.

## PART C—HOPE FOR YOUTH: YOUTHBUILD

12899 to 12899i. Repealed.

SUBCHAPTER I—GENERAL PROVISIONS  
AND POLICIES**§ 12701. National housing goal**

The Congress affirms the national goal that every American family be able to afford a decent home in a suitable environment.

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

## SHORT TITLE OF 2003 AMENDMENT

Pub. L. 108-186, title I, §101, Dec. 16, 2003, 117 Stat. 2685, provided that: "This title [amending part E of subchapter 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 1715f 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 for necessary expenses of the Millennial Housing Commission and set a revised final report due date of May 30, 2002, and Commission termination date of Aug. 30, 2002.

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, established the Millennial Housing Commission to study and report back to Congress on improving Federal housing policy.

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 for necessary expenses of the Commission on Affordable Housing and Health Facility Needs for Seniors in the 21st Century and set a revised final report due date of June 30, 2002, and Commission termination date of Sept. 30, 2002.

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, established the Commission on Affordable Housing and Health Fa-

cility Needs for Seniors in the 21st Century to study and report back to Congress on housing and health care facility needs for seniors.

**§ 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.

(Pub. L. 101-625, title I, §103, Nov. 28, 1990, 104 Stat. 4085.)

## REFERENCES IN TEXT

This Act, referred to in text, is Pub. L. 101-625, Nov. 28, 1990, 104 Stat. 4079, known as the Cranston-Gonzalez National Affordable Housing Act. For complete classification of this Act to the Code, see Short Title note set out under section 12701 of this title and Tables.