

vestment Corporation for activities, in consultation with servicers of residential mortgage loans, to provide notice to borrowers under such loans who are delinquent with respect to payments due under such loans that makes such borrowers aware of the dangers of fraudulent activities associated with foreclosure.

**(b) Notice**

The Neighborhood Reinvestment Corporation, in consultation with servicers of residential mortgage loans, shall use the amounts provided pursuant to subsection (a) to carry out activities to inform borrowers under residential mortgage loans—

- (1) that the foreclosure process is complex and can be confusing;
- (2) that the borrower may be approached during the foreclosure process by persons regarding saving their home and they should use caution in any such dealings;
- (3) that there are Federal Government and nonprofit agencies that may provide information about the foreclosure process, including the Department of Housing and Urban Development;
- (4) that they should contact their lender immediately, contact the Department of Housing and Urban Development to find a housing counseling agency certified by the Department to assist in avoiding foreclosure, or visit the Department's website regarding tips for avoiding foreclosure; and
- (5) of the telephone number of the loan servicer or successor, the telephone number of the Department of Housing and Urban Development housing counseling line, and the Uniform Resource Locators (URLs) for the Department of Housing and Urban Development Web sites for housing counseling and for tips for avoiding foreclosure.

(Pub. L. 111-203, title XIV, §1452, July 21, 2010, 124 Stat. 2177.)

REFERENCES IN TEXT

Section 1444, referred to in subsec. (a), means section 1444 of Pub. L. 111-203.

CODIFICATION

Section was enacted as part of the Expand and Preserve Home Ownership Through Counseling Act and also as part of the Mortgage Reform and Anti-Predatory Lending Act and as part of the Dodd-Frank Wall Street Reform and Consumer Protection Act, and not as part of the Neighborhood Reinvestment Corporation Act which comprises this subchapter.

EFFECTIVE DATE

Section effective on the date on which final regulations implementing such section take effect, or on the date that is 18 months after the designated transfer date if such regulations have not been issued by that date, see section 1400(c) of Pub. L. 111-203, set out as an Effective Date of 2010 Amendment note under section 1601 of Title 15, Commerce and Trade.

SUBCHAPTER II—NEIGHBORHOOD SELF-HELP DEVELOPMENT

**§§ 8121 to 8124. Repealed. Pub. L. 97-35, title III, § 313(a), Aug. 13, 1981, 95 Stat. 398**

Section 8121, Pub. L. 95-557, title VII, §702, Oct. 31, 1978, 92 Stat. 2119, set forth congressional findings and

statement of purposes for neighborhood self-help development programs.

Section 8122, Pub. L. 95-557, title VII, §703, Oct. 31, 1978, 92 Stat. 2120, defined terms applicable to subchapter.

Section 8123, Pub. L. 95-557, title VII, §704, Oct. 31, 1978, 92 Stat. 2120; Pub. L. 96-153, title I, §107(b), Dec. 21, 1979, 93 Stat. 1104, set forth provisions respecting grants and other forms of assistance.

Section 8124, Pub. L. 95-557, title VII, §705, Oct. 31, 1978, 92 Stat. 2121; Pub. L. 96-153, title I, §107(a), Dec. 21, 1979, 93 Stat. 1104; Pub. L. 96-399, title I, §115, Oct. 8, 1980, 94 Stat. 1623, related to authorization of appropriations for grants.

EFFECTIVE DATE OF REPEAL

Sections 8121 to 8124 repealed effective Oct. 1, 1981, see section 371 of Pub. L. 97-35, set out as an Effective Date note under section 3701 of Title 12, Banks and Banking.

SUBCHAPTER III—LIVABLE CITIES

**§ 8141. Congressional findings**

The Congress finds and declares—

- (1) that artistic, cultural, and historic resources, including urban design, constitute an integral part of a suitable living environment for the residents of the Nation's urban areas, and should be available to all residents of such areas, regardless of income;
- (2) that the development or preservation of such resources is a significant and necessary factor in restoring and maintaining the vitality of the urban environment, and can serve as a catalyst for improving decaying or deteriorated urban communities and expanding economic opportunities, and for creating a sense of community identity, spirit, and pride; and
- (3) that the encouragement and support of local initiatives to develop or preserve such resources, particularly in connection with federally assisted housing or community development activities or in communities with a high proportion of low-income residents, is an appropriate function of the Federal Government.

(Pub. L. 95-557, title VIII, §802, Oct. 31, 1978, 92 Stat. 2122.)

SHORT TITLE

For short title of this subchapter as the "Livable Cities Act of 1978", see section 801 of Pub. L. 95-557, set out as a note under section 8101 of this title.

**§ 8142. Statement of purpose**

The primary purpose of this subchapter is to assist the efforts of States, local governments, neighborhood and other organizations to provide a more suitable living environment, expand cultural opportunities, and to the extent practicable, stimulate economic opportunities, primarily for the low and moderate income residents of communities and neighborhoods in need of conservation and revitalization, through the utilization, design or development of artistic, cultural, or historic resources.

(Pub. L. 95-557, title VIII, §803, Oct. 31, 1978, 92 Stat. 2122.)

**§ 8143. Definitions**

For the purpose of this subchapter—

- (1) the terms "art" and "arts" include, but are not limited to, architecture (including