NCDA
WASHINGTON REPORT

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Celebrate National Community Development Week; April 24-30, 2000
NCDA Annual Conference, May 31-June 3, 2000, New Orleans

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ROSLYN PHILLIPS PROVIDES TESTIMONY BEFORE CONGRESS

Roslyn Phillips, Chief of the Community Development Division for Jacksonville, Florida delivered testimony before the VA-HUD Appropriations Subcommittee on the morning of Thursday, April 13, 2000. In addition to NCDA, Roslyn testified on behalf of the U.S. conference of Mayors, NACo, and ALHFA.

In her remarks, Roslyn discussed why CDBG is effective and critically needed; related the HOME's programs remarkable success at leveraging private sector dollars for affordable housing production; made the case for increasing funding for CDBG and HOME to $6 billion and $2 billion respectively in FY 2001; encouraged Congress to the curtail the growth of EDI/Special Purpose grants in CDBG; explained the need to renew all expiring Section 8 contracts; lent support for the Administrations $1.2 billion request for homeless housing programs; and urged the Subcommittee to both reexamine HUD's new lead based paint regulation and provide additional resources for localities to implement the rule effectively.

Representative Frelinghuysen (R-NJ), who functioned as chairman of the sub-committee due to the absence of Chairman James Walsh (R-NY), congratulated Roslyn for giving the committee "strong and comprehensive testimony" about the status of CDBG, HOME and homelessness programs. He indicated that the committee is well aware of the problem with set-asides in CBDG, and would work hard to make sure that the program is strongly supported in this year's appropriations process. A copy of Roslyn's testimony is provided as an attachment to *The Washington Report.*

HOUSE AND SENATE REACH AGREEMENT ON FY 2001 BUDGET RESOLUTION

The House and Senate have reached agreement on their FY 2001 budget resolution (H Con Res 290) by the statutory April 15 deadline. Both sides resolved the last remnants of disagreement between them yesterday. The Senate adopted the conference report on a 50-48 vote and the House adopted the measure by a 220-208 margin.

The House and Senate agreed to $600.2 billion in discretionary spending in FY 2001, an increase of $14.2 billion from last year. This amount includes $310.8 billion for defense and approximately $289 billion for non-defense discretionary spending (this includes HUD's programs). All of the increase will go to defense spending, which will receive a projected $20.9 billion increase this year. The budget resolution proposes cutting non-defense discretionary spending by $6.7 billion. Democrats and congressional appropriators will likely not accept this deep cut, and ultimately, it is up to the appropriators to come up with the funding levels for federal programs. Democrats and appropriators realize that in order to pass the 13 appropriations bills in a form acceptable to the President, and in a timely manner, non-defense programs will need to be maintained – and increased in some areas. More importantly, the President will reject appropriations bills that he deems inadequately funded by vetoing the measures. Expect this to happen this year.

The Congressional Budget Office (CBO) estimates a non-Social Security budget surplus of approximately $171 billion over the next five years. Of this amount, the budget resolution proposes using $150 billion for a five-year tax cut, including an $11.6 billion tax cut this year. The budget resolution allocates another $25 billion to a reserve fund that also could be applied to tax cuts. CBO will revise its estimates in June, and if the budget surplus increases, the budget resolution proposes using the increase for more tax cuts or debt reduction only, not increases to non-defense discretionary programs. These tax cuts would take the form of reducing the marriage penalty tax, education-related tax cuts, pension tax breaks, and a reduction in estate taxes. The resolution directs the tax writing committees to report two tax-cut bills, one in July and the other in September. If the President vetoes the bills, the resolution directs the amount allocated for tax cuts to be used for debt reduction instead. The budget resolution also calls for $40 billion for medicare reform, including a $20 billion Medicare prescription drug benefit over the next five years.

The resolution includes several enforcement mechanisms at the request of Senator Phil Gramm (R-TX) and other conservative members to stop appropriators from using "gimmicks" such as advance appropriations or emergency spending designations to increase non-defense discretionary spending. The resolution limits advance appropriations to no more than $23.5 billion in FY 2001. The resolution also protects any Social Security surplus from being used for anything other than the retirement trust fund.

As of the drafting of this newsletter, all 13 appropriations subcommittees have received their 302(b) discretionary spending levels for FY 2001. Five of the subcommittees would receive decreases including VA-HUD, which is earmarked to receive a $403 million decrease from last year. According to appropriations staff, VA medical benefits and Section 8 contract renewals will top its list of priorities for this year. This is the first step in the appropriations process and VA-HUD could end up receiving more funding if the appropriators, and the President, work in that direction.

FY2000 SUPPLEMENTAL BILL IS DEAD

The effort of the House to push forward a FY 2000 Supplemental Appropriations bill (H.R. 3908) met with resistance from Senator Trent Lott (R-MS). So far, Senator Lott has been successful in his bid to have the Senate put a hold on passing a supplemental bill. Since this is a short legislative year, Lott favors folding the supplemental appropriations into upcoming FY 2001 appropriations bills, instead of a long drawn-out supplemental appropriations process.

The $13.2 billion supplemental measure requests funds to continue peacekeeping efforts in Bosnia, funding to stop drug trafficking in Colombia, and disaster assistance, including $36 million in additional HOME funds for North Carolina and New Jersey. It also includes a provision, sponsored by Rep. John LaFalce (D-NY), to provide one-year emergency renewal funding for those permanent supportive housing and shelter-plus care projects under HUD's FY 1999 Homeless Grants Assistance NOFA that were not funded, and which expire in calendar year 2000. Originally introduced as H.R. 3613, Rep. LaFalce's language requests $6 million in unobligated Section 8 funds to be used to fund the renewals for the approximately 40 projects. Since the supplemental bill is dead, LaFalce will try to include this language in the FY 2001 VA, HUD, IA appropriations bill. **NCDA urges its members who have one of these projects in their community to contact their congressional representative to show support for this language.**

HOUSE PASSES H.R. 1776

The House passed H.R. 1776 – The American Homeownership and Economic Opportunity Act of 2000 - on April 6 by the wide margin of 417 to 8. This all encompassing authorizing bill is primarily aimed at increasing homeownership, but it also includes language regarding manufactured housing reform and changes to CDBG and HOME (*see March 17th issue of the Washington Report*).

In action on the House floor on the measure on April 6, the following amendments were approved and included in the bill.

- An amendment offered by Rep. Weygand (D-RI) to increase the loan limits for the Title I single family home improvement program from $25,000 to $32,500 to reflect the increase in housing material costs since 1991 when the limit was last increased.

- An amendment offered by Rep. Shays (R-CT), Jerrold Nadler (D-NY), Joseph Crowley (D-NY) and Connie Morella (R-MD) to increase the authorization for the Housing Opportunities for Persons with AIDS program from $260 million to $275 million.

- An amendment offered by Rep. Ron Paul (R-TX) and Caroline Cheeks Kilpatrick (D-MI) to prohibit the use of CDBG funds for acquiring a church property without the approval of the church.

- An amendment offered by Rep. Gary Miller (R-CA) modifying the eligible local housing authority definition for the HUD Public Housing Drug Elimination Program to include local housing authorities that can show evidence, through local efforts between the housing authority and police department, that they were able to eliminate drug and crime problems in public housing. Currently, the program is targeted to local housing authorities with high crime problems.

- An amendment offered by Rep. James Traficant (D-OH) to earmark $35 million from CDBG for a convocation and community center in Youngstown, Ohio.

- An amendment offered by Rep. Mark Sounder (R-IN) to allow religious organizations to compete for the block grants provided in the bill (CDBG and HOME) on the same basis that other private organizations compete. This is a current practice, but has never been codified into law.

Rep. Tom Coburn (R-OK) introduced an amendment to delete Section 404 of the bill, which increases the qualifying income limit of the CDBG and HOME program to 150% of area median income so as to allow uniformed municipal employees, such as police, firefighters, and sanitation workers, to participate in first-time homebuyer programs. Rep. Maxine Waters (D-CA) introduced a similar amendment to decrease the median income level from 150% to its current level of 80%. Both amendments failed. H.R. 1776 now heads to the Senate for consideration.

LEAD-BASED PAINT UPDATE

NCDA, along with the National Association of Housing and Redevelopment Officials, the National Association for County Community Economic Development, and the Council of State Community Development Agencies met with top HUD officials on April 12 on HUD's lead-based paint regulation. The groups "hammered" HUD with their major concerns, which include: (1) The costliness of the rule and the fact that this will cause communities to either cut back their rehabilitation and homeowner programs or eliminate some programs altogether. Local and State governments need additional funding in order to implement the rule; (2) The lack of available contractors able to perform the work required by the rule; and (3) A request that elderly homeowners be exempt from the rule. The groups discussed with HUD cost data submitted by members on the costliness of the rule (NCDA wishes to thank its members for sending in this data in such a short time frame). HUD listened to the groups' concerns, but did not move to change any portion of the rule, or push back the effective date of the rule. Although, HUD did recognize that the rule will be more costly than they first estimated. Until these concerns are addressed, local and State governments stand ready to work with Congress, if necessary, to ensure that the rule is delayed.

NCDA and the other interest groups will meet early next week to continue discussions on an appropriate strategy for addressing the problems posed by the rule. The groups are assembling a joint Lead-Based Paint survey to be sent to their individual members. This is the first step in providing Congress with the necessary data to make the changes to the regulation and to provide funding to implement the rule. NCDA will likely send the survey out in its next *Washington Report* mailing. If you have any questions, please call Vicki Watson at 202-887-5532 or by e-mail at vicki@ncdaonline.org

Reminder. As part of its FY 2000 SuperNOFA, HUD has approximately $59 million available through its Lead-Based Paint Hazard Control Grant Program. Funds awarded through this program can be used for a variety of lead-based paint activities including testing of lead-based paint, interim controls and abatement, and clearance. State and local governments are eligible to apply for this funding. Applications are due to HUD by May 17, 2000. Call 1-800-HUD-8929 to obtain an application kit – or contact Ellis Goldman, Director, Program Management Division, Office of Lead Hazard Control at 202-755-1785, ext. 112 for further information and technical assistance.

SHELTER PLUS CARE RENEWAL SIGN-ON LETTER

Many communities are facing escalating renewals of Shelter Plus Care projects now and in the coming years. As part of HUD's "Continuum of Care" homeless assistance NOFA, communities annually rank and rate homeless assistance projects in their communities. The Shelter Plus Care renewals are always at the top of the list in many communities. Because of this, these communities are hard pressed to request funding for other needed homeless assistance projects. NCDA and other national interest groups, including the U.S. Conference of Mayors, support shifting the Shelter Plus Care renewals into HUD's Section 8 account, thereby freeing up funds for other homeless assistance programs. Accordingly, NCDA and the other national interest groups support increasing funds in the Section 8 line item to account for this shift.

We have enclosed a letter which supports the shift of the Shelter Plus Care renewals into the Section 8 account. NCDA asks all of its members involved in the Shelter Plus Care program to forward this letter to each of their congressional members, particularly those members on the House and Senate Appropriations committees. NCDA would like to keep track of those letters sent by members, so please forward a copy of your letter to Vicki Watson at NCDA at e-mail address vicki@ncdaoline.org or by fax at 202-887-5546. We would like for members to forward the letter to their congressional representatives on or before May 15, 2000. If you have any questions, please contact Vicki Watson at 202-887-5532. The U.S. Conference of Mayors is sending a separate letter for mayors to sign to support this shift of funds.

BROWNFIELDS REFORM LEGISLATION INTRODUCED INTO THE SENATE

After months of inaction following John H. Chafee's (R-RI) death, the Senate has finally decided to confront the challenge of brownfields reclamation confronting America's cities and towns. On Tuesday, March 30, 2000, Senator Lincoln Chafee, who replaced his father shortly after his death, placed two bills in the Senate hopper designed to help the nation's communities reclaim or otherwise redevelop existing brownfields.

The two measures are consecutively numbered S. 2334 and S.2335. The first bill, S.2334, amends the 1986 IRS code to extend and expand an expensing provision for costs associated with the clean up of select brownfields sites. The tax code's expensing provisions work a lot like the home mortgage interest deduction. Under certain circumstances, individuals or corporations are permitted to write-off the cost of approved activities in the calendar year that costs associated with those activities were incurred. Currently, each year Congress must reauthorize the expensing rule that allows private companies and individuals to fully deduct the cost of remediating contaminated sites located in any population census tract with a poverty rate higher than twenty per cent, or in an empowerment zone or enterprise community, or any contaminated site designated as an EPA pilot project before February 1, 1997. Absent this expensing provision, the cost of brownfields clean-up is normally capitalized over the life of the development. Sometimes this can take as long as twenty years to fully recoup the costs.

S. 2334 proposes that the brownfields remediation expensing tax incentive be extended until the end of calendar year 2007, so that those who are now interested in reclaiming brownfields will have more certainty that the tax benefit will be there in the future. The legislation expands the eligibility requirements to all contaminated sites located in a "metropolitan statistical area." This effectively means that all urban areas in the U.S. would be able to benefit from the brownfields tax expensing rule. The estimated price tag for this legislation is not yet available.

The second piece of brownfields reclamation legislation introduced by Senator Chafee, S. 2335, is entitled "The State and Local Brownfields Revitalization Act of 2000." S. 2335 authorizes the U.S. Army Corps of Engineers (the Corps) to establish a program to assist state, regional, and local governments with restoring brownfields sites that would contribute to the quality, conservation, and sustainable use of waterways and watershed ecosystems. The program is restricted to sites owned by state, regional, or local governments.

In determining which communities to help, the Corps must consider whether a project would improve public health and safety, encourage economic and environmental redevelopment, or foster the creation of parks, greenways, or other recreational property. Eligible forms of assistance includes site characterization and planning, site design and construction, environmental restoration, and development preparation.

Brownfields work performed by the Corps would be subject to a 35 % non-federal match, and the federal share at any single site could be no greater than $3.25 million, in most cases. In especially contaminated sites, the Corps would be able to spend up to $5 million. The bill authorizes and annual appropriation of $100 million for five fiscal years.

Senator Chafee's staff recognizes that neither S.2334 nor S.2335 constitutes comprehensive solutions to the national brownfields redevelopment crisis. The main objective of introducing these two minor bills at this time is to spark debate in the Senate. Although Senator Lincoln Chafee currently serves as the chairman of EPW's Subcommittee on Superfund, Waste Control, and Risk Assessment, it remains to be seen whether he can convince full EPW Committee Chairman Senator Bob Smith (R-NH) to start making brownfields reform legislation a leadership priority.

In the House, H.R. 1300, the comprehensive brownfields reform bill which enjoys the greatest degree of support from the U.S. Conference of Mayors, National League of Cities, National Association of Counties, and other local government interest groups, is still awaiting mark-up in the Ways & Means Committee and, eventually, final action on the floor of the House.

HOUSE BANKING COMMITTEE APPROVES APICS

The APICS (America's Private Investment Companies) initiative made it past its first major hurdle on the road to full authorization yesterday when the House Committee on Banking & Financial Services approved H.R. 2764. Introduced by Representative John La Falce (D-NY), the banking committees ranking member, the APICS bill passed on a vote of 33-14. Obviously, the measure has garnered wide bi-partisan support. After the Committee approved APICS, it passed an amendment to insert H.R. 2764 into title II of H.R. 2848, the authorizing legislation for the President's New Markets Tax Credit proposal.

The Clinton Administration has been aggressively promoting APICS as a superb vehicle for attracting private sector investment into the nation's poorest communities, and as an integral facet of the Administration's New Markets Agenda. In the FY 2000 HUD-VA appropriations law, Congress granted $20 million in credit subsidies to the APICS program on the condition that authorizing legislation for the program pass the congress before June 30, 2000. It is widely believed that the ultimate fate of APICS legislation and the related New Markets bill is ultimately dependent on the ability of the Congress and the President to come terms on a tax bill before the June 30, 2000 deadline.

To learn more about the specific provisions of the APICS program or the Administration's New Markets Tax Credit proposal, please see the March 17, 2000 and July 16, 1999 editions of *The Washington Report*.

HUD NEWS

SECRETARY ANDREW CUOMO TO ISSUE A NATIONAL COMMUNITY DEVELOPMENT WEEK PROCLAMATION

According to his staff, Andrew Cuomo, Secretary of HUD will "officially" proclaim National Community Development Week as part of a formal announcement during the designated week; April 24-30, 2000. This proclamation is being made in order to recognize the tireless efforts of community development practitioners, advocates, and non-profit entities to showcase the truly great impact of the CDBG program on America's communities.

HUD SEEKS PREDATORY LENDING BAN FOR FANNIE MAE AND FREDDIE MAC

It appears that HUD Secretary Andrew Cuomo plans to ask Congress to make it illegal for Fannie Mae and Freddie Mac to buy mortgage loans that carry excessive fees and points, high prepayment penalties and borrowers life insurance policies. According to the *Washington Post*, this proposal is part of an on-going government effort to crack down on unscrupulous home-lending practices in which some lenders target poor, underserved consumers, especially minorities, with high-interest loans, often without considering their ability to repay. Not surprisingly, such lending leads to higher than normal default and foreclosure rates in these communities.

Because Fannie Mae and Freddie Mac are congressionally chartered, stockholder owned companies created to buy loans from banks and other lenders to keep the supply of mortgage money plentiful, Secretary Cuomo believes that "the cleanest, clearest, most effective way to stop predatory lending is to make it illegal for Freddie and Fannie." Making this practice illegal for Fannie Mae and Freddie Mac would only address a part of the problem, though, because many questionable loans are not now purchased by either Freddie Mac or Fannie Mae.

NCDA is aware that both Freddie Mac and Fannie Mae have been working hard to alleviate the problem of predatory lending practices. For instance, both organizations have already (or will soon) developed guidelines on predatory lending for the creditors they work with, and both are committed to working within the credit industry to make credit available to those underserved groups while simultaneously protecting them from the credit predators.

In the case of Freddie Mac, NCDA applauds its recent decisions to work even harder at pushing away unscrupulous lenders from the secondary market. The new policies Freddie Mac has announced should help families protect their hard-earned home equity from shady lending schemes. Specifically, Freddie Mac:

- will not purchase mortgages with single-premium credit insurance policies;
- require subprime lenders who sell them loans to fully report their borrowers credit files to all three credit depositories;
- refuse to purchase high cost loans with excessive fees (as defined in the Home Ownership Equity Protection Act of 1994); and
- and continue to reject business from lenders with abusive or predatory business practices.

NCDA supports both Fannie Mae and Freddie Mac in all their efforts to protect borrowers from predatory lending practices.

Note: NCDA will provide an opportunity for Freddie Mac to showcase its efforts to thwart predatory lending practices at a luncheon during the Annual Conference in New Orleans, on June 1, 2000. NCDA will also issue a public statement and press release supporting Freddie Mac's initiatives to help ameliorate predatory lending practices.

HUD SCHEDULES HOME CONFERENCES

HUD will hold three regional HOME conferences this year to focus grantee attention on CHDOs, Asset/Property Management, and Construction Management. The day and a half conference will mainly be composed of concurrent sessions on each of these three tracks. The CHDO track will focus on developing CHDO capacity, sustaining CHDO capacity, and CHDO oversight. The Asset/Property Management track will focus on evaluating the development package, underwriting projects, and monitoring rental projects throughout the affordability period. The Construction Management track will focus on program design considerations, tools and techniques for managing the construction process, and dispute resolution. The conferences are intended for senior staff who have worked for at least a year administering the HOME program. Up to three senior staff members from each PJ may attend the conference. The dates and locations of the conferences are: (1) June 14-15, Berkeley, CA, Radisson Berkeley Marina; (2) July 11-12, Washington, D.C., Marriott at Metro Center; and (3) September 19-20, San Antonio, TX, Four Points Sheraton Riverwalk North. HUD will send out a brochure and registration form to grantees on April 24.

In addition, HUD will continue to provide its "Building HOME" and "All the Right Moves" training across the country this year. Included in this training curriculum will be two new training tracks: "Staying HOME: Maintaining Your Investment in Affordable Housing" and "Managing a Construction Program." These two courses are outgrowths of the HOME conferences mentioned above, and will be available for all HOME program staff to attend. For further information, contact ICF Consulting at (703) 934-3392.

NCDA NOTES

FIRST TIMELINESS WORKSHOP: AN OUTSTANDING SUCCESS

Due the coordinated efforts of NCDA, NACCED and NAHRO the first of four workshops on CDBG timeliness far exceeded everyone's goals for success. With over two hundred, participants, HUD staff and public interest group personnel, the highly interactive sessions provided everyone with at least one new idea on how to ensure faster spend out of CDBG funds. The workshop was beneficial to those training and being trained. It began with Assistant Secretary Cardell Cooper and Deputy Secretary Saul Ramirez laying out the problem and identifying what HUD intends to do it. With much of the heat from Congress being directed at these two highly placed HUD officials, it is perfectly understandable that, finally, the situation has come to a head. They also mentioned that HUD is not the only agency Congress is focusing in regards to slow spend-out rates on grant programs. Government-wide, this year there seems to a lot of emphasis in the Congress on the huge amount of money remaining in municipal and state letters of credit.

All indications are that right now HUD is very serious about timeliness. Reports from headquarters indicate that it will be emphasized in grantees' monitoring visits (whenever they occur), and strict timeliness workout plans will be developed to ensure improvement. There is even some discussion of putting similar conditions on states that administer the CDBG Small Cities program.

NCDA, the U.S. Conference of Mayors, NACo, NACCED and NAHRO support communities meeting their spend-out requirements. And all of these interest groups were represented at the first timeliness workshop. HUD has promised that copies of the materials from the workshop will be made available to grantees who were unable to attend. NCDA will keep you informed about when, and how these materials will be disseminated.

Between April and August, 2000, NCDA, NAHRO and NACCED will co-sponsor four regional workshops with HUD to provide technical assistance to grantees on the issue of timely expenditures. The first workshop, which is targeted to regions one, two, three and four was held in Washington, DC on April 3-4, 2000. A letter from Assistant Secretary Cardell Cooper inviting grantees to the workshop will go out shortly to those in regions 5-8. Included in that package will be an acknowledgment of NCDA's co-sponsorship and the agenda. NCDA has already contacted members from these regions to assist with the training. NCDA also would like the membership to know that the following members:

Amintha Cinotti	Providence, RI	Tom Phillips	Hartford, CT
Linda Beyer	Hartford, CT	Wendy Cheribini	Portland, ME
M. David Staehling	Biloxi, MS	Donald Hadsell	Sarasota, FL
Emory Counts	Daytona Beach FL		

These folks did an outstanding job and represented the Association extremely well. NCDA staff thanks them very much. The dates for the remaining timeliness workshops are as follows.

May 22-23	Chicago, IL	Regions 5-8
June 30	Washington, DC	Very Large Entitlement Communities
August 28-29	San Francisco, CA	Regions 9-10

NCDA ANNUAL CONFERENCE MAY 31–JUNE 3, 2000 IN NEW ORLEANS

The NCDA 2000 Annual Conference is being held in New Orleans on May 31- June 3, 2000 at the Hyatt Regency Super Dome. This conference promises to be an exciting event. Join us for sessions on Lead Based Paint, Working with Your State Housing Finance Authority, Addressing the Issue of Predatory Lending and How the 2000 Census May Impact the CDBG and HOME Formulas. Also, please come to hear HUD's perspective on new program initiatives and see what the City of New Orleans has done to revitalize its neighborhoods.

CALL FOR AGENDA ITEMS

The NCDA Board of Directors will meet on June 1 during the Annual Conference in New Orleans. This is a call for items to added to the agenda. If you have any requests, please get them to NCDA's staff by May 12, 2000.

EXECUTIVE SYMPOSIUM DATES CHANGED

Due to conflicts with other national and regional meetings, the dates for this year's Executive Symposium in Tucson, AZ have been changed to **October 12-15, 2000.** The original dates were October 27-30, 2000. Please make a note of this change. We are sorry for any inconvenience this might cause.

FEDERAL REGISTER NOTICES

April 13, 2000. Notice of Public Forums and Establishment of HUD Task Force on Predatory Lending Practices. HUD announces that its Assistant Secretary for Housing-FHA Commissioner and its General Counsel will co-chair public fact-finding forums on the subject of predatory lending practices during the months of April and May 2000, in the cities of Chicago, Los Angeles, New York and Baltimore. HUD is holding these forums to gather as much information as possible to in order propose substantive protections against abusive lending practices. Toward this objective, HUD also announces the establishment of a Task Force on predatory lending practices. HUD's Task Force includes representatives of consumer, civil rights, community and industry organizations, as well as local officials. HUD will draw upon the experiences of these task force members' efforts and successes in addressing abusive lending practices at the state and local level throughout the nation.

April 5, 2000. Single Family Mortgage Insurance; Appraiser Roster Removal Procedures. This final rule adopts provisions concerning the functioning of HUD's Appraiser Roster that were published for public comment in a proposed rule on July 2, 1999. The Appraiser Roster lists appraisers who are eligible to perform Federal Housing Administration single family appraisals. The provisions adopted by this final rule provide procedures for addressing unsatisfactory appraisers, including removing an appraiser from the Roster.

March 30, 2000. RIN: 2502-AG95. This rule proposes to amend HUD's regulations for the Title I Property Improvement and Manufactured Housing Loan Insurance programs. This proposed rule would require that lenders disburse the proceeds of a direct property improvement loan in excess of $7,500 using a draw system, similar to that used in construction lending; expand and strengthen on-site inspection requirements applicable to dealer and direct property improvement loans; and require that a lien securing a property improvement loan in excess of $7,500 must occupy no less than a second lien position.

JOB OPPORTUNITIES/ATTACHMENTS

To access the attachments below, please go to http://www.ncdaonline.org

- NCDA 2000 National Community Development Week Promotional Items Flyer
- National Community Development Week Action Plans
- NCDA Annual Conference Brochures and Registration Forms
- FY 2001 Slate of Officers
- April 13 Testimony of Roslyn Phillips Before the HUD/VA Subcommittee
- Shelter Plus Care Renewal Sign-on Letter