NCDA WASHINGTON REPORT

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FEDERAL GOVERNMENT OPERATES UNDER CR; OMNIBUS EXPECTED

Congress had hoped to complete all 13 spending measures by its targeted adjournment date of October 4, but for the fifth time in six years an omnibus measure will almost certainly be required. This year's omnibus bill looks set to include the VA-HUD spending measure. Since Congress did not meet its targeted adjournment date, members of the House and Senate will likely stay around until late in the year to complete the spending bills and other high-priority pieces of legislation, including the supplemental bill for Iraq and Afghanistan, energy legislation, and legislation extending prescription drug benefits. With the presidency, all House seats, and a third of the Senate up for grabs in 2004, little time will be available for work on legislation once Congress returns in January. Congress can therefore be expected to be quite busy (and perhaps unusually productive) before it recesses for the holidays.

Congress has enacted a continuing resolution that keeps those federal agencies without appropriations bills operating through October 31. The House plans to adjourn by this date, but the Senate is not so optimistic, especially since the Senate is in recess from October 3 through October 14.

The President's request for $87 billion in additional funding for Iraq and Afghanistan has served as a monkeywrench in the gears of an already slowgoing appropriations process.. Congressional members from both sides of the aisle are questioning the scope and scale of the request, and many want to see the funds earmarked for Iraq restructured as loan guarantees. The President's preference is for the Iraq funds to be in the form of grants, and it looks increasingly likely that he will get his way. Congress hopes to have the supplemental bill on the President's desk by the end of October. While this debate rages on, Congress has been slow to finish the remaining spending measures.

The only spending measures that have been enacted are Defense, Legislative Branch, and Homeland Security. At least four others [Interior; Energy & Water Development; Labor, HHS, Education; and Military Construction] have been passed by both the House and Senate. The VA-HUD bill has been passed by the House, but not by the Senate. The House passed the measure [H.R. 2861] on July 25. The Senate Appropriations Committee marked up its version [S 1584] on September 4.

Knowing that it will be unable to pass each of the remaining spending bills separately, Congress plans to combine all unfinished spending measures into one large omnibus bill for the President's signature. This is the fifth time in six years that a large omnibus measure has been the vehicle for passage of unfinished spending bills. Congress plans to conference the omnibus measure the week of October 20 and hopes to have the measure on the President's desk by the end of the month.

We have attached a letter for you to send to your members on the House and Senate VA-HUD appropriations subcommittees, since some of these subcommittee members will ultimately sit on the conference committee for the VA-HUD bill, and will make the final decisions regarding funding. Please send this letter out as quickly as possible since Congress plans to pass the remaining spending bills by the end of the month.

AMERICAN DREAM DOWNPAYMENT ACT MOVES FORWARD

It appears that the House and Senate are trying to press forward to enact the American Dream Downpayment Act before Congress adjourns. After sporadic movement on the bill all year, both sides are scurrying to conference the bill.

The House passed H.R. 1276 – The American Dream Downpayment Act – on October 1 and the Senate Banking Committee plans to mark-up their bill [S. 811] on October 14. If enacted, the program would authorize the President's "signature" housing policy of providing down payment and closing cost assistance to low-income families; activities that are already eligible under the HOME program. H.R. 1276 would use the HOME program regulations to run the program, including the same formula factors and allocation scenario, with 60% of the funding allocated to units of local government and 40% allocated to States. Initially, some Senate Republicans had wanted all of the funding to be directed to States, which is ironic because at least one national organization representing the interests of States, has openly opposed the program.

It appears that the Senate is interested in using something other than the HOME formula to distribute the funds. During NCDA's last discussion with the Senate staff developing the legislation, they appeared inclined to use just one factor to distribute the funds: the number of low-income renters within a jurisdiction. Furthermore, the Senate plans to allocate the funds to jurisdictions with a population of 150,000 or greater. There will likely be a minimum allocation provided to States. All of these suggestions will be under scrutiny when the Senate Banking Committee marks-up their bill on October 14. We prefer the House's suggestion of using the HOME program regulations to operate the program, since these regulations are already used by housing practitioners nationwide.

In terms of funding for the initiative, the House has approved $125 million for the program in its FY04 VA-HUD appropriations bill. The Senate Subcommittee on VA-HUD-Independent Agencies has approved just $50 million for the program in FY04, and the full Senate is expected to accept this number. The final number will, of course, be somewhere in between these two figures and will be decided when the conferees meet to finalize the VA-HUD appropriations bill. Congress did approve $75 million for the program last year. HUD plans to combine that amount with whatever is approved by the appropriators for distribution in FY04, as long as the program is authorized this year.

NCDA, NACCED, and the U.S. Conference of Mayors have been supportive of the program as long as it follows the HOME program regulations and is not funded as a set-aside within the HOME program. The House has proposed that the program be funded as a set-aside within the HOME program, while the Senate would like to see the program funded separately.

PROPOSED RULE TO EXEMPT ALL NATIONAL BANKS FROM STATE ANTI-PREDATORY LENDING LAWS

NCDA, NACCED, USCM, and Others Send Letter Opposing the Proposed Rule

The Office of the Comptroller of the Currency (OCC), the federal agency that regulates national banks, released a proposed rule earlier this summer that would exempt all national banks and their subsidiaries from all state anti-predatory lending laws. NCDA recently signed-on to a letter opposing the rule. The National Community Reinvestment Coalition spearheaded this effort.

The proposed rule issued by the OCC stems from an initial request the agency received from

National City Bank, a nationally chartered bank within the State of Georgia, to preempt the Georgia Fair Lending Act (GFLA) from applying to National City Bank and all nationally chartered banks. The Georgia Fair Lending Act was passed on October 1, 2002, and subsequently amended on March 7, 2003, to stop unscrupulous lenders from preying on the state's citizens. The law prohibits such predatory lending practices as: loan flipping (the practice of frequent refinancing of a home that results in little or no tangible benefit to the borrower); the charging of excessive loan fees; the use of accelerated interest rates; prepayment penalties that make it difficult or impossible for a borrower to repay a loan before scheduled maturity; failing to make clear or proper disclosures or making misleading disclosures; targeting inappropriate or costly loan products to financially unsophisticated consumers; and making loans to pay a contractor for home improvement or repair, when the underlying improvements have not been completed or have not been completed consistent with established building codes, to name just a few.

The law applied to national banks and their subsidiaries as well as state banks and other lending institutions. According to National City Bank, the many undefined terms, ambiguities and harsh penalties within the Act have deterred the secondary market from purchasing home loans in Georgia, essentially stifling the mortgage lending market in the state. Furthermore, National City Bank argued to the OCC that national banks and their subsidiaries should not have to adhere to state laws since they are nationally chartered. The OCC agreed with National City Bank's request, and issued a Preemption Determination and Order on July 30, 2003 stating that "the Georgia Fair Lending Act does not apply to National City or any other national bank or national bank operating subsidiary that engages in real estate lending activities in Georgia." Now the OCC has gone one step further by issuing a proposed rule (comments were due by October 6) exempting all national banks and their subsidiaries from state anti-predatory lending laws. NCDA and other interest groups are not as concerned about national banks as we are by their subsidiaries. Subsidiaries of national banks have developed many of the predatory lending practices outlined in the Georgia Fair Lending Act. We'll keep you posted on the outcome of this rule.

REPORT CURBING WASTE, FRAUD, AND ABUSE INCLUDES DAVIS-BACON RECOMMENDATIONS

The FY 2004 Congressional Budget Resolution contained language directing the General Accounting Office and all Congressional committees to identify and investigate means of reducing waste, fraud and abuse in mandatory programs within their jurisdictions. These recommendations were to be passed along to the Budget Committee for compilation into a final report. October 2, House Budget Committee Chairman Jim Nussle announced the release of that report, written by Republican majority committee staff with Democratic minority views attached. The report can be accessed online through the House Budget Committee's website at http://www.house.gov/budget/.

Included among the report's recommendations is a call from Republican members of the House Committee on Education and the Workforce to repeal or reform the Davis-Bacon Act. As you know, Davis-Bacon currently requires that employers on federally funded construction projects valued in excess of $2,000 pay their workers no less than the prevailing wage rate as determined by the Labor Department. The majority report laments that Davis-Bacon has, in recent years, "been interpreted and legislatively expanded to encompass a far wider range of federal programs than the original 'federal construction' model for which it was intended." The majority section of the report asserts that "the application of Davis-Bacon has been demonstrated to inflate construction costs on average from five to fifteen percent, and in some areas instances up to almost 40 percent." According to the report, previous studies have demonstrated that the determination of prevailing wages by the Department of Labor is a process rife with inaccuracy and abuse. The majority also claims that "some believe the Davis-Bacon Act encourages discrimination against some of America's most vulnerable workers," since, according to a George Mason University professor cited in the report, "most blacks are in the non-union sector of the construction industry." This single professor's comments aside, no additional evidence of Davis-Bacon's supposedly discriminatory effects is provided in the report.

The majority argues that an increase in the $2,000 threshold for Davis-Bacon projects would result in significant cost savings to the federal government and recommends a new threshold of $1 million. If this recommendation is not adopted, the majority endorses "limiting the Davis-Bacon Act to the historic and traditional model for which it was enacted and intended, and opposes any expansion of these outdated requirements for new federal programs or non-traditional means of federal financing." The majority also recommends repealing or limiting the Service Contract Act of 1965, which ensures the payment of market-based wages.

The minority section of the report characterizes the majority's recommendation as proposals "to slash the wages and living conditions of working Americans to pay for their irresponsible tax cuts for the wealthy." The minority argues that prevailing wage laws ensure that the federal government receives quality for its dollars by forcing contractors to compete on the basis of who can most efficiently fulfill contracts rather than who can pay the least. In the report, the minority mentions that the Republican leadership has refused to bring several public works bills to the floor since these bills have included prevailing wage requirements. According to the minority, these bills could have created up to 3 million jobs in the highway and water project construction industries. The minority also points to the fact that the American economy has lost approximately 3.2 million jobs since President Bush took office.

HUD NEWS

FINAL FAITH-BASED RULE INCLUDED IN SEPTEMBER 30 FEDERAL REGISTER

The long-awaited final rule laying out new ground rules for participation in HUD programs by faith-based organizations was published in the September 30 edition of the Federal Register. The summary section of the final rule states that, "In general, no group of applicants competing for HUD funds should be subject, as a matter of HUD's discretion, to greater or fewer requirements than other organizations solely because of their religious character or affiliation, or absence of religious character or affiliation. The final rule's release follows the January 6 publication of a proposed rule and takes into account the 188 public comments (including comments submitted by NCDA) generated by that proposed rule. The final rule's effective date is October 30, 2003.

Even a cursory reading of the final rule clearly reveals that HUD has rejected almost all public comments expressing opposition to components of the January 6 proposed rule. Several commenters argued there was insufficient justification for the proposed rule, believing that there are currently no significant barriers preventing faith-based organizations from participating in HUD programs. HUD disagreed. Some commenters suggested that HUD should provide guidance and/or formalized definitions to assist in determining which organizations are legitimate faith-based organizations. HUD declined to adopt this suggestion. Several commenters asserted that "the monitoring of and enforcement of faith-based organizations would be administratively burdensome, and raise the constitutionally troubling prospect of excessive government oversight of religious activity." HUD dismissed their worries, stating simply that "the enforcement of HUD regulations does not increase because some program participants are faith-based organizations." Several commenters requested that HUD clarify the term "separation in time or location." HUD declined. Some commenters requested that HUD go beyond restricting inherently religious activities and also restrict activities "inherently infused with religious doctrine." Again, HUD declined. Many commenters suggested that the use of religious art or icons represents a subtle yet powerful form or proselytization and should not be permitted. HUD declined to adopt this suggestion, justifying its decision by pointing out that "for no other participant do HUD regulations prescribe the types of artwork, statues, or icons that may be placed within or without the structures or rooms in which HUD-funded services are provided."

The most significant difference between the proposed rule and the final rule comes in the form of a clarification regarding when HUD funds can be used for "acquisition, construction, or rehabilitation of real property." According to the final rule, "HUD funds may not be used for acquisition, construction, or rehabilitation of sanctuaries, chapels, or any other rooms that a religious congregation that is a recipient or subrecipient of HUD assistance uses as its principal place of worship." The final rule goes on to state that "separate rooms located in a structure that contain [sic] sanctuaries, chapels, or other rooms that a HUD-funded religious congregation uses as its principal place of worship, however, may qualify for such assistance to the extent that they are used for eligible, HUD-funded activities." Several commenters insisted that government funding for religious structures is unconstitutional and is contrary to Supreme Court decisions that prohibit spending government funds on structures that are not exclusively secular in their use. Nevertheless, the final rule affirms that "HUD believes that the prorated funding of improvements to a structure that has a mixed use—both religious and nonreligious—is not itself a violation of the Constitution." It is not particularly difficult to envision this rule leading to a number of legal challenges. In its defense, HUD argues that "in a neutral program in which the federal government directly funds the capital improvements of institutions that administer Federal social welfare programs, the government need only put in place safeguards to ensure that public money is not used to finance inherently religious activities." According to HUD, there is no need to distinguish between religious and non-religious non-HUD activities, since "the same mechanism by which HUD polices the line between ineligible and eligible activities will serve to exclude inherently religious activities from funding."

Elsewhere in the final rule, HUD emphasizes that "if regulations for a HUD program require participating nonprofit organizations to have section 501(c)(3) status, then all participating organizations must have this status to receive HUD funds." Conversely, if there is no section 501(c)(3) requirement imposed on secular nonprofits, HUD will not impose such a requirement on faith-based organizations. Faith-based organizations will be allowed to retain religious terms in its organization's name, select its board members on a religious basis, and include religious references in its organization's mission statements and other governing documents. The final rule makes clear that faith-based organizations receiving HUD funds, due to their nature as government contractors or subcontractors, will be able to "take religion into consideration in the employment of individuals." This ability to discriminate is a direct result of Executive Order 13279, issued by President Bush on December 12, 2002. This provision is especially problematic because HUD refused to follow commenters' suggestions to create a formalized definition of a faith-based organization.

HUD FINALIZES ITS LIST OF NEW ENTITLEMENT COMMUNITIES

As a result of the 2000 Census and of the reclassification of a metropolitan statistical area, HUD has determined the final tally of new entitlement communities to be added to the FY 2004 appropriations level for the CDBG program. They are as follows:

Fairbanks, AK	Aimes, IA
Bentonville, AR	Coeur d'Alene, ID
Hot Springs, AR	Idaho Falls, ID
El Centro, CA	Lewiston, ID
Marysville, CA	Danville, IL
San Clemente,CA	Columbus, IN
Centinnial, CO	Laporte, IL
Douglas Cty, CO	Michigan City, IN

Destin, FL
Brunswick, GA
Dalton, GA
Gainsville, GA
Hinesville, GA
Rome, GA
Valdosta, GA
Jefferson City, MO
Jefferson CTY, MO
O'Fallon, MO
Farmington, NM
Ithaca, NY
Kingston, NY
Sandusky, OH
Bend, OR
Cleveland, TN
Morristown, TN
Hamilton CTY, TN
Allen, TX
League City, TX
Williamson Cty, TX
Logan, UT
Shawnee, KS
Bowling Green, KY
Elizabethtown, KY
Salisbury, MD
South Portland, ME
Monroe, MI
Niles, MI
Blacksburg, VA
Christianburg, VA
Harrisonburg, VA
Louden Cty, VA
Radford, VA
Winchester, VA
Anacosrtes, WA
Longvierw, WA
Mount Vernon, WA
Fond du Lac, WI
Martinsburg, WV
Morgantown, WV

We can add these 57 communities to the current list of 1,024 for a grand total of 1,081 entitlement communities. If Congress allocates the additional $200 million in CDBG formula funds that passed the House, it is very likely that the existing communities (1,024) will not see a cut in their CDBG allocations this year. Granted, there are a lot of "ifs,"but it's better than the entire formula taking a hit. As soon as Congress passes HUD's bill and the President signs it, NCDA will get the allocations out to members. We ***HOPE*** to have the numbers before Thanksgiving. As always, however, the final timetable remains something of a mystery.

PROVIDENCE MAYOR CICILLINE DISCUSSES HOMELAND SECURITY

In an article published in the September 29 edition of *US Mayor*, the official publication of the United States Conference of Mayors, Providence Mayor David N. Cicilline outlined the city's emergency preparedness efforts, which, according to Mayor Cicilline, are much more advance than they were eight months ago. Since taking office, Mayor Cicilline has informed his citizenry that he has shored up the city's emergency preparedness system so that the people of Providence "will be assured of their safety if the unthinkable should occur."

To illustrate that he means business in being prepared, the mayor regularly schedules unannounced drills so that his senior staff will know what is expected of them should an emergency occur. On September 10, at 5:30 a.m. his senior staff received a wake-up call. They were summoned to the city's Public Safety Complex, where they ran a drill of Providence's communication system. It is a drill that has happened before, and one the mayor's team has come to expect. He concludes that the city's proximity to the Washington/Boston corridor, adjacent other urban centers, the U.S. Naval War College, deep water ports and seaboard location, puts Providence in a location "where we must be prepared."

Upon winning the mayoral election, Cicilline discovered serious deficiencies within the city's emergency preparedness plan, specifically an absence of coordination among federal, state and local agencies, and an unclear sense of what could happen should a natural disaster or terrorist attack occur. He immediately created a working group composed of the Director of Counter-Terrorism and Law Enforcement Initiative of the U.S. Attorney's Offices, his chief of policy, and a member of his Emergency Preparedness Office.

Within a few months, the city had developed a plan that would ensure that this city and its leadership would be confident in its preparedness with strong coordination with and between state and federal agencies. Shortly after the plan's completion, Cicilline was named to the Conference of Mayors' Homeland Security Task Force, chaired by Baltimore Mayor Martin O'Malley.

Mayor Cicilline has instituted a number of measures to increase readiness in the city of Providence.

- Named a Director of Counter-Terrorism and Law Enforcement for the US Attorneys' Office as chair and Acting Director of the City's Office of Emer-gency Preparedness Operations Center.

- Created an Emergency Operation Plan, a mobile Emergence Control Board and a stationary Emergency Operations Center.

- Required that the city's senior leadership, department directors and key community leaders such as the Red Cross participate in a city "table-top' exercise at the U.S. Naval War College Gaming Department.

- Established a web site which provides the most user-friendly preparedness information to citizens.

- Established a city-to-city Metropolitan Medical Response System, so that needed pharmaceuticals can be safely secured and available for coordinated distribution, so that first and second responders will be prepared in case of an attack

- Initiated planning for the first-ever Medical Emergency Distribution System that will put medication and antidotes into the hands of every city resident as needed, in an emergency.

To pay for this ambitious plan, the city applied for and was awarded two grants totaling $600,000 from FEMA and HHS. Mayor Cicilline believes that the 21st century will require more resources, planning and coordination from cities in order for them to be able to provide a safe place to live and work. "I am pleased to say that this city– just years afer that tragic September day and less than eight months since I have taken office– has been able to...[address] the many public safety issues we would have to deal with in an emergency situation. It is a credit to the collaboration between and among public and private agencies and the strong leadership of this administration. Its all about leadership, preparation and cooperation." Mayor Cicilline believes that Providence is "extraordinarily well prepared."

NCDA NOTES

NCDA PUBLISHES EXPANDED EDITION OF ITS DISASTER PREPAREDNESS GUIDEBOOK

NCDA is pleased to announce the publication of its *Disaster Prepared Guidebook for Community Development Professionals*. This revised and expended edition of the original disaster preparedness guidebook that was first printed in 1997 is a reference manual designed to aid community development professionals in assisting citizens when disasters occur. With assistance from NCDA members who have personally experienced disasters in their communities, we have included two new chapters, one on responding to the economic aftermath of the terrorist action in Oklahoma City and another on addressing forest fires from the State of Florida. The guidebook is intended to answer the Community Development Professional's questions such as "Where do I go for help? What assistance can I expect, and when can I get it?" Members will also find helpful tips on dealing with disasters, the do's and don'ts of disaster recovery, and useful ideas on the "lessons learned" that localities can use to mitigate the devastating effects of a disaster. Each member will receive one complimentary copy of the guidebook. Additional copies may be purchased for $7 per copy. A PDF version will be made available in the members-only section of NCDAonline. NCDA received a grant in the amount of $2,500 from the Fannie Mae Foundation to help offset costs of printing the guidebook. We offer our sincere thanks to Barry Zigas at Fannie Mae for all his help.

NCDA EXPANDS AUDREY NELSON AWARDS TO RECOGNIZE 30TH ANNIVERSARY OF THE CDBG PROGRAM

At the request of the Board of Directors, this year's Audrey Nelson Community Development Awards competition featured relaxed eligibility requirments. In the past, nominated projects needed to have a clear focus on CDBG. This year, eligible projects will include housing projects that do not necessarily involve CDBG and comprehensive projects with unusual circumstances that may or may not rely on CDBG funds.

To bring attention to the 30 years of the CDBG program, the Board felt it was important to emphasize that CDBG has become a catalyst for all types of community development projects and programs. Therefore we have expanded the types of projects that can be submitted. This year, we will consider projects from as far back as 1998, due to the expanded nature of the awards competition. We know of some outstanding projects that did not have CDBG as it focus, but still embodied the objectives of the CDBG program. Those projects should be recognized. The 30th anniversary of the CDBG program and the National Community Development Week Campaign is the perfect opportunity to do so.

Applications will be accepted from October 17 through December 12, 2003, with notification by December 29, 2003.

FEDERAL REGISTER NOTICES

Department of Housing and Urban Development, September 30, 2003,[Docket No. FR-4782-F-02] Participation in HUD Program by Faith-Based Organizations; Providing for Equal Treatment of all HUD Program Participants; Final Rule. This final rule revises HUD regulations to remove barriers to the participation of faith-based organizations in certain HUD programs. In general, no group of applicants competing for HUD funds should be subject, as a matter of HUD's discretion, to greater or fewer requirements than other organizations solely because of their religious character or affiliation, or absence of religious character or affiliation. Applicants for HUD funds and those applicants selected to receive HUD funding should generally be subject to the same requirements. The purpose of the revisions made by this rule is to ensure that faith-based organizations are able compete on an equal footing with other organizations for HUD funding. This final rule follows publication of a January 6, 2003, proposed rule and takes into consideration the public comments received on the proposed rule.

Department of Housing and Urban Development. October 3, 2003, [Docket No. FR-4663-F-07] Designation of Round III Urban Empowerment Zones and Renewal Communities. This final rule adopts without change an interim rile that governs the designation of Round III Urban Empowerment Zones (EZs) and Renewal Communities (ECs) nominated by state and local governments. The designation of an area as ans EZ or an EC or RC provides special federal income tax treatment as an incentive for businesses to locate within the areas.

JOB ANNOUNCEMENTS/ATTACHMENTS
Access the documents below by going to NCDAonline (http://ncdaonline.org).

- Letter to Conferees
- Faith-Based Final Rule
- Audrey Nelson Award Application

FY 2004 HUD BUDGET

Program	FY 2003 Enacted (Includes Recision)	FY 2004 President's Request	FY 2004 Passed the House	FY 2004 Senate Appro. Committee
Community Dev Fund **(CDBG)**	$4.9049 billion	$4.732 billion	$4.959 billion	$4.950 billion
*Section 108 Credit Limit	$273.2 million	$0	$0	*$275 million
Section 108 Operating	{$6.283 million}	$0	$0	{$6.325 million}
Set-asides:				
Indian Block Grant	$70.5385 million	$73 million	$72 million	$72.5 million
Housing Asst. Council	$3.2785 million	$3 million	$3.3 million	$3.3 million
Nat. Am. Indian Council	$2.3844 million	$2 million	$2.4 million	$2.6 million
Tribal Colleges/Univ.	$0	$3 million	$0	$0
Wellstone Comm. Center	$8.9485 million	$0	$0	$0
Capacity Building-NCDI	$32.287 million	$30 million	$33.25 million	$35.5 million
Section 107	$48.780 million	$38 million	$43 million	$52.5 million
Technical Assistance	$0	$3 million	$0	$0
EDI Spec. Purpose Grts.	$259.303 million	$0	$137.5 million	$140 million
Youthbuild	$59.610 million	$65 million	$65 million	$60 million
Neighborhood Init. .	$41.826 million	$0	$21 million	$21 million
Self Help Housing	$25.233 million	$65 million	$28 million	$12 million
Habit for Humanity	[$4.222 million]	[$5 million]	[$5 million]	$0
National Hous. Dev.	$4.967 million	$0	$5 million	$0
National La Raza.	$4.967 million	$0	$5 million	$0
Hawaiian Block Grant	$0	$0	$9.5 million	[$10 million]
Working Capital Fund	$3.3379 million	$5 million	$4.9 million	$4.9 million
Colonias Gateway Init.	$0	$16 million	$0	$0
Total Set-asides	**$565.371 million**	**$303 million**	**$420 million**	**$404.3 million**
Net Formula Allocation	$4.339 billion	$4.429 billion	$4.53865 billion	$4.5457 billion
HOME	$1.9124 billion	$2.197 billion	$2.0641 billion	$1.975 billion
Set-asides:				
Downpayment Assist.	$74.512 million	$200 million	$125 million	$50 million
Housing Counseling	$39.740 million	[$45 million]	$40 million	$40 million
Information Systems	$1.0928 million	$2 million	$2.1 million	$0
TA	$11.922 million	$16 million	$18 million	$18 million
Lead Hazard Demo.	$0	$25 million	$0	$0
Total Set-asides	$127.267 million	$ 243 million	$185.1 million	**$108 million**
Net Formula Allocation	**$1.7851 billion**	**$1.954 billion**	$1.8791 billion	**$1.867 billion**

Program	FY 2003 Enacted (Includes Recision)	FY 2004 President's Request	FY 2004 Passed the House	FY 2004 Senate Appro. Committee
Homeless grants Set-asides **Total Homeless Grants**	$1.217 billion $ 219.6 million **$997.374 million**	$1.325 billion $ 211 million **$1.114 million**	$1.242 billion $1.242 billion	$1.325 billion $1.325 billion
Housing Certificate Fund	$17.111 billion	$16.864 billion	$18.431 billion	$18.4336 billion
Brownfields	$24.837 million	$0	$25 million	$25 million
HOPWA	$290.102 million	$297 million	$297 million	$291 million
Rural Housing and Economic Dev.	$24.837 million	$0	$25 million	$25 million
Public Housing Capital Fund	$2.7122 billion	$2.641 billion	$2.712 billion	$2.641 billion
Public Housing Operating Fund	$3.577 billion	$3.574 billion	$3.6 billion	$3.576 billion
HOPE VI	$570.269 million	$0	$50 million	$195.115 million
Section 202 Elderly	$777.910 million	$783 million	$773 million	$783.286 million
Section 811 Disabled	$248.375 million	$251 million	$251 million	$250.515 million
Lead Hazard Control	$174.856 million	$136 million	$130 million	$175 million
EZ/EC	$29.805 million	$0 million	$15 million	$0

[ ] included in Section 107 TA account
() Part of the CDBG Formula, not a set-aside
* Not classified as a set-aside, Section 108 Loan Authority