PUBLIC LAW 95-557—OCT. 31, 1978

SECTION 8 HOUSING FOR LARGE FAMILIES

Sec. 208. (a) The Secretary of Housing and Urban Development shall conduct a study for the purpose of examining alternative means of encouraging the development of housing to be assisted under section 8 of the United States Housing Act of 1937 for occupancy by large families which reside in areas with a low-vacancy rate in rental housing.

(b) The Secretary shall report to the Congress no later than one year after the date of enactment of this Act, for the purpose of providing legislative recommendations with respect to the study described in subsection (a).

SOLAR ENERGY SYSTEMS

Sec. 209. (a) It is the purpose of this section to promote and extend the application of viable solar energy systems as a desirable source of energy for residential single-family and multifamily housing units.

(b) (1) The Secretary, in carrying out programs and activities under section 312 of the Housing Act of 1964, section 302 of the Housing Act of 1969, and section 8 of the United States Housing Act of 1937, shall permit the installation of solar energy systems which are cost-effective and economically feasible.

(2) For the purpose of this Act, the term “solar energy system” means any addition, alteration, or improvement to an existing or new structure which is designed to utilize wind energy or solar energy either of the active type based on mechanically forced energy transfer or of the passive type based on convective, conductive, or radiant energy transfer or some combination of these types to reduce the energy requirements of that structure from other energy sources, and which is in conformity with such criteria and standards as shall be prescribed by the Secretary in consultation with the Secretary of Energy.

(c) In carrying out subsection (b), the Secretary shall take such steps as may be necessary to encourage the installation of cost-effective and economically feasible solar energy systems in housing assisted under the programs and activities referred to in such subsection taking into account the interests of low-income homeowners and renters, including the implementation of a plan of action to publicize the availability and feasibility of solar energy systems to current or potential recipients of assistance under such programs and activities.

(d) The Secretary shall, in conjunction with the Secretary of Energy, transmit to the Congress, within eighteen months after the date of enactment of this Act, a report setting forth—

1. the number of solar units which were contracted for or installed or which are on order under the provisions of subsection (b) (1) of this section during the first twelve full calendar months after the date of enactment of this Act; and

2. an analysis of any problems and benefits related to encouraging the use of solar energy systems in the programs and activities referred to in subsection (b).

TITLE III—PROGRAM AMENDMENTS AND EXTENSIONS

EXTENSION OF FEDERAL HOUSING ADMINISTRATION MORTGAGE INSURANCE PROGRAMS

Sec. 301. (a) Section 2(a) of the National Housing Act is amended by striking out "November 1, 1978" in the first sentence and inserting in lieu thereof "October 1, 1979".
12 USC 1715h.  
(b) Section 217 of such Act is amended by striking out "October 31, 1978" and inserting in lieu thereof "September 30, 1979".

12 USC 1715f.  
(c) Section 221(f) of such Act is amended by striking out "October 31, 1978" in the fifth sentence and inserting in lieu thereof "September 30, 1979".

12 USC 1715z.  
(d) Section 235(m) of such Act is amended by striking out "October 31, 1978" and inserting in lieu thereof "September 30, 1979".

12 USC 1715z-1.  
(e) Section 236(n) of such Act is amended by striking out "October 31, 1978" and inserting in lieu thereof "September 30, 1979".

12 USC 1715z-9.  
(f) Section 244(d) of such Act is amended—

(1) by striking out "October 31, 1978" in the first sentence and inserting in lieu thereof "September 30, 1979"; and

(2) by striking out "November 1, 1978" in the second sentence and inserting in lieu thereof "October 1, 1979".

12 USC 1715z-10.  
(g) Section 245 of such Act is amended by striking out "October 31, 1978" in the third sentence and inserting in lieu thereof "September 30, 1979".

12 USC 1748b-1.  
(h) Section 809(f) of such Act is amended by striking out "October 31, 1978" in the second sentence and inserting in lieu thereof "September 30, 1979".

12 USC 1748b-2.  
(i) Section 810(k) of such Act is amended by striking out "October 31, 1978" in the second sentence and inserting in lieu thereof "September 30, 1979".

12 USC 1749bb.  
(j) Section 1002(a) of such Act is amended by striking out "October 31, 1978" in the second sentence and inserting in lieu thereof "September 30, 1979".

12 USC 1749aaa.  
(k) Section 1101(a) of such Act is amended by striking out "October 31, 1978" in the second sentence and inserting in lieu thereof "September 30, 1979".

EXTENSION OF FLEXIBLE INTEREST RATE AUTHORITY

Sec. 302. Section 3(a) of the Act entitled "An Act to amend chapter 37 of title 38 of the United States Code with respect to the veterans' home loan program, to amend the National Housing Act with respect to interest rates on insured mortgages, and for other purposes", approved May 7, 1968, as amended, is amended by striking out "November 1, 1978" and inserting in lieu thereof "October 1, 1979".

EXTENSION OF EMERGENCY HOME PURCHASE ASSISTANCE ACT OF 1974

Sec. 303. Section 3(b) of the Emergency Home Purchase Assistance Act of 1974 is amended by striking out "November 1, 1978" and inserting in lieu thereof "October 1, 1979".

COMPREHENSIVE PLANNING

Sec. 304. (a) The second sentence of section 701(e) of the Housing Act of 1954 is amended by striking out "and not to exceed $75,000,000 for the fiscal year 1978" and inserting in lieu thereof "and not to exceed $75,000,000 for the fiscal year 1978, and not to exceed $75,000,000 for the fiscal year 1979".

(b) The second sentence of section 701(c) of such Act is amended by striking out "biennially" and inserting in lieu thereof "triennially".

(c) Section 701(d) (2) of such Act is amended by striking out "biennially" and inserting in lieu thereof "at least triennially" and by striking out "two" and inserting in lieu thereof "three".
(d) Section 701(m) of such Act is amended by adding at the end thereof the following:

"(5) The term 'Indian tribal group or body' means any Indian tribe, band, group, and nation, including Alaska Indians, Aleuts, and Eskimos, and any Alaskan Native Village, of the United States, which is considered an eligible recipient under the Indian Self-Determination and Education Assistance Act (Public Law 93-638) or under the State and Local Fiscal Assistance Act of 1972 (Public Law 92-512)."

RESEARCH AUTHORIZATIONS

SEC. 305. (a) Title V of the Housing and Urban Development Act of 1970 is amended by striking out in the second sentence of section 501 "and not to exceed $60,000,000 for the fiscal year 1978" and inserting in lieu thereof "not to exceed $60,000,000 for the fiscal year 1978, and not to exceed $62,000,000 for the fiscal year 1979".

(b) Such title is further amended by adding at the end thereof the following new section:

"CONVERSIONS"

"Sec. 510. In carrying out activities under section 501, the Secretary is authorized to conduct demonstrations to determine the feasibility of expanding homeownership opportunities in urban areas and encouraging the creation and maintenance of decent, safe, and sanitary housing in such areas by utilizing techniques including, but not limited to, the conversion of multifamily housing properties to condominium or cooperative ownership by individuals and families."

(c) The Secretary of Housing and Urban Development shall conduct a study of the feasibility of underground construction of residential housing and changes in housing codes and financing which may be necessary as the result of the adoption of this construction method. The Secretary shall transmit a final report no later than one year after the date of enactment of this Act to the Congress containing the findings and conclusions made as a result of such study, along with any legislative recommendations which the Secretary determines should be enacted with respect to the subject of such study.

NEW COMMUNITIES

SEC. 306. Section 720(a) of the Housing and Urban Development Act of 1970 is amended by striking out "November 1, 1978" and inserting in lieu thereof "October 1, 1979".

EXTENSION OF CRIME INSURANCE AND RIOT REINSURANCE PROGRAMS

SEC. 307. (a) Section 1201 of the National Housing Act is amended—

12 USC 1749bbb.

(1) by striking out, in subsection (b) (1), "October 31, 1978" and inserting in lieu thereof "September 30, 1980";

(2) by striking out, in subsection (b) (1)(A), "October 31, 1981" and inserting in lieu thereof "September 30, 1983"; and

(3) by striking out, in subsection (b) (2), "October 31, 1978" and inserting in lieu thereof "September 30, 1981".

(b) Section 1211 of such Act is amended by adding the following new subsection at the end thereof:

"(c) At least one-third of the voting members of every board of directors, board of governors, advisory committee, and other governing or advisory board or committee for each plan described in subsec-
tion (b) shall be individuals who are not employed by, or otherwise affiliated with, insurers, insurance agents, brokers, producers, or other entities of the insurance industry."

(c) Section 1211(b) of such Act is amended by striking out "and" at the end of paragraph (9), by striking out the period at the end of paragraph (10) and inserting in lieu thereof "; and", and by adding the following new paragraph at the end thereof:

"(11) Notwithstanding any other provision of this section, on and after January 31, 1979, no risk within the plan shall be insured at a rate higher than the rates or advisory rates set by the principal State-licensed rating organization for essential property insurance in the voluntary market; except that this provision shall not be deemed to prohibit the application to any such risk, on a nondiscriminatory basis, of condition charges for substantial physical conditions within the control of the applicant for insurance as set by the principal State-licensed rating organization for the voluntary market."

EXTENSION OF NATIONAL FLOOD INSURANCE PROGRAM

42 USC 4026. Sec. 308. (a) Section 1319 of the National Flood Insurance Act of 1968 is amended by striking out "October 31, 1978" and inserting in lieu thereof "September 30, 1980".

42 USC 4056. (b) Section 1386(a) of such Act is amended by striking out "October 31, 1978" and inserting in lieu thereof "September 30, 1980".

FLOOD INSURANCE STUDIES

42 USC 4127. Sec. 309. Section 1376(c) of the National Flood Insurance Act of 1968 is amended by striking out "and not to exceed $108,000,000,000 for the fiscal year 1978" and inserting in lieu thereof the following: "not to exceed $104,000,000,000 for the fiscal year 1978, and not to exceed $114,000,000,000 for the fiscal year 1979".

FEDERAL HOUSING ADMINISTRATION GENERAL INSURANCE FUND

12 USC 1735c. Sec. 310. Section 519(f) of the National Housing Act is amended by inserting the following before the period: ", which amount shall be increased by $165,000,000 on October 1, 1978".

MULTIFAMILY MORTGAGE INSURANCE

12 USC 1713. Sec. 311. (a) The last sentence of section 207(c) of the National Housing Act is amended by striking out "eight" and inserting in lieu thereof "five".

12 USC 1715c. (b) Section 241(d) of such Act is amended by adding at the end thereof the following: "At any sale under foreclosure of a mortgage on a property or facility which is not insured under this Act but which is senior to a loan assigned to the Secretary pursuant to subsection (c), the Secretary is authorized to bid, in addition to amounts authorized under section 207(k), any sum up to but not in excess of the total unpaid indebtedness secured by such senior mortgage, plus taxes, insurance, foreclosure costs, fees, and other expenses. In the event that, pursuant to subsection (c), the Secretary acquires title to, or is assigned, a loan covering a project or facility which is subject to a mortgage which is not insured under this Act, the Secretary is authorized to make payments from the General Insurance Fund on the debt secured by such mortgage, and to take such other steps as the Secretary may deem appropriate to protect the project or facility."

MORTGAGE INSURANCE

SEC. 312. (a) Section 1709 of such Act is amended—

(1) by inserting "December 31, 1978," at the end of paragraph (2), and the nonresident of the State shall be deemed able to live independently and without income from the sale of the property or facility, and

(2) by inserting "December 31, 1978," at the end of paragraph (17), and the nonresident of the State shall be deemed able to live independently and without income from the sale of the property or facility, and

(b) Section 322(1) is amended to read as follows:

"(1) (a) Each nursing home shall have additional facilities to meet the needs of the resident care of elderly individuals who can live independently but who require supplemental nursing home services."

CONTESTATION AND JUDGMENT

SEC. 313. (a) The Federal Housing Act is amended—

the proviso of clause (3) of the case of a multifamily mortgage insurance,".

(b) The third sentence of clause (3) is amended by inserting "(100 percent)" under section 203(b).

MULTIFAMILY HOUSING

SEC. 314. Section 203 is amended—

by adding "(90,000,000)" immediately after "$10,000,000".

NATIONAL HOUSING AND DEVELOPMENT ACT

SEC. 315. The National Housing and Development Act is amended—

"(n) Notwithstanding the provisions of this Act, a day care center for the purpose of serving children of the Department, to provide for the establishment of a day care center for the purpose of serving children of the Department."

HOUSING AND THE HOMELESS

SEC. 316. Section 207 of the National Housing and Development Act is amended—

by inserting "(n) Notwithstanding the provisions of this Act, a day care center for the purpose of serving children of the Department, to provide for the establishment of a day care center for the purpose of serving children of the Department."

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STATEMENT OF PURPOSE

SEC. 1.1. This Act is the National Housing Act of 1978, which provides for the establishment of a National Housing Trust Fund for the purpose of providing funds for the provision of decent, safe, and affordable housing for all Americans.
deem appropriate to preserve or protect the Secretary’s interest in the project or facility."

MORTGAGE INSURANCE FOR NONRESIDENT CARE FACILITIES

Sec. 312. (a) Section 232(a) of the National Housing Act is amended—

(1) by inserting the following immediately before the period at the end of paragraph (1): "including additional facilities for the nonresident care of elderly individuals and others who are able to live independently but who require care during the day"; and

(2) by inserting the following immediately before the period at the end of paragraph (2): "including additional facilities for the nonresident care of elderly individuals and others who are able to live independently but who require care during the day".

(b) Section 232(b)(2) of such Act is amended by inserting immediately after "nursing services:" in the first sentence the following: "(3) a 'nursing home' or 'intermediate care facility' may include such additional facilities as may be authorized by the Secretary for the nonresidential care of elderly individuals and others who are able to live independently but who require care during the day;"

CONDOMINIUM MORTGAGE INSURANCE

Sec. 313. (a) The first sentence of section 234(c) of the National Housing Act is amended by inserting immediately after "less units" in the proviso of clause (2) the following: "or twelve or more units in the case of a multifamily project the construction of which was completed more than a year prior to the application for mortgage insurance.

(b) The third sentence of section 234(c) of such Act is amended by inserting "(100 per centum if the mortgagor is a veteran as defined under section 203(b)(2) of this Act)" after "centum" in clause (A)(i).

PURCHASE OF FEE SIMPLE TITLE

Sec. 314. Section 240(c)(2) of the National Housing Act is amended by adding "($30,000, if the property is located in Hawaii)" immediately after "$10,000".

etrosity-PUBLIC NEIGHBORHOOD POLICY ACT

Sec. 315. The National Neighborhood Policy Act is amended by striking out "one year" in section 204(c) and inserting in lieu thereof "fifteen months".

HOUSING AND URBAN DEVELOPMENT DAY CARE CENTER FACILITIES

Sec. 316. Section 7(n) of the Department of Housing and Urban Development Act is amended to read as follows:

"(n) Notwithstanding any other provision of law, the Secretary is authorized by contract or otherwise to establish, equip, and operate a day care center facility or facilities, or to assist in establishing, equipping, and operating interagency day care facilities for the purpose of serving children who are members of households of employees of the Department. The Secretary is authorized to establish or provide for the establishment of appropriate fees and charges to be
chargeable against the Department of Housing and Urban Development employees or others who are beneficiaries of services provided by any such day care center. In addition, limited start-up costs may be provided by the Secretary in an amount limited to 3% of the first year's operating budget, but not to exceed $3,500."

SALE OF SURPLUS FEDERAL LAND FOR HOUSING

SEC. 317. (a) The first and second sentences of section 414(a) of the Housing and Urban Development Act of 1969 are amended to read as follows: "Notwithstanding the provisions of the Federal Property and Administrative Services Act of 1949, any Federal surplus real property within the meaning of such Act may, in the discretion of the Administrator of General Services, be transferred to the Secretary of Housing and Urban Development at the Secretary's request for sale or lease by the Secretary at its fair value for use in the provision of housing to be occupied predominantly by families or individuals of low and moderate income, assisted under a Federal housing assistance program administered by the Secretary or under a State or local program found by the Secretary to have the same general purpose, and for related public commercial or industrial facilities approved by the Secretary. Prior to any disposition of Federal surplus real property to an entity other than a public body, the Secretary shall notify the governing body of the locality where such property is located of the proposed disposition and no such disposition shall be made if the local governing body, within ninety days of such notification, formally advises the Secretary that it objects to the proposed disposition, unless the Secretary determines (1) that the proposed disposition would be consistent with any approved housing assistance and community development plans developed by such body pursuant to the Housing and Community Development Act of 1974, or (2) in cases where such plans are not available, that there is a need for low- and moderate-income housing taking into consideration any applicable State housing plans, and that there is or will be available in the area public facilities and services adequate to serve any housing proposed in conjunction with the proposed disposition."

(b) Subsection (b) of section 414 of such Act is amended to read as follows:

"(b) As a condition of any disposition by the Secretary of Federal surplus real property under this section to an entity other than a public body, the Secretary shall obtain such undertakings as the Secretary may consider appropriate to assure that the property will be used, to the maximum practicable extent, in the provision of housing and related facilities to be occupied by families or individuals of low and moderate income for a period of not less than thirty years. If during such period the property is used for any purpose other than the purpose for which it was disposed of, it shall revert to the United States (or, in the case of leased property, the lease shall terminate) unless the Secretary and the Administrator, after the expiration of the first twenty years of such period, have approved the use of the property for such other purposes."

INCREASE IN GOVERNMENT NATIONAL MORTGAGE ASSOCIATION MORTGAGE PURCHASE AUTHORITY AND LIMITS

SEC. 318. (a) The third clause of the proviso in section 302(b)(1) of the National Housing Act is amended by striking "if the original principal obligation thereof exceeds or exceeded $35,000 (or such higher amount not in any event to exceed $50,000)" and inserting "if the original principal obligation thereof exceeds or exceeded $85,000 in the case of a two-family dwelling or dwelling unit which is part of a two-family or more than four family dwelling designed for occupancy by a family or individual, or in the case of a four-family or more than four family dwelling designed for occupancy by a family or individual, or in the case of a four-family or more than four family dwelling designed for occupancy by a family or individual, or in the case of a four-family or more than four family dwelling designed for occupancy by a family or individual, or in the case of a four-family or more than four family dwelling designed for occupancy by a family or individual, or in the case of a four-family or more than four family dwelling designed for occupancy by a family or individual, or in the case of a four-family or more than four family dwelling designed for occupancy by a family or individual, or in the case of a four-family or more than four family dwelling designed for occupancy by a family or individual, or in the case of a four-family or more than four family dwelling designed for occupancy by a family or individual, or in the case of a four-family or more than four family dwelling designed for occupancy by a family or individual, or in the case of a four-family or more than four family dwelling designed for occupancy by a family or individual, or in the case of a four-family or more than four family dwelling designed for occupancy by a family or individual, or in the case of a four-family or more than four family dwelling designed for occupancy by a family or individual, or in the case of a four-family or more than four family dwelling designed for occupancy by a family or individual, or in the case of a
higher amount not in excess of $38,000 as the Secretary may by regulation specify in any geographical area where he finds that cost levels so require), for each family residence or dwelling unit covered by the mortgage (plus an additional $2,500 for each such family residence or dwelling unit which has four or more bedrooms)" and inserting in lieu thereof "if the original principal obligation thereof exceeds or exceeded $55,000 in the case of property upon which is located a dwelling designed principally for a one-family residence; or $60,000 in the case of a two- or three-family residence; or $68,750 in the case of a four-family residence; or, in the case of a property containing more than four dwelling units, $88,000 per dwelling unit (or such higher amount not in excess of $45,000 per dwelling unit as the Secretary may by regulation specify in any geographical area where the Secretary finds that cost levels so require) for that part of the property attributable to dwelling use".  

"(b) Section 305(c) of such Act is amended by striking out "and by $2,000,000,000 on July 1, 1969" and inserting in lieu thereof "by $2,000,000,000 on July 1, 1969, and subject to approval in an appropriation Act, by $500,000,000,000 on October 1, 1978"."

12 USC 1720.

NATIONAL INSTITUTE OF BUILDING SCIENCES

SEC. 319. Section 809(h) of the Housing and Community Development Act of 1974 is amended by inserting after "1978" the following: "and any amounts not appropriated in fiscal years 1977 and 1978 may be appropriated in any fiscal year through 1982".  

12 USC 1701j-2.

TITLE I HOME IMPROVEMENT LOANS FOR MULTIFAMILY DWELLINGS

SEC. 320. The first sentence of section 2(b) of the National Housing Act is amended by striking out "$25,000", "$5,000", and "twelve years" in the third proviso in clause (3) and inserting in lieu thereof "$37,500", "$7,500", and "fifteen years", respectively."

12 USC 1703.

AMENDMENTS TO THE FEDERAL HOME LOAN MORTGAGE CORPORATION ACT

SEC. 321. (a) Paragraph (1) of subsection (a) of section 305 of the Federal Home Loan Mortgage Corporation Act is amended by inserting the following before the period at the end of the first sentence thereof: "or from any mortgagee approved by the Secretary of Housing and Urban Development for participation in any mortgage insurance program under the National Housing Act".

"(b) Paragraph (1) of subsection (a) of section 305 of the Federal Home Loan Mortgage Corporation Act is amended by adding at the end thereof the following new sentences: "The Corporation may establish requirements, and impose charges or fees, which may be regarded as elements of pricing, for different classes of sellers or servicers, and for such purposes the Corporation is authorized to classify sellers or servicers according to type, size, location, assets, or, without limitation on the generality of the foregoing, on such other basis or bases of differentiation as the Corporation may consider necessary or appropriate to effectuate the purposes or provisions of this Act. The Corporation may specify requirements concerning among other things, (A) minimum net worth; (B) supervisory mechanisms; (C) warranty compensation mechanisms; (D) prior approval of facilities; (E) prior origination and servicing experience with respect to different types of mortgages; (F) capital contributions and substitutes; (G) mortgage purchase volume limits; and (H) reduction of mortgage purchases".

12 USC 1454.

12 USC 1701.

12 USC 1454.
during periods of borrowing. With respect to any particular type of seller, the Corporation shall not be required to make available programs involving prior approval of mortgages, optional delivery of mortgages, and purchase of other than conventional mortgages to an extent greater than the Corporation elects to make such programs available to other types of eligible sellers. Any requirements specified by the Corporation pursuant to the preceding three sentences must bear a rational relationship to the purposes or provisions of this Act, but will not be considered discriminatory solely on the grounds of differential effects on types of eligible sellers. Insofar as is practicable, the Corporation shall make reasonable efforts to encourage participation in its programs by each type of eligible seller."

c) The amendments made by this section shall become effective at the end of the two hundred and ten calendar days after enactment of this Act, but not before January 31, 1979, or on such earlier date as the Federal Home Loan Mortgage Corporation may prescribe.

SALE OF ACQUIRED PROPERTY TO COOPERATIVES

Section 246 of the National Housing Act is amended to read as follows:

"SALE OF ACQUIRED PROPERTY TO COOPERATIVES"

"Section 246. In any case in which the Secretary sells a multifamily housing project acquired as the result of a default on a mortgage which was insured under this Act to a cooperative which will operate it on a nonprofit basis and restrict permanent occupancy of its dwellings to members, or to a nonprofit corporation which operates as a consumer cooperative as defined by the Secretary, the Secretary may accept a purchase money mortgage, or upon application of the mortgagee, assure a mortgage under this section upon such terms and conditions as the Secretary determines are reasonable and appropriate, in a principal amount equal to the value of the property at the time of purchase, which value shall be based upon a mortgage amount on which the debt service can be met from the income of property when operated on a nonprofit basis after payment of all operating expenses, taxes, and required reserves; except that the Secretary may add to the mortgage amount an amount not greater than the amount of prepaid expenses and costs involved in achieving cooperative ownership, or make such other provisions for payment of such expenses and costs as the Secretary deems reasonable and appropriate. Prior to such disposition of a project, funds may be expended by the Secretary for necessary repairs and improvements.".

SECONDARY MORTGAGES ON INSURED PROPERTIES

Section 528. In carrying out the provisions of title II of this Act with respect to insuring mortgages secured by a one-to four-family dwelling unit, the Secretary may not deny such insurance for any such mortgage solely because the dwelling unit which secures such mortgage will be subject to a secondary mortgage or loan made or insured, or other secondary lien held, by any State or local governmental agency or instrumentality under terms and conditions approved by the Secretary."
LEGISLATIVE REVIEW

SEC. 324. Section 7 of the Department of Housing and Urban Development Act is amended by adding at the end thereof the following new subsection:

"(o)(1) Notwithstanding any other provision of law, the Secretary shall transmit to the Committee on Banking, Housing, and Urban Affairs of the Senate and the Committee on Banking, Finance and Urban Affairs of the House of Representatives an agenda of all rules or regulations which are under development or review by the Department. Such an agenda shall be transmitted to such Committees within 30 days of the date of enactment of this subsection and at least semi-annually thereafter.

"(2)(A) Any rule or regulation which is on any agenda submitted under paragraph (1) may not be published for comment prior to or during the first period of 15 calendar days of continuous session of Congress which occurs after the date on which such agenda was transmitted. If within such period, either Committee notifies the Secretary in writing that it intends to review any rule or regulation or portion thereof which appears on the agenda, the Secretary shall submit to both Committees a copy of any such rule or regulation, in the form it is intended to be proposed, at least 15 calendar days of continuous session prior to its being published for comment in the Federal Register.

"(B) Any rule or regulation which has not been published for comment before the date of enactment of this subsection and which does not appear on an agenda submitted under paragraph (1) shall be submitted to both such Committees at least 15 calendar days of continuous session of Congress prior to its being published for comment.

"(3) No rule or regulation may become effective until after the first period of 20 calendar days of continuous session of Congress which occurs after the day on which such rule or regulation is published as final. If within such 20-day period, either Committee has reported out or been discharged from further consideration of a joint resolution of disapproval or other legislation which is intended to modify or invalidate the rule or regulation or any portion thereof, the rule or regulation or portion thereof so addressed shall not become effective for a period of 90 calendar days from the date of Committee action or discharge unless the House to which such Committee reports has rejected such resolution or legislation, in which case the rule or regulation may go into effect only after the expiration of the 90 calendar days described in the first sentence of this paragraph if the other House does not have such a resolution or legislation pending or adopted, and if the requirements of section 553 of title 5, United States Code, are met.

"(4) The provisions of paragraphs (2) and (3) may be waived upon the written request of the Secretary, if agreed to by the Chairmen and Ranking Minority Members of both Committees.

"(5) Congressional inaction on any rule or regulation shall not be deemed an expression of approval of the rule or regulation involved.

"(6)(A) For purposes of this subsection—

"(B) the days on which either House is not in session because of an adjournment of more than 3 days to a day certain are excluded in the computation of calendar days of continuous session of Congress; and

"(C) the term 'rule or regulation' does not include the setting of interest rates pursuant to section 3 of Public Law 90-301.".

Rules or regulations agenda, transmittal to congressional committees.

Notification.

Waiver.

"Rule or regulation."

12 USC 1709–1.

42 USC 3535.
INCREASED MORTGAGE CEILINGS FOR MORTGAGE INSURANCE PROGRAMS

12 USC 1715l.
Sec. 325. (a) Section 221(d)(3)(ii) of the National Housing Act is amended—
(1) by striking out "$16,860", "$18,648", "$22,356", "$28,192", and "$31,884" and inserting in lieu thereof "$21,563", "$24,662", "$29,984", "$38,379", and "$42,756", respectively; and
(b) Section 221(d)(4)(ii) of such Act is amended by striking out "$18,450", "$20,625", "$24,630", "$29,640", and "$34,840" in the matter preceding the first semicolon and inserting in lieu thereof "$19,406", "$22,025", "$26,625", "$33,420", and "$37,870", respectively.

FHA-INSURED MORTGAGE REFINANCING OF HOSPITALS

12 USC 1715n.
Sec. 326. Section 223(f) of the National Housing Act is amended by—
(1) inserting before the period at the end of the first sentence thereof the following: "or the refinancing of existing debt of an existing hospital;"
(2) striking out "property" in the second sentence and inserting in lieu thereof "multifamily housing project;" and
(3) adding at the end thereof the following new sentence:
"In the case of refinancing of an existing hospital the Secretary shall prescribe such terms and conditions as the Secretary deems necessary to assure that—
(A) the refinancing is employed to lower the monthly debt service costs (taking into account any fees or charges connected with such refinancing) of such existing hospital;
(B) the proceeds of any refinancing will be employed to retire the existing indebtedness and pay the necessary cost of refinancing on such existing hospital;
(C) such existing hospital is economically viable; and
(D) such existing hospital has received such certificates from a State agency designated in accordance with section 604(a) (1) or section 1521 of the Public Health Service Act for the State in which the hospital is located as the Secretary deems necessary and appropriate and comparable to the certification required for hospitals insured under section 242 of this Act and that such State agency additionally certify that the services being provided by such existing hospital at the time of such refinancing are appropriate as determined pursuant to section 1523(a)(6) of the Public Health Service Act."

TITLE IV—CONGREGATE SERVICES

SHORT TITLE
Sec. 401. This title may be cited as the "Congregate Housing Services Act of 1878".

FINDINGS
Sec. 402. The Congress finds that—
(1) congregate housing, coordinated with the delivery of supportive services, offers an innovative, proven, and cost-effective means of enabling temporarily disabled or handicapped individ-