

§ 214.317

24 CFR Ch. II (4–1–23 Edition)

paper, shall be retained for a period of 3 years from the date the case file was terminated for housing counseling. If the housing counseling agency is a recipient of a HUD housing counseling grant, then the client files for the housing counseling grant year must be retained for 3 years from the date the final grant invoice was paid by HUD.

(c) *Grant activities.* Recipients of HUD housing counseling grants are required to report activities under the grant in a format acceptable to HUD and within the designated time frames required by the applicable grant agreement.

(d) *Race, ethnicity, and income data.* Participating agencies must maintain current and accurate data on the race, ethnicity, and income of their counseling clients and education participants.

(e) *Client file.* The housing counseling agency must maintain a separate confidential file for each counseling client to document the action plan and the services provided to the client, as described in § 214.300. For all counseling, except for HECM counseling, the client file must include an action plan. The client file may be for an individual or household or for a group of clients with the same housing need.

(f) *Group education file.* The housing counseling agency must maintain a separate confidential file for each course provided. This file must contain a list of all participants, their race, ethnicity and income data, course title, course outline, instructors, and date of each course.

(g) *Confidentiality.* Participating agencies must ensure the confidentiality of each client's personal and financial information, including credit reports, whether the information is received from the client or from another source. Failure to maintain the confidentiality of, or improper use of, credit reports may subject the agency to penalties under the Fair Credit Reporting Act (14 U.S.C. 1681 *et seq.*).

(h) *Termination of services.* The housing counseling agency must document in the client's file termination of housing counseling. Termination occurs or may occur under any of these conditions:

(1) The client meets his or her housing need or resolves the housing problem;

(2) The agency determines that further housing counseling will not meet the client's housing need or resolve the client's housing problem;

(3) The agency attempts to, but is unable to, locate the client;

(4) The client does not follow the agreed-upon action plan;

(5) The client otherwise terminates housing counseling; or

(6) The client fails to appear for housing counseling appointments.

[72 FR 55648, Sept. 28, 2007, as amended at 80 FR 75936, Dec. 7, 2015]

§ 214.317 Reporting.

All participating agencies shall submit to HUD activity reports, which may be required up to quarterly. The reports must be submitted in the format, by the deadline, and in the manner prescribed by HUD. Participating agencies that are also recipients of HUD grants or subgrants may be required to submit additional reports, as described in their grant agreements and prescribed by HUD.

Subpart E—Other Federal Requirements

§ 214.500 Audit.

Housing counseling grant recipients and subrecipients shall be subject to the audit requirements contained in 24 CFR part 200, subpart F. HUD must be provided a copy of the audit report within 30 days of completion.

[72 FR 55648, Sept. 28, 2007, as amended at 80 FR 75936, Dec. 7, 2015]

§ 214.503 Other requirements.

In addition to the requirements of this part, the Housing Counseling program is subject to applicable federal requirements in 24 CFR 5.105.

PART 219—FLEXIBLE SUBSIDY PROGRAM FOR TROUBLED PROJECTS

Sec.

219.1 Program operations.

219.2 Savings provision.

Office of Assistant Secretary for Housing, HUD

§ 220.251

AUTHORITY: 12 U.S.C. 1715z-1a; 42 U.S.C. 3535(d).

SOURCE: 61 FR 14405, Apr. 1, 1996, unless otherwise noted.

§ 219.1 Program operations.

Effective May 1, 1996, the Flexible Subsidy Program for Troubled Projects will be governed and operate under the statutory provisions codified at 12 U.S.C. 1715z-1a, under the administrative policies and procedures contained in any applicable HUD Handbooks, and other administrative bulletins and notices as the Department may issue from time to time.

§ 219.2 Savings provision.

Part 219, as it existed immediately before May 1, 1996, (contained in the April 1, 1995 edition of 24 CFR, parts 200 to 219) will continue to govern the rights and obligations of housing owners, tenants, and the Department of Housing and Urban Development with respect to units and projects assisted under the Flexible Subsidy Program for Troubled Projects prior to May 1, 1996. A list of any amendments to this part published after the CFR revision date is available from the Office of the Rules Docket Clerk, Department of Housing and Urban Development, 451 Seventh Street, SW., Washington, DC 20410.

PART 220—MORTGAGE INSURANCE AND INSURED IMPROVEMENT LOANS FOR URBAN RENEWAL AND CONCENTRATED DEVELOPMENT AREAS

Subpart A [Reserved]

Subpart B—Contract Rights and Obligations—Homes

Sec.

- 220.251 Cross-reference.
- 220.252 Forbearance of foreclosure and assignment of mortgage.
- 220.253 Substitute mortgagors.
- 220.275 Method of paying insurance benefits.

INSURED HOME IMPROVEMENT LOANS

- 220.350 Cross-reference.

Subpart C—Eligibility Requirements—Projects

- 220.501 Eligibility requirements.

Subpart D—Contract Rights and Obligations—Projects

PROJECT MORTGAGE INSURANCE

- 220.751 Cross-reference.
- 220.753 Forbearance relief.
- 220.765 Special insurance benefits—forbearance relief cases.

INSURED PROJECT IMPROVEMENT LOANS

- 220.800 Definitions.
- 220.801 Initial insurance endorsement.
- 220.802 Final insurance endorsement.
- 220.803 Effect of insurance endorsement.
- 220.804 Insurance premiums.
- 220.804a Mortgagee's late charge.
- 220.805 Termination of insurance.
- 220.806 Pro rata refund of insurance premium.
- 220.810 Definition of default.
- 220.811 Date of default.
- 220.812 Notice of default.
- 220.813 Commissioner's right to require acceleration.
- 220.814 Election of action.
- 220.820 Maximum claim period.
- 220.821 Items to be filed on submitting claim.
- 220.822 Claim computation; items included.
- 220.823 Claim computation; items deducted.
- 220.830 Debenture interest rate.
- 220.832 Maturity of debentures.
- 220.834 Registration of debentures.
- 220.836 Form and amounts of debentures.
- 220.838 Redemption of debentures.
- 220.840 Issue date of debentures.
- 220.842 Cash adjustment.
- 220.850 Assignment of insured loans.

Subpart E—Servicing Responsibilities—Homes

- 220.900 Cross-reference.

AUTHORITY: 12 U.S.C. 1713, 1715b, 1715k, and 1735d; 42 U.S.C. 3535(d).

SOURCE: 36 FR 24573, Dec. 22, 1971, unless otherwise noted.

Subpart A [Reserved]

Subpart B—Contract Rights and Obligations—Homes

§ 220.251 Cross-reference.

(a) All of the provisions of subpart B, part 203 of this chapter covering mortgages insured under section 203 of the