

Calendar No. 708

108TH CONGRESS }
2d Session }

SENATE

{ REPORT
{ 108-353

DEPARTMENTS OF VETERANS AFFAIRS AND HOUSING AND URBAN DEVELOPMENT, AND INDEPENDENT AGENCIES APPROPRIATIONS BILL, 2005

SEPTEMBER 21, 2004.—Ordered to be printed

Mr. BOND, from the Committee on Appropriations,
submitted the following

REPORT

[To accompany S. 2825]

The Committee on Appropriations reports the bill (S. 2825) making appropriations for the Departments of Veterans Affairs and Housing and Urban Development, and for sundry independent agencies, boards, commissions, corporations, and offices for the fiscal year ending September 30, 2005, and for other purposes, reports favorably thereon and recommends that the bill do pass.

Amount of new budget (obligational) authority

Amount of bill as reported to Senate	\$130,038,049,000
Amount of appropriations, 2004	123,483,681,000
Amount of budget estimates, 2005	127,235,739,000
Above estimates for 2005	2,802,310,000
Above appropriations for 2004	6,554,368,000

CONTENTS

	Page
Title I—Department of Veterans Affairs	5
Title II—Department of Housing and Urban Development	27
Title III—Independent agencies:	
American Battle Monuments Commission	73
Chemical Safety and Hazard Investigation Board	74
Department of the Treasury: Community development financial institutions	74
Consumer Product Safety Commission	75
Corporation for National and Community Service	76
U.S. Court of Appeals for Veterans Claims	81
Department of Defense—Civil: Cemeterial expenses, Army	82
Department of Health and Human Services:	
National Institute of Environmental Health Sciences	82
Agency for Toxic Substances and Disease Registry	83
Environmental Protection Agency	84
Executive Office of the President:	
Office of Science and Technology Policy	111
Council on Environmental Quality and Office of Environmental Quality	112
Federal Deposit Insurance Corporation: Office of Inspector General	113
General Services Administration: Federal Citizen Information Center	114
U.S. Interagency Council on Homelessness	115
National Aeronautics and Space Administration	116
National Credit Union Administration	133
National Science Foundation	134
Neighborhood Reinvestment Corporation	143
Selective Service System	144
Title IV—General provisions	146
Compliance With Paragraph 7, Rule XVI of the Standing Rules of the Senate	147
Compliance With Paragraph 7(c), Rule XXVI of the Standing Rules of the Senate	147
Compliance With Paragraph 12, Rule XXVI of the Standing Rules of the Senate	148

COMMUNITY DEVELOPMENT REVOLVING LOAN FUND

Appropriations, 2004	\$1,193,000
Budget estimate, 2005	1,000,000
Committee recommendation	1,000,000

PROGRAM DESCRIPTION

The Community Development Revolving Loan Fund Program [CDRLF] was established in 1979 to assist officially designated “low-income” credit unions in providing basic financial services to low-income communities. Low-interest loans and deposits are made available to assist these credit unions. Loans or deposits are normally repaid in 5 years, although shorter repayment periods may be considered. Technical assistance grants [TAGs] are also available to low-income credit unions. Until fiscal year 2001, only earnings generated from the CDRLF were available to fund TAGs. Grants are available for improving operations as well as addressing safety and soundness issues. In fiscal year 2004, NCUA designated funds for specific programs, including taxpayer assistance, financial education, home ownership initiatives, remittance services, individual development accounts [IDAs], and training assistance.

COMMITTEE RECOMMENDATION

The Committee provides \$1,000,000 for loans and technical assistance to community development credit unions. This funding level is equal to the budget request and \$193,000 below the fiscal year 2004 enacted level. The Committee has provided additional funds to provide additional technical assistance grants to low-income credit unions in rural areas.

The Committee’s recommendation includes \$200,000 for loans to community development credit unions and \$800,000 for technical assistance to low-income and community development credit unions. The Committee supports NCUA’s outreach to low-income, rural and underserved communities through the Technical Assistance Grants program. The Committee encourages NCUA to continue to develop technical assistance efforts in rural areas in order to assist in the further expansion of basic financial and related services to members which otherwise might not be available in the community. The Committee also supports NCUA’s efforts in providing an alternative to predatory lenders by consistently reaching out to offer financial services, products, and education in the community.

NATIONAL SCIENCE FOUNDATION

Appropriations, 2004	\$5,578,323,000
Budget estimate, 2005	5,744,690,000
Committee recommendation	5,744,690,000

GENERAL DESCRIPTION

The National Science Foundation was established as an independent agency by the National Science Foundation Act of 1950 (Public Law 81–507) and is authorized to support research and education programs that promote the progress of science and engineering in the United States. The Foundation supports research

and education in all major scientific and engineering disciplines through grants, cooperative agreements, contracts, and other forms of assistance awarded to more than 2,000 colleges and universities, nonprofit organizations, small businesses, and other organizations in all parts of the United States. The Foundation also supports unique, large-scale research facilities and international facilities.

COMMITTEE RECOMMENDATION

The Committee recommends \$5,744,690,000 for the National Science Foundation for fiscal year 2005. This amount is \$167,170,000 more than the fiscal year 2004 enacted level.

The Committee continues to be supportive of the efforts achieved in the National Science Foundation Authorization Act of 2002 (Public Law 107-368) and the pursuit of a doubling path for NSF funding. However, due to funding constraints, the Committee is not able to provide such funding at this time, but will continue to pursue these efforts in the future.

The Committee notes that productivity growth, powered by new knowledge and technological innovation, makes the economic benefits of a comprehensive, fundamental research and education enterprise abundantly clear. New products, processes, entire new industries, and the employment opportunities that result, depend upon rapid advances in research and their equally rapid movement into the marketplace. In today's global economy, continued progress in science and engineering and the transfer of the knowledge developed is vital if the United States is to maintain its competitiveness. NSF is at the leading edge of the research and discoveries that will create the jobs and technologies of the future.

The Committee reiterates its long-standing requirement for reprogramming, initiation of new programs or activities, and reorganizations. The Committee directs the Foundation to notify the chairman and ranking minority member prior to each reprogramming of funds in excess of \$250,000 between programs, activities, or elements unless an alternate amount is specified elsewhere by the Committee. The Committee expects to be notified of reprogramming actions which involve less than the above-mentioned amount if such actions would have the effect of changing the agency's funding requirements in future years or if programs or projects specifically cited in the Committee's reports are affected. Finally, the Committee wishes to be consulted regarding reorganizations of offices, programs, and activities prior to the planned implementation of such reorganizations.

RESEARCH AND RELATED ACTIVITIES

Appropriations, 2004	\$4,251,360,000
Budget estimate, 2005	4,452,310,000
Committee recommendation	4,402,320,000

PROGRAM DESCRIPTION

The Research and Related Activities appropriation addresses the Foundation's three strategic goals: people—developing a diverse, internationally competitive and globally-engaged workforce of scientists, engineers, and well-prepared citizens; ideas—enabling discovery across the frontiers of science and engineering, connected to

learning, innovation, and service to society; and tools—providing broadly accessible, state-of-the-art science and engineering facilities and shared research and education tools. Research activities will contribute to the achieving of these outcomes through expansion of the knowledge base; integration of research and education; stimulation of knowledge transfer among academia and public and private sectors; international activities; and will bring the perspectives of many disciplines to bear on complex problems important to the Nation. The Foundation's discipline-oriented Research and Related Activities Account include: Biological Sciences; Computer and Information Science and Engineering; Engineering; Geosciences; Mathematical and Physical Sciences; Social, Behavioral and Economic Sciences; U.S. Polar Research Programs; U.S. Antarctica Logistical Support Activities; and Integrative Activities.

COMMITTEE RECOMMENDATION

The Committee recommends an appropriation of \$4,402,320,000 for research and related activities. This amount is \$49,990,000 above the fiscal year 2004 enacted level.

Within the amount for research and related activities, the following specific funding levels for each of NSF's research activities are as follows: \$605,460,000 for Biological Sciences, \$629,940,000 for Computer and Information Science, \$575,900,000 for Engineering, \$728,500,000 for Geosciences, \$1,123,090,000 for Mathematical and Physical Sciences, \$224,710,000 for Social, Behavioral and Economic Sciences, \$281,660,000 for Polar Research Programs, \$68,070,000 for Antarctic Logistical Support, and \$164,990,000 for Integrative Activities.

The Committee supports fully the Foundation's efforts to push the boundaries of science and technology issues, especially in the areas of information technology, biotechnology, and nanotechnology. The Committee also applauds the Foundation's efforts to address the problem of science and mathematics education among K-12, undergraduate, and graduate students. However, in order for the Foundation to reach successfully its research and education goals, it must reach out to individuals and schools that have not participated fully in NSF's programs. Accordingly, the Committee remains concerned about programs designed to assist minorities, women, and schools that have not received significant Federal support.

To improve planning and priority-setting for the Foundation and improve the Committee's efforts to understand NSF's long-term budgeting needs, the Committee directs NSF to continue to provide multi-year budgets for all of its multi-disciplinary activities. The Committee is concerned that NSF has taken on more significant initiatives that often require multi-year funding to meet its research goals. NSF shall continue to provide the Committee with documentation that identifies these types of initiatives and their long-range budget implications. Accordingly, the Committee directs NSF to continue to include the funding requirements of all major multi-disciplinary and mid-level activities, in future budget requests.

The Committee recommends \$95,000,000 for the Plant Genome Research Program. This amount is \$5,530,000 above the budget re-

quest and the fiscal year 2004 enacted level. The Committee remains a strong supporter of this important program due to its potential impact on improving economically significant crops. The Committee also recognizes its vast potential in combating hunger in poorer countries and improving the environment throughout the world. Accordingly, the Committee directs the NSF to accelerate funding for this program as authorized under Section 8(3)(c) of the National Science Foundation Authorization Act of 2002 (Public Law 107-368).

NSF has completed the planned 5-year priority for Information Technology Research [ITR] within Computer and Information Science and Engineering [CISE], yet the ITR program has also increased our understanding of computing, communications, and information systems as well as the areas of large-scale networking, new high-end architectures, high-data-volume instruments, and information management. To continue this fundamental research, the Committee has provided \$190,000,000 to ITR within CISE.

NSF has been the lead agency for the National Nanotechnology Initiative, and will continue to provide critical and fundamental understanding to this emerging technology. The Committee fully supports the funding level requested for nanotechnology within the fiscal year 2005 budget request. The Committee believes that the recommended level of funding will allow the Foundation to continue to be the leader for this initiative in a field that is still in its beginning stages. In the past, novel technologies have suffered because of misconceptions of the public. This has led to mistrust and confusion over the benefits that such research can provide. NSF is encouraged to make sure such difficulties are minimized so that this technology can continue to provide the potential breakthroughs needed by materials research and health researchers.

The Committee recognizes the significant infrastructure needs of our Nation's research institutions, especially for smaller research and minority institutions that have not traditionally benefited from Federal programs. The Committee is especially concerned about the larger schools receiving a disproportionate share of scarce Federal resources from indirect cost reimbursements to fund infrastructure needs. As a result, the Committee recommends the Foundation's Major Research Instrumentation [MRI] account address the infrastructure needs of these research institutions. NSF is encouraged to continue to target funds to assist minority serving institutions, which tend to be underrepresented.

The Partnerships for Innovation [PFI] program is expected to address the needs of smaller research institutions and other underfunded entities, as well as enhance infrastructure that is necessary to foster and sustain innovation for the long term. This is to be done through the transformation of knowledge created by these institutions into innovations that will build strong local, regional, and national economies. The Committee recommends \$15,000,000 for the PFI program.

The Committee is concerned that NSF continues to underfund the operations for radio astronomy. The operations, maintenance, and development of new instrumentation at the Very Large Array, the Very Long Baseline Array, and the Green Bank Telescope, allows these world-class facilities to provide valuable research into

the origins of the universe. The Committee provides the National Radio Astronomy Observatories \$55,000,000 for annual operations.

Since 2001, when the National Science Board recommended that NSF take an international leadership role, the Office of International Science and Engineering [OISE] has worked to ensure that U.S. researchers are involved with leading research across the globe. As research becomes more collaborative with partnerships reaching across nations, this office will grow in importance for identifying research opportunities from around the globe. The Committee supports the fiscal year 2005 funding request for OISE in order to keep U.S. research at the forefront of global science.

The Committee fully supports the Foundation's fiscal year 2005 request for the U.S. Arctic Research Program within its Polar Programs activities. The Committee especially appreciates the Foundation's priority for funding Arctic research under its Study of Environmental Arctic Change [SEARCH] program. Nevertheless, the Committee remains concerned about the disparity in funding between the Foundation's Antarctica and Arctic programs and believe that the Foundation must invest more heavily in the U.S. Arctic Research Program. For example, the Committee believes that more investment should be made to address infrastructure needs under the SEARCH program, including support for research in the Barrow Arctic area. The Committee strongly urges the Foundation to address the Barrow infrastructure needs as identified in its July 15, 2002, report to the Committee.

The Committee remains supportive of the International Arctic Research Center in Fairbanks, Alaska, and strongly urges the Foundation to continue its support for the center.

The Committee notes that NSF is investing in a multi-year priority area of research in Human and Social Dynamics, and recognizes that this research will play a role in understanding the complex problems facing our Nation. The Committee is also interested in SBE activities intended to raise the awareness of science in the public. As technology continues to permeate the workplace, the economic health and competitiveness of the Nation will rest upon having a scientifically literate society.

The Committee supports the Foundation's request to boost spending for developing new science and technology [S&T] centers in fiscal year 2005. The Committee encourages the Foundation to fund new S&T centers at institutions that assist minorities, especially those serving Native Hawaiians and Alaskan Natives.

MAJOR RESEARCH EQUIPMENT AND FACILITIES CONSTRUCTION

Appropriations, 2004	\$154,982,000
Budget estimate, 2005	213,270,000
Committee recommendation	130,420,000

PROGRAM DESCRIPTION

The major research equipment and facilities construction appropriation supports the acquisition, procurement, construction, and commissioning of unique national research platforms and facilities as well as major research equipment. Projects supported by this appropriation will push the boundaries of technology and offer significant expansion of opportunities, often in new directions, for the

science and engineering community. Preliminary design and development activities, on-going operations, and maintenance costs of the facilities are provided through the research and related activities appropriation account.

COMMITTEE RECOMMENDATION

The Committee recommends an appropriation of \$130,420,000 for major research equipment and facilities construction. This amount is \$24,550,000 less than the fiscal year 2004 enacted level and \$82,850,000 below the budget request.

The Committee has provided \$49,670,000 for the Atacama Large Millimeter Array [ALMA], \$47,350,000 for EarthScope, and \$33,400,000 for the IceCube Neutrino Observatory. Due to budgetary constraints, no funding is provided for new starts within this account for fiscal year 2005.

The Committee has received the results of the National Academy of Sciences work on developing a set of criteria that can be used to rank and prioritize the Foundation's large research facilities. The Committee commends the Academy for its work and expects this report will lead to a priority-setting process that is transparent, fair, and rational. The Committee expects NSF, the National Science Board and the Academy to work together to ensure that the recommendations of the Academy are fully implemented for the fiscal year 2006 budget submission.

Consistent with the implementation of the recommendations from the National Research Council's January 14, 2004 report on Setting Priorities for Large Research Facility Projects Supported by the National Science Foundation, the Committee urges NSF to consider the inclusion of funding in its fiscal year 2006 budget request to begin construction of a new research vessel to replace the R/V Alpha Helix.

EDUCATION AND HUMAN RESOURCES

Appropriations, 2004	\$938,990,000
Budget estimate, 2005	771,360,000
Committee recommendation	929,150,000

PROGRAM DESCRIPTION

The education and human resources appropriation supports a comprehensive set of programs across all levels of education in science, technology, engineering and mathematics [STEM]. The appropriation supports activities that unite school districts with institutions of higher learning to improve precollege education. Other precollege activities include the development of the next generation of precollege STEM education leaders; instructional materials; and the STEM instructional workforce. Undergraduate activities support curriculum, laboratory, and instructional improvement; expand the STEM talent pool; attract STEM participants to teaching; augment advanced technological education at 2-year colleges; and develop dissemination tools. Graduate support is directed to research and teaching fellowships and traineeships and instructional workforce improvement by linking precollege systems with higher education. Programs also seek to broaden the participation of groups underrepresented in the STEM enterprise, build State and

regional capacity to compete successfully for research funding, and promote informal science education. Ongoing evaluation efforts and research on learning strengthen the base for these programs.

COMMITTEE RECOMMENDATION

The Committee recommends an appropriation of \$929,150,000 for education and human resources [EHR]. This amount is \$157,790,000 more than the budget request.

The Committee is deeply disappointed by the administration's lack of support in its budget request for assisting smaller research institutions and minorities. The Committee is particularly troubled by the continued lack of support provided to the Experimental Program to Stimulate Competitive Research [EPSCoR]. The Committee has provided \$95,000,000 to EPSCoR, an increase of \$11,000,000 over the budget request.

The undergraduate "tech talent" expansion program is increased by \$11,120,000 above the request of the administration for a total funding level of \$26,120,000. The Committee strongly encourages NSF to continue support for this plan for undergraduate science and engineering education. This program will continue to help colleges and universities increase the number of U.S. citizens, and permanent residents, pursue degrees in STEM fields. At a time when enrollment in STEM fields of study continues to decline, it is important that NSF use its position to support students working towards degrees in these areas.

The Committee is also providing an additional \$7,840,000 above the budget request to the Advanced Technological Education program. This program supports undergraduate science education activities at the Nation's community colleges by providing faculty and student development, education materials and laboratories at community and 2-year colleges.

To address the importance of broadening science and technology participation to minorities, the Committee recommendation includes an additional \$7,000,000 above the budget request for the Historically Black Colleges and Universities—Undergraduate Program [HBCU-UP]. The Committee also recommends \$36,300,000 for the Louis Stokes Alliance for Minority Participation program.

The Committee is recommending an increase above the request for the HBCU-Research University Science & Technology [THRUST] initiative within the Centers of Research Excellence in Science and Technology [CREST] program of \$10,000,000. Eligibility for THRUST should not exclude CREST recipients, but funds provided in fiscal year 2005 should be used first to fund fully multi-year awards to recipients of THRUST awards in the program's first year. The total level of funding for the CREST program is expected to be \$20,000,000, an increase of \$9,120,000 above the President's request.

The Committee remains supportive of the tribal colleges program and is pleased with the Foundation's inclusion of Alaskan Native serving institutions and Native Hawaiian serving institutions as eligible entities under this program. To that end, the Committee supports the Foundation's continued support of these institutions in the tribal colleges program.

The Committee also continues its strong support for the Informal Science Education [ISE] program. The Committee especially values the ISE program in raising interest among children and young adults in science and technology. The Committee is disappointed in NSF's proposed funding decrease for fiscal year 2005 and provides an additional \$15,000,000 above the request for ISE. The ISE plays a role in the development of science teachers, as well as builds collaborations between informal and formal science institutions, provides opportunities for underrepresented groups, includes the involvement of parents, and enhances the public understanding of mathematics.

The Committee recognizes and is supportive of the request by the administration for an additional 500 fellowships within the Foundation's graduate research education programs. The request will allow for 5,550 fellowships to be funded at \$30,000 per award. The Committee believes that this funding will allow NSF to attract more of the best and brightest students into the science, mathematics, engineering, and technology fields. The Committee also urges NSF to work towards increasing the number of women, minorities, and other underrepresented groups within these programs to the greatest extent possible.

Without prejudice, and reflecting the difficult funding constraints within which the Committee has been given to operate, the Committee has chosen to provide no funding for the new Workforce for the 21st Century program at NSF.

Finally, the Committee rejects the administration's request to transfer the Math and Science Partnership [MSP] program to the Department of Education. Current activities initiated by MSP are only beginning to provide measurable results and have yet to be ready for implementation on a nationwide basis. The MSP program is an important asset in providing improved math and science education by partnering local school districts with faculty of colleges and universities. The Committee recommends that the MSP program be funded at \$110,000,000, an increase of \$30,000,000 above the fiscal year 2004 enacted level.

SALARIES AND EXPENSES

Appropriations, 2004	\$218,705,000
Budget estimate, 2005	294,000,000
Committee recommendation	269,000,000

PROGRAM DESCRIPTION

The salaries and expenses appropriation provides funds for staff salaries, benefits, travel, training, rent, advisory and assistance services, communications and utilities expenses, supplies, equipment, and other operating expenses necessary for management of the agency's research and education activities.

COMMITTEE RECOMMENDATION

The Committee recommends an appropriation of \$269,000,000 for salaries and expenses. This amount is \$50,300,000 more than the fiscal year 2004 enacted level.

The Committee is concerned that as NSF has grown in terms of agency funding in recent years, that staffing and structural needs

have not been adequately addressed. The current request for additional NSF FTEs for fiscal year 2005 is 25 FTEs, for a total level of 1,225. The Committee is supportive of this request. As the workload at NSF has increased over time, the agency has struggled to keep up with the demands. Additionally, the increased demands have taken a toll on the infrastructure at NSF. The Committee has included additional funds in order to make improvements to its computer systems, particularly to FastLane.

The Committee notes that NSF has created a senior level management position dedicated to assisting minority-serving institutions. It is expected that NSF will support this position in order to help minority-serving institutions improve the quality of STEM education, and the on campus incorporation of innovative technologies, as well as to increase participation in NSF activities by members of these institutions.

The Committee remains concerned about the Foundation’s management and oversight of its large research facilities. The Committee is especially troubled by the lack of staffing resources provided to the new Deputy Director of Large Facility Projects and accordingly, the Committee directs the Foundation to provide the staffing support necessary for the Deputy Director to perform his job effectively. The Committee directs the Foundation to detail in its fiscal year 2006 operating plan the steps taken to provide additional staffing resources.

OFFICE OF THE NATIONAL SCIENCE BOARD

Appropriations, 2004	\$3,877,000
Budget estimate, 2005	3,950,000
Committee recommendation	4,000,000

PROGRAM DESCRIPTION

The National Science Board is the governing body of the National Science Foundation. The Board is composed of 24 members, appointed by the President and confirmed by the Senate. The Board is also charged with serving as an independent adviser to the President and Congress on policy matters related to science and engineering research and education. By law, the Board establishes the policies of the National Science Foundation, provides oversight of its programs and activities, and approves of its strategic directions and budgets. The Board reviews and approves NSF awards at levels above its delegation of authority to the NSF Director.

COMMITTEE RECOMMENDATION

The Committee recommends an appropriation of \$4,000,000 for the National Science Board. This amount is \$120,000 more than the fiscal year 2004 enacted level.

Given the increasing oversight responsibilities of the Board, driven by the growth of the Foundation, the Committee wants to ensure the Board continues to carryout effectively its policy-making and oversight responsibilities. The Committee is providing funding to support the operations, activities, training, expenses, and staffing of the Board.

OFFICE OF INSPECTOR GENERAL

Appropriations, 2004	\$9,941,000
Budget estimate, 2005	10,110,000
Committee recommendation	10,110,000

PROGRAM DESCRIPTION

The Office of Inspector General appropriation provides audit and investigation functions to identify and correct deficiencies that could create potential instances of fraud, waste, or mismanagement.

COMMITTEE RECOMMENDATION

The Committee recommends an appropriation of \$10,110,000 for the Office of Inspector General. This amount is the same as the fiscal year 2005 budget request.

The funds provided will allow the OIG to further its efforts in several priority areas that pose the greatest risk to the agency: financial management, acquisition, information technology, human capital, award administration, awardee financial accountability and compliance, and the management of agency programs and projects. With the funds provided, the OIG will have the capability to provide proactive prevention and detection efforts to determine if violations identified during individual investigations are widespread or whether they undermine the integrity of the data upon which NSF relies.

NEIGHBORHOOD REINVESTMENT CORPORATION

PAYMENT TO THE NEIGHBORHOOD REINVESTMENT CORPORATION

Appropriations, 2004	\$114,323,000
Budget estimate, 2005	115,000,000
Committee recommendation	115,000,000

PROGRAM DESCRIPTION

The Neighborhood Reinvestment Corporation was created by the Neighborhood Reinvestment Corporation Act (title VI of the Housing and Community Development Amendments of 1978, Public Law 95-557, October 31, 1978). Neighborhood Reinvestment helps local communities establish working partnerships between residents and representatives of the public and private sectors. These partnership-based organizations are independent, tax-exempt, nonprofit entities and are often known as Neighborhood Housing Services [NHS] or mutual housing associations. Collectively, these organizations are known as the NeighborWorks® network.

Nationally, 228 NeighborWorks® organizations serve over 2,500 urban, suburban and rural communities in 49 States, the District of Columbia, and Puerto Rico. In fiscal year 2003, the NeighborWorks® network assisted nearly 84,000 families to obtain and maintain safe and affordable rental and homeownership units, where 70 percent of the people served are in the very low and low-income brackets.

Neighborhood Reinvestment also provides grants to Neighborhood Housing Services of America [NHSA], the NeighborWorks® network's national secondary market. The mission of NHSA is to