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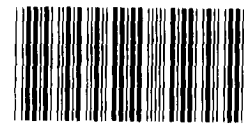
REPORT BY THE U.S.

General Accounting Office

Catalog Of Federal Credit Programs And Their Interest Rate Provisions

From fiscal year 1971 to 1981, new direct loan obligations increased about 445 percent to \$57.2 billion, and new loan guarantee commitments increased about 99 percent to \$76.5 billion. In the same 10 year period, repayments by borrowers were not keeping pace with lending activities, thus pushing up total amounts owed to or guaranteed by the Government. Direct loans outstanding at the end of fiscal year 1981 totaled \$185.0 billion, up 248 percent from 1971, and guaranteed loans outstanding increased 121 percent in 10 years to \$309.1 billion.

Because of its rapid growth, Federal credit is currently a subject of major concern to those who must make oversight and budget decisions. The objective of this catalog is to increase knowledge about Federal credit programs by providing a comprehensive listing of authorized credit programs in fiscal year 1982. Also included is a profile of the interest rate provisions of credit programs that have a significant budgetary impact on program costs and the Federal deficit.



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UNITED STATES GENERAL ACCOUNTING OFFICE
WASHINGTON, D.C. 20548

PROGRAM ANALYSIS
DIVISION

B-207108

The Honorable Slade Gorton
Chairman, Temporary Subcommittee
On Federal Credit
Committee on the Budget
United States Senate

Dear Mr. Chairman:

Federal credit assistance is a complex subject. It has become even more complex by the rapid rise in the use of credit to achieve public policy objectives. For example, gross new direct loan obligations increased from \$10.5 billion in fiscal year 1971 to \$57.2 billion in fiscal year 1981--an increase of 445 percent. During the same period, new gross commitments for loan guarantees and insured loans rose by about 99 percent--from \$38.5 billion to \$76.5 billion. Another measure of rapid growth is the extent to which loans made and guaranteed exceed repayments by borrowers. From fiscal year 1971 to fiscal year 1981, outstanding direct loans increased 248 percent, from \$53.2 billion to \$185 billion. At the same time, loan guarantees outstanding rose from \$140.1 billion to \$309.1 billion, up 121 percent.

The growth, size, and diversity of Federal credit activities makes it critical for those faced with decisions on the allocation of resources, number of programs, and priority of target populations to have the informational tools necessary to make informed judgments. Therefore, on March 17, 1982, you asked that we perform several studies to obtain information on Federal credit programs. One of the studies was to be a catalog of direct, guaranteed, and insured Federal credit programs including those that are authorized but inactive.

This catalog contains a description of all such programs for fiscal year 1982 and a description of the terms of the interest rates used for these programs. The interest rate level charged in Federal credit programs is an important factor in determining the costs of these programs to the Government and the subsidy to the borrower. This catalog should be helpful to the Congress in carrying out its oversight and budget control responsibilities.

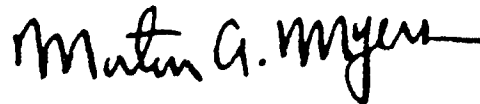
This report is set up as follows: the methodology and a description of key terms used appear in appendix I, the catalog of credit programs by agency is in appendix II, and several analytical indexes are in appendix III.

The catalog of credit programs is the first of several products that we will be supplying to the Subcommittee. We are sending a copy of this report to the co-signer of your request, the Ranking Minority Member of the Tempor-

ary Subcommittee on Federal Credit. However, as arranged with your office, unless you publicly announce its contents earlier, we plan no further distribution of this report until 10 days from the date of this report. At that time, we will send copies to interested parties and make copies available to others upon request.

I invite your comments, suggestions, and questions on the contents of this catalog.

Sincerely yours,

A handwritten signature in black ink that reads "Morton A. Myers". The signature is written in a cursive style with a long horizontal flourish extending to the right.

Morton A. Myers
Director

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ABBREVIATIONS

AID	Agency for International Development
BIA	Bureau of Indian Affairs
B&I	Business and Industry
CBO	Certificates of Beneficial Ownership
CCC	Commodity Credit Corporation
CFDA	Catalog of Federal Domestic Assistance
CFR	Code of Federal Regulations
CLF	Central Liquidity Facility
DOC	Department of Commerce
DOD	Department of Defense
DOE	Department of Energy
DOL	Department of Labor
ED	Department of Education
EDA	Economic Development Administration
EX-IM	Export-Import Bank
FAA	Federal Aviation Administration
FAP	Funds Appropriated to the President
FDIC	Federal Deposit Insurance Corporation
FEMA	Federal Emergency Management Agency
FFB	Federal Financing Bank
FHA	Federal Housing Administration
FHLBB	Federal Home Loan Bank Board
FHWA	Federal Highway Administration
FmHA	Farmers Home Administration
FRA	Federal Railroad Administration
FSLIC	Federal Savings and Loan Insurance Corporation
GAO	General Accounting Office
GSA	General Services Administration
HHS	Health and Human Services

HMO	Health Maintenance Organization
HUD	Housing and Urban Development
MA	Maritime Administration
NASA	National Aeronautics and Space Administration
NCUA	National Credit Union Administration
OMB	Office of Management and Budget
OPIC	Overseas Private Investment Corporation
PBGC	Pension Benefit Guaranty Corporation
PHA	Public Housing Agency
SBA	Small Business Administration
SEC	Securities and Exchange Commission
SLMA	Student Loan Marketing Association
TREAS	Department of the Treasury
TVA	Tennessee Valley Authority
USC	United States Code
USRA	United States Railway Association
USSFC	United States Synthetic Fuels Corporation
VA	Veterans Administration
WPRS	Water and Power Resource Services

INTRODUCTIONMETHODOLOGY

Although a wide variety of data exist on Federal credit, we found that no one source could satisfy all the requirements of the study. Generally, the information was too aggregated, out of date, unverified, or incomplete. Therefore, extensive research was performed using the U.S. Code and Code of Federal Regulations to create a basic listing of authorized credit programs and activities. This preliminary inventory was supplemented with information from other sources. ^{1/}

Responsible budget, finance, legal and/or program officials of the departments and independent agencies were then asked to verify the credit information included in the inventory. We worked closely with agency officials to assure complete and accurate credit information.

During fiscal year 1982, there were about 424 credit programs and activities that were authorized by law. This includes on-budget and off-budget programs of about 27 departments and independent agencies but does not include Government-sponsored enterprises that are privately owned and do not directly enter the credit budget totals. Of the 424 authorized credit programs and activities in fiscal year 1982, approximately 281 were actively engaged in credit activities, including 142 making direct loan obligations, 116 making loan guarantee commitments, and 23 that, in our opinion, possessed the attributes of credit but were not counted by agencies or OMB in credit totals (these are denoted by an asterisk in the inventory and indexes). We do not know how many supplementary credit activities exist, and the programs included in the inventory are simply the result of chance since our objective was not necessarily to discover uncounted programs. Where we could trace programs to OMB's listing of credit programs, we accepted OMB's decision to categorize them as either direct or guaranteed. However, we questioned whether several programs were actually grants instead of credit and whether some direct loans were guaranteed or vice versa. The inventory does not contain obligation, budget authority, or outlay amounts because this information was not readily available at the program or activity level.

TERMS USED

The following is a summary of some key terms that were used in conducting the credit inventory (for a listing of some of these and other budget terms see "A Glossary of Terms Used in the Budget Process," GAO, PAD-81-27, March 1981):

^{1/}Sources of information used include the following: (a) Appendix to the U.S. Budget 1983; (b) "Catalog of Federal Loan Guarantee Programs," House Committee on Banking, Finance and Urban Affairs, January 1982; (c) Budget of the U.S. Government 1983, Special Analysis F; (d) "Report on Strengthening Federal Credit Management," Volume I January 1981, (e) Agency responses to a 1980 questionnaire from the Senate Budget Committee, Special Subcommittee on Federal Credit; and (f) The Catalog of Federal Domestic Assistance.

Direct loan - A direct loan is either a disbursement of funds (not in exchange for goods or services) that is contracted to be paid--with or without interest--or any of the following transactions:

- direct Federal participation in loans privately made or held,
- purchase of private loans through secondary market operations, and
- acquisition of guaranteed private loans or collateral in satisfaction of default or other guaranteed claims.

Loan guarantees - A loan guarantee is an agreement by which the Government pledges to pay part or all of the loan principal and interest to a lender or holder of a security in the event of default by a third-party borrower. If it becomes necessary for the Government to pay part or all of the loan principal or interest, the payment is a direct outlay and the amounts paid to satisfy guaranteed claims are then recorded as direct loans. Otherwise, the guarantee does not directly affect Federal budget outlays.

Loan insurance - A type of loan guarantee whereby a Government agency operates a program of pooled risks, pledging the use of accumulated insurance premiums to secure a lender against default on the part of the borrower.

Active program - A program that is authorized by law and is making loan obligations and guarantee commitments during fiscal year 1982. It does not include activities that only act as receiving accounts for loans made in prior years or for activities that made outlays from prior year obligations but made no new loan obligations.

Supplementary credit activity (denoted by an asterisk) - Programs or activities that contain characteristics of credit but are not included in credit budget totals. These activities are not classified by OMB or agencies as providing direct loans or loan guarantees and are classified as other forms of Federal assistance, such as repayable cash advances, investment in preferred stock, and callable capital contributions.

Government-sponsored enterprises - Enterprises established and chartered by the Federal Government to perform specific functions under the supervision of a Government agency. Since they are private corporations, they are excluded from the budget totals. However, a portion of their financing authority could have a significant impact on Federal credit and the deficit. This refers to the generally indefinite authority to borrow from the Treasury, which, if used by the Government-sponsored enterprises, would affect the deficit. If not used to borrow directly from the Treasury, the borrowing authority could be used as a form of collateral by the Government-sponsored enterprise to raise private capital on favorable terms. This issue is not included in the inventory because additional analysis is necessary.

Program - Generally defined as an organized set of activities directed toward a common purpose, or goal, undertaken or proposed by an agency to carry out its responsibilities. In practice, however, the term "program"

has many uses and thus does not have a well-defined, standard meaning in the legislative process. "Program" is used to describe an agency's mission, programs, functions, activities, services, projects, and processes.

INVENTORY FORMAT

A description of each informational element and what data are included is listed below:

1. Program/activity name: The commonly used name and acronym (if applicable) or a short description of the credit program or activity.
2. Status: The program status refers to credit activity (if any) during fiscal year 1982. A program or activity was active if it was authorized and making loan obligations or guarantee commitments during fiscal year 1982. It was inactive if it was still authorized in fiscal year 1982 or active prior to fiscal year 1982 but was not making direct loans or guarantee commitments during fiscal year 1982. Never operational means it was still authorized by law in fiscal year 1982 but no loan obligations or guarantee commitments were ever made (even though authorized and, in some cases, funded by the Congress).
3. Type of credit: Either a direct loan, a loan guarantee, insured loan, or supplementary credit activity.
4. Authorization: Identifies the legislation, U.S. Code citation, or Code of Federal Regulation citation that authorized the credit program or activity.
5. Budget account number: Relates to the 11-digit appropriation account code used in the the Budget of the U.S. Government.
6. CFDA: Refers to the number used in the Catalog of Federal Domestic Assistance, if any.
7. Interest rate: Identifies the legal criteria or requirements, if any, to be used for setting interest rates charged for Federal credit assistance. Also included is the Department's or agency's interpretation of legal criteria or requirements and current interest rates charged during fiscal year 1982, if available.

SUGGESTIONS OR QUESTIONS

We welcome users to recommend changes to the inventory, suggest additional information items, or ask questions regarding the implementation of the inventory. Please contact Director, Program Analysis Division, U.S. General Accounting Office, 441 G Street N.W., Washington, D.C., 20548.

FUNDS APPROPRIATED TO THE PRESIDENTInternational Security Assistance

1. Economic Support Program - AID

Status: Active
 Type of Credit: Direct loans
 Authorization: 22 USC 2346(a)
 Budget Account: 11-1037-0-1-151
 CFDA: None
 Interest Rate: According to 22 USC 2346(a)(1), set by the President, taking into account 22 USC 2151 which in 22 USC 2151t sets rates at not less than 3% nor more than legal rate of borrowing country, with a 10 year grace period charge at not less than 2%. According to officials, in general set at 2% for 10 years and 3% thereafter.

2. Foreign Military Sales Loan Guarantees - DOD

Status: Active
 Type of Credit: Guarantees of FFB loans
 Authorization: 22 USC 2763
 Budget Account: 11-1082-0-1-152
 CFDA: None
 Interest Rate: According to 22 USC 2763(2), current average interest rate on outstanding U.S. marketable obligations with comparable maturities as of last day of month preceding day of sale. President can certify a lesser rate. According to officials, 1/8 of 1% above Treasury borrowing costs.

3. Guarantee Reserve Fund - DOD

Status: Active, but no appropriation since 1980
 Type of Credit: Direct loans (default claims and/or rescheduled loans)
 Authorization: 22 USC 2764
 Budget Account: 11-4121-0-1-152
 CFDA: None
 Interest Rate: No provision in statute. According to officials, for rescheduled loans, based on composite or average FFB rates.

4. Foreign Military Sales Direct Loans - DOD

Status: Active
 Type of Credit: Direct loans from defaulted guaranteed claims and loans generally forgiven and converted into grants
 Authorization: 22 USC 2763
 Budget Account: 11-1082-0-1-152
 CFDA: None
 Interest Rate: According to 22 USC 2763(2), current average interest rate on outstanding U.S. marketable obligations with comparable maturities as of last day of month preceding day of sale. President can certify a lesser rate. According to officials, 1/8 of 1% above Treasury borrowing costs.

International Development Assistance

5. Agricultural, Rural Development, and Nutrition Development Assistance - AID

Status: Active
 Type of Credit: Direct loans
 Authorization: 22 USC 2151a
 Budget Account: 11-1021-0-1-151
 CFDA: None
 Interest Rate: According to 22 USC 2151t(b), set by President, but not less than 3% nor more than legal rate of

borrowing country, with a 10 year grace period at not less than 2%.

6. Population Planning Development Assistance - AID

Status: Active
 Type of Credit: Direct loans
 Authorization: 22 USC 2151b(b)
 Budget Account: 04-1021-0-1-151
 CFDA: None
 Interest Rate: According to 22 USC 2151t(b), set by President, but not less than 3% nor more than legal rate of borrowing country, with a 10 year grace period at not less than 2%. According to officials, in general set at 2% for 10 years and 3% thereafter.

7. Health Development Assistance - AID

Status: Active
 Type of Credit: Direct loans
 Authorization: 22 USC 2151b(c)
 Budget Account: 11-1021-0-1-151
 CFDA: None
 Interest Rate: According to 22 USC 2151t(b), set by President, but not less than 3% nor more than legal rate of borrowing country, with a 10 year grace period at not less than 2%. According to officials, in general set at 2% for 10 years and 3% thereafter.

8. Education and Human Resources Development Assistance - AID

Status: Active
 Type of Credit: Direct loans
 Authorization: 22 USC 2151c
 Budget Account: 11-1021-0-1-151
 CFDA: None
 Interest Rate: According to 22 USC 2151t(b), set by President, but not less than 3% nor more than legal rate of borrowing country, with a 10 year grace period at not less than 2%. According to officials, in general set at 2% for 10 years and 3% thereafter.

9. Energy, Science, Technology, and Selected Development Assistance Activities - AID

Status: Active
 Type of Credit: Direct loans
 Authorization: 22 USC 2151d
 Budget Account: 11-1021-0-1-151
 CFDA: None
 Interest Rate: According to 22 USC 2151t(b), set by President, but not less than 3% nor more than legal rate of borrowing country, with a 10 year grace period at not less than 2%. According to officials, in general set at 2% for 10 years and 3% thereafter.

10. Direct Investment Loans - OPIC

Status: Active
 Type of Credit: Direct loans (currently operating on a self-sustaining basis, formerly; loans sold with guarantee to FFB)
 Authorization: 22 USC 2194(c)
 Budget Account: 71-4030-0-3-151
 CFDA: 70.005
 Interest Rate: No provision in statute. According to OPIC, modest premium over similar-term Treasury notes.

11. Investment Guarantees - OPIC

Status: Active
 Type of Credit: Loan guarantees
 Authorization: 22 USC 2194(b)
 Budget Account: 71-4030-0-3-151

CFDA: 70.002 and 70.003
Interest Rate: No provision in statute. According to OPIC, negotiated between borrower and lender.

12. Investment Encouragement Loans - OPIC

Status: Active
Type of Credit: Direct loans
Authorization: 22 USC 2194(d)
Budget Account: 71-4030-0-3-151
CFDA: 70.005
Interest Rate: No provision in statute. According to OPIC, rate varies based on management decision (4% to 15%).

13. Feasibility Survey Loans - OPIC

Status: Active
Type of Credit: Direct loans
Authorization: 22 USC 2194(d)
Budget Account: 71-4030-0-3-151
CFDA: 70.004
Interest Rate: No provision in statute. According to OPIC, rate varies based on management decision (4% to 15%).

14. Housing and Other Guarantee Programs - AID

Status: Active
Type of Credit: Loan guarantees
Authorization: 22 USC 2182
Budget Account: 72-4360-0-3-151
CFDA: None
Interest Rate: According to 22 USC 2183(f), maximum rate not to exceed more than 1% above HUD rate. According to HUD, tied to private market rate.

15. Housing and Other Guarantee Programs - AID

Status: Active
Type of Credit: Direct loans (guaranteed default claims)
Authorization: 22 USC 2182
Budget Account: 72-4360-0-3-151
CFDA: None
Interest Rate: According to 22 USC 2183(f), maximum rate not to exceed more than 1% above HUD rate. According to HUD, tied to private market rate.

16. Callable Capital Subscription to the International Bank for Reconstruction and Development - Department of the Treasury*

Status: Active
Type of Credit: Subscription to capital stock that could be called by Bank under certain conditions. Used like collateral for direct borrowing by Bank in various world capital markets.
Authorization: PL 96-389
Budget Account: 11-0077-0-1-151
CFDA: None
Interest Rate: No provision in statute. According to Treasury officials, negotiated between borrower and lender.

17. Callable Capital Subscription to the Inter-American Development Bank - Department of the Treasury*

Status: Active
Type of Credit: Subscription to capital stock that could be called by Bank under certain conditions. Used like collateral for direct borrowing by Bank in various world capital markets.
Authorization: PL 86-147
Budget Account: 11-0072-0-1-151
CFDA: None
Interest Rate: No provision in statute. According to Treasury

officials, negotiated between borrower and lender.

18. Callable Capital Subscription to the Asian Development Bank - Department of the Treasury*

Status: Active
Type of Credit: Subscription to capital stock that could be called by Bank under certain conditions. Used like collateral for direct borrowing by Bank in various world capital markets.
Authorization: PL 89-369
Budget Account: 11-0076-0-1-151
CFDA: None
Interest Rate: No provision in statute. According to Treasury officials, negotiated between borrower and lender.

Disaster Relief

19. Community Disaster Loan Program - FEMA*

Status: Authorized, funded, but no new loan obligations as of May 5, 1982
Type of Credit: Direct loans
Authorization: 42 USC 5184
Budget Account: 11-0039-0-1-453
CFDA: 83.300
Interest Rate: No provision in statute. According to FEMA, set monthly by Treasury based on 3 year maturities (14-1/8% for April 1982.)

20. Individual and Family Grant Program - FEMA*

Status: Active
Type of Credit: Repayable advances to States
Authorization: 42 USC 5178(b)
Budget Account: 11-0039-0-1-453
CFDA: 83.300
Interest Rate: No provision in statute. According to FEMA, interest is charged only when advance is delinquent. (Treasury sets this rate quarterly based on earnings in tax and loan accounts. 13.22% for April-June 1982.)

DEPARTMENT OF AGRICULTURECommodity Credit Corporation - Agricultural Stabilization and Conservation Service

1. Price Support Commodity Loans

Status: Active (entitlement program)
 Type of Credit: Direct loans
 Authorization: 7 USC 1421 et seq.
 Budget Account: 12-4336-0-3-351
 CFDA: 10.051
 Interest Rate: No specific provision in statute; general authority establishing terms and conditions in 7 USC 1421(b) and 15 USC 714. According to OCC, set by discretion of OCC Board of Directors (see OCC Docket PCA-247) at rate OCC pays Treasury on borrowings for current financing (set monthly based on average market yield on Treasury securities with 12 month maturities). Interest charges on outstanding loans are adjusted at beginning of calendar year to Treasury's updated January rate (12.25% as of Jan. 1982). 9 month terms.

2. Farm Storage Facility Loans
(purchase, construction, or remodeling of on-farm storage, drying, and handling facilities)

Status: Active (discretionary program as of FY 82)
 Type of Credit: Direct loans
 Authorization: 15 USC 714(b) and 714(c)
 Budget Account: 12-4336-0-3-351
 CFDA: 10.056
 Interest Rate: No specific provision in statute; general authority establishing terms and conditions in 15 USC 714. According to OCC, set by discretion of OCC Board of Directors (see OCC Docket PCA-247) at rate OCC pays Treasury on borrowings for current financing (set monthly based on average market yield on Treasury securities of 12 month maturities). Interest charges on loans made after April 1, 1981, are adjusted at beginning of calendar year to Treasury's updated January rate (12.25% as of Jan. 1982). Maximum 5 year terms.

3. Grain Reserve Program
(market price stabilizing program)

Status: Active
 Type of Credit: Direct loans
 Authorization: 7 USC 1445e
 Budget Account: 12-4336-0-3-351
 CFDA: 10.067
 Interest Rate: According to 7 USC 1445e(c), not less than rate that Treasury charges OCC, but Secretary (chairman of OCC Board of Directors) may waive or adjust rate. According to OCC, set by OCC Board of Directors. During first year of 3-year loan, same rate that Treasury charges OCC on borrowings for current financing (set monthly based on average market yield on Treasury securities with 12 month maturities, 12.25% as of Jan. 1982), 0% for second and third years. 3 year terms.

4. Industrial Hydrocarbons and Alcohols Pilot Projects

Status: Authorized and funded for 4 pilot projects. PHIA administers program, but OCC provides guarantees. One project, approved in FY 80, defaulted. A second project may be approved in FY 82.
 Type of Credit: Loan guarantees on 4 projects only
 Authorization: 7 USC 2669
 Budget Account: 12-4336-0-3-351

CFDA: None
 Interest Rate: According to 7 USC 2669(b), negotiated between borrower and lender. Maximum 20 year terms.

5. Recourse Loan Program or Other Special Price Support Loans
(crop aflatoxin-contaminated corn, seed cotton, emergency ground grain storage)

Status: Active only for seed cotton and for distress loans authorized by State ASC committees
 Type of Credit: Direct loans
 Authorization: 7 USC 1421 et seq., 7 CFR 1427.160
 Budget Account: 12-4336-0-3-351
 CFDA: 10.051
 Interest Rate: No specific provision in statute; general authority establishing terms and conditions in 7 USC 1421(b) and 15 USC 714. According to OCC, set by discretion of OCC Board of Directors (see OCC Docket PCA-247) at rate OCC pays Treasury on borrowings for current financing (set monthly based on average market yield on Treasury securities with 12 month maturities). Interest charges on outstanding loans are adjusted at beginning of calendar year to Treasury's updated January rate (12.25% as of Jan. 1982). Maximum 9 month terms for seed cotton loans and 90 days for distress loans.

Commodity Credit Corporation - Foreign Agricultural Service6. Noncommercial Risk Assurance (GSM-101)
(guarantees exporters against noncommercial risks—political risks)

Status: No new loans since FY 81
 Type of Credit: Loan guarantees (discretionary)
 Authorization: 15 USC 714c(f), Section 5(f) of OCC Charter Act
 Budget Account: 12-4336-0-3-351
 CFDA: None
 Interest Rate: No specific provision in statute. According to OCC, commercial rates agreed to by U.S. exporters and foreign importers, but guaranteed portion set by discretion of OCC Board of Directors; regulation provides rate not to exceed 6%. Maximum 3 year terms.

7. Export Credit Guarantees (GSM-102)
(guarantees exporters against all risks)

Status: Active new program in FY 81
 Type of Credit: Loan guarantees
 Authorization: 15 USC 714c(f), Section 5(f) of OCC Charter Act
 Budget Account: 12-4336-0-3-351
 CFDA: None
 Interest Rate: No specific provision in statute. According to OCC, commercial rates agreed to by U.S. exporters and foreign importers, but guaranteed portion set by discretion of OCC Board of Directors; regulation provides rate not to exceed bond equivalent of borrowing cost on 52 week Treasury bills on day availability of guarantee is announced. Maximum 3 year terms.

8. Short-Term Export Credit Sales Covered by Letter of Credit
Issued by U.S. Bank
(develop, expand, or maintain foreign commercial markets for U.S. agricultural commodity exports)

Status: Authorized, but no new loans since FY 80
 Type of Credit: Direct loans
 Authorization: 15 USC 714c(f), Section 5(f) of OCC Charter Act; 7 USC 1707a(a) and 7 USC 1707a(d)(1)(A), Section 4 of Food for Peace Act of 1966
 Budget Account: 12-4336-0-3-351
 CFDA: None

Interest Rate: No specific provision in statute. According to OCE, set by discretion of Secretary at 1/2% above U.S. prime rate on U.S. bank obligations. 6 to 36 month terms.

9. Short-Term Export Credit Sales Covered by Letter of Credit Confirmed by Foreign Bank

Status: No new loans since FY 80
 Type of Credit: Direct loans
 Authorization: 15 USC 714c(f), Section 5(f) of OCE Charter Act; 7 USC 1707a(a) and 7 USC 1707a(d)(1)(A), Section 4 of Food for Peace Act of 1966
 Budget Account: 12-4336-0-3-351
 CFDA: None
 Interest Rate: No specific provision in statute. According to OCE, set by discretion of Secretary at 0.625% above U.S. prime rate on foreign bank obligations. 6 to 36 month terms.

10. Intermediate Export Credit Sales Program for Breeding Animals (GSM-201)

Status: Authorized in August 1979, but no new loans since FY 80
 Type of Credit: Direct loans
 Authorization: 15 USC 714c(f), Section 5(f) of OCE Charter Act; 7 USC 1707a(b)(3)(B) and 7 USC 1707a(d)(1)(B), Section 4 of Food for Peace Act of 1966
 Budget Account: 12-4336-0-3-351
 CFDA: None
 Interest Rate: According to 7 USC 1707a(b)(5)(A), repayment in dollars at rate equal as nearly as practicable to OCE's rate for short-term export credit sales program. According to OCE, set by discretion of Secretary at commercial rates comparable to OCE export credit sales program. 3 to 10 year terms.

11. Intermediate Export Credit Sales Program for Foreign Market Development Facilities (GSM-301)

Status: New program in Oct. 1980, but only funded one year
 Type of Credit: Direct loans (only loan was to Israel to develop facilities for grain imports)
 Authorization: 7 USC 1707a(b)(3)(C) and 7 USC 1707a(d)(1)(C)
 Budget Account: 12-4336-0-3-351
 CFDA: None
 Interest Rate: According to 7 USC 1707a(b)(5)(A), repayment in dollars at rate equal as nearly as practicable to OCE's rate for short-term export credit sales program. According to OCE, set by discretion of Secretary at commercial rates comparable to OCE export credit sales program. 10 year terms.

12. Rescheduled Guaranteed Loans

Status: Active
 Type of Credit: Direct loans (OCE purchases guaranteed loans from commercial banks in 2 OCE loan programs and renegotiates loan terms)
 Authorization: 15 USC 714c(f), Section 5(f) of OCE Charter Act
 Budget Account: 12-4336-0-3-351
 CFDA: None
 Interest Rate: No specific provision in statute. According to OCE, set by discretion of OCE Board of Directors. Variable terms—negotiated on a country-by-country basis.

13. Deferred Payment Sales

(to meet sales competition from other nations or to make additional export sales—established as an alternate method of financing to the People's Republic of China who became eligible for financing under the short-term export credit sales program on Oct. 21, 1978, 7 USC 1707c)

Status: Authorized, but never operational
 Type of Credit: Direct loans
 Authorization: 7 USC 1707b
 Budget Account: None
 CFDA: None
 Interest Rate: According to 7 USC 1707b(c), interest rates contained in approved export sales plan, but no higher than charged in short-term credit sales program.

14. PL 83-480, Food for Peace - Dollar Credit Repayments (sale of agricultural commodities to friendly countries on credit terms)

Status: Active
 Type of Credit: Direct loans (long-term concessional sales)
 Authorization: 7 USC 1691, 1701-1715, 1727-1727(f), 1731-1736(g)
 Budget Account: 12-2274-0-1-151
 CFDA: None
 Interest Rate: According to 7 USC 1706(a), not less than minimum rate required by 22 USC 2151t of 2% for a maximum of 10 years and 3% thereafter. According to OCE, fixed by Secretary on a country-by-country basis at not less than 2% for up to 2 years and 3% thereafter, but generally does not fluctuate above 4% for 2 years and 6% thereafter. Maximum 20 year terms after date of last delivery with deferral of principal payments up to 2 years.

15. PL 83-480, Food for Peace - Convertible Foreign Currency

Status: Active
 Type of Credit: Direct loans (long-term concessional sales)
 Authorization: 7 USC 1691, 1701-1715, 1727-1727(f), 1731-1736(g)
 Budget Account: 12-2274-0-1-151
 CFDA: None
 Interest Rate: According to 7 USC 1706(a), not less than minimum rate required by 22 USC 2151t of 2% for a maximum of 10 years and 3% thereafter. According to OCE, set by Secretary on a country-by-country basis at not less than 2% for up to 10 years and 3% thereafter. Maximum 40 year terms with deferral of principal payments up to 10 years.

Farmers Home Administration - Business and Industry

1. Business and Industry Loans

Status: Authorized, but no funding for direct loans since FY 81. Less than 25 direct loans have been made since program was authorized.
 Type of Credit: Direct loans (insured and sold to FFB as CBOs)
 Authorization: 7 USC 1932
 Budget Account: 12-4155-0-3-452
 CFDA: 10.422
 Interest Rate: According to 7 USC 1927(a)(4) and 1927(a)(6)(A), set by Secretary, but not less than Treasury rate determined by considering (1) current average market yield on outstanding U.S. marketable obligations of comparable maturities, (2) comparable private market rates, and (3) Secretary's insurance, plus an additional charge to cover losses and administration adjusted to nearest 1/8 of 1%, plus 2% penalty on prime farmland.

2. Business and Industry Loan Guarantees (includes alcohol fuels facility production loans)

Status: Active
 Type of Credit: Loan guarantees
 Authorization: 7 USC 1932
 Budget Account: 12-4155-0-3-452
 CFDA: 10.422

Interest Rate: According to 7 USC 1927(a)(5), negotiated by lender and borrower, but not above ceiling set by Secretary (ceiling not determined). Maximum terms are 30 years for land, 15 years for equipment, and 7 years for working capital.

3. Rural Business Enterprise Loans - Essential Income (business loans to farmers)

Status: Authorized, but not funded
 Type of Credit: Direct loans (insured loans)
 Authorization: 7 USC 1924(b); Sec. 306B of Consolidated Farm & Rural Development Act, as amended
 Budget Account: None
 CFDA: None
 Interest Rate: According to 7 USC 1927(a)(4) and 1927(a)(6)(A), set by Secretary, but not less than Treasury rate determined by considering (1) current average market yield on outstanding U.S. marketable obligations of comparable maturities, (2) comparable private market rates, and (3) Secretary's insurance, plus an additional charge to cover losses and administration adjusted to nearest 1/8 of 1%, plus 2% penalty on prime farmland.

4. Rural Business Enterprise Loan Guarantees - Essential Income

Status: Authorized, but never funded as a separate program. Loans available through the Business and Industry Loan Guarantee Program.
 Type of Credit: Loan guarantee
 Authorization: 7 USC 1924(b)
 Budget Account: None
 CFDA: None
 Interest Rate: According to 7 USC(a)(5), negotiated by lender and borrower, but not above ceiling set by Secretary (ceiling not determined).

5. Small Rural Business Enterprise Loans - Essential Income

Status: Authorized, but never operational
 Type of Credit: Direct loans (insured loans)
 Authorization: 7 USC 1942(b); Sec. 312B of Consolidated Farm & Rural Development Act, as amended
 Budget Account: None
 CFDA: None
 Interest Rate: According to 7 USC 1927(a)(2) and 1927(a)(6)(A), set by Secretary, but not to exceed current average market yield on outstanding U.S. marketable obligations of comparable maturities plus up to 1%, adjusted to nearest 1/8 of 1%. 2% penalty on prime farmland.

6. Small Rural Business Enterprise Loan Guarantees - Essential Income

Status: Authorized, but never funded as a separate program. Loans available through the business and Industry Loan Guarantee Program.
 Type of Credit: Loan guarantees
 Authorization: 7 USC 1924(b)
 Budget Account: None
 CFDA: None
 Interest Rate: According to 7 USC 1927(a)(5), negotiated by lender and borrower, but not above ceiling set by Secretary (ceiling not determined).

7. Small Scale Biomass Energy and Alcohol Fuels Loans

Status: New program in FY 81, but no loans made. Loans available through Business & Industry Program. Authorized funding level expires Sept. 30, 1982. Program authority expires Sept. 30, 1984.
 Type of Credit: Direct loans (insured and sold to FFB as CBOs)

Authorization: 42 USC 8813, 7 CFR 1990

Budget Account: 20-0114-0-1-271

CFDA: None

Interest Rate: According to 42 USC 8813(b)(1)(B), set by Secretary, considering current average market yield on outstanding U.S. marketable obligations of comparable maturities plus up to 1%, adjusted to nearest 1/8 of 1%. Agency sets rate periodically (13.25% as of Jan. 30, 1982). Maximum 30 year terms.

8. Biomass Energy and Alcohol Fuels Loan Guarantees

Status: New program in FY 81, but no loans made. Loans available through Business & Industry Loan Guarantee Program. Authorized funding level expires Sept. 30, 1982. Program authority expires Sept. 30, 1984.
 Type of Credit: Loan guarantees
 Authorization: 42 USC 8814, 7 CFR 1990
 Budget Account: 20-0114-0-1-271
 CFDA: None
 Interest Rate: No specific provision in statute. Rate negotiated between lender and borrower. Maximum 30 year terms.

Farmers Home Administration - Community

9. Water and Waste Disposal Loans (to upgrade or construct new facilities to meet health or sanitary standards, median income below poverty line)

Status: Active
 Type of Credit: Direct loans (insured and sold to FFB as CBOs)
 Authorization: 7 USC 1926(a)(1)
 Budget Account: 12-4155-0-3-452
 CFDA: 10.418
 Interest Rate: According to 7 USC(a)(3)(A), not to exceed 5%. Secretary fixed rate at 5% (as of Dec. 5, 1968). Maximum 40 year terms.

10. Water and Waste Disposal Loans (median income above poverty line)

Status: Active
 Type of Credit: Direct loans (insured and sold to FFB as CBOs)
 Authorization: 7 USC 1926(a)(1)
 Budget Account: 12-4155-0-3-452
 CFDA: 10.418
 Interest Rate: According to 7 USC 1927(a)(3)(A), set by Secretary, but not to exceed current market yield for outstanding municipal obligations of comparable maturities adjusted to nearest 1/8 of 1%. Agency sets rate quarterly (12.375% as of April 1, 1982). Maximum 40 year terms.

11. Water and Waste Disposal Loans (income equal to 85% of median nonmetropolitan family income)

Status: Active
 Type of Credit: Direct loans (insured and sold to FFB as CBOs)
 Authorization: 7 USC 1926(a)(1)
 Budget Account: 12-4155-0-3-452
 CFDA: 10.418
 Interest Rate: According to 7 USC 1927(a)(3)(A), set by Secretary for other areas as Secretary may designate where a significant percentage of persons to be served by such facilities are of low income. According to agency, set half way between municipal rate (12.375% as of April 1, 1982) and 5%. Maximum 40 year terms.

12. Water and Waste Disposal Loan Guarantees

Status: Authorized, but never operational

Type of Credit: Loan guarantees
 Authorization: 7 USC 1926(a)(1)
 Budget Account: None
 CFDA: None
 Interest Rate: According to 7 USC 1927(a)(5), negotiated by borrower and lender, but not to exceed rate set by Secretary (rate not determined).

13. Essential Community Facility Loans to Nonprofit Associations, Public Bodies, and Indian Tribes
 (to upgrade or construct new facilities to meet health or sanitary standards, median income below poverty line)

Status: Active
 Type of Credit: Direct loans (insured and sold to FFB as CBOs)
 Authorization: 7 USC 1926(a)(1)
 Budget Account: 12-4155-0-3-452
 CFDA: 10.423
 Interest Rate: According to 7 USC 1927(a)(3)(A) and (a)(6)(A), set by Secretary, but not to exceed 5%, plus 2% penalty for prime farmland. Agency set rate at 5% and 7% for prime farmland (as of Aug. 30, 1972).

14. Essential Community Facility Loans to Nonprofit Associations, Public Bodies, and Indian Tribes
 (median income above poverty line, for construction and related development costs, such as planning fees and necessary equipment)

Status: Active
 Type of Credit: Direct loans (insured and sold to FFB as CBOs)
 Authorization: 7 USC 1926(a)(1)
 Budget Account: 12-4155-0-3-452
 CFDA: 10.423
 Interest Rate: According to 7 USC 1927(a)(3)(A) and (a)(6)(A), set by Secretary, but not to exceed current market yield for outstanding municipal obligations of comparable maturities adjusted to nearest 1/8 of 1%, plus 2% penalty for prime farmland. Agency sets rate periodically (12.375% and 14.375% for prime farmland as of April 1, 1982). Maximum 40 year terms.

15. Essential Community Facility Loans to Nonprofit Associations, Public Bodies, and Indian Tribes
 (income equal to 85% of median nonmetropolitan family income)

Status: Active
 Type of Credit: Direct loans (insured and sold to FFB as CBOs)
 Authorization: 7 USC 1926(a)(1)
 Budget Account: 12-4155-0-3-452
 CFDA: 10.423
 Interest Rate: According to 7 USC 1927(a)(3)(A), set by Secretary for other areas as Secretary may designate where a significant percentage of persons served by such facilities are of low income. According to agency, set half way between municipal rate (12.375% as of April 1, 1982) and 5%, plus 2% penalty for prime farmland.

16. Essential Community Facility Loan Guarantees

Status: Authorized, but never operational
 Type of Credit: Loan guarantees
 Authorization: 7 USC 1926(a)(1)
 Budget Account: 12-4155-0-3-452
 CFDA: 10.423
 Interest Rate: According to 7 USC 1927(a)(5), negotiated between lender and borrower, but not to exceed rate set by Secretary (rate not determined).

17. Watershed Protection and Flood Prevention Loans

Status: Active

Type of Credit: Direct loans or advances (insured and sold to FFB as CBOs)

Authorization: 16 USC 1006a
 Budget Account: 12-4140-0-3-351
 CFDA: 10.419
 Interest Rate: According to 16 USC 1006a, set by Secretary of Treasury at average rate on U.S. marketable obligations outstanding at beginning of fiscal year with 15 year maturities. Agency sets rate annually (9.352% for FY 82). Maximum 50 year terms.

18. Watershed Protection and Flood Prevention Loan Guarantees

Status: Authorized, but never operational
 Type of Credit: Loan guarantees
 Authorization: 16 USC 1006a
 Budget Account: None
 CFDA: None
 Interest Rate: According to 7 USC 1927(a)(5), negotiated between lender and borrower, but not to exceed rate set by Secretary (rate not determined).

19. Recreation Loans to Associations

Status: Authorized, but no new loans since early 1970s
 Type of Credit: Direct loans (insured and sold to FFB as CBOs)
 Authorization: 7 USC 1926(a)(1)
 Budget Account: 12-4140-0-3-351
 CFDA: None
 Interest Rate: According to 7 USC 1927(a)(3)(A), set by Secretary, but not to exceed current market yield on outstanding municipal obligations of comparable maturities adjusted to nearest 1/8 of 1%. Agency sets rate periodically (12.375% as of April 1, 1982).

20. Recreation Loan Guarantees to Associations

Status: Authorized, but never operational
 Type of Credit: Loan guarantees
 Authorization: 7 USC 1926
 Budget Account: None
 CFDA: None
 Interest Rate: According to 7 USC 1927(a)(5), negotiated between borrower and lender, but not above ceiling set by Secretary (ceiling not determined).

21. Resource Conservation and Development Loans
 (to public agencies and nonprofit organizations for planning and carrying out plans for development and utilization of water for aquaculture purposes)

Status: Active
 Type of Credit: Direct loans (insured and sold to FFB as CBOs)
 Authorization: 7 USC 1011(e)
 Budget Account: 12-4140-0-3-351
 CFDA: 10.414
 Interest Rate: According to 7 USC 1011(e), set by Secretary at average rate paid by Treasury on marketable U.S. obligations outstanding at beginning of fiscal year with 15 year maturities. Agency sets rate annually (9.352% as of FY 82). Maximum 30 year terms.

22. Resource Conservation and Development Loan Guarantees

Status: Authorized, but never operational
 Type of Credit: Loan guarantees
 Authorization: 7 USC 1011(e)
 Budget Account: None
 CFDA: None
 Interest Rate: Not specified

23. Rural Renewal Loans

Status: Authorized, but no funds or new loans for more than 10 years
 Type of Credit: Direct loans. A pilot study that provided few loans.
 Authorization: 7 USC 1010
 Budget Account: 12-4140-0-3-351
 CFDA: None
 Interest Rate: Not specified

Farmers Home Administration - Single Family Rural Housing

24. Section 502 Above Moderate Income Housing

Status: Authorized, but not funded since approximately 1970
 Type of Credit: Direct loans (insured and sold to FFB as CBOs)
 Authorization: 42 USC 1487(a)(2)
 Budget Account: 12-4141-0-3-371
 CFDA: 10.410
 Interest Rate: According to 42 USC 1487(a)(2), set by Secretary at rates comparable to combined rates and premium charges in effect under 12 USC 1709. According to agency, set periodically to compare with HUD rates for borrowers who can afford higher interest charges under Section 203 of National Housing Act.

25. Section 502 Moderate and Above Moderate Income Housing Guarantees

Status: Authorized, but no guarantees since FY 80
 Type of Credit: Loan guarantees
 Authorization: 42 USC 1487(a) and 1487(n)
 Budget Account: 12-4141-0-3-371
 CFDA: 10.410
 Interest Rate: According to 42 USC 1490a(a)(1)(A), negotiated between lender and borrower. Maximum 33 year terms.

26. Section 502 Low and Moderate Income Rural Housing Loans (purchase of new dwellings and existing dwellings, and repair and rehabilitation of existing dwellings)

Status: Active
 Type of Credit: Direct loans (insured and sold to FFB as CBOs)
 Authorization: 42 USC 1472 and 1487
 Budget Account: 12-4141-0-3-371
 CFDA: 10.410
 Interest Rate: According to 42 USC 1490a(a)(A) and 1492a(a)(1)(B), set by Secretary, but not less than Treasury-determined rate that considers the current average market yield on outstanding U.S. marketable obligations of comparable maturities adjusted to nearest 1/8 of 1%. Secretary may reduce effective rate to not less than 1% for periods of time as the Secretary determines applicants cannot afford the dwelling or make payments. According to agency regulations, size of subsidy depends on family size and income (20% of income for payments, interest, taxes, and insurance) and is reviewed every 2 years. Agency sets rate periodically (13.25% as of May 21, 1981). Maximum 33 year terms.

27. Section 502 Moderate Income Rural Housing Loans to Borrowers Who Can Afford Higher Interest Charges

Status: Active
 Type of Credit: Direct loans (insured and sold to FFB as CBOs)
 Authorization: 42 USC 1472 and 1487
 Budget Account: 12-4141-0-3-371
 CFDA: 10.410

Interest Rate: According to exception in 42 USC 1490a(a)(A), moderate income families pay the HUD rate established under 12 USC 1709-1 with respect to maximum HUD rates for mortgages insured under 12 USC 1709(b), if Secretary determines borrower can afford higher interest charges. Maximum 33 year terms.

28. Section 502 Home Ownership Assistance Program

Status: Authorized, but never operational
 Type of Credit: Direct loans that could become a grant
 Authorization: 42 USC 1490a(a)(1)(C)
 Budget Account: None
 CFDA: None
 Interest Rate: According to 42 USC 1492a(a)(1)(C), Secretary may provide an effective interest free loan or grant (reviewed periodically with recapture provisions upon resale).

29. Loans for Housing and Buildings on Potentially Adequate Farms

Status: Authorized, but no loans in recent years
 Type of Credit: Direct loans (insured loans)
 Authorization: 42 USC 1473
 Budget Account: None
 CFDA: None
 Interest Rate: According to 42 USC 1472(a), not to exceed 4%. Agency set rate at 4% (as of Dec. 31, 1970).

30. Section 504 Very Low Income Housing Repair Loans

Status: Active
 Type of Credit: Direct loans (insured and sold to FFB as CBOs)
 Authorization: 42 USC 1474
 Budget Account: 12-4141-0-3-371
 CFDA: 10.417
 Interest Rate: According to 42 USC 1472(a), set by Secretary, but not to exceed 4% on unpaid balance. Agency set rate at 1% (as of Dec. 31, 1970). Maximum 20 year terms and maximum loan of \$7,500.

31. Section 525 Technical and Supervisory Assistance to Nonprofit Corporations - Housing for Low Income Families

Status: New program authorized in FY 80, but no funding in FY 82. FY 80 and FY 81 funds used only for grants to nonprofit corporations as an outreach program.
 Type of Credit: Direct loans
 Authorization: 42 USC 1490e(b)
 Budget Account: None
 CFDA: None
 Interest Rate: According to 42 USC 1490e(b), set at 0%.

32. Section 522 Housing for Rural Trainees

Status: Authorized, but never operational
 Type of Credit: Direct loans (insured loans)
 Authorization: 42 USC 1490b
 Budget Account: None
 CFDA: None
 Interest Rate: According to 42 USC 1490b(e), loans may be made repayable with or without interest or be nonrepayable. With interest, according to 42 USC 1490b(g), set by Secretary at not less than Treasury rate that considers the current average market yield on outstanding U.S. marketable obligations of comparable maturities adjusted to nearest 1/8 of 1%, less not to exceed the difference between the adjusted rate determined by the Secretary of Treasury and 1%. Maximum 33 year terms.

33. Section 527 Mobile Homes

Status: Authorized, but never operational
 Type of Credit: Direct loans (insured loans)
 Authorization: 42 USC 1490g
 Budget Account: None
 CFDA: None
 Interest Rate: According to 42 USC 1490g (paragraph following section (b)), set by Secretary to compare with HUD rates in 12 USC 1703 for the purchase of mobile homes and lots.

34. Section 527 Mobile Home Loan Guarantees

Status: Authorized, but never implemented
 Type of Credit: Loan guarantees
 Authorization: 42 USC 1487(d) and 1490g
 Budget Account: None
 CFDA: None
 Interest Rate: According to 42 USC 1490a(a)(1)(A), negotiated between borrower and lender.

35. Weatherization Loans

Status: Active (funded by FMHA, but loans made by rural electric cooperatives)
 Type of Credit: Direct loans (insured and sold to FFB as CBOs)
 Authorization: 42 USC 1472
 Budget Account: 12-4141-0-3-371
 CFDA: None
 Interest Rate: According to 42 USC 1487(a)(2), set by Secretary at rates comparable to combined rate and premium charges in effect under 12 USC 1709. Agency sets rate periodically to compare with HUD rates in Section 203 of the National Housing Act (15.5% as of April 8, 1982).

Farmers Home Administration - Multifamily Rural Housing36. Section 515 Rural Rental Housing Loans
(to individuals, limited partnerships, cooperatives, public bodies, and profit and nonprofit corporations)

Status: Active, but not many loans
 Type of Credit: Direct loans (insured and sold to FFB as CBOs)
 Authorization: 42 USC 1485; Title V of Housing Act of 1949, as amended
 Budget Account: 12-4141-0-3-371
 CFDA: None
 Interest Rate: According to 42 USC 1490a(a)(1)(a) and 1492a(a)(1)(B), set by Secretary, but not less than Treasury rate that considers current average market yield on outstanding U.S. marketable obligations of comparable maturities adjusted to nearest 1/8 of 1%. Secretary may reduce effective rate to not less than 1% for periods of time as the Secretary determines applicants cannot afford the dwelling or make payments. Agency sets rate periodically (13.25% as of May 22, 1981).

37. Section 515 Rural Rental Housing Loans to Moderate Income Borrowers Who Can Afford Higher Interest Charges

Status: Authorized, but never operational
 Type of Credit: Direct loans (insured loans)
 Authorization: 42 USC 1485
 Budget Account: None
 CFDA: None
 Interest Rate: According to 42 USC 1490a(a)(1)(A), moderate income families pay the HUD rate established under 12 USC 1709-1 with respect to maximum HUD rates for mortgages insured under 12 USC 1709(b), if Secretary determines borrower can afford higher interest charges.

38. Section 515 Rural Rental Housing Loan Guarantees

Status: Authorized, but never operational
 Type of Credit: Loan guarantees
 Authorization: 42 USC 1485
 Budget Account: None
 CFDA: None
 Interest Rate: According to 42 USC 1490a(a)(1)(A), negotiated between lender and borrower.

39. Condominium Housing Project Loans - Low and Moderate Income Assistance

Status: Authorized, but never operational
 Type of Credit: Direct loans (insured loans)
 Authorization: 42 USC 1490f
 Budget Account: None
 CFDA: None
 Interest Rate: According to 42 USC 1490a(a)(1)(A), set by Secretary, but not less than Treasury rate that considers current average market yield on outstanding U.S. marketable obligations of comparable maturities adjusted to nearest 1/8 of 1%.

40. Condominium Housing Project Loans to Moderate Income Borrowers Who Can Afford Higher Interest Charges

Status: Authorized, but never operational
 Type of Credit: Direct loans (insured loans)
 Authorization: 42 USC 1490f
 Budget Account: None
 CFDA: None
 Interest Rate: According to 42 USC 1490a(a)(1)(A) and 1490a(a)(1)(B), moderate income families pay the HUD rate established under 12 USC 1709-1 with respect to maximum HUD rates for mortgages insured under 12 USC 1709(b), if Secretary determines borrower can afford higher interest charges. Secretary may reduce effective rate to not less than 1% for periods of time as the Secretary determines applicants cannot afford the dwelling or make payments.

41. Condominium Housing Project Loan Guarantees

Status: Authorized, but never operational
 Type of Credit: Loan guarantees
 Authorization: 42 USC 1487(d) and 1490f
 Budget Account: None
 CFDA: None
 Interest Rate: According to 42 USC 1490a(a)(1)(A), negotiated between lender and borrower.

42. Section 523 Self-Help Site Loans

Status: Active
 Type of Credit: Direct loans (insured and sold to FFB as CBOs)
 Authorization: 41 USC 1490c(3)
 Budget Account: 12-4222-0-3-371 and 12-4141-0-3-371
 CFDA: 10.411
 Interest Rate: According to 42 USC 1490c(3)(D), set by Secretary, but not to exceed 3% plus charge determined by Secretary to cover other program costs. Agency set rate at 3%. Maximum 2 year terms, but extensions can be authorized.

43. Section 524 Non-Self-Help Site Loans

Status: Active
 Type of Credit: Direct loans (insured and sold to FFB as CBOs)
 Authorization: 42 USC 1490d
 Budget Account: 12-4141-0-3-371
 CFDA: 10.411
 Interest Rate: According to 42 USC 1490d(a), set by Secretary,

considering Treasury-determined rate for current average market yield on outstanding U.S. marketable obligations of comparable maturity, adjusted to nearest 1/8 of 1%. Agency sets rate periodically (13.25% as of May 22, 1981). Maximum 2 year terms, but extensions can be authorized.

44. Section 514 Farm Labor Housing Loans
(to individual farmers, farm associations, nonprofit organizations, and public bodies)

Status: Active
Type of Credit: Direct loans (nonfarm loans can be used in tandem with grant program—insured and sold to FFB as CBOs)
Authorization: 42 USC 1484
Budget Account: 12-4141-0-3-371
CFDA: 10.405
Interest Rate: According to 42 USC 1484(a)(2), Secretary may not insure loans in excess of 1%. Agency set rate at 1%. Maximum 33 year terms.

45. Section 514 Farm Labor Housing - State Director Exception
(waiver of interest rate limitation and unavailability of credit limitation to individual farmers, organizations, and public and nonpublic bodies)

Status: Authorized and funded for farm labor housing, but no loans ever made
Type of Credit: Direct loans (insured loans)
Authorization: 42 USC 1484
Budget Account: 12-4141-0-3-371
CFDA: 10.405
Interest Rate: According to 42 USC 1481 and 1484(g), set by Secretary, but not less than 1/8 of 1% above average interest rate on notes and other farm housing obligations purchased by Treasury (equal to average Treasury rate on marketable public obligations outstanding at beginning of year with 15 year maturities). Agency sets rate periodically (9.352% as of Nov. 9, 1981). Maximum 33 year terms.

Farmers Home Administration - Farm Operation

46. Farm Operating Loans
(for equipment, livestock, supplies, and other farm and home needs, land and water development, recreational enterprises, nonfarm enterprise loans to supplement farm income, energy purposes, and refinancing existing debts)

Status: Active
Type of Credit: Direct loans (insured and sold to FFB as CBOs)
Authorization: 7 USC 1941
Budget Account: 12-4140-0-3-351
CFDA: 10.406
Interest Rate: According to 7 USC 1946(a)(1) and 1946(a)(3), set by Secretary, but not to exceed current average market yield on outstanding U.S. marketable obligations of comparable maturity plus up to 1%, adjusted to nearest 1/8 of 1%, plus 2% penalty for nonfarm enterprise loans on prime farmland. Agency sets rate periodically (14.25% and 16.25% for nonfarm enterprise loans on prime farmland as of Jan. 30, 1982). Maximum 7 year terms with renewal up to 7 additional years.

47. Farm Operating Loan Guarantees

Status: Active
Type of Credit: Loan guarantees
Authorization: 7 USC 1941
Budget Account: 12-4140-0-3-351
CFDA: 10.406

Interest Rate: According to 7 USC 1946(a)(1), negotiated between borrower and lender, but not to exceed rate set by Secretary (ceiling not determined). Maximum 7 year terms with renewal up to 7 additional years.

48. Limited Resource Farm Operating Loans

Status: Active (new program in FY 79)
Type of Credit: Direct loans (insured and sold to FFB as CBOs)
Authorization: Created administratively with the basic authority found in the use of interest rates in 7 USC 1946(a) to allow multiple rates to be charged in operating loans.
Budget Account: 12-4140-0-3-351
CFDA: 10.406
Interest Rate: According to 7 USC 1946(a)(2) and 1946(a)(3), set by Secretary, but not to exceed current average market yield on outstanding U.S. marketable obligations of comparable maturity plus up to 1%, adjusted to nearest 1/8 of 1%, less 3%; plus 2% penalty for nonfarm enterprise loans on prime farmland. According to agency, rate is set periodically and is in effect first 3 years of loan, reviewed every 2 years thereafter, and increased with borrower's ability to pay, up to regular farm operating loan rate (11.25% and 13.25% for nonfarm enterprise loans on prime farmland as of Jan. 30, 1982). Maximum 7 year terms with renewal up to 7 additional years.

49. Rural Youth Loans - Operating Loans

Status: Active
Type of Credit: Direct loans (insured and sold to FFB as CBOs)
Authorization: 7 USC 1941(b)(1)
Budget Account: 12-4140-0-3-351
CFDA: 10.406
Interest Rate: According to 7 USC 1946(a), set by Secretary, but not to exceed current average market yield on outstanding U.S. marketable obligations of comparable maturity plus not to exceed 1%, adjusted to nearest 1/8 of 1%. Agency sets rate periodically (14.25% as of Jan. 30, 1982). Maximum 7 year terms with renewal up to 7 additional years.

Farmers Home Administration - Farm Ownership

50. Farm Ownership Loans
(for purchase and improvement of farm real estate, nonfarm enterprise loans to supplement farm income, refinancing existing debts, and loan closing costs)

Status: Active
Type of Credit: Direct loans (insured and sold to FFB as CBOs)
Authorization: 7 USC 1922
Budget Account: 12-4140-0-3-351
CFDA: 10.407
Interest Rate: According to 7 USC 1927(a)(2) and 1927(a)(6), set by Secretary, but not to exceed current average market yield on outstanding U.S. marketable obligations of comparable maturities plus not to exceed 1%, adjusted to nearest 1/8 of 1%, plus 2% penalty for nonfarm enterprise loans on prime farmland. Agency sets rate periodically (13.25% and 15.25% for nonfarm enterprise loans on prime farmland as of Jan. 30, 1982). Maximum 40 year terms.

51. Farm Ownership Loan Guarantees

Status: Active
Type of Credit: Loan guarantees
Authorization: 7 USC 1922
Budget Account: 12-4140-0-3-351

CFDA: 10.407
 Interest Rate: According to 7 USC 1927(a)(5), negotiated between lender and borrower, but not above ceiling set by Secretary (ceiling not determined). Maximum 40 year terms.

52. Limited Resource Farm Ownership Loans

Status: Active (new program in FY 79)
 Type of Credit: Direct loans (insured and sold to FFB as CBOs)
 Authorization: 7 USC 1934
 Budget Account: 12-4140-0-3-351
 CFDA: 10.407
 Interest Rate: According to 7 USC 1927(a)(3)(B) and (a)(6)(A), set by Secretary, but not to exceed 1/2 of current average market yield on outstanding U.S. marketable obligations of comparable maturities, nor less than 5%; plus 2% penalty for nonfarm enterprise loans on prime farmland. According to agency, rate is set periodically and is in effect first 3 years of loan, reviewed every 2 years thereafter, and increased with borrower's ability to pay up to regular farm ownership loan rate (6.625% and 8.625% for nonfarm enterprise loans on prime farmland as of Jan. 30, 1982). Maximum 40 year terms.

Farmers Home Administration - Other Farmer Programs53. Soil and Water Loans
(to individual farm owners and tenants)

Status: Active
 Type of Credit: Direct loans (insured and sold to FFB as CBOs)
 Authorization: 7 USC 1922 and 1924(a)
 Budget Account: 12-4140-0-3-351
 CFDA: 10.416
 Interest Rate: According to 7 USC 1927(a)(2), set by Secretary, but not to exceed current average market yield on outstanding U.S. marketable obligations of comparable maturities plus not to exceed 1%, adjusted to nearest 1/8 of 1%. Agency sets rate periodically (13.25% as of Jan. 30, 1982). Maximum 40 year terms if loans secured by real estate, maximum 20 years otherwise.

54. Soil and Water Loan Guarantees
(to individual farm owners and tenants)

Status: Active
 Type of Credit: Loan guarantees
 Authorization: 7 USC 1924(a)
 Budget Account: 12-4140-0-3-351
 CFDA: 10.416
 Interest Rate: According to 7 USC 1927(a)(5), negotiated between borrower and lender, but not above ceiling set by Secretary (ceiling not determined). Maximum 40 year terms if loans secured by real estate, maximum 20 years otherwise.

55. Recreation Facility Loans

Status: Active, but few loans
 Type of Credit: Direct loans (insured and sold to FFB as CBOs)
 Authorization: 7 USC 1924(a)
 Budget Account: 12-4140-0-3-351
 CFDA: 10.413
 Interest Rate: According to 7 USC 1927(a)(2) and (a)(6), set by Secretary, but not to exceed current average market yield on outstanding U.S. marketable obligations of comparable maturities plus up to 1%, adjusted to nearest 1/8 of 1%, plus 2% penalty on prime farmland. Agency sets rate periodically

(13.25% and 15.25% on prime farmland as of Jan. 30, 1982). Maximum 40 year terms.

56. Recreation Facility Loan Guarantees

Status: Active, but few loans
 Type of Credit: Loan guarantees
 Authorization: 7 USC 1924(a)
 Budget Account: 12-4140-0-3-351
 CFDA: 10.413
 Interest Rate: According to 7 USC 1927(a)(5), negotiated between borrower and lender, but not above ceiling set by Secretary (ceiling not determined).

57. Irrigation and Drainage Loans to Individual Farmers

Status: Active, but limited funds and loans
 Type of Credit: Direct loans (insured and sold to FFB as CBOs—funds from the Agriculture Stabilization and Conservation Service may be used to pay part of irrigation and drainage development costs)
 Authorization: 7 USC 1922 and 1924(a)
 Budget Account: 12-4140-0-3-351
 CFDA: 10.409
 Interest Rate: According to 7 USC 1927(a)(2), set by Secretary, but not to exceed current average market yield on outstanding U.S. marketable obligations of comparable maturity plus up to 1%, adjusted to nearest 1/8 of 1%. Agency sets rate periodically (13.25% as of Jan. 30, 1982). Maximum 40 year terms.

58. Irrigation and Drainage Loans to Associations - Title 7

Status: Active, but limited funds and loans
 Type of Credit: Direct loans (insured and sold to FFB as CBOs—funds from the Agriculture Stabilization and Conservation Service may be used to pay part of irrigation and drainage development costs)
 Authorization: 7 USC 1926(a)(1)
 Budget Account: 12-4140-0-3-351
 CFDA: 10.409
 Interest Rate: According to 16 USC 1006a, set by Secretary at average Treasury rate on marketable U.S. obligations outstanding at beginning of fiscal year with 15 year maturities. Agency sets rate annually (9.352% as of FY 82). Maximum 50 year terms.

59. Irrigation and Drainage Loans to Associations - Title 16

Status: Active, but limited funds and loans
 Type of Credit: Direct loans (insured and sold to FFB as CBOs—funds from the Agriculture Stabilization and Conservation Service may be used to pay part of irrigation and drainage development costs)
 Authorization: 16 USC 1006a
 Budget Account: 12-4140-0-3-351
 CFDA: 10.409
 Interest Rate: According to 16 USC 1006a, set by Secretary at average Treasury rate on marketable U.S. obligations outstanding at beginning of fiscal year with 15 year maturities. Agency sets rate annually (9.352% as of FY 82). Maximum 50 year terms.

60. Irrigation and Drainage Loan Guarantees

Status: Authorized, but never implemented
 Type of Credit: Loan guarantees
 Authorization: 7 USC 1926
 Budget Account: 12-4140-0-3-351
 CFDA: 10.409

Interest Rate: According to 7 USC 1927(a)(5), negotiated between lender and borrower, but not above ceiling set by Secretary (ceiling not determined).

61. Grazing Association Loans

Status: Active
 Type of Credit: Direct loans (insured and sold to FFB as CBOs)
 Authorization: 7 USC 1926(a)(1)
 Budget Account: 12-4140-0-3-351
 CFDA: 10.408
 Interest Rate: According to 7 USC 1927(a)(2), set by Secretary, but not to exceed current average market yield on outstanding U.S. marketable obligations of comparable maturities plus not to exceed 1%, adjusted to nearest 1/8 of 1%. Agency sets rate periodically (13.25% as of Jan. 30, 1982). Maximum 40 year terms.

62. Grazing Association Loan Guarantees

Status: Authorized, but never implemented
 Type of Credit: Loan guarantees
 Authorization: 7 USC 1926 and 1929(b)
 Budget Account: None
 CFDA: None
 Interest Rate: According to 7 USC 1927(a)(5), negotiated between borrower and lender, but not above ceiling set by Secretary (ceiling not determined).

63. Indian Tribe Land Acquisition Loans
(Tribes able to pay higher rate)

Status: Active, but few if any applicants
 Type of Credit: Direct loans (insured and sold to FFB as CBOs)
 Authorization: 25 USC 488-492; 7 USC 1928, 1929, and 1988(c)
 Budget Account: 12-4140-0-3-351
 CFDA: 10.421
 Interest Rate: According to 7 USC 1927(a)(2), set by Secretary, but not to exceed current average market yield on outstanding U.S. marketable obligations of comparable maturities. Agency sets rate periodically (13.25% as of Jan. 30, 1982). Maximum 40 year terms.

64. Limited Resource Indian Tribe Land Acquisition Loans

Status: Active, but few loans
 Type of Credit: Direct loans (insured and sold to FFB as CBOs)
 Authorization: 25 USC 488-492; 7 USC 1928, 1929, and 1988(c)
 Budget Account: 12-4140-0-3-351
 CFDA: 10.421
 Interest Rate: According to agency, set administratively at 7%, within general authority of 7 USC 1927(a)(2). Reviewed after 3 years (effective April 12, 1980). Maximum 40 year terms.

Farmers Home Administration - Emergency Programs65. Economic Emergency Loans - Operating Purposes
(for livestock, equipment, etc.)

Status: Authorized as a temporary program in FY 78 to expire Sept. 30, 1980. Authority extended through FY 82. Funds are available, but program not implemented by discretion of Secretary.
 Type of Credit: Direct loans (insured and sold to FFB as CBOs)
 Authorization: 7 USC note preceding 1961, Sec. 202 and 203
 Budget Account: 12-4140-0-3-351
 CFDA: 10.428
 Interest Rate: According to 7 USC note preceding 1961, Sec. 206(b), set by Secretary, considering current

average market yield on outstanding U.S. marketable obligations of comparable maturities plus not to exceed 1%, adjusted to nearest 1/8 of 1%. Agency sets rate periodically using short-term maturities (14.25% as of Jan. 30, 1982). Maximum initial term of 7 years, but may be rescheduled for 7 additional years.

66. Economic Emergency Loans - Real Estate Purposes
(for refinancing of debts, land development and improvements, etc.)

Status: Authorized as a temporary program in FY 78 to expire Sept. 30, 1980. Program extended through FY 82. Funds are available, but program not implemented by discretion of Secretary.
 Type of Credit: Direct loans (insured and sold to FFB as CBOs)
 Authorization: 7 USC note preceding 1961, Sec. 202 and 203
 Budget Account: 12-4140-0-3-351
 CFDA: 10.428
 Interest Rate: According to 7 USC note preceding 1961, Sec. 206(b), set by Secretary, considering current average market yield on outstanding U.S. marketable obligations of comparable maturities plus not to exceed 1%, adjusted to nearest 1/8 of 1%. Agency sets rate periodically using long-term maturities (13.25% as of Jan. 30, 1982). Maximum 40 year terms.

67. Economic Emergency Loan Guarantees

Status: Authorized as a temporary program in FY 78 to expire Sept. 30, 1980. Program extended through FY 82, but program not implemented by discretion of Secretary.
 Type of Credit: Loan guarantees
 Authorization: 7 USC note preceding 1961, Sec. 202, 203, and 204
 Budget Account: 12-4140-0-3-351
 CFDA: 10.428
 Interest Rate: According to 7 USC note preceding 1961, Sec. 204(b), negotiated between borrower and lender. Maximum 20 year terms for operating loans and maximum 40 year terms for real estate.

68. Emergency Disaster Loans - Actual Loss, Credit Available Elsewhere

Status: Active
 Type of Credit: Direct loans (insured and sold to FFB as CBOs)
 Authorization: 7 USC 1961-1968 and 1970
 Budget Account: 12-4140-0-3-351
 CFDA: 10.404
 Interest Rate: According to 7 USC 1964(b)(1)(B), set by Secretary, but not to exceed private market rate for similar loans. Agency sets rate periodically (17% as of Oct. 1, 1981). Maximum terms of 40 years for real estate, 1 year for annual production, and 7 years for operating expenses.

69. Emergency Disaster Loans - Actual Loss, Credit Not Available Elsewhere

Status: Active
 Type of Credit: Direct loans (insured and sold to FFB as CBOs)
 Authorization: 7 USC 1961-1968 and 1970
 Budget Account: 12-4140-0-3-351
 CFDA: 10.404
 Interest Rate: According to 7 USC 1964(b), not to exceed 8%. Agency set rate at 5% for disasters occurring before Oct. 1, 1981, and at 8% for disasters occurring on or after Oct. 1, 1981. Maximum terms of 40 years for real estate, 1 year for annual production, and 7 years for operating expenses.

70. Emergency Disaster Loans - Actual Loss Loan Guarantees, Credit Not Available Elsewhere

Status: Authorized, but no new loans. Due to little demand, Secretary suspended program on Feb. 3, 1980.

Type of Credit: Loan guarantees

Authorization: 7 USC 1961-1968

Budget Account: 12-4140-0-3-351

CFDA: 10.404

Interest Rate: According to 7 USC 1964(b)(2) and 1964(c), negotiated by lender and borrower, but not to exceed rate set by Secretary, minus interest subsidy. Not to exceed difference between interest on actual loss loans and maximum guarantee rate.

71. Rural Housing Disaster Loans

Status: Authorized, but no new loans. Written memorandum of understanding provides that SBA will administer housing disaster loans.

Type of Credit: Direct loans (insured and sold to FFB as CBOs)

Authorization: 42 USC 1472

Budget Account: 12-4140-0-3-351

CFDA: None

Interest Rate: According to 42 USC 1490a(a)(1)(B), Secretary may reduce effective rate to not less than 1% for periods of time as the Secretary determines applicants cannot afford the dwelling or make payments. According to agency, rate is reduced according to borrowers income, and payments are adjusted periodically.

72. Emergency Disaster Loans - Annual Production, Credit Not Available Elsewhere

Status: Active, but authority expires Sept. 30, 1982

Type of Credit: Direct loans (insured and sold to FFB as CBOs)

Authorization: 7 USC 1961

Budget Account: 12-4140-0-3-351

CFDA: 10.404

Interest Rate: According to 7 USC 1964(b)(2)(A), private market rate for similar loans. Agency sets rate periodically (16% as of Jan. 30, 1982). Maximum 1 year terms.

73. Emergency Disaster Loans - Annual Production Guarantees

Status: Authorized, but no new loans. Due to little demand, Secretary suspended program on Feb. 3, 1980.

Type of Credit: Loan guarantees

Authorization: 7 USC 1961

Budget Account: 12-4140-0-3-351

CFDA: 10.404

Interest Rate: According to 7 USC 1964(b)(2)(B), negotiated between lender and borrower, but not above rate set by Secretary (rate not determined).

74. Emergency Disaster Loans - Subtitle A, Major Adjustment Loans (real estate loans above actual loss, credit not available elsewhere)

Status: Active, but authority expires Sept. 30, 1982

Type of Credit: Direct loans (insured loans sold to FFB as CBOs)

Authorization: 7 USC 1963 and 1964(a)(2)

Budget Account: 12-4140-0-3-351

CFDA: 10.404

Interest Rate: According to 7 USC 1964(b)(2)(A), private market rate for similar loans. Secretary sets rate periodically (13.25% as of April 4, 1981). Maximum 40 year terms.

75. Emergency Disaster Loans - Subtitle A, Major Adjustment Loan Guarantees (real estate loans above actual loss)

Status: Authorized, but no new loans. Due to little demand, Secretary suspended program on Feb. 3, 1980.

Type of Credit: Loan guarantees

Authorization: 7 USC 1963 and 1964(a)(1)

Budget Account: 12-4140-0-3-351

CFDA: 10.404

Interest Rate: According to 7 USC 1964(b)(2)(B), negotiated between lender and borrower, but not to exceed rate set by Secretary (ceiling not determined). Maximum 40 year terms.

76. Emergency Disaster Loans - Subtitle B, Major Adjustment Loans (operating loans above actual loss, credit not available elsewhere)

Status: Active, but authority expires Sept. 30, 1982

Type of Credit: Direct loans (insured and sold to FFB as CBOs)

Authorization: 7 USC 1963 and 1964(a)(2)

Budget Account: 12-4140-0-3-351

CFDA: 10.404

Interest Rate: According to 7 USC 1964(b)(2)(A), private market rate for similar loans. Secretary sets rate periodically (16% as of Jan. 30, 1982). Normally 7 year terms, with maximum 20 years under special conditions.

77. Emergency Disaster Loans - Subtitle B, Major Adjustment Loan Guarantees (operating loans above actual loss)

Status: Authorized, but no new loans. Due to little demand, Secretary suspended program Feb. 3, 1980.

Type of Credit: Loan guarantees

Authorization: 7 USC 1963 and 1964(a)(1)

Budget Account: 12-4140-0-3-351

CFDA: 10.404

Interest Rate: According to 7 USC 1964(b)(2)(B), negotiated between lender and borrower, but not to exceed rate set by Secretary (ceiling not determined). Normally 7 year terms, with maximum 20 years under special conditions.

Rural Electrification Administration (on-budget programs)

1. Rural Community Antenna Television Loans - Essential Community Facilities

Status: Authorized, but no new loan obligations since mid-FY 81

Type of Credit: Direct loans (insured loans)

Authorization: 7 USC 1926 and 1932 (authority to finance CATV service transferred from PHIA to REA in 1979)

Budget Account: 12-4142-0-3-452

CFDA: 10.853

Interest Rate: According to 7 USC 1927(a)(3), set by Secretary of Agriculture, but not to exceed 5%. According to REA, fixed at 5%. Maximum 35 year terms.

2. Rural Community Antenna Television Loans - Business and Industry

Status: Authorized, but no new loans obligations since mid-FY 81

Type of Credit: Direct loans (insured loans)

Authorization: 7 USC 1932 (authority to finance CATV service transferred from PHIA to REA in 1979)

Budget Account: 12-4142-0-3-452

CFDA: 10.853
 Interest Rate: According to 7 USC 1927(a)(4), set by Secretary of Agriculture, but not less than rate set by Secretary of Treasury that considers (1) current average market yield on outstanding U.S. marketable obligations of comparable maturities, (2) comparable private market rates, and (3) Secretary's insurance, plus additional charge to cover losses and administrative expenses, adjusted to nearest 1/8 of 1%. According to REA, rate set periodically. Maximum 35 year terms.

3. Rural Community Antenna Television Loan Guarantees - Business and Industry

Status: Authorized, but no new loans obligations since mid-FY 81
 Type of Credit: Loan guarantees
 Authorization: 7 USC 1932 (authority to finance CATV service transferred from FmHA to REA in 1979)
 Budget Account: 12-4142-0-3-452
 CFDA: 10.853
 Interest Rate: According to 7 USC 1927(a)(5), negotiated between borrower and lender, but not to exceed a rate determined by Secretary (rate not determined). Maximum 35 year terms.

DEPARTMENT OF COMMERCE

Economic Development Administration

1. Business Loans - Fixed Assets

Status: Active, but authority expires Sept. 30, 1982
 Type of Credit: Direct loans
 Authorization: 42 USC 3142(a)(1)
 Budget Account: 13-2050-0-1-452 and 13-4406-0-3-452
 CFDA: 11.301
 Interest Rate: According to 42 USC 3142(b)(8), not less than a rate determined by the Secretary of Treasury based on the current average market yield on outstanding U.S. marketable obligations with comparable maturities, adjusted to nearest 1/8 of 1%, plus additional charges towards covering other program costs. Treasury sets actual rate quarterly (14% as of July 1, 1982).

2. Business Loans - Working Capital

Status: Active, but authority expires Sept. 30, 1982
 Type of Credit: Direct loans
 Authorization: 42 USC 3142(a)(3)
 Budget Account: 13-2050-0-1-452 and 13-4406-0-3-452
 CFDA: 11.301
 Interest Rate: According to 42 USC 3142(b)(8), not less than a rate determined by the Secretary of Treasury based on the current average market yield on outstanding U.S. marketable obligations with comparable maturities, adjusted to nearest 1/8 of 1%, plus additional charges towards covering other program costs. Treasury sets actual rate quarterly (14% as of July 1, 1982).

3. Business Loan Guarantees and Interest Subsidies - Fixed Assets

Status: Authorized, but not seeking applicants. No new commitments. Authority expires Sept. 30, 1982.
 Type of Credit: Loan guarantees
 Authorization: 42 USC 3142(a)(1) and 3142(a)(2)
 Budget Account: 13-2050-0-1-452 and 13-4406-0-3-452
 CFDA: 11.301
 Interest Rate: According to 42 USC 3142(a)(1) and 3142(a)(2), upon such terms and conditions as the Secretary may prescribe; subsidy to reduce interest payable up to 4%. According to agency officials, actual rate negotiated between borrower and lender; no subsidies made.

4. Business Loan Guarantees - Working Capital

Status: Authorized, but not seeking applicants. No new commitments. Authority expires Sept. 30, 1982.
 Type of Credit: Loan guarantees
 Authorization: 42 USC 3142(a)(3)
 Budget Account: 13-2050-0-1-452 and 13-4406-0-3-452
 CFDA: 11.301
 Interest Rate: According to 42 USC 3142(a)(3), upon terms and conditions as the Secretary may prescribe. According to officials, actual rate negotiated between borrower and lender.

5. Steel Loan Guarantees

Status: Authorized, but not seeking applicants. No new commitments.
 Type of Credit: Loan guarantees
 Authorization: Authorized administratively based on 42 USC 3142
 Budget Account: 13-4406-0-3-452
 CFDA: 11.301
 Interest Rate: According to 42 USC 3142(a)(3), upon terms and

conditions as the Secretary may prescribe. According to officials, actual rate negotiated between borrower and lender.

current average market yield of outstanding U.S. marketable obligations with comparable maturities.

6. Public Works and Development Facilities Loans

Status: Authorized, but no loan obligations for years. Authority expires Sept. 30, 1982.
 Type of Credit: Direct loans
 Authorization: 42 USC 3141(a)
 Budget Account: 13-2050-0-1-452
 CFDA: 11.300
 Interest Rate: According to 42 USC 3141(b), not less than a rate set by Secretary of Treasury based on the current average market yield on outstanding U.S. marketable obligations with comparable maturities, adjusted to nearest 1/8 of 1%, less not to exceed 1/2 of 1% per annum.

7. Public Works and Development Facilities - Purchases of Evidences of Indebtedness

Status: Authorized, but no loan obligations for years. Authority expires Sept. 30, 1982.
 Type of Credit: Direct loans
 Authorization: 42 USC 3141(a)
 Budget Account: 13-2050-0-1-452
 CFDA: 11.300
 Interest Rate: According to 42 USC 3141(b), not less than a rate set by Secretary of Treasury based on the current average market yield on outstanding U.S. marketable obligations with comparable maturities, adjusted to nearest 1/8 of 1%, less not to exceed 1/2 of 1% per annum.

8. Technical Assistance*

Status: Authorized, but no loan obligations for years. Authority expires Sept. 30, 1982
 Type of Credit: Grants, but Secretary may require repayment
 Authorization: 42 USC 3151(a)
 Budget Account: 13-2050-0-1-452
 CFDA: 11.303
 Interest Rate: According to 42 USC 3151(a), Secretary has the discretion to require the repayment of assistance provided under this subsection and to prescribe the terms and conditions of such repayment.

National Oceanic and Atmospheric Administration

9. Coastal Energy Impact Loans

Status: Authorized, but no new loan obligations. Authority expires Sept. 30, 1986.
 Type of Credit: Direct loans
 Authorization: 16 USC 1456a(d)(1)
 Budget Account: 13-4315-0-3-452
 CFDA: 11.423
 Interest Rate: According to 16 USC 1456a(e)(5), not to exceed the current average market yield of outstanding U.S. marketable obligations with comparable maturities. Commerce uses the average municipal bond rate as a guideline in granting special-circumstances rate below the rate on U.S. Government securities.

10. Coastal Energy Impact Program - Supplemental Loans to Pay Principal or Interest Due on Loans or Guarantees

Status: Authorized, but never operational
 Type of Credit: Direct loan
 Authorization: 16 USC 1456a(d)(3)(C)
 Budget Account: 13-4315-0-3-452
 CFDA: None
 Interest Rate: According to 16 USC 1456a(e)(5), not to exceed

11. Coastal Energy Impact Program - Guarantees of Bonds and Other Evidences of Indebtedness

Status: Authorized, but never operational. Authority expires Sept. 30, 1986.
 Type of Credit: Loan guarantees
 Authorization: 16 USC 1456a(d)(2)
 Budget Account: 13-4315-0-3-452
 CFDA: 11.423
 Interest Rate: According to 16 USC 1456a(f)(1)(B)(ii), no guarantees unless the Secretary determines that such bonds will bear interest at a rate the Secretary finds not to be excessive.

12. Repayment Assistance to Holders of Defaulted Bonds or Other Evidences of Indebtedness

Status: Authorized, but not operational to date
 Type of Credit: Direct loans (reimbursement for guaranteed claims paid by Commerce or refinanced direct loans)
 Authorization: 16 USC 1456a(f)(5)(A)-1456a(f)(5)(C)
 Budget Account: 13-4315-0-3-452
 CFDA: None
 Interest Rate: According to NOAA, no interest provision.

13. Federal Ship Financing - Fishing Vessels

Status: Active
 Type of Credit: Loan guarantees
 Authorization: 46 USC 1273(a)
 Budget Account: 13-4417-0-3-376
 CFDA: 11.415
 Interest Rate: According to 46 USC 1274(b)(5), not to exceed annual rate that Secretary determines to be reasonable, taking into account the range of interest rates prevailing in the private market for similar loans and the risks assumed by the U.S. According to officials, actual rate negotiated between borrower and lender.

14. Loans to Avoid Default on Obligations Covering Fishing Vessels

Status: New program in FY 81, but authority expires Sept. 30, 1982. Funded through loan repayments, but no new loan obligations.
 Type of Credit: Direct loans
 Authorization: 16 USC 742c notes; PL 96-561, sec. 221(b)(A) and 221(b)(B)
 Budget Account: 13-5123-0-2-376
 CFDA: None
 Interest Rate: According to 16 USC 742c notes; PL 96-561, sec. 221(b)(3), not to exceed rate set by Secretary sufficient to cover costs of processing and servicing such loans. Commerce sets rate at 3%.

15. Loans to Cover Operating Losses (working capital)

Status: New program in FY 81, but never operational. Authority expires Sept. 30, 1982.
 Type of Credit: Direct loans
 Authorization: 16 USC 742c notes; PL 96-561, sec. 221(c)
 Budget Account: 13-5123-0-2-376
 CFDA: None
 Interest Rate: According to 16 USC 742c notes; PL 96-561, sec. 221(c), rate prevailing on loans made under the Emergency Agricultural Act of 1978, which, according to 7 USC notes preceding 1961, allows the Secretary of Agriculture to set rates based on the current average market yields on outstanding

U.S. marketable obligations with comparable maturities, adjusted to nearest 1/8 of 1%.

International Trade Administration

16. Trade Adjustment Assistance - Direct Loans

Status: Active, but authority expires Sept. 30, 1983
 Type of Credit: Direct loans
 Authorization: 19 USC 2344(a)
 Budget Account: 12-1250-0-1-376
 CFDA: 11.309
 Interest Rate: According to 19 USC 2345(b)(1)(A) and (B), Secretary of Treasury determines rate based on the current average market yield on outstanding U.S. marketable obligations with comparable maturities, adjusted to nearest 1/8 of 1%, plus an amount to cover administrative expenses and probable losses. Treasury sets rate monthly (15.25% as of July 21, 1982).

17. Trade Adjustment Assistance - Loan Guarantees

Status: Active, but authority expires Sept. 30, 1983
 Type of Credit: Loan guarantees
 Authorization: 19 USC 2344(a)
 Budget Account: 12-1250-0-1-376
 CFDA: 11.309
 Interest Rate: According to 19 USC 2345(b)(2), the Secretary may not guarantee any loan if the rate is determined by the Secretary to be excessive when compared with other loans bearing Federal guarantees and subject to similar terms and conditions. According to officials, lender establishes actual rate.

DEPARTMENT OF DEFENSE

1. Defense Production Guarantees - Expansion of Productive Capacity and Supply
 (includes Defense stock fund purchases)

Status: Authorized, but no new commitments
 Type of Credit: Loan guarantees
 Authorization: 50 appendix USC 2091(a)
 Budget Account: 97-9931-0-3-051
 CFDA: None
 Interest Rate: According to 50 appendix USC 2091(c), President prescribes rate of interest, guarantee and commitment fees, and other charges. According to agency officials, set at FFB rate.

2. Defense Production Loans to Private Business Enterprises

Status: Authorized, but no new obligations
 Type of Credit: Direct loans
 Authorization: 50 appendix USC 2092
 Budget Account: 97-9931-0-3-051
 CFDA: None
 Interest Rate: According to 50 appendix USC 2092, President sets terms and conditions. According to officials, set by Secretary of Treasury.

3. Defense Production Loan Guarantees to Private Business Enterprises

Status: Authorized, but no commitments for 3 years
 Type of Credit: Loan guarantees
 Authorization: 50 appendix USC 2092
 Budget Account: 97-9931-0-3-051
 CFDA: None
 Interest Rate: No provision in statute. According to 12 CFR 51505.4(a), maximum rate charged a borrower is rate institution charges its most creditworthy borrowers for loans of comparable maturity.

DEPARTMENT OF EDUCATIONOffice of Postsecondary Education1. Guaranteed Student Loans
(*student insured loans*)

Status: Active
 Type of Credit: Loan guarantees and interest subsidies
 Authorization: 20 USC 1071 et seq.
 Budget Account: 91-0230-0-1-502
 CFDA: 84.032
 Interest Rate: According to 20 USC 1077a(a)(1)-1077a(a)(3) and 20 USC 1077a(b), for periods of instruction beginning after Jan. 1, 1981, (a) 7% if borrower has outstanding loan balance from this program, (b) 9% if no outstanding balance exists, (c) 8% if average bond equivalent rate for 91-day Treasury Bills is 9% or less. According to 20 USC 1078(a)(F)(3)(A), borrower pays no interest on the unpaid principal that accrues prior to the beginning of the repayment period (see statute for complex guidelines).

2. Auxiliary Loans to Assist Students
(*parents' loans for undergraduate students program*)

Status: Active
 Type of Credit: Loan guarantees
 Authorization: 20 USC 1078-2
 Budget Account: 91-0230-0-1-502
 CFDA: None
 Interest Rate: According to 20 USC 1077a(c)(1)(2)(3), for loans made after Oct. 1, 1981, (a) 14%, (b) 12% if average 91-day Treasury Bill of 12-month period beginning Oct. 1, 1981, is 14% or less, and (c) 14% if same Treasury Bill rate exceeds 14%.

3. Advances to Establish or Strengthen Reserve Funds of States and Nonprofit Private Loan Insurance Programs

Status: Active
 Type of Credit: Direct loans
 Authorization: 20 USC 1072(a)(1)-1072(a)(3)
 Budget Account: 91-0230-0-1-502
 CFDA: None
 Interest Rate: According to 20 USC 1072(a)(3), on such terms and conditions as the Secretary determines will best carry out the purposes of this section. According to officials, Education charges 0% interest.

4. Advances to States with Loan Insurance Programs
(*used to make payments under State insurance obligations*)

Status: Active
 Type of Credit: Direct loans
 Authorization: 20 USC 1072(c)
 Budget Account: 91-0230-0-1-502
 CFDA: None
 Interest Rate: No rate specified in statute. According to officials, Education charges 0% interest.

5. Guarantees of Student Loan Marketing Association Consolidation Loans
(*Options Program*)

Status: Active, authorized in 1980
 Type of Credit: Loan guarantees
 Authorization: 20 USC 1087-2(o)
 Budget Account: None
 CFDA: None
 Interest Rate: According to 20 USC 1087-2(o)(2), as may be

agreed upon by the borrower and the Association and meet the requirements of 20 USC 1077.

6. Guarantees of Student Loan Marketing Association Lender-Of-Last-Resort Loans

Status: Authorized in 1980, but never operational
 Type of Credit: Loan guarantees
 Authorization: 20 USC 1087-2(q)
 Budget Account: None
 CFDA: None
 Interest Rate: No provision in statute.

7. Guarantees of Student Loan Marketing Association Obligations

Status: Active
 Type of Credit: Guarantees of FFB loans
 Authorization: 20 USC 1087-2(h)(2)
 Budget Account: 91-9309-0-3-502
 CFDA: None
 Interest Rate: According to 20 USC 1087-2(h)(1), SLMA determines interest rate. According to FFB, variable rate based on weekly 91-day Treasury Bill rate, plus 1/8 of 1%.

8. Advances to Student Loan Marketing Association

Status: Authorized, but never operational
 Type of Credit: Direct loans
 Authorization: 20 USC 1087-2(b)(3)
 Budget Account: None
 CFDA: None
 Interest Rate: According to 20 USC 1087-2(b), not less than rate determined by Secretary of Treasury based on current average yield on outstanding U.S. marketable obligations with comparable maturities, adjusted to nearest 1/8 of 1%, plus an allowance for administrative expenses and probable losses.

9. National Direct Student Loans
(*direct loans to students in institutions of higher education*)

Status: Active
 Type of Credit: Direct loans (grants to capitalize loan fund)
 Authorization: 20 USC 1087aa et seq.
 Budget Account: 91-0200-0-1-502
 CFDA: 84.038
 Interest Rate: According to 20 USC 1087dd, 5% for loans made after Oct. 1, 1981.

10. National Defense Education Act Loans to Institutions

Status: Authorized, but inactive for years
 Type of Credit: Direct loans
 Authorization: 20 USC 427
 Budget Account: 91-0900-0-1-502
 CFDA: None
 Interest Rate: According to 20 USC 427(a), rate must cover (1) the cost of money to the Treasury, as determined by the Secretary of Treasury, based on the current average yield of outstanding U.S. marketable obligations with comparable maturities; (2) the cost of administering the program; and (3) probable losses.

11. Criminal Justice Education Program

Status: Authorized in 1980, but never operational. Authority expires Sept. 30, 1983.
 Type of Credit: Direct loans
 Authorization: 42 USC 3775
 Budget Account: None
 CFDA: None
 Interest Rate: No provision in statute.

12. College Housing Loan Program

Status: Active
 Type of Credit: Direct loans
 Authorization: 12 USC 1749
 Budget Account: 91-6250-0-3-502
 CFDA: 84.142
 Interest Rate: According to 12 USC 1749(c)(1), not more than the lower of 3% or the total of 1/4 of 1% per annum added to the rate of interest paid by the Secretary on funds obtained from the Treasury. According to officials, Education set rate at 3%.

13. Loans for Construction, Reconstruction, and Renovation of Academic Facilities

Status: Authorized, but no new loan obligations
 Type of Credit: Direct loans
 Authorization: 20 USC 1132d
 Budget Account: 91-0240-0-1-502
 CFDA: None
 Interest Rate: According to 20 USC 1132d(b), not less than 1/4 of 1% above the average annual interest rate on all interest-bearing obligations of the U.S. forming a part of the public debt as computed at the end of the preceding fiscal year, adjusted to nearest 1/8 of 1%, or the rate of 4%, whichever is less.

14. Academic Facilities Loan Insurance

Status: Authorized, but never operational
 Type of Credit: Loan guarantees
 Authorization: 20 USC 1132d-4
 Budget Account: None
 CFDA: None
 Interest Rate: According to 20 USC 1132d-4(c), can not exceed rate that the Secretary determines to be reasonable, considering rates prevailing in the private market for similar loans and the risks assumed by the U.S.

Department of Education Grant Programs with Service Obligations
 (If recipient defaults on service obligation, grant must be repaid with interest. Financial paybacks are classified as accounts receivable and do not appear in the budget account listed below.)

Office of Bilingual Education and Minority Language Affairs

15. Bilingual Education Fellowship Program - Work or Financial Paybacks*

Status: Active, authority expires Sept. 30, 1983
 Type of Credit: Financial payback in lieu of service
 Authorization: 20 USC 5233
 Budget Account: 91-1300-0-1-501
 CFDA: 84.003
 Interest Rate: No provision in statute. According to officials, Education set rate at 7%.

DEPARTMENT OF ENERGYEnergy Supply, Research and Development Activities

1. Small Hydroelectric Power Project Feasibility Studies

Status: Authorized, but no new loan obligations after FY 81
 Type of Credit: Direct loans
 Authorization: 16 USC 2702
 Budget Account: 13-0324-0-1-271
 CFDA: 81.055
 Interest Rate: According to 16 USC 2704, 42 USC 1962d-17, and 18 CFR 704.39, equal to rate for water resources planning projects in effect at time when loan is made. Such rate is based on average yield during the preceding fiscal year on interest-bearing U.S. marketable securities with 15 years or more remaining to maturity at the time computation is made, but not raised more than 1/4 of 1% for any year and set each year on July 1 (7-3/8% as of July 1, 1981).

2. Small Hydroelectric Power Project Loans

Status: Authorized, but never operational
 Type of Credit: Direct loans
 Authorization: 16 USC 2703
 Budget Account: 13-0324-0-1-271
 CFDA: None
 Interest Rate: According to 16 USC 2704, 42 USC 1962d-17, and 18 CFR 704.39, equal to rate for water resources planning projects in effect at time when loan is made. Such rate is based on average yield during the preceding fiscal year on interest-bearing U.S. marketable securities with 15 years or more remaining to maturity at the time computation is made, but not raised more than 1/4 of 1% for any year and set each year on July 1 (7-3/8% as of July 1, 1981).

Energy Conservation Research Activities

3. Electric and Hybrid Vehicle Loan Guarantees

Status: Active
 Type of Credit: Loan guarantees (may be guaranteed and sold to FFB)
 Authorization: 15 USC 2509(a)
 Budget Account: 13-0315-0-1-272
 CFDA: 81.060
 Interest Rate: According to 15 USC 2509(d)(1), not to exceed annual percentage on principal outstanding as Administrator determines is reasonable, considering prevailing private sector rates for similar loans and risks by the U.S. According to agency officials, rate is negotiated.

Geothermal Energy Coordination and Management Project

4. Geothermal Loan Guarantees and Interest Subsidies

Status: Active
 Type of Credit: Loan guarantees and interest subsidies
 Authorization: 30 USC 1141
 Budget Account: 13-0306-0-1-271
 CFDA: 81.058
 Interest Rate: According to 30 USC 1141(d)(1) and 1141(g), not to exceed annual percentage on principal outstanding as agency head determines is reasonable, considering prevailing range of interest rates in private and public sector for similar loans and risks of the U.S. Administrator pays issuer a portion of interest based on current average

market yield (1) on obligations of issuer of guaranty, if any, or (2) other obligations with similar terms. According to Energy, rate is negotiated between borrower and lender, but usually around the prime rate plus 2%; subsidy is at rate that is satisfactory to Administrator.

5. Community Impact Assistance Functions - Guarantees

Status: Authorized, but never operational
 Type of Credit: Loan guarantees (guarantees of principal and interest on obligations issued by States, political subdivisions, and Indian tribes)
 Authorization: 30 USC 1145(c)(1)
 Budget Account: None
 CFDA: None
 Interest Rate: According to 30 USC 1145(c)(1), Administrator sets terms and conditions.

6. Community Impact Assistance Functions - Direct Loans

Status: Authorized, but never operational
 Type of Credit: Direct loans
 Authorization: 30 USC 1145(c)(4)
 CFDA: None
 Budget Account: None
 Interest Rate: According to 30 USC 1145(c)(4)(A), Administrator prescribes terms and conditions and may waive repayment of all or part of loan including interest if adverse impacts resulting from project would cause default.

7. Community Impact Assistance Functions - Tax Payment Guarantees*

Status: Authorized, but never operational
 Type of Credit: Tax payment guarantees (guarantees tax payments imposed by non-Federal taxing authorities that are earmarked to pay principal and interest on obligations)
 Authorization: 30 USC 1145(c)(1)(B)
 Budget Account: None
 CFDA: None
 Interest Rate: According to 30 USC 1145(c)(3), provides Administrator with a claim against borrower for all taxes paid plus interest.

Geothermal Energy Programs

8. Loans for Geothermal Reservoir Confirmation Program

Status: Authorized, but never operational
 Type of Credit: Direct loans
 Authorization: 30 USC 1511
 CFDA: None
 Budget Account: None
 Interest Rate: According to 30 USC 1513, 42 USC 1962d-17(a), and 18 CFR 704.39, equal to rate for water resources planning projects in effect at time when loan is made. Such rate is based on average yield during the preceding fiscal year on interest-bearing U.S. marketable securities with 15 years or more remaining to maturity at the time computation is made, but not raised more than 1/4 of 1% for any year and set each year on July 1.

9. Geothermal Energy Feasibility Study Loan Program

Status: Authorized, but never operational
 Type of Credit: Direct loans
 Authorization: 30 USC 1531
 Budget Account: None
 CFDA: None

Interest Rate: According to 30 USC 1531(d), 42 USC 1962d-17(a), and 18 CFR 704.39, equal to rate for water resources planning projects in effect at time when loan is made. Such rate is based on average yield during the preceding fiscal year on interest-bearing U.S. marketable securities with 15 years or more remaining to maturity at the time computation is made, but not raised more than 1/4 of 1% for any year and set each July 1.

Fossil Energy Research and Development

10. Coal Loan Guarantee Program

Status: Active
 Type of Credit: Loan guarantees
 Authorization: 42 USC 6211(a) et seq.
 Budget Account: 14-0219-0-1-271
 CFDA: 81.056
 Interest Rate: According to 42 USC 6211(d)(1), Administrator sets terms and conditions in consultation with Secretary of Treasury. According to agency officials, negotiated at a level consistent with the prime lending rate plus administrative costs and fees.

Biomass Energy and Alcohol Fuels Programs

11. Biomass Energy and Alcohol Fuels Loan Guarantees

Status: Active, but only conditional commitments
 Type of Credit: Loan guarantees
 Authorization: 42 USC 8814 et seq.
 Budget Account: 20-0114-0-1-271 (Treasury account)
 CFDA: 81.068
 Interest Rate: According to 42 USC 8817(b), no guarantees unless terms are reasonable and meet standards of Secretary. According to agency officials, negotiated at a level determined reasonable by Secretary of Energy after considering the range of rates prevailing in the private sector for similar securities and the degree to which the lender is protected from risk by the guarantee.

12. Alcohol Fuels - Cooperative Agreements*

Status: Active
 Type of Credit: Cooperative/contractual agreements
 Authorization: 42 USC 8814 et seq.; PL 93-577
 Budget Account: 20-0114-0-1-271 (Treasury account)
 CFDA: None
 Interest Rates: No specific provision in statute. According to agency officials, individual fixed rates in agreements are negotiated based in part on projected income from plant operation. Agreement rate is fixed rate or FWH Industrial and Business Loan Program rate, whichever is lower (rates range between 5% and 8%).

13. Municipal Waste Biomass Energy Construction Loans

Status: Authorized, but all funding rescinded
 Type of Credit: Direct loans
 Authorization: 42 USC 8832
 Budget Account: 20-0114-0-1-271
 CFDA: None
 Interest Rate: According to 42 USC 8832(b)(1)(B), set by Secretary of Energy considering current average market yield on outstanding U.S. marketable obligations with remaining periods to maturity comparable to the average maturities of such loans plus not to exceed 1%, adjusted to the nearest 1/8 of 1%.

14. Municipal Waste Biomass Energy Guaranteed Construction Loans

Status: Authorized, but all funding rescinded
 Type of Credit: Loan guarantees
 Authorization: 42 USC 8833(a)
 Budget Account: 20-0114-0-1-271 (Treasury Account)
 CFTA: None
 Interest Rate: According to 42 USC 8833(f), set by Secretary, considering prevailing market rates and terms for loans for similar periods of time to finance construction.

15. Municipal Waste Biomass Energy Price Support Loans (new and existing projects)

Status: Authorized, but all funding rescinded
 Type of Credit: Direct loans
 Authorization: 42 USC 8834
 Budget Account: 20-0114-0-1-271 (Treasury Account)
 CFTA: None
 Interest Rate: According to 42 USC 8834(a)(2)(A)(iv), set by Secretary considering current average market yield on outstanding U.S. marketable obligations with maturities comparable to average maturities of such loans, plus up to 1%, adjusted to nearest 1/8 of 1%.

Nonnuclear Energy Research and Development

16. Commercialization Demonstration Guarantees for Recovery of Energy from Municipal Wastes

Status: Authorized in FY 80, but never operational
 Type of Credit: Loan guarantees
 Authorization: 42 USC 8837(b)
 Budget Account: None
 CFTA: None
 Interest Rate: No specific provision in statute. According to agency officials, negotiated between borrower and lender close to FFB rate, plus administrative costs.

17. Commercialization Demonstration Loans for Recovery of Energy from Municipal Wastes

Status: Authorized in FY 80, but never operational
 Type of Credit: Direct loans
 Authorization: 42 USC 8837(b)
 Budget Account: None
 CFTA: None
 Interest Rate: No provision in statute.

18. Alternative Fuels Conversion Demonstration Facilities

Status: Active
 Type of Credit: Loan guarantees (may be guaranteed and sold to FFB)
 Authorization: 42 USC 5919(b)(1)
 Budget Account: 13-5180-0-2-271
 CFTA: None
 Interest Rate: According to 42 USC 5919(b), set by Administrator, concurring with Secretary of Treasury to insure minimum possible effect on U.S. capital markets, considering other Federal direct and indirect security activities.

19. Alternative Fuels Conversion Demonstration Facilities*

Status: Active
 Type of Credit: Cooperative agreements
 Authorization: 42 USC 5919(b)(5)(A)
 Budget Account: 13-5180-0-2-271
 CFTA: None
 Interest Rate: According to 42 USC 5919(b), set by Administrator,

concurring with Secretary of Treasury to insure minimum possible effect on U.S. capital markets, considering other Federal direct and indirect security activities.

20. Community Development and Planning Assistance for Alternative Fuels Demonstration Facilities - Loan Guarantees

Status: Authorized, but never operational
 Type of Credit: Loan guarantees
 Authorization: 42 USC 5919(k)(1)(A)
 Budget Account: None
 CFTA: None
 Interest Rate: According to 42 USC 5919(k)(2), set by Administrator, concurring with Secretary of Treasury to insure minimum possible effect on U.S. capital markets, considering other Federal direct and indirect securities.

21. Community Development and Planning Assistance for Alternative Fuels Demonstration Facilities - Direct Loans

Status: Authorized, but never funded
 Type of Credit: Direct loans
 Authorization: 42 USC 5919(k)(4)(A)
 Budget Account: None
 CFTA: None
 Interest Rate: According to 42 USC 5919(k)(4)(A), set by the Administrator who may waive repayment on all or part of loan, including interest, under change in circumstances that might cause default on the loan.

22. Community Development and Planning Assistance for Alternative Fuels Demonstration Facilities - Tax Payment Guarantees*

Status: Authorized, but never operational
 Type of Credit: Tax payment guarantees
 Authorization: 42 USC 5919(k)(1)(B)
 Budget Account: None
 CFTA: None
 Interest Rate: According to 42 USC 5919(k)(1)(B), the Administrator is authorized to guarantee payment of taxes imposed on demonstration facilities by eligible non-Federal taxing authorities where taxes are earmarked by authorities to support payment of interest and principal on obligations.

Bonneville Power Marketing Administration

23. Home Weatherization Loans (conservation and renewable resource loans)

Status: Active, new program in FY 1981
 Type of Credit: Direct loans (self-financed through bond sales)
 Authorization: 16 USC 839d
 Budget Account: 14-4045-0-3-271
 CFTA: None
 Interest Rate: No provision in statute. According to agency officials, rate varies between 0% and a very low interest rate.

Office of Minority Impact Assistance

24. Loans to Minority Business Enterprises

Status: Active, as of March 1, 1982
 Type of Credit: Direct loans
 Authorization: 42 USC 7141(e)
 Budget Account: 89-0230-0-1-999 (FY 82 Budget)
 CFTA: 81.063
 Interest Rate: According to 42 USC 7141(e)(2), Secretary of Energy determines rate in consultation with Secretary of Treasury. According to agency

officials, DOE considers average market yield of U.S. debt obligations.

Wind Energy Systems

25. Loans for Wind Energy Systems

Status: Authorized, but never operational
 Type of Credit: Direct loans
 Authorization: 42 USC 9205(c)
 Budget Account: None
 CFDA: None
 Interest Rate: According to 42 USC 9205(f)(3), 42 USC 1962d-17(a), and 18 CFR 704.39, equal to rate for water resources planning projects in effect at time when loan is made. Such rate is based on average yield during the preceding fiscal year on interest-bearing U.S. marketable securities with 15 years or more remaining to maturity at the time computation is made, but not raised more than 1/4 of 1% for any year and set each year on July 1.

DEPARTMENT OF HEALTH AND HUMAN SERVICES

Health Resources Administration - Bureau of Health Facilities

1. Medical Facilities Construction Loan Guarantees - Title XVI
 (replaces Title VI program of same name)

Status: Authorized, but never operational. Authority expires Sept. 30, 1982.
 Type of Credit: Loan guarantees
 Authorization: 42 USC 300q(a)(2)(A)
 Budget Account: 75-4430-0-3-551
 CFDA: None
 Interest Rate: According to 42 USC 300q-2(a)(1), not to exceed rate set by the Secretary based on private market rates for similar loans and risks assumed by U.S.

2. Medical Facilities Construction Direct Loan Program - Title XVI
 (replaces Title VI program financed by FFB)

Status: Authorized, but never operational. Authority expires Sept. 30, 1982.
 Type of Credit: Direct loans
 Authorization: 42 USC 300q(a)(1)
 Budget Account: 75-4430-0-3-551
 CFDA: None
 Interest Rate: According to 42 USC 300q-2(b)(2)(D), comparable to the rate charged for Medical Facilities Construction loan guarantees.

3. Medical Facilities Construction - Title XVI
 (loan guarantees and interest subsidies for public or nonprofit entities in urban or rural poverty area--replaces Title VI program)

Status: Authorized, but never operational. Authority expires Sept. 30, 1982.
 Type of Credit: Loan guarantees and interest subsidies
 Authorization: 42 USC 300q-2(a)(2)(B)
 Budget Account: 75-4430-0-3-551
 CFDA: None
 Interest Rate: According to 42 USC 300q-2(a)(1), not to exceed rate set by the Secretary based on private market rates for similar loans and risks assumed by U.S. According to 42 USC 300q(a)(2)(B), subsidy to reduce rate by not more than 1/2 the rate otherwise payable.

4. Medical Facilities Construction - Title XVI
 (direct loans to public or nonprofit private entities in urban or rural poverty areas--replaces Title VI program financed by FFB)

Status: Authorized, but never operational. Authority expires Sept. 30, 1982.
 Type of Credit: Direct loans
 Authorization: 42 USC 300q-2(b)
 Budget Account: 75-4430-0-3-551
 CFDA: None
 Interest Rate: According to 42 USC 300q-2(b)(2)(D), set at Medical Facilities Construction loan guarantee rate, minus any interest subsidy.

5. Loans for Certain Hospital Experimentation Projects

Status: Authorized, but never operational
 Type of Credit: Direct loans
 Authorization: 42 USC 296m-1
 Budget Account: None
 CFDA: None
 Interest Rate: According to 42 USC 296m-1, fixed at 2.5%.

Health Resources Administration - Bureau of
Health Personnel Development and Services

6. Health Professions Federal Capital Contribution Loan Program

Status: Active
Type of Credit: Direct loans (grants to capitalize loan funds)
Authorization: 42 USC 294m
Budget Account: 75-0712-0-1-550
CFDA: 13.362
Interest Rate: According to 42 USC 294n(e), set at 9% as of Oct. 1, 1981.

7. Nursing Federal Capital Contribution Loan Program

Status: Active
Type of Credit: Direct loans (grants to capitalize loan funds)
Authorization: 42 USC 297a
Budget Account: 75-0712-0-1-550
CFDA: 13.364
Interest Rate: According to 42 USC 297(b)(5), set at 6% as of Oct. 1, 1982.

8. National Health Service Corps Site Loan Program

Status: Active
Type of Credit: Direct loans
Authorization: 42 USC 254h(c)
Budget Account: 75-0350-0-1-551
CFDA: 13.258
Interest Rate: No provision in statute. According to HHS, 0% interest.

9. Special Grants or Loans to Former Corps Members to Enter Private Practice

Status: New loan program authorized in FY 81. Not operational as of April 1982.
Type of Credit: Direct loans
Authorization: 42 USC 254p
Budget Account: 75-0350-0-1-551
CFDA: 13.973 (does not include loan authority added by PL 97-35)
Interest Rate: According to 42 USC 254(c), Administrator sets rate.

10. Health Professions Graduate Student Loan Insurance Program (Health Education Assistance Loan Program)

Status: Active
Type of Credit: Loan guarantees
Authorization: 42 USC 294-2961
Budget Account: 75-4305-0-3-503
CFDA: 13.108
Interest Rate: According to 42 USC 294d(b), may not exceed the average of bond equivalent rates of 91-day Treasury Bills auctioned for previous quarter plus 3.5%, rounded to the next highest 1/8 of 1% (14.26% for fourth quarter FY 82).

Office of Assistant Secretary of Health

11. Loan Guarantees for Planning Projects for Establishing Health Maintenance Organizations

Status: Authorized, but not seeking applicants. No new commitments. Authority expires Sept. 30, 1984.
Type of Credit: Loan guarantees
Authorization: 42 USC 300e-3(a)(2)(A)
Budget Account: 75-4435-0-3-551
CFDA: 13.256
Interest Rate: According to 42 USC 300e-7(a)(1), not to exceed rate determined by Secretary to be reasonable, based on private market rates and risks assumed by the U.S.

12. Loan Guarantees for Planning Projects to Expand HMOs

Status: Authorized, but not seeking applicants. No new commitments. Authority expires Sept. 30, 1984.
Type of Credit: Loan guarantees
Authorization: 42 USC 300e-3(a)(2)(A)
Budget Account: 75-4435-0-3-551
CFDA: 13.256
Interest Rate: According to 42 USC 300e-7(a)(1), not to exceed rate determined by Secretary to be reasonable, based on private market rates and risks assumed by the U.S.

13. Loan Guarantees for Planning Projects for HMOs Serving Medically Underserved Populations

Status: Authorized, but not seeking applicants. No new commitments. Authority expires Sept. 30, 1984.
Type of Credit: Loan guarantees
Authorization: 42 USC 300e-3(a)(2)(B)
Budget Account: 75-4435-0-3-551
CFDA: 13.256
Interest Rate: According to 42 USC 300e-7(a)(1), not to exceed rate determined by Secretary to be reasonable, based on private market rates and risks assumed by the U.S.

14. Loan Guarantees for Initial Development Costs of New HMOs

Status: Authorized, but not seeking applicants. No new commitments. Authority expires Sept. 30, 1984.
Type of Credit: Loan guarantees
Authorization: 42 USC 300e-3(b)(1)(B)(1)
Budget Account: 75-4435-0-3-551
CFDA: 13.256
Interest Rate: According to 42 USC 300e-7(a)(1), not to exceed rate determined by Secretary to be reasonable, based on private market rates and risks assumed by the U.S.

15. Loan Guarantees for Initial Development Costs of HMOs Serving Medically Underserved Populations

Status: Authorized, but not seeking applicants. No new commitments. Authority expires Sept. 30, 1984.
Type of Credit: Loan guarantees
Authorization: 42 USC 300e-3(a)(2)(B)(11)
Budget Account: 75-4455-0-3-551
CFDA: 13.256
Interest Rate: According to 42 USC 300e-7(a)(1), not to exceed rate determined by Secretary to be reasonable, based on private market rates and risks assumed by the U.S.

16. Loan Guarantees for Development Costs of HMOs Undergoing Expansion

Status: Authorized, but not seeking applicants. No new commitments. Authority expires Sept. 30, 1984.
Type of Credit: Loan guarantees
Authorization: 42 USC 300e-3(b)(4)
Budget Account: 75-4435-0-3-551
CFDA: 13.256
Interest Rate: According to 42 USC 300e-7(a)(1), not to exceed rate determined by Secretary to be reasonable, based on private market rates and risks assumed by the U.S.

17. Loan Guarantees for Initial Operating Costs of New HMOs

Status: Authorized, but not seeking applicants. No new commitments. Authority expires Sept. 30, 1984.
Type of Credit: Loan guarantees
Authorization: 42 USC 300e-4(a)(3)
Budget Account: 75-4435-0-3-551

CFDA: 13,256
Interest Rate: According to 42 USC 300e-7(a)(1), not to exceed rate determined by Secretary to be reasonable, based on private market rates and risks assumed by the U.S.

18. Loan Guarantees for Operating Costs of HMOs Undergoing Expansion

Status: Authorized, but not seeking applicants. No new commitments. Authority expires Sept. 30, 1986.
Type of Credit: Loan guarantees
Authorization: 42 USC 300e-4(a)(3)
Budget Account: 75-4435-0-3-551
CFDA: 13,256
Interest Rate: According to 42 USC 300e-7(a)(1), not to exceed rate determined by Secretary to be reasonable, based on private market rates and risks assumed by the U.S.

19. Direct Loans for Initial Operating Costs of New HMOs

Status: Active
Type of Credit: Direct loans (guaranteed and sold to FFB)
Authorization: 42 USC 300e-4(a)(1)
Budget Account: 75-4435-0-3-551
CFDA: 13,256
Interest Rate: According to 42 USC 300e-7(b)(2)(D), comparable to rate on marketable U.S. obligations with comparable maturities, adjusted to provide for administrative expenses. According to HHS, rate used is the higher of the 10 year or 20 year Constant Maturities Rate (14.79% for June 25, 1982).

20. Direct Loans for Operating Costs of HMOs Undergoing Expansion

Status: Active
Type of Credit: Direct loans (guaranteed and sold to FFB)
Authorization: 42 USC 300e-4(a)(2)
Budget Account: 75-4435-0-3-551
CFDA: 13,256
Interest Rate: According to 42 USC 300e-7(b)(2)(D), comparable to rate on marketable U.S. obligations with comparable maturities, adjusted to provide for administrative expenses. According to HHS, rate used is the higher of the 10 year or 20 year Constant Maturities Rate (14.79% for June 25, 1982).

21. Direct Loans for Acquisition and Construction of Ambulatory Health Care Facilities

Status: Authorized, but no applicants. No new obligations.
Type of Credit: Direct loans (guaranteed and sold to FFB)
Authorization: 42 USC 300e-4a(a)(1)
Budget Account: 75-4435-0-3-551
CFDA: 13,256
Interest Rate: According to 42 USC 300e-7(b)(2), comparable to rate on marketable U.S. obligations with comparable maturities, adjusted to provide for administrative expenses. According to HHS, rate used is the higher of the 10 year or 20 year Constant Maturities Rate (14.79% for June 25, 1982).

22. Loan Guarantees for Acquisition and Construction of Ambulatory Health Care Facilities

Status: Authorized, but no applicants. No new commitments.
Type of Credit: Loan guarantees
Authorization: 42 USC 300e-4a(a)(2)

Budget Account: 75-4435-0-3-551
CFDA: 13,256
Interest Rate: According to 42 USC 300e-7(a)(1), not to exceed rate determined by Secretary to be reasonable, based on private market rates and risks assumed by the U.S.

Office of Community Services

23. Development Loans to Community Economic Programs

Status: Authorized, but no new loan obligations
Type of Credit: Direct loans
Authorization: 42 USC 9812(a)
Budget Account: 75-4005-0-3-452
CFDA: 49,017
Interest Rate: According to 42 USC 9812(a), not to exceed rate set by Secretary, based on average market yields of Treasury obligations with comparable maturities. Administrator may reduce rate to not less than 1% for first 5 years of loan.

24. Loan Guarantees for Community Economic Programs

Status: Authorized, but never operational
Type of Credit: Loan guarantees
Authorization: 42 USC 9812(a)
Budget Account: 75-4005-0-3-452
CFDA: 49,017
Interest Rate: No provision in statute.

25. Community Development Credit Union Loan Program

Status: Authorized, but no new loan obligations
Type of Credit: Direct loans
Authorization: 42 USC 9812(a)
Budget Account: 75-4005-0-3-452 49,017
Interest Rate: According to 42 USC 9812(a), not to exceed rate set by the Secretary, based on average market yields of Treasury obligations with comparable maturities. Administrator may reduce rate to not less than 1% for first 5 years of loan.

26. Financial Assistance (including loans) to Low Income Families

Status: Authorized, but never provided loans
Type of Credit: Direct loans
Authorization: 42 USC 9810
Budget Account: None
CFDA: None
Interest Rate: No provision in statute.

HHS Grant Programs With Service Obligations

(If recipients default on service obligation, grant must be repaid with interest. Financial paybacks are classified as accounts receivable and do not appear in budget accounts listed below.)

27. National Health Service Corps Scholarship Program*

Status: Active
Type of Credit: Financial payback of service-obligation scholarships
Authorization: 42 USC 2541
Budget Account: 75-0350-0-1-550
CFDA: 13,288
Interest Rate: According to 42 USC 2540(b)(1), set by Treasury at maximum prevailing rate.

28. Special Grants or Loans for Former Corps Members to Enter Private Practice*

Status: Active
Type of Credit: Financial payback of service-obligation grants
Authorization: 42 USC 2541
Budget Account: 75-0350-0-1-550

CFDA: 13.288
Interest Rate: According to 42 USC 254p(d), set by Treasury at maximum legal prevailing rate.

29. Nurse Practitioner Traineeships*

Status: Active
Type of Credit: Financial payback of service-obligation grants
Authorization: 42 USC 296m
Budget Account: 75-0712-0-1-550
CFDA: 13.298
Interest Rate: According to 42 USC 296m(b)(4)(A), set by Treasury at maximum legal prevailing rate.

30. Indian Health Scholarships*

Status: Active
Type of Credit: Financial payback of service-obligation scholarships
Authorization: 42 USC 255r
Budget Account: 75-0390-0-1-551
CFDA: 13.972
Interest Rate: According to HHS, set by Treasury at maximum prevailing rate.

31. National Research Service Awards Program*

Status: Active
Type of Credit: Financial payback of service-obligation grants (repayment of stipend)
Authorization: 42 USC 2891-1
Budget Account: See below
CFDA: See below
Interest Rate: According to 42 USC 2891-1(c)(4)(B), set by Treasury based on private consumer rates.

Program names and CFDA numbers are grouped under appropriate U.S. Budget accounts, as follows:

75-1361-0-1-550 - Alcohol, Drug Abuse, and Mental Health Administration

- 13.272 Alcohol National Research Service Award for Research Training
- 13.278 Drug Abuse Research
- 13.282 Mental Health Research

75-0851-0-1-550 - National Institute of General Medical Sciences

- 13.821 Physiology and Biomedical Engineering
- 13.859 Pharmacological Sciences Research
- 13.862 Genetics Research
- 13.863 Cellular and Molecular Basis of Disease Research
- 13.880 Minority Access to Research Careers

75-0872-0-1-550 - National Heart, Lung, and Blood Institute

- 13.837 Heart and Vascular Diseases Research
- 13.838 Lung Diseases Research
- 13.839 Blood Diseases and Resources Research

75-0873-0-1-550 - National Institute of Dental Research

- 13.840 Caries Research
- 13.841 Periodontal Research
- 13.842 Craniofacial Anomalies Research
- 13.843 Restorative Materials Research
- 13.844 Pain Control and Behavioral Studies Research
- 13.878 Soft Tissue Stomatology and Nutrition Research

75-0884-0-1-550 - National Institute of Arthritis, Diabetes, and Kidney and Digestive Diseases

- 13.846 Arthritis, Musculoskeletal, and Skin Diseases Research
- 13.847 Diabetes, Endocrinology, and Metabolism Research

- 13.848 Digestive Diseases and Nutrition Research
- 13.849 Kidney Diseases, Urology, and Hematology Research

75-0886-0-1-550 - National Institute of Neurological, Communicative Disorders, and Strokes

- 13.851 Communicative Disorders Research
- 13.852 Neurological Disorders Research
- 13.853 Stroke and Nervous System Trauma Research
- 13.854 Fundamental Neuro-sciences Research

75-0885-0-1-550 - National Institute of Allergies and Infectious Diseases

- 13.855 Immunology, Allergy, and Infectious Diseases Research
- 13.856 Microbiology and Infectious Diseases Research

75-0844-0-1-550 - National Institute of Child Health and Human Development

- 13.864 Population Research
- 13.865 Research on Mothers and Children

75-0843-0-1-550 - National Institute on Aging

- 13.866 Aging Research

75-0887-0-1-550 - National Eye Institute

- 13.867 Retinal and Choroidal Research
- 13.868 Corneal Diseases Research
- 13.869 Cataract Research
- 13.870 Glaucoma Research
- 13.871 Sensory and Motor Disorders of Vision Research

75-0862-0-1-550 - National Institute of Environmental Health Sciences

- 13.894 Environmental Health Research and Manpower Development Resources

75-0894-0-1-550 - National Cancer Institute

- 13.398 Cancer Research and Manpower

75-0712-0-1-550 - Health Resources Administration

- 13.297 Nursing Pre and Post-Doctoral Research

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

FHA Multifamily Mortgage Insurance Programs

1. Construction or Substantial Rehabilitation of Condominium Projects (Section 234(d))

Status: Active
 Type of Credit: Loan guarantees (insured loans)
 Authorization: 12 USC 1715y
 Budget Account: 86-4070-0-3-371
 CPDA: 14.112
 Interest Rate: According to 12 USC 1709-1 (supercedes 12 USC 1715y(f)), Secretary sets maximum rates for FHA insurance programs to meet mortgage and loan market conditions, based on yields on mortgages in primary and secondary markets. According to HUD, Secretary set ceiling at 16% for permanent loans and 17% for construction loans as of March 1982.

2. Group Practice Facilities (Title XI)

Status: Active
 Type of Credit: Loan guarantees (insured loans)
 Authorization: 12 USC 1749aaa
 Budget Account: 86-4070-0-3-371
 CPDA: 14.116
 Interest Rate: According to 12 USC 1709-1 (supercedes 12 USC 1749aaa(c)(4)), Secretary sets maximum rates for FHA insurance programs to meet mortgage and loan market conditions, based on yields on mortgages in primary and secondary markets. According to HUD, Secretary set ceiling at 16% for permanent loans and 17% for construction loans as of March 1982.

3. Mobile Home Parks (Section 207)

Status: Active
 Type of Credit: Loan guarantees (insured loans)
 Authorization: 12 USC 1713(a)
 Budget Account: 86-4070-0-3-371
 CPDA: 14.127
 Interest Rate: According to 12 USC 1709-1 (supercedes 12 USC 1713(c)(3)), Secretary sets maximum rates for FHA insurance programs to meet mortgage and loan market conditions, based on yields on mortgages in primary and secondary markets. According to HUD, Secretary set ceiling at 16% for permanent loans and 17% for construction loans as of March 1982.

4. Hospitals (Section 242)

Status: Active
 Type of Credit: Loan guarantees (insured loans—excludes mortgages made in connection with guarantees of trust certificates or other obligations exempt from Federal taxes or that are used to collateralize such obligations)
 Authorization: 12 USC 1715z-7
 Budget Account: 86-4070-0-3-371
 CPDA: 14.128
 Interest Rate: According to 12 USC 1709-1 (supercedes 12 USC 1715z-7(d)(3)(B)), Secretary sets maximum rates for FHA insurance programs to meet mortgage and loan market conditions, based on yields on mortgages in primary and secondary markets. According to HUD, Secretary set ceiling at 16% for permanent loans and 17% for construction loans as of March 1982.

5. Nursing Homes and Intermediate Care Facilities (Section 232)

Status: Active
 Type of Credit: Loan guarantees (insured loans)
 Authorization: 12 USC 1715w
 Budget Account: 86-4070-0-3-371
 CPDA: 14.129
 Interest Rate: According to 12 USC 1709-1 (supercedes 12 USC 1715w(d)(3)(B)), Secretary sets maximum rates for FHA insurance programs to meet mortgage and loan market conditions, based on yields on mortgages in primary and secondary markets. According to HUD, Secretary set ceiling at 16% for permanent loans and 17% for construction loans as of March 1982.

6. Basic Multifamily Rental Housing (Section 207)

Status: Active
 Type of Credit: Loan guarantees (insured loans)
 Authorization: 12 USC 1713(a)
 Budget Account: 86-4070-0-3-371
 CPDA: 14.134
 Interest Rate: According to 12 USC 1709-1 (supercedes 12 USC 1713(c)(3)), Secretary sets maximum rates for FHA insurance programs to meet mortgage and loan market conditions, based on yields on mortgages in primary and secondary markets. According to HUD, Secretary set ceiling at 16% for permanent loans and 17% for construction loans as of March 1982.

7. Rental Housing for Moderate Income Families (Section 221(d)(4))

Status: Active
 Type of Credit: Loan guarantees (insured loans)
 Authorization: 12 USC 17151(d)(4)
 Budget Account: 86-4070-0-3-371
 CPDA: 14.135
 Interest Rate: According to 12 USC 1709-1 (supercedes 12 USC 17151(d)(5)), Secretary sets maximum rates for FHA insurance programs to meet mortgage and loan market conditions, based on yields on mortgages in primary and secondary markets. According to HUD, Secretary set ceiling at 16% for permanent loans and 17% for construction loans as of March 1982.

8. Rental and Cooperative Housing for Low and Moderate Income Families, Market Rates (Section 221(d)(3))

Status: Active
 Type of Credit: Loan guarantees (insured loans)
 Authorization: 12 USC 17151(d)(3)
 Budget Account: 86-4070-0-3-371
 CPDA: 14.137
 Interest Rate: According to 12 USC 1709-1 (supercedes 12 USC 17151(d)(5)), Secretary sets maximum rates for FHA insurance programs to meet mortgage and loan market conditions, based on yields on mortgages in primary and secondary markets. According to HUD, Secretary set ceiling at 16% for permanent loans and 17% for construction loans as of March 1982.

9. Rental Housing for the Elderly (Section 231)

Status: Active
 Type of Credit: Loan guarantees (insured loans)
 Authorization: 12 USC 1715v
 Budget Account: 86-4070-0-3-371
 CPDA: 14.138
 Interest Rate: According to 12 USC 1709-1 (supercedes 12 USC 1715v(c)(6)), Secretary sets maximum rates for

PHA insurance programs to meet mortgage and loan market conditions, based on yields on mortgages in primary and secondary markets. According to HUD, Secretary set ceiling at 16% for permanent loans and 17% for construction loans as of March 1982.

10. Rental Housing In Urban Renewal Areas (Section 220 Multifamily)

Status: Active
 Type of Credit: Loan guarantees (insured loans)
 Authorization: 12 USC 1715k
 Budget Account: 86-4070-0-3-371
 CFDA: 14.139
 Interest Rate: According to 12 USC 1709-1 (supercedes 12 USC 1715k(d)(4)), Secretary sets maximum rates for PHA insurance programs to meet mortgage and loan market conditions, based on yields on mortgages in primary and secondary markets. According to HUD, Secretary set ceiling at 16% for permanent loans and 17% for construction loans as of March 1982.

11. Supplemental Loans (Section 241)

Status: Active
 Type of Credit: Loan guarantees (insured loans)
 Authorization: 12 USC 1715e-6
 Budget Account: 86-4070-0-3-371
 CFDA: 14.151
 Interest Rate: According to 12 USC 1709-1 (supercedes 12 USC 1715e-6(b)(3)), Secretary sets maximum rates for PHA insurance programs to meet mortgage and loan market conditions, based on yields on mortgages in primary and secondary markets. According to HUD, Secretary set ceiling at 16% for permanent loans and 17% for construction loans as of March 1982.

12. Purchase or Refinancing of Existing Multifamily Housing Projects (Section 223(f))

Status: Active
 Type of Credit: Loan guarantees (insured loans)
 Authorization: 12 USC 1715n(f)
 Budget Account: 86-4070-0-3-371
 CFDA: 14.155
 Interest Rate: According to 12 USC 1715n(f), Secretary has discretion to insure refinancing loans under any section of subchapter. According to HUD, Secretary set 16.5% ceiling for permanent loans as of March 1982.

PHA Title I Mortgage Insurance Programs

13. Mobile Home Loan Insurance - Financing Purchase of Mobile Homes As Principal Residences of Borrowers (Section 2)

Status: Active
 Type of Credit: Loan guarantees (insured loans)
 Authorization: 12 USC 1703(a)(11)
 Budget Account: 86-4070-0-3-371
 CFDA: 14.110
 Interest Rate: According to 12 USC 1703(b)(5), prescribed by Secretary in order to make credit available, but not to exceed dollar amount (formula in statute). According to HUD, Secretary set 18% ceiling as of March 2, 1982.

14. Property Improvement Loan Insurance For Improving All Existing Structures and Building New Nonresidential Structures (Section 2, Classes 1(a), 1(b), 2(a), and 2(b))

Status: Active

Type of Credit: Loan guarantees (insured loans)
 Authorization: 12 USC 1703(a)(11)
 Budget Account: 86-4070-0-3-371
 CFDA: 14.142
 Interest Rate: According to 12 USC 1703(b)(5), prescribed by Secretary in order to make credit available, but not to exceed dollar amount (formula in statute). According to HUD, Secretary set 19% ceiling as of March 2, 1982.

15. Combination and Mobile Home Lot Loans (Section 2)

Status: Active
 Type of Credit: Loan guarantees (insured loans)
 Authorization: 12 USC 1703(a)(11)
 Budget Account: 86-4070-0-3-371
 CFDA: 14.162
 Interest Rate: According to 12 USC 1703(b)(5), prescribed by Secretary in order to make credit available, but not to exceed dollar amount (formula in statute). According to HUD, Secretary set 17.5% ceiling as of March 9, 1982.

PHA Single Family Mortgage Insurance Programs

16. Homes for Low and Moderate Income Families (Section 221(d)(2))

Status: Active
 Type of Credit: Loan guarantees (insured loans)
 Authorization: 12 USC 1715i
 Budget Account: 8-4070-0-3-371
 CFDA: 14.120
 Interest Rate: According to 12 USC 1709-1 (supercedes 12 USC 1715i(d)(5)), Secretary sets maximum rates for PHA insurance programs to meet mortgage and loan market conditions, based on yields on mortgages in primary and secondary markets. According to HUD, Secretary set ceiling based upon current Federal rate at 15.5% as of March 2, 1982.

17. Home Improvement Loans In Urban Renewal Areas (Section 220)

Status: Active
 Type of Credit: Loan guarantees (insured loans)
 Authorization: 12 USC 1715k(h)(1)
 Budget Account: 86-4070-0-3-371
 CFDA: 14.122
 Interest Rate: According to 12 USC 1709-1 (supercedes 12 USC 1715k(h)(2)(11)), Secretary sets maximum rates for PHA insurance programs to meet mortgage and loan market conditions, based on yields on mortgages in primary and secondary markets. According to HUD, Secretary set ceiling to meet mortgage market conditions at 15.5% as of March 2, 1982.

18. Housing in Older Declining Areas (Section 223(e))

Status: Active
 Type of Credit: Loan guarantees (insured loans)
 Authorization: 12 USC 1715n(e)
 Budget Account: 86-4070-0-3-371
 CFDA: 14.123
 Interest Rate: According to 12 USC 1715n(e), Secretary has discretion to insure loans under any section of subchapter or subchapter IX-B of relevant chapter. According to HUD, Secretary set ceiling to meet mortgage market conditions at 15.5% as of March 2, 1982.

19. Purchase By Homeowners of Fee Simple Title From Lessors (Section 240)

Status: Active

Type of Credit: Loan guarantees (insured loans)
 Authorization: 12 USC 1715c-2
 Budget Account: 86-4070-0-3-371
 ODA: 14.131
 Interest Rate: According to 12 USC 1709-1 (supercedes 12 USC 1715c-5(c)(4)), Secretary sets maximum rates for FHA insurance programs to meet mortgage and loan market conditions, based on yields on mortgages in primary and secondary markets. According to HUD, Secretary set ceiling to meet mortgage market conditions at 15.5% as of March 2, 1982.

25. Purchase of Units in Condominiums (Section 234(c))

Status: Active
 Type of Credit: Loan guarantees (insured loans)
 Authorization: 12 USC 1715y
 Budget Account: 86-4070-0-3-371
 ODA: 14.133
 Interest Rate: According to 12 USC 1709-1 (supercedes 12 USC 1715y(1)), Secretary sets maximum rates for FHA insurance programs to meet mortgage and loan market conditions, based on yields on mortgages in primary and secondary markets. According to HUD, Secretary set ceiling to meet mortgage market conditions at 15.5% as of March 2, 1982.

26. Special Credit Blends (Section 237)

Status: Active
 Type of Credit: Loan guarantees (insured loans)
 Authorization: 12 USC 1715z-2
 Budget Account: 86-4070-0-3-371
 ODA: 14.140
 Interest Rate: According to 12 USC 1709-1 (supercedes 12 USC 1709(b)(5)), Secretary sets rates for FHA insurance programs to meet mortgage and loan market conditions, based on yields on mortgages in primary and secondary markets. According to HUD, Secretary set ceiling to meet mortgage market conditions at 15.5% as of March 2, 1982.

27. Experimental Housing (Section 233)

Status: Active
 Type of Credit: Loan guarantees (insured loans)
 Authorization: 12 USC 1715x
 Budget Account: 86-4070-0-3-371
 ODA: 14.132
 Interest Rate: According to 1715x(b), the mortgage must meet the requirements of one of the other sections or subchapters of the chapter. According to HUD, Secretary set ceiling to meet mortgage market conditions at 15.5% as of March 2, 1982.

28. Section 240 Graduated Payment Mortgages Program

Status: Active
 Type of Credit: Loan guarantees (insured loans)
 Authorization: 12 USC 1715z-10
 Budget Account: 86-4070-0-3-371
 ODA: 14.139
 Interest Rate: According to 12 USC 1715z-10(a), Secretary may insure such mortgages under any provision of subchapter (II). According to HUD, Secretary set ceiling to meet mortgage market conditions at 15.5% as of March 2, 1982.

29. Single Family Home Mortgage Insurance (Section 246)

Status: Active
 Type of Credit: Loan guarantees (insured loans)
 Authorization: 12 USC 1715z-9
 Budget Account: 86-4070-0-3-371
 ODA: 14.137

Interest Rate: According to 12 USC 1715z-9(a), Secretary may insure such mortgages under any provision of subchapter (II). According to HUD, Secretary set ceiling to meet mortgage market conditions at 15.5% as of March 2, 1982.

30. Homes In Military Impacted Areas (Section 238(c))

Status: Active
 Type of Credit: Loan guarantees (insured loans)
 Authorization: 12 USC 1715z-3(c)
 Budget Account: 86-4070-0-3-371
 ODA: 14.165
 Interest Rate: According to 12 USC 1715z-3(c)(1), Secretary may insure such mortgages under any section of subchapter (II). According to HUD, Secretary set ceiling to meet mortgage market conditions at 15.5% as of March 2, 1982.

31. Rehabilitation Mortgage Insurance (Section 203(k))

Status: Active
 Type of Credit: Loan guarantees (insured loans)
 Authorization: 12 USC 1709(k)
 Budget Account: 86-4070-0-3-371
 ODA: 14.108
 Interest Rate: According to 12 USC 1709(k)(3)(B), at a rate permitted by Secretary for other mortgages under this subsection except that a higher rate may be charged. According to HUD, Secretary set ceiling at the maximum level based on yields on mortgages in the primary and secondary markets. (15.5% as of March 2, 1982.)

32. General Home Purchase Loans (Section 203(b))

Status: Active
 Type of Credit: Loan guarantees (insured loans)
 Authorization: 12 USC 1709(b)
 Budget Account: 86-4070-0-3-371
 ODA: 14.117
 Interest Rate: According to 12 USC 1709-1 (supercedes 12 USC 1709(b)(5)), Secretary sets maximum rates for FHA insurance programs to meet mortgage and loan market conditions, based on yields on mortgages in primary and secondary markets. According to HUD, Secretary set ceiling based on yields on mortgages in primary and secondary markets at 15.5% as of March 2, 1982.

33. Homes for Certified Veterans (Section 203(b))

Status: Active
 Type of Credit: Loan guarantees (insured loans)
 Authorization: 12 USC 1709(b)(2)
 Budget Account: 86-4070-0-3-371
 ODA: 14.119
 Interest Rate: According to 12 USC 1709-1 (supercedes 12 USC 1709(b)(5)), Secretary sets maximum rates for FHA insurance programs to meet mortgage and loan market conditions, based on yields on mortgages in primary and secondary markets. According to HUD, Secretary set ceiling based on yields on mortgages in primary and secondary markets at 15.5% as of March 2, 1982.

34. Homes for Disaster Victims (Section 203(b))

Status: Active
 Type of Credit: Loan guarantees (insured loans)
 Authorization: 12 USC 1709(b)
 Budget Account: 86-4070-0-3-371
 ODA: 14.119
 Interest Rate: No provision in statute. According to HUD,

Secretary set ceiling at maximum level based on yields on mortgages in primary and secondary markets at 15.5% as of March 2, 1982.

30. Homes in Outlying Areas (Section 203(i))

Status: Active
 Type of Credit: Loan guarantees (insured loans)
 Authorization: 12 USC 1709(i)
 Budget Account: 86-4070-0-3-371
 CFDA: 14.121
 Interest Rate: According to 12 USC 1709-1 (supercedes 12 USC 1709(b)(5)), Secretary sets maximum rates for FHA insurance programs to meet mortgage and loan market conditions, based on yields on mortgages in primary and secondary markets. According to HUD, Secretary set ceiling based on yields on mortgages in primary and secondary markets at 15.5% as of March 2, 1982.

Cooperative Housing

31. Cooperative Financing (Section 203(n))

Status: Active
 Type of Credit: Loan guarantees (insured loans)
 Authorization: 12 USC 1709(n)
 Budget Account: 86-4070-0-3-371
 CFDA: 14.163
 Interest Rate: According to 12 USC 1709-1 (supercedes 12 USC 1709(b)(5)), Secretary sets maximum rates for FHA insurance programs to meet mortgage and loan market conditions, based on yields on mortgages in primary and secondary markets. According to HUD, Secretary set ceiling based on yields on mortgages in primary and secondary markets at 15.5% as of March 2, 1982.

32. Rental and Cooperative Housing for Lower Income Families (Section 236)

Status: Authorized, but no new commitments in FY 82
 Type of Credit: Loan guarantees (insured loans)
 Authorization: 12 USC 1715-1(j)
 Budget Account: 86-4070-0-3-371
 CFDA: 14.103
 Interest Rate: According to 12 USC 1709-1 (supercedes 12 USC 1715-1(j)(4)(B)), Secretary sets maximum rates for FHA insurance programs to meet mortgage and loan market conditions, based on yields on mortgages in primary and secondary markets. According to HUD, set at time commitment is processed.

33. Homes for Lower Income Families (Section 235(i))

Status: Active, but authority expires after Sept. 30, 1982, except for units qualifying for certain statutory exemptions.
 Type of Credit: Loan guarantees (insured loans)
 Authorization: 12 USC 1715
 Budget Account: 86-4070-0-3-371
 CFDA: 14.105
 Interest Rate: According to 12 USC 1709-1 (supercedes 12 USC 1715-1(j)(2)), Secretary sets maximum rates for FHA insurance programs to meet mortgage and loan market conditions, based on yields on mortgages in primary and secondary markets. According to HUD, set at time commitment is processed.

34. Cooperative Housing (Section 213)

Status: Active
 Type of Credit: Loan guarantees (insured loans)

Authorization: 12 USC 1715e
 Budget Account: 86-4070-0-3-371
 CFDA: 14.115

Interest Rate: According to 12 USC 1709-1 (supercedes 12 USC 1715e(d)), Secretary sets maximum rates for FHA insurance programs to meet mortgage and loan market conditions, based on yields on mortgages in primary and secondary markets. According to HUD, Secretary set ceiling at 16% for permanent loans and 17% for construction loans as of March 1982.

Acquisition of Mortgages

35. Acquisition of Mortgages to Avoid Foreclosure

Status: Active
 Type of Credit: Direct loans
 Authorization: 12 USC 1715u(b)
 Budget Account: 86-4070-0-3-351
 CFDA: None
 Interest Rate: According to 12 USC 1709-1 (supercedes 12 USC 1715u(b)(2)), Secretary sets maximum rates for FHA insurance programs to meet mortgage and loan market conditions, based on yields on mortgages in primary and secondary markets. According to HUD, Secretary set 16% ceiling for permanent loans and 17% ceiling for construction loans as of March 1982.

Low Rent Public Housing Programs

36. Low Rent Public Housing Loan Program

Status: Active
 Type of Credit: Direct loans and annual contribution to amortize FHA short-term, tax-exempt notes
 Authorization: 42 USC 1437b-1437c
 Budget Account: 86-4098-0-3-604
 CFDA: 14.146
 Interest Rate: According to 42 USC 1437b(a) and 1437c(a), specified by Secretary, but not less than rate determined by Treasury based on current average market yield on outstanding U.S. marketable obligations with comparable maturities, plus 1/8 of 1%. Loans and annual contributions may be required by Secretary to be pledged as security for obligations issued by public housing agency. According to HUD, 13.5% for direct loans as of July 1982.

37. Low Rent Public Housing - Comprehensive Improvement Assistance

Status: Active
 Type of Credit: Direct loans and annual contribution to amortize FHA short-term, tax-exempt notes
 Authorization: 42 USC 14371
 Budget Account: 86-4098-0-3-604
 CFDA: 14.158
 Interest Rate: No provision in statute. According to HUD, program uses same interest rate provisions as Low Rent Public Housing Program (13.5% as of July 1982).

38. Low Income Housing - Homeownership Opportunities for Low Income Families (Turnkey III; mutual help for Indians)

Status: Active
 Type of Credit: Direct loans and annual contribution to amortize FHA short-term, tax-exempt notes
 Authorization: 42 USC 1437c(h)
 Budget Account: 86-4098-0-3-604
 CFDA: 14.147

Interest Rate: No provision in statute. According to HUD, program uses same interest rate provisions as Low Rent Public Housing Program (13.5% as of July 1982).

39. Guarantees of Obligations Issued by Public Housing Agencies That Are Secured by a Pledge of a Loan or an Annual Contribution or Both

Status: Active
 Type of Credit: Loan guarantees and interest differential payments (includes guarantees of FFB loans for refinancing short-term notes and permanent long-term financing. Payment to FFB to cover difference between fixed low-interest PHA obligations and FFB lending rate).
 Authorization: 42 USC 14371 and 12 USC 2296(b)
 Budget Account: 86-4098-0-3-604
 CFDA: None
 Interest Rate: No provision in statute. According to HUD, 6-5/8% for notes, but rate to be raised to 8% and 10% in late FY 82.

40. Guarantees of Obligations Issued by State Housing Finance or State Development Agencies (obligations with taxable interest only)

Status: Authorized, but never operational
 Type of Credit: Loan guarantees (debentures, notes, and other debt instruments)
 Authorization: 42 USC 1440(d)(2)
 Budget Account: None
 CFDA: None
 Interest Rate: No provision in statute.

Housing and Related Facilities for Elderly or Handicapped

41. Section 202 Elderly and Handicapped Housing Program

Status: Active
 Type of Credit: Direct loans
 Authorization: 12 USC 1701q
 Budget Account: 86-4115-0-3-371
 CFDA: 14.157
 Interest Rate: According to 12 USC 1701q(a)(3), not more than rate determined by Secretary of Treasury, based on average interest rates of U.S. obligations forming part of public debt, computed at end of preceding fiscal year and adjusted to nearest 1/8 of 1%. According to HUD, set at 1981 rate of 9-1/4% as of March 4, 1982.

42. Nonprofit Sponsor Assistance Loans to Plan Housing (Section 106(b))

Status: Active
 Type of Credit: Direct loans
 Authorization: 12 USC 1701x
 Budget Account: 86-4042-3-604
 CFDA: 14.161
 Interest Rate: According to 12 USC 1701x(b)(1), fixed by statute at 0%.

Community Planning and Development

43. Property Acquisition and Rehabilitation (Section 108)

Status: Active
 Type of Credit: Guarantee of notes or other obligations of local governments or designated public agencies and guarantees of FFB loans
 Authorization: 42 USC 5308
 Budget Account: 86-0162-0-1-451
 CFDA: None

Interest Rate: According to 42 USC 5308(a), Secretary prescribes terms and conditions. According to agency officials, FFB rate in 12 USC 2285(b).

44. Rehabilitation Loan Program (Section 312)

Status: Active, but no new loan obligations after Sept. 30, 1983
 Type of Credit: Direct loans
 Authorization: 42 USC 1452b
 Budget Account: 86-4036-0-3-451 and 86-4015-0-3-451
 CFDA: None
 Interest Rate: According to 42 USC 1452b(c)(3), not to exceed 3% for loans to families with adjusted incomes of not more than 80% of median income in area; for families with adjusted incomes above 80% of median income in area, set by Secretary above 3%, but not to exceed current average market yield on outstanding U.S. obligations of comparable maturities adjusted to nearest 1/8 of 1%, plus other charges to cover administrative costs and probable losses. According to HUD, sliding scale formula is used based on income; single family, 3% and 11%; multifamily loans, 5% if matched with nonpublic funds; 11% for direct loans.

45. Land Development and New Communities (Title X)

Status: Authorized, but no new commitments for several years
 Type of Credit: Loan guarantees (insured loans)
 Authorization: 12 USC 1749bb
 Budget Account: 86-4070-0-3-371
 CFDA: 14.125
 Interest Rate: According to 12 USC 1749bb(d)(2), set at a rate satisfactory to the Secretary of HUD. According to HUD, Secretary set 19% ceiling as of March 2, 1982.

46. New Community Development Corporation Loan Guarantees (Title VII)

Status: Authorized, but no new commitments since 1976
 Type of Credit: Guarantees of bonds, debentures, notes, and other obligations of private and State developers and guarantees of FFB loans
 Authorization: 42 USC 4514
 Budget Account: 86-4237-0-3-451
 CFDA: 14.207
 Interest Rate: According to 42 USC 4517(b)(3), Secretary sets rate.

47. New Community Development Corporation Direct Loans (Title VII)

Status: Authorized, but no new loan obligations
 Type of Credit: Direct loans
 Authorization: 42 USC 4515
 Budget Account: 86-4237-0-3-451
 CFDA: 14.207
 Interest Rate: According to 42 USC 4515(b), set by Secretary, but not less than Treasury rate based on current average market yield on outstanding U.S. marketable obligations with comparable maturities, plus 1/8 of 1%.

Government National Mortgage Association

48. Guarantees of Mortgage Backed Securities

Status: Active
 Type of Credit: Guarantees timely payment of principal and interest installments of securities issued by GNMA under FHA-insured, PHA-insured, or VA-guaranteed mortgages

Authorization: 12 USC 1721(g) et seq.
 Budget Account: 86-4238-0-3-371
 CFDA: None
 Interest Rate: According to 12 USC 1721(g)(1), Association sets terms. According to GNMA, rates on securities are based on current FHA/VA rate less 1/2% (15% as of March 1982).

49. Acquisition of Mortgages Offered by HUD

Status: Active
 Type of Credit: Direct loans (Association purchases mortgages)
 Authorization: 12 USC 1721(e)
 Budget Account: 86-4238-0-3-371
 CFDA: None
 Interest Rate: No provision in statute.

50. Special Assistance Functions

Status: Active
 Type of Credit: Direct loans (purchases of FHA-insured and VA-guaranteed mortgage loans)
 Authorization: 12 USC 1720
 Budget Account: 86-4205-0-3-371
 CFDA: None
 Interest Rate: No provision in statute. According to officials, floor set at 7.5%.

51. Emergency Mortgage Purchase Assistance
 (purchase mortgages to stabilize housing industry)

Status: Active, but loans in FY 82 represent increases to existing contracts. Program scheduled to be completed by FY 83.
 Type of Credit: Direct loans (mortgage purchases)
 Authorization: 12 USC 1723e
 Budget Account: 86-4207-0-3-371
 CFDA: None
 Interest Rate: See provisions in 12 USC 1723e(b)(c).

DEPARTMENT OF THE INTERIOR

Bureau of Indian Affairs

1. Guaranteed Loans to Indians, Tribes, and Other Indian Organizations for Economic Development

Status: Active
 Type of Credit: Loan guarantees and interest subsidies
 Authorization: 25 USC 1481 and 25 USC 1511
 Budget Account: 14-4410-0-3-452
 CFDA: 15.124
 Interest Rate: According to 25 USC 1483 and 25 USC 1511, not to exceed rate set by Secretary based on private market rates for similar loans and risks assumed by U.S.; subsidy to reduce interest to rate determined under 25 USC 1464. According to BIA, rate established monthly by Treasury based on average borrowing rate for comparable maturities. BIA provides an interest subsidy equal to the difference between this rate and rate set on loans by private lending institutions.

2. Insured Loans to Indians, Tribes, and Other Indian Organizations for Economic Development

Status: Authorized, but never operational. Banks will not participate in program.
 Type of Credit: Loan guarantees (insured loans by lending institutions without BIA approval after initial certification by BIA)
 Authorization: 25 USC 1481 and 25 USC 1511
 Budget Account: 14-4410-0-3-452
 CFDA: 15.124
 Interest Rate: According to 25 USC 1483 and 25 USC 1511, Secretary sets rates based on rates prevailing in private market for similar loans and risks assumed by U.S.; subsidy to reduce interest to rate determined under 25 USC 1464.

3. Direct Loans to Recipients of Loan Guarantees Who Are In Default

Status: Active
 Type of Credit: Direct loans
 Authorization: 25 USC 1497(c)
 Budget Account: 14-4410-0-3-452
 CFDA: 15.124
 Interest Rate: No provision in statute. According to BIA, established monthly by Treasury based on average borrowing rate for comparable maturities.

4. Loans for Expert Assistance for Preparation and Trial of Indian Claims

Status: Active
 Type of Credit: Direct loans
 Authorization: 25 USC 70n-1
 Budget Account: 14-4409-0-3-452
 CFDA: 15.123
 Interest Rate: No provision in statute. According to 25 CFR 91.25(g), fixed by Administrator at 5-1/2%.

5. Direct Loans to Indians and Indian Organizations for Educational Purposes or to Promote Economic Development

Status: Active
 Type of Credit: Direct loans
 Authorization: 25 USC 1461-1469
 Budget Account: 14-4409-0-3-452
 CFDA: 15.124
 Interest Rate: According to 25 USC 1464, established monthly by Treasury based on the lesser of the market yield on municipal bonds or the current average yield on outstanding U.S. marketable obligations with

comparable maturities, plus additional charge to cover other program costs as the Secretary determines is consistent with its purpose.

Water and Power Resource Services

6. Small Reclamation Projects (small project loans)

Status: Active
 Type of Credit: Direct loans
 Authorization: 43 USC 422a-422k
 Budget Account: 14-0667-0-1-301
 CFDA: 15.503
 Interest Rate: According to 43 USC 422e(c), set by Treasury at beginning of fiscal year in which contract is executed based on average rate on outstanding U.S. marketable obligations of 15 year maturities, adjusted to nearest 1/8 of 1%, and 0% to portion allocated to domestic, industrial, or municipal water supply (and other identified purposes) that benefit U.S.-operated facilities. According to WPRS, mostly 0%. Most loans are for irrigation of land held by one owner not exceeding 160 acres. Loans for irrigation of land held by one owner exceeding 160 acres and for other purposes, set by Treasury (9-3/8% for 1982).

7. Irrigation Systems Rehabilitation and Betterment (R & B Program)*

Status: Active
 Type of Credit: Project reimbursement under repayment contract
 Authorization: 43 USC 504
 Budget Account: 14-0684-0-1-301
 CFDA: 15.502
 Interest Rate: According to 43 USC 504, for small reclamation projects, set at Small Reclamation Projects Act rate. (See item 6 above). According to WPRS, all loans for irrigation purposes are 0% interest. Loans are limited to irrigation purposes only, except for a project built under the Small Reclamation Projects Act. Interest is charged on interest-bearing functions of Small Reclamation Projects Act projects.

8. Irrigation Distribution System Loans

Status: Active
 Type of Credit: Direct loans
 Authorization: 43 USC 421b and 421c
 Budget Account: 14-0667-0-1-301
 CFDA: 15.501
 Interest Rate: According to 43 USC 421e, contracts require interest on portion of allocation used for municipal and industrial purposes as provided in 43 USC 421a to 421k or set by Secretary of Treasury at beginning of fiscal year in which contract is entered into, based on average rate on outstanding marketable public obligations of 15 year maturities adjusted to nearest 1/8 of 1%. According to WPRS, mostly 0%. Most loans are for irrigation purposes. Municipal and industrial water users pay rate as provided in 43 USC 421e (9-3/8% for 1982).

9. Long-Term Construction of Water and Power Facilities*

Status: Active
 Type of Credit: Project reimbursement under repayment contract
 Authorization: 43 USC 372, 373, 381, 383, 391, 392, 411, 416, 419, 421, 431, 432, 434, 439, 461, 476, 491, and 498
 Budget Account: 14-0684-0-1-301
 CFDA: None

Interest Rate: No specific provision in statute. According to WPRS, 0% if facility is used for irrigation or flood control, otherwise, set by Treasury.

Territorial and International Affairs

10. Guarantee of Loans and Bonds for Capital Improvement Projects in the Virgin Islands

Status: Active
 Type of Credit: Guarantees of FFB loans
 Authorization: 48 USC 1574b
 Budget Account: 14-0412-0-1-806
 CFDA: None
 Interest Rate: According to 48 USC 1574b(g)(3), set by Treasury, but not less than rate based on average market yield on outstanding U.S. marketable obligations with comparable maturities during the month preceding the issuance of notes or other obligations. According to TIA, 7.85% on drawdown as of Aug. 6, 1982.

11. Guarantee of Guam Power Authority Obligations

Status: Active
 Type of Credit: Guarantees of FFB loans
 Authorization: 48 USC 1423a
 Budget Account: 14-0412-0-1-806
 CFDA: None
 Interest Rate: According to 48 USC 1423a, set by Treasury, but not less than a rate based on current average market yield on outstanding U.S. marketable obligations of comparable maturities, adjusted to nearest 1/8 of 1%. According to TIA, 14.255% as of Aug. 6, 1982.

DEPARTMENT OF LABOREmployment and Training Administration

1. Repayable Advances to Black Lung Disability Trust Fund*

Status: Active
 Type of Credit: Loans from a Federal entity to a trust fund
 Authorization: 30 USC 934a and 26 USC 9501
 Budget Account: 16-0327-0-1-600
 CFDA: None
 Interest Rate: According to 26 USC 9501(c)(3), determined by Treasury at rate equal to current average market yield on outstanding U.S. marketable obligations with comparable maturities. (13.625% as of Aug. 26, 1982.)

2. Repayable Advances to State Loan Account of the Unemployment Trust Fund*

Status: Active
 Type of Credit: Loans from a Federal entity to a trust fund
 Authorization: 42 USC 1321
 Budget Account: 16-0327-0-1-600
 CFDA: None
 Interest Rate: According to 42 USC 1322(b)(4), not in excess of 10%. According to officials, the interest rate for a calendar year is the lower of 10% or the rate paid Secretary of Treasury in the last quarter of the immediately preceding calendar year on State accounts in the Unemployment Trust Fund. The rate of interest to be charged for calendar year 1982 has been set at 10%.

Pension Benefit Guaranty Corporation

3. Financial Assistance to Insolvent Pension Plans

Status: Authorized in FY 80 and funded, but no new loan obligations
 Type of Credit: Direct loans
 Authorization: 29 USC 1431
 Budget Account: 16-4204-0-3-601
 CFDA: None
 Interest Rate: According to 29 USC 1431(b)(2), terms prescribed by Corporation. According to PBGC, only one loan made at 12% interest. Rate comparable to IRS delinquent charge at time of loan.

NATIONAL AERONAUTICS AND SPACE ADMINISTRATION

1. Tracking and Data Relay Satellite System

Status: Active. NASA expects to complete project in FY 1983.
 Type of Credit: Guarantees of FFB loans
 Authorization: 42 USC 2463 (Section gives NASA authority to enter into and maintain a contract for satellite services)
 Budget Account: 80-0108-0-1-999
 CFDA: None
 Interest Rate: No provision in statute. According to NASA, interest is charged according to the usual practices of FFB as each drawdown occurs. All rates will be averaged into a single composite rate for computing amortization schedule when the system becomes operational.

STATE DEPARTMENT

1. New Repatriation Loans for Emergencies in Diplomatic and Consular Service
(repatriation and subsistence loans for destitute Americans abroad)

Status: Active
 Type of Credit: Direct loans
 Authorization: 31 USC 107 and 22 USC 2671
 Budget Account: 11-0522-0-1-153
 CFDA: None
 Interest Rate: No provision in statute. 0% prior to FY 81. According to 4 CFR 102, interest at the current value of funds to the Treasury. Actual rate set quarterly by Treasury, 14% for Jan.-Mar. 1982.

DEPARTMENT OF TRANSPORTATIONFederal Aviation Administration

1. Loan Guarantees for Purchase of Aircraft and Spare Parts
(aircraft loan guarantee program)

Status: Active
 Type of Credit: Loan guarantees
 Authorization: 49 USC 1324 (note)
 Budget Account: 69-1399-0-1-402
 CFDA: 20.105
 Interest Rate: According to 49 USC 1324 (note, sec. 3), on terms and conditions as Secretary deems necessary. According to FAA, set by lender, subject to approval by FAA.

Federal Highway Administration

2. Advances to States for Building Toll Bridges, Toll Tunnels, or Approaches to Complete an Essential Gap in the Interstate System

Status: Active, but only recipient has been State of Maryland for Fort McHenry Tunnel
 Type of Credit: Direct loan (repayable advances—recipient must repay amount of advance that exceeds Federal share of construction cost; however, interest is charged on the full advance)
 Authorization: 23 USC 124(b)
 Budget Account: 20-8102-0-7-401
 CFDA: 20.205
 Interest Rate: According to 23 USC 124(b), set by Secretary of Transportation. According to FHWA, set at rate Highway Trust Fund earned on its investments at the time the loan agreement was made (8-3/8%).

3. Advances to States for Early Acquisition of Rights-of-Way

Status: Active
 Type of Credit: Direct loan (repayable advances)
 Authorization: 23 USC 108(c)
 Budget Account: 69-8402-0-8-401
 CFDA: 20.205
 Interest Rate: According to 23 USC 108(c)(2), fixed by statute at 0%.

4. Advance of Federal Share of the Cost of Highway Construction
(enables States to make prompt payments for acquisition of rights-of-way and for construction as it progresses)

Status: Authorized, but never operational
 Type of Credit: Partial repayable advance (State must reimburse funds in excess of Federal share)
 Authorization: 23 USC 124(a)
 Budget Account: 20-8102-0-7-401
 CFDA: 20.205
 Interest Rate: According to 23 USC 124(b), set by Secretary.

5. National Highway Institute - Reimbursement of Education Grant in Lieu of Service*

Status: Active
 Type of Credit: Financial payback of service obligation grants
 Authorization: 23 USC 321
 Budget Account: 20-8102-0-7-401
 CFDA: 20.216
 Interest Rate: No provision in statute. According to FHWA, set quarterly by Treasury (13.22% for April-June 1981).

Federal Railroad Administration

6. Guarantees of Emergency Working Capital Loans for Bankrupt Railroads

Status: Active
 Type of Credit: Guarantees of FFB loans
 Authorization: 45 USC 662
 Budget Account: 69-0122-0-1-401
 CFDA: None
 Interest Rate: According to 45 USC 662(d), set by Secretary, taking into account the range of rates prevailing in the private market and the risks assumed by the Federal Government. According to FRA, on FFB loans interest is set at the cost of money to the Government plus 1/8%.

7. Rail Service Assistance - Minority Business Preference Shares

Status: Active
 Type of Credit: Direct loans (stock purchases)
 Authorization: 49 USC 1657a
 Budget Account: 69-0122-0-1-401
 CFDA: None
 Interest Rate: No provision in statute. According to FRA, fixed by Administrator at 3%.

8. Railroad Rehabilitation and Improvement - Guarantee of Obligations

Status: Active
 Type of Credit: Guarantees of FFB loans
 Authorization: 45 USC 831
 Budget Account: 69-4411-0-3-401
 CFDA: 20,309
 Interest Rate: According to 45 USC 831(f), not to exceed rate deemed reasonable by the Secretary based on rates in the private market for similar obligations. According to FRA, on FFB loans interest is set at the cost of money to the Government plus 1/8%.

9. Railroad Rehabilitation and Improvement - Purchase of Redeemable Preference Shares for Improvement or Nondeferred Maintenance

Status: Active, authority expires Sept. 30, 1982
 Type of Credit: Direct loans (purchase of redeemable preference shares)
 Authorization: 45 USC 825(d)
 Budget Account: 69-4411-0-3-401
 CFDA: 20,310
 Interest Rate: According to FRA, set at cost of money to the Government. See guidelines in 45 USC 826(a).

10. Railroad Rehabilitation and Improvement - Purchase of Redeemable Preference Shares for Deferred Maintenance

Status: Active, authority expires Sept. 30, 1982
 Type of Credit: Direct loans (purchase of redeemable preference shares)
 Authorization: 45 USC 825(d)
 Budget Account: 69-4411-0-3-401
 CFDA: 20,310
 Interest Rate: According to FRA, may be as low as 3.24%. See guidelines in 45 USC 826(a).

11. Amtrak Loan Guarantee Program

Status: Active
 Type of Credit: Guarantees of FFB loans
 Authorization: 45 USC 602
 Budget Account: 69-0704-0-1-404
 CFDA: None

Interest Rate: According to 45 USC 602(f), set monthly by Treasury based on current average market yields on outstanding U.S. marketable obligations with comparable maturities during the month preceding issuance.

Urban Mass Transportation Administration

12. Guarantee of Metro Bonds

Status: Authorized, but no new commitments due to a legal agreement with the Department of Transportation
 Type of Credit: Guarantees of revenue bonds and interest subsidies
 Authorization: PL 92-349 and PL 96-184
 Budget Account: 69-1119-0-1-401
 CFDA: None
 Interest Rate: According to PL 92-349, reasonable rate in light of prevailing market yields. According to PL 96-184, Transportation will pay two-thirds of the principal and interest.

13. Loans for Construction and Improvement of Urban Mass Transit Systems

Status: Authorized, but no applicants
 Type of Credit: Direct loans
 Authorization: 49 USC 1602(a)
 Budget Account: 69-1119-0-1-401
 CFDA: None
 Interest Rate: According to 49 USC 1602(c), not less than rate set by the Secretary of Treasury based on current average market yield on outstanding U.S. marketable obligations with comparable maturities, adjusted to nearest 1/8 of 1%, plus an allowance to cover administrative expenses and probable losses.

14. Loans for Advance Land Acquisition for Urban Mass Transit Systems

Status: Authorized, but no applicants
 Type of Credit: Direct loans
 Authorization: 49 USC 1602(b)
 Budget Account: 69-1119-0-1-401
 CFDA: None
 Interest Rate: According to 49 USC 1602(c), not less than rate set by Secretary of Treasury based on current average market yield on outstanding U.S. marketable obligations with comparable maturities, adjusted to nearest 1/8 of 1%, plus an allowance to cover administrative expenses and probable losses.

Maritime Administration

15. Federal Ship Mortgage Insurance Program

Status: Active
 Type of Credit: Loan guarantees
 Authorization: 46 USC 1273
 Budget Account: 69-4301-0-3-403
 CFDA: 20,802
 Interest Rate: According to 46 USC 1274(b)(5), not to exceed rate determined by Secretary to be reasonable based on private market rates for similar loans and the risks assumed by the U.S. According to MA, rate set by private market (14.5% for long-term obligations; 11.5% for 6-month notes as of Aug. 12, 1982). Rates change daily based on market environment. Recipient required to pay annual guarantee fee ranging from 1/4 to 1/2 of 1% prior to vessel delivery, and from 1/2% to 1% subsequent to vessel delivery.

APPENDIX II

16. Direct Loans to Loan Guarantee Recipients in Default

Status: Active
 Type of Credit: Direct loans
 Authorization: 46 USC 1117
 Budget Account: 69-4301-0-3-403
 CFDA: None
 Interest Rate: No provision in statute. According to MA, equal to greater of (a) effective interest rate borne by the guaranteed obligations plus applicable guarantee fee or (b) Treasury borrowing rate for comparable maturities plus applicable guarantee fee. Current Treasury borrowing rates range from 14% to 14.125% for maturities of 1 year to 20 years, respectively.

DEPARTMENT OF THE TREASURY

1. Chrysler Corporation Loan Guarantee Program

Status: Active
 Type of Credit: Loan guarantees
 Authorization: 15 USC 1861-1875
 Budget Account: 20-0113-0-1-376
 CFDA: None
 Interest Rate: According to 15 USC 1864(a)(3), as determined reasonable by Chrysler Corporation Loan Guarantee Board taking into account the current average yield on outstanding U.S. obligations with comparable maturities (14.9% for drawdown on Feb. 27, 1982).

2. New York City Loan Guarantee Program

Status: Active, but authorization for further guarantees expired June 30, 1982
 Type of Credit: Loan guarantees
 Authorization: 31 USC 1521-1531
 Budget Account: 20-0110-0-1-852
 CFDA: None
 Interest Rate: According to 31 USC 1523(3), as deemed reasonable by Treasury based on current average market yield or other obligations guaranteed by the U.S. According to Treasury, rates were set at 0.45% above rate of interest for similar maturities of U.S. Treasury Certificates of Indebtedness, Notes and Bonds—State and Local Government Series. New York City pays Treasury a guarantee fee of not less than 1/2 of 1% per annum on the outstanding principal amount of guaranteed indebtedness.

3. Repayable Advances to D.C. Government

Status: Active
 Type of Credit: Direct loans
 Authorization: PL 76-225 (D.C. Code 76-3401)
 Budget Account: 20-0144-0-1-852
 CFDA: None
 Interest Rate: No provision in statute. Treasury charges 0% interest.

4. Loans to D.C. for Capital Outlay (D.C. Government Debt)

Status: Active
 Type of Credit: Direct loans
 Authorization: PL 93-198 (D.C. Code 47-241 note)
 Budget Account: 20-0137-0-1-852
 CFDA: None
 Interest Rate: According to PL 93-198, sec. 723, set for 6 month period by Treasury at rate comparable to the cost of money for period of time loan is outstanding. According to Treasury, set in December and June (14-1/4% for Jan.-June 1982).

5. Redemption of Stock in National Consumer Cooperative Bank in Exchange for Notes Issued by Bank*

Status: Active in FY 82 only
 Type of Credit: Exchange of ownership securities for debt securities
 Authorization: 12 USC 3026
 Budget Account: 20-1866-0-1-376
 CFDA: None
 Interest Rate: According to 12 USC 3014(C), set by Treasury based on average market yield during month preceding close of each fiscal year on outstanding U.S. marketable obligations of comparable maturities. According to Treasury, rate will not be computed until end of FY 82.

Biomass Energy Development

Treasury maintains funds, but Departments of Energy and Agriculture administer program (see Energy and Agriculture Listings).

Unemployment Trust Fund Loans to States

Treasury maintains funds, but Department of Labor administers program (see Labor Listing).

VETERANS ADMINISTRATIONLoan Guaranty Service - Loan Guaranty Revolving Fund

1. Home (including Farm) or Condominium Purchase

Status: Active
 Type of Credit: Loan guarantees
 Authorization: 38 USC 1810(a)(1)-1810(a)(3) and 1810(a)(6)
 Budget Account: 36-4025-0-3-704
 CFDA: 64.114
 Interest Rate: According to 38 USC 1803(c)(1), not in excess of a rate that Administrator finds loan market demands. Administrator is to consult with Secretary of HUD and, to the extent possible, carry out a coordinated policy (15.5% as of March 2, 1982).

2. Home (including Farm) or Condominium Repair, Improvement, or Energy Conservation

Status: Active
 Type of Credit: Loan guarantees
 Authorization: 38 USC 1810(a)(4) and 1810(a)(7)
 Budget Account: 36-4025-0-3-704
 CFDA: 64.114
 Interest Rate: According to 38 USC 1803(c)(1), Administrator may establish a rate higher than specified for other guarantees under this section, but not to exceed a rate that Administrator finds the loan market demands for loans for such purposes (16% as of March 2, 1982).

3. Mobile Home Unit Only

Status: Active
 Type of Credit: Loan guarantees
 Authorization: 38 USC 1819(a)(1)
 Budget Account: 36-4025-0-3-704
 CFDA: 64.119
 Interest Rate: According to 38 USC 1819(f), Administrator sets rate for mobile home loans and mobile lot loans as necessary to insure a reasonable supply of mobile home loan financing (17.5% as of March 2, 1982).

4. Mobile Home Lot and/or Site Preparation

Status: Active
 Type of Credit: Loan guarantees
 Authorization: 38 USC 1819(a)(1)-1819(a)(2)
 Budget Account: 36-4025-0-3-704
 CFDA: 64.119
 Interest Rate: According to 38 USC 1819(f), Administrator sets rate for mobile home loans and mobile lot loans as necessary to insure a reasonable supply of mobile home loan financing (17% as of March 2, 1982).

5. Mobile Home Unit, Lot and/or Site Preparation

Status: Active
 Type of Credit: Loan guarantees
 Authorization: 38 USC 1819(a)(1)-1819(a)(2)
 Budget Account: 36-4025-0-3-704
 CFDA: 64.119
 Interest Rate: According to 38 USC 1819(f), Administrator sets rate for mobile home loans and mobile lot loans as necessary to insure a reasonable supply of mobile home loan financing (17% as of March 2, 1982).

6. Vendee Loans on V.A.-Acquired Property

Status: Active

Type of Credit: Direct loans—sale of property on credit
 Authorization: 38 USC 1820(a)(5) (gives VA blanket authority to buy and sell property and set terms and conditions)
 Budget Account: 36-4025-0-3-704
 CFDA: None
 Interest Rate: According to 38 USC 1820(a)(5), Administrator may sell, exchange, assign, convey, or dispose of any property on terms the Administrator deems reasonable (15.5% as of March 2, 1982).

7. Cash Advances on Vendee Loans

Status: Active
 Type of Credit: Direct loans (cash advances)
 Authorization: 38 USC 1820
 Budget Account: 36-4025-0-3-704
 CFDA: None
 Interest Rate: No provision in statute. According to VA, principal to be repaid is increased by amount of advance.

8. Direct Loans Sold With Guarantee

Status: Active
 Type of Credit: Loan guarantees (direct loans sold with guarantee—reduces outlays in the Direct Loan Revolving Fund and increases guarantees in the Loan Guaranty Revolving Fund)
 Authorization: 38 USC 1811(g)
 Budget Account: 36-4025-0-3-704
 CFDA: None
 Interest Rate: No separate provision in statute (rate set in original loan contract).

9. Property Acquisitions

Status: Active
 Type of Credit: Direct loans (purchase of properties secured by guaranteed loans)
 Authorization: 38 USC 1816(a)
 Budget Account: 36-4025-0-3-704
 CFDA: None
 Interest Rate: No separate provision in statute (rate set in original loan contract).

10. Acquired Loans

Status: Active
 Type of Credit: Direct loans (purchase of defaulted guaranteed loans—VA offers refinancing to resident owners who are experiencing temporary financial difficulties)
 Authorization: 38 USC 1816(a)
 Budget Account: 36-4025-0-3-704
 CFDA: None
 Interest Rate: No separate provision in statute (rate set in original loan contract).

11. Sale of Vendee Loans With Guarantee

Status: Active
 Type of Credit: Loan guarantees (sale of VA-held mortgages with guarantee against default)
 Authorization: 38 USC 1820(a)(5) and 38 CFR 36.4600
 Budget Account: 36-4025-0-3-704
 CFDA: None
 Interest Rate: No separate provision in statute (rate set in original loan contract).

12. Vendee Loan Purchases

Status: Active

Type of Credit: Direct loans (VA repurchases defaulted vendee loans)
 Authorization: 38 USC 1820(a)(5) and 38 CFR 36.4600
 Budget Account: 36-4025-0-3-704
 CFDA: None
 Interest Rate: No separate provision in statute (rate set in original loan contract).

13. Claims Processed*

Status: Active
 Type of Credit: Additional payment to settle defaulted guarantee claims that arise from differences between property value and amount of defaulted loan
 Authorization: 38 USC 1820(a)(3)
 Budget Account: 36-4025-0-3-704
 CFDA: None
 Interest Rate: No interest due to nature of activity.

Loan Guaranty Service - Direct Loan Revolving Fund

14. Home (including Farm) or Condominium Purchase

Status: Authorized, but not funded (authority limited to Specially-Adapted Housing, program 19)
 Type of Credit: Direct loans
 Authorization: 38 USC 1811
 Budget Account: 36-4024-0-3-704
 CFDA: 64.113 and 64.118
 Interest Rate: According to 38 USC 1811(d)(1), set by Administrator, but not to exceed rate for guaranteed home loans or mobile home loans, as appropriate.

15. Home (including Farm) or Condominium Repair, Improvement, or Energy Conservation

Status: Authorized, but not funded (authority limited to Specially-Adapted Housing, program 19)
 Type of Credit: Direct loans
 Authorization: 38 USC 1811
 Budget Account: 36-4024-0-3-704
 CFDA: 64.113 and 64.118
 Interest Rate: According to 38 USC 1811(d)(1), set by Administrator, but not to exceed rate for guaranteed home loans or mobile home loans, as appropriate.

16. Mobile Home Unit Only

Status: Authorized, but never operational (authority limited to Specially-Adapted Housing, program 19)
 Type of Credit: Direct loans
 Authorization: 38 USC 1811
 Budget Account: 36-4024-0-3-704
 CFDA: 64.113 and 64.118
 Interest Rate: According to 38 USC 1811(d)(1), set by Administrator, but not to exceed rate for guaranteed home loans or mobile home loans, as appropriate.

17. Mobile Home Lot and/or Site Preparation

Status: Authorized, but never operational (authority limited to Specially-Adapted Housing, program 19)
 Type of Credit: Direct loans
 Authorization: 38 USC 1811
 Budget Account: 36-4024-0-3-704
 CFDA: 64.113 and 64.118
 Interest Rate: According to 38 USC 1811(d)(1), set by Administrator, but not to exceed rate for guaranteed home loans or mobile home loans, as appropriate.

18. Mobile Home Unit, Lot and/or Site Preparation

Status: Authorized, but never operational (authority limited to Specially-Adapted Housing, program 19)
 Type of Credit: Direct loans
 Authorization: 38 USC 1811
 Budget Account: 36-4024-0-3-704
 CFDA: 64.113 and 64.118
 Interest Rate: According to 38 USC 1811(d)(1), set by Administrator, but not to exceed rate for guaranteed home loans or mobile home loans, as appropriate.

19. Specially-Adapted Housing For Disabled Veterans

Status: Active
 Type of Credit: Direct loans
 Authorization: 38 USC 1811(1)
 Budget Account: 36-4024-0-3-704
 CFDA: 64.118
 Interest Rate: According to 38 USC 1811(d)(1), set by Administrator, but not to exceed rate for guaranteed home loans or mobile home loans, as appropriate. According to VA, 15.5% for home loans, 17.5% for mobile home loans, and 17% for mobile home lot or unit and lot loan, as of March 2, 1982.

20. Vendee Loans on V.A.-Acquired Property

Status: Active
 Type of Credit: Direct loans (sale of property on credit)
 Authorization: 38 USC 1820(a)(5) (gives VA blanket authority to buy and sell property and set terms and conditions)
 Budget Account: 36-4024-0-3-704
 CFDA: None
 Interest Rate: According to 38 USC 1820(a)(5), Administrator may sell, exchange, assign, convey, or dispose of any property on terms the Administrator deems reasonable (15.5% as of March 2, 1982).

21. Cash Advances on Vendee Loans

Status: Active
 Type of Credit: Direct loans (cash advances)
 Authorization: 38 USC 1820
 Budget Account: 36-4024-0-3-704
 CFDA: None
 Interest Rate: No provision in statute. According to VA, principal to be repaid is increased by amount of advance.

22. Direct Loan Sold with Guarantee

Status: According to VA, planned for FY 1983
 Type of Credit: Loan guarantees (vendee loans sold with guarantee)
 Authorization: 38 USC 1820(a)(5) and 38 CFR 36.4600
 Budget Account: 36-4024-0-3-704
 CFDA: None
 Interest Rate: No separate provision in statute (rate set in original loan contract).

23. Repurchases of Loans Sold

Status: Active
 Type of Credit: Direct loans (VA repurchases defaulted loans that were sold and guaranteed against default)
 Authorization: 38 USC 1820(a)(5) and 38 CFR 36.4600
 Budget Account: 36-4024-0-3-704
 CFDA: None
 Interest Rate: No separate provision in statute (rate set in original loan contract).

Education Service

24. Veterans' Educational Assistance

Status: Active, but loan authority limited to certain classes of veterans
 Type of Credit: Direct loans
 Authorization: 38 USC 1686
 Budget Account: 36-4118-0-3-702
 CFDA: 64.111
 Interest Rate: According to 38 USC 1798(d)(3), comparable to, but not higher than, rate charged students under part B, Title IV of Higher Education Act of 1965 (Guaranteed Student Loan Program). According to 20 USC 1077a, rate is fixed at 7% for borrowers with an outstanding loan balance, 9% for new borrowers, and 8% if the average bond equivalent rate of 91-day Treasury Bills auctioned during the preceding 12 months is 9% or less.

Life Insurance Accounts

25. National Service Life Insurance

Status: Active
 Type of Credit: Direct loans (policy loans)
 Authorization: 38 USC 703
 Budget Account: 36-8132-0-7-701
 CFDA: 64.103
 Interest Rate: According to 38 USC 706, set by Administrator. VA fixed rate based on July 1981 10-year Constant Maturities Rate minus 2% (11% as of July 1982).

26. United States Government Life Insurance

Status: Active
 Type of Credit: Direct loans (policy loans)
 Authorization: 38 USC 740
 Budget Account: 36-8150-0-7-701
 CFDA: 64.103
 Interest Rate: According to 38 USC 744(c), not to exceed 5%. VA set rate at 5%.

27. Veterans' Special Life Insurance

Status: Active
 Type of Credit: Direct loans (policy loans)
 Authorization: 38 USC 723
 Budget Account: 36-8455-0-8-701
 CFDA: 64.103
 Interest Rate: According to 38 USC 706, set by Administrator. VA fixed rate based on July 1981 10-year Constant Maturities Rate minus 2% (11% as of July 1982).

28. Veterans' Insurance and Indemnities

Status: Active
 Type of Credit: Direct loans (policy loans)
 Authorization: PL 85-844 (established appropriation)
 Budget Account: 36-0120-0-1-701
 CFDA: 64.103
 Interest Rate: According to 38 USC 706, set by Administrator. VA fixed rate based on July 1981 10-year Constant Maturities Rate minus 2% (11% as of July 1982).

29. Veterans' Re-Opened Life Insurance

Status: Active
 Type of Credit: Direct loans (policy loans)
 Authorization: 38 USC 725
 Budget Account: 36-4010-0-3-701
 CFDA: 64.103
 Interest Rate: According to 38 USC 706, set by Administrator.

VA fixed rate based on July 1981 10-year Constant Maturities Rate minus 2% (11% as of July 1982).

30. Service-Disabled Veterans' Insurance

Status: Active
 Type of Credit: Direct loans (policy loans)
 Authorization: 38 USC 722
 Budget Account: 36-4012-0-3-701
 CPDA: 64.103
 Interest Rate: According to 38 USC 706, set by Administrator.
 VA fixed rate based on July 1981 10-year Constant Maturities Rate minus 2% (11% as of July 1982).

Vocational Rehabilitation and Counseling Service

31. Training and Rehabilitation for Veterans with Service-Connected Disabilities (vocational rehabilitation)

Status: Active
 Type of Credit: Direct loans (cash advances)
 Authorization: 38 USC 1512
 Budget Account: 36-4114-0-3-702
 CPDA: 64.116
 Interest Rate: According to 38 USC 1512, fixed at 0%.

Other Credit Programs

32. Soldiers and Sailors Civil Relief

Status: Authorized, but no new obligations
 Type of Credit: Direct loans (payment of guaranteed claims)
 Authorization: 50 USC Appendix 546
 Budget Account: 36-0155-0-1-701
 CPDA: None
 Interest Rate: No provision in the statute. According to VA, rate as set in commercial insurance policy.

33. Loan Guarantees for Small Businesses of Veterans

Status: Authorized in FY 82, but not funded
 Type of Credit: Loan guarantees
 Authorization: 38 USC 1842(a)(2)(A)
 Budget Account: None
 CPDA: None
 Interest Rate: According to 38 USC 1845(a), not in excess of rate set by Administrator based on private market rates. Administrator to consult with Secretary of SBA.

34. Direct Loans for Small Businesses of Veterans

Status: Authorized in FY 1982, but not funded
 Type of Credit: Direct loans
 Authorization: 38 USC 1842(a)(2)(B)
 Budget Account: None
 CPDA: None
 Interest Rate: According to 38 USC 1845(b), not to exceed maximum rate in effect for guaranteed loans for small businesses of veterans, program 33.

OTHER INDEPENDENT AGENCIES

EXPORT-IMPORT BANK

(financing includes borrowings from U.S. financial institutions, Treasury and FFB)

1. Direct Loans and Participation Financing

Status: Active
 Type of Credit: Direct loans
 Authorization: 12 CFR 401.1(c)(1)
 Budget Account: 83-4027-0-3-155
 CPDA: None
 Interest Rate: No provision in statute. According to 12 CFR 402.2(c), set at discretion of Board of Directors. According to Export-Import Bank, 12.4% for relatively rich countries, 12% for intermediate countries, 11% for relatively poor countries, as of August 1982.

2. Direct Loans and Participation Financing - Guarantees

Status: Active
 Type of Credit: Loan guarantees
 Authorization: 12 CFR 401.1(c)(1)
 Budget Account: 83-4027-0-3-155
 CPDA: None
 Interest Rate: No provision in statute or CFR. According to Export-Import Bank, rate is negotiated between borrower and lender.

3. Guarantees for U.S. Financial Institutions

Status: Active
 Type of Credit: Loan guarantees
 Authorization: 12 CFR 401.1(c)(2)
 Budget Account: 83-4027-0-3-155
 CPDA: None
 Interest Rate: No provision in statute or CFR. According to Export-Import Bank, rate is negotiated between borrower and lender.

4. Guarantees for Non-U.S. Financial Institutions

Status: Active
 Type of Credit: Loan guarantees
 Authorization: 12 CFR 401.1(c)(3)
 Budget Account: 83-4027-0-3-155
 CPDA: None
 Interest Rate: No provision in statute or CFR. According to Export-Import Bank, rate is negotiated between borrower and lender.

5. Local Cost Financing

Status: Active
 Type of Credit: Loan guarantees
 Authorization: 12 CFR 401.1(c)(4)
 Budget Account: 83-4027-0-3-155
 CPDA: None
 Interest Rate: No provision in statute or CFR. According to Export-Import Bank, rate is negotiated between borrower and lender.

6. Cooperative Financing Facility

Status: Authorized, but no new obligations
 Type of Credit: Direct loans
 Authorization: 12 CFR 401.1(c)(6)
 Budget Account: 83-4027-0-3-155
 CPDA: None
 Interest Rate: No provision in statute. According to 12 CFR 402.2(c), set at discretion of Board of Directors.

7. Cooperative Financing Facility - Guarantees

Status: Authorized, but no new commitments
 Type of Credit: Loan guarantees
 Authorization: 12 CFR 401.1(c)(6)
 Budget Account: 83-4027-0-3-155
 CFDA: None
 Interest Rate: No provision in statute or CFR. According to Export-Import Bank, rate is negotiated between borrower and lender.

Export-Import Bank, rate is negotiated between borrower and lender.

8. Relending Facility

Status: Authorized, but inactive since 1975
 Type of Credit: Direct loans
 Authorization: 12 CFR 401.1(c)(7)
 Budget Account: 83-4027-0-3-155
 CFDA: None
 Interest Rate: No provision in statute. According to 12 CFR 402.2(c), set at discretion of Board of Directors.

9. Medium-term Discount Program

Status: Active
 Type of Credit: Direct loans
 Authorization: 12 CFR 401.1(c)(8)
 Budget Account: 83-4027-0-3-155
 CFDA: None
 Interest Rate: No provision in statute. According to 12 CFR 402.2(c), set at discretion of Board of Directors.

10. Short-term Discount Program

Status: Authorized, but never operational
 Type of Credit: Direct loans
 Authorization: 12 CFR 401.1(c)(9)
 Budget Account: 83-4027-0-3-155
 CFDA: None
 Interest Rate: No provision in statute. According to 12 CFR 402.2(c), set at discretion of Board of Directors.

11. Commercial Bank Exporter Guarantees

Status: Active
 Type of Credit: Loan guarantees
 Authorization: 12 CFR 401.1(c)(10)
 Budget Account: 83-4027-0-3-155
 CFDA: None
 Interest Rate: No provision in statute or CFR. According to Export-Import Bank, rate is negotiated between borrower and lender.

12. Credit Insurance for Exporters

Status: Active
 Type of Credit: Loan guarantees
 Authorization: 12 CFR 401.1(c)(11)
 Budget Account: 83-4027-0-3-155
 CFDA: None
 Interest Rate: No provision in statute or CFR. According to Export-Import Bank, rate is negotiated between borrower and lender.

13. Lease Guarantee Program

Status: Active
 Type of Credit: Loan guarantees
 Authorization: 12 CFR 401.1(c)(12)
 Budget Account: 83-4027-0-3-155
 CFDA: None
 Interest Rate: No provision in statute or CFR. According to

14. Engineering, Planning, and Feasibility Studies

Status: Active
 Type of Credit: Direct loans
 Authorization: 12 CFR 401.1(c)(13)
 Budget Account: 83-4027-0-3-155
 CFDA: None
 Interest Rate: No provision in statute. According to 12 CFR 402.2(c), set at discretion of Board of Directors. According to Export-Import Bank, 12.4% for relatively rich countries, 12% for intermediate countries, 11% for relatively poor countries, as of August 1982.

15. Engineering, Planning, and Feasibility Studies - Guarantees

Status: Active
 Type of Credit: Loan guarantees
 Authorization: 12 CFR 401.1(c)(13)
 Budget Account: 83-4027-0-3-155
 CFDA: None
 Interest Rate: No provision in statute or CFR. According to Export-Import Bank, rate is negotiated between borrower and lender.

16. Equipment Political Risk Guarantees

Status: Active
 Type of Credit: Loan guarantees
 Authorization: 12 CFR 401.1(c)(14)
 Budget Account: 83-4027-0-3-155
 CFDA: None
 Interest Rate: No provision in statute or CFR. According to Export-Import Bank, rate is negotiated between borrower and lender.

FEDERAL DEPOSIT INSURANCE CORPORATION

1. Loans to Banks Merging With or Taking Over the Assets of Failing or Failed Banks Covered by Federal Deposit Insurance

Status: Authorized and funded, but rarely used by Corporation
 Type of Credit: Direct loans
 Authorization: 12 USC 1823(e)
 Budget Account: 51-8419-0-8-371
 CFDA: None
 Interest Rate: According to 12 USC 1823(e), Corporation determines terms and conditions. According to FDIC, rate is negotiated.

2. Loans to FDIC as Receiver of Assets of Failed Banks Covered by Federal Deposit Insurance

Status: Active
 Type of Credit: Direct loans (purchase and assumption transactions)
 Authorization: 12 USC 1823(e)
 Budget Account: 51-8419-0-8-371
 CFDA: None
 Interest Rate: According to 12 USC 1823(e), Corporation determines terms and conditions. According to FDIC, prevailing market rate for 3-year Treasury obligations in effect 5 business days before closing agreement.

3. Loans to Failing Banks Covered by Federal Deposit Insurance

Status: Authorized and funded, but rarely used by Corporation. Last loan in FY 1980.
 Type of Credit: Direct loans
 Authorization: 12 USC 1823(c)
 Budget Account: 51-8419-0-8-371
 CFDA: None
 Interest Rate: According to 12 USC 1823(c), terms prescribed by Board of Directors. According to FDIC, rate is negotiated.

FEDERAL EMERGENCY MANAGEMENT AGENCY

1. Low-Interest Loans for Elevating Structures in Regulatory Floodways

Status: Authorized, but never operational
 Type of Credit: Direct loans
 Authorization: 42 USC 4103(c)
 Budget Account: None
 CFDA: None
 Interest Rate: According to 42 USC 4103(c), fixed at 2%.

2. National Fire Academy Student Assistance Program

Status: Authorized, but never operational
 Type of Credit: Direct loans
 Authorization: 15 USC 2206(1)(3)
 Budget Account: None
 CFDA: None
 Interest Rate: According to 15 USC 2206(1)(3), on such terms and conditions as the Superintendent and each institution may jointly determine.

FEDERAL HOME LOAN BANK BOARDFederal Savings and Loan Insurance Corporation

1. Direct Loans to Institutions in Financial Difficulty Insured by FSLIC

Status: Active
 Type of Credit: Direct loans
 Authorization: 12 USC 1729(f)
 Budget Account: 82-4037-0-3-371
 CPDA: None
 Interest Rate: No provision in statute. According to FSLIC, actual rate negotiated between FSLIC and borrower.

2. Guarantees to Institutions in Financial Difficulty Insured by FSLIC

Status: Active
 Type of Credit: Guarantees of direct loans provided by Federal Home Loan Banks
 Authorization: 12 USC 1729(f)
 Budget Account: 82-4037-0-3-371
 CPDA: None
 Interest Rate: No provision in statute. According to FSLIC, actual rate set by bank providing the loan.

3. Subscription to Preferred Shares of Federal Savings and Loan Associations*

Status: Authorized, but never operational (activation would require that FHLBB make regulatory changes)
 Type of Credit: Treasury purchases shares after FHLBB approval
 Authorization: 12 USC 1464(g)
 Budget Account: None
 CPDA: None
 Interest Rate: According to 12 USC 1464(g), entitled to a dividend, if earned, to same extent as other shareholders.

4. Subscription to Full-Paid Income Shares of Federal Savings and Loan Associations*

Status: Authorized, but never operational (activation would require that FHLBB make regulatory changes)
 Type of Credit: Treasury purchases shares after FHLBB approval
 Authorization: 12 USC 146(j)
 Budget Account: None
 CPDA: None
 Interest Rate: No provision in statute.

GENERAL SERVICES ADMINISTRATION

1. Sale of Surplus Real Property*

Status: Active
 Type of Credit: Sale of property on credit
 Authorization: 40 USC 484
 Budget Account: 47-5254-0-2-804
 CPDA: 39.002
 Interest Rate: According to 40 USC 484(c), Administrator sets terms and conditions. GSA uses the 10-year Constant Maturities Rate listed in the Federal Reserve Bulletin plus 1.5%, rounded to nearest 1/8 of 1% (15-3/8% for sale in June 1982).

2. Purchase Contract Program

Status: Authority to enter new contracts expired in 1975. Funds committed in FY 82 represent drawdowns on prior year contracts.
 Type of Credit: Guarantees of FFB loans (according to GSA, this activity is a direct liability of the agency and not a guarantee program)
 Authorization: 40 USC 602a
 Budget Account: 47-4542-0-2-804
 CPDA: None
 Interest Rate: According to 40 USC 602a(b), Administrator has discretion to include provisions in contracts deemed to be in the best interest of the U.S. According to GSA, FFB sets actual rate as funds are drawn down. FFB will consolidate all interest charges into one weighed-average interest charge when all drawdowns are completed.

NATIONAL CREDIT UNION ADMINISTRATIONNational Credit Union Share Insurance Fund

1. Loans to Facilitate Sales of Assets of Credit Unions Closed on Account of Bankruptcy or Insolvency

Status: Authorized, but never operational
 Type of Credit: Direct loans
 Authorization: 12 USC 1787(1)(1)
 Budget Account: None
 CFDA: 44.001 (does not show credit activity)
 Interest Rate: No provision in statute.

2. Loans to Reopen or Avoid Closing and Voluntary Liquidation of Insured Credit Unions

Status: Active
 Type of Credit: Direct loans
 Authorization: 12 USC 1788(a)(1)
 Budget Account: 25-4468-0-3-371
 CFDA: 44.001 (does not show credit activity)
 Interest Rate: According to 12 USC 1788(a)(1), NCUA Board sets terms and conditions. According to NCUA, 0% for loans made in FY 1982.

3. Loans to Reduce Risk, Avert a Loss to Fund, and to Facilitate a Merger, Consolidation, or Sale of an Open or Closed Insured Credit Union to Another Person

Status: Authorized, but no new loan obligations
 Type of Credit: Direct loans
 Authorization: 12 USC 1788(a)(2)
 Budget Account: 25-4468-0-3-371
 CFDA: 44.001 (does not show credit activity)
 Interest Rate: According to 12 USC 1788(a)(2), NCUA Board sets terms and conditions. According to NCUA, negotiated between NCUA and borrower.

4. Guarantees Against Losses of Persons Assuming Liabilities of or Purchasing Assets of an Open or Closed Insured Credit Union

Status: Active
 Type of Credit: Loans guarantees (guarantee against losses on loans purchased by persons assuming liabilities and purchasing assets of credit union)
 Authorization: 12 USC 1788(a)(2)
 Budget Account: 25-4468-0-3-371
 CFDA: 44.001 (does not show credit activity)
 Interest Rate: According to 12 USC 1788(a)(2), NCUA Board sets terms and conditions. According to NCUA, rate as set in loan contract.

5. Loans to Central Liquidity Facility for Initial Organizational and Operating Expenses

Status: Authorized, but never operational
 Type of Credit: Direct loans
 Authorization: 12 USC 1795f(a)(4)(B)
 Budget Account: None
 CFDA: None
 Interest Rate: According to 12 USC 1795f(a)(4)(B), consistent with prevailing market conditions.

6. Sale of Real Property on Credit*

Status: Active for two projects in FY 82
 Type of Credit: Sale of property on credit
 Authorization: 12 USC 1788(b)(1)
 Budget Account: None
 CFDA: None
 Interest Rate: According to 12 USC 1788(b)(1), Board has discretion when undertaking such sales. According to NCUA, terms are negotiated between NCUA and borrower.

Central Liquidity Facility

7. Short-term Adjustment Credits

Status: Active
 Type of Credit: Direct loans (financed by FFB)
 Authorization: 12 USC 1795a(1)(A) and 1795e(a)(1)-1795e(a)(2)
 Budget Account: 25-4470-0-3-371
 CFDA: None
 Interest Rate: According to 12 USC 1795e(a)(2), CLF Board of Directors set terms and conditions. According to CLF, equal to or slightly higher than average CLF corporate member lending rate (fluctuates with market conditions).

8. Seasonal Adjustment Credits

Status: Authorized, but no applicants as of Aug. 20, 1982
 Type of Credit: Direct loans (financed by FFB)
 Authorization: 12 USC 1795a(1)(B) and 1795e(a)(1)-1795e(a)(2)
 Budget Account: 25-4470-0-3-371
 CFDA: None
 Interest Rate: According to 12 USC 1795e(a)(2), CLF Board of Directors set terms and conditions. According to CLF, equal to or slightly higher than average CLF corporate member lending rate (fluctuates with market conditions).

9. Protracted Adjustment Credits

Status: Active
 Type of Credit: Direct loans (financed by FFB)
 Authorization: 12 USC 1795a(1)(C) and 1795e(a)(1)-1795e(a)(2)
 Budget Account: 25-4470-0-3-371
 CFDA: None
 Interest Rate: According to 12 USC 1795e(a)(2), CLF Board of Directors set terms and conditions. According to CLF, equal to cost of funds at FFB, plus a small percentage, usually 50 to 75 basis points. Rate fluctuates with market conditions.

10. Guarantees of Financial Obligations of Members

Status: Authorized, but never operational
 Type of Credit: Loan guarantees
 Authorization: 12 USC 1795f(a)(5)
 Budget Account: None
 CFDA: None
 Interest Rate: No provision in statute.

11. Advances to State Credit Union Share or Deposit Insurance Corporation, Guaranty Credit Union, or Guaranty Association

Status: Authorized, but never operational
 Type of Credit: Direct loans (repayable advances)
 Authorization: 12 USC 1795f(a)(16)
 Budget Account: None
 CFDA: None
 Interest Rate: No provision in statute.

Budget Account: 73-4154-0-3-376
 CFDA: 59.021
 Interest Rate: According to 15 USC 636(a)(4), fixed by statute at 3%.

6. Section 7(a)(10) Handicapped Assistance Loan Guarantees

Status: Active
 Type of Credit: Loan guarantees
 Authorization: 15 USC 636(a)(10)
 Budget Account: 73-4154-0-3-376
 CFDA: 59.021
 Interest Rate: According to 15 USC 636(a)(4), a legal and reasonable rate, but not to exceed a rate prescribed by the administration. According to 3 CFR 120.3, rate is negotiated between lender and borrower, but not to exceed a maximum rate set by SBA (as of 1st quarter FY 82, prime rate plus 2-3/4% for loans maturing in 7 or more years and prime rate plus 2-1/4% for loans maturing in less than 7 years).

7. Section 7(a)(12) Energy Conservation Loans

Status: Active
 Type of Credit: Direct loans
 Authorization: 15 USC 636(a)(12)
 Budget Account: 73-4154-0-3-376
 CFDA: 59.030
 Interest Rate: According to 15 USC 636(a)(4), not to exceed the current average market yield on outstanding U.S. marketable obligations with comparable maturities, adjusted to nearest 1/8 of 1%, plus up to 1%. SBA administrator sets rate quarterly based on Government's current cost of money (15-7/8% as of 1st quarter FY 82).

8. Section 7(a)(12) Energy Conservation Loan Guarantees

Status: Active
 Type of Credit: Loan guarantees
 Authorization: 15 USC 636(a)(12)
 Budget Account: 73-4154-0-3-376
 CFDA: 59.030
 Interest Rate: According to 15 USC 636(a)(4), a legal and reasonable rate, but not to exceed a rate prescribed by the administration. According to 3 CFR 120.3, rate is negotiated between lender and borrower, but not to exceed a maximum rate set by SBA (as of 1st quarter FY 82, prime rate plus 2-3/4% for loans maturing in 7 or more years and prime rate plus 2-1/4% for loans maturing in less than 7 years).

9. Small Business Investment Company Assistance

Status: Active
 Type of Credit: Loan guarantees (guaranteed debentures purchased by FFB)
 Authorization: 15 USC 661 et seq.; Small Business Investment Act of 1958, as amended, Title V, PL 85-699
 Budget Account: 73-4154-0-3-376
 CFDA: 59.011
 Interest Rate: No specific provision in statute. According to officials, FFB sets rate based on Government's cost of borrowing money.

10. Section 501 State Development Company Loans

Status: Authorized but not funded
 Type of Credit: Loan guarantees
 Authorization: 15 USC 636(a)(13); Small Business Investment Act of 1958, as amended, Title V, PL 85-699
 Budget Account: 73-4154-0-3-376
 CFDA: 59.013

Interest Rate: According to 15 USC 636(a)(4), a legal and reasonable rate, but not to exceed a rate prescribed by the administration. According to 3 CFR 120.3, rate is negotiated between lender and borrower, but not to exceed a maximum rate set by SBA (as of 1st quarter FY 82, prime rate plus 2-3/4% for loans maturing in 7 or more years and prime rate plus 2-1/4% for loans maturing in less than 7 years).

11. Section 502 Local Development Company Loans

Status: Active
 Type of Credit: Loan guarantees
 Authorization: 15 USC 636(a)(13); Small Business Investment Act of 1958, as amended, Title V, PL 85-699
 Budget Account: 73-4154-0-3-376
 CFDA: 59.013
 Interest Rate: According to 15 USC 636(a)(4), a legal and reasonable rate, but not to exceed a rate prescribed by the administration. According to 3 CFR 120.3, rate is negotiated between lender and borrower, but not to exceed a maximum rate set by SBA (as of 1st quarter FY 82, prime rate plus 2-3/4% for loans maturing in 7 or more years and prime rate plus 2-1/4% for loans maturing in less than 7 years).

12. Section 503 Certified Development Company Program

Status: Active, new program in 1980
 Type of Credit: Loan guarantees (SBA guarantees 100% of loans financed by sale of debentures to FFB, not to exceed 50% of project cost, \$500,000 maximum)
 Authorization: 15 USC 636(a)(13); Title V of Small Business Investment Act of 1958, as amended in Small Business Act of 1980, PL 96-302
 Budget Account: 73-4154-0-3-376
 CFDA: None
 Interest Rate: No specific provision in statute. According to officials, FFB sets rate based on Government's cost of borrowing money.

13. Section 7(a)(15) Employee Stock Ownership Plan Guarantees

Status: Authorized in 1980, active beginning in 1981
 Type of Credit: Loan guarantees
 Authorization: 15 USC 636(a)(15)
 Budget Account: 73-4154-0-3-376
 CFDA: None
 Interest Rate: According to 15 USC 636(a)(4), a legal and reasonable rate, but not to exceed a rate prescribed by the administration. According to 3 CFR 120.3, rate is negotiated between lender and borrower, but not to exceed a maximum rate set by SBA (as of 1st quarter FY 82, prime rate plus 2-3/4% for loans maturing in 7 or more years and prime rate plus 2-1/4% for loans maturing in less than 7 years).

14. Section 7(a)(14) Export Financing Revolving Line of Credit

Status: New program in 1980, final regulations not yet published
 Type of Credit: Loan guarantees
 Authorization: 15 USC 636(a)(14)
 Budget Account: 73-4154-0-3-376
 CFDA: None
 Interest Rate: According to 15 USC 636(a)(4), a legal and reasonable rate, but not to exceed a rate prescribed by the administration. According to 3 CFR 120.3, rate is negotiated between lender and borrower, but not to exceed a maximum rate set by SBA (as of 1st quarter FY 82, prime rate plus 2-3/4% for loans maturing in 7 or more years and

SECURITIES AND EXCHANGE COMMISSION

1. SEC loans to Securities Investor Protection Corporation

Status: Authorized, but never operational
 Type of Credit: Direct loans
 Authorization: 15 USC 78ddd(f)-(h)
 Budget Account: 50-4068-0-3-376
 CFDA: None
 Interest Rate: According to 15 USC 78ddd(f) and 78ddd(h), equal to rate SEC pays on borrowings from Treasury to finance loans. Such rate set by Secretary of Treasury based on current average market yield on outstanding U.S. marketable obligations of comparable maturities during month preceding issuance of obligations. Treasury may reduce rate if reduction is in national interest.

SMALL BUSINESS ADMINISTRATION

1. Section 7(a) Business Loans

Status: Active
 Type of Credit: Direct loans
 Authorization: 15 USC 636(a)
 Budget Account: 73-4154-0-3-376
 CFDA: 59.012
 Interest Rate: According to 15 USC 636(a)(4), not to exceed the current average market yield on outstanding U.S. marketable obligations with comparable maturities, adjusted to nearest 1/8 of 1%, plus up to 1%. SBA administrator sets rate quarterly based on Government's current cost of money (15-7/8% as of 1st quarter 1982).

2. Section 7(a) Business Loan Guarantees

Status: Active
 Type of Credit: Loan guarantees
 Authorization: 15 USC 636(a)
 Budget Account: 73-4154-0-3-376
 CFDA: 59.012
 Interest Rate: According to 15 USC 636(a)(4), a legal and reasonable rate, but not to exceed a rate prescribed by the administration. According to 3 CFR 120.3, rate is negotiated between lender and borrower, but not to exceed a maximum rate set by SBA (as of 1st quarter FY 82, prime rate plus 2-3/4% for loans maturing in 7 or more years and prime rate plus 2-1/4% for loans maturing in less than 7 years).

3. Section 7(a)(11) Business Loans

(business concerns owned by low-income individuals or located in high unemployment areas)

Status: Active (authorized in FY 81 to replace Economic Opportunity Loans)
 Type of Credit: Direct loans
 Authorization: 15 USC 636(a)(11)
 Budget Account: 73-4154-0-3-376
 CFDA: 59.003 (Economic Opportunity Loans)
 Interest Rate: According to 15 USC 636(a)(4), not to exceed the current average market yield on outstanding U.S. marketable obligations with comparable maturities, adjusted to nearest 1/8 of 1%, plus up to 1%. SBA set rates quarterly based on Government's current cost of money (15-7/8% as of 1st quarter 1982).

4. Section 7(a)(11) Business Loan Guarantees

Status: Active (authorized in FY 81 to replace Economic Opportunity Loans)
 Type of Credit: Loan guarantees
 Authorization: 15 USC 636(a)(11)
 Budget Account: 73-4154-0-3-376
 CFDA: 59.003 (Economic Opportunity Loans)
 Interest Rate: According to 15 USC 636(a)(4), a legal and reasonable rate, but not to exceed a rate prescribed by the administration. According to 3 CFR 120.3, rate is negotiated between lender and borrower, but not to exceed a maximum rate set by SBA (as of 1st quarter FY 82, prime rate plus 2-3/4% for loans maturing in 7 or more years and prime rate plus 2-1/4% for loans maturing in less than 7 years).

5. Section 7(a)(10) Handicapped Assistance Loans

Status: Active
 Type of Credit: Direct loans
 Authorization: 15 USC 636(a)(10)

prime rate plus 2-1/4% for loans maturing in less than 7 years).

15. Section 7(a)(9) Small General Contractor Loans

Status: Active
 Type of Credit: Direct loans
 Authorization: 15 USC 636(a)(9)
 Budget Account: 73-4154-0-3-376
 CFDA: None
 Interest Rate: According to 15 USC 636(a)(4), not to exceed the current average market yield on outstanding U.S. marketable obligations with comparable maturities, adjusted to nearest 1/8 of 1%, plus up to 1%. SBA administrator sets rate quarterly based on Government's current cost of money (15-7/8% as of 1st quarter FY 82).

16. Section 7(a)(9) Small General Contractor Loan Guarantees

Status: Active
 Type of Credit: Loan guarantees
 Authorization: 15 USC 636(a)(9)
 Budget Account: 73-4154-0-3-376
 CFDA: None
 Interest Rate: According to 15 USC 636(a)(4), a legal and reasonable rate, but not to exceed a rate prescribed by the administration. According to 3 CFR 120.3, rate is negotiated between lender and borrower, but not to exceed a maximum rate set by SBA (as of 1st quarter FY 82, prime rate plus 2-3/4% for loans maturing in 7 or more years and prime rate plus 2-1/4% for loans maturing in less than 7 years).

17. Contract Loan Program

Status: Active
 Type of Credit: Loan guarantees
 Authorization: An administrative program based on Section 7(a) of the Small Business Act, as amended; 15 USC 636(a)
 Budget Account: 73-4154-0-3-376
 CFDA: None
 Interest Rate: According to 15 USC 636(a)(4), a legal and reasonable rate, but not to exceed a rate prescribed by the administration. According to 3 CFR 120.3, rate is negotiated between lender and borrower, but not to exceed a maximum rate set by SBA (as of 1st quarter FY 82, prime rate plus 2-3/4% for loans maturing in 7 or more years and prime rate plus 2-1/4% for loans maturing in less than 7 years).

18. Seasonal Line of Credit

Status: Active
 Type of Credit: Loan guarantees
 Authorization: An administrative program based on Section 7(a) of the Small Business Act, as amended; 15 USC 636(a)
 Budget Account: 73-4154-0-3-376
 CFDA: None
 Interest Rate: According to 15 USC 636(a)(4), a legal and reasonable rate, but not to exceed a rate prescribed by the administration. According to 3 CFR 120.3, rate is negotiated between lender and borrower, but not to exceed a maximum rate set by SBA (as of 1st quarter FY 82, prime rate plus 2-3/4% for loans maturing in 7 or more years and prime rate plus 2-1/4% for loans maturing in less than 7 years).

19. Physical Disaster Loans - Homeowners
(credit not available elsewhere)

Status: Active
 Type of Credit: Direct loans
 Authorization: 15 USC 636(b)(1)
 Budget Account: 73-4153-0-3-453
 CFDA: 59.008
 Interest Rate: According to 15 USC 636(c)(4)(A), not to exceed 1/2 of Treasury-determined rate based on current average market yield on outstanding U.S. marketable obligations of comparable maturities, plus up to 1%, adjusted to nearest 1/8 of 1%, but not to exceed 8%. SBA sets rate quarterly at 1/2 of Government's current cost of money, but not above 8% (8% as of 1st quarter FY 82).

20. Physical Disaster Loan Guarantees - Homeowners
(credit not available elsewhere)

Status: Authorized, but no new commitments
 Type of Credit: Loan guarantees
 Authorization: 15 USC 636(b)(1)
 Budget Account: 73-4153-0-3-453
 CFDA: 59.008
 Interest Rate: According to 15 USC 636(c)(4)(A), not to exceed 1/2 of Treasury-determined rate based on current average market yield on outstanding U.S. marketable obligations of comparable maturities, plus up to 1%, adjusted to nearest 1/8 of 1%, but not to exceed 8%. SBA sets rate quarterly at 1/2 of Government's current cost of money, but not above 8% (8% as of 1st quarter FY 82).

21. Physical Disaster Loans - Homeowners
(credit available elsewhere)

Status: Active
 Type of Credit: Direct loans
 Authorization: 15 USC 636(b)(1)
 Budget Account: 73-4153-0-3-453
 CFDA: 59.008
 Interest Rate: According to 15 USC 636(c)(4)(B), not to exceed Treasury-determined rate based on current average market yield on outstanding U.S. marketable obligations of comparable maturities, plus up to 1%, adjusted to nearest 1/8 of 1%. SBA sets rate quarterly, but not to exceed rate based on Government's current cost of money plus 1% (15-5/8% as of 1st quarter FY 82).

22. Physical Disaster Loan Guarantees - Homeowners
(credit available elsewhere)

Status: Authorized, but no new commitments
 Type of Credit: Loan guarantees
 Authorization: 15 USC 636(b)(1)
 Budget Account: 73-4153-0-3-453
 CFDA: 59.008
 Interest Rate: According to 15 USC 636(c)(4)(B), not to exceed Treasury-determined rate based on current average market yield on outstanding U.S. marketable obligations of comparable maturities, plus up to 1%, adjusted to nearest 1/8 of 1%. SBA sets rate quarterly, but not to exceed rate based on Government's current cost of money plus 1% (15-5/8% as of 1st quarter FY 82).

23. Physical Disaster Loans - Business
(credit not available elsewhere)

Status: Active
 Type of Credit: Direct loans
 Authorization: 15 USC 636(b)(1), 15 USC 636(d), and 42 USC 4456
 Budget Account: 73-4153-0-3-453
 CFDA: 59.008
 Interest Rate: According to 15 USC(c)(4)(C), not to exceed 8%.

SBA sets rate as of day of disaster (8% through March 1982).

24. Physical Disaster Loan Guarantees - Business
(credit not available elsewhere)

Status: Authorized, but no new commitments
Type of Credit: Loan guarantees
Authorization: 15 USC 636(b)(1), 15 USC 636(d), and 42 USC 4456
Budget Account: 73-4153-0-3-453
CFDA: 59.008
Interest Rate: According to 15 USC 636(c)(4)(C), not to exceed 8%. SBA sets rate as of day of disaster (8% through March 1982).

25. Physical Disaster Loans - Business
(credit available elsewhere)

Status: Active
Type of Credit: Direct loans
Authorization: 15 USC 636(b)(1)
Budget Account: 73-4153-0-3-453
CFDA: 59.008
Interest Rate: According to 15 USC 636(c)(4)(D), not to exceed private market rates for similar loans and not more than maximum rate set by the Administrator for Section 7(a) deferred participation (guaranteed) loans. SBA sets rate as of day of disaster, but not to exceed New York prime rate nor more than SBA's loan guarantee rate (rate may vary daily).

26. Physical Disaster Loan Guarantees - Business
(credit available elsewhere)

Status: Authorized, but no new commitments
Type of Credit: Loan guarantees
Authorization: 15 USC 636(b)(1)
Budget Account: 73-4153-0-3-453
CFDA: 59.008
Interest Rate: According to 15 USC 636(c)(4)(D), not to exceed private market rates for similar loans and not more than maximum rate set by the Administrator for Section 7(a) deferred participation (guaranteed) loans. SBA sets rate as of day of disaster, but not to exceed New York prime rate nor more than SBA's loan guarantee rate (rate may vary daily).

27. Physical Disaster Loans - Farmers
(credit not available elsewhere)

Status: Active only to farmers where incidents of disaster began on or before July 2, 1980, and in the case of additional benefits authorized in the Reconciliation Act of 1981. Authority suspended until October 1, 1982, unless FmHA declines loan assistance at similar rates to farmers.
Type of Credit: Direct loans
Authorization: 15 USC 647; Small Business Act of 1980, PL 96-302
Budget Account: 73-4153-0-3-453
CFDA: None
Interest Rate: According to 15 USC 636(c)(4)(C), not to exceed 8%. SBA sets rate quarterly within ceiling (8% through March 1982).

28. Physical Disaster Loan Guarantees - Farmers
(credit not available elsewhere)

Status: Active only to farmers where incidents of disaster began on or before July 2, 1980, and in the case of additional benefits authorized in the Reconciliation Act of 1981, but no loans. Authority suspended until October 1, 1982, unless

FmHA declines loan assistance at similar rates to farmers. No new commitments.

Type of Credit: Loan guarantees
Authorization: 15 USC 647; Small Business Act of 1980, PL 96-302
Budget Account: 73-4153-0-3-453
CFDA: None
Interest Rate: According to 15 USC 636(c)(4)(C), not to exceed 8%. SBA sets rate quarterly within ceiling (8% through March 1982).

29. Physical Disaster Loans - Farmers
(credit available elsewhere)

Status: Authority suspended until October 1, 1983, unless FmHA declines loan assistance at similar rates to farmers
Type of Credit: Direct loans
Authorization: 15 USC 647
Budget Account: 73-4153-0-3-453
CFDA: None
Interest Rate: According to 15 USC 636(c)(4)(D), not to exceed private market rate for similar loans and not more than maximum rate set by the Administrator for Section 7(a) deferred participation (guaranteed) loans (rate may vary daily).

30. Physical Disaster Loan Guarantees - Farmers
(credit available elsewhere)

Status: Authority suspended until October 1, 1983, unless FmHA declines loan assistance at similar rates to farmers, but no new commitments
Type of Credit: Loan guarantees
Authorization: 15 USC 647
Budget Account: 73-4153-0-3-453
CFDA: None
Interest Rate: According to 15 USC 636(c)(4)(D), not to exceed private market rate for similar loans and not more than maximum rate set by the Administrator for Section 7(a) deferred participation (guaranteed) loans. SBA sets rate as of day of disaster, but not to exceed New York prime rate nor more than SBA loan guarantee rate (rate may vary daily).

31. Physical Disaster Loans - Other Special Authorized Loans
(includes eleemosynary (i.e., loans to churches, colleges, and hospitals) and loans to social and fraternal organizations)

Status: Active
Type of Credit: Direct loans
Authorization: 15 USC 636(b); unnumbered section following Section 7(b)(9) of Small Business Act, as amended
Budget Account: 73-4153-0-3-453
CFDA: None
Interest Rate: According to unnumbered section in 15 USC 636(b), Administrator sets rate. SBA sets rate annually (11-1/2% for calendar year 1982).

32. Physical Disaster Loan Guarantees - Other Special Authorized Loans
(includes eleemosynary (i.e., loans to churches, colleges, and hospitals) and loans to social and fraternal organizations)

Status: Authorized, but no new commitments
Type of Credit: Loan guarantees
Authorization: 15 USC 636(b); unnumbered section following Section 7(b)(9) of Small Business Act, as amended
Budget Account: 73-4153-0-3-453
CFDA: None
Interest Rate: According to unnumbered section in 15 USC 636(b), Administrator sets rate. SBA sets rate annually (11-1/2% for calendar year 1982).

33. Economic Injury Disaster Loans
(credit not available elsewhere)

Status: Active
 Type of Credit: Direct loans
 Authorization: 15 USC 636(b)(2)
 Budget Account: 73-4153-0-3-453
 CFDA: 59.002
 Interest Rate: According to 15 USC 636(c)(4)(C), not to exceed 8%. SBA sets rate as of day of disaster within ceiling (8% through March 1982).

34. Economic Injury Disaster Loan Guarantees
(credit not available elsewhere)

Status: Authorized, but no new commitments
 Type of Credit: Loan guarantees
 Authorization: 15 USC 636(b)(2)
 Budget Account: 73-4153-0-3-453
 CFDA: 59.002
 Interest Rate: According to 15 USC 636(c)(4)(C), not to exceed 8%. SBA sets rate as of day of disaster within ceiling (8% through March 1982).

35. Federal Action Program
(Non-Physical Disaster Loans—equates to old Displaced Business Loans)

Status: New program in FY 82, authorized but not funded in fiscal years 1982, 1983, and 1984
 Type of Credit: Direct loans
 Authorization: 15 USC 636(b)(3); Omnibus Reconciliation Act of 1981 (replaces existing non-physical disaster credit programs in Sections 7(b)(3) through 7(b)(9), and Section 7(g)(1) of the Small Business Act, as amended)
 Budget Account: None
 CFDA: None
 Interest Rate: Not specified.

36. Federal Action Program
(Non-Physical Disaster Loan Guarantees—equates to old Displaced Business Loans)

Status: New program in FY 82 authorized but not funded in fiscal years 1982, 1983, and 1984
 Type of Credit: Loan guarantees
 Authorization: 15 USC 636(b)(3); Omnibus Reconciliation Act of 1981 (replaces existing non-physical disaster credit programs in Sections 7(b)(3) through 7(b)(9), and Section 7(g)(1) of the Small Business Act, as amended)
 Budget Account: None
 CFDA: None
 Interest Rate: Not specified.

37. Pollution Control Equipment Contract Financing Guarantees

Status: Authorized, but no new loans in CY 82. Formerly, loans were financed through tax-exempt State pollution control bonds. As of January 1, 1982, OMB permits only taxable financing.
 Type of Credit: Loan guarantees
 Authorization: 15 USC 694-1(b); Small Business Investment Act of 1958, Title IV, Part A, as amended; Section 404, PL 94-305.
 Budget Account: 73-4147-0-3-376
 CFDA: 59.031
 Interest Rate: Within general authority providing financing from tax-exempt bonds in 15 USC 694-1(b)(1), SBA set rate according to formula based on market conditions (1st quarter FY 82 range of tax-exempt bond issue rates was 11-3/4%-12%).

38. Disaster Assistance to Businesses
(major source of employment)

Status: Authorized, but not funded as a separate program. Loans provided in Physical Disaster Loans - Business. Loan ceiling amounts are waived for major source of employment loans.
 Type of Credit: Direct loans
 Authorization: 15 USC 636d, 42 USC 4456; Disaster Relief Act of 1970, Section 237
 Budget Account: 73-4153-0-3-453
 CFDA: 59.029
 Interest Rate: See Physical Disaster Loans - Business.

39. Disaster Assistance to Businesses - Guarantees
(major source of employment)

Status: Authorized, but not funded as a separate program. Loans provided in Physical Disaster Loans - Business. Loan ceiling amounts are waived for major source of employment loans.
 Type of Credit: Loan guarantees
 Authorization: 15 USC 636d, 42 USC 4456; Disaster Relief Act of 1970, Section 237
 Budget Account: 73-4153-0-3-453
 CFDA: 59.029
 Interest Rate: See Physical Disaster Loans - Business.

TENNESSEE VALLEY AUTHORITY

(Financing includes borrowing from the public, Treasury, and FFB)

1. Loans for Fostering the Physical, Economic, and Social Development of the Tennessee Valley Region

Status: Active
 Type of Credit: Direct loans (contractual agreements)
 Authorization: 16 USC 831
 Budget Account: 64-4110-0-3-452
 CFDA: None
 Interest Rate: No provision in statute. According to TVA, rate is negotiated. (In 7 outstanding contractual agreements, rates vary between 0% and 14.6%.)

Resource Authority in Sumner County, Tennessee

TVA Contract: TV-52828A
 Interest Rate: 3.5% beginning 3 years after commencement of operation of project.

Southwest Development Corporation

TVA Contract: TV-47736A
 Interest Rate: No interest.

South Central Tennessee Railroad Authority

TVA Contract: TV-48384A
 Interest Rate: 6.5% beginning July 1, 1988. Contract matures June 30, 2003.

Beech River Watershed Development Authority

TVA Contract: TV-39487A
 Interest Rate: 2-5/8%.

Peoples National Bank of Huntsville, Alabama - Commercial Fishermen and Fish Vendors of the Wheeler Reservoir Loan Program

TVA Contract: TV-56315A
 Interest Rate: 0% for personal loans and 3% for business loans.

Union County Industrial Development Authority

TVA Contract: TV-57615A
 Interest Rate: 14.6%.

Cash Advances to the State of Tennessee for Relocation of State Owner Roads Affected by the Construction of the Tellico Reservoir Project

TVA Contract: TV-34108A
 Interest Rate: 0%.

2. TVA Power Program Activities

Status: Active
 Type of Credit: Contractual agreements (self-financed, nonappropriated funds)
 Authorization: 16 USC 831(n)
 Budget Account: None
 CFDA: None
 Interest Rate: No provision in statute. As established by TVA.

3. Seven States Energy Corporation Leases

Status: Active
 Type of Credit: Guarantee of FFB loans (lease of property)
 Authorization: 16 USC 831
 Budget Account: 64-4110-0-3-452
 CFDA: None
 Interest Rate: No provision in statute. According to OMB, set at 91-day Treasury Bill rate.

OFF-BUDGETDEPARTMENT OF AGRICULTURERural Electrification Administration

1. Rural Electrification Loans

Status: Active
 Type of Credit: Direct loans (insured loans financed from (1) payments of principal and interest on prior loans, (2) sale of CBOs to FFB, and (3) borrowings from Treasury on interim basis repaid with interest according to 7 USC 934: fixed by Treasury considering current average market yield on outstanding U.S. marketable obligations of comparable maturities)
 Authorization: 7 USC 935
 Budget Account: 12-4230-0-3-271
 CFDA: 10.850
 Interest Rate: According to 7 USC 935(b), fixed at 5%. Maximum 35 year terms.

2. Rural Electrification Loans - Discretionary

Status: Active
 Type of Credit: Direct loans (insured loans financed from (1) payments of principal and interest on prior loans, (2) sale of CBOs to FFB, and (3) borrowings from Treasury on interim basis repaid with interest according to 7 USC 934: fixed by Treasury considering current average market yield on outstanding U.S. marketable obligations of comparable maturities)
 Authorization: 7 USC 935
 Budget Account: 12-4230-0-3-271
 CFDA: 10.850
 Interest Rate: According to 7 USC 935(b), Administrator may reduce rate from 5% to not less than 2% upon making certain findings. Maximum 35 year terms.

3. Rural Electrification Loans From Appropriations

Status: Authorized, but no new loan obligations since about FY 73
 Type of Credit: Direct loans (financed from appropriations)
 Authorization: 7 USC 904-905
 Budget Account: 12-4230-0-3-271
 CFDA: None
 Interest Rate: According to 7 USC 904-905, fixed at 2%. Maximum 35 year terms.

4. Rural Electrification Loan Guarantees

Status: Active
 Type of Credit: Loan guarantees (FFB provides most loans, but any legally organized lending agency may provide loans. FFB must provide loans to borrowers with REA guarantee when requested.)
 Authorization: 7 USC 936
 Budget Account: 12-4230-0-3-271
 CFDA: 10.850
 Interest Rate: According to 7 USC 936, for FFB loans, not to exceed rates applicable to similar loans made or purchased by FFB; for non-FFB loans, negotiated between borrower and lender. Maximum 35 year terms.

5. Rural Telephone Loans

Status: Active
 Type of Credit: Direct loans (insured loans financed from (1) payments of principal and interest on prior loans, (2) sale of CBOs to FFB, and (3) borrowings from Treasury on interim basis repaid with interest

according to 7 USC 934: fixed by Treasury considering current average market yield on outstanding U.S. marketable obligations of comparable maturities)

Authorization: 7 USC 935
 Budget Account: 12-4230-0-3-271
 CFDA: 10,851
 Interest Rate: According to 7 USC 935(b), fixed at 5%. Maximum 35 year terms.

6. Rural Telephone Loans - Discretionary

Status: Active
 Type of Credit: Direct loans (insured loans financed from (1) payments of principal and interest on prior loans, (2) sale of CBOs to FFB, and (3) borrowings from Treasury on interim basis repaid with interest according to 7 USC 934: fixed by Treasury based on current average market yield on outstanding U.S. marketable obligations of comparable maturities)
 Authorization: 7 USC 935
 Budget Account: 12-4230-0-3-271
 CFDA: 10,851
 Interest Rate: According to 7 USC 935(b), Administrator may reduce rate from 5% to not less than 2% upon making certain findings. Maximum 35 year terms.

7. Rural Telephone Loans From Appropriations

Status: Authorized, but no new loan obligations since FY 73
 Type of Credit: Direct loans (financed from appropriations)
 Authorization: 7 USC 904-905
 Budget Account: 12-4230-0-3-271
 CFDA: None
 Interest Rate: According to 7 USC 904-905, fixed at 2%. Maximum 35 year terms.

8. Rural Telephone Loan Guarantees

Status: Active
 Type of Credit: Loan guarantees (FFB provides most loans and must provide loans to borrowers with REA guarantee when requested)
 Authorization: 7 USC 936
 Budget Account: 12-4230-0-3-271
 CFDA: 10,851
 Interest Rate: According to 7 USC 936, not to exceed rates applicable to similar loans made or purchased by FFB. Maximum 35 year terms.

9. Rural Telephone Bank Loans

Status: Active
 Type of Credit: Direct loans (insured loans financed from (1) payments of principal and interest on prior loans, (2) sale of CBOs to FFB, and (3) borrowings from Treasury on interim basis repaid with interest according to 7 USC 934: fixed by Treasury considering current average market yield on outstanding U.S. marketable obligations of comparable maturities)
 Authorization: 7 USC 948
 Budget Account: 12-4231-0-3-452
 Interest Rate: According to 7 USC 948(b), set quarterly by Governor at "cost of money rate," average cost of money to Telephone Bank, but not less than 5% (12.5% as of Oct. 1, 1981). Maximum 50 year terms, but generally 35 years or less.

DEPARTMENT OF THE TREASURY

Federal Financing Bank

Status: Active
 Type of Credit: Direct loans
 Authorization: 12 USC 2283-2288
 Budget Account: 20-4521-0-4-803
 CFDA: None
 Interest Rate: According to 12 USC 2285(b), not less than rate set by Treasury based on current average yield on outstanding U.S. marketable obligations of comparable maturity or, when sufficient, the FFB.

UNITED STATES RAILWAY ASSOCIATION

1. Loans Related to Implementation of the System Plan

Status: Authorized, but no new loan obligations
 Type of Credit: Direct loans (financing includes FFB borrowings)
 Authorization: 45 USC 721(a)
 Budget Account: 98-4000-0-3-401
 CPDA: None
 Interest Rate: According to 45 USC 721(c), not less than rate set by Treasury based on the greater of private market rates for similar loans or the current average yield on outstanding marketable obligations of the Association with comparable maturities, plus additional charges to cover other costs.
 According to USRA, rate is the cost of money to the Government plus 1/4%.

2. Loans for Preconveyance Obligations of Railroads in Reorganization

Status: Authorized, but no new loan obligations
 Type of Credit: Direct loans (financing includes FFB borrowings)
 Authorization: 45 USC 721(h)
 Budget Account: 98-4000-0-3-401
 CPDA: None
 Interest Rate: According to 45 USC 721(c), not less than rate set by Treasury based on the greater of private market rates for similar loans or the current average yield on outstanding marketable obligations of the Association with comparable maturities, plus additional charges to cover other costs.
 According to USRA, rate is the cost of money to the Government plus 1/4%.

UNITED STATES SYNTHETIC FUELS CORPORATION

1. Loan Guarantees for Synthetic Fuels

Status: Authorized (effective June 30, 1982), but no commitments
 Type of Credit: Loan guarantees
 Authorization: 42 USC 8733(a)(1), et seq.
 Budget Account: 13-5180-0-2-271
 CPDA: None
 Interest Rate: According to 42 USC 8733(a)(1), terms and conditions as Board of Directors may prescribe.

2. Direct Loans for Synthetic Fuels

Status: Authorized (effective June 30, 1980), funded, but no loan obligations
 Type of Credit: Direct loans
 Authorization: 42 USC 8732(a)(1) et seq.
 Budget Account: 34-4017-0-3-271
 CPDA: None
 Interest Rate: According to 42 USC 8732(b), set by Corporation, considering needs of the borrower and prevailing rates of interest, public and private, but not less than Treasury rate based on current average yield on outstanding U.S. marketable obligations with remaining periods comparable to average maturities of loans.

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