

Uniform Relocation Act (URA) new rule guide: **Summary of changes and comparison table**



This document is intended to be a quick guide to changes made to the final URA regulation at 49 CFR Part 24 (89 FR 36944, May 3, 2024) which became effective on June 3, 2024.

Understanding the new Uniform Relocation Act (URA) rule

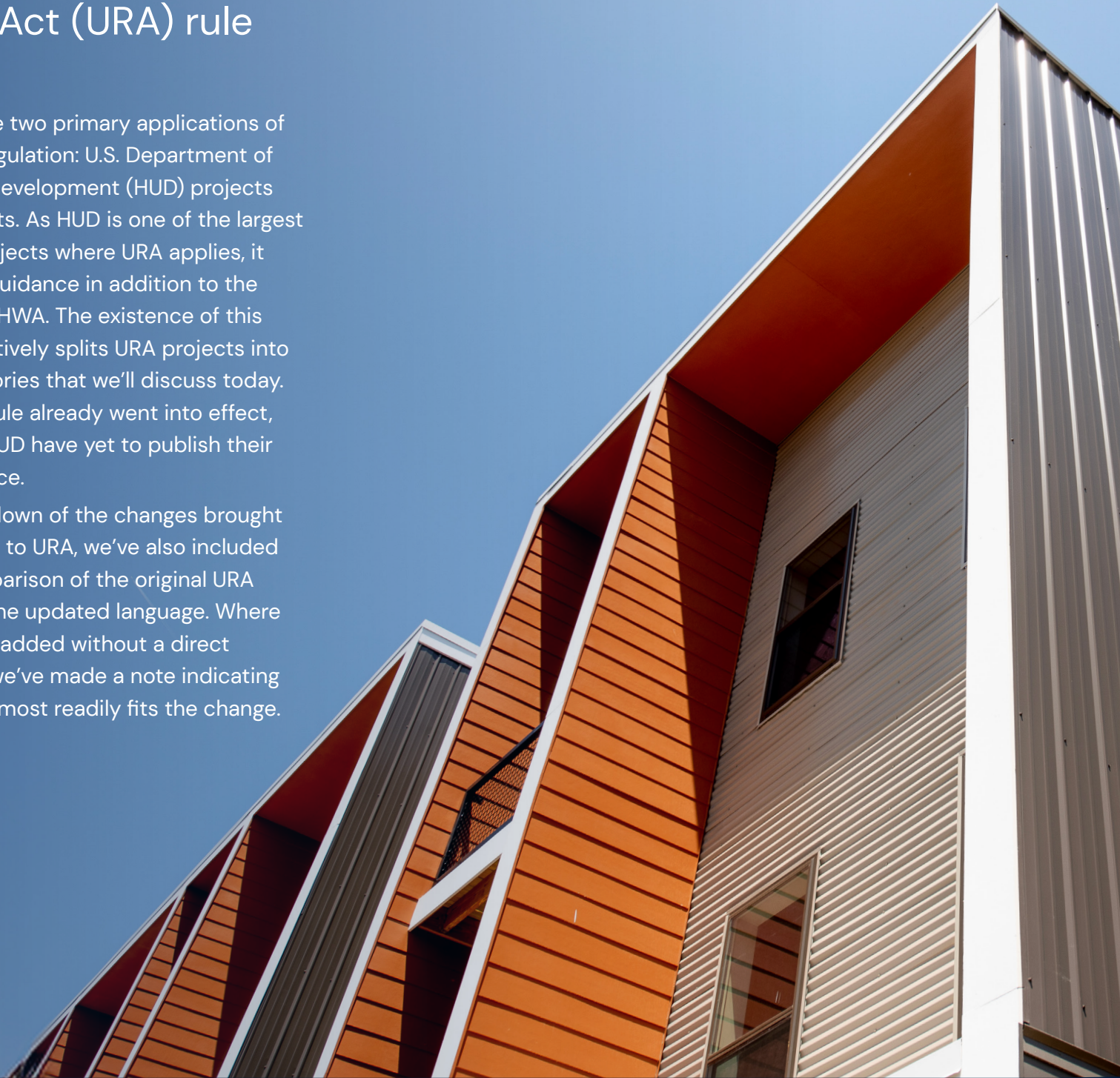
When the federal government provides funding for activities that result in the displacement of different entities—such as persons, businesses, non-profits, or agriculture—there are federal protections that ensure the displaced entities are fairly compensated and reestablished in new residences or operations. The Uniform Relocation and Real Property Acquisition Policies Act of 1970, or “URA,” is the regulation that directs these efforts.

URA and its amendments outline the basic requirements of regulations that project administrators must comply with if using federal funds to acquire private property or displace private property owners or tenants. In May 2024, the U.S. Federal Highway Administration (FHWA) published updates to the URA rule, and these updates went into effect on June 3, 2024.

With decades of experience in housing and transportation policy, our team knows firsthand the amount of time it takes to both review revised regulations and process the implications of these changes to your work and your projects. We’ve distilled the changes in the updated URA rule to the most important, timely, or otherwise significant updates.

We focus here on the two primary applications of this cross-cutting regulation: U.S. Department of Housing and Urban Development (HUD) projects and non-HUD projects. As HUD is one of the largest agencies funding projects where URA applies, it has its own layer of guidance in addition to the rules issued by the FHWA. The existence of this extra guidance effectively splits URA projects into the two major categories that we’ll discuss today. Note that while the rule already went into effect, agencies including HUD have yet to publish their own updated guidance.

For a detailed breakdown of the changes brought about by this update to URA, we’ve also included a side-by-side comparison of the original URA regulatory text and the updated language. Where text was removed or added without a direct revision of the text, we’ve made a note indicating what, if any context, most readily fits the change.



Notable highlights

This most recent update to the URA regulations incorporates a number of changes, ranging from the significant, such as how benefits are calculated, to the nuanced, such as the updated ability to use electronic transmission (e.g., email) as an official way to distribute required notices. However, when looking at the changes overall, there were four key groups of modifications made to the URA:

- **Improvements to equity and fairness** to displaced property owners or those who must move temporarily because of federal projects or projects receiving federal funds.
- **Increases to maximum payment levels** to compensate displaced persons more fairly and equitably for the negative impacts they experience due to a federal or federally assisted project.
- **Adjustments to better align with current URA implementation needs** and eliminate duplicative and outdated regulatory language in that rule.
- **Simplifications to the overall process** by reducing paperwork and administrative burdens of federal government regulations on agencies.

While not an exhaustive list, below we present a high-level look at some of the key changes.

Updates to definitions

The URA definitions are located in Section 24.2 of the Act. The definition changes noted below are only the definitions that have been changed based on the updated regulations.

- **Initiation of Negotiations for Voluntary Acquisitions**
 - Establishes date of voluntary acquisitions as the binding contract.
- **Designated Representative**
 - Clarifies roles and responsibilities for entities implementing the URA.
- **Subrecipient**
 - Removes the terms grantee and subgrantee and replaces with the term “subrecipient.”
- **Displaced Person**
 - Broadens the definition to now include persons or entities who are temporarily displaced.
- **Comparable Replacement Dwelling**
 - Clarifies requirements for kitchens to include fully useable sinks with sewage drainage.
- **Alien not lawfully present**
 - Removes US Attorney General and inserts Secretary of Homeland Security as the department authorizing stays of non-citizens in the United States.

Assurances, monitoring, and corrective actions

The requirements for assurances, monitoring, and corrective actions are located in Section 24.4 of the Act. Before a federal agency may approve any grant to, or contract, or make agreement with an agency that will result in real property acquisition or displacement, the agency must provide appropriate assurance that it will comply with the URA.

Manner of notices and electronic signatures

The requirements for the manner of notices are located in Section 24.5 of the Act. A federal funding agency may now approve a process to permit the displaced person to choose to receive required notices by electronic delivery in lieu of the use of certified or registered first-class mail, return receipt requested, or personally served notices, when an agency demonstrates a means to document receipt of such notices by the property owner or occupant.

Adjustments to limits and payments

FHWA as the Lead Agency can now make adjustments more often than every five years. If adjustments are determined to be necessary, the head of the Lead Agency will publish the new maximum benefit limits in the Federal Register Notice.

Applicability of URA requirements for acquisition

The applicability of the relocation requirements for voluntary acquisitions is in Section 24.101 of the Act. Relocation assistance is not applicable to owner-occupants in voluntary acquisition; it is applicable to tenants who must permanently relocate because of an acquisition as they are deemed “displaced persons.”

Basic acquisition policies – low value properties

The requirements for using an appraisal waiver valuation are in Section 24.102 of the Act. When an appraisal is determined to be unnecessary because the valuation problem is uncomplicated and has a low fair market value, the agency shall prepare a waiver valuation.

Applicability – temporary relocation

The requirements for temporary relocation are in Section 24.202. Relocation assistance for temporary displacement is to receive all the same services as permanent relocation.

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Moving and related expenses

The requirements for covering actual reasonable moving expenses are in Section 24.301 of the Act. This section provides the requirements for both self-moves and commercial moves for both persons and businesses. The new rule expands eligible costs and raises the caps for business search expenses.

Reestablishment expenses for nonresidential moves

The requirements for covering nonresidential re-establishment costs are in Section 24.304 of the Act. These payments are in addition to personal property move costs and actual, reasonable, and necessary additional costs such as connection to available utilities at the replacement site.

Replacement housing payment

The requirements for covering residential housing replacement costs are in Sections 24.402 and 403. These payments are in addition to move costs.

Next steps and immediate actions

Now that we've reviewed the changes, you might be wondering what actions you can or should take immediately and what actions can be deferred. When evaluating your projects and determining immediate next steps, consider the following three steps. First, evaluate your project timeline and planned needs. Next, update key programmatic materials (e.g., policies, notices, and relocation budget). Lastly, educate your team and your clients or subrecipients on the new requirements and timelines for compliance and programmatic updates.

As is always the case with questions regarding HUD policies and compliance, a HUD representative is another great resource, and we encourage you to [contact your local HUD Regional Relocation Specialist](#) with questions.

Evaluate

What stage is your project? If you are a grantee, in what stages of planning or implementation are your own or your subgrantees' projects?

As HUD has not yet published guidance on the updated URA rule, a safe course of action, based on our experience with HUD and associated audits, is to document your efforts to analyze the current stage of your project, assess any negative impacts on the project timeline, and provide a written justification of your determined path forward.

For example, are you at the early stage of providing General Information Notices (GIN), or are you at the tail end of the project and finishing up paying relocation and moving claims? If you have only provided GIN notices at this point, then you will need to use the new funding amounts when calculating claims. If you have already started paying out claims, then it may be justifiable to leave the amounts based on previous calculations.

You should reach out to your HUD or funding agency representative to confirm or approve your approach. If you are somewhere in between just starting and finalizing a project, then you will need to rationalize your approach in a written analysis and justify why are following the old or new rule. Once you have decided your course of action, include the approach in your relocation plan, and continue with your project plans.

Update

Revise acquisition and relocation plans to reflect updated regulations

Clarify in your plan the point in time that the new rules will apply to any current or on-going relocation activities. If approved to use electronic signatures, develop a process that meets the documentation requirements in the new rule. Align current URA assistance with the new caps. Provide updated calculation methods for determining awards under the new rule.

Address back-end system of record items

Provide guidance for users of the system of record regarding new or increased awards. Work with your systems teams to develop new business requirements, including updates for logic and dependencies, to handle use cases not previously eligible (e.g., tenants applying for replacement housing can now be reimbursed up to \$1,000 for those expenses). Update data rules and logic to reflect caps that have been raised on appraisal waiver valuations, moving benefits, housing replacement and rental assistance, re-establishment expenses for businesses, and a new category for properties with a reverse mortgage.

Revise programmatic material

Update URA policies and standard operating procedures to reflect changes to the URA requirements and train staff on the new procedures. Also update communications materials like brochures, required notices, and handouts to reflect changes made to URA awards. Ensure all forms and letters used by the program are updated to reflect any new requirements.

Educate

What sorts of training or technical assistance needs do your leaders, program staff, subgrantees, or vendors need to understand and take action on as a result of the new rule?

Coordinate and educate your finance teams to make sure they understand the changes to the new URA award amounts and re-evaluate budgets to understand the overall program impact. This may require additional funding sources to complete your relocation program.

Share resources to inform clients and team members around the circumstances that will trigger using the old rule versus the new rule. It is critical that all persons with roles across the project understand the changes and when to implement them, otherwise you risk providing different amounts of assistance within the program.

Take action to be proactive about meeting with teams, clients, or subgrantees to review and discuss new regulations and strategize on ways to evaluate and update program materials. Work with your outreach teams to clearly message changes to the public and be clear on who will be affected by new requirements.

Summary of changes

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Summary of some of the key changes to the 2005 Rule (old rule) to the 2024 Final Rule (new rule) are included below.

Summary of key changes

Subpart A: Definitions and acronyms

- For persons lawfully present, must now be authorized by U.S. Department of Homeland Security instead of the U.S. Attorney General.
- Expands definition of displaced persons to include temporary displacement and tenants in properties being purchased in a voluntary acquisition.
- Includes new section on process for electronic signatures.

Subpart B: Real property acquisition

- Voluntary conditions to be met have been condensed from five criteria to three criteria, and now includes the requirement to treat all acquisitions in a general geographic area the same.
- The requirements for voluntary conditions have been renumbered and condensed from five criteria to three.
- The appraisal waiver valuation option has been increased from \$10,000 to \$15,000.
- Removes the requirement to be a “licensed or certified appraiser” to prepare a waiver valuation and adds additional clarification regarding review appraisal.
- Increases the amount that can exceed the appraisal waiver valuation from \$25,000 to \$35,000.
- Adds additional criteria for acquisitions where the appraiser or review appraiser will act as negotiator for properties under \$15,000.
- Adds updated criteria for appraisal requirements.
- FHWA can now make adjustments more frequently than every five years.

Subpart C: General relocation requirements

- Makes clear that relocation requirements apply equally to permanent and temporary relocation.
- Appropriate notices must be provided to both permanent and temporary displacees.
- Permits for additional out-of-pocket expenses that must be covered during temporary relocation.
- Adds criteria for temporary relocation from both dwellings and businesses.
- Notices must be provided for both permanent and temporary relocation.
- Permits electronic delivery of notice as alternative to USPS certified or registered mail, and now permits for electronic signature.
- If there is reason to believe a person’s certification is invalid and as a result the person may not be lawfully present in the U.S., then lawful presence must now be verified using the Systematic Alien Verification for Entitlements (SAVE) system.

Subpart D: Payments for moving and related expenses

- Provides requirements for moving cost estimates prepared by agency staff.
- Provides new requirements for commercial move estimates.
- Updates requirements for mobile home move methods.
- New allowance for agency staff to prepare commercial move estimates of \$5,000 or less with written consent of displacee.
- New allowance to reimburse tenant expenses up to \$1,000 for application fees and credit checks.

- Increases business search costs from \$2,500 to \$5,000.
- Allows for a one-time payment of \$1,000 for business search costs with minimum documentation.
- The new rule adds the eligible costs of storing personal property for up to 12 months for a temporary displacement if a necessary cost.
- Re-establishment expenses for non-residential relocation have increased from \$25,000 to \$33,200.
- The new rule raises the cap for fixed move (“payment in lieu”) for businesses, farms, and non-profits from \$40,000 to \$53,200.

Subpart E: Replacement housing payments

- Housing replacement payment for a 90-day homeowner has increased its cap from \$31,000 to \$41,200.
- Rental assistance for a 90-day occupant has increased its cap from \$7,200 to \$9,570.
- Provides new guidance for reverse mortgages.
- Downpayment to purchase a home has increased its cap from \$7,200 to \$9,570.

Subpart F: Mobile homes

- Owner-occupant displaced from a mobile home has increased its cap from \$31,000 to \$41,200.
- Rental Assistance payment has increased for mobile home tenants from \$7,200 to \$9,570.

Comparison Table

All noted changes from the old rule to the new rule are indicated in the table below using the following format. If language has been removed from the old rule, that language will have a strike through. If the language is new to the regulation, it will be in blue bold font.

Note: This document only identifies changes from the old rule to the new rule and does not include all URA requirements. If requirements have remained the same, they are not noted in this document.



URA component	Requirement	Old rule	New rule	Noted change
Subpart A: Definitions and acronyms				
§ 24.2 Definitions				
Alien not lawfully present in the United States	Person not admitted or paroled into US as defined in 8 CFR 103.12	Stay not authorized by US Attorney General	Stay not authorized by Homeland Security	Authorization changed from US Atty General to Homeland Security
Comparable Replacement Dwelling	(C)(ix) Allowance to provide government housing	Rules on size of replacement must be followed.	Rules on size, fair housing, civil rights shall apply	Fair housing and civil rights also applicable
Decent, Safe, and Sanitary (DSS)	Dwelling that meets requirements of paragraphs (i)–(vii) in Appendix A, §24.2(a)	Must follow more stringent local housing code or agency <u>regulation policy</u>	Must follow most stringent local housing code or agency regulation or written policy	Changed to “most stringent” and added “written policy” to compliance requirement
DSS continued	Paragraph (V) Provides requirements for bathrooms and kitchens	States must meet more stringent Federal requirement	This sentence is removed.	Local code now prevails over Federal requirement
Displaced Person–Temporary Relocation (C)(ii)– new	Persons required to move temporarily	Old rule did not have this definition.	Person required to move temporarily as a direct result of a federally funded project. Benefits to move temporarily are at §24.202(a)	Provides a definition for persons temporarily displaced.
Displaced Person–Voluntary Acquisition– new	(c)(iii) States that a tenant that leases a property being purchased in a voluntary acquisition is eligible for full URA.	Old rule did not have this definition.	Tenants that move due to a voluntary acquisition are displaced and eligible for relocation assistance once there is a binding written agreement. The tenant becomes eligible when the agency is obligated to purchase the property. Options to purchase are not considered binding for this purpose.	The new rule provides clarification regarding tenant eligibility for relocation services when their leased property is sold.

URA component	Requirement	Old rule	New rule	Noted change
Initiation of Negotiation	(iv) In the case of permanent relocation of a tenant as a result of a voluntary acquisition per §24.101(b)(1)	Tenant eligibility for relocation assistance triggered when written agreement between the agency and the owner to purchase the real property	Tenant eligibility assistance is triggered when there is a binding written agreement with the agency to purchase the property. Agreements such as options to purchase and conditional purchase and sale agreements are not considered a binding agreement.	A tenant of a unit of real property in a voluntary acquisition is not eligible for relocation until the agency purchasing the property has entered into a binding written agreement with the property owners. Optional or conditional agreement does not trigger eligibility.
Owners Designated Representative	A property owner may designate a representative to receive all required notifications and documents.	The option for a property owner to designate a representative must be in writing and identify any information not authorized to share	The option for a property owner or tenant to designate a representative must be in writing and identify any information not authorized to share	Tenants are now allowed to designate a representative
Subgrantee	Subgrantee is accountable to the grantee for URA compliance	Subgrantee means a government Agency or legal entity that enters into an agreement with the grantee to carry out the URA activity	Subrecipient means a government Agency or legal entity that enters into an agreement with a recipient to carry out URA	The term “subgrantee” has been replaced with “subrecipient”
§ 24.4 Assurances, monitoring, and corrective action				
Assurances	(a)(1) This section identifies the requirement to provide assurances.	(a)(1) The term “State agency” has been removed.	(a)(1) An agency receiving federal assistance for acquisition or displacement must provide assurances that URA will be followed.	This requirement has been expanded to apply to the broader term “agency” and not limited to “State agency”

URA component	Requirement	Old rule	New rule	Noted change
Assurances	(a)(2)&(3) This section identifies the federal agency responsibility for assurance.	A “State agency” was responsible for ensuring compliance with URA	(a)(2)&(3) A federal agency providing financial assistance to recipient is responsible for ensuring compliance with URA	The requirement to ensure URA compliance has been broadened to “recipient” and not limited to “State agency”
§24.5 Manner of notices and electronic signature				
Notices	(a) Manner of delivery to a property owner or occupant shall be personally served or sent by certified or registered mail with return receipt. An electronic delivery of notices may be used when agency demonstrates a means to document receipt.	Regarding electronic receipt documentation, the agency must demonstrate how it will comply.	Regarding electronic receipt documentation, the agency must demonstrate how it will comply. The federal funding agency may approve electronic signatures that meet requirements in section (e).	Added the ability to use electronic signatures if in compliance with section (e) of this section.
Electronic Notices	(b) An agency requesting use of electronic delivery of notices must include the following safeguards (1)–(4)	Item (4) references “electronic notices or signatures”.	Item (4) removes “signatures” and only references electronic notices.	The requirements for electronic signatures has been moved out of Section (b) to the new Section (e).
Designated Representative	(d) A property owner may designate a representative to receive offers, correspondence, and information.	This section references only property owners.	This section now states that the Designated Representative must follow 24.2(a) definition of owner’s or tenants.	Adds the ability to designate a representative for tenants.

URA component	Requirement	Old rule	New rule	Noted change
Electronic Signature (new)	(e) An agency requesting electronic delivery of notices must include the following safeguards (1)–(3).	Electronic signatures included in Section (b). There was no Section (e).	Includes the new process below: (1) A process to document and record when information is legally delivered in a digital format. (2) A process to link the electronic signature with an electronic document in a way that can be used to determine whether the electronic document was changed subsequent to signature. (3) A certification that electronic signatures is consistent with state and federal laws.	The new rule added a section to identify requirements for an electronic signature.
§24.11 Adjustments of limits and payments (formerly “Adjustments of relocation benefits”)				
Lead Agency Adjustments (FHWA)	FHWA is authorized to adjust valuation limits for relocation payments. Adjustments based on Consumer Price Index for Urban Consumers (CPI-U).	FHWA could make adjustments “no more frequently every 5 years.”	FHWA can still make adjustments but is not limited to every 5 years or more.	FHWA will use the seasonally adjusted CPI-U to adjust valuations.
Subpart B: Real property acquisition				
§24.101 Applicability of acquisition requirements				
Voluntary Acquisition	(b) The requirements of this part do not apply to voluntary acquisitions. The requirements do apply to any tenants of these acquisitions if any federal funds used in the project.	Voluntary acquisition described in (b)(1) through (5) of this section. Tenants of such property are considered displaced per §24.2(a).	Voluntary acquisition described in (b)(1) through (3) of this section.	Voluntary acquisition criteria have been restated and condensed from 5 components to 3.

URA component	Requirement	Old rule	New rule	Noted change
Voluntary Conditions	(b)(1) Eminent domain will not be used by the acquiring agency and the property to be acquired is not part of an “intended, planned, or designated project area”	Voluntary conditions to be met (i)–(iv): (i) No specific site required; (ii) Property is not part of “intended, planned, or designated project area”; (iii)at time of offer must inform seller that eminent domain will not be used if negotiation fails; (iv) at time of offer must inform seller in writing of fair market value.	Voluntary conditions to be met listed (i)–(iii): (i) inform the seller at time of offer the fair market value and the assurance that eminent domain will not be used; (ii) where acquisitions are in a general geographic area, all owners are treated similar; (iii) the property to be acquired is not part of “intended, planned, or designated project area”	The conditions for voluntary acquisition are not significantly different. The new rule adds the requirement for similar treatment of property owners in a geographic area.
Non-Use of Eminent Domain	(b)(2) in the old rule addressed agencies acquiring property and will not use eminent domain.	Restates two conditions for making an offer and waiver process. (i)No later than time of offer notify owner that eminent domain will not be used; (ii) no later than time of offer provide written fair market value of offer; (iii) allows eminent domain in extraordinary situations if unplanned needs arise by following waiver request per §24.7.	These conditions are in (b)(1) of the new rule only. There is no language regarding waiver process.	The new rule does not restate the notification of non-use of eminent domain and fair market valuation in this section or mention the potential for waiver in this section.

URA component	Requirement	Old rule	New rule	Noted change
Acquisition of real property by a cooperative.	(b)(2) in the new rule , this section is the same as (b)((4) of the old rule for requirements pertaining to acquisition of real property by a cooperative.	(4) The acquisition of real property by a cooperative from a person who, as a condition of membership in the cooperative, has agreed to provide without charge any real property that is needed by the cooperative	(2) The acquisition of real property by a cooperative from a person who, as a condition of membership in the cooperative, has agreed to provide without charge any real property that is needed by the cooperative	The requirements are the same as the old rule, just different numbering.
Acquisition receiving Tennessee Valley Authority funds	(b)(3) in the new rule , this section is the same as (b)(5) of the old rule for acquisitions receiving Tennessee Valley Authority or the Rural Utilities Service.	(5) Acquisition for a program or project that receives Federal financial assistance from the Tennessee Valley Authority or the Rural Utilities Service	(3) Acquisition for a program or project that receives Federal financial assistance from the Tennessee Valley Authority or the Rural Utilities Service	The requirements are the same as the old rule, just different numbering.
§24.102 Basic acquisition policies				
Waier Valuation Option	(ii) The agency determines that an appraisal is unnecessary because the valuation problem is uncomplicated, and the anticipated value is low.	The threshold was \$10,000 and the agency employee or contractor making the determination to use the waiver valuation option must understand valuation principles.	The threshold is now \$15,000 and the agency “ representative ” making the determination to use the waiver valuation option must understand valuation principles.	The cap has been raised to \$15,000 and the agency is not limited to using an employee or contractor to make the determination, but the representative must be qualified to make the determination.

URA component	Requirement	Old rule	New rule	Noted change
Preparing Waiver Valuation	(A)When an appraisal is determined to be unnecessary, the agency must prepare a waiver valuation.	Licensed or certified appraisers preparing or reviewing a waiver valuation are precluded from complying with standards rules 1, 2, 3, and 4 of the “Uniform Standards of Professional Appraisal Practice” (USPAP), as promulgated by the Appraisal Standards Board of The Appraisal Foundation ¹⁷ (See Appendix A, § 24.103(a).)	1) Waiver valuations are not appraisals by definition in this part (See § 24.2). Persons preparing or reviewing a waiver valuation are precluded from complying with Standards Rules 1, 2, 3, and 4 of the “Uniform Standards of Professional Appraisal Practice,” as promulgated by the Appraisal Standards Board of The Appraisal Foundation^[1] (see appendix A to this part, sections 24.102(c) and 24.103(a).) 2) Because a waiver valuation is not an appraisal, a review of a waiver valuation is not required.	The new rule removed the requirement to be a “licensed or certified appraiser” to prepare waiver valuation. The rule also adds additional clarification regarding review appraisal.
Exceeding Waiver Valuation Threshold	(C) The federal agency funding the project may approve exceeding the threshold if the agency acquiring the real property offers the property owner the option of having the agency appraise the property.	Threshold was \$10,000 and could go up to \$25,000 .	Threshold is now \$15,000 and can go up to \$35,000 .	Increases the threshold amount and sets new higher cap.

URA component	Requirement	Old rule	New rule	Noted change
Federal Funding Agency Authorization to exceed up to \$50,000	(D) The acquiring agency can request approval from the Federal Funding Agency for amounts between \$35,000 and \$50,000	Old rule applied to amounts between \$25,000 and \$50,000 if acquisition is “uncomplicated”. It provided enumerated criteria for written request to federal agency.	New rule applies to amounts between \$35,000 –\$50,000 if the acquisition is “uncomplicated and has a low fair market value.” The enumerated criteria are consolidate to now state, “Approval for using a waiver valuation of more than \$35,000, but up to \$50,000 may only be requested on a project-by-project basis and the request for doing so shall be made in writing to the federal funding agency setting forth the anticipated benefits of, and reasons for, raising the waiver valuation ceiling above \$35,000 . Within 6 months of completion of acquisition activities a close-out report measuring cost/time benefits, condemnation rate, settlement rate, and any other relevant metric that the funding agency requires to adequately document both the administrative savings and accuracy and efficacy of the waiver valuations of more than \$35,000 , but up to \$50,000 shall be submitted to the funding agency .”	New rule provides a formal procedure for exceeding the valuation cap of \$35,000.
Property Owner Elects to have Agency Appraise Property	If property owner elects to have the agency appraise the property, the waiver valuation procedures are not to be followed.	(E) If the property owner elects to have the agency appraise the property, the agency must obtain an appraisal and shall not use the waiver valuation procedures described above. (See Appendix A, § 24.102(c)(2).)	(E) Under paragraphs (c)(2)(ii) (C) and (D) of this section , if the property owner elects to have the agency appraise the property, the agency must obtain an appraisal and shall not use the waiver valuation procedures described in	The new rule provides more clarity regarding appraising the property if owner elects an appraisal.

URA component	Requirement	Old rule	New rule	Noted change
Appraiser as Negotiator	(3) An appraiser, review appraiser, or waiver valuation preparer may be authorized by the agency to act as a negotiator for the acquisition of real property for which that person has made an appraisal, appraisal review or waiver valuation only if the offer to acquire is below valuation threshold.	(3)...only if the offer to acquire the property is \$10,000 , or less. If the valuer will also act as the negotiator on a valuation greater than \$10,000 , and up to \$25,000 , an appraisal must be prepared and reviewed.	paragraphs (c)(2)(ii)(A) through (D) of this section. (See appendix A to this part, section 24.102(c)(2).) (3) ...only if the offer to acquire the property is \$15,000 , or less. Agencies that wish to use this same authority to act as the negotiator on a valuation greater than \$15,000 , and up to \$35,000 , may not use a waiver valuation, and these acquisitions are subject to the following conditions: (i) For those acquisitions where the appraiser or review appraiser will also act as the negotiator, an appraisal must be performed in compliance with § 24.103 and reviewed in compliance with § 24.104; (ii) Agencies and recipients desiring to exercise this option must request approval in writing from the federal funding agency; (iii) The requesting agency shall have a separate and distinct quality control process in place and set forth in the written procedures approved by the Federal funding agency; and	The new rule increases the valuation thresholds and adds conditions that must be met.
Conflict of Interest Waiver	(4) Agencies wishing to allow Conflict of Interest Waivers must document a separate and distinct quality control process.	Agencies wishing to extend their federal funding agency approval for conflict of interest waivers of more than \$10,000 to their subgrantees must determine and document that the subgrantee has a separate and distinct quality control process in place and set forth in an approved	(4) Agencies wishing to allow subrecipients to use conflict of interest waivers of more than \$15,000 must determine and document that the subrecipient has a separate and distinct quality control process in place which is set forth in written procedures	The new rule changes the term “subgrantee” to “subrecipient” and raises the threshold from \$10,000 to \$15,000. The rule also adds the requirement of getting approval in writing from the federal funding agency if desiring to use this option.

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		Right-of-Way manual or in approved subgrantee written procedures. (See Appendix A, § 24.102(n).)	approved by the agency or in an agency approved subrecipient’s written procedures. (See appendix A to this part, section 24.102(n).) Agencies and recipients desiring to exercise this option must request approval in writing from the Federal funding agency.	
§24.103 Criteria for appraisals				
Appraisal Requirements	(a) This section sets forth requirements for real property acquisition appraisals for federally assisted programs. Appraisals are to be performed according to this section, which is intended to be consistent with the USPAP. (See appendix A to this part, section 24.103(a).)	The agency may have appraisal requirements that supplement these requirements, including, to the extent appropriate, the Uniform Appraisal Standards for Federal Land Acquisition (UASFLA). The USPAP is published by The Appraisal Foundation. Copies may be ordered from The Appraisal Foundation. The “Uniform Appraisal Standards for Federal Land Acquisitions” is published by the Interagency Land Acquisition Conference . It is a compendium of federal eminent domain appraisal law, both case and statute, regulations and practices.	The agency may have appraisal requirements that supplement this section, including, and to the extent appropriate, the Uniform Appraisal Standards for Federal Land Acquisition (UASFLA), also commonly referred to as the “Yellow Book” . The USPAP is published by The Appraisal Foundation. The UASFLA is published by the Appraisal Foundation in partnership with the Department of Justice on behalf of the Interagency Land Acquisition Conference. The UASFLA is a compendium of Federal eminent domain appraisal law, both case and statute, regulations, and practices.[1] Copies of the USPAP and the UASFLA may be ordered from The Appraisal Foundation in print and electronic forms.[2]	The new rule does not change the requirements for appraisals. The rule adds some additional clarification Uniform Appraisal Standards.

URA component	Requirement	Old rule	New rule	Noted change
Subpart C – General relocation requirements				
§24.202 Applicability				
Applicability for Displaced Persons	These requirements apply to the relocation of any displaced person as defined at § 24.2(a).	Any person who qualifies as a displaced person must be fully informed of his or her rights and entitlements to relocation assistance and payments provided by the Uniform Act and this regulation. (See Appendix A, § 24.202.)	The requirements in this subpart apply to the relocation of any permanently or temporarily displaced person, as defined at § 24.2(a). Any person who qualifies as a permanently or temporarily displaced person must be fully informed of his or her rights and entitlements to relocation assistance and payments provided by the Uniform Act and this part . (See appendix A to this part, section 24.202.)	The new rule adds the term “temporarily” to displaced person.
Temporary Displacement	(a) This section provides the relocation assistance applicable to temporary displacement. Requirements for temporary relocation can be found in Section 24.202(a)(2).	(a) (1)–(3) Persons temporarily displaced. (1) Appropriate advisory services must be provided; (2) For persons occupying a dwelling, at least one DSS dwelling is made available prior to requiring a person to move, except in the case of an emergency move as described in 24.204(b)(1), (2), or (3); (3) Similarly, if a business will be shut-down for any length of time due to rehabilitation of a site, it may be temporarily relocated and reimbursed for all reasonable out of pocket expenses or must be determined to be displaced at the agency’s option;	(a)(1)–(3) <u>Persons required to move temporarily.</u> (1) Appropriate notices must be provided in accordance with § 24.203 and appropriate advisory services must be provided in accordance with § 24.205; (2) For persons occupying a dwelling, at least one comparable dwelling, is made available prior to requiring a person to move, except in the case of an emergency move as described in § 24.204(b)(1), (2), or (3) (see Appendix A, to this part, section 24.202); (3) Similarly, if a person’s business will be shut down due to a project which either requires the occupant	The new rule expands guidance and requirements for temporary displacement. The new rule requires noticing displacees in addition to providing advisory services. The rule adds additional criteria for displacement caused by denial of physical access to property.

URA component	Requirement	Old rule	New rule	Noted change
			to vacate the property or which denies physical access to the property , it may be temporarily relocated and reimbursed for all reasonable out of pocket expenses or must be determined to be permanently displaced at the agency's option;	
Temporary Displacement – Out of pocket expenses	(a) This section provides the relocation assistance applicable to temporary displacement.	(a)(4) Payment is provided for all out-of-pocket expenses incurred in connection with the temporary relocation as the agency determines to be reasonable and necessary;	(a)(4) Payment is provided for all out-of-pocket expenses incurred in connection with the temporary relocation as the agency determines to be reasonable and necessary, associated with comparable replacement dwelling, and incidental to selecting a temporary comparable replacement dwelling. Such payments may include the reasonable and necessary costs of temporarily moving personal property from the real property and returning to the real property. Storage of the personal property may be allowed when approved by the displacing agency;	The new rule expands the guidance for what can be covered during the temporary displacement.
Temporary Displacement – 12 month prohibition and lawful presence	(a) This section provides the relocation assistance applicable to temporary displacement.	(a)(5) A person's temporary relocation for the project may not exceed 12 months. The agency must contact any person who has been temporarily relocated for a period beyond 12 months is a displaced person. The agency shall offer all required relocation assistance benefits and services. An agency may not deduct any temporary	(a)(5) A person's temporary move from their dwelling or business for the project may not exceed 12 months. The agency must contact any person who has temporarily moved from their dwelling or business when that temporary move has lasted for a period beyond 12 months because that person is considered permanently displaced and eligible as a displaced person. The agency	The new rule further defines the prohibition for a temporary relocation to extend beyond 12 months and clearly states at 12 months the displacee is permanently displaced. Additionally, in (6) the requirement for a person to be lawfully present in the United States to be eligible for temporary relocation has

URA component	Requirement	Old rule	New rule	Noted change
		relocation assistance benefits previously provided from these benefits. ; (6) A person who is not lawfully present in the United States and who has been determined to be ineligible for relocation assistance in accordance with § 24.208 is not eligible for temporary relocation assistance.	shall offer such eligible persons all required relocation assistance benefits and services for permanently displaced persons. An agency may not deduct any temporary relocation assistance benefits previously provided when determining permanent relocation benefits eligibility; and (6) A person who is not lawfully present in the United States and who has been determined to be ineligible for relocation assistance in accordance with § 24.208 is not eligible for temporary relocation assistance unless such denial of benefits would create an extremely unusual hardship to a designated family member in accordance with § 24.208(h).	expanded to state that an exception may be made if denial of benefits will have “extremely unusual hardship to a designated family member in accordance with § 24.208(h).”
§ 24.203 Relocation notices.				
General Information Notice (GIN)	(a) This section provides the requirements for the GIN notice.	(a) General information notice. As soon as feasible, a person who may be displaced shall be furnished with a general written description of the agency’s relocation program which does at least the following:	(a) General information notice. As soon as feasible, a person who may be displaced or who may be required to move temporarily shall be furnished with a general written description of the agency’s relocation program which does at least the following:	The new rule makes now requires that a person who will be temporarily displaced must be proved a GIN.
GIN – Required content for notice	(a) This section provides guidance for notice content.	(a)(1)–(6) describes the content required for the notice. This section has not changed.	(a)(1)–(6) describes the content required for the notice and these requirements have not changed from the old rule. However, these rules now apply to “persons required to move temporarily”.	Temporary displacees must receive a GIN notice.

URA component	Requirement	Old rule	New rule	Noted change
Notice of Relocation Eligibility	(b) This section describes required content for the Notice of Relocation Eligibility	(b) Notice of relocation eligibility. Eligibility for relocation assistance shall begin on the earliest of: the date of a notice of intent to acquire, rehabilitate, and/or demolish (described in § 24.203(d)); the initiation of negotiations (defined in § 24.2(a)); or actual acquisition. When this occurs, the agency shall promptly notify all occupants in writing of their eligibility for applicable relocation assistance.	(b) Notice of relocation eligibility. Eligibility for relocation assistance shall begin on the earliest of: the date of a notice of intent to acquire, rehabilitate, and/or demolish (described in paragraph (d) of this section); the initiation of negotiations (defined in § 24.2(a)); the date that an agreement for voluntary acquisition becomes binding (defined in § 24.2(a)); or actual acquisition. When this occurs, the agency shall promptly notify all occupants in writing of their eligibility for applicable relocation assistance.	The new rule is the same as the old rule with the exception that a trigger date is now established for voluntary acquisitions.
Notice of intent to acquire, rehabilitate, or demolish	(d) This section describes the requirements for notification.	d) Notice of intent to acquire, rehabilitate, or demolish. A notice of intent to acquire, rehabilitate, or demolish is an agency’s written communication that is provided to a person to be displaced, including those to be displaced by rehabilitation or demolition activities from property prior to the commitment of Federal financial assistance to the activity, which clearly sets forth that the agency intends to acquire,	(d) Notice of intent to acquire, rehabilitate, and/or demolish. A notice of intent to acquire, rehabilitate, and/or demolish is an agency’s written communication that is provided to a person to be displaced, including persons required to temporarily move, which clearly sets forth that the agency intends to acquire, rehabilitate, and/or demolish the property. A notice of intent to acquire, rehabilitate, and/or	The new rule adds that the notice is also required for persons required to temporarily move.

URA component	Requirement	Old rule	New rule	Noted change
		rehabilitate, or demolish establishes eligibility for relocation assistance prior to the initiation of negotiations or prior to the commitment of federal financial assistance. (See § 24.2 (a).)	demolish establishes eligibility for relocation assistance prior to the initiation of negotiations and/ or prior to the commitment of federal financial assistance to the activity . (See § 24.2 (a).)	
§ 24.204 Availability of comparable replacement dwelling before displacement				
General	(a) Requires that persons displaced be provided at least 3 comparables	(a) General. No person to be displaced shall be required to move from his or her dwelling unless at least one comparable replacement dwelling (defined at § 24.2) has been made available to the person. Information on comparable replacement dwellings that were used in the determination process must be provided to displaced persons. When possible, three or more comparable replacement dwellings shall be made available	(a) General. No person to be permanently displaced shall be required to move from his or her dwelling unless at least one comparable replacement dwelling (defined at § 24.2(a)) has been made available to the person. Information on comparable replacement dwellings that were used in the determination process must be provided to permanently displaced persons. When possible, three or more comparable replacement dwellings shall be made available.	The new rule specifies that this requirement pertains to “permanently” displaced persons. Please see section § 24.202(a) (2) for temporary displacee requirements.

URA component	Requirement	Old rule	New rule	Noted change
Emergency Move	(c) Requirements for basic conditions for emergency move	(c) (2) Pay the actual reasonable out-of-pocket moving expenses and any reasonable increase in rent and utility costs incurred in connection with the temporary relocation; and (3) Make available to the displaced person as soon as feasible, at least one comparable replacement dwelling. (For purposes of filing a claim and meeting the eligibility requirements for a relocation payment, the date of displacement is the date the person moves from the temporarily occupied dwelling.)	(c)(2) (2) Pay the actual reasonable out-of-pocket moving expenses and any reasonable increase in rent and utility costs incurred in connection with the emergency move; and (3) Make available to the displaced person as soon as feasible, at least one comparable replacement dwelling. (For purposes of filing a claim and meeting the eligibility requirements for a relocation payment; the date of displacement is the date the person moves from their dwelling due to the emergency.)	The new rule removes the term “temporary relocation” and replaces with the term “emergency move” to distinguish the difference between the new requirements for a temporary relocation and an emergency move.

§ 24.205 Relocation planning, advisory services, and coordination.

Loans for planning and preliminary expenses for additional housing	(b) This section states the requirements for this activity.	(b) Loans for planning and preliminary expenses. In the event that an agency elects to consider using the duplicative provision in section 215 of the Uniform Act which permits the use of project funds for loans to cover planning and other preliminary expenses for the development of	(b) Loans for planning and preliminary expenses. In the event that an agency elects to consider using the duplicative provision in section 4635 of the Uniform Act which permits the use of project funds for loans to cover planning and other preliminary expenses for the development of additional	The referenced URA Act is located at (42 U.S.C. 4601 et seq.). This updates the old rule’s reference.
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URA component	Requirement	Old rule	New rule	Noted change
		additional housing, the Lead Agency will establish criteria and procedures for such use upon the request of the federal agency funding the program or project.	housing, the Lead Agency will establish criteria and procedures for such use upon the request of the federal agency funding the program or project.	
Services to be Provided	(2) This section of the regulation explains services to be provided for non-residential displacement	(2)(i) Determine, for nonresidential (businesses, farm and nonprofit organizations) displacements, the relocation needs and preferences of each business (farm and nonprofit organization) to be displaced and explain the relocation payments and other assistance for which the business may be eligible, the related eligibility requirements, and the procedures for obtaining such assistance. This shall include a personal interview with each business.	(2)(i) Determine, for nonresidential (businesses, farm, and nonprofit organizations) displacements, the relocation needs and preferences of each business (farm and nonprofit organization) to be displaced or, when determined to be necessary by the funding agency, temporarily displaced and explain the relocation payments and other assistance for which the business may be eligible, the related eligibility requirements, and the procedures for obtaining such assistance. This shall include a personal interview with each business.	The new rule adds temporarily displaced non-residential business or organizations.

URA component	Requirement	Old rule	New rule	Noted change
Need for outside specialist for business move	(2)(i)(B) This section authorizes use of outside services	(B) Determination of the need for outside specialists in accordance with § 24.301(g)(12) that will be required to assist in planning the move, assistance in the actual move, and in the reinstallation of machinery and/or other personal property.	(B) Determination of the need for outside specialists in accordance with § 24.301(g)(13) that will be required to assist in planning the move, assistance in the actual move, and in the reinstallation of machinery and/or other personal property.	The new rule changed the referenced section number.
Determining residential displacement needs	(2)(ii) Requirements for advising residential displacements.	(ii) Determine, for residential displacements, the relocation needs and preferences of each person to be displaced and explain the relocation payments and other assistance for which the person may be eligible, the related eligibility requirements, and the procedures for obtaining such assistance. This shall include a personal interview with each residential displaced person.	(ii) Determine, for residential displacements, the relocation needs and preferences of each person to be displaced, or temporarily displaced when the funding agency determines it to be necessary , and explain the relocation payments and other assistance for which the person may be eligible, the related eligibility requirements, and the procedures for obtaining such assistance. This shall include a personal interview with each residential displaced person and, when the funding agency determines it to be necessary, each temporarily displaced person.	The new rule clarifies advisory services are also to be provided for temporary displacement.

URA component	Requirement	Old rule	New rule	Noted change
§ 24.207 General requirements—claims for relocation payments.				
Documentation	(a) Provides requirements for reasonable document support of claims	(a) Documentation. Any claim for a relocation payment shall be supported by such documentation as may be reasonably required to support expenses incurred, such as bills, certified prices, appraisals, or other evidence of such expenses. A displaced person must be provided reasonable assistance necessary to complete and file any required claim for payment.	(a) Documentation. Any claim for a relocation payment shall be supported by such documentation as may be reasonably required to support expenses incurred, such as bills, certified prices, appraisals, or other evidence of such expenses. A displaced person or person required to move temporarily must be provided reasonable assistance necessary to complete and file any required claim for payment.	The new rule included “persons to be displaced temporarily”.
§ 24.208 Aliens not lawfully present in the United States.				
Individual	(a)(1)Status certification requirement	(a)(1) In the case of an individual, that he or she is either a citizen or national of the United States , or an alien who is lawfully present in the United States.	(a)(1) In the case of an individual, that they are a citizen, or an alien who is lawfully present in the United States.	The certification requirement remains but some terms have been changed.
Family	(a)(2) Status certification requirement	(2) In the case of a family, that each family member is either a citizen or national of the United States , or an alien who is lawfully present in the United States. The certification may be made by the head of the household on behalf of other family members.	(2) In the case of a family, that each family member is a citizen or an alien who is lawfully present in the United States. The certification may be made by the head of the household on behalf of other family members.	The certification requirement remains but some terms have been changed.

URA component	Requirement	Old rule	New rule	Noted change
Business	(a)(3) Status certification requirement	(3) In the case of an unincorporated business, farm, or nonprofit organization, that each owner is either a citizen or national of the United States, or an alien who is lawfully present in the United States. The certification may be made by the principal owner, manager, or operating officer on behalf of other persons with an ownership interest.	(3) In the case of an unincorporated business, farm, or nonprofit organization, that each owner is a citizen or an alien who is lawfully present in the United States. The certification may be made by the principal owner, manager, or operating officer on behalf of other persons with an ownership interest.	The certification requirement remains but some terms have been changed.
Certification	(4)(b) Certification requirements	(4)(b) The certification provided pursuant to paragraphs (a)(1), (a)(2), and (a)(3) of this section shall indicate whether such person is either a citizen or national of the United States, specify the person's status as a citizen or an alien who is lawfully present in the United States. Requirements concerning the certification in addition to those contained in this rule shall be within the discretion of the federal funding agency and, within those parameters, that of the agency carrying out such displacements.	(4)(b) The certification provided pursuant to paragraphs (a)(1) through (3) of this section shall specify the person's status as a citizen or an alien who is lawfully present in the United States. Requirements concerning the certification in addition to those contained in this section shall be within the discretion of the federal funding agency and, within those parameters, that of the agency carrying out such displacements.	The new rule does not change the requirement, but does change some terminology.

URA component	Requirement	Old rule	New rule	Noted change
Computing Relocation Payment when a Member of Household Not Lawfully Present	(c) This section requires a person not lawfully present to be ineligible for relocation payments.	(c) In computing relocation payments under the Uniform Act, if any member(s) of a household or owner(s) of an unincorporated business, farm, or nonprofit organization is (are) determined to be ineligible because of a failure to be legally present in the United States, no relocation payments may be made to him or her.	(c) In computing relocation payments under the Uniform Act, if any member(s) of a household or owner(s) of an unincorporated business, farm, or nonprofit organization is (are) determined to be ineligible because of a failure to be lawfully present in the United States, no relocation payments may be made to him or her.	The rule is the same but changes the term “legally present” to “lawfully present”.
Lawful Presence Certification and Documentation	(d) The agency shall consider the certification provided pursuant to paragraph (a) of this section to be valid,...	(d)... unless the agency determines in accordance with paragraph (f) of this section that it is invalid based on a review of an alien’s documentation or other information that the agency considers reliable and appropriate.	(d)... unless the agency determines in accordance with paragraph (f) of this section that it is invalid based on a review of documentation or other information that the agency considers reliable and appropriate.	The new rule requirement is the same but removes the term “an alien’s documentation” to just state documentation.
Invalid Certification of Lawful Presence	(f) This section states that if the Certification appears invalid, then additional documentation can be acquired to verify residency status.	(f) If, based on a review of an alien’s documentation or other credible evidence, an agency has reason to believe that a person’s certification is invalid (for example a document reviewed does not on its face reasonably appear to be genuine), and that, as a result, such person may be an alien not lawfully present in the United States,	(f) If, based on a review of a person’s documentation or other credible evidence, an agency has reason to believe that a person’s certification is invalid (for example a document reviewed does not on its face reasonably appear to be genuine), and that, as a result, such person may be an alien not lawfully present in the United States, it	The new rule substitutes the term “an alien’s documentation” with “a person’s documentation”.

URA component	Requirement	Old rule	New rule	Noted change
		it shall obtain the following information before making a final determination	shall obtain the following information before making a final determination	
Verifying Lawful Presence – new	(f)(1)&(2) This section provides guidance for verifying lawful presence if a certification appears invalid.	(f)(1)&(2): (1) If the agency has reason to believe that the certification of a person who has certified that he or she is an alien lawfully present in the United States is invalid, the agency shall obtain verification of the alien’s status from the local U.S. Citizenship and Immigration Service (USCIS) Office. Any request for USCIS verification shall include the alien’s full name, date of birth and alien number, and a copy of the alien’s documentation. (If an agency is unable to contact the USCIS, it may contact FHWA in Washington, DC, Office of Real Estate Services or Office of Chief Counsel for a referral to the USCIS.) (2) If the agency has reason to believe that the certification of a person who has certified that he	(f)(1)&(2): (1) For a person who has certified that they are an alien lawfully present in the United States, the agency shall obtain verification of the person’s status by using the Systematic Alien Verification for Entitlements (SAVE) program administered by USCIS to verify immigration status. (2) For a person who has certified that they are a citizen or national, if the agency has reason to believe that the certification is invalid, the agency shall request evidence of United States citizenship or nationality and, if considered necessary, verify the accuracy of such evidence with the issuer or other appropriate source.	The new rule adds a requirement to verify lawful presence for persons who certify they are an alien lawfully present. The new rule adds the requirement of using the Systematic Alien Verification for Entitlements (SAVE) program administered by USCIS (U.S. Citizenship and Immigration Services).

URA component	Requirement	Old rule	New rule	Noted change
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or she is a citizen or national is invalid, the agency shall request evidence of United States citizenship or nationality and, if considered necessary, verify the accuracy of such evidence with the issuer.

Subpart D – Payments for moving and related expenses

§ 24.301 Payment for actual reasonable moving and related expenses.

Moves from a Dwelling

(b) This section states the methods of determining eligible expenses.

(b) Moves from a dwelling. A displaced person’s actual, reasonable, and necessary moving expenses for moving personal property from a dwelling may be determined based on the cost of one, or a combination of the following methods: (Eligible expenses for moves from a dwelling include the expenses described in paragraphs (g)(1) through (g)(7) of this section.)

(b) Moves from a dwelling. A displaced person’s actual, reasonable, and necessary moving expenses for moving personal property from a dwelling may be determined based on the cost of one, or a combination of the methods **in paragraphs (b)(1) and (2) of this section** (eligible expenses for moves from a dwelling include the expenses described in paragraphs (g)(1) through (7) of this section):

The new rule clarifies where the allowed methods of determining eligible and reasonable moving expenses.

URA component	Requirement	Old rule	New rule	Noted change
Self-move: Actual Cost Method	(b)(2)(ii) Actual Cost Move	(ii) Actual cost move. Supported by receipted bills for labor and equipment. Hourly labor rates should not exceed the cost paid by a commercial mover. Equipment rental fees should be based on the actual cost of renting the equipment but not exceed the cost paid by a commercial mover.	(ii) Actual cost move. Supported by receipted bills for labor and equipment. Hourly labor rates should not exceed the cost paid by a commercial mover for moving staff necessary for moving the residential personal property. Costs for moving personal property that requires special handling should not exceed the hourly market rate for a commercial specialist. Equipment rental fees should be based on the actual cost of renting the equipment but not exceed the cost paid by a commercial mover.	The new rule adds additional language for determining reasonable labor rates.

URA component	Requirement	Old rule	New rule	Noted change
A Moving Cost Estimate Prepared by Agency Staff – new	(b)(2)(iii) This section discusses requirements for obtaining move estimates.	This section was not in the old rule.	(iii) A moving cost estimate. Prepared by a qualified agency staff person, as developed from the agency’s thorough review of the personal property to be moved and documented costs for materials, equipment, and labor. Hourly labor rates should not exceed the cost paid by a commercial mover for moving staff. Costs for moving residential personal property that requires special handling should not exceed the hourly rate for a commercial specialist. Equipment rental fees should be based on the actual cost of renting the equipment but not exceed the cost paid by a commercial mover. The cost of materials should equal those readily available locally.	The new rule provided direction for obtaining a moving cost estimate prepared by agency staff.
Commercial Move Estimate – new	(b)(2)(iv) This section describes requirements for commercial move estimates.	This section was not in the old rule.	(iv) Commercial mover estimate. Based on the lower of two bids from a commercial mover. Federal funding agencies may establish policies and procedures which require its grantees to calculate and subtract an estimated amount of overhead and profit from the moving cost bids to establish a reimbursement eligibility.	The new rule provides specific actions needed to obtain a commercial move estimate. Also states Federal funding agency may require grantees to calculate and subtract an estimated amount of overhead and profit from moving costs.

URA component	Requirement	Old rule	New rule	Noted change
Moves from Mobile Home	(c) This section provides requirements for mobile home moves.	(c) Moves from a mobile home. A displaced person's actual, reasonable and necessary moving expenses for moving personal property from a mobile home may be determined based on the cost of one, or a combination of the following methods: (self-moves based on the lower of two bids or estimates are not eligible for reimbursement under this section. Eligible expenses for moves from a mobile home include those expenses described in paragraphs (g)(1) through (g)(7) of this section. In addition to the items in paragraph (a) of this section, the owner-occupant of a mobile home that is moved as personal property and used as the person's replacement dwelling, is also eligible for the moving expenses described in paragraphs (g)(8) through (g)(10) of this section.) A displaced person's actual, reasonable, and necessary moving expenses for moving personal property from a mobile home may be determined based	(c) Moves from a mobile home. Eligible expenses for moves from a mobile home include those expenses described in paragraphs (g)(1) through (7) of this section. In addition to the items in paragraph (a) of this section, the owner-occupant of a mobile home that is moved as personal property and used as the person's replacement dwelling, is also eligible for the moving expenses described in paragraphs (g)(8) through (10) of this section. A displaced person's actual, reasonable, and necessary moving expenses for moving personal property from a mobile home may be determined based on the cost of one, or a combination of the following methods:	The new rule removes the introductory sentence of this section.

URA component	Requirement	Old rule	New rule	Noted change
		on the cost of one, or a combination of the following methods: .)		
Mobile Home Move Methods	(c)(1)(2) This section describes requirements for the two move options for mobile homes.	(c)(1)&(2) Commercial move—moves performed by a professional mover. (2) Self-move—moves that may be performed by the displaced person in one or a combination of the following methods: (i) Fixed Residential Moving Cost Schedule. (Described in § 24.302.) (ii) Actual cost move. Supported by receipted bills for labor and equipment. Hourly labor rates should not exceed the cost paid by a commercial mover. Equipment rental fees should be based on the actual cost of renting the equipment but not exceed the cost paid by a commercial mover.	(c)(1)&(2) Commercial move. Moves performed by a professional mover. (2) Self-move. Moves that may be performed by the displaced person in one or a combination of the following methods: (i) Fixed Residential Moving Cost Schedule. The Fixed Residential Moving Cost Schedule described in § 24.302. (ii) Actual cost move. Supported by receipted bills for labor and equipment. Hourly labor rates should not exceed the cost paid by a commercial mover for moving staff necessary for moving the residential personal property. Costs for moving personal property that requires special handling should not exceed the hourly market rate for a commercial specialist. Equipment rental fees should be based on the actual cost of renting the equipment but not exceed the cost paid by a commercial mover.	The new rule adds additional clarification for actual move costs.

URA component	Requirement	Old rule	New rule	Noted change
Moving Cost Estimate Prepared by Agency Staff – new	(c)(2)(iii) This section provides requirements for a moving cost estimate prepared by agency staff.	This section is not in the old rule.	(iii) A moving cost estimate. Prepared by a qualified agency staff person, as developed from the agency’s thorough review of the personal property to be moved, and documented estimated costs for materials, equipment, and labor. Hourly labor rates should not exceed the cost paid by a commercial mover for moving staff. Costs for moving residential personal property that requires special handling should not exceed the hourly rate for a commercial specialist. Equipment rental fees should be based on the actual cost of renting the equipment but not exceed the cost paid by a commercial mover. The cost of materials should equal those readily available locally.	The new rule provided additional clarification for obtaining a move estimate being prepared by agency staff.
Commercial Move Estimate – new	(c)(2)(iv) This section has requirements for obtaining a commercial move estimate.	This section is not in the old rule.	(iv) Commercial mover estimate. Based on the lower of two bids from a commercial mover. Federal funding agencies may establish policies and procedures which require its grantees to calculate and subtract an estimated amount of overhead and profit from the moving cost bids to establish a reimbursement eligibility.	

URA component	Requirement	Old rule	New rule	Noted change
Moves from a Business, Farm, or Non-profit – new	(d)(iii) This section has requirements for a qualified agency staff to develop a move cost when estimated to be less than \$5,000.	(d)(iii) This section was not in the old rule.	(d)(iii) A qualified agency staff person may develop a move cost finding by estimating and determining the cost of a small uncomplicated nonresidential personal property move of \$5,000 or less, <u>with the written consent of the person</u>. This estimate may include <u>only the cost of moving personal property which does not require disconnect and reconnect and/or specialty moving services necessary for activities including crating, lifting, transportation, and setting of the item in place</u>.	The new rule allows qualified agency staff to prepare move estimates of less than \$5,000 if the person <u>agrees in writing</u> to this method.
Eligible Actual Move Expenses– Personal Property Storage	(g)(4) This section describes when personal property storage of up to 12 months is allowed.	(g)(4) Storage of the personal property for a period not to exceed 12 months, unless the agency determines that a longer period is necessary.	(g)(4) An agency may determine that the storage of personal property is a reasonable and necessary moving expense for a <u>displaced person or person required to move temporarily under this part</u>. Agencies may approve a payment for storage when the process of relocating from the acquired site to the replacement site is delayed for reasons beyond the control of the displaced person. Storage may not be longer than 12 months, <u>starting at the date of vacation from the acquired site and ending when the replacement site becomes available</u>. Agencies may approve storage for more than 12 months in unusual instances as justified, documented, and approved by the agency.	The new rule expands guidance for personal property storage for up to 12 months and adds the ability to exceed 12 months if unusual circumstances exist.

URA component	Requirement	Old rule	New rule	Noted change
Tenant Expenses for Application Fees and Credit Reports – new	(g)(7) This is a new expense allowance for tenants to cover application fees and credit checks.	(g)(7) This section was not in the old rule.	(7) A displaced tenant is entitled to reasonable reimbursement, as determined by the agency, for actual expenses not to exceed \$1,000, incurred for rental replacement dwelling application fees or credit reports required to lease a replacement dwelling.	The new rule now allows reimbursement up to \$1,000 for tenants to cover application fees and credit reports.
Re-lettering signs, stationary at time of displacement.	(g)(13&14) These sections have been renumbered and now includes temporary move.	(13) Re-lettering signs, replacing stationery on hand at the time of displacement, and making reasonable and necessary updates to other media that are made obsolete as a result of the move. (see Appendix A, § 24.301(g)(13). (14) Actual direct loss of tangible personal property incurred as a result of moving or discontinuing the business or farm operation. The payment shall consist of:	(14) Re-lettering signs, replacing stationery on hand at the time of displacement or temporary move, and making reasonable and necessary updates to other media that are made obsolete as a result of the move. (See appendix A to this part, section 24.301(g)(14).) (15) Actual direct loss of tangible personal property incurred as a result of moving or discontinuing the business or farm operation. The payment shall consist of:	The new rule renumbers these sections and adds temporary move to the eligibility.
Move and Reinstall	(g)(14) This section requires payment of the lesser to move and reinstall items or fair market value of the items.	(14)(i) If the item is currently in use, the lesser of: (A) The estimated cost to move and reinstall (to be eligible for payment, the claimant must make a good faith effort to sell the personal property, unless the Agency determines that such effort is not necessary)	(15)(i) If the item is currently in use, the lesser of: (A) The estimated cost to move the item up to 50 miles and reinstall; or (B) The fair market value in place of the item, as is for continued use, less the proceeds from its sale. To be eligible for payment, the claimant must make a	The new rule limits move estimate to within 50 miles and also requires the claimant to make a good faith effort to sell items.

URA component	Requirement	Old rule	New rule	Noted change
		or (B) The fair market value in place of the item, as is for continued use, less the proceeds from its sale.	good faith effort to sell the personal property, unless the agency determines that such effort is not necessary.	
Estimates to Move Items Not in Use	(g)(14)(ii) This section states conditions for moving items not in use.	(14)(ii) If the item is not currently in use: The estimated cost of moving the item as is but not including any allowance for storage.	(15)(ii) If the item is not currently in use: The estimated cost of moving the item 50 miles, as is.	The new rule removes statement regarding the dis-allowance of storage as part of move and adds a 50 mile limit.
Searching for a Replacement Location – Business or Farm	(g)(17) This section provides reimbursement cap for searching for replacement.	(g)(17) Searching for a replacement location. A business or farm operation is entitled to reimbursement for actual expenses, not to exceed \$2,500, as the Agency determines to be reasonable, which are incurred in searching for a replacement location, including:	(g)(18) Searching for a replacement location. (i) A business or farm operation is entitled to reimbursement for actual expenses, not to exceed \$5,000 , as the agency determines to be reasonable, which are incurred in searching for a replacement location, including:	The new rule increases the amount of expense that can be reimbursed for searching for new location for business or farm.
Searching for a Replacement Location – Business or Farm – new	(g)(18)(ii) This sections allows a one-time payment of \$1,000 for search without much documentation.	This section was not in the old rule.	(g)(18)(ii) The Federal funding agency may, on a program wide or project basis, allow a one-time payment of \$1,000 for search expenses with minimal or no documentation as an alternative payment method to paragraph (g)(18)(i) of this section. (See appendix A to this part, section 24.301(g)(18).)	The new rule now allows a one-time payment of \$1,000 for search expenses with minimal documentation.

URA component	Requirement	Old rule	New rule	Noted change
Ineligible Moving and Related Expenses – Residential Search Expenses	(h) This section discusses costs that are not allowed.	(h)(9) Expenses for searching for a replacement dwelling;	(h)(9) Expenses for searching for a temporary or replacement dwelling which include costs for mileage, meals, lodging, time and professional real estate broker or attorney’s fees;	The new rule clarifies what search expenses are not eligible for reimbursement.
Ineligible Moving and Related Expenses – Physical Changes to Business or Farm Operation	(h) This section discusses costs that are not allowed.	(h)(10) Physical changes to the real property at the replacement location of a business or farm operation except as provided in §24.301(g)(3) and 24.304(a);	(h)(10) Physical changes to the real property at the temporary or replacement location of a business or farm operation except as provided in paragraph (g)(3) of this section and § 24.304(a);	The new rule clarifies that this the ineligibility applies to temporary displacement as well as permanent.
Ineligible Moving and Related Expenses – Storage of Personal Property on Owned or Leased Space	(h) This section discusses costs that are not allowed.	(h)(11) Costs for storage of personal property on real property already owned or leased by the displaced person, and	(h)(11) Costs for storage of personal property on real property already owned or leased by the displaced person or person to be moved temporarily;	The new rule adds this prohibition to persons temporarily displaced.
Ineligible Moving and Related Expenses – Cosmetic Changes	(h) This section discusses costs that are not allowed.	(h)(13) Cosmetic changes to a replacement dwelling such as painting, draperies, or replacement carpet or flooring.	(h)(13) Cosmetic changes to a replacement or temporary dwelling, which are not required by State or local law, such as painting, draperies, or replacement carpet or flooring.	The new rule clarifies that this prohibition also applies to temporary displacement and allows changes that are required by State or local law.

URA component	Requirement	Old rule	New rule	Noted change
24.302 Fixed payment for moving expenses—residential moves.				
Fixed Moving Costs – Residential	This section addresses fixed moving costs and states: Any person displaced from a dwelling or a seasonal residence or a dormitory style room is entitled to receive a fixed moving cost payment as an alternative to a payment for actual moving and related expenses under § 24.301. This payment shall be determined according to the Fixed Residential Moving Cost Schedule approved by the Federal Highway Administration and published in the Federal Register on a periodic basis	This payment shall be determined according to the Fixed Residential Moving Cost Schedule approved by the Federal Highway Administration and published in the Federal Register on a periodic basis. The payment to a person with minimal personal possessions who is in occupancy of a dormitory style room or a person whose residential move is performed by an Agency at no cost to the person shall be limited to the amount stated in the most recent edition of the Fixed Residential Moving Cost Schedule.	This payment shall be determined according to the Fixed Residential Moving Cost Schedule approved by FHWA and published in the Federal Register on a periodic basis. The payment to a person with minimal personal possessions who is in occupancy of a dormitory style room or a person whose residential move is performed by an agency at no cost to the person shall be limited to the amount stated in the most recent edition of the Fixed Residential Moving Cost Schedule. In addition, an agency may approve storage for a displaced person’s personal property for a period of up to 12 months as a reasonable, actual and necessary moving expense under § 24.301(g)(4).	The new rule adds the eligible costs of storing personal property up to 12 months for a temporary displacement if a necessary cost.
§ 24.304 Reestablishment expenses—nonresidential moves.				
Small Business, Farm, or Non-Profit Organization	This section sets the limit on reestablishment costs.	In addition to the payments available under §§ 24.301 and 24.303 of this subpart, a small business, farm, or nonprofit organization is entitled to receive a payment, not to exceed \$25,000, for expenses actually incurred in	In addition to the payments available under §§ 24.301 and 24.303, a small business, farm, or nonprofit organization is entitled to receive a payment, not to exceed \$33,200 , for expenses actually incurred in relocating and reestablishing such small business,	The new rule raised the cap for business reestablishment costs to \$33,200.

URA component	Requirement	Old rule	New rule	Noted change
		relocating and reestablishing such small business, farm, or nonprofit organization at a replacement site.	farm, or nonprofit organization at a replacement site.	
§ 24.305 Fixed payment for moving expenses—nonresidential moves.				
Business	This section provides requirements for business fixed move: (a) Business. A displaced business may be eligible to choose a fixed payment in lieu of the payments for both actual moving and related expenses, as well as actual reasonable reestablishment expenses provided by §§ 24.301, 24.303 and 24.304.	(a) Such fixed payment, except for payment to a nonprofit organization, shall equal the average annual net earnings of the business, as computed in accordance with paragraph (e) of this section, but not less than \$1,000 nor more than \$40,000 . The displaced business is eligible for the payment if the agency determines that:	(a) Such fixed payment, except for payment to a nonprofit organization, shall equal the average annual net earnings of the business, as computed in accordance with paragraph (e) of this section, but not less than \$1,000 nor more than \$53,200 . The displaced business is eligible for the payment if the agency determines that:	The new rule raises the cap for fixed business move to \$53,200
Farm Operation	(c)This section provides requirements for a fixed move.	(c) Farm operation. A displaced farm operation (defined at § 24.2(a)) may choose a fixed payment, in lieu of the payments for both actual moving as well as related expenses and actual reasonable reestablishment expenses, in an amount equal to its average annual net earnings as computed in accordance with	(c) Farm operation. A displaced farm operation (defined at § 24.2(a)) may choose a fixed payment, in lieu of the payments for both actual moving as well as related expenses and actual reasonable reestablishment expenses, in an amount equal to its average annual net earnings as computed in accordance with	The new rule raises the cap to\$53,200 for a fixed move for a farm operation.

URA component	Requirement	Old rule	New rule	Noted change
		paragraph (e) of this section, but not less than \$1,000 nor more than \$40,000 . In the case of a partial acquisition of land, which was a farm operation before the acquisition, the fixed payment shall be made only if the agency determines that:	paragraph (e) of this section, but not less than \$1,000 nor more than \$53,200 . In the case of a partial acquisition of land, which was a farm operation before the acquisition, the fixed payment shall be made only if the agency determines that:	
Non-Profit Organization	This section provides requirements for a fixed move.	(d) Nonprofit organization. A displaced nonprofit organization may choose a fixed payment of \$1,000 to \$40,000 , in lieu of the payments for both actual moving as well as related expenses and actual reasonable reestablishment expenses, if the agency determines that it cannot be relocated without a substantial loss of existing patronage (membership or clientele). A nonprofit organization is assumed to meet this test, unless the agency demonstrates otherwise. Any payment in excess of \$1,000 must be supported with financial statements for the two 12-month periods prior to the acquisition. The amount to be used for the payment is the average of	(d) Nonprofit organization. A displaced nonprofit organization may choose a fixed payment of \$1,000 to \$53,200 , in lieu of the payments for both actual moving as well as related expenses and actual reasonable reestablishment expenses, if the agency determines that it cannot be relocated without a substantial loss of existing patronage (membership or clientele). A nonprofit organization is assumed to meet this test, unless the agency demonstrates otherwise. Any payment in excess of \$1,000 must be supported with financial statements for the two 12-month periods prior to the acquisition. The amount to be used for the payment is the average of	The new rule raises the cap to \$53,200 for a fixed move for a farm operation.

URA component	Requirement	Old rule	New rule	Noted change
		2 years annual gross revenues less administrative expenses. (See Appendix A, § 24.305(d).)	2 years annual gross revenues less administrative expenses. (See Appendix A, § 24.305(d).)	
Subpart E—Replacement housing payments				
§ 24.401 Replacement housing payment for 90-day homeowner-occupants.				
Housing Payment for 90-day Homeowner	(b) This section states the maximum housing replacement payment.	(b) Amount of payment. The replacement housing payment for an eligible 90-day homeowner-occupant may not exceed \$31,000. (See also § 24.404.)	(b) Amount of payment. The replacement housing payment for an eligible 90-day homeowner-occupant may not exceed \$41,200 (see also § 24.404).	The new rule increases the housing replacement payment to \$41,200.
Reverse Mortgage – new	(e) This section is new to the URA regulations. See Appendix 1 of this document for the full terms of this section.	This section was not included in the old rule.	(e) Reverse mortgages. The payment for replacing a reverse mortgage shall be the difference between the existing reverse mortgage balance and the minimum dollar amount necessary to purchase a replacement reverse mortgage which will provide the same or similar terms as that for the reverse mortgage on the displacement dwelling. In addition, payments shall include other debt service costs, if not	Purchasing a property with a reverse mortgage requires different calculations than when a property is acquired with a regular mortgage. See Appendix 1 of this document for the full set of requirements.

URA component	Requirement	Old rule	New rule	Noted change
			paid as incidental costs, and shall be based only on reverse mortgages that were valid liens on the displacement dwelling for at least 180 days prior to the initiation of negotiations. Paragraphs (e)(1) through (4) of this section shall apply to the computation of the mortgage interest differential payment required under paragraph (d) of this section, which payment shall be contingent upon a new reverse mortgage being purchased for the replacement dwelling.	
Rental Assistance Payment for 90-day Occupant	(g) Rental assistance payment for 90-day homeowner. A 90-day homeowner-occupant, who could be eligible for a replacement housing payment under paragraph (a) of this section but elects to rent a replacement dwelling, is eligible for a rental assistance payment. The amount of the rental assistance payment is based on a determination of market rent for	(g) The difference, if any, is computed in accordance with § 24.402(b)(1), except that the limit of \$7,200 does not apply, and disbursed in accordance with § 24.402(b)(3). Under no circumstances would the rental assistance payment exceed the amount that could have been received under § 24.401(b)(1) had the 90-day homeowner elected	(g) The difference, if any, is computed in accordance with § 24.402(b)(1), except that the limit of \$9,570 does not apply, and disbursed in accordance with § 24.402(b)(3). Under no circumstances would the rental assistance payment exceed the amount that could have been received under paragraph (b)(1) of this section had the 90-day	The new rule increases the limit for replacement rental property to \$9,570.

URA component	Requirement	Old rule	New rule	Noted change
	the acquired dwelling compared to a comparable rental. dwelling available on the market.	to purchase and occupy a comparable replacement dwelling.	homeowner elected to purchase and occupy a comparable replacement dwelling. Payments allowed under § 24.402(c) are not applicable.	
§ 24.402 Replacement housing payment for 90-day tenants and certain others.				
Tenant Eligibility	(a) This section describes the amount of rental assistance available for a displaced tenant.	(a) Eligibility. A tenant or owner-occupant displaced from a dwelling is entitled to a payment not to exceed \$7,200 for rental assistance, as computed in accordance with paragraph (b) of this section, or down payment assistance, as computed in accordance with paragraph (c) of this section, if such displaced person	(a) Eligibility. A tenant or homeowner displaced from a dwelling is entitled to a payment not to exceed \$9,570 for rental assistance, as computed in accordance with paragraph (b) of this section, or down payment assistance, as computed in accordance with paragraph (c) of this section, if such displaced person:	The new rule increases the rental assistance cap to \$9,570.
Rental Assistance Payment	(b) This section provides the calculation and maximum assistance for rental assistance.	(b) Rental assistance payment — (1) Amount of payment. An eligible displaced person who rents a replacement dwelling is entitled to a payment not to exceed \$7,200 for rental assistance. (See § 24.404.) Such payment shall be 42 times the amount obtained by subtracting the base monthly rental for the displacement	(b) Rental assistance payment — (1) Amount of payment. An eligible displaced person under paragraph (a) of this section who rents a replacement dwelling is entitled to a payment not to exceed \$9,570 for rental assistance. (See § 24.404) Such payment shall be 42 times the amount obtained by subtracting the base monthly	The new rule increases the amount of rental assistance to \$9,570.

URA component	Requirement	Old rule	New rule	Noted change
		dwelling from the lesser of:	rental for the displacement dwelling from the lesser of:	
Downpayment Assistance to Purchase a Home	(c) This section describes the criteria and amount of assistance that can be used when a displaced renter decides to use the assistance as a downpayment for purchasing a home.	(c) Downpayment assistance payment (1) Amount of payment. An eligible displaced person who purchases a replacement dwelling is entitled to a down payment assistance payment in the amount the person would receive under paragraph (b) of this section if the person rented a comparable replacement dwelling. At the agency's discretion, a down payment assistance payment that is less than \$7,200 may be increased to any amount not to exceed \$7,200. However, the payment to a displaced homeowner shall not exceed the amount the owner would receive under § 24.401(b) if he or she met the 90-day occupancy requirement. If the agency elects to provide the maximum payment of \$7,200 as a down payment, the agency shall apply this discretion in a uniform and consistent manner, so that eligible displaced persons in like circumstances are treated equally. A displaced	(c) Down payment assistance payment — (1) Amount of payment. An eligible displaced person under paragraph (a) of this section who purchases a replacement dwelling is entitled to a down payment assistance payment in the amount the person would receive under paragraph (b) of this section if the person rented a comparable replacement dwelling. At the agency's discretion, a down payment assistance payment that is less than \$9,570 may be increased to any amount not to exceed \$9,570. However, the payment to a displaced person shall not exceed the amount the homeowner would receive under § 24.401(b) if he or she met the 90-day occupancy requirement. If the agency elects to provide the maximum payment of \$9,570 as a down payment, the agency shall apply this discretion in a uniform and consistent manner, so that eligible displaced persons in like circumstances are treated equally. A displaced person eligible to receive a	The new rule increases the amount of rental assistance that can be used as a downpayment for purchasing a home instead of renting.

URA component	Requirement	Old rule	New rule	Noted change
		person eligible to receive a payment as a 90-day owner-occupant under § 24.401(a) is not eligible for this payment. (See Appendix A, § 24.402(c).)	payment as a 90-day owner-occupant under § 24.401(a) is not eligible for this payment. (See appendix A to this part, section 24.402(c) for payments to less than 90-day occupants and for a discussion of those who fail to meet the 90-day occupancy requirements.)	
Subpart F—Mobile homes				
Replacement Housing	§ 24.502 This section title has expanded.	§ 24.502 Replacement housing payment for a 90-day mobile homeowner displaced from a mobile home.	§ 24.502 Replacement housing payment for a 90-day mobile homeowner displaced from a mobile home and/or from the acquired mobile home site.	The new rule has added additional language for acquired mobile home site.
Replacement Housing Payment	(a) This section provides the maximum housing replacement payment.	(a) Eligibility. An owner-occupant displaced from a mobile home is entitled to a replacement housing payment, not to exceed \$31,000, under §24.401 if:	(a) Eligibility. An owner-occupant displaced from a mobile home is entitled to a replacement housing payment, not to exceed \$41,200 , under § 24.401 if:	The new rule increases the replacement housing payment to \$41,200.

URA component	Requirement	Old rule	New rule	Noted change
Rental Assistance Payment for Mobile Home Occupant	§ 24.503 This section title has changed.	§ 24.503 Rental Assistance payment for 90-day mobile home tenants and certain others .	§ 24.503 Replacement housing payment for 90-day mobile home occupants .	The new rule has restated the title for this section and removes the term tenants and replaces with occupant.
Rental Assistance Payment for Mobile Home Occupant	§ 24.503 This section provides the maximum rental assistance for mobile home occupants.	A displaced tenant or owner-occupant of a mobile home and/or site is eligible for a replacement housing payment, not to exceed \$7,200, under §24.402 if:	A displaced tenant or owner-occupant of a mobile home and/or site is eligible for a replacement housing payment, not to exceed \$9,570 , under §24.402 if:	The new rule increases the replacement housing payment to \$41,200.

Appendix 1: New reverse mortgage requirements, 49 CFR 24.401(e)

The new URA rule now includes requirements for purchasing properties with a reverse mortgage. A reverse mortgage is different from a typical mortgage. The new rule has the following definition for reverse mortgage.

Reverse mortgage (also known as a Home Equity Conversion Mortgage (HECM)) means a first mortgage which provides for future payments to the homeowner based on accumulated equity and which a housing creditor is authorized to make under any Federal law or State constitution, law, or regulation. See [12 U.S.C. 1715z-20](#) for additional information. It is a class of lien generally available to persons 62 years of age or older. Reverse mortgages do not require a monthly mortgage payment and can also be used to access a home's equity. The reverse mortgage becomes due when none of the original borrowers lives in the home, if taxes or insurance become delinquent, or if the property falls into disrepair.

The new requirements for a reverse mortgage are found in Subpart E, § 24.401 Replacement housing payment for 90-day homeowner-occupants.

(e) Reverse mortgages. The payment for replacing a reverse mortgage shall be the difference between the existing reverse mortgage balance and the minimum dollar amount necessary to purchase a replacement reverse mortgage which will provide the same or similar terms as that for the reverse mortgage on the displacement dwelling. In addition, payments shall include other debt service costs, if not paid as incidental costs, and shall be based only on reverse mortgages that were valid liens on the displacement dwelling for at least 180 days prior to the initiation of negotiations. Paragraphs (e) (1) through (4) of this section shall apply to the computation of the mortgage interest differential payment required under paragraph (d) of this section, which payment shall be contingent upon a new reverse mortgage being purchased for the replacement dwelling.

1. The payment shall be based on the difference between the reverse mortgage balance and the minimum amount needed to qualify for a reverse mortgage with the similar terms as the reverse mortgage on the displacement dwelling; however, in the event the displaced person obtains a reverse mortgage with a smaller principal balance than the reverse mortgage balance(s) computed in the buydown determination, the payment will be prorated and reduced accordingly. (See appendix A to this part, section 24.401(e).) The reverse mortgage balance shall be that balance which existed 180 days prior to the initiation of negotiations or the reverse mortgage balance on the date of acquisition, whichever is less.
2. The interest rate on the new reverse mortgage used in determining the amount of the eligibility shall not exceed the prevailing rate for reverse mortgages currently charged by mortgage lending institutions for owners with similar amounts of equity in their units in the area in which the replacement dwelling is located.
3. Purchaser's points and loan origination, but not seller's points, shall be paid to the extent:
 - (i) They are not paid as incidental expenses;
 - (ii) They do not exceed rates normal to similar real estate transactions in the area;
 - (iii) The agency determines them to be necessary; and
 - (iv) The computation of such points and fees shall be based on the reverse mortgage balance on the displacement dwelling plus any amount necessary to purchase the new reverse mortgage.
4. The displaced person or their representative shall be advised of the approximate amount of this eligibility and the conditions that must be met to receive the reimbursement as soon as the facts relative to the person's current reverse mortgage are known; the payment shall be made available at or near the time of closing on the replacement dwelling in order to purchase the new reverse mortgage as intended.



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