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Providing each American family with a house to live in is the primary goal of the HUD [US Department of Housing and Urban Development] programs implemented today allowing with others that are still being established and planned for. HUD's desire to establish a better source of competence among residents of the US when it comes to buying their own homes is dedicated towards improving the life especially among the most populated states of the country. The conditions in the housing market in the country have weakened during the onset of the financial crisis that enveloped the whole world. This is the reason why HUD was empowered by the Bush administration in the 1990s to make sure that the need of the communities in the United States would sufficed with the available resources they have at their disposal. The year 1998 specifically opened an opportunity for HUD to make distinct interventions in the market, giving the common members of the society to gain the possibility of realizing their dream of owning a home. The establishment of Enforcement Center by HUD becomes the foundation of the modern role that HUD takes into account. These enforcement centers helped the average earners in the country to enjoy particular provisions especially when it comes to getting a chance on rent-to-own schemes which is considered more practical for many of the families that the agency serves. Urbanization is considered as one of the most important elements that define a nation's journey towards modern living. While it is considered a positive aspect that brings about wealth to the people, there are those who are left behind; most likely the common wage-earners are the ones who stand at the negative side of such progressive process. HUD then gives them a better chance to the option of developing as members of the society.

Local employees who earn minimum wage per year are given several mortgage options that specifically fit their financial capacities. Along with such programs come the ideal presentation of projects that aim to redefine the process of getting homes without the fear of being discriminated nor stereotyped within the communities that the people are to be situated in. Reaching out to those people who really need their service is what makes HUD a practical source of social confidence especially in promoting satisfaction among the residents of the country. Setting up homes that are practically affordable for the common earners do not only make it easier for the people to realize satisfaction from the works of their hands but also promotes further motivation; an element that strengthens the working industry that further fuels the economic growth of the nation.

Innovation is one of the most important factors that could define the new aspect of creation and building that HUD uses on most of its home-offers to the public. Considering energy-efficient building strategies, HUD was able to determine the most consistent way of making sure that maintaining the homes that were bought by the families would be easier to contend with. It is specifically stipulated in the policies and principles of service that HUD management works with that making homes that are specifically easy to maintain and is practical to manage should be the primary concern of the agency. Considering the situation of those to whom such homes are to be awarded to, it is essential that they would not be burdened with other home-related expenses that might make it harder for them to pay monthly mortgage. Not only does this strategy lower down the rate of cost of expenses for the home owners. It also provides a distinct process by which

the whole nation is able to distribute and use house building materials effectively, along with all the necessary energy sources needed to establish good home development. This approach basically supports the overall consideration placed upon the need to promote sustainable living among American families.

Overall, it could be understood that the role HUD took into account during the era of recession, their response to the situation was rather effective not only at the time, but towards the years that came after it. Up to this year, empowering the capacity of each American-family to own a home continues to be a good source of national competence which specifically empowers the whole nation in giving attention to better ways by which they could extend the resources the country has to make sure every individual gets the home he deserves for protection and for a satisfying life.

Works Cited:

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