

[Code of Federal Regulations]  
[Title 24, Volume 2]  
[Revised as of April 1, 2007]  
From the U.S. Government Printing Office via GPO Access  
[CITE: **24CFR203.673**]

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TITLE 24--HOUSING AND URBAN DEVELOPMENT

CHAPTER II--OFFICE OF ASSISTANT SECRETARY FOR HOUSING--FEDERAL HOUSING  
COMMISSIONER, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

PART 203\_SINGLE FAMILY MORTGAGE INSURANCE--Table of Contents

Subpart C\_Servicing Responsibilities

Sec. 203.673 Habitability.

(a) For purposes of Sec. 203.670, a property is habitable if it meets the requirements of this section in its present condition, or will meet these requirements with the expenditure of not more than five percent of the fair market value of the property. The cost of hazard reduction or abatement of lead-based paint hazards in the property, as required by the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. 4821-4846), and the Residential Lead-Based Paint Hazard Reduction Act of 1992 (42 U.S.C. 4851-4856), and implementing regulations in part 35 of this title, is excluded from these repair cost limitations.

(b) (1) Each residential unit must contain:

- (i) Heating facilities adequate for healthful and comfortable living conditions, taking into consideration the local climate;
- (ii) Adequate electrical supply for lighting and for equipment used in the residential unit;
- (iii) Adequate cooking facilities;
- (iv) A continuing supply of hot and cold water; and
- (v) Adequate sanitary facilities and a safe method of sewage disposal.

(2) The property shall be structurally sound, reasonably durable, and free from hazards that may adversely affect the health and safety of the occupants or may impair the customary use and enjoyment by the occupants. Unacceptable hazards include, but are not limited to, subsidence, erosion, flood, exposure to the elements, exposed or unsafe electrical wiring, or an accumulation of minor hazards, such as broken stairs.

(c) If repairs, including lead-based paint hazard reduction or abatement, are to be made while the property is occupied, the occupant must hold the Secretary and the Department harmless against any personal injury or property damage that may occur during the process of making repairs. If temporary relocation of the occupant is necessary during repairs, no reimbursement for relocation expenses will be provided to the occupant.

[53 FR 874, Jan. 14, 1988, as amended at 64 FR 50225, Sept. 15, 1999]