

# HUD 220 Program Guide

CLIENT GUIDE | UPDATED SEPTEMBER 13, 2026

## At a glance

Purpose: Rental housing in qualifying revitalization areas.

Term: Up to 40 years, subject to applicable limits.

Process: MAP pre-application and firm application.

## How it works

Section 220 can finance new construction or rehabilitation in eligible revitalization areas. Location eligibility is an early part of the review; an urban address alone does not establish eligibility.

Send us the site address, proposed development plan and supporting local revitalization documents. We can compare Section 220 with Section 221(d)(4) and confirm the appropriate HUD application route.

## What to consider

The project must meet the program's location and underwriting requirements. Confirm the site designation, development scope and commercial uses early. Section 221(d)(4) sizing percentages should not be assumed to apply to Section 220.

General program information, not a loan commitment. Eligibility, proceeds and requirements depend on the transaction, applicable guidance and HUD approval.

References: [Program guidance](#).