

Guidelines on Preparing a Report for Publication

Prepared for:
U.S. Department of Housing and Urban Development
Office of Policy Development and Research

July 2002

Guidelines on Preparing a Report for Publication
February 2003 Updates

Please note that the following words should no longer be capitalized when used in HUD publications:

federal
federal government

nation
state

Introduction

This is an exciting time to be involved in publishing. Personal computers make it possible to create high-quality printed materials. The World Wide Web facilitates the rapid dissemination of information to an unprecedented number of individuals. During calendar year 2001 those interested in HUD's research accessed over 3 million downloadable files from www.huduser.org, the Office of Policy Development and Research's (PD&R's) Web site. HUD USER, PD&R's research information service, continued to experience strong demand for printed copies of products, and during that same period of time distributed some 350,000 studies and reports to interested constituents requesting them. The professional quality of PD&R's reports and studies continues to be of the highest priority for PD&R and HUD staff alike.

This guide was prepared in response to numerous inquiries received by PD&R's Research Utilization Division (RUD) from HUD staff and contractors about how to prepare reports for publication and about publication standards and guidelines. Compiled in a single volume that can be readily shared with others, the guide addresses a variety of topics designed to answer frequently asked questions. It goes through a typical report section by section, providing explanations, tips, dos, and don'ts. It provides suggestions for making publications ready for timely Web posting and offers helpful hints for those asked to prepare material based on research findings.

Although RUD's principal responsibility is the dissemination of PD&R's research results, it also ensures that PD&R's publications reflect HUD's graphic and industry standards, that they are appropriately formatted for printing, and that they are accessible on the Web as quickly as possible after they are completed. Your help in preparing print-ready and Web-ready products will mean that we can spend more time making sure the results of PD&R research are available to those who can benefit from it.

We hope this publication is useful to you and your contractors. It is a work in progress. As technology and publication policies change, the contents will be updated. And, of course, we're always interested in your suggestions.

Research Utilization Division
Office of Policy Development and Research
July 2002

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I. WHERE AND HOW TO BEGIN

**Three Steps to Creating
a Trouble-Free
Publication**

1. Plan Ahead
2. Plan Ahead
3. Plan Ahead

Creating a publication is a joint endeavor between the author and support staff, which includes editors, writers, graphic artists, layout and design specialists, and the printer. In the Office of Policy Development and Research (PD&R), the Research Utilization Division (RUD) serves as the resource for the authors and contractors with publication questions. Since its primary function is to disseminate the results of PD&R research, RUD staff is highly experienced in the packaging of research to make it appealing to the reader and to market it to interested constituents.

Who Is Responsible?

Government Technical Monitors (GTMs) or Government Technical Representatives (GTRs) are responsible for the accuracy and completeness of research studies produced by contractors, grantees, and holders of cooperative agreements. When the product is the result of inhouse research, the author is the responsible party. The GTM, GTR, or author is responsible for arranging staff-level technical reviews and developing the draft into a technically acceptable final product ready for publication.

RUD staff is available to assist the GTM or GTR, author, or any member of the support staff with issues such as formatting, publishing, and disseminating (all of which are discussed later in Section II).

When the GTM, GTR, or author has a substantively satisfactory draft, the GTM or GTR organizes a Research Utilization Committee (RUC) meeting that involves all interested parties. During the RUC meeting, dissemination issues are discussed and a dissemination plan is agreed upon. RUD staff documents the dissemination agreement in a memo to the Assistant Secretary, reviews the final draft for publication readiness, prepares the appropriate paperwork for Department clearance, and oversees the clearance and publication process.

All members involved in preparing the document should meet early and often in order to answer questions concerning style, design, and choosing an appropriate platform for publication.

II. PUBLICATION GUIDELINES

Front Cover

Using more than one color (black is considered a color; white is not) costs more to prepare and takes more time to print. However, opting for a one-color cover should not be considered boring. As shown in Example 1, a reversed out title (text in white on a dark background) can be eye-catching. Covers printed in more than one color must be justified on a case-by-case basis. Check with the GTM or GTR concerning case-specific covers. If the cover will be photocopied and the document tape bound, ensure that graphic elements are away from the spine (left side).

In addition to a simple title, the front cover should contain the text, “U.S. Department of Housing and Urban Development” and, if the document is specific to PD&R, “Office of Policy Development and Research.” Preferred fonts for this text are sans serif at 8–12 point, depending on the size of the publication. Sans serif fonts are preferred because they provide a crisp, clean look.

In some cases, the Secretary's name should appear on the cover. When that is the case, place the name, followed by a comma, as in “John Doe, Secretary” □ just above the words “U.S. Department of Housing and Urban Development.”

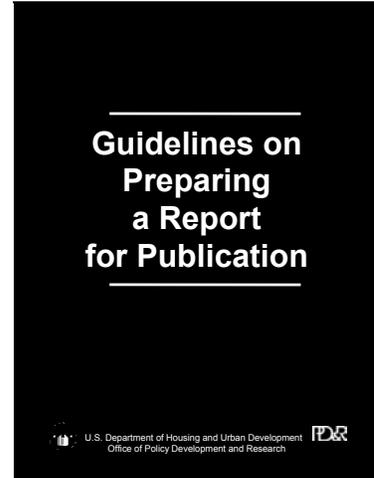
All PD&R documents should include the following information on the inside of the front cover:

“Visit PD&R’s Web site

www.huduser.org

to find this report and others sponsored by HUD’s Office of Policy Development and Research (PD&R).

Other services of HUD USER, PD&R’s Research and Information Service, include listservs; special interest, bimonthly publications (best practices, significant studies from other sources); access to public use databases; hotline 1–800–245–2691 for help accessing the information you need.”



Example 1: Reversed out title on black background



Example 2: HUD seal



Example 3: PD&R logo

HUD Logos

HUD requires certain logos on both the front and back covers of a report. The HUD seal (Example 2) should always appear on the front cover as a single-color image. This logo should be slightly larger than any other logos that may appear on the cover.

Include the PD&R logo (Example 3) on the cover if the report is being prepared for PD&R.

The HUD seal and the Equal Housing Opportunity logo (Example 4) appear on the back covers of the reports. They should appear in the bottom left corner. The seal should appear first, then the Equal Housing Opportunity logo.

If a date is to appear on the cover, format it with the month spelled out and the year immediately following (for example, July 2001).

HUD sometimes assumes responsibility for designing and printing the final cover, so check with the GTM or GTR for each publication.



**Example 4:
Equal Housing
Opportunity logo**

Back Cover

The back cover color should match the front cover's primary color. Unless specified, no white space needs to be preserved for recipient mailing addresses. The top left corner must list the following text:



**Example 5:
Back cover format**

U.S. Department of Housing and Urban Development (*bold*)
Office of Policy Development and Research (*if specific to*
PD&R)

Washington, DC 20410–6000 (*en dash used in ZIP Code*)

(preceding line should be approximately 1¾ inches long)

Official Business

Penalty for Private Use \$300

Return Service Requested

The top right corner should include mailing indicia with the following information (note use of capitalization):

FIRST-CLASS MAIL

POSTAGE & FEES PAID

HUD

PERMIT NO. G–795 (*following the “G” is an en dash—permit number may vary*)

The HUD seal and the Equal Housing Opportunity logo should appear on the back cover as previously described and as shown in Example 5.

Front Matter

Front matter includes everything before the body of the report, such as the letter from the Secretary, title page, acknowledgments, disclaimer, foreword, table of contents, list of exhibits, and executive summary. Unless otherwise indicated in the following descriptions, each of these sections should begin on a right-hand page.

▪ Letter from the Secretary

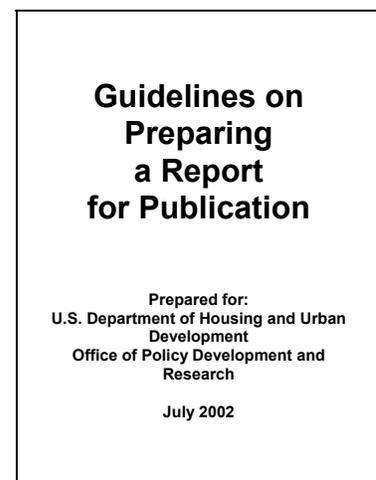
The Office of Public Affairs will decide whether a letter from the Secretary is to be included. However, major publications deserve your recommendation for a letter or foreword from the Secretary or Deputy Secretary.

▪ Title Page

The title page should repeat the title as it is written on the cover and be formatted in the same font and placed on the same position on the page. If the cover artwork is done in layout software (for example, Adobe Illustrator or Quark XPress) and the title page is done in word-processing software, the fonts should match as closely as possible. The title page may also include the date of publication (month and year with no comma between them); the organization name (do not include the street address, but the city and State are acceptable); author(s) or program sponsor(s); and contract, grant, or cooperative agreement number. HUD employees can appear as authors only if they are solely responsible for the text (that is, if they have personally performed the research and written the report). HUD policy does not allow GTM or GTR names on title pages. Example 6 depicts the title page for this publication.

▪ Acknowledgments

Acknowledgments should be printed on the back of the title page. GTMs, GTRs, or other helpful contributors may be referenced and thanked here.



Example 6:
Sample title page (title pages can have, in addition to the “Prepared for:” section, a “Prepared by:” section with the contractor’s name.

Foreword versus Preface

Foreword: prepared by someone other than the author or editor. Provides brief commentary on the publication's contents.

Preface: prepared by the author. Provides reasons for preparing the publication, methods of research, and acknowledgment of any permission granted for use of previously published materials.

- **Disclaimer**

Contractors who produce independently written reports that HUD chooses to publish should place the following disclaimer at the bottom of the title page's reverse side (usually below the Acknowledgments):

"The contents of this report are the views of the contractor and do not necessarily reflect the views or policies of the U.S. Department of Housing and Urban Development or the U.S. Government."

- **Foreword**

HUD's practice is to reserve the foreword for signed policy messages, usually from an Assistant Secretary. Generally, HUD will provide this material if it is to be included. *A common mistake for which authors and support staff should watch is the mislabeling of "foreword" as "forward."*

- **Table of Contents**

The table of contents should list the main sections of the text, with the hierarchy of headings clearly indicated by indentation (see Headings). The table of contents should also list any appendixes, endnotes, and references page numbers. The table of contents should not include those items that precede it in the document (letter from the Secretary, acknowledgments, disclaimer, or foreword).

- **List of Exhibits**

If there are five or more information tables, illustrations, graphs, figures, or charts within the text, compile them in a list of exhibits. This list should immediately follow the table of contents, which means if the table of contents is a single page, the list of exhibits should appear on the reverse side. The list of exhibits should only start on a right-hand page if the table of contents is double-sided. Do not list graphics that have been placed in the text only for visual effect. Exhibits can be listed in the order in which they appear in the report, or they can be listed by categories. For example, list all tables together, then list all figures together. If the list is of only tables, label the section "List of Tables," or "List of Illustrations" if the section lists only illustrations.

- **Executive Summary**

An executive summary is strongly recommended for reports longer than 50 pages. The executive summary should contain only what readers must know to understand the thesis of the report. Ideally, the executive summary should be no longer than five single-spaced pages.

Body of the Report

The body of the report is the main text of the report. Designate chapters or sections within a chapter with different levels of heading. Different levels of heading help to illustrate how the report is organized.

- **Headings**

Use different levels of heading in the report body to organize text and separate sections as shown in Example 7. Most reports (including this style guide) use two or three levels of heading, which are differentiated by using distinct fonts and type sizes. Using all uppercase letters is acceptable for short headings, but becomes difficult to read when used for longer headings. In such instances, consider using a larger font size instead.

End Matter

End matter includes everything that follows the body of the report, such as the appendixes, endnotes, and references. Elements of the end matter may be listed in the table of contents.

- **Appendixes**

When relevant information is either too long or too detailed to be included in the main text of the report, present it in one or more appendixes. Charts or graphs may also be included in appendixes. Note that the spelling of “Appendixes” conforms to Government Printing Office (GPO) style (see Section III).

- **Endnotes**

Endnotes, which are listed at the end of the report, are preferred over footnotes, which appear at the bottom of each page. Endnotes should appear after the appendixes because references to endnotes may occur in the appendixes.

HEADING 1

Text of report. Text of report text of report. Text of report. Text of report text of report text of report. Text of report.

Heading 2

Text of report. Text of report text of report. Text of report. Text of report text of report text of report. Text of report.

◆ **Heading 3**

Text of report. Text of report text of report. Text of report. Text of report text of report text of report. Text of report.

Example 7: Different levels of heading

However, they should be placed before the reference list or bibliography. Note that, by default, Microsoft Word automatically places endnotes at the end of the document, after the reference section. Avoid this by making the reference section a separate file or by adding a printout of the list to the hard copy. Use *Gregg Reference Manual* or *Chicago Manual of Style, 14th Edition* forms for endnotes in place of the *GPO Style Manual* form of endnotes.

▪ **Reference List or Bibliography**

Follow the *GPO Style Manual* when styling references (see Section III). The reference list or bibliography should appear after the endnotes because the endnotes might contain citations that appear in the reference list.

Word-Processing Programs

HUD's standard word-processing program is Microsoft Word 2000. For spreadsheets or charts, use Microsoft Excel 2000, PowerPoint 2000, or check with the GTM or GTR.

Submit a final draft in both hard copy and electronic versions, formatted in the current HUD-wide standard software, making sure that graphics are embedded in the text and are also provided in their original format.

Hard Copy Versions

In addition to an electronic version submitted on disk, authors are required to provide HUD with an error-free, laser-printed copy of the report. A laser-printed copy of the report is necessary in case the electronic version contains formatting or technical errors. The laser-printed copy will serve as a blueprint of what is on the disk and, in some cases, may be used to print the document.

Internet Posting

If the report will also be posted on the Internet, create on a separate disk a version of the document in which there are no blank pages, headers, footers, or page numbers. Configure the disk so that each chapter, main section, or graphic is a separate file. Create a clear, systematic classification system for naming graphic and table files so it is easy to determine their location in the document. For example, designate Table 7 in Chapter 4 as c4t7.tbl.

If the GTM or GTR requests delivery of the publication in electronic form as a portable document file (PDF), the aforementioned separate files are not necessary. A single

PDF file that contains the entire document will be sufficient for both hard copy printing and Internet dissemination.

If the end product will be a Web page instead of a hard copy publication, please refer to the HUD Web publication standards at the following address:

www.hud.gov/library/bookshelf15/policies/standard.cfm.

Complex Documents

Deliver documents that include visually complex elements, color, drawings, photographic images, or other artwork on a disk along with all fonts used to prepare the document. In addition, include professionally prepared camera-ready copy (see “Printing versus Photocopying” on page 13 for a camera-ready package checklist). Please label the disk with the author’s/submitter’s name, the filename, and the name of the software product(s) and version used (Microsoft Word 2000, Adobe Illustrator 8.0, etc.).

Color Issues

Using more than one color in any part of a document is expensive and must be considered in the budget. Also, using color increases the amount of time it takes to print the document. Take this into consideration when choosing color layouts for the report and selecting photographs.

For high-profile publications, a good balance is to have a full-color cover and a one- or two-color interior layout.
--

Grammar and Syntax

Wordiness, awkward sentence structure, and incorrect grammar detract from a report’s clarity and credibility. Use Standard English grammar and try to write objectively using the third person. Avoid using the second person (you, your).

Single-Sided versus Double-Sided Printing

Now that most photocopiers are capable of two-sided copying, reports are often printed double-sided to reduce costs and save paper.

When preparing a double-sided document, begin each major section (table of contents, appendixes, endnotes, references) or chapter on an odd-numbered or right-hand page. The only exception to this rule is the Acknowledgments section, which is usually on the back of the title page. Insert blank pages in

appropriate places to ensure that the first page of each chapter or major section begins on odd pages.

If the document is to be printed double-sided, allow a larger margin on one side of the page for binding. The larger margin should be on the inside of the page, that is, the larger margin would be on the left for odd-numbered pages and on the right for even-numbered pages (see Example 8). Most word-processing programs have a “mirror margins” function that will create a larger margin on the inside of the document.

Time Saver

When working on a tight deadline, don't waste time removing headers and footers from the blank pages in the electronic version. Simply insert blank pages in the appropriate places once the final laser of the document is printed.

Headers and Footers

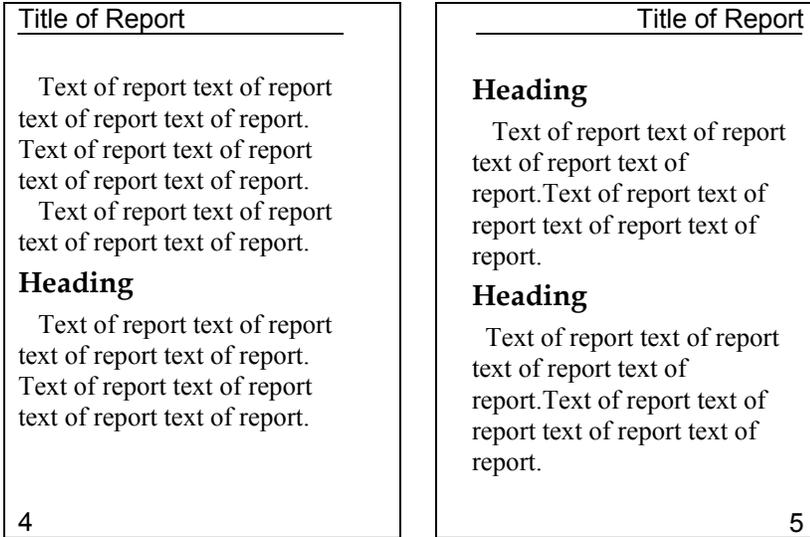
Headers and footers appear on all numbered pages. However, they should not be printed on blank pages.

Headers should contain the title of the report or the chapter or section heading. Do not put a contractor's name in either the header or the footer. The first page of a section does not have a header if it would have the same text as the title of the section.

It is important to pay attention to the placement of headers and footers when producing a double-sided document. The focus of the header should be on the outside of the page rather than the inside. Right-hand, odd-numbered pages usually have page numbers and headers toward the right-hand margin of the page. Left-hand, even-numbered pages have page numbers and headers on the left-hand margin of the page. The effect should be that facing pages (even-numbered on left and odd-numbered on right) should appear to be mirror images of each other, as shown in Example 8.

Time Saver

Centering headers and footers on every page of a double-sided document saves valuable time on rapid turnaround projects.

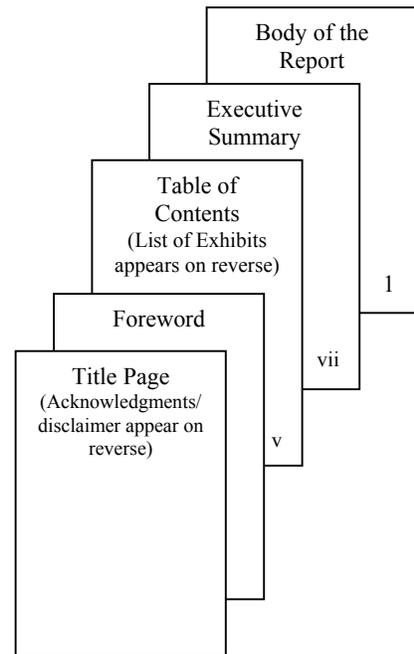


Example 8: Double-sided document with headers and footers formatted on the outside margins

Page Numbering

Although all pages of a document are counted (including blank pages), numerals do not appear on the title, acknowledgement/disclaimer, or foreword pages. The first printed numeral appears on the table of contents and usually begins with roman numeral “v” (this number changes if there is no foreword or if the foreword is more than two pages long). Use lower case roman numerals for the front matter and present it in the following order:

- Title page (no page number).
- Acknowledgments and/or disclaimer page (place on the reverse of the title page and count but do not print the page number).
- Foreword or preface (no page number).
- Table of contents (use roman numerals).
- List of exhibits (if applicable—use roman numerals).
- Executive summary (use roman numerals).
- Body of the report (use arabic numerals).



Place page numbers at the bottom of the page and centered for single-sided publications, and centered or placed on the outside margins for double-sided publications. The first page of the body of the report should always start on a right-hand page and should always begin with arabic numeral 1. Every section after the front matter—including the body of the report, appendixes, endnotes, and the reference list or

bibliography—should be continuously numbered. Remember that facing pages should be mirror images of each other.

Appendixes (if required) are numbered A-1, A-2, A-3; B-1, B-2, B-3; and so forth.

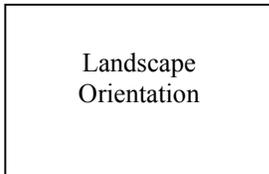
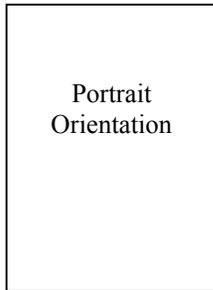
For consistency, all reports should adhere to the basic order outlined in this section. However, not all HUD and PD&R publications contain every section listed above.

Files created for Internet dissemination should not have page numbers.

Page Orientation

Printing from left to right across the short side of the page is called portrait orientation. Printing across the long side of the page is called landscape orientation.

Portrait (vertical) orientation is appropriate for most documents. For special documents, including those composed of wide tables, charts, or graphs, a landscape (horizontal) orientation may be more suitable. Portrait and landscape orientations can also be mixed, such as in a document that is primarily text but has several wide illustrations.



This is the only fully justified text in this document. All other text is left justified. Note how the number of spaces between words and sentences vary, making it more difficult to read.

Justification, Spacing, and Line Length

Left-aligned (also called flush left) text is preferred over fully justified text (text flush left and right), which can result in uneven spacing between words in a line and is generally considered more difficult to read. Use only single spacing between sentences and after colons (double spacing after a period is a carryover from the days of the typewriter and is not the industry standard for publications).

In general, the ideal length of an easily readable line is 4 to 4 1/2 inches (this line is a little more than 4 inches wide). A line shorter than 4 inches may result in a very ragged right margin, making reading difficult. Consequently, 8 1/2 x 11-inch documents normally should not have more than two columns.

Choosing a Font

In thinking about the design of the publication, remember to limit the number of different fonts, sizes, and styles (such as

bold or *italic*) on a page. More than three different choices are often too many; and inconsistently mixing fonts, sizes, and styles can overwhelm the reader. A serif face, such as 12-point Times New Roman, is the industry's most popular for running text. Typographers believe that serifs encourage the horizontal flow of the reader's eyes. A sans serif font is the industry's most popular type of font for headlines and titles (see Example 9).

The most commonly used serif typefaces (in a 10- to 12-point size) for the body of the report are

Book Antiqua,
Garamond, and
Times New Roman.

For headings and titles, a sans serif typeface is suggested. The most commonly used typefaces for headings and titles are

Arial,
Century Gothic, and
Impact.

Use two or three different typefaces or sizes to indicate various levels of headings in the same report as long as the different levels are used consistently. Headings can also include boldface type and small capital letters.

For any modern fonts, include that font on the disk being sent to the printer since printers may not have every font. If the font is not sent, the printer may choose a substitute that adversely affects the look of the document.

Block Quotes

If the report has long quotes or quotes from prominent people, such as the President, the Vice President, or the Secretary, place them in a text box or use lines or boxes to set the quote apart from the text. If the quote is by a prominent person, place the person's name along with their title and/or organization under the quote, as shown in Example 10.

Serif fonts such as this 12-point Times New Roman have crosslines at the ends of elements.

Sans serif fonts such as this 12-point Arial are straight.

Because italic text is difficult to read, use it sparingly for contrast and impact but not for large blocks of text.

Bold-faced text is usually reserved for headings and chapter titles.

Example 9: Common fonts and styles

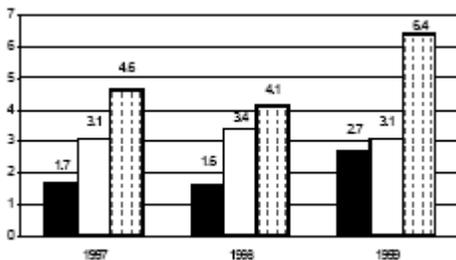
Today, more and more communities are looking beyond the basics of local housing and economic development issues. They identify broader needs and develop comprehensive plans that empower residents and bring opportunity to lower income neighborhoods.

—Mel Martinez
Former Secretary,
U.S. Department of Housing and Urban Development

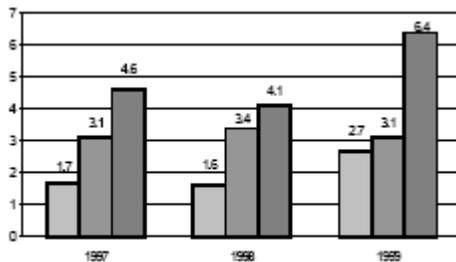
Example 10: Block quote with single line border

Interior Graphics: Graphs, Tables, and Illustrations

Use simple, clear graphics that readers can easily understand. Consistency of style among graphics makes documents appear cohesive.



Example 10: Graphic with lines



Example 11: Graphic with gray shading

For classification purposes, all types of tables, charts, graphs, text boxes, and illustrations may be put under the generic label of an exhibit. If this is not appropriate in a given report, separate labels may be used as long as the categorizing is kept consistent.

Each graphic should be numbered (to be cross-referenced in the text) and titled. Additionally, graphics may have a footnote that includes sources of statistical data. Use solid colors and lines to indicate various patterns, as shown in Example 11. Use fill patterns in the following order: black, white, horizontal lines, vertical lines, diagonal left, diagonal right, checkered. Do not use gray shading in graphics because variations of gray are more difficult to differentiate from each other (see Example 12). This can become problematic on large graphics that require numerous levels of shading.

Place the graphic as close as possible to its text citation. In the text, describe a graphic by its title or number, not “the above chart” or “the table below.” Number graphics in the order in which they appear in the text, and make the citation format consistent throughout.

Photographs

Original black and white photographs usually reproduce better in black and white documents than those originally in

color. Printing color photographs is expensive and usually reserved for publications that are produced in full color.

Photographs of people must illustrate diverse groups, including varied ethnicity and, where possible, people with physical limitations.

Printing versus Photocopying

High profile, high-priority documents require professional printing (through the GPO). If a report is being produced for a small audience (100 copies or fewer), photocopying is the recommended method of reproducing copies. Report deadlines also determine the method of production chosen for publication. Professionally printed documents require more time to produce than photocopied ones. They are also more expensive to create. However, documents with photographs will not photocopy well, so submit these to RUD early enough to be printed by their deadlines.

Submit documents to HUD in a manner appropriate to the chosen method of reproduction. Submit a report to be photocopied in two formats: a hard copy version produced on a laser-quality printer and an electronic file on a 3.5-inch DOS formatted (versus Macintosh formatted) disk. For more sophisticated documents produced in a layout program such as PageMaker, Quark XPress, or Illustrator, a complete camera-ready package suitable for printing must be provided. A camera-ready package should include the following:

- Correctly labeled camera-ready Zip disk.
- Printout of disk contents.
- Printer's dummy.
- Printout or proof of color separations.
- Printer's instructions.

Consult the GTM or GTR with any questions concerning this list should a camera-ready package be required.

Binding Options

Photocopied and printed documents can be mechanically bound using spirals, loose-leaf rings, post, or combs. Any of these bindings will allow the publication to lie flat. Short documents can be stapled down the left margin or folded

Time Saver

Make formatting choices concerning font and printing options before an initial draft report is submitted, in order to avoid time-consuming formatting issues later in the production process.

(11 x 17-inch paper) and stapled in the gutter between two pages. Longer documents—generally 100 pages or more—are perfect bound (glued at the left edge creating a spine). For more information, consult the GTM or GTR.

III. OVERVIEW OF GPO STYLE

HUD as a Federal Government agency uses a modified GPO style with a few exceptions, some of which are listed in Example 13. This overview of the GPO style gives further guidance about using acronyms, lists frequently misspelled words, and addresses additional style issues.

Add an s to acronyms to make them plural and an 's or s' to make them possessive.

Examples:

GTRs

HUD's position

Do not use a comma after introductory prepositional phrases of fewer than four words.

Example:

In 1999 PD&R launched...

Example 12: Some HUD selections of GPO style

When neither the *GPO Style Manual* nor the *PD&R Style Guide* provides an answer, turn to *The Elements of Style* (Strunk and White) or the *Chicago Manual of Style, 14th Edition*.

Because the *GPO Style Manual* is currently unavailable for purchase, direct questions this overview does not answer to the GTM or GTR, check with the library for a copy of the manual, or use the Online *GPO Style Manual*, accessible at the following address:

www.access.gpo.gov/styleman/2000/browse-sm-00.html.

Any publication submitted to HUD should be free of obvious spelling and grammatical errors. Check spelling frequently, using *Webster's 10th New Collegiate Dictionary*. Use the word processing program's spell check after making any changes to the document. Remember, however, that a spell check is not foolproof. Review the document after each round of editing.

Check charts, tables, and graphs for factual accuracy and clarity of presentation.

General Guidelines

- Follow the *GPO Style Manual* except where noted on this style sheet.
- Write reports in the third person objective point of view.
- Avoid wordiness.
- Use active voice wherever possible.

For a comprehensive list of exceptions to GPO style see the appendix, "Style Guide for PD&R Publications."

- Use politically sensitive vocabulary.
- Use endnotes for additional comments, clarification, or asides that are not directly relevant to the flow of the main text.
- Use “report,” not “paper,” when referring to the text.
- For verb forms ending in -ed or -ing, use single final consonants when *Webster’s 10th New Collegiate Dictionary* offers a choice of single or double final consonants. For example, focused not focussed, labeled not labelled, and benefiting not benefitting.
- Use italic text when a term is defined for the first time in the report. For example, “*Originations* is a term used in mortgage lending.”

Abbreviations and Acronyms

- Define all abbreviations and acronyms at first use followed by the abbreviation in parentheses. For all subsequent occurrences, use only the acronym. For example, “The U.S. Department of Housing and Urban Development (HUD) researched a project on low-income housing. HUD found that...”
- Do not use an article in front of an acronym that is used as a noun.
- If an uncommon acronym or abbreviation is repeated in subsequent chapters, define it at first use in each chapter.
- If an acronym has not appeared for 10 or more pages, repeat the full version before using the acronym again.
- Spell out State names in text.
- Spell out State names and acronyms (except HUD) in the titles of tables, charts, and chapters.
- Do not use a period after the abbreviation for area locations in an address (for example, SW and NE).
- Avoid Latin abbreviations in the text; substitute English expressions (for example, use “that is” instead of “i.e.”).

It is acceptable, however, to use *ibid.* and *op.cit.* in references.

Bullets

Begin each entry in a bulleted list with a capital letter and end it with a period. Use single spacing between entries when each entry requires one line; use double spacing between entries if any entry requires more than one line.

Capitalization

- In tables, charts, exhibit titles, and captions capitalize only the first word of each entry. If choosing to capitalize key words, do not capitalize prepositions.
- Use lower case for a descriptive term that denotes direction or position (northern Vermont, south Dade County) but capitalize terms denoting regions (Northwestern United States and the Northwest).
- Do not capitalize the word “program,” as in Community Development Block Grant (CDBG) program, unless the word is part of the acronym, as in Experimental Housing Allowance Program (EHAP).

Compounding and Unit Modifiers

- Close up the following words: database; followup (as a noun or adjective), follow up (as a verb); hotline; indepth (adjective); onsite; policymaker/-ing; decisionmaker/-ing; systemwide; nationwide; statewide; and workplace.
- Use a hyphen between words (high-level decision) or abbreviations of words (HUD-sponsored study) that are combined to form a unit modifier immediately preceding the word modified, unless the meaning is clear and readability is not aided by using the hyphen (high school student). Do not hyphenate predicate adjective or adverb phrases (full-time employee but employed full time).
- Do not hyphenate a two-word unit modifier when the first word is an adverb that ends in -ly (congressionally chartered group), a comparative (lower income group), or a superlative (highest level decision).

- Hyphenate numerical compounds that are unit modifiers, whether or not the first element is a figure (5-year program, three-story building).
- Hyphenate noun phrases and unit modifiers relating to age (18-year-old offender, an 18-year-old), but not predicate adjectives (18 years old).

Headings

- The number and levels of heading in a document can vary, but consistency in the hierarchy of headings is important.
- Do not use subheadings excessively; three levels of heading are most common.
- There should be at least two subheadings of any level in a section; avoid using just one subheading.

Hyphens, Dashes, and Parentheses

- Use a hyphen (-) to connect the elements of certain compound words, for example, in the unit modifier low-income.
- Use an en dash (–) in a range of numbers, capital letters, or figures and capital letters (for example, 1989–99, exhibit 6–A).
- Use an em dash (—) in text to indicate a sudden break or abrupt change in thought or to set off matter closely related to the main statement (for example, HUD focused on larger States—California and Texas—for this report).
- Do not use spaces on either side of a hyphen, en dash, or em dash (for example, low-income housing, 1992–94).

Italics

- For emphasis, italicize rather than underscore.
- Do not italicize foreign words.

Numbers

- Spell out numbers one through nine. Ordinals first through ninth are also spelled out (for example, first floor and Seventh Street).
- Use a numeral for a single number of 10 or more, unless it is the first word of a sentence (for example, “Twelve of the 15 researchers attended the meeting.”).
- If a sentence has more than one number and one of them is 10 or higher, use figures for all numbers (for example, “The speaker listed 5 universities and 12 community-based organizations in the collaboration.”).
- Write multiple-year time periods in the same century as 1991–94, not 1991–1994; however, 1881–1981 is correct.

Punctuation

- Do not use apostrophes for plural numbers or acronyms (the 1900s, PHAs). Use apostrophes only to denote possession (HUD’s policy).
- Use commas after each item in a series of three or more words, phrases, letters, or figures when the words “and,” “or,” or “nor” are included (a, b, and c).
- Use a comma before and after explanatory phrases, appositives, and identifiers; after a State when using a city and State name (Newark, New Jersey); and in a complete date within a sentence (On May 1, 1995.). Do not use a comma for only the month and year (June 1994).
- Following short introductory prepositional phrases, use commas only as necessary to avoid confusion (for example, “In 1982, 150 students”; “To John, Smith was acting strangely”; but “In 1982 Jones...”).
- Use a semicolon to separate a series of phrases containing commas, to separate statements too closely related in meaning to be written as separate sentences, and for statements of contrast. Minimize the use of the semicolon to join two independent clauses that could stand as separate sentences.

- Place periods and commas inside quotation marks. Place colons, semicolons, question marks, and exclamation points outside quotation marks unless they are part of the material being quoted.

Reference List

A complete reference list should appear at the end of each chapter or at the end of the document. The following style for various types of publications is common but not required. The most important thing is to provide enough information so that the reader can locate the reference. This should include all authors' names, year of publication, the complete title of each work, the journal name or name of the publisher, the location of the publisher, and specific page numbers.

- **Journal article:**
Barro, Roy. 1991. "Economic Growth in a Cross-Section of Countries," *Quarterly Journal of Economics* 106:407–444.
- **Book:**
Keynes, John Maynard. 1936. *The General Theory of Employment, Interest, and Money*. London: Macmillan.
- **Chapter in a larger work:**
Johnson, D.G. 1952. "Some Effects of Region, Community Size, Color, and Occupation on Family and Individual Income," in *Studies on Income and Wealth*. Cambridge, Massachusetts: National Bureau of Economic Research.
- **Report:**
Kareit, Nancy. 1986. "Elementary Education and Black Americans: Raising the Odds." Report prepared for the Committee on the Status of Black Americans. Washington, D.C.: National Research Council.
- **Same author for multiple references:**
List all works attributed to one author together in reverse chronological order. Use a 3-em dash followed by a period instead of repeating the author's name after the first reference.

Ihlanfeldt, Keith R. 1992. *Job Accessibility and the Employment and School Enrollment of Teenagers*.

Kalamazoo, Michigan: W.E. Upjohn Institute for Employment Research.

———.1991. “The Effect of Job Access on Black and White Youth Employment: A Cross Section Analysis,” *Urban Studies* 28:255–265.

Text References

- Reference style is often a function of what is most appropriate for the report. No matter what style is chosen, the most crucial element is consistency.
- Name-date references are preferred: (Johnson 1995). Check references carefully to be sure that the text and reference list match.

Examples of Terms/Usage

WHAT TO USE	EXPLANATION
A	
acknowledgment	not acknowledgement
administration	lowercase except with President’s name; the Bush Administration
African American	noun; African-American if a unit modifier
appendixes	appendixes is preferable to appendices
B	
brownfields	not “contaminated urban sites”
benefited	not benefitted
C	
canceling	not cancelling
civil rights	
communitywide	not community-wide
Congress	not congress
congressional	not Congressional
D	
database	not data base
decisionmaker	not decision maker
disk	not diskette

Department	used instead of HUD or another specific Department
dialogue	not dialog
downpayment	not down payment

E

e-mail	not email
ensure	not insure, unless dealing with insurance
epilogue	not epilog

F

Fannie Mae	legal name; used to be Federal National Mortgage Association
Federal	not federal
Federal Government	not federal government; but Federal department
federally	not Federally
Foreword	not Forward, when referring to front matter of publications
followup	not follow up, unless used as a verb
Freddie Mac	Federal Home Loan Mortgage Corporation

G

Gautreaux program	
Ginnie Mae	do not write out Government National Mortgage Association
grassroots	not grass roots

H

highrise	not high rise
homeowner	not home owner
homeownership	
homepage	not home page

I

indepth	not in depth, when a unit modifier
index, indexes	not indices
inhouse	not in house, when a unit modifier
inner city	not inner-city (if a noun), inner-city if a unit modifier
Internet	not internet

J	
judgment	not judgement
L	
land use	if a unit modifier
listserv	not listserve
long-term	if a unit modifier
low-income	if a unit modifier
M	
makeup	not make-up
midrise	
metropolitanwide	not metropolitan-wide
moderate-income	if a unit modifier
multifamily	not multi-family
N	
Nation	when used as a synonym for the United States
national/nationally	not National or Nationally
nationwide	not nation-wide
Native American	Noun and unit modifier
Neighborhood Watch	
nongovernmental	not non-governmental
nonprofit	not non-profit
nonwhite	not non-white
O	
offsite/onsite	not off-site/on-site
online	not on-line
P	
policymaker	not policy maker
precede	to go before
proceed	to advance
Presidential	not presidential
prologue	not prolog
S	
Sallie Mae	Student Loan Marketing Association
Section 8 certificate	used before 1982
Section 8 voucher	used after 1982
single-family	if a unit modifier
State	not state
statewide	not state wide
T	
timeframe	not time frame
toward	not towards
W	
Web page	
Web site	

World Wide Web

Y

year

not Year

Z

ZIP Code

IV. LEGAL ISSUES

Permission to Publish HUD Publications

Works published without copyright (for example, all Government publications) are in the public domain and may be reprinted without charge or permission. Any copyrighted material in the report, however, remains protected. HUD requests that, if a commercial publisher wishes to reprint portions from a HUD report, the publisher make no changes to the material. HUD also requests that the publisher include a citation or credit line that identifies HUD as the author and the title of the publication as the source of the material.

Publication of Reports by Contractors

Standard contract provisions state that unless a research report has already been cleared for publication and made available to the public by the Government, the contractor that prepared it may not disclose its contents to the public or publish it for 3 months following the acceptance of the final report, unless the contracting officer has given written permission. Include the following notice in the contractor's publications:

Research was performed under contract with the
Office of Policy Development and Research, U.S.
Department of Housing and Urban Development.

If the report was prepared with HUD funds, the contractor may copyright the layout and design but not the substantive language, which remains in the public domain.

Publication of Reports by Those in Cooperative Relationships

Unless the Government has already made the report available to the public, those in a cooperative relationship (grantees and holders of cooperative agreements) cannot publish the

report for 60 days after the acceptance of the full report unless written permission has been given by the grant or cooperative-agreement officer. In such a case the publication must contain one of the two following notices:

The work that provided the basis for this publication was supported by funding under a grant (or cooperative agreement) with the U.S. Department of Housing and Urban Development. The substance and findings of that work are dedicated to the public. The author and publisher are solely responsible for the accuracy of the statements and interpretations contained in this publication. Such interpretations do not necessarily reflect the views of the Government.

or

The contents of this report are the views of the [contractor, grantee, or holder of this cooperative agreement] and do not necessarily reflect the views or policies of the U.S. Department of Housing and Urban Development or the U.S. Government.

Place either paragraph on the front or the back of the title page. Like contractors, those in assistance relationships may copyright the layout and design of a report, but not its substantive language.

Inhouse Publications

For an inhouse study, place the following notice on the front or the back of the title page:

The research forming the basis of this report was conducted by the [Division] in the Office of Policy Development and Research, U.S. Department of Housing and Urban Development.

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The rights holder may dictate wording and placement of the credit. If so, follow their guidelines. If not, place the following notice on the back of the title page:

Material on page [x] reprinted from [title of publication] by [author] by permission of [holder of copyright], [year of publication].

Trade and Manufacturers' Names

Avoid the appearance of endorsing or favoring commercial products. If the report will not be meaningful without referring to them, products may be mentioned, but only with approval. Once approval is given, include the following notice on the back of the title page:

The U.S. Government does not endorse products or manufacturers. Trade or manufacturers' names appear herein solely because they are considered essential to the object of this report.

V. APPENDIX – STYLE GUIDE FOR PD&R PUBLICATIONS

Editing Notes

- Generate a list of acronyms that shows the pages of first and second occurrence.
- Check off endnotes as they appear in the text. Check to see whether the reference appears to fit within the context of the text in which it is found. Also double-check the numbering of the notes, both in the text and in the endnotes. Crosscheck all endnotes with references for accuracy.
- Check off references as they appear in the text. Look for differences in date and spelling of author's name. Query author about any discrepancies and/or omissions.
- Create a style sheet showing capitalization, hyphenation, and so forth of terms not listed in this document.

General Guidelines

- Confirm that all referenced Web addresses are correct.
- **Pronouns.** For purposes of clarity, *this* and *these* should be followed by a noun (for example, “This program. . .”). Avoid using such pronouns alone to refer to an idea developed in the preceding sentence.
- **Unit modifiers.** Use a hyphen between words or between numerals and words combined to form a unit modifier immediately preceding the word modified (a 4-percent increase, face-to-face contacts). Omit the hyphen in a modifier of comparative or superlative degree; for example, lower income housing. [See GPO 6.16, 6.19]

Abbreviations and Acronyms

- Define acronyms the first time they are used and use the acronym thereafter. Redefine acronyms at the beginning of each chapter or major section (this includes HUD).

- Do not use “the” with an acronym; for example, Atlanta metropolitan statistical area (MSA or Atlanta MSA).
- To indicate plural of acronyms simply add *s* (CDBGs, GSEs). Use apostrophe to indicate possession (HUD’s field offices, HMDA’s database).
- Avoid Latin abbreviations in the text; however, it is acceptable to use *ibid* in references. Substitute English expressions as listed for the following Latin abbreviations:

Latin	English	Latin	English
e.g.	for example	op. cit.	in the work cited
i.e.	that is	loc. cit.	in the place cited
etc.	and so forth	ibid*	in the same place

*Use *ibid* *only* in notes where work cited is the same as in the immediately preceding note. Otherwise, use shortened citation form given in the *Chicago Manual of Style, 14th Edition*.

Capitalization

- Capitalize “To” in titles if it is part of an infinitive.
- Capitalize preposition with four or more letters (for example, With, Through, Above).
- In tables, charts, and exhibits, all major words in boxheads are capitalized. Only the first word of each entry in the stub is capitalized.

Hyphens, Dashes, and Parentheses

- Em dashes and parentheses should not be overused.
- Never use an en dash in a “from...to” or “between...and” construction; always use “to”, for example, from 1990 to 2001; between 1999 and 2001.
- Parentheses are used to set off matter not intended to be part of the main statement, yet important enough to be included.
- Hyphen ladders of more than two hyphens must be avoided (except in *very* narrow, justified columns).

- Where possible do not hyphenate a proper noun or use a hyphen after a two-letter syllable.

Numbers

- Denote units of measurement, money (excluding large amounts such as \$4 billion), and time in figures.
- A unit of measure, time, or money that is always expressed in figures, does not affect the use of figures for other numerical expressions within a sentence [See GPO p. 166, 12.6] (for example, “Each of the five girls earned 75 cents an hour.”).

Punctuation

- Use a comma after all introductory transitional adverbs except *thus*.
- Do not use a comma after the State name in a city and State when it is used as an adjective, for example, Washington, D.C. metropolitan area.
- Punctuation immediately following boldface or italic is also bold or italic.

Agency Address Hierarchy

U.S. Department of Housing and Urban Development
Office of Policy Development and Research
Room 8126
451 Seventh Street SW
Washington, DC 20410

References

- **Style.** Follow “Documentation 2: Author-Date Citations and References List” in the *Chicago Manual of Style, 14th Edition*, chapter 16, pp. 637–699.
- **Endnotes versus references.** Text that is strictly reference information should not be included in the endnotes; move it to the reference list. In the endnote, only include the author(s) and year.

- **References not cited in text.** Should not be included in the reference list. Create a separate list entitled “Additional Readings.”
- **No references in text but list at end.** Title should be “Selected Readings.”

Text Citations

References embedded in the text should appear as follows:

- One author: (Johnson 1995); two or three authors: (Johnson, Jones, and Brown 1995) [write out “and”]; more than three authors: (Johnson et al. 1995); group as author: (Federal Reserve Bank of Boston 1976).
- Page numbers in reference: (Johnson 1995, 56).
- Two or more references by different authors: (Johnson 1995; Bryan et al. 1996; Ross and Jones 1999).
- Two or more references by same author: (Johnson 1995, 1997, 1999)
- Placement: references generally relating to the preceding text should be placed just before a mark of punctuation. If an author’s name is cited, the reference should placed immediately following: Jones and Carter (1980).
- In press: Year can be cited as “forthcoming,” “in press,” or the current year. Query the author for updated information. These terms should be used only for articles that have been accepted for imminent publication. If article is not actually in press, cite it as though it was an unpublished manuscript.

Reference List

Arrange in alphabetical order. Single-author entries come before a multi-author entry beginning with the same name. Multiple entries with the exact same author(s) should be listed chronologically.

HUD Idioms

A	
Abt Associates Inc. administration	no comma except with proper names, for example, Food and Drug Administration
affordable	purchasable by low-income public
afterschool AmeriCorps anticrime, antigrowth	close up “anti” words; follow GPO
American Housing Survey area	no comma when used with city and State, for example, Richmond, Virginia area
Arizona Regional Multiple Listing Service assisted assisted-living	helped by grants or subsidies when a unit modifier
B	
basis point 00-basis-point bedroom	when a noun when a unit modifier one-bedroom, two-bedroom (when a unit modifier)
benefiting Boston Fed study	Boston Federal Reserve Bank study
Bureau of the Census	acceptable: U.S. Census Bureau or Census Bureau, but be consistent
buydown	
C	
categorical census	divided by class Bureau of the Census, U.S. Census Bureau, or Census Bureau, but 1990 census
Center City Philadelphia central city central-city certificate	when a noun when a unit modifier Section 8 certificate (before 1982); use “voucher” after 1982
city computer-skills training	

Consolidated Plan	
continuum of care	when a noun
continuum-of-care program	when a unit modifier
credit-card advances	
D	
data set	
daycare	
deep subsidy	
demand-side	when a unit modifier
drywall	
E	
e-mail	in text
E-mail	in address lists
Empowerment Zone	EZ
Enterprise Community	EC
enterprise zone	usually not capitalized at the State level
Executive Order No. XXX	specific
Executive order	generic
F	
factors	requirements (for making competitive awards)
Federal department	
fixed-rate loans	
focused, focusing	
for-profit	when a unit modifier
Fort Worth	
G	
GI fund	
Greater Boston	
Grey Areas Project	(not program)
gross state product	initial cap when used with state name, for example, Maryland's Gross State Product
H	
hard-copy	when a unit modifier
healthcare	when a unit modifier
high-rent	when a unit modifier
home builders	
home building permits	when a unit modifier
homebuilding	
homebuyers	
homebuying	
home-purchasing experience	
home-purchase price	

home-repair	when a unit modifier
HOPE VI	
hotline	
Hurricane Andrew	
I	
Inc.	always precede with a comma
independent-living	when a unit modifier
infill	
in-migration	when a unit modifier
intranet	
J	
Jacobs effect	
Japanese-American	when a noun or a unit modifier
L	
lay off	when a verb
layoffs	when a noun
lease up	when a verb
lease-up	when a noun and a unit modifier
loan guaranties	
Los Angeles Consolidated Metropolitan Statistical Area	
Loudoun County	
low-income	when a unit modifier, income of less than 80 percent of the area median (includes poor)
low-income people	not poor people
low-interest	when a unit modifier
lower income housing	no hyphen with comparative or superlative per GPO
lowrise	
M	
majority-minority	a minority population exceeding 50 percent
market-rate units	
midrise	
matching	duplicating
metro	DO NOT USE
metropolitan-area	when a unit modifier
mid	hyphenate if followed by number or acronym, otherwise close up
middle-income	when a unit modifier

Midtown submarket (Atlanta)	
Midwest million	don't hyphenate when used with dollar sign, for example, \$10 million project
Model Cities program	
N	
<i>N</i> or <i>n</i>	number in sample, in tables
no.	number, in tables
non-Hispanic	
the Northwest	
Northwestern United States	
not-in-my-backyard	when a unit modifier
O	
one-bedroom	when a unit modifier; write out number
one-cent	one-cent sales tax
one-stop shopping	
out-migration	
owner-occupied	when a unit modifier
P	
<i>p</i>	probability
2 to 3 percent	
20-percent	when a unit modifier
percentage point	singular if less than 1 but plural if greater than 1
personal-care	when a unit modifier
poor	below the poverty line
preproduction	
presales	
Prince George's County	
private-sector program	when a unit modifier don't capitalize unless part of name of program
public-sector	
public use	
<i>Puget Sound Forecaster</i>	
Q	
first-quarter level	
R	
<i>R</i>	correlation coefficient
region	lowercase
real estate	do not hyphenate as u.m.

Realtors®	include superscript “registered” symbol at first mention only
rent up	when a verb
rent-up	when a noun and a unit modifier
Rental Rehabilitation Program	
retrofit	not retrofitted, for example, have been retrofit
S	
salary and wage employment	
sales housing market	
San Francisco Bay Area	
seasons	spring, summer, autumn (fall), winter
Seattle Metropolitan area	
second-best year	
Secretary of Housing and Urban Development	NOT Secretary of the Department of Housing and Urban Development, Secretary of the U.S. Department of Housing and Urban Development, HUD Secretary (unless HUD already defined in document)
Section 8 Existing	
Section 8 New Construction	
service-sector growth	
set aside	when a verb
set-aside	when a noun
short-lived	when a unit modifier
single-family building	NOT single-family home building
single-family home construction	
single-family properties	
sizable	
south Dade County	
Southeast	only when referring to specific region of the country, for example, the Southeast
southern California	
Southwest	
xx-square-foot area	

staff	plural
Strip District (Pittsburgh)	
suburban edge cities	(no hyphen)
supply-side	when a unit modifier
supply-sider	when a noun

T

tax-credit	when a unit modifier, for example, tax-credit program
telecommunications services	
tester	
<i>t</i> -test/ <i>t</i> -statistic	
then-governor	when a unit modifier
Title I loans	
To (infinitive)	upper case as part of a title
totaled, totaling	
tourism-related business	
tourist industry	
townhome; townhouse	
Triad area	
two-bedroom	when a unit modifier; write out number

U

underserved	
under way	when a predicate modifier
United States	when a noun
Upstate New York	
U.S.	when an adjective

V

very-low-income	when a unit modifier
voucher	as in Section 8 voucher; use if referring to period after 1982

W

Washington, D.C.	no comma after D.C.
metropolitan area	
Web site	
West End (Chicago)	
West Side (New York)	
west side of the city	
west end of the metropolitan area	
western Michigan	
while	change to “although” when introducing a sentence; do not use “while”

Workable Plan

write-down write down	when a unit modifier when a noun; deliberate reduction in the book value of an asset
--------------------------	---

Y

year-end year-earlier youth	when a unit modifier when a unit modifier singular and plural
-----------------------------------	---

Acronyms

A

AAE	Administrative Agency Experiment
ABA	American Bankers Association
ACIR	Advisory Commission on Intergovernmental Relations
ACLI	American Council of Life Insurance
ACMs	asbestos-containing materials
ACT	Agenda for Children Tomorrow
AFDC	Aid to Families with Dependent Children
AHS	American Housing Survey
ARFA	Antirecession Fiscal Assistance
ARM	adjustable-rate mortgage
ASFF	agriculture services, forestry, and fisheries

B

BEA	U.S. Bureau of Economic Analysis
BHP	Boston Housing Partnership
BLS	Bureau of Labor Statistics

C

CAA	Clean Air Act of 1970
CAD	computer-aided design
CAHT	County Alliance of HUD Tenants
CAP	Community Action Program
CAP	Chicago Area Project
CBD	central business district
CBI	Community Building Initiative

CBO	community-based organization
CBP	Community Business Patterns
CBP	Community Building in Partnership (Baltimore)
CDBG	Community Development Block Grant
CCC	Center for Community Change
CCRP	Comprehensive Community Revitalization Project
CDC	Community Development Corporation
CED	Council on Economic Development
CEDAC	Community Economic Development Assistance Corporation
CES	Coalition for Economic Survival
CES	Center for Economic Studies (Bureau of the Census)
CETA	Comprehensive Employment and Training Act
CfED	Corporation for Enterprise Development
CHAS	Comprehensive Housing Affordability Strategy
CMSA	consolidated metropolitan statistical areas
CPB	County Business Patterns
CPC	Community Preservation Corporation
CPD	Community Planning and Development
CRA	Community Reinvestment Act
CUE	Committee on Urban Economics
CUED	Council for Urban Economic Development
D	
DARPA	Defense Advanced Research Projects Agency

DCCA	Department of Commerce and Community Affairs
DAR	debt-coverage ratio
DU	delegated underwriter
E	
ED	U.S. Department of Education
EHAP	Experimental Housing Allowance Program
EPA	Environmental Protection Agency
ERS	Economic Research Service (USDA)
EZ/EC	Empowerment Zone/Enterprise Community (program)
F	
FHA	Federal Housing Administration
FHEO	Fair Housing and Equal Opportunity
FIRE	finance, insurance, and real estate
FmHA	Farmers Home Administration (defunct; successor is Rural Housing Service, part of Rural Housing and Community Development Service (RHCDS))
FMR	fair market rent
FNMA	<i>do not use</i> (former Federal National Mortgage Association; now use Fannie Mae)
FSS	family self-sufficiency
G	
GAO	General Accounting Office
GATT	General Agreement on Tariffs and Trade
GCP	gross city product
GDP	gross domestic product
GI fund	FHA's general insurance

GNMA	<i>do not use</i> (former Government National Mortgage Association; now use Ginnie Mae)
GNP	gross national product
GSE	government-sponsored enterprise

H

HADE	Housing Allowance Demand Experiment
HAP	Housing Assistance Plan
HASE	Housing Allowance Supply Experiment
HHFA	Housing and Home Finance Agency
HHI	Hirschman-Herfindahl indexes
HMDA	Home Mortgage Disclosure Act
HoDAG	Housing Development Action Grant
HOME	(do not define) Home Investment Partnership Act
HOPE VI	(do not define) Homeownership and Opportunities for People Everywhere
HPD	Housing Preservation and Development
HUD	U.S. Department of Housing and Urban Development (define at first mention and at beginning of each chapter or major section)

I

IAF	Industrial Areas Foundation
IJR	Institute for Juvenile Research
ISTEA	Intermodal Surface Transportation Efficiency Act of 1991
IT	information technology

J

JCPS	Joint Center for Political Studies
JTPA	Job Training Partnership Act

L	
LEAA	Law Enforcement Assistance Administration
LIHPRA	Low Income Housing Preservation and Resident Homeownership Act
LIHTC	low-income housing tax credit; initial caps when referring to name of program
LISC	Local Initiatives Support Corporation
LTV	loan to value; loan-to-value (when a unit modifier)
M	
MAR	Marshall-Arrow-Romer; MAR effect
MBS	mortgage-backed security
MLS	multiple listing service
MMI	Mutual Mortgage Insurance
MSA	metropolitan statistical area
N	
NAACP	National Association for the Advancement of Colored People
NAFTA	North American Free Trade Agreement
NAHA	National Affordable Housing Act
NAHB	National Association of Home Builders
NAHRO	National Association of Housing and Redevelopment Officials
NCCED	National Congress for Community Economic Development
NCDI	National Community Development Initiative
NDDP	Neighborhood Development Demonstration Program
NECMA	New England county metropolitan area
NFI	Neighborhood and Family Initiative
NGO	nongovernmental organization

NHI	National Housing Institute
NHS	Neighborhood Housing Services
NIMBY	not in my backyard
NIST	National Institute of Standards and Technology
NLC	National League of Cities
NLRB	National Labor Relations Board
NOFA	notice of funding availability
NPA	National People's Action
NPL	National Priorities List (Superfund)
NPTS	National Personal Transportation Survey
NRC	Neighborhood Reinvestment Corporation
NSA	Neighborhood Strategy Area
NSHD	Neighborhood Self-Help Development program
NTIC	National Training and Information Center
NYCHA	New York City Housing Authority

O

OCIO	Office of the Chief Information Officer
OECD	Organization for Economic Cooperation and Development
OHHLHC	Office of Healthy Homes and Lead Hazard Control
ONAP	Office of Native American Programs
OPEC	Organization of the Petroleum Exporting Countries

P

PA	programmable automation
PCJD	President's Committee on Juvenile Delinquency
PD&R	Office of Policy Development and Research
PHA	Public Housing Authority
PICO	Pacific Institute for Community Organizations

PIH	Office of Public and Indian Housing
PMI	private mortgage insurance
PMSA	primary metropolitan statistical area
PRAG	Policy Research and Action Group
R	
REIT	real estate investment trust
REMIC	real estate mortgage investment conduit
RFI	Residential Fixed Investment
RHCDS	Rural Housing and Community Development Service, the umbrella under which the former Farmers Home Administration (FmHA), now defunct, is part; FmHA is now the Rural Housing Service
RISC	reduced instruction set computing
<i>RRR</i>	<i>Recent Research Results</i>
RTA	Regional Technology Alliance
RTA	Regional Transportation Authority (Chicago)
RTC	Resolution Trust Corporation
S	
S&L	savings and loan
SAAR	seasonally adjusted annual rate
SBA	Small Business Administration
SBDC	Small Business Development Centers
SEIU	Service Employees International Union
SFDMS	Single Family Default Monitoring System
SIC	Standard Industrial Classification
SME	small- and medium-sized enterprises
SMH	spatial mismatch hypothesis

SMSA	Standard Metropolitan Statistical Area
SRO	single-room occupancy
SSRC	Social Science Research Council
T	
TA	technical assistance
TAG	technical assistance grant
TCPU	transportation, communications, and public utilities
TEA-21	Transportation Equity Act for the 21st Century
TRP	Technology Reinvestment Project
TVA	Tennessee Valley Authority
U	
UCAN	United Connecticut Action for Neighborhoods
UDAG	Urban Development Action Grant
UEZ	urban enterprise zone
UI	unemployment insurance
<i>URM</i>	<i>Urban Research Monitor</i>
URPG	Urban and Regional Policy Group
V	
VA	U.S. Department of Veterans Affairs
VHDA	Virginia Housing Development Authority
VISTA	Volunteers in Service to America
W	
WIC	Women, Infants, and Children program
WPA	Works Progress Administration

Editing Charts, Tables, and Graphs

It is essential to compare textual discussions with the information contained in charts, tables, and graphs for accuracy. Place an in-text callout as close as possible to chart or table.

- Correct obvious errors. Example: The chart lists five States but the text says that only two are shown on the chart.
- Query ambiguous discrepancies. Example: Bar on graph shows 50 diplomats, but text refers to the 80 diplomats shown in the graph.
- Pay special attention to table and column titles, making certain that the text uses the same language to refer to these items. Example: Row head says, “Growth of Cities” but text refers to the row in the chart called “Growth in Cities.”

Additionally, check charts, tables, and graphs as specified below.

- **Charts and Tables**

Check overall appearance for:

- A logical reason for any unfilled cells.
- An immediate sense of logical sequential order.
- Consistency within and among all charts and tables in the article.
- Alignment of numbers in columns by ones or by decimals, as appropriate.

Check labeling for:

- Title.
- Vertical and horizontal headings.
- Absence of symbols, unless their lack may cause confusion.
- Avoidance of abbreviations where appropriate.
- Consistency and parallelism of wording.
- Use of words for large-number endings (for example, in millions).

Check symbols (for example, \$, %) for:

- Appropriateness of use.
- Absence in columns after initial entry.

Check number form for:

- Consistent number of places beyond the decimal point within a category.
- Use of 0 (zero) preceding a decimal number less than 1 (for example, 0.1).
- Absence of words to complete a large number (for example, 10 million).
- Use of Roman numerals only in cases where Arabic numerals could cause confusion.

Check mathematical calculations as follows:

- Spot-check each category (for example, addition, mean, percent) by estimating for reasonableness.
- If one or more entries in a category appear unreasonable, check correctness by performing actual calculations as necessary.
- Crosscheck among dependent categories (for example, if a row of added figures is incorrect, a row of percentages derived from those added figures will probably be incorrect).

- **Graphs**

Check bar graphs, histograms, line graphs, and scattergrams, in general, for:

- Title.
- A vertical axis divided into appropriate equal intervals.
- A horizontal axis divided into appropriate equal intervals.
- Appropriate labels on each axis.
- A match between any number label and its graphic representation (for example, a number atop a bar matches the bar's height on the appropriate scale).

Check bar graphs for:

- Equal space between bars.
- When needed for clarity, especially in pictographs and double bar graphs, a key to symbols, values, or both.

A histogram is a bar graph that shows the number of times data occur within a certain range or interval, usually time.

Check histograms for:

- Bars tangent to one another so that each bar shows equal intervals and all bars, taken together, show the complete interval.

A line graph should be used *only* to show changes and variations over time. This is the most misused type of graph. If you see a line graph that does not show changes over time, query the author and suggest a change to a bar graph, which is more appropriate. Check line graphs for:

- One axis that shows equal intervals of time.
- Another axis that shows what is occurring over time.
- A line or lines where all points are connected.
- A key identifying what each line represents when needed for clarity, such as in a double or multiple line graph.

A scattergram shows two variables as a set of points. Check scattergrams for:

- A set of points scattered on the plane between the two axes at appropriate places (if those places can be determined).
- **Circle Graphs (Pie Charts)**

A circle graph shows the relationship of parts to one another and to the whole. Check circle graphs for:

- Title.
- Labels clearly identifying each section.

Appropriately sized sections (use a protractor to measure the number of degrees in each section; the number of degrees should match the result of each section label multiplied by 360 degrees).