

# PD&R Style Guide: Preparing a Report for Publication

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

November 2023

# Introduction

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Those interested in U.S. Department of Housing and Urban Development (HUD) research accessed over 10.6 million downloadable files in 2022 from the [huduser.gov](http://huduser.gov), Office of Policy Development and Research (PD&R) website.

The HUD User Clearinghouse, the PD&R research information service, continues to experience demand for printed copies of products, and distributes approximately 55,000 studies and reports annually to interested constituents through its [HUD User Webstore](#), via subscription, and by other means.

This guide was prepared in response to numerous inquiries received by PD&R Research Utilization Division (RUD) from HUD staff and contractors about publication standards and guidelines, and how to prepare reports for publication. Compiled into a single volume that can be readily shared with others, this guide addresses standards and frequently asked questions concerning various areas of the PD&R Style Guide and publication standards.

The guide covers a typical report, section by section, providing explanations, tips, and dos and don'ts. It also provides suggestions for making publications ready for timely web posting and offers helpful hints for those asked to prepare material based on research findings.

RUD ensures PD&R publications adhere to HUD industry standard formatting for online accessibility and print. The style guide is intended to assist HUD staff and contractors consistently prepare reports for publication.

As technology and publication policies change, RUD will update the contents and welcomes suggestions from the guide's users.

**Research Utilization Division  
Office of Policy Development and  
Research**

November 2023

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# I. Where and How to Begin

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

Contracting Officers' Representatives (CORs) are responsible for the accuracy and completeness of research studies that

contractors, grantees, and holders of cooperative agreements produce. When the product is the result of inhouse research, the author is the responsible party. The COR or inhouse author is responsible for arranging staff-level technical reviews and developing a draft into a technically acceptable final product ready for publication.

RUD staff are available to assist the COR, author, or any member of the support staff with issues such as formatting, professional editing and proofing, publishing, and dissemination of the document (see Section III, Preparing a Report, and Section IV, Publishing a Report).

## II. Elements of a Report

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### Covers

HUD assumes responsibility for designing and publishing the final covers. Covers submitted with research reports from outside organizations will not be used in print or on [huduser.gov](http://huduser.gov).

### Front Matter

Front matter includes everything before the body of the report, such as the letter from the Secretary, disclaimer, title page, acknowledgments, foreword, table of contents, list of exhibits, and executive summary. Placeholders for front matter should be inserted when not present in the report draft. **The elements of the front matter appear in the following order.**

### Disclaimer

Contractors who produce independently written reports that HUD chooses to publish will place the following disclaimer after the Title page for online publications and at the bottom of the inside front cover for printed publications.

“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.”

### Title Page

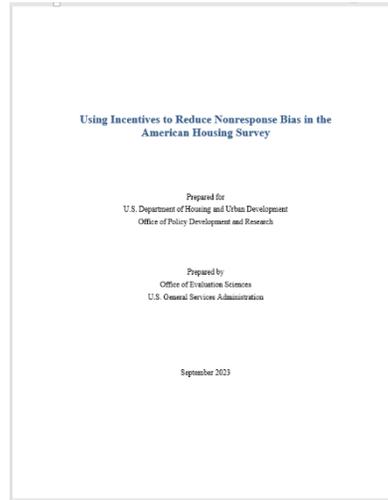
The title page includes the exact, accurate title of the report, the date of report (final draft accepted month and year with no comma between), the organization name (do not include the street address), and the names of author(s) or program sponsor(s). **The organization logo may not be included.**

HUD employees may 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 permit COR

names on title pages.

Example 1 depicts a sample title page.

### Example 1



### Acknowledgments

In this section, the author references or thanks CORs or other helpful contributors.

### Foreword

HUD assumes responsibility for providing the foreword, when appropriate. Forewords are reserved for signed policy messages, usually from the Assistant Secretary. Major publications deserve the author’s recommendation for a foreword.

### Table of Contents

The table of contents lists the main sections of the text and clearly indicates the hierarchy of headings (see “Headings” in Section III, Preparing a Report). If using the automated Table of Contents feature in Word, the hierarchy may be indicated by larger or bolded fonts for the main sections. The contents page also lists page numbers for any appendixes and references sections. Front matter that precedes the contents page is not included on this page.

### List of Exhibits

A list of exhibits immediately follows the Table of Contents, when the publication includes five or more tables, illustrations, graphs, or charts within the text. Exhibits are listed in the order in which they appear.

### Executive Summary

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

**Note:** The executive summary is a summary of the report and, as such, should be an original section; it should not repeat sentences and paragraphs verbatim from the report.

### Body of the Report

The body of the report is the main text. Chapters and sections within a chapter are designated with different heading levels, which help illustrate how the report is organized. (See Section III, Preparing a Report, for full details.)

### End Matter

End matter includes everything that follows the body of the report, such as the

appendixes 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, it is presented in one or more appendixes. Charts or graphs may also be included in appendixes. **Note that the spelling of “appendixes” (not “appendices”) conforms to Government Publishing Office (GPO) style. The word “appendix” is lowercase when referred to in the report.**

**Example:** “See appendix A,” not “See Appendix A,” unless the reference is to the complete title—see Appendix A, Glossary.”

**Note:** Appendixes are lettered (Appendix A, Appendix B), not numbered (Appendix I, Appendix II).

### References or Works Cited

The references list is placed after the appendixes because the appendixes might contain citations that appear in the references list. A discussion of the proper styling of references entries appears in Section VI, Citations and References for PD&R Reports.

# III. Preparing a Report

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## Guidelines

### Software Recommendations

Use only Microsoft Word for text (refrain from exporting or converting text from other applications to Word; instead copy and paste plain text into a clean, blank Word document). Do not send InDesign files or fully formatted files.

For spreadsheets or charts, use Microsoft Excel or check with the COR.

Graphic elements, including maps and photos, are to be submitted in JPG, PNG, EPS, or PDF file format. Generally, online publications require images with 72 dots per inch (dpi) resolution and printed reports require 240–300 dpi resolution. Check with the COR to confirm proper file type and image resolution required for publication.

### Draft Preparation

When writing a draft or final report for reviewers and editors, keep the format simple. **Do not use text boxes or outline formatting. Do not automatically number heading levels. Do not link data in the document to outside source files that might update.**

HUD reports must comply with federal accessibility standards (Section 508; [www.section508.gov](http://www.section508.gov)). Set up the document using header and paragraph styles. Avoid inserting manual line breaks. For more 508 guidance, see Section IV, Publishing a Report.

When sending Microsoft Excel files with graphics to reviewers and editors, remove all macros and worksheet links before sending. **Submit all elements of the draft in an editable format; do not submit picture files or screen captures.**

### Grammar and Syntax

GPO guidelines (see Section V, GPO Style Guide for PD&R Reports) call for authors to

use “standard English grammar” and to “avoid wordiness.” Avoiding these common mistakes will make a report more readable.

- Use active voice (“Congress requires HUD to...”), which is nearly always preferable to passive voice (“HUD is required by Congress to...”).
- Avoid using the word “There” to begin a sentence. Such sentences are usually weak. The sentence “There are many HUD programs to help families find housing” is stronger when written as “Many HUD programs help families find housing.”
- Avoid unclear antecedents by including a noun after the pronouns “such,” “that,” “these,” “this,” and “those.” The sentence “That is important” is clearer as “That rule is important.”  
**Example:** “Staff noted several problems with the software systems. These included...” should be written as: “Staff noted several problems with the software systems. These problems included...”
- Avoid unnecessary verbiage. The common phrases “a total of,” “as well as,” “in order to,” and “located in” are unnecessary and can be replaced by nothing, “and,” “to,” and “in,” respectively. Likewise, “upon” and “utilize” are unnecessary synonyms for “on” and “use.”
- Be clear about the meanings of “since” and “while.” “Since” refers to elapsed time; using it as a synonym for “because” is a common mistake. “While” refers to a concurrent event; using it as a synonym for “although,” “and,”

“but,” or “whereas” is a common mistake.

- Do not end sentences with prepositions such as “with” or “to.”
- Choose prepositions carefully. Prepositions such as “over” and “under,” “higher” and “lower,” and “above” and “below” refer to physical locations. When discussing orders of magnitude, “more” and “less” or “greater than” and “less than” are more accurate. **Exceptions:** “High” and “low” are acceptable in discussions of levels, prices, and rates; “above” and “below” are acceptable in discussions of peaks and valleys.
- Do not begin sentences with words such as “Additionally,” “Clearly,” “Generally,” “Historically,” or “Of course.”
- Avoid referring to populations as “the poor,” “the elderly,” or “the disabled.” Use “low-income people,” “older adults,” and “people with disabilities.” When unavoidable and defined at first use, the use of “the elderly” and “the disabled” will be acceptable if the distinction of the group being referred to is made clear.

## Headings

Use different heading levels to organize text and separate sections (example 2). Most reports (including this style guide) use two or three heading levels differentiated by distinct type sizes and effects, such as bold or italic. Using all uppercase letters is acceptable for short headings but becomes difficult to read for longer headings. In such instances, consider using a larger font size in Title Case instead. Set up heading levels as set styles in Microsoft Word so that an automated Table of Contents can be generated based on the applied styles.

- 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; using three levels of headings is most common.
- Use every subheading level that appears in a section at least twice; if only one subsection corresponds to a given level, do not give that subsection a heading.

### Example 2: Heading Styles

#### **Title Case Heading 1**

Heading 1 is a bold, sans serif font that is larger than the body text, which starts on a new line.

#### **Title Case Heading 2**

Heading 2 is a bold, sans serif font that is the same point size as the body text, which starts on a new line.

**Sentence case heading 3.** Heading 3 is bold and is the same font and size as the body text, which continues the same line as the heading. The period after the heading is also bold.

## Footnotes

PD&R prefers footnotes, which appear at the bottom of each page, to endnotes, which appear at the end of the report. Use footnotes for additional comments, clarification, or asides that are not directly relevant to the flow of the main text. Use numbers, instead of letters or asterisks, as footnote reference markers, and number footnotes continuously throughout the document. In the narrative, place the footnote marker after, not before, punctuation such as periods, commas, or close parentheses.

## Block Quotes

If the report includes long quotes or quotes

from prominent people, such as the President, the Vice President, or the Assistant Secretary, set the quote apart from the text. Indent lengthy quoted passages farther from the left and right margins than the main body text is indented. If the quote is by a prominent person, place the person's name, along with his or her title and/or organization, after the quote (example 3).

### Example 3: Block Quote

Set the text of a block quote indented from both margins but otherwise with the same treatment as the body text. Do not use quotation marks before or after the quoted material.

—Name of person quoted  
Professional affiliation on a new line

Interior Exhibits: Graphs, Tables, and Illustrations

Use simple, clear graphics that readers can easily understand. To make the document cohesive, use a consistent style for all graphics. Set up exhibit titles using a set style in Microsoft Word so that an automated List of Exhibits can be generated based on the applied style. (Preset styles can be found in the Styles menu in Word.)

**Example:** If data in one table are in thousands, present similar data in similar tables in thousands also.

For simplicity, classify all types of tables, charts, graphs, text boxes, and illustrations under the generic label of "exhibit." ***If this label is not appropriate in a given report, use separate labels but keep the categorizing consistent.***

Provide graphics in their original (editable) format as separate, native files and include instructions on their placement in the text.

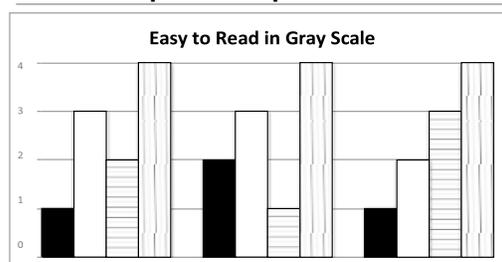
Original graphics will be only manipulated in the event a change or edit is required,

otherwise graphics will be left as they are placed in the report by the authoring group. Unless HUD or their designers are fully designing or formatting the report, the authoring group should place graphics in the report in their proper locations. Original (editable) files can be Microsoft Excel files (for charts, graphs, tables, or exhibits) or Adobe Illustrator files (for drawings or illustrations; be sure to outline fonts and embed art). If the Adobe Illustrator files are not available, please use a medium- to high-resolution JPG or PNG file.

Send images at a resolution of at least 300 dpi (dots per inch) when the image is printed size.

Number and title each exhibit. Include footnotes as appropriate to identify sources of statistical data, explain acronyms and abbreviations, and provide information that supports the exhibit. Use solid colors and lines to indicate various patterns (example 4). Use fill patterns in the following order—black, white, horizontal lines, vertical lines, diagonal left, diagonal right, checkered.

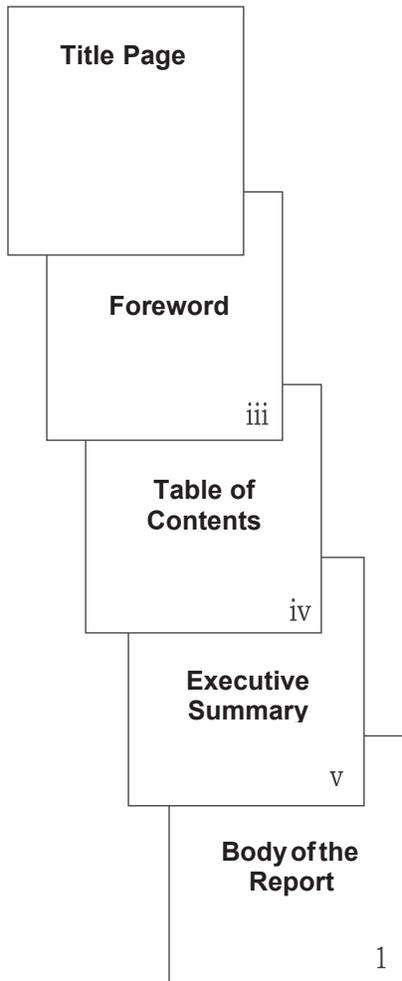
### Example 4: Graphic with Lines



Avoid shading in exhibits that require more than three shades because, in the event the report is printed in gray scale, variations of gray are difficult to differentiate from each other (example 5).



### Example 7: Page Numbering



- Disclaimer (reverse of the front cover, opposite the title page; do not count).
- Title page (count but do not print the page number).
- Acknowledgments page (the reverse of the title page; count but do not print the page number).
- Foreword or preface (print Roman numerals).
- Table of Contents (print Roman numerals).
- List of Exhibits (print Roman numerals).
- Executive Summary (print Roman numerals).

The first page of the body of the report is a right-hand page (in a bound report) and is Arabic numeral 1. Continually number with Arabic numerals (2, 3, 4, and so on) every subsequent page in the body of the report, including blank pages.

For consistency, adhere to the basic order outlined in this section. Not all HUD and PD&R publications contain every section in the preceding list, however.

### Page Orientation

Printing from left to right across the short side of the page is called portrait (or vertical) orientation. Printing across the long side of the page, called landscape orientation, is appropriate for some documents that include wide tables, charts, or graphs. Portrait and landscape orientations can also be mixed, such as in a document that is primarily text but has several wide illustrations.

**Justification, Spacing, and Line Length**  
Left-aligned (flush left) text with ragged-right text is preferred to fully justified text (flush left and flush right), which can result in uneven spacing between words in a line and is generally considered more difficult to read. Use only single spacing after the end punctuation of a sentence throughout the document; double spacing between sentences is a carryover from the days of the typewriter and is not the modern industry-standard for publications.

*This paragraph is the only fully justified text in this document. All other text is left justified. Note how the width of the space between words and sentences varies, making it more difficult to read.*

### Fonts

When designing the publication, limit the number of fonts, sizes, and styles (such as bold or italic) in a document. **PD&R recommends using no more than three different fonts on a page.** A serif font, such as 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, such as Arial, is the industry's most popular for headlines, titles, and visual elements such as tables (example 8).

The most commonly used serif fonts for the body of a report are Book Antiqua, Cambria, Garamond, and Times New Roman. The most common font sizes are 10- and 12-point. **PD&R prefers that authors submit documents with 12-point Times New Roman body text.**

For headings, titles, and visual elements, a sans serif font is suggested. The most commonly used typefaces for headings and titles are Arial, Calibri, Century Gothic, and Impact. **PD&R prefers that its authors submit tables in 10-point Arial.**

Use no more than two different fonts and no more than three different font sizes to indicate various heading levels in the same

report. Style the different levels consistently throughout the report. Headings can also include boldface, italics, and/or small capital letters. PD&R recommends using standard fonts, unless absolutely necessary, to avoid incompatibility with printer fonts (see "Complex Documents" in Section IV, Publishing a Report).

#### **Example 8: Common Fonts and Styles**

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Serif fonts, such as this 10-point Times New Roman, have small lines at the ends of elements that embellish a basic letter.

The elements in sans serif fonts, such as this 10-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.**

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## IV. Publishing a Report

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### Report Finalizing

A professional editor, using track changes, will edit all content and reports for author and COR review and approval. All content will then be reviewed during a HUD internal clearance process.

### Online Posting

Most reports are posted directly on the web at [huduser.gov](http://huduser.gov).

To prepare for online publication and the 508 compliance process, ensure the accuracy and completeness of all document tags and bookmarks. Ensure that the page structure is correct so that a 508 reader can read document elements in the correct order.

Ensure the accuracy and completeness of alternate text used to describe visual graphic elements.

Do not insert blank pages. Center the focus of headers and footers.

After final approval, all electronic reports will be converted to a PDF that includes all elements of the report (e.g., front and back covers and graphics) and made 508 compliant by HUD-approved contractors.

*Federal law requires all web-based government publications be accessible to people with disabilities, including those with vision impairments. Before you deliver the electronic report, ensure that all elements of the report are Section 508 compliant (see [www.section508.gov](http://www.section508.gov)).*

If the end product will be a web page, please refer to the [HUD Web Publication Procedures and Style Guide](#).

### Printing Complex Documents

If the report is going to a printer for hardcopy dissemination, it is important to include all fonts in the packaged files because printers may not have the same fonts or font versions in their collection. If authors do not send the fonts, the printer may choose substitute fonts that could adversely affect the look of the document.

If applicable, package all InDesign files when submitting for print (for a checklist, see the next section, “Professional Versus Inhouse Printing”). Files may be uploaded to a secured file share site for submittal.

### Professional Versus Inhouse Printing

For reports that are marked to be printed, high-profile, high-priority, and especially long documents require professional printing (through GPO). If a report is short or for a small audience (100 or fewer copies), PD&R will print the report in house. Report deadlines also influence the production method. Professionally printed documents require more time to produce than those printed in house and are more expensive to create.

Submit documents to HUD in a manner appropriate to the chosen method of reproduction. Submit a report for inhouse printing in hardcopy and electronic formats.

For more sophisticated documents produced in layout software, provide a complete (printed and electronic) desktop publishing package. Include the following items—

- Correctly labeled, high-resolution electronic file with crop marks.
- Printout with crop marks.
- GPO Form 952 (Digital Publishing Information).

Consult the COR with any questions about this list if a camera-ready package is required.

## Binding Options

Documents printed in house can be mechanically bound using spirals, loose-leaf rings, post, or combs. Short documents can be stapled down the left margin or printed on 11-by-17-inch paper, folded, and stapled in the gutter between two pages (ensure the page count is divisible by four). Longer documents—generally 100 or more pages—are professionally printed and perfectly bound (glued at the left edge, creating a spine). For more information, consult the COR.

## 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 makes no changes to the material. HUD also requests that the publisher include a citation or credit line that identifies HUD as the author and identifies 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 after the acceptance of the final report unless the contracting officer has given written permission.

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) may not publish the report for 6 months after the acceptance of the full report unless the grant or cooperative-agreement officer has given written permission. In such a case, the publication must contain one of the following two notices.

*The work that provided the basis for this publication was supported by funding under a grant from (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 back of the title page or of a blank page immediately following the title page. Like contractors, those in cooperative 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 back of the title page.

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

### Copyrights, Patents, and Trademarks

The U.S. Government can be held liable for damages if it is found to have infringed on a copyright, patent, or trademark. The author of a report must obtain and present to PD&R written permission to use such material from the holder of the rights. This rule applies to all publications prepared for internal or external use.

The rights holder might dictate the wording and placement of the credit. If so, follow the rights holder's 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 the products, mention them only with approval. After receiving approval, 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. GPO Style Guide for PD&R Reports

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As a federal government agency, HUD uses a modified version of the *U.S. Government Publishing Office Style Manual*. This section includes an overview of GPO style that provides guidance about the elements of language and style that are appropriate for all government publications.

There are certain exceptions where PD&R preferences for certain elements are more specific than or vary slightly from GPO style.

Appendix A. Specific Usage lists terms commonly used in PD&R publications, including some usage that varies from GPO style.

When neither this guide nor the *GPO Style Manual* provides an answer, turn to the most recent edition of *The Chicago Manual of Style*.

Make sure that any publication submitted to HUD is free of obvious spelling and grammatical errors. Use Microsoft Word's spell check feature while working, and run 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.

## General Guidelines

- Follow the *GPO Style Manual* except when noted in this guide.
- Write reports in the third-person, objective point of view. Avoid using first or second person (you, your, we, us, our).
- Avoid wordiness.
- Use standard English grammar.
- Use politically sensitive vocabulary.
- Use "report," not "paper," when referring to the text. Use "article" not "report" in *Cityscape*.

- For verb forms ending in -ed or -ing, use single final consonants. Examples: focused not focussed, labeled not labelled, benefiting not benefitting.
- Use italic text when a term is defined for the first time in the report. Example: "*Originations* is a term used in mortgage lending."

## Abbreviations, Acronyms, and Initialisms

Define abbreviations, acronyms, and initialisms (including HUD and PD&R) the first time they are used and use the acronym thereafter. Except in certain cases, spell out the full term and place the acronym in parentheses immediately following. Redefine acronyms at the beginning of each chapter or major section. If at least 10 pages occur after the previous use of the acronym, spell out the full term again (but do not redefine in parentheses).

- Spell out the term in question at first use, followed by the abbreviation or acronym in parentheses. For subsequent occurrences, use only the acronym. Example: "The U.S. Department of Housing and Urban Development (HUD) researched a project on low-income housing. HUD found..."
- Do not use an article in front of an acronym that is used as a noun. Example: "GPO provides guidance" is correct; "the GPO provides guidance" is incorrect.
- If an abbreviation or acronym is repeated in subsequent chapters, spell out the term at first use in each chapter followed by the abbreviation or acronym in parentheses.  
**Exception:** Do not redefine HUD in each chapter.

- Spell out state names in text unless part of a mailing address, metropolitan statistical area, or publishing location in a literature citation.
- Spell out state names and acronyms in the titles of reports, chapters, tables, and charts.
- Do not use a period after the abbreviation for area locations in an address.  
**Examples:** SW, NE
- To indicate the plural of an acronym, simply add s (CDBGs, GSEs). Use an apostrophe only to indicate possession (HUD field offices, HMDA's database).

### 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

### Bulleted and Numbered Lists

- Introduce bulleted and numbered lists with a colon, an em dash, or a period.
- Use a colon or a period if the introduction is a complete sentence.  
**Examples:** These items are in this list:  
The following list includes several items.
- Use an em dash if the introduction is a sentence fragment.  
**Example:** The items in this list are—
- Capitalize the first word of each bulleted or numbered item, and end each item with a period, not with a comma, semicolon, or the word “and.”
- Use Cardinal, not Roman, numerals followed by a period, not a parenthesis.  
**Example:**
  1. Red.
  2. White.
  3. Blue.

- Be consistent throughout the document in the formatting and indentation of lists.
- Use no line spacing between entries when each entry requires one line; use one line of space between entries if any entry requires more than one line.

### Capitalization

- In titles and headings, capitalize all words except prepositions, conjunctions, and articles with three or fewer letters.  
**Examples:** With, Through, Above, for, on, to (prepositions); and, but, Because, Either... or (conjunctions); a, an, the (articles).
- In tables, charts, and exhibits, words in boxheads, table stubs, and graphics labels follow capitalization rules for titles (title case).
- Use lowercase for a descriptive term that denotes direction or position (northern Vermont, south Dade County), but capitalize terms denoting regions in the United States (Northwestern United States, 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 words database, followup (noun or adjective, but “follow up” as a verb), hotline, in-depth (adjective), online and onsite (adjective, but “on line” and “on site” as prepositional phrases), policymaker/-ing, decisionmaker/-ing, nationwide, regionwide, statewide, systemwide, and workplace. (See Appendix A, Specific Usage, for other examples.)
- 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).
- Hyphenate numerical compounds that are unit modifiers (5-year program, three-story building, 20th-century progress).
- Relating to age, hyphenate unit modifiers and noun phrases (18-year-old offender, an 18-year-old) but not predicate adjectives (the offender is 18 years old).

## Hyphens and Dashes

- Use a hyphen (-) to connect the elements of certain compound words.  
**Example:** The unit modifier “low-income.”
- Use an en dash (–) in a range of numbers, capital letters, or numbers and capital letters.  
**Examples:** 1989–99, AFL–CIO, exhibit 6–A, pages 239–274.
- 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.  
**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.  
**Examples:** Low-income housing, 1992–94.  
**Exception:** In tables and figures, the en dash is followed by a space to indicate a negative sign before a numeral, making it easier to read in print.  
**Example:** – 33.

- In text, a hyphen closed-up against the number that follows indicates a negative sign.

**Example:** -33.

- GPO and PD&R style generally call for compound unit modifiers to be hyphenated (for example, “low-income housing”). Omit the hyphen if the first word of the compound ends in “ly” (for example, congressionally chartered group). For common exceptions, see “Commonly Used Terms” in Appendix A, Specific Usage.
- Do not overuse em dashes and parentheses. They set off matter that is not intended to be part of the main statement but that is important enough to be included.
- Never use an en dash in a “from... to” or “between... and” construction in document text; always use “to,” “and,” or “through.” Be clear about the use of “to” and “through”: “1999 to 2001” covers a span of 2 years and “1999 through 2001” covers a span of 3 years.  
**Examples:** between 1999 and 2001, from 1999 to 2001, from 1999 through 2001.
- Use en dashes for numerical ranges in tables, figures, and reference lists. Set them solid (no space on either side).  
**Example:** 623–655 (page range, as in reference entry).

## Italics

- For emphasis, *italicize* rather than underscore.
- Do not italicize foreign words commonly used in English, but do italicize foreign words not found in Webster’s dictionary.  
**Examples:** “per se,” “et al.”

## Numbers

- Spell out cardinal numbers one through nine, except in the case of units of measure, time, money, and percent. Always spell out numbers at the

beginning of a sentence if the sentence cannot be rearranged to avoid starting with a number.

- If a sentence or paragraph includes a discussion of quantity with more than one number, and one of the numbers is 10 or more, use figures for all numbers for quantities of that item.  
**Examples:** “The speaker discussed 5 of the 12 community-based organizations,” but “The five researchers in the collaboration cited 12 separate studies.”
- 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.  
**Example:** “Each of the five girls earned 75 cents an hour.”
- For figures in the millions, billions, etc., not all numerals should be written out unless absolutely necessary. It should be rounded and written as “1.42 million” or “1.2 billion,” etc. for readability.
- Do not hyphenate monetary amounts, and do not write out the word “dollars” when a dollar sign is used (\$4 billion investment, NOT \$4-billion investment or \$4 billion dollar investment).
- Write multiyear periods in the same century as 2011–14, not 2011–2014, except in the case of triple numbers.  
**Example:** use 2000–2001, NOT 2000–01.

## Punctuation

- Use commas after each item in a series of three or more words, phrases, letters, or figures when the words “and” or “or” are included.  
**Example:** a, b, and c; red, white, or blue.
- Use a comma before and after explanatory phrases, appositives, and identifiers; after a state when using a city and state name (Newark, New Jersey,) except as a modifier (Newark, New Jersey area); and in a complete date within a sentence (On May 1, 1995,) except as a modifier (The May 1, 1995 data). Do not use a comma for only the month and year (June 1994).
- Use commas sparingly, but use them according to rules of syntax and to aid understanding.
- Do not use a comma before dependent clauses such as, “The vacancy rate was up from last year but down from 2010.” Use a comma before independent clauses such as, “The vacancy rate was up from last year, but it was down from 2010.”
- 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.
- Do not use an apostrophe with the plural form of an acronym.  
**Example:** “HUD released NOFOs,” not “HUD released NOFO’s.”
- PD&R style generally prefers to omit hyphens in common compound words; that is, “policymaker” instead of “policy-maker,” “preexisting” instead of “pre-existing,” “socioeconomic” instead of “socio-economic,” and so on.
- Place punctuation marks outside parentheses.  
**Exception:** Place periods inside parentheses that enclose a complete sentence.
- Punctuation immediately following **boldface** or *italic* is also **bold** or *italic*.

## General Guidelines for Editing Reports

Read the report word for word to ensure correct grammar, spelling, punctuation, and sentence structure; consistency in style and usage; clarity in meaning and logic; conciseness in verbiage; and adherence to the standards of written English.

Generate a list of acronyms. Search on open parentheses to find defined acronyms. Do a visual search for acronyms not defined parenthetically. Search on each acronym to ensure it is defined on first use (and not on subsequent uses). Search on the full term to ensure the acronym is spelled out on first use and that the full term does not appear again within 10 pages of that chapter/major section.

Check off footnotes as they appear in the text. Check to see if the wording in the footnote fits 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 footnotes.

Confirm that exhibits appear in the correct numerical order and in the order in which they are called out in the text. Confirm that each exhibit is called out in the text before it appears.

Before editing the body, edit the References section. When preparing to edit the body, open a new window and scroll to the References section. Keep both windows side by side while editing, and when references are called out in text, check the callout against the reference list for spelling of author names and accuracy of date. If found, highlight the author(s) and date in the References section in a color other than yellow (to distinguish from queries); if not found, highlight callout in yellow and add the comment, "Not in reference list" (or similar).

After editing the text, do a search for the author's last name for any nonhighlighted references in the list. If found, also highlight the author name(s) and date; if not found, highlight in yellow. Delete all nonyellow highlighting, and add a note to the author at the beginning of the References section,

stating that "All highlighted references were not called out in text. Please add a callout in the appropriate place, delete listing, or move listing to an 'Additional Reading' section."

Confirm that all referenced web addresses are correct. Search for "http" and follow links to confirm they are active. Search for "www" to find any web addresses that do not begin with "http" and do the same.

**Note:** As of September 9, 2015, update all citations involving HUD USER, the PD&R website. The URL for HUD USER no longer includes "http://" or "www." and ends in .gov instead of .org. Change all instances to "huduser.gov."

Search for the pronouns *such*, *that*, *this*, *these*, and *those* to make sure a noun follows these pronouns. Avoid using such pronouns alone to refer to an idea developed in the preceding sentence. Example: "... a HUD program called Choice Neighborhoods. *This program* is ...," NOT "... a HUD program called Choice Neighborhoods. *This* is ...,"

## Editing Charts, Tables, and Graphs

Compare the narrative with the information contained in charts, tables, and graphs to ensure accuracy and consistency. If the author has not included a callout, place an in-text callout before and as close as possible to the placement of the chart, table, or graph.

Correct obvious errors.

**Example:** A chart lists five states, but the text says that the chart shows only two states.

Query ambiguous discrepancies.

**Example:** A bar on a graph shows 50 diplomats, but the 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:** A boxhead reads, “Growth of cities,” but the text refers to the row in the chart called “Growth in cities.”

Check charts, tables, and graphs as follows.

### 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 report.
- 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.
- Check symbols (for example, \$, %) for—

- Appropriateness of use.
- Absence in columns after initial entry.  
**Note:** If every number in a column is a percent or a dollar amount, use the percent or dollar symbol in parentheses in the boxhead above the column and delete the symbols next to the numerals, as needed.

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.  
**Example:** 0.1 is correct; .1 is incorrect.
- Use of words for large-number endings.  
**Examples:** 1 million, 2 trillion.
- Use of Roman numerals only in cases in which 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 for correctness by performing the actual calculations, as necessary.
- Cross-check among dependent categories.  
**Example:** If a row of added figures is incorrect, a row of percentages derived from those added figures will probably be incorrect.

The correct order for footnotes in tables is—

- Acronyms (in alphabetical order separated by periods).  
**Example:** HUD = U.S. Department of Housing and Urban Development. PD&R = Office of Policy Development and Research.
- <sup>a</sup>Footnotes. (Table footnote markers are letters, not numbers; no space between marker and note.)

- \* Asterisks (separated by periods). Used to indicate, for example, statistical significance.
- Notes: Separated by periods.
- Sources: Separated by semicolons; no end punctuation

## Graphs

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

- Title.
- A vertical axis divided into appropriate, equal intervals and labeled.
- A horizontal axis divided into appropriate, equal intervals and labeled.
- A match between any number label and its graphic representation. 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 legend 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 tangential 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 type of graph is the most misused. If a line graph 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 on which all points are connected.
- When needed for clarity, a legend identifying what each line represents, 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).

A circle graph (also called a pie chart) shows the relationship of parts to one another and to the whole. Check circle graphs for—

- Title.
- Labels clearly identifying each section. If the title gives a clear explanation, axis titles may not be necessary.
- Appropriately sized sections. Verify that the numbers of the slices add up to 100.

# VI. Citations and References for PD&R Reports

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## References

Compile a complete list of cited works in the References section 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. It is important, however, to provide enough information so the reader can locate the cited work. For each cited work, include all authors' first and last names (use initials only when authors are identified by initials in the original work), the year of publication, the complete title, the location of the publisher, the name of the publisher (or the publication in which the work appears), and the page range (if the work is part of a larger publication).

**Style.** Follow the author-date citations and references list style in *The Chicago Manual of Style*.

**Footnotes versus references.** Text that strictly references information should not be included in the footnotes; move it to the references list. In the footnote or parenthetical citation, include only the author(s) and year.

**Public documents (laws and so on).** Cite in footnotes; do not include as full entries in the references list.

**References not cited in text.** Do not include in the references list. Create a separate list titled "Additional Reading." If the document does not include any references cited in the text but does cite works at the end, the title of the section should be "Selected Reading."

## Authors

It is acceptable for an author's name to appear as follows: "Seward, J. Allen." We do not need to spell out the first name and change the second name to an initial. Some

authors use their middle name as their dominant name.

### Alphabetical Issues

Single-author references come before multiple-author citations that begin with the same name.

- Foster, Daniel R. 1992.
- Foster, Daniel R., and Ernest C. Boose. 1988.

If the Reference section includes multiple entries by the same principal author with different "junior" authors, use the last name of the second author to alphabetize the list. If the names of the first and second authors are the same, use the name of the third author, etc. For example,

- Burby, Raymond J., Peter J. May, and Robert C. Paterson.
- Burby, Raymond J., David Salvesen, and Mike Creed.

### Single Author

Allison, Paul D. 1995. *Survival Analysis Using the SAS System: A Practical Guide*. Cary, NC: SAS Institute.

### Two Authors

Hartman, Chester W.J., and Gregory D. Squires. 2006. *There Is No Such Thing as a Natural Disaster: Race, Class, and Hurricane Katrina*. New York: Rutledge.

- There is no space between initials in an author's name.
- Note the comma that separates the two authors' names.

### Three Authors

Cuomo, Andrew M., Susan K. Wachter, and William P. Apgar. 1994. "Urban Sprawl in America: New Approaches," *The Economist* 49 (3): 123–129.

- Note the commas that separate each of the authors' names.

#### More Than Three Authors

Orr, Larry, Judith D. Feins, Robin Jacob, Erik Beecroft, Lisa Sanbonmatsu, Lawrence F. Katz, Jeffrey B. Leibman, and Jeffrey R. Kling. 2003. *Moving to Opportunity for Fair Housing Demonstration Program: Interim Impacts Evaluation*. Washington, DC: U.S. Department of Housing and Urban Development, Office of Policy and Research.

- If a reference entry includes more than three authors, list them all (unless the article author uses "et al.")
- Author-date citation: Orr et al., 2003 or Orr et al. (2003)

#### Editors Listed Instead of Authors

Haas, J. Eugene, Robert W. Kates, and Martyn J. Bowden, eds. 1977b. *Reconstruction Following Disaster*. Cambridge, MA: MIT Press.

- Note that "eds." is lowercased and is set off from the last editor's name with a comma.

#### Organization Listed as Author

The Brookings Institution. 1997. *Reconstruction Following Disaster*. Washington, DC: The Brookings Institution Press.

- Note that this entry would appear alphabetically in the "B" section, not in the "T" section.

#### Suffixes (Jr., Sr., II, III, Etc.)

Frech, Herman E., III, and Ronald N. Lafferty. 1984. "The Effect of the California Coastal Commission on Housing Prices," *Journal of Urban Economics* 16: 105–123.

- Jr., "II," and similar elements come after the first name or initials, separated with commas.

#### Same Author for Multiple References

List all works attributed to one author together in chronological order. Use 3 em dashes followed by a period (———.)

instead of repeating the author's name after the first reference.

#### **Examples:**

Ihlanfeldt, Keith R. 1991. "The Effect of Job Access on Black and White Youth Employment: A Cross-Section Analysis," *Urban Studies* 28: 255–265.

———. 1992. *Job Accessibility and the Employment and School Enrollment of Teenagers*. Kalamazoo, MI: W.E. Upjohn Institute for Employment Research.

#### Journal Article

Last Name, First Name. Year. "Title," *Journal Title* Vol (Issue): pages.

#### **Example:**

Coulton, Claudia, Brett Theodos, and Margery A. Turner. 2012. "Residential Mobility and Neighborhood Change: Real Neighborhoods Under the Microscope," *Cityscape* 14 (3): 55–90.

#### Book

Last Name, First Name. Year. *Book Title*. Publishing City, ST/Country: Publisher.

#### **Examples:**

Wang, Jichuan, and Xiaoqian Wang. 2012. *Structural Equation Modeling: Applications Using Mplus*. West Sussex, United Kingdom: John Wiley & Sons.

Winston, Pamela, Ronald J. Angel, Linda M. Burton, P. Lindsay Chase-Lansdale, Andrew Cherlin, Robert A. Moffitt, and William Julius Wilson. 1999. *Welfare, Children, and Families: A Three-City Study Overview and Design Report*. Baltimore: Johns Hopkins University Press.

#### Chapter in a Larger Work

Last Name, First Name. Year. "Chapter Title." In *Book Title*, edited by First Name Last Name. Publishing City, ST/Country: Publisher.

#### **Example:**

Bronfenbrenner, Urie, and Pamela Morris. 1998. "The Ecology of Developmental Process." In *Handbook of Child Psychology*.

*Vol. 1, Theoretical Models of Human Development*, edited by William Damon and Richard M. Lerner. New York: John Wiley & Sons: 993–1028.

### Paper Presented at a Conference

Last Name, First Name. Year. "Title of Paper." Paper presented at Name of Conference including Organization, City, State, Month Day. URL [if desired].

**Example:** Lundqvist, Johann. 2012. "Home Again: Young People Who Move Back Home After Living on Their Own." Paper presented at the 16th Annual Conference of the American Sociological Society, Washington, DC, April 14.

Note: Papers in published proceedings of a conference are formatted like chapters in a book unless the proceedings are in the form of a journal, in which case the paper would be treated like an article in the journal.

### Working Paper

Last Name, First Name. Year. "Title." Working paper, Organization, City, State. URL [if desired].

**Example:** Myerson, Philip, and Trudy Michaels-Hoyt. 2021. "Get Out! Where Do People Go When They Get Evicted?" Working paper, National Homelessness Initiative, San Francisco, CA. URL [if desired].

### Report

Last Name, First Name. Year. *Report Title*. Publishing City, ST/Country: Publisher.

**Example:** Burt, Martha R., Dave Pollack, Abby Sosland, Kelly S. Mikelson, Elizabeth Drapa, Kristy Greenwalt, and Patrick Sharkey. 2002. *Evaluation of Continuums of Care for Homeless People: Final Report*. Prepared for the U.S. Department of Housing and Urban Development, Office of Policy Development and Research. Washington, DC: Government Printing Office.

### Online Sources

Last Name, First Name (or Organization Name). Publication or Revision Year if

available. "Title of Web Page." Name of Website. Publishing organization. URL.

### Examples:

Bluestone, Barry, and Chase Billingham. 2011. *The Greater Boston Housing Report Card 2011: Housing's Role in the Ongoing Economic Crisis*. Boston: Dukakis Center Publications. [www.bostonfoundation.org/uploadedFiles/Sub\\_Site/web\\_specials/New\\_CHTF/GBHRC\\_Final101411.pdf](http://www.bostonfoundation.org/uploadedFiles/Sub_Site/web_specials/New_CHTF/GBHRC_Final101411.pdf).

Emergency Shelter Commission. 2012. The 33rd Annual City of Boston Homeless Census. [www.bphc.org/healthdata/other-reports/Documents/2012-2013%20Key%20Findings\\_ESC.pdf#search=annual%20city%20of%20boston%20homeless%20census](http://www.bphc.org/healthdata/other-reports/Documents/2012-2013%20Key%20Findings_ESC.pdf#search=annual%20city%20of%20boston%20homeless%20census).

Institute for Children, Poverty, & Homelessness. 2012. "Profiles of Risk: Maternal Health and Well-Being." [www.icphusa.org/filelibrary/ICPH\\_ProfilesofRisk\\_No.6\\_Maternity.pdf](http://www.icphusa.org/filelibrary/ICPH_ProfilesofRisk_No.6_Maternity.pdf).

### Author-Date Citations

Reference style is often a function of what is most appropriate for the report, but the most crucial element is consistency.

PD&R style prefers author-date citations: (Johnson, 1995). Carefully cross-check author-date citations with corresponding reference entries to make sure the information in the citation and reference entry match.

**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, agency, or organization as author.** (Federal Reserve Bank of Boston, 1976). If defined in the references, the acronym for a group, agency, or organization is acceptable: (HUD, 2018).

**Page number in reference.** (Johnson, 1995: 56). This treatment is for quoted material.

**Two or more references by different authors.** (Bryan et al., 1996 [for more than three authors]; Johnson, 1995; Ross and Jones, 1999). The order of the citations is alphabetical.

**Two or more references by same author.** (Johnson, 1995, 1997, 1999). **Exception:** In Cityscape, use reverse chronology: (Johnson, 1999, 1997, 1995).

**Placement.** In general, place references relating to the preceding text immediately

before a mark of punctuation. If an author's name is cited within a sentence, place the reference date in parentheses immediately following the name: Carter (1980).

**In press.** Cite the year as "forthcoming" or "in press." [Sentence-cap in reference list.] Use these terms only for articles that have been accepted for imminent publication. If an article is not actually in press, cite it as though it were an unpublished manuscript.

# Appendix A. Specific Usage

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## Official Names of HUD and HUD-Related Programs

Base Realignment and Closure (BRAC; a process), but Base Closure and Realignment (BRAC) Commission

---

Chicago Area Project (CAP)

---

Choice Neighborhoods Initiative (Choice)

---

Community Advantage Panel Survey (CAPS)

---

Community Building Initiative (CBI)

---

Community Development Block Grant (CDBG) program

---

Comprehensive Community Revitalization Project (CCRP)

---

Demonstration Pre-Development Grant (DPG) Program

---

Earned Income Tax Credit (EITC) program

---

Empowerment Zone/Enterprise Community (EZ/EC) program

---

Fair Housing Initiatives Program (FHIP)

---

Family Self-Sufficiency (FSS) program

---

Gautreaux program

---

Grey Areas Project (not program)

---

Home Affordable Modification Program (HAMP)

---

Home Affordable Refinance Program (HARP)

---

HOME Investment Partnerships Program (HOME program; HOME)

---

Homelessness Prevention and Rapid Re-Housing Program (HPRP)

---

Homeowner Affordability and Stability Plan (HASP)

---

HOPE VI Program (Housing Opportunities for People Everywhere; do not spell out)

---

Housing Allowance Demand Experiment (HADE)

---

Housing Allowance Supply Experiment (HASE)

---

Housing Assistance Plan (HAP)

---

Housing Choice Voucher (HCV) program (formerly Section 8)

---

Housing Development Action Grant (HoDAG) program

---

Housing Discrimination Study (HDS)

---

Housing Opportunities for Persons with AIDS (HOPWA) program

---

low-income housing tax credit (LIHTC)

---

Low-Income Housing Tax Credit (LIHTC) program

---

Making Home Affordable Program (MHAP)

---

Model Cities program

---

Moderately Priced Dwelling Unit (MPDU) program
Moving to Opportunity (MTO) for Fair Housing demonstration program
Moving to Work (MTW) demonstration program
National Community Development Initiative (NCDI)
National Foreclosure Mitigation Counseling (NFMC) program
Neighborhood and Family Initiative (NFI)
Neighborhood Development Demonstration Program (NDDP)
Neighborhood Self-Help Development (NSHD) program
Neighborhood Stabilization Program (NSP)
Plan for Transformation (a Chicago Housing Authority initiative)
Promise Zones
public housing
public housing agency (PHA)
Rental Assistance Demonstration (RAD)
Rental Rehabilitation Program
Section 8 Existing Housing Certificate Program
Section 8 New Construction Program
Small Area Fair Market Rent (SAFMR) demonstration program
Supplemental Nutrition Assistance Program (SNAP/food stamps)
Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)
Temporary Assistance for Needy Families (TANF)
Tenant Rental Assistance Certification System (TRACS)
Troubled Asset Relief Program (TARP)
Welfare-to-Work program

## Commonly Used Terms

### A

Abt Associates Inc.	no comma (third party branding is typically removed)
acknowledgment	not “acknowledgement”
ad hoc	adjective and adverb (do not italicize)
add on; add-on	verb; noun and unit modifier
administration/Administration	initial cap only with proper names; for example, Obama Administration, the administration
afterschool	unit modifier
the Agency	when referring to an agency (e.g., CIA) that has “Agency” as part
air-condition	all forms
AmeriCorps	proper noun

annual average change	refers to change over a 12-month period
anticrime, antigrowth, etc.	follow GPO style
<i>Apartment Insights</i>	
Appalachia; Appalachian	
appendixes	not appendices
area	no comma when used with city and state; for example, Richmond, Virginia area
assisted	helped by grants or subsidies
assisted-living	unit modifier
Atlantic Coast	differs from GPO style
autumn	lowercase; the autumn of 2015, not autumn 2015
average annual change	refers to change over a period of more than 12 months
Axiometrics Inc.	no comma

## B

bachelor of arts/bachelor of science	lowercase
backup	noun and unit modifier
basis point	noun
00-basis-point	unit modifier
below-market	unit modifier
benefiting	not benefitting
Black	not African American or African-American (hyphenated)
Black Knight Financial Services	
broad-based	unit modifier
Brookings Institution, The	not "Institute;" capitalize "The"
Brookings Institution Press	not "The"
buildout/buildup	noun and unit modifier
built-in/built-up	unit modifier
Bureau of the Census	U.S. Census Bureau on first mention; Census Bureau thereafter
buy-in	
buy-out	
buydown	

## C

cashflow	noun and unit modifier
categorical	divided by class
census	U.S. Census Bureau or Census Bureau, but the decennial census (lowercase)
Center City Philadelphia	not Philadelphia Center City
central city/central-city	noun/unit modifier
certificate	Section 8 certificate (before 1982); Section 8 voucher (after 1982)
childcare	noun and unit modifier
city	not initial capped when referring to the place: The city of Worcester is in Massachusetts; (exception: New York City)

City	initial capped when referring to the city government; HUD approved a grant to the City of Worcester
cleanup	noun and unit modifier
closeout	noun and unit modifier
co-	applicant, author, benefit, borrower, chair. Rest one word.
co-op	as in a cooperative apartment building
code book	two words
common sense/commonsense	noun/unit modifier
computer-skills training	
Condo Vultures® LLC	
Congress/congressional	
Consolidated Plan	
Continuum of Care/Continuum-of-Care (CoC)	noun/unit modifier
CoreLogic, Inc.	
creditworthiness/creditworthy	
crewmember	
criteria (plural); criterion (singular)	
customer service center	
customer-service call center	
cut off/cutoff	verb/noun and unit modifier

## D

data (plural); datum (singular)	
dataset	
database	
daycare	noun and unit modifier
decisionmaker/decisionmaking	
deep subsidy	
demand-side	unit modifier
demonstration	Does not need to be title case throughout the text when using a specific instance.
double up/doubling up/doubled-up	verb/gerund, functioning as a noun/unit modifier
downpayment	
drywall	

## E

e-mail/E-mail	in text/in address lists
earned-income	unit modifier, except in Earned Income Tax Credit (EITC) program
Earth/earth	the planet/dirt
east coast	
East Texas	
Eastern Shore	
ENERGY STAR	

enterprise zone	usually not capitalized at the state level
Executive Order No./Executive	specific/generic

## F

F-test	
fall	lowercase; the fall of 2015, not fall 2015 (exception is when cited as reference)
factors	requirements (for making competitive awards)
faraway	noun and unit modifier
federal	lowercase; government, department, and so on (GPO style prefers Federal)
fieldwork	
first quarter level	
First Time Homebuyer Tax Credit	
first-time homebuyer	generic
first-time homebuyer tax credit	generic
fixed-rate loans	
follow up/followup	verb/noun and unit modifier
for profit/for-profit	noun/unit modifier

## G

GI fund	
goods-producing sector	
government	lowercase (GPO style prefers Government for Federal Government)
grassroots	unit modifier
Great Depression	October 1929 through roughly the start of World War II
Great Recession	December 2007 through June 2009
Greater Boston, Los Angeles, New York, etc.	
gross state product	initial cap when used with state name; for example, Maryland Gross State Product

## H

Hanley Wood, LLC	
hardcopy	unit modifier
health care/healthcare	noun/unit modifier
high school	noun and unit modifier
high-rent	unit modifier
higher-income	unit modifier
highrise	
Hispanic	Hispanic is preferred instead of Latinx or Latino
home builders	
home page	
homebuilding	noun and unit modifier
homebuyer/homebuying	

homeowner/homeownership	
homeseller/homeselling	
hotline	
housing choice voucher	lowercase in generic references, uppercase when referring to the program
housing price index	
hurricane/Hurricane Sandy	generic/proper name (for example)
<b>I</b>	
I-95	Interstate 95 (I-95); I-95 thereafter
in-kind	unit modifier
in-migration	noun and unit modifier
Inc.	comma usage or nonusage is according to official company
independent-living	unit modifier
indepth, infill, inhouse, etc.	
inner city/inner-city	noun/unit modifier
Internet	initial capped
intranet	
<b>J</b>	
Jacobs effect	noun
Japanese-American	noun and unit modifier
<b>K</b>	
kickoff	noun and unit modifier
<b>L</b>	
labor force	noun and unit modifier
land use	noun and unit modifier
landowner	
large scale/large-scale	noun/unit modifier
lay off/layoff	verb/noun and unit modifier
lease up/lease-up	verb and noun/unit modifier
life cycle/life-cycle	noun/unit modifier
loan guaranties	
loan-to-value	unit modifier
long-term	unit modifier
longrun	unit modifier
low-income	unit modifier; income of less than 80 percent of the area median
low-income people	not poor people
low-interest	unit modifier
lower-income	unit modifier
lowercase	
lowrise	

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## M

majority-minority	a minority population exceeding 50 percent
manmade	unit modifier
market-rate	unit modifier
master-planned	unit modifier
metropolitan	do not use “metro”
metropolitan-area	unit modifier
mid	hyphenate if followed by number or acronym, otherwise close up; exceptions—mid-decade, mid-dish, mid-ice, mid-level
middle-income	unit modifier
Midtown submarket (Atlanta)	
Midwest	
million	do not hyphenate when used with dollar sign; for example, \$10 million project
move in/move-in	verb/noun and unit modifier
move out/move-out	verb/noun and unit modifier
multifamily	

## N

N or n	number in sample, in tables
nation/national	lowercase (GPO style prefers Nation)
nationwide	one word; lowercase
Native American	noun and unit modifier
Netherlands, the	lowercase “the”
no.	number, in tables
non	close up unless followed by a capital letter
non-African-American, non-Hispanic, etc.	
the North	when referring to the specific region not the direction
North Atlantic	
the Northwest	when referring to that specific region of the country
Northwestern United States	
not-in-my-backyard	unit modifier

## O

off(on) campus/off(on)-campus	prepositional phrase/unit modifier
offset	verb, noun, and unit modifier
off site/offsite	prepositional phrase/unit modifier
on line/online	prepositional phrase/unit modifier
on site/onsite	prepositional phrase/unit modifier
one-bedroom	unit modifier; write out number
one-stop shopping	
out-migration	noun and unit modifier
overall, overestimate, etc.	usually closed up, no hyphen

owner occupant/owner-occupied	noun/unit modifier
<b>P</b>	
p	probability
2 to 3 percent	
20 percent/20-percent	20 percent poverty/a 20-percent poverty rate (examples)
percentage point	singular if less than 1 but plural if greater than 1
personal-care	unit modifier
Ph.D.	
policymaker/policymaking	
poor	below the poverty line; do not use “the poor”
post-issuance	hyphenate for clarity
preproduction, presale, etc.	
President/president	of [federal or international unit]/of [company name]
private-market, private-sector,	unit modifier
proactive	
problemsolver/problemsolving	
program	do not capitalize unless part of name of program
public housing	unit modifier
public use	unit modifier
public-sector	unit modifier
<b>Q</b>	
quality-of-life	unit modifier
<b>R</b>	
R	correlation coefficient
Real Data	not RealData, Inc.
real estate	do not hyphenate as unit modifier
Realtor®	
RealtyTrac® Inc.	
recordkeeping, recordsetting	
reenter	
reestimate	
region	lowercase if generic
regionwide	
Reis, Inc.	
rent burden	noun and unit modifier
rent up/rent-up	verb/noun and unit modifier
rental housing market	
rental vacancy rate	
renter-occupied household	not “renter household”
retrofit	not retrofitted; for example, have been retrofit
riverfront	noun and unit modifier



stormwater	
submarket, subprime, etc.	
suburban edge cities	(no hyphens)
summer	lowercase; the summer of 2015, not summer 2015
supply-side/supply-sider	unit modifier/noun
systemwide	

## T

t-test/t-statistic	
takeup	noun and unit modifier
tax-credit	unit modifier
tenant-based	unit modifier
then-governor	unit modifier
think tank	noun
time series	noun and unit modifier
timeframe	
timeline	
Title I loans	
To (infinitive)	upper case as part of a title or heading
totaled, totaling	
toward	not “towards”
townhome, townhouse	
tract-level	unit modifier
tradeoff	
TREND	all upper case; no MLS
Triad area	
turnaround	noun and unit modifier
Type A, Type B, etc.	in American Housing Survey

## U

underestimate, underserved,	usually no hyphen
underway	
United Kingdom/U.K.	noun/unit modifier
U.N.	noun and unit modifier (second reference)
United States/U.S.	noun/unit modifier (not US)
U.S. Census Bureau	also acceptable: Bureau of the Census or Census Bureau, but be consistent
up front/upfront	predicate adjective/unit modifier
upon	change to “on” in most cases
Upstate New York	
Urban Institute, the	lowercase “the”
US-66, for example	United States Route 66 (no periods)

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**V**

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

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**W**

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waiting list/waitlist/waitlisted	noun/verb/adjective
walkthrough	noun and unit modifier
Washington, D.C.	not DC (except in postal abbreviation)
web page	
website	
well suited/well-suited	predicate adjective/unit modifier
well-being	noun
well-known	unit modifier
west coast	
West End (Chicago)	
West Side (New York City)	
White	Caucasian race
wholesale	
widespread	unit modifier
winter	lowercase; the winter of 2015, not winter 2015
Workable Plan	
workforce, workgroup, workload, workplace	
World Bank, The	
worst case housing needs	lowercase, no hyphens
write down/write-down	verb/noun and unit modifier

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**Y**

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Yahoo!-Zillow Real Estate	
year-ago, year-earlier, year- yearend/year-end	unit modifier noun/unit modifier
youth	singular and plural

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**Z**

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ZIP Code	
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## Commonly Used Abbreviations, Acronyms, and Initialisms

### A

AAE	Administrative Agency Experiment
ABA	American Bankers Association
ACIR	Advisory Commission on Intergovernmental Relations
ACLI	American Council of Life Insurers
ACMs	asbestos-containing materials
ACS	American Community Survey
ACT	Agenda for Children Tomorrow
ADA	Americans with Disabilities Act
AFDC	Aid to Families with Dependent Children
AFGE	American Federation of Government Employees
AHS	American Housing Survey
AIAN	American Indian / Alaska Native
AMFI	Area Median Family Income
AMI	Area Median Income
APA	American Planning Association
APR	annual percentage rate or Annual Performance Report
ARA	Apartment Realty Advisors
ARFA	Antirecession Fiscal Assistance
ARM	adjustable-rate mortgage
ARRA	American Recovery and Reinvestment Act of 2009
ASFF	agriculture services, forestry, and fisheries
AU	automated underwriting

### B

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

### C

C2ER	Council for Community and Economic Research
CA	cooperative agreement
CAA	Clean Air Act of 1970
CAD	computer-aided design
CAHT	County Alliance of HUD Tenants
CAP	Community Action Program or Community Advantage Program
CBD	central business district
CBDO	Community-Based Development Organization
CBO	community-based organization
CBP	Community Building in Partnership (Baltimore) or County Business Patterns
CBRE	CBRE Group, Inc.; subsidiaries and forms of the former CB Richard Ellis
CBSA	Core Based Statistical Area
CCC	Center for Community Change

CDBG	Community Development Block Grant program
CDC	Centers for Disease Control and Prevention or Community Development Corporation
CED	Council on Economic Development
CEDAC	Community Economic Development Assistance Corporation
CES	Center for Economic Studies (Census Bureau) or Coalition for Economic Survival
CETA	Comprehensive Employment and Training Act
CFED	Corporation for Enterprise Development
CFPB	Consumer Financial Protection Bureau
CFR	Code of Federal Regulations
CHA	Chicago Housing Authority
CHAS	Comprehensive Housing Affordability Strategy
CHDO	Community Housing Development Organization
CLT	community land trust
CMSA	consolidated metropolitan statistical area
COVID-19	Coronavirus disease 2019
CPC	Community Preservation Corporation
CPD	Office of Community Planning and Development
CPI	Consumer Price Index
CPS	Current Population Survey
CRA	Community Reinvestment Act
CSS	Customer Satisfaction Survey
CUE	Committee on Urban Economics
CUED	Council for Urban Economic Development

**D**

DAP	Development Application Processing
DARPA	Defense Advanced Research Projects Agency
DCCA	Department of Commerce and Community Affairs
DCR	debt-coverage ratio
DHS	U.S. Department of Homeland Security
DoD	U.S. Department of Defense
DOE	U.S. Department of Energy
DOI	U.S. Department of the Interior
DOL	U.S. Department of Labor
DOT	U.S. Department of Transportation
DPG	Demonstration Pre-Development Grant
DU	delegated underwriter

**E**

EC	Enterprise Community
ED	U.S. Department of Education
EDI	Economic Development Initiative
EHAP	Experimental Housing Allowance Program
EIA	U.S. Energy Information Administration

EITC	Earned Income Tax Credit
ELI	extremely low income (noun); extremely low-income (unit modifier)
EMAD	Economic Market Analysis Division
EPA	U. S. Environmental Protection Agency
ERS	Economic Research Service (USDA)
ESG	Emergency Solutions Grants Program
ESRI	Environmental Systems Research Institute
EU	European Union
EZ	Empowerment Zone

## **F**

FASB	Financial Accounting Standards Board
FDIC	Federal Deposit Insurance Corporation
FEMA	Federal Emergency Management Agency
FHA	Federal Housing Administration
FHEA	Fair Housing Equity Assessment
FHEO	Office of Fair Housing and Equal Opportunity
FHFA	Federal Housing Finance Agency
FinTech	financial technology
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
FPM	Office of Field Policy and Management
FSS	family self-sufficiency/Family Self-Sufficiency (program)
FY	fiscal year (only when followed by a year)

## **G**

GAAP	Generally Accepted Accounting Principles
GAO	Government Accountability Office
GATT	General Agreement on Tariffs and Trade
GCP	gross city product
GDP	gross domestic product
GED®	General Educational Development
GFE	good faith estimate
GI fund	General Insurance and Special Risk Insurance (GI/SRI) Fund
GIS	geographic information system
GNP	gross national product
GPS	Global Positioning System
GRO	grassroots organization
GSA	U.S. General Services Administration
GSE	government-sponsored enterprise
GTR	Government Technical Representative

## **H**

HECM	Home Equity Conversion Mortgage
HERA	Housing and Economic Recovery Act of 2008
HHFA	Housing and Home Finance Agency
HHI	Herfindahl-Hirschman Index
HHS	U.S. Department of Health and Human Services
HMA	Housing Market Area
HMDA	Home Mortgage Disclosure Act
HMO	health maintenance organization
HOME	(do not define) HOME Investment Partnerships Program
HPD	Housing Preservation and Development
HUD	U.S. Department of Housing and Urban Development
HVAC	heating, ventilation, and air-conditioning

## I

IA	Individual Assistance (grant)
IAF	Industrial Areas Foundation
ICMA	International City/County Management Association
IJR	Institute for Juvenile Research
IPAD	International and Philanthropic Affairs Division
IPUMS	Integrated Public Use Microdata Series
IRA	individual retirement account
IRS	Internal Revenue Service
ISTEA	Intermodal Surface Transportation Efficiency Act of 1991
IT	information technology
IZ	inclusionary zoning

## J

JCHS	Joint Center for Housing Studies of Harvard University
JCPS	Joint Center for Political Studies
JTPA	Job Training Partnership Act

## L

LEAA	Law Enforcement Assistance Administration
LEED	Leadership in Energy & Environmental Design
LIHPRHA	Low Income Housing Preservation and Resident Homeownership Act
LIHTC	low-income housing tax credit; Low-Income Housing Tax Credit Program
LISC	Local Initiatives Support Corporation
LQ	location quotient
LTV	loan to value (noun); loan-to-value (unit modifier)

## M

MAR	Marshall-Arrow-Romer; MAR effect
MBA	Mortgage Bankers Association
MBS	mortgage-backed security
MLS	multiple listing service

MMI	Money Management International or Mutual Mortgage Insurance
MRIS®	Metropolitan Regional Information Systems, Inc.
MSA	metropolitan statistical area
MTCS	Multifamily Tenant Characteristics System

## **N**

NAACP	National Association for the Advancement of Colored People
NAFTA	North American Free Trade Agreement
NAHA	National Affordable Housing Act
NAHASDA	Native American Housing Assistance and Self-Determination Act of 1996
NAHB	National Association of Home Builders
NAHRO	National Association of Housing and Redevelopment Officials
NAR	National Association of Realtors®
NASA	National Aeronautics and Space Administration
NBER	National Bureau of Economic Research
NCCED	National Congress for Community Economic Development
NECMA	New England County Metropolitan Area
NECTA	New England City and Town Area
NFFE	National Federation of Federal Employees
NFHA	National Fair Housing Alliance
NGBS	National Green Building Standard
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
NLIHC	National Low Income Housing Coalition
NLRB	National Labor Relations Board
NNEREN	Northern New England Real Estate Network
NOFA	notice of funding availability
NOFO	notice of funding opportunity
NPA	National People's Action
NPL	National Priorities List (Superfund)
NPTS	National Personal Transportation Survey
NRC	National Research Council or Neighborhood Reinvestment Corporation
NSA	Neighborhood Strategy Area
NTIC	National Training and Information Center
NWA	NeighborWorks® America
NYCHA	New York City Housing Authority

## **O**

OAMS	Office of Administrative and Management Services
OCIO	Office of the Chief Information Officer

OEA	Office of Economic Affairs (PD&R)
OECD	Organization for Economic Co-operation and Development
OFHEO	Office of Federal Housing Enterprise Oversight
OHHLHC	Office of Healthy Homes and Lead Hazard Control
OIG	Office of Inspector General
OLS	ordinary least squares
OMB	Office of Management and Budget
ONAP	Office of Native American Programs
OPEC	Organization of the Petroleum Exporting Countries
OREM	Office of Research, Evaluation, and Monitoring
OUP	Office of University Partnerships; now part of the Office of Grants Management and University Partnerships (GMUP)

**P**

PA	programmable automation
PCJD	President's Committee on Juvenile Delinquency
PD&R	Office of Policy Development and Research
PHA	public housing authority or public housing agency
PHAS	Public Housing Assessment System
PIC	Public and Indian Housing Information Center
PICO	Pacific Institute for Community Organizations
PIH	Office of Public and Indian Housing
PITI	principle, interest, taxes, and insurance
PMI	private mortgage insurance
PMSA	Primary Metropolitan Statistical Area
PRAC	Project Rental Assistance Contract
PRAG	Policy Research Action Group
PSID	Panel Study of Income Dynamics
PUMS	Public Use Microdata Sample (Census Bureau)

**Q**

QCEW	Quarterly Census of Employment and Wages
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**R**

REIT	real estate investment trust
REMIC	real estate mortgage investment conduit
REO	real estate owned
RESPA	Real Estate Settlement Procedures Act
RFI	Residential Fixed Investment
RHCDS	Rural Housing and Community Development Service
RHS	Rural Housing Service
RISC	reduced instruction set computer
RMLS™	Regional Multiple Listing Service, not Realtors' Multiple Listing Service
RRR	Recent Research Results
RTA	Regional Technology Alliance or Regional Transportation Authority (Chicago)

RTC	Resolution Trust Corporation
<b>S</b>	
S&L	savings and loan
S&P	Standard & Poor's
SAAR	seasonally adjusted annual rate
SBA	Small Business Administration
SBDC	Small Business Development Center
SEC	U.S. Securities and Exchange Commission
SEIU	Service Employees International Union
SFDMS	Single Family Default Monitoring System
SIC	Standard Industrial Classification
SME	small- and medium-sized enterprise
SMH	spatial mismatch hypothesis
SMSA	Standard Metropolitan Statistical Area (previous term for Metropolitan Statistical Area [MSA]) Read more: <a href="http://www.businessdictionary.com/definition/Metropolitan-Statistical-Area-MSA.html">http://www.businessdictionary.com/definition/Metropolitan-Statistical-Area-MSA.html</a>
SRO	single-room occupancy
SSDI	Social Security Disability Insurance
SSI	Supplemental Security Income
SSN	Social Security number
SSRC	Social Science Research Council
<b>T</b>	
TA	technical assistance
TAG	Technical Assistance Grant
TANF	Temporary Assistance for Needy Families
TCPU	transportation, communications, and public utilities
TEA-21	Transportation Equity Act for the 21st Century
TRACS	Tenant Rental Assistance Certification System
TRP	Technology Reinvestment Project
TVA	Tennessee Valley Authority
<b>U</b>	
UCAN	United Connecticut Action for Neighborhoods
UDAG	Urban Development Action Grant
UEZ	urban enterprise zone
UGB	urban growth boundary
UI	unemployment insurance
U.K.	United Kingdom (adjective)
ULI	Urban Land Institute
U.N.	United Nations
URM	Urban Research Monitor
URPG	Urban and Regional Policy Group

U.S.	United States
USAA	United Services Automobile Association
USGBC	U.S. Green Building Council
USPS	U.S. Postal Service

**V**

VA	U.S. Department of Veterans Affairs
VAT	value-added tax
VHDA	Virginia Housing Development Authority
VHO	voucher homeownership
VISTA	Volunteers in Service to America
VL	very low income (noun); very low-income (unit modifier)
VPS	voucher payment standard

**W**

WCN	worst case housing needs
WIC	Women, Infants, and Children program
WPA	Works Progress Administration