HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No.77-1
Phone (202) 755-5277
(Flynn)

FOR RELEASE:
Saturday
January 1, 1977

THE FEDERAL CRIME INSURANCE PROGRAM

Questions and Answers

1. Q. What is the Federal Crime Insurance Program?

   A. The program authorizes the Federal Government, as an insurer, to provide crime insurance at an affordable price in any State that has a critical crime insurance availability problem and does not have an appropriate State Program to provide a solution. The program became effective on August 1, 1971.

2. Q. Who is responsible for operation of the program?

   A. The Secretary of HUD has delegated administration of the program to the Federal Insurance Administrator in the U.S. Department of Housing and Urban Development.

3. Q. In which States is the program available?

   A. In Arkansas, Colorado, Connecticut, Delaware, Florida, Georgia, Illinois, Kansas, Maryland, Massachusetts, Minnesota, Missouri, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Tennessee, Virginia, and the District of Columbia.

4. Q. What types of crime insurance are available and how can the insurance be obtained?

   A. Federal Crime Insurance provides insurance protection against losses due to burglary and robbery. Policies can be obtained through licensed property insurance agents and brokers and also a private company acting as the Federal Insurance Administration's servicing company.

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5. Q. Will the program be expanded to additional States?

A. The Federal Insurance Administrator constantly reviews the availability of crime insurance throughout the Nation. If he finds a critical problem in additional States he will designate those additional States eligible for the purchase of crime insurance. Since the program began, 19 States and the District of Columbia have been designated eligible.

6. Q. Who can buy Federal crime insurance?

A. Any property owner or tenant or businessman within an eligible State or the District of Columbia may buy crime insurance by (a) signing an application, and (b) paying a six-month premium installment due at time of application. To be eligible for burglary insurance coverage, his premises must meet the protective device requirements of the program referred to in Questions 16-20 below. The protective device requirements do not apply to commercial insurance against robbery only.

7. Q. Where does a property owner or tenant obtain an application form?

A. Federal Crime Insurance applications may be obtained from any licensed property insurance agent or broker in any eligible State in which the premises to be insured is located.

In addition, Federal Crime Insurance applications and information concerning the program may be obtained by calling the servicing company's toll-free number:

800-638-8780

or by writing:

Federal Crime Insurance
P.O. Box 41033
Washington, D.C. 20014

NOTE: IF YOU CALL FROM THE DISTRICT OF COLUMBIA METROPOLITAN AREA (District of Columbia: Alexandria and Arlington, Va.; Prince Georges and Montgomery Counties, Md.) YOU MUST CALL 652-2637. FROM THE REMAINDER OF MARYLAND, YOU MUST CALL COLLECT (301) 652-2637.

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8. Q. What kind of criminal acts and losses can be covered by Federal crime insurance?

A. (a) Burglary, and larceny resulting from a burglary. This means the stealing of property from within a premises, such as a house or a store, which has been forcibly entered. There must be physical marks of forcible entry, such as a smashed door, at the place of entry.

(b) Robbery. This means the stealing of personal property from the insured in his presence and with his knowledge, such as by an armed intruder, both inside and outside the premises. The term robbery includes theft observed by the insured.

(c) Damage to the premises committed during the course of a burglary or robbery, or attempted burglary or robbery.

(d) In the case of the residential insurance policy, the burglary of an enclosed locked storage compartment of an automobile, i.e., the trunk compartment.

(e) In the case of commercial crime insurance against burglary, the theft from a night depository or burglary of a safe. There is a $5,000 limit on claims with respect to safes of less than insurance Class E quality.

9. Q. Will a burglary claim be paid if there are no visible marks of forcible entry at the place of entry?

A. Federal crime insurance policies do not cover mere disappearance of property. There must be signs of an entry by force -- visible marks upon, or physical damage to, the exterior of the premises -- at the place of such entry.

10. Q. How much insurance can an individual buy?

A. Residential insurance coverage may be purchased in amounts up to $10,000. Commercial insurance may be purchased in amounts up to $15,000. Such limits apply on a per-occurrence basis.

11. Q. Can an applicant choose to be insured against robbery only or burglary only?

A. The residential insurance policy is a combination burglary and robbery package policy that is not sold in separate parts.

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However, a commercial applicant can purchase robbery insurance only or burglary insurance only or combinations of both. A policy that protects only against robbery costs 40 percent less than the cost of a burglary and robbery policy. A policy that protects only against burglary costs half the package policy rate. Robbery and burglary coverage purchased in a combination of different amounts costs the sum of the rates for the separate parts.

12. Q. Are claims payments subject to deductibles?

A. (a) Claims under the residential policy are subject to a deductible of $50 or 5 percent of the gross amount of the loss, whichever is greater.

(b) Claims under the commercial policy are subject to minimum deductibles which vary according to the annual gross receipts of the insured, as shown in the following table, or to 5 percent of the gross amount of the loss, whichever is greater:

Gross receipts	Deductible
Less than $100,000	$ 50
$100,000 - $299,999	100
$300,000 - $499,999	150
$500,000 or over	200

The deductible for nonprofit or public property risks is $50 or 5 percent of the gross amount of the loss, whichever is greater.

13. Q. What kind of personal property is covered?

A. The residential policy insures against loss of all personal property including jewelry, after application of the $50 deductible. However, loss of money is covered only up to $100.

The commercial policy can insure against burglary and larceny of merchandise, furniture, fixtures and equipment; and against stealing of money, securities, and merchandise by safe burglary; and against robbery of money, securities, merchandise, fixtures and equipment.

14. Q. How does a property owner or tenant report claims for losses?

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A. Losses which exceed the applicable deductible should be reported to the agent or broker through whom the application was submitted, or directly to the servicing company by using the toll-free telephone number on page 2. A sworn proof of loss statement must be submitted.

In addition, the loss must have been reported to the local police authorities.

15. Q. Can policies be cancelled or not renewed if insureds submit claims?

A. No. The Federal Crime Insurance Program was established to make crime insurance more readily available in areas where people have been unable to buy or retain crime insurance. Federal crime insurance therefore will not be denied to any eligible insured because of the frequency or amount of his claims.

However, the making of a false statement in the application or in connection with the submission of a claim will result in refusal of coverage or cancellation and the denial of claims. Intentionally false statements may also result in criminal prosecution.

16. Q. Are protective devices required on a residential property such as a home or apartment before it is eligible for Federal crime insurance?

A. For a residential property to be eligible for Federal crime insurance, its exterior doors, other than sliding doors, must be equipped with either a dead bolt, or a self-locking dead latch. Dead bolts or self-locking dead latches must have a throw of at least 1/2 inch, unless the lock utilizes a vertical interlocking bolt and striker. (The term "dead bolt" refers to the fact that the bolt cannot be made to retract except by turning a knob or key. The term "throw" refers to the distance which the bolt or latch protrudes from the body of the lock when the bolt or latch is in a locked position.) Horizontal or vertical dead bolts provide far better protection than a self-locking dead latch and the greater the distance of the throw, the less chance there is that the door can be pried open.

All sliding doors and windows opening onto stairways, porches, platforms or other areas affording easy access to the premises, must also be equipped with some type of locking device. Locking devices which utilize a key lock, while not required, are strongly recommended. See page 9 of this bulletin for illustrations of residential locking device requirements.

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17. Q. Will claims be paid if a residential premises does not have the required locking devices?

A. Unprotected residences are not eligible for Federal crime insurance and a claim cannot be paid if a residential premises does not meet the protective device requirements.

18. Q. How can a residential applicant know whether his house or apartment meets the protective device requirements?

A. The residential requirements are listed on the residential application form and illustrations of the locking devices are shown on page 9 of this bulletin. By comparing the locks on his exterior doors and windows to those shown in the pictures, the applicant can quickly verify whether his house or apartment meets the minimum requirements. In addition, any property insurance agent or broker or the servicing company can explain the residential requirements.

19. Q. What protective devices are required on a commercial property before it is eligible for Federal crime insurance?

A. For a commercial property to be eligible for Federal crime insurance against burglary, its doorways or doors and accessible openings must be adequately protected during nonbusiness hours. The commercial requirements, which are more extensive than those for residential properties, vary by types of business. They are listed on the commercial application form. Illustrations of the locking devices referred to above are shown on page 10 of this bulletin.

20. Q. How can a commercial applicant know whether his property meets the protective device requirements?

A. The servicing company will make a physical inspection of the premises of every new applicant who applies for a commercial policy which includes burglary coverage. Such policies will be issued only if the inspection confirms that the premises meets the protective device requirements. If the property does not meet the requirements, the inspector will tell the applicant what he needs to do in order to comply. After a commercial

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premises has been inspected and a policy issued, claims for losses will be paid provided the insured has not removed or altered the protective devices previously approved by the inspector. Insurance coverage on all premises which meet the protective device requirements becomes effective at noon of the day after the application is signed by the applicant.

21 Q. What are the rates for residential or personal coverage?

A. Annual rates for residential crime insurance coverage are the following:

Amount of coverage	In lower crime areas (Territory 1)	In medium crime areas (Territory 2)	In higher crime areas (Territory 3)
$ 1,000	$20	$30	$40
3,000	30	40	50
5,000	40	50	60
7,000	50	60	70
10,000	60	70	80

22. Q. What are the rates for nonresidential or commercial coverage?

A. These rates cannot be shown on a simple table since they are based on the class and location of the business and reflect the gross receipts from the previous year, as well as the amount of coverage selected by the insured. Complete details are contained in the program manual or may be obtained from an insurance agent or the servicing company. For example:

(1) A grocery store having gross receipts under $100,000 located in Denver, Miami, New York City, Richmond, Savannah, or Trenton (all in Territory 3) would pay annual rates as follows (only 1/2 of the shown amount must be paid in advance):

Amount of coverage	Burglary and robbery in equal amounts (Option 1)	Robbery only (Option 2)	Burglary only (Option 3)
$ 1,000	$120	$ 72	$ 60
5,000	480	288	240
10,000	660	396	330
15,000	690	414	345

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Option 4 (varied amounts of both coverages): Assuming a selection of $1,000 robbery and $5,000 burglary, the premium would be $27 plus $240, or $312.

(2) A drug store having gross receipts between $100,000 and $299,999 located in Atlanta, Baltimore, Boston, Chicago, Cleveland, Hartford, Little Rock, Memphis, Minneapolis, Newark, Norfolk, Philadelphia, Providence, Pueblo, St. Louis, Witchita, Wilmington, or the District of Columbia (all in Territory 2) would pay annual rates as follows (only 1/2 of the shown amount must be paid in advance):

Amount of coverage	Burglary and robbery in equal amounts (Option 1)	Robbery only (Option 2)	Burglary only (Option 3)
$ 1,000	$150	$ 90	$ 75
5,000	600	360	300
10,000	825	495	413
15,000	863	518	432

Option 4 (varied amounts of both coverages): Assuming a selection of $1,000 robbery and $10,000 burglary, the premium would be $90 plus $413, or $503.

(3) A book store having a gross receipts under $100,000 located in Utica, N.Y.; Meriden, Conn.; Reading, Pa.; Albany, Ga.; Steubenville, Ohio; or Lynchburg, Va. (all in Territory 1) would pay annual rates as follows (only 1/2 of the shown amount must be paid in advance):

Amount of coverage	Burglary and robbery in equal amounts (Option 1)	Robbery only Robbery only (Option 2)	Burglary only Burglary only (Option 3)
$ 1,000	$ 70	$ 42	$ 35
5,000	280	168	140
10,000	385	231	193
15,000	403	242	202

Option 4 (varied amounts of both coverages): Assuming a selection of $1,000 robbery and $5,000 burglary, the premium would be $42 plus $140, or $182.

The cost increases for stores having higher gross receipts.

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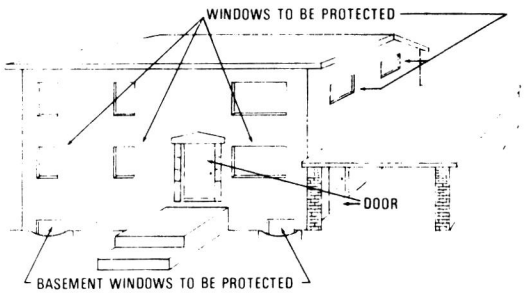
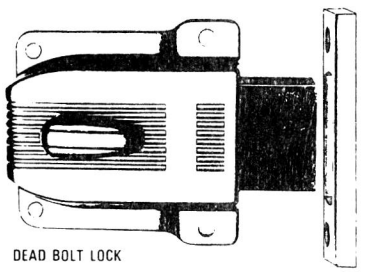
Federal Crime Insurance Program

RESIDENTIAL PROTECTIVE DEVICE REQUIREMENTS

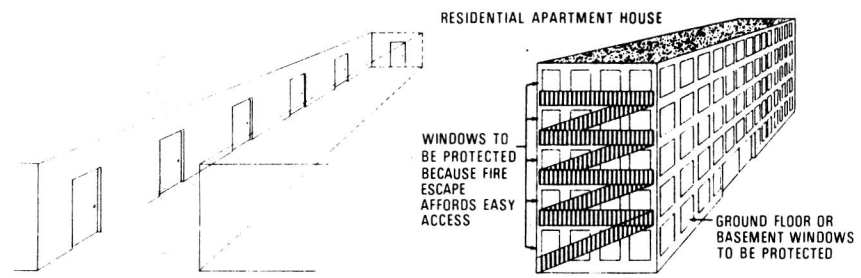
(EXAMPLES OF ACCESSIBLE OPENINGS AND LOCKING DEVICES REFERRED TO IN THE PROTECTIVE DEVICE REQUIREMENTS)



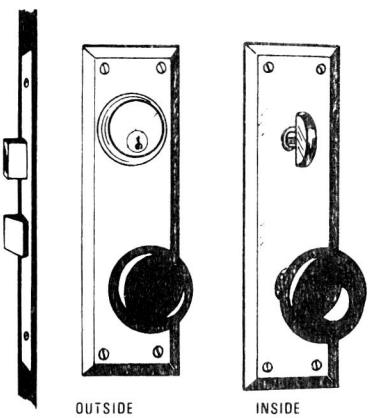
EXTERIOR DOORS AND DOOR LEADING INTO HOUSE FROM GARAGE AREA TO BE PROTECTED



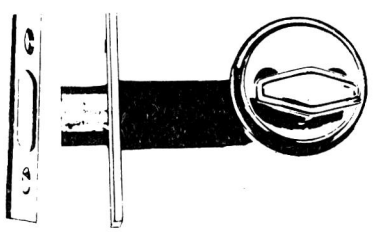
DEAD BOLT LOCK



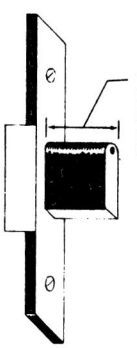
EXTERIOR DOORS OF APARTMENTS LEADING OUTDOORS OR INTO PUBLIC HALLWAY TO BE PROTECTED



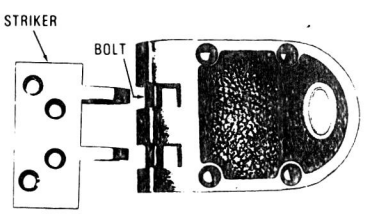
MORTISED DEAD BOLT LOCK
(Recessed into the edge of the door instead of the side)



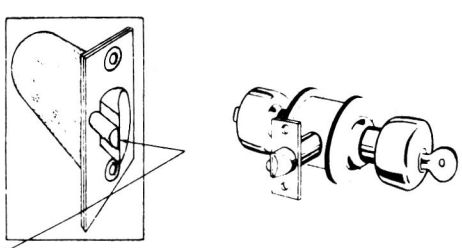
SINGLE CYLINDER DEAD BOLT LOCK, OPERATED BY KEY OUTSIDE AND KNOB INSIDE



THE THROW OF THE LOCK IS ILLUSTRATED BY THE DISTANCE WHICH THE BOLT EXTENDS FROM THE EDGE OF THE DOOR WHEN THE LOCK IS IN A LOCKED POSITION MINIMUM OF ½" FOR RESIDENTIAL



DEAD BOLT LOCK UTILIZING INTERLOCKING VERTICAL BOLTS AND STRIKER

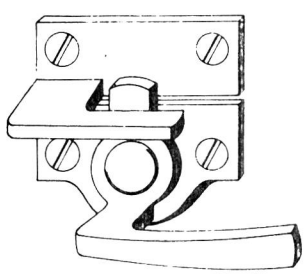


SELF LOCKING DEAD LATCH

NOTE THAT THE SMALL PIN AT THE LEFT SIDE OF THE SPRING LATCH RENDERS THE LATCH IMMOBILE WHEN THE LOCK IS IN THE LOCKED POSITION



"CLAM SHELL" LOCK



MINIMAL TYPE WINDOW LOCKS

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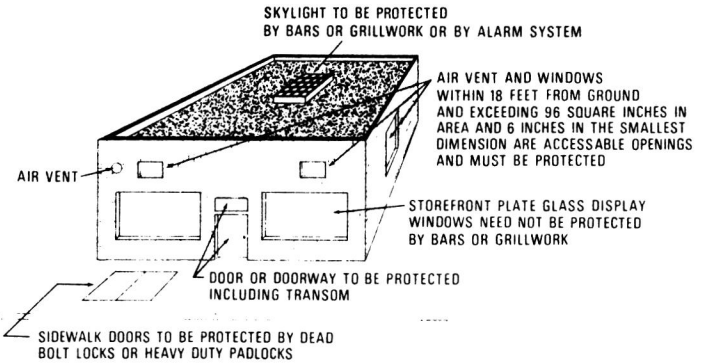
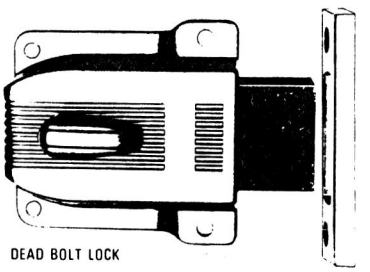
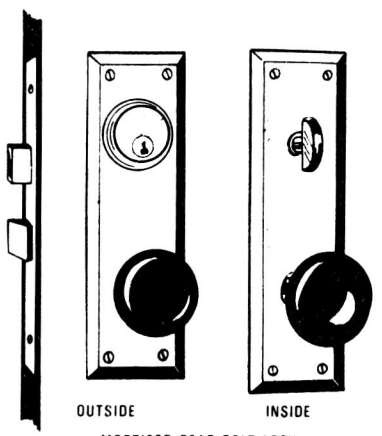
Federal Crime Insurance Program

COMMERCIAL PROTECTIVE DEVICE REQUIREMENTS

(EXAMPLES OF ACCESSIBLE OPENINGS AND LOCKING DEVICES REFERRED TO IN THE PROTECTIVE DEVICE REQUIREMENTS)

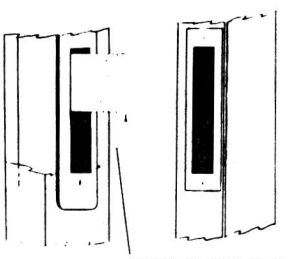


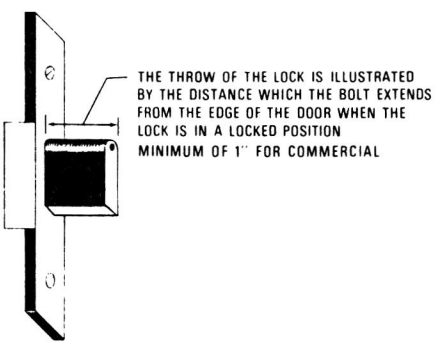

DEAD BOLT LOCK

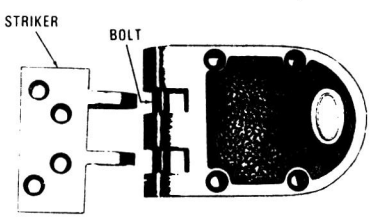


MORTISED DEAD BOLT LOCK
(Recessed into the edge of the door instead of the side)

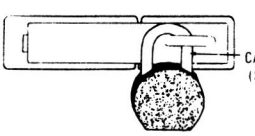
DEAD BOLT LOCK
FOR NARROW FRAME DOORS





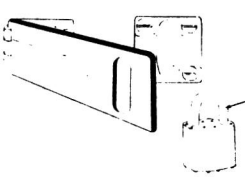


DEAD BOLT LOCK UTILIZING INTERLOCKING VERTICAL BOLTS AND STRIKER

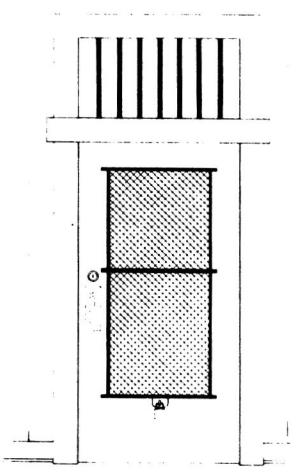


A HEAVY DUTY PADLOCK (3/8" Case hardened steel shackle) FIVE PIN TUMBLER OPERATION

THE STEEL BAR AND STAPLE OF THE HASP SHOULD BE CASE HARDENED AS IS THE PADLOCK SHACKLE. RECESSED SCREWS SHOULD BE CONCEALED WHEN THE HASP IS CLOSED



EXAMPLE OF BARS AND GRILLWORK



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FEDERAL CRIME INSURANCE PROGRAM

PART V - RATE TERRITORIES, BY COUNTY

STATE	TERRITORY 1 (Low Crime)	TERRITORY 2 (Average Crime)	TERRITORY 3 (High Crime)
Arkansas	All except Terr. 2 or 3	Crittenden, Miller, Pulaski, Saline	
Colorado		Remainder of State	Adams, Arapahoe, Boulder, Denver, Jefferson
Connecticut	Windham, City of Meriden	All other counties not shown under Territories 1 or 3	None
Delaware		Entire State	
District of Columbia	None	Entire District of Columbia	None
Florida		Escambia, Orange, Orlando, Pensacola, Santa Rosa, Seminole, Tallahassee, Remainder of State	Alachua, Broward, Dade, Daytona Beach, Duval Beach, Ft. Lauderdale, Gainesville, Hillsborough, Hollywood, Jacksonville, Miami, Palm Beach, Pinellas, St. Petersburg, Tampa, West Palm Beach
Georgia	All except Terr. 2 or 3	Bibb, Chattahoochee, Clayton, Cobb, DeKalb, Fulton, Gwinnett, Houston, Muscogee, Richmond, Walker	Chatham
Illinois	All except Terr. 2 or 3	Boone, Champaign, Cook DuPage, Henry, Kane, Lake McHenry, Macon, Madison, Peoria, Rock Island, St. Clair, Sangamon, Tazewell, Will, Winnebago, Woodford	None
Kansas	All except Terr. 2 or 3	Butler, Johnson, Sedgwick, Shawnee, Wyandotte	None
Maryland	All except Terr. 2 or 3	City of Baltimore; Counties of Anne Arundel Baltimore, Carroll, Cecil, Harford, Howard, Montgomery, Prince Georges	None
Massachusetts	None	All except Territories 1 or 3	Bristol
Minnesota	All except Terr. 2 or 3	Anoka, Clay, Dakota, Hennepin, Ramsey, St. Louis, Washington	None
Missouri	All except Terr. 2 or 3	City of St. Louis; Counties of Boone, Cass, Clay, Franklin, Greene, Jackson, Jefferson, Platte, St. Charles, St. Louis	None
New Jersey	None	All except Territories 1 or 3	Mercer, Atlantic
New York	All except Terr. 2 or 3	Albany, Erie, Livingston, Madison, Monroe, Niagara, Onondaga, Orleans, Oswego, Rensselaer, Saratoga, Schenectady, Wayne	Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk, Westchester
Ohio	All except Terr. 2 or 3	Allen, Butler, Clark, Clermont, Cuyahoga, Delaware, Franklin, Geauga, Greene, Hamilton, Lake Lawrence, Lorain, Lucas, Mahoning, Medina, Miami, Montgomery, Pickaway, Portage, Preble, Putnam, Richland, Stark, Summit, Trumbull, Van Wert, Warren, Wood	None
Pennsylvania	All except Terr. 2 or 3	Allegheny, Beaver, Bucks, Chester, Cumberland, Dauphin, Delaware, Erie, Lehigh, Montgomery, Northampton, Perry, Philadelphia, Washington, Westmoreland	None
Rhode Island	None	Entire State of Rhode Island	None
Tennessee	All except Terr. 2 or 3	Anderson, Blount, Davidson, Hamilton, Knox, Shelby, Sumner, Wilson	None
Virginia	All except Terr. 2 or 3	Cities of Alexandria, Chesapeake, Fairfax Falls Church, Hampton, New Port News, Norfolk, Portsmouth, Roanoke, Va. Beach and Counties of Fairfax, Loudon, Prince William, Roanoke, and York	City of Richmond, and counties of Chesterfield, Hanover, Henrico.

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HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-2
Phone (202) 634-6666
(Blair)

FOR RELEASE:
Saturday
January 1, 1977

30 MAJOR DISASTER DECLARATIONS MADE BY PRESIDENT FORD IN 1976

WASHINGTON -- Last year's extremes in weather -- from floods to droughts -- resulted in President Ford's declarations of 30 major disasters and eight emergencies which cost $420.4 million, according to a year-end report by the Federal Disaster Assistance Administration (FDAA).

A total of 53,820 disaster-affected families received advice and assistance at disaster assistance centers operated during 1976 by FDAA, which is responsible for the direction, management and coordination of the Federal Disaster Relief Program, including administration of the President's Disaster Relief Fund.

FDAA Administrator Thomas P. Dunne said that nearly half of the disaster stricken families were victims of spring typhoons in Guam, the Northern Marianas and the Trust Territory of the Pacific Islands. He said typhoon assistance from Federal agencies exceeded $85 million.

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By comparison, Mr. Dunne noted that 4,393 families sought Federal aid after hurricanes hit New Jersey, New York and California in the Fall, requiring $43 million in aid from all Federal agencies.

The largest loss of life from a natural disaster during the year resulted when a flash flood hit Colorado's Big Thompson Canyon on August 1, causing 139 deaths and about $36 million damage.

The year's most expensive disaster was caused by the Failure of the Teton Dam in Idaho on June 5. Federal agencies provided $124 million in disaster assistance.

Noting that flooding is usually associated with disaster in this country, Mr. Dunne said that of the 30 major disaster declarations by the President, 27 involved floods or flooding accompanying typhoons, hurricanes, tornadoes or other storms. The remaining three disasters involved tornadoes and winter storms. By contrast, he pointed out that of the eight Presidential emergency declarations in 1976, seven involved drought and the other, a flood.

Mr. Dunne said a total of $420.4 million was expended or obligated for major disasters during the year by all Federal agencies, with $213.8 million of that amount of coming through FDAA from the President's Disaster Relief Fund.

Of the $213.8 million from the President's Fund, $18.7 million was for temporary housing assistance provided through the States or the U.S. Department of Housing and Urban Development; $3.2 million for disaster unemployment assistance administered by the States and the U.S. Department of Labor; $14 million for the Federal portion of the individual and family grants administered by the States; and $177.9 million for grants to local or state governments for debris removal and for the repair or restoration of public facilities such as streets, roads, bridges, public buildings and certain private non-profit facilities.

Mr. Dunne said that although final cost figures are not yet available from some 20 Federal agencies charged with disaster recovery tasks under the coordination of FDAA, preliminary estimates include the following program costs for the declared major disaster in 1976:

--Small Business Administration, 6,682 loans for dwellings and personal property, and 941 loans for businesses: $131.5 million.

--Farmers Home Administration, 700 loans: $10.3 million.

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--U.S. Department of Agriculture, $5.5 million for food stamps and $13.6 for emergency farm programs from Agricultural Stabilization and Conservation Service: $19.1 million.

--U.S. Department of Health, Education, and Welfare for repair and restoration of public schools: $1.2 million.

--U.S. Army Corps of Engineers for flood preparedness, flood fighting, rescue operations and repair and restoration of flood control works: $9.6 million.

--Federal Highway Administration of the U.S. Department of Transportation for repair of Federal aid system roads, bridges and appurtenant structures: $30.9 million.

Voluntary organizations working under the coordination of FDAA provided food, clothing and other humanitarian services to people affected by disasters. These organizations included the American National Red Cross, Salvation Army, Mennonite Disaster Service and the Seventh Day Adventist Community Services. In addition, the Young Lawyers Section of the American Bar Association offered legal advice to disaster victims, and advice on insurance was provided by the American Insurance Association.

Emergency declarations by the President during the year were for flooding in North Dakota, for which a major disaster was later declared, and drought in Arkansas, Minnesota, Missouri, North Dakota, South Dakota, Wisconsin and Virginia. To date, total obligations from the President's Fund for the drought are $10.3 million, while other Federal agencies have made loans or grants totaling $205.4 million.

(An "emergency" may be declared for the same cause as a major disaster, except that specialized Federal assistance is made available to save lives and protect property, public health and safety, or to avert or lessen the threat of a major disaster.)

The FDAA also approved seven Fire Suppression Grants totaling $1.5 million to help fight forest fires in Minnesota that were due in part to drought.

Also from the President's Fund during 1976, FDAA obligated $880,000 as grants for states to develop and improve existing plans; develop programs and capabilities for disaster preparedness and prevention.

# # #

PRESIDENTIAL DECLARATIONS DURING 1976

Major Disasters

Date Declaration	State or Territory	Type of Incident
March 19	New York	Ice storm, severe storms & flooding
March 19	Michigan	Storms, icing, wind, flooding, tornadoes
March 23	Wisconsin	Severe storms, icing, winds & flooding
April 1	Oklahoma	Severe storms & tornadoes
April 1	Arkansas	Tornadoes
April 1	Mississippi	Severe storms, tornadoes & flooding
April 8	Nebraska	Ice storms & high winds
April 16	North Dakota	Flooding
April 22	Trust Territory	Typhoon Marie
May 22	Guam	Typhoon Pamela
June 5	Oklahoma	Severe storms & flooding
June 6	Idaho	Dam collapse, flooding
June 8	Trust Territory	Typhoon Pamela
June 11	Georgia	Severe storms & flooding
June 17	Northern Marianas	Typhoons Pamela & Therese
June 18	Illinois	Severe storms, tornadoes, flooding
June 19	Texas	Severe storms & flooding
June 25	South Dakota	Flash flooding & mudslides
June 29	New York	Flash flooding
July 7	Pennsylvania	High winds & flooding
July 13	Kansas	Severe storms, high winds & flooding
July 21	New York	Severe storms & flooding
July 21	Missouri	Severe storms & flooding

To Accompany HUD-No. 77-2

Date of Declaration	State or Territory	Type of Incident
August 2	Colorado	Severe storms & flash flooding
August 5	Vermont	Severe storms, high winds & flooding
August 21	New Jersey	Severe storms, high winds & flooding
September 3	New York	Hurricane Belle
September 21	California	Flooding from Tropical Storm Kathleen
October 14	Maryland	Severe storms & flooding
October 20	Pennsylvania	Severe storms & flooding

Emergencies

Date of Declaration	State or Territory	Type of Incident
April 13	North Dakota	Flooding
June 17	Minnesota	Drought
June 17	Wisconsin	Drought
June 17	South Dakota	Drought
July 21	North Dakota	Drought
September 24	Missouri	Drought
October 15	Virginia	Drought
December 3	Arkansas	Drought

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-7
Phone (202) 755-5284
(Bacon)

FOR RELEASE:
January 7, 1977

The Department of Housing and Urban Development today announced the lifting of a year-long moratorium on foreclosure of certain multi-family housing mortgages, ending a period of special relief for faltering but workable subsidized projects.

In making the announcement, Secretary Carla A. Hills said HUD has completed what it set out to do under the moratorium--provide extra financial aid to those projects capable of recovery but needing more help than available under conventional forms of financial assistance.

Secretary Hills said she was pleased to be able to withdraw this partial moratorium. She said its original purpose, to defer foreclosures pending development of additional financial measures, had been met through innovative use of the Section 8 Housing Assistance Program.

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Under Section 8, eligible low-income families pay up to 25 percent of their income toward rent. HUD pays the difference between that percentage and the fair market rent in the area for a comparable living unit. This rental assistance is paid in each family's behalf to the owner, raising his revenues enough to meet operating costs.

HUD imposed the moratorium on foreclosures of selected subsidized projects in January 1975. Since that time, the Department has allocated more than $160 million in Section 8 rental assistance payments covering more than 116,000 dwelling units in projects with mortgages insured or formerly insured by HUD. An additional $10 million in annual contributions contract authority funds was made available to help Public housing Authorities buy HUD-insured or HUD-held multi-family properties for public housing use.

# # #

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-15
Phone (202) 755-5277
(Spiegel)

FOR RELEASE AFTER
10:00 A.M., Monday
January 17, 1977

Secretary Carla A. Hills today announced the fiscal year 1978 budget for the Department of Housing and Urban Development.

The proposals include an increase of more than $9 billion in budget authority for HUD programs, including more aid to the Section 8 program of housing for low-income families, additional funds for cities through the Community Development Block Grant program, and a continued 6,000 housing unit level for Indians.

The Secretary said that the budget of the outgoing Administration reflects President Ford's commitment to meeting the housing needs of lower income families and providing financial assistance to our troubled cities.

The budget includes $23.9 billion in budget authority for the Section 8 program and Indian Housing. This would permit HUD to commit an additional 394,000 units under Section 8 in 1978, bringing to nearly 1,100,000 the number of units assisted since the Section 8 program began in 1975. The Indian Housing program would be continued at the 6,000 unit annual level, bringing the cumulative total to 49,000 units.

-more-

A total of $3.5 billion for local community development activities would be provided in fiscal year 1978 for the Community Development Block Grant program, a record level of funding for the program as it enters its fourth year since enactment in 1974. The 1977 appropriation level is $3.24 billion.

The budget recommends legislative changes in the current formula basis for Block Grant allocations to cities. The change proposes a two-formula mechanism, allowing cities to use the one that provides them with more funds. The cities would have the option of receiving funding under the present formula, which uses population (25%), overcrowded housing (25%), and poverty (50%), or under a second formula, which uses age of housing (50%), loss of population (20%), and poverty (30%).

By permitting cities to consider the age of their housing stock in calculating grant funds, the second formula would make possible more help to older, declining, and financially hard hit cities. Secretary Hills pointed out that this change carries out the recommendations of the President's Committee on Urban Development and Neighborhood Revitalization, as well as recommendations from other studies.

-more-

Secretary Hills said the Section 8 housing program would be administered on a "modified block grant basis" in 1978. Instead of the contract authority approach of previous years, budget or obligational authority will be allocated among communities. This will permit localities to choose for themselves, within the total authority given to them, the appropriate number of newly constructed or existing units to be funded.

She predicted that "this approach will greatly simplify Federal administration while giving localities more incentive to make maximum use of their housing funds consistent with their community development objectives. Furthermore it will eliminate the stringent contract authority and budget authority earmarks of the past few years which have resulted in an administrative 'nightmare.'"

The budget reflects an estimated 100,000 units under the revised Section 235 program, providing assistance to eligible single family or mobile home purchasers.

The budget proposes continuation in 1978 of the $750 million direct loan program under the Section 202 Housing for the Elderly or Handicapped program. This would provide assistance to about 25,600 units. The budget also proposes that this program be returned to on-budget status. Since the 1974 Housing and Community Development Act, the receipts and disbursements of this program have been excluded from the totals of the total Federal budget.

An appropriation of $612 million is requested for public housing operating subsidies under the Performance Funding System (PFS). The PFS formula is used to calculate the level of operating subsidies provided to public housing agencies. The formula was implemented on a revised basis on Oct. 1, 1976, on the basis of an Urban Institute study and comments from public housing agencies.

In addition, beginning in 1978, the Department will compute the PFS formula requirements on the basis of tenants paying rentals of not less than 25 percent of adjusted income. This change will be phased in over the next three years.

The budget incorporates a request of $1.8 billion in supplemental appropriations to restore losses in the mortgage insurance funds. These losses are the result of the disposition of properties acquired through payment of insurance claims under programs in the Special Risk and the General Insurance Funds.

Secretary Hills pointed out that several steps are being taken to reduce the losses which are being incurred in these funds. "HUD is undertaking a major counseling program effort," she said. "Part of the $3 million provided in 1977 will be used to conduct a program of default counseling in three standard metropolitan statistical areas (SMSAs). The appropriation of $5 million in 1978 will provide for a greatly expanded program.

-more-

"Default counseling will be provided to homeowners under HUD-insured programs through the efforts of local public and private non-profit counseling agencies. We are convinced that these appropriations will be more than offset by the savings which will result to the FHA insurance funds."

The budget also assumes enactment of legislation to place the mortgage insurance funds on a sounder financial basis. It contemplates that the Section 203 single family, and Section 207 multifamily mortgage insurance funds would be combined into a single, actuarially sound, insurance fund. The remaining programs--except for cooperative housing mortgage insurance--would be combined into one fund with a view to making them actuarially sound as well. Mortgage insurance would no longer be written under the Section 221(d)(2) and Section 223(e) programs.

Secretary Hills said that these proposals were based on an extensive study of the FHA insurance programs. Moreover, the study contemplates that HUD will develop a new mortgage insurance program for neighborhood preservation areas. "I see this as an important element as part of a total strategy for neighborhood preservation and rehabilitation. This could be a highly significant means for encouraging private investment in older neighborhoods," she said.

A supplemental request of $15 million is proposed in 1977 for the Urban Homesteading program, and an additional $15 million is requested for 1978. "This program is providing several significant--one may say dramatic--benefits. Not least of these is the reduction in the FHA funds for the cost of maintaining acquired properties," Secretary Hills said. "This program is being carried out in specified cities in a unique Federal-local conservation effort. It has become a popular program, helping to maintain neighborhoods and to attract private investment in declining areas."

Linked to these efforts is the use of Section 8 assistance to support faltering projects or those which are now in the FHA inventory. Localities may elect to use the Section 8 program to assure the continued stability of privately-funded insured projects within their communities. "We anticipate that about 55,000 units may be preserved by that means," she said.

For other HUD programs, Secretary Hills pointed out that the budget would provide:

--$105 million in budget authority for public housing modernization. This would provide a total of $840 million for fiscal years 1977 and 1978, which would fund principal and interest on about $430 million in capital improvements to projects owned by public housing agencies.

--$948 million in budget authority which will support an additional 6,000 units of Indian public housing.

--$25 million for Comprehensive Planning Assistance, primarily for areawide planning agencies.

--$108 million for Flood Insurance studies and surveys. These will assure the expeditious identification of flood hazard areas and the completion of studies to determine actuarial premium rates.

--$60 million for Research and Technology. The program will provide for the continued evaluation of major HUD programs, such as FHA mortgage insurance, the Section 8 program and community development block grants in 1978. These studies will give HUD essential information concerning the costs, benefits, and effectiveness of these programs.

--$15.3 million for administering the Department's Fair Housing and Equal Opportunity programs, an increase of $2.8 million over 1977. This increase will support the steadily increasing workload in compliance review. In addition, the budget reflects the transfer of an estimated 67 positions from other Federal agencies to carry out Executive Order 11246 compliance reviews on a consolidated basis for the agencies concerned.

The budget also includes an appropriation of $4.4 billion in housing payments as increased subsidized housing units become eligible. By the end of 1978 more than 3 million units will be under subsidy payments.

Secretary Hills said that HUD budget outlays in 1978 are expected to be about $8.8 billion--about $900 million over 1977. The main increase is in the housing payments appropriation--about $708 million.

She pointed out, however, that Community Development Block grant outlays also are expected to increase by nearly $900 million to more than $3 billion in 1978. "More than $6.7 billion in cash disbursements will have been made under this program since it began," she said, "reflecting the increasing growth of local activity under this block grant approach." Offsetting these increases are decreases in categorical programs and in the sale of GNMA mortgages.

The budget includes a supplemental appropriation request of $100 million for disaster relief in 1977, bringing the total to $200 million as a result of disaster declarations which occurred during 1976. The request for fiscal year 1978 is $150 million.

The Department's staffing request for 1978 includes 16,464 permanent full-time positions by the end of the fiscal year, an increase of 894 from the 1977 total, primarily in the Housing, Flood Insurance, and Equal Opportunity programs. These estimates were developed through the use of the Department's detailed work measurement system which has enabled HUD to improve estimated staffing requirements based on projected workload.

The Secretary said this was still a "lean" staff in her view. "We will have 3 million units of housing receiving Federal subsidies by the end of 1978. We will be delivering block grant assistance to more than 5,000 communities. There will be nearly $100 billion in FHA mortgage insurance in force for nearly 6.5 million units. There will be more than 300,000 units of properties or mortgages in HUD's inventory, and there will be more than $43.7 billion in Flood Insurance outstanding. HUD employees, therefore, carry a great deal of responsibility, and for a small Department its financial impact is massive."

# # #

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

1978 BUDGET HIGHLIGHT TABLES

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Note: The information in this summary may not be revealed in whole or in part until the President has transmitted the Budget to the Congress on January 17, 1977.

TABLE 1

Department of Housing and Urban Development

DEPARTMENTAL TOTALS

	ACTUAL 1976	ESTIMATE 1977	ESTIMATE 1978
	(Dollars in Millions)		
APPROPRIATIONS			
Community Development Grants...	$1,838.0	$3,448.0	$3,500.0
Housing Payments.....	2,245.0	3,215.0	4,362.0
Operating Subsidies.....	535.0	575.6	612.0
Mortgage Insurance Programs....	147.5	1,936.3	15.0
Urban Renewal.....	702.5	1,000.0	703.0
All Other.....	650.8	675.9	610.1
Total Appropriations.....	6,118.8	10,850.8	9,802.1
BUDGET AUTHORITY			
Annual Contributions for Assisted Housing.....	18,033.5	14,885.7	23,908.7
Mortgage Insurance Programs....	1,230.6	1,018.9	1,116.9
Community Development Grants...	2,802.0	3,448.0	3,500.0
Operating Subsidies.....	535.0	575.6	612.0
Emergency Mortgage Purchases...	5,000.0	...	...
All Other.....	1,046.5	788.2	689.8
Total Budget Authority.....	28,647.6	20,716.4	29,827.4
OUTLAYS			
Community Development Grants...	982.8	2,262.0	3,112.0
Housing Payments.....	1,952.4	2,376.0	3,084.0
Operating Subsidies.....	508.0	527.0	560.0
Mortgage Insurance Programs....	1,191.2	1,027.8	945.3
Urban Renewal Programs.....	1,188.3	975.0	650.0
All Other.....	1,547.5	805.3	520.4
Total Outlays.....	7,370.2	7,973.1	8,871.7
GUARANTEES AND INSURANCE OUTSTANDING			
FHA Insurance Outstanding.....	88,988.0	92,450.0	99,097.0
Mortgage-Backed Securities.....	25,610.2	37,000.0	45,400.0
Flood Insurance in Force.....	22,772.8	33,000.0	43,700.0

Office of the Secretary
Office of Budget
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TABLE 2

Department of Housing and Urban Development

HIGHLIGHTS OF SUBSIDIZED HOUSING PROGRAMS

	ACTUAL 1976 & TRANSITION QUARTER	ESTIMATE 1977	ESTIMATE 1978
	(Dollars in Millions)		
Unit Reservations			
Section 8.....	490,581	189,075	394,000
Public Housing.....	19,252	37,225	...
Indian Housing.....	6,888	9,500	6,000
Section 235.....	18,574	100,000	100,000
Section 236.....	11,515	6,600	...
Section 202.....	(29,857)	(28,100)	(25,600)
Other.....	-4,443	2,600	...
Total.....	542,367	345,000	500,000
Use of Contract Authority			
Section 8.....	$1,214.9	$651.9	NA
Public Housing.....	72.7	159.9	NA
Section 235.....	(17.2)	(85.7)	($91.8)
Section 236.....	89.8	24.4	11.7
Budget Authority Commitments			
Section 8.....	26,188.4	13,360.0	22,822.4
Public Housing.....	2,592.8	6,396.1	948.0
Section 235.....	(516.4)	(2,571.0)	(2,754.0)
Section 236.....	3,582.2	952.6	446.5
Section 202 Loan Commitments.....	746.4	750.0	750.0
Unit Starts			
Section 8.....	34,335	110,000	125,000
Public Housing.....	17,380	26,000	25,000
Indian Housing.....	3,507	9,000	5,000
Section 235.....	531	60,000	100,000
Section 236.....	23,127	13,800	6,600
Other.....	8,711	6,600	1,419
Total.....	87,591	225,400	263,019

Office of the Secretary
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TABLE 3

Department of Housing and Urban Development

HIGHLIGHTS OF OTHER HOUSING PROGRAM ACTIVITY

	ACTUAL 1976	ESTIMATE 1977	ESTIMATE 1978
		(Dollars in Millions)	
Public Housing Modernization*			
Contract Authority Used..	$20.1	$35.0	NA
Obligations--Commitments, of Budget Authority....	$422.0	$735.0	$105.0
Capital Costs Financed...	$216.0	$376.2	$54.2
Public Housing Operating*			
Subsidies--Obligations...	$535.0	$575.6	$612.0
Housing Payments			
Appropriation.....	$2,245.0	$2,975.0	$4,362.0
1977 Supplemental.....	...	$240.0	...
Mortgage Insurance			
Unit Application Receipts.....	565,754	680,520	728,420
Insurance Written.....	$7,384.0	$10,369.0	$14,661.0
Insurance in Force (end of period).....	$88,988.0	$92,450.0	$99,097.0
Claims Paid.....	$1,818.6	$1,500.7	$1,635.1
Properties Sold.....	$620.9	$533.6	$531.4
Government National Mortgage Association:			
Emergency Program:			
Morgage Purchase Commitments.....	$4,675.8	$2,247.2	....
Mortgage Purchases...	$4,782.8	$600.0	$1,390.0
Mortgage Sales.....	$3,768.4	$515.0	$1,169.0

* Includes 1976 obligations incurred in the Transition Quarter.

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TABLE 4

Department of Housing and Urban Development

HIGHLIGHTS OF COMMUNITY DEVELOPMENT PROGRAMS

	ACTUAL 1976	ESTIMATE 1977	ESTIMATE 1978
	(Dollars in Millions)		
COMMUNITY DEVELOPMENT BLOCK GRANTS			
Distribution by Funding Category:			
Metropolitan Areas:			
Entitlement/hold harmless....	$2,087.6	$2,413.5	$2,634.7
Discretionary balances.....	92.0	100.0	160.0
Subtotal.....	2,179.6	2,513.5	2,794.7
Non-Metropolitan Areas:			
Hold harmless.....	265.4	254.9	166.7
Discretionary balances.....	254.0	322.9	440.9
Subtotal.....	519.4	577.8	607.6
Secretary's Discretionary Fund.	53.0	56.7	32.7
Urgent Needs Fund.....	50.0	100.0	65.0
Total distribution.....	2,802.0	3,248.0 a/	3,500.0
SECTION 701			
Grant reservations.....	$66.0	$65.0	$25.0
SECTION 312			
Loan reservations:			
Number.....	3,700	5,200	...
Amount.....	$39.1	$55.0	...

a/ In addition, a supplemental of $200 million is proposed for the Bicentennial Land Heritage Act.

Office of the Secretary
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January 17, 1977

TABLE 5

Department of Housing and Urban Development

HIGHLIGHTS OF OTHER HUD PROGRAMS

	ACTUAL 1976	ESTIMATE 1977	ESTIMATE 1978
	(Dollars in Millions)		
Flood Insurance			
Amount of policies in force..	$22,772.8	$33,000.0	$43,700.0
Claims payments.....	$53.7	$78.1	$105.8
Funds for studies and surveys.....	$70.0	$75.0	$108.0
New Communities Borrowings.....	$8.4	$115.8	$82.6
Research and Technology			
Contracts and grants.....	$61.3	$55.4	$60.0
Mobile Homes Program			
State enforcement plans approved.....	...	42	50
Mobile homes shipped.....	247,000	300,000	350,000
Interstate Land Sales			
Registrations and amended registrations filed.....	3,446	3,850	3,850
Exemption actions requested..	862	900	900
Counseling Assistance (obligations).....	...	$3.0	$5.0
Fair Housing and Equal Opportunity			
Fair Housing complaint receipts.....	3,123	3,800	3,800
Compliance reviews.....	211	600	600
Disaster Relief			
Aid to stricken areas (obligations).....	$242.7	$260.2	$150.0

Office of the Secretary
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TABLE 6

Department of Housing and Urban Development

APPROPRIATIONS AND BUDGET AUTHORITY

	ACTUAL 1976	ESTIMATE 1977	ESTIMATE 1978
	(Dollars in Thousands)		
Major Elements of Appropriations:			
Housing Payments	$2,245.0	$3,215.0	$4,362.0
Community Development Grants	1,838.0	3,448.0	3,500.0
FHA Fund	147.5	135.0	15.0
Proposed supplemental	...	1,801.3	...
Public Housing Operating Subsidies	535.0	575.6	612.0
Flood Insurance	75.0	75.0	108.0
Disaster Relief	150.0	200.0	150.0
Research and Technology	53.0	55.0	60.0
Urban Renewal (Perm. Approp.)	702.5	1,000.0	703.0
All other appropriations a/	372.8	345.9	292.1
Total Appropriations	6,118.8	10,850.8	9,802.1
Reconciliation to Budget Authority:			
Annual Contributions for Assisted Housing	+18,033.5	+14,885.7	+23,908.7
Rent Supplement contract authority	+800.0	...	...
State Housing Finance and Development Agencies contract authority	+600.0	...	...
FHA Fund net borrowing	+1,083.1	-917.4	+1,101.9
Emergency Mortgage Purchase Program	+5,000.0	...	...
New Communities Fund	+8.4	+115.8	+82.6
Liquidation of Contracts:			
Housing Payments	-2,245.0	-3,215.0	-4,362.0
Urban Renewal	-702.5	-1,000.0	-703.0
Offsetting receipts and other	-48.7	-3.5	-2.9
Total Budget Authority	28,647.6	20,716.4	29,827.4

a/ Consists primarily of appropriations for administrative expenses and for participation sales insufficiencies.

Office of the Secretary
Office of Budget
January 17, 1977

TABLE 7

Department of Housing and Urban Development

BUDGET OUTLAYS

	ACTUAL 1976	ESTIMATE 1977	ESTIMATE 1978
		(Dollars in Thousands)	
Major Elements of Budget Outlays:			
Community Development Grants.....	$982,789	$2,262,000	$3,112,000
Housing Subsidy Payments.....	1,952,365	2,376,000	3,084,000
Operating Subsidies.....	507,972	527,000	560,000
Mortgage Insurance Programs.....	1,191,196	1,027,790	945,325
Urban Renewal Programs.....	1,188,271	975,000	650,000
Emergency Mortgage Purchase Assistance.....	1,058,262	-122,515	316,520
Special Assistance Functions.....	-400,567	-237,331	-602,378
National Flood Insurance Program.	95,282	179,489	201,183
Disaster Relief.....	291,137	300,000	150,000
New Communities.....	15,165	116,395	87,680
Research and Technology.....	54,081	59,000	60,000
Comprehensive Planning Grants....	93,837	100,000	63,000
Revolving Fund (liquidating prog)	127,559	131,884	41,449
All Other Outlays (net).....	212,921	278,339	202,873
Net Budget Outlays.....	7,370,270	7,973,051	8,871,652
Relationship of Net to Gross Outlays:			
Loan Repayments.....	+1,144,602	+1,186,076	+1,299,816
Revenue and Fees.....	+1,325,677	+1,298,891	+1,237,475
Sale of Assets.....	+7,887,216	+2,184,593	+2,984,004
Sale of GNMA Mortgages.....	(7,259,007)	(1,651,000)	(2,338,000)
Reimbursements.....	+299,292	+332,364	+308,325
Gross Outlays.....	18,027,057	12,974,975	14,701,272

Office of the Secretary
Office of Budget
January 17, 1977

Department of Housing and Urban Development

PROPERTY ACQUISITION AND MORTGAGE ASSIGNMENTS, SALES AND INVENTORY

	ACTUAL 1976	ESTIMATE 1977	ESTIMATE 1978
PROPERTY ACQUISITION ACTIVITY			
Property transactions (units):			
Acquisitions:			
Homes	37,444	28,003	26,000
Multifamily	10,271	29,307	34,162
Total	47,715	57,310	60,162
Sales:			
Homes	56,088	43,000	35,000
Multifamily	14,672	51,450	39,852
Total	70,760	94,450	74,852
Acquired properties on hand, end of year:			
Homes	53,354	29,000	20,000
Multifamily	33,612	17,375	11,685
Total	86,966	46,375	31,685
MORTGAGE ASSIGNMENT ACTIVITY			
Assignment of mortgages (units):			
Assigned mortgages:			
Homes	862	6,597	7,652
Multifamily	65,098	47,120	55,218
Total	65,960	53,717	62,870
Converted and liquidated:			
Homes	2,628	1,527	1,427
Multifamily	8,739	25,607	35,158
Total	11,367	27,134	36,585
Assigned mortgages on hand, end of year:			
Homes	4,245	8,660	14,885
Multifamily	213,062	234,022	254,082
Total	217,307	242,682	268,967
TOTAL OF ACQUISITION AND ASSIGNMENT INVENTORY, END OF YEAR			
Homes	57,599	37,660	34,885
Multifamily	246,674	251,397	265,767
Total	304,273	289,057	300,652

Office of the Secretary
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TABLE 9

Department of Housing and Urban Development

PERMANENT FULL-TIME EMPLOYMENT

	ACTUAL 6/30/76	ESTIMATE 9/30/77	ESTIMATE 9/30/78
Housing Programs.....	7,613	7,928	8,661
Government National Mortgage Association.....	31	41	43
Community Planning and Development.....	1,477	1,462	1,334
New Communities Administration	72	75	75
Federal Insurance Administration.....	192	298	399
Consumer Affairs and Regulatory Functions.....	328	369	369
Policy Development and Research.....	202	204	208
Fair Housing and Equal Opportunity.....	433	457	549 a/
Federal Disaster Assistance Administration.....	152	168	168
Departmental Management.....	154	162	164
General Counsel.....	190	200	200
Field Legal Services.....	304	315	325
Inspector General.....	471	491	498
Administration and Staff Services.....	1,605	1,578	1,578
Field Direction and Operational Support.....	663	668	668
Field Administration.....	1,055	1,154	1,225
Total, Permanent Full-Time Employment.....	14,942	15,570	16,464
Summary			
Central Office.....	3,753	3,867	3,949 a/
Field Offices.....	11,189	11,703	12,515
	14,942	15,570	16,464

a/ Includes planned transfer from other agencies of 67 positions related to Executive Order 11246 contract compliance responsibilities.

1,605
1,578
27

Office of the Secretary
Office of Budget
January 17, 1977

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-16
Phone (202) 755-5284
(Day)

FOR RELEASE:
Friday
January 14, 1976

A report on the current problems and future role of the Federal new communities program was released today by the New Communities Administration (NCA) of the Department of Housing and Urban Development.

Entitled New Communities: Problems and Potentials, the "white paper" attributes the difficulties encountered by the program over the past five years to the heavy use of interest-bearing debt to finance land acquisition and infrastructure construction, and by the failure of Federal and local governments to use the program as a high priority growth management tool. These problems were aggravated by the economic recession, the report indicates.

Commenting on this report, NCA Administrator James F. Dausch said that while the white paper details the problems associated with the current Federal program, it also concludes that new town development "continues to represent a cost-efficient, environmentally-sound and consumer-attractive way of controlling urban and suburban growth."

-more-

In the preface to the report, Mr. Dausch calls attention to "the results which several projects have achieved in the face of a recessionary economy, a severe housing depression, and an avalanche of unfavorable publicity."

If restructured and recapitalized, he asserts, many of the projects can continue to develop as successful new communities provided they get the support of Federal and local governments.

While basic flaws in program design and administration caused major problems, he added, well-balanced community scale development can still result from the original investment under Title VII of the Housing and Urban Development Act of 1970.

"However," Mr. Dausch said, "this development will probably come in a smaller package over a longer period of time than originally projected and with a drastically reduced and extended recovery of the original investment.

New Communities: Problems and Poetentials is based on the results of four studies by the NCA staff and consultants. It was prepared at the direction of the Board of Directors of HUD's New Community Development Corporation, which is responsible for the new town program.

Copies of the white paper may be obtained by writing:

New Communities Administration
HUD, Room 7143
Washington, D.C. 20410

# # #

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

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Washington, D.C. 20410

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WASHINGTON D.C. 20410

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Washington, D.C. 20410

# # #

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-18
Phone (202) 755-5277
(Flynn)

FOR RELEASE:
Tuesday
January 18, 1977

A handbook outlining the present structure and organization of the Federal Insurance Administration is now available from the Department of Housing and Urban Development.

"When FIA was reorganized in March of 1976," J. Robert Hunter, Acting Federal Insurance Administrator said, "we fine-tuned all of the staff and line functions.

"This document may prove helpful to the many State agencies, contractors, and other groups who deal regularly with FIA," he said "by showing how we have combined certain technical functions which developed individually as FIA's responsibilities grew."

Highlights of the 1976 reorganization as detailed by the handbook include merging the urban riot reinsurance and crime insurance functions under an Assistant Administrator for Urban Property Insurance-Riot and Crime.

Technical support which had been previously provided to FIA's programs on an informal basis has been consolidated under the Office of Insurance Examination and Actuarial Services.

-more-

The handbook also outlines how FIA's operational, ADP and administrative support have been consolidated under an Assistant Administrator for Financial and Administrative Management.

Under the reorganization, FIA field offices in Boston, New York, Philadelphia, Atlanta, St. Louis, Chicago, Kansas City, Dallas, Denver and San Francisco report directly to the Federal Insurance Administrator. Previously, those staff members reported through the HUD Regional Administrator.

"These changes will improve the flexibility of our ten Regional offices," Mr. Hunter said, "and allow those office directors to better manage their time and resources."

After the developmental aspects of the National Flood Insurance Program are substantially completed, the FIA Regional offices will return to a decentralized operation, according to the reorganization handbook.

Copies of the new FIA reorganization plan are available through the Federal Insurance Administration, 451 Seventh St., S.W., Washington, D.C. 20410.

# # #

FILE COPY

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

Equal Opportunity Housing

HUD-No. 77-20
Phone (202) 755-5277
(Ernst)

FOR RELEASE:
Tuesday
January 18, 1977

How are local governments and neighborhoods taking advantage of loan information from mortgage lending institutions to combat "redlining" and neighborhood decay?

To answer that question, the Department of Housing and Urban Development will shortly advertise for bids for a study of especially successful use of information on lending supplied by banks and savings and loan associations since passage of the Home Mortgage Disclosure Act of 1975.

The Act was passed by the Congress in an effort to call public attention to the so-called practice of "redlining." The term refers to a red line drawn by a lending institution around a particular neighborhood on city maps. Within that red area, funds to buy or improve property would be denied because the lender decided the risk was too great.

Discrimination against certain parts of a city can also take the form of shorter loan terms, high down payments, limits on the age of a property, higher closing costs and delayed appraisals.

-more-

Lenders are now required to reveal their loans by census tract or zip code.

"Armed with this kind of information, local governments and citizens groups can see which institutions are working for their neighborhoods and which are not," explained Secretary Carla Hills. "The report from this study will allow local neighborhood groups and governments to share their ideas and experiences."

Some communities have already used information resulting from this law for their neighborhood preservation programs. Community Development Block Grant funds can be aimed at redlined areas and private investment can be encouraged through the use of public money for seed capital, tax credits and business loans.

The successful contractor will be asked by HUD to pick out five to 10 cases where communities have made especially good use of loan information in their preservation activities. Case studies will be written showing what groups were involved, what information they received from lending institutions, what use they made of it, what they decided to do and the results.

In addition to the rather detailed case studies, generalized papers on each example will be prepared as guides for other communities.

HUD is asking for bids in the range of $65-80 thousand and a completion time of six months. A HUD official explained that the short term and modest money amount of the contract make it imperative that the contractor have a good deal of the preliminary information on cities and communities in his head or in his files before he bids.

"There won't be time or money enough to scour all 50 states from ground zero," he said. The bidding documents ask for proven prior experience in fair housing, equal opportunity, and mortgage lending practices.

The request for proposal package should be ready for mailing to prospective bidders in a few weeks time. Inquiries should be sent to:

RFP - H-2666
Office of Procurement and Contracts
Research and Demonstrations Division
Department of Housing and Urban Development
451 Seventh Street, Southwest
Washington, D.C. 20410

# # #

FILE COPY

Interstate Land Sales

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-21
Phone (202) 755-5277
(Conn)

FOR RELEASE:
Saturday
January 22, 1977

A majority of consumers say they find property reports required by Federal law helpful in buying homesites and recreational land from developers, the U.S. Department of Housing and Urban Development announced today.

HUD's Office of Interstate Land Sales Registration (OILSR) recently conducted a selective survey of people receiving property reports from developers to see if the information in the reports is useful in making wise decisions about buying land.

But because 24 percent of those surveyed found the property report difficult to understand, Alan J. Kappeler, Associate Administrator, said OILSR is considering changing the reports to make them shorter and clearer.

"In making any changes we will carefully weigh the advice and comments of the consumers who responded to our questionnaire," he said.

The revised property reports will be issued after the public has an opportunity to comment on the proposed changes.

-more-

Property reports, prepared by the developer, describe the land offered for sale and include such items as the financial statement of the developer, information on local ordinances, health regulations, schools, hospitals, transportation, available utilities and water. They contain future development plans for the property, including information on roads, streets, and recreational facilities.

Developers are required to give property reports to prospective buyers of land before purchase. OILSR urges all buyers to read the reports before signing sales contracts.

The OILSR survey shows that 64 percent of the persons questioned found the reports, which average 6,000 words in length, easy to understand. The majority surveyed found the specific information on land and local conditions helpful, although some criticized a lack of information.

# # #

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-22
Phone (202) 755-5277
(Norris)

FOR RELEASE:
Wednesday
January 19, 1977

David M. deWilde, President of the Government National Mortgage Association, has announced the appointment of James R. Kozuch as Vice President (Mortgage Finance). Mr. Kozuch has served as a Program Analyst with GNMA since April 1975.

Previously, he was Associate Director of the Management Services Department of the Mortgage Bankers Association of America. He has also had a varied career as a management consultant, a stock broker, a contract administrator, and as a senior contract negotiator.

Mr. Kozuch holds a Bachelor of Arts degree from St. Francis College, Loreto, Pa., and a Master of Business Administration degree from American University, Washington, D.C. He is the author of many publications dealing with the mortgage banking industry, real estate regulation, lending requirements, condominium conversions, and related topics.

In addition, Mr. Kozuch has served as Editor of Mortgage Points, a national financial newsletter. He is a native of Pennsylvania and now resides in Bethesda, Md., with his wife Donna and two sons, Jimmy and Benjie.

# # #

Flood Insurance

FILE COPY

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-25
Phone (202) 755-5277
(Flynn)

FOR RELEASE:
Wednesday
January 19, 1977

The Department of Housing and Urban Development and the National Flood Insurers Association (NFIA) have amended the agreement under which 132 private insurance companies service the National Flood Insurance program.

The amendments primarily serve to extend the current contract by three months to April 30. This will give the incoming Secretary of HUD greater flexibility in deciding if a new contract with NFIA is needed and, if so, under what conditions.

In addition, the member companies of NFIA gain flexibility in withdrawing their risk capital in the event of termination of the agreement by either party. This amendment would allow the insurance companies, if they act before May 31, to withdraw their risk capital commitment for the three month transition accounting period beginning July 1.

The last amendment is a technical change agreed to in November 1975. This will establish a new formula for risk sharing on the parts of NFIA members and HUD.

The National Flood Insurance program is operated by HUD's Federal Insurance Administration and serviced by NFIA under an agreement first signed on June 6, 1969. Negotiations on other issues relevant to the National Flood Insurance program are still in progress.

# # #

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-26
Phone (202) 755-5277
(Flynn)

NOTICE OF PUBLICATION:
FOR RELEASE:
Monday
January 24, 1977

The concept, problems and successes of new communities and new towns are not limited to the United States, a newly published report from the U.S. Department of Housing and Urban Development shows.

Soviet New Towns: Housing and National Urban Growth Policy, a 97 page booklet from HUD's Office of International Affairs, examines the striking differences and similarities in the Soviet Union's approach to housing and planning.

Produced as a result of work done under the 1975 US-USSR Agreement on Housing and Other Construction, the report analyses new town development in terms of urban growth policy, planning, development control, housing quality and economics.

Illustrated with expanding maps of the USSR as well as comparison charts and tables, the report examines some selected new towns which are "free standing" as well as new towns which were developed as part of existing Soviet "growth centers." The report estimates that there are 1,000 - 1,200 new towns in the USSR, and 223 developed in the last three generations are named and identified.

Soviet New Towns: Housing and National Urban Growth Policy, Stock No. 023-000-357-1, is available from the Superintendent of Documents, Government Printing Office, Washington, D.C. 20402, for $1.65.

# # #

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HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-28
Phone (202) 755-5277
(Norris)

FOR IMMEDIATE RELEASE:
Wednesday
January 19, 1977

Twenty cities have been selected to receive more than $30 million in rent subsidy funds in a demonstration program for the rehabilitation of lower income housing, the Department of Housing and Urban Development announced today.

Two cities were selected earlier, from a total of 50 submitting applications, to test the workability of labor-management agreements incorporating revised work rules and wage rates in rehabilitation projects.

The cities announced today showed evidence that local labor-management agreements could substantially reduce the cost of rehabilitation. They also indicated a willingness to step up municipal services and to use community development block grant funds to support the rehabilitation project in selected neighborhoods.

Several different types of agreements between unions and developers were presented by the applicants. A number will require modifications to meet programmatic requirements.

Acceptable agreements must be executed by Feb. 10 or the locality will lose the subsidy funds.

-more-

Ten additional cities were designated as alternate sites for the program. They will be eligible for consideration in the event that the selected localities are unable to meet the deadline for acceptable agreements.

The demonstration program was first announced by HUD Secretary Carla A. Hills on Oct. 26, 1976. Atlanta and New York were selected to receive $19 million during the first competition in December.

No additional funds are available for the program at this time.

Those cities selected, the number of units and their share of the subsidy funds are as follows:

MASSACHUSETTS, Boston, 1150, $5,785,500; Lowell, 200, $917,200; Newburyport, 100, $468,700; Lawrence, 100, $440,700; Brockton, 140, $667,500; Waltham, 150, $711,000.

NEW YORK, Yonkers, 200, $1,124,150; Westchester County, 250, $1,359,800.

NEW JERSEY, Newark, 400, $1,923,400; Hoboken, 200, $1,242,600; Jersey City, 300, $1,651,400.

PENNSYLVANIA, Philadelphia, 450, $1,831,400.

OHIO, Cleveland, 354, $1,161,440; Cincinnati, 500, $1,710,000.

NEBRASKA, Omaha, 200, $724,000.

MISSOURI, St. Louis, 400, $1,250,000; Kansas City, 250, $745,000.

CALIFORNIA, Oakland, 500, $1,860,700; Los Angeles, 1000, $4,557,700; Eureka, 180, $556,600.

# # #

FILE

E. O. Housing

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-33
Phone (202) 755-5277
(Flynn)

FOR RELEASE:
Monday
January 24, 1977

A public meeting to consider charges of "redlining" in the insurance industry, especially in New York, Detroit, St. Louis, and Gary Ind., will be held by the National Insurance Development Advisory Board, Wed., Jan. 26, the U. S. Department of Housing and Urban Development announced today.

The Advisory Board, chaired by Acting Federal Insurance Administrator J. Robert Hunter, advises the Secretary of existing or potential problems concerning availability of essential property insurance and other matters related to the FAIR (Fair Access to Insurance Requirements) plans.

The meeting will also consider other matters including:

·Extension of the Urban Property Protection Act of 1968,

·FAIR plan growth through the third quarter of 1976.

The meeting will be held at 10:00 A.M. in Room 10233, U.S. Department of Housing and Urban Development, 451 Seventh Street, S.W., Washington, D.C. Public attendance may be limited by available space.

Any member of the public may file a written statement before, during or after the meeting. Interested persons may also make oral presentations at the meeting to the extent that time allows.

# # #

FILE

Insurance
Flood

FILE

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-37
Phone (202) 755-5277
(Flynn)

FOR RELEASE:
Friday
January 28, 1977

The Federal Insurance Administration (FIA) and the National Flood Insurers Association (NFIA) have reached a tentative agreement clarifying a wide range of the day-to-day responsibilities in the operation of the National Flood Insurance program.

The draft agreement, published today in the Federal Register, is subject to 30 days of public comment as well as renegotiation of all provisions by the Department of Housing and Urban Development and NFIA. The Federal Insurance Administration is an arm of HUD.

"If today's tentative agreement can be made final," said J. Robert Hunter, Acting Federal Insurance Administrator, "it will replace the contract which was signed by HUD and NFIA on June 6, 1969."

Negotiation of the agreement has been underway since shortly after the publication Aug. 30 of proposed rules to clarify the roles of NFIA and FIA.

"The present tentative agreement for public comment was reached over almost five months of negotiations," Mr. Hunter said, "and we are hopeful that continued discussions will resolve the major outstanding differences."

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FILE

The key major issue not agreed upon is the Secretary's regulatory authority over the insurance aspects of the program.

HUD maintains that when agreement on a pertinent issue cannot be reached through consultation between the parties, the final resolution must rest with the Secretary. The Secretary cannot enter into a contract that voluntarily surrenders governmental power or authority, as that power and authority is derived from Congress, HUD stated.

"The program is funded heavily by the taxpayers' dollars and most policy holders are required to buy the insurance," Mr. Hunter said. "These citizens need to know that their interests are being served through Secretarial policy decisions and supervision."

On the other hand, NFIA's position recognizes that the Secretary has oversight responsibilities under the National Flood Insurance Act of 1968, but sees the relationship between NFIA and the Secretary as contractual in nature. NFIA asserts that the Secretary may not issue regulations or directives which amend that relationship without NFIA's consent, or impose obligations on NFIA beyond those in the contract.

Also at issue is the term "operational responsibilities," which HUD feels should be defined as issuing policies, collecting and accounting for premiums, investigating and paying claims and similar functions.

NFIA maintains that this definition reduces their status to that of fiscal agent instead of a partner with government in operating the flood insurance program.

Interested parties are invited to comment on the tentative agreement by submitting their comments to the Rules Docket Clerk, Office of the Secretary, Room 10141, Department of Housing and Urban Development, 451 Seventh St., S.W., Washington, D.C. 20410.

Comments received by Feb. 27 will be considered.

# # #

FILE

701
Comprehensive Planning

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-38
Phone (202) 755-5277
(Spiegel)

FOR RELEASE:
Tuesday
February 1, 1977

The Department of Housing and Urban Development today offered additional guidance for applicants to help meet the Congressional requirements for land use and housing elements under HUD's Comprehensive Planning Assistance Program (701).

HUD published in the Federal Register today, regulations for the process which HUD will use to review land use and housing plans, plus some examples of acceptable activities for States, areawide planning organizations, cities, and counties to satisfy the requirements.

The review and approval regulations require that State and local land use and housing plans be validated by the unit's chief executive, or official substitute, that a summary statement and detailed supporting material be included, and that the State and areawide clearinghouses have the opportunity to review and comment on the two plans.

The new regulations and guidelines supplement previous requirements contained in earlier Federal Register publications.

Intent of the new guidelines is to encourage maximum use of present plans and studies consistent with sound comprehensive planning, to help recipients meet current Congressional requirements, and to guide HUD's field staff in making judgments required by the regulations.

# # #

Public Housing

FILE

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-39
Phone (202) 755-5284
(Bacon)

FOR RELEASE:
Tuesday
February 1, 1977

The Department of Housing and Urban Development has issued regulations covering new housing developments operated by Public Housing Authorities. The new rules call for smaller developments to be occupied by a cross-section of moderate- and low-income families.

HUD Secretary Patricia Roberts Harris said the revised rules will carry out a Congressional mandate which calls for the "development of economically-viable housing and the creation of a healthy social environment."

The regulations, which are effective Feb. 7, permit Public Housing Authorities (PHAs) to apply for some $120 million in HUD contract authority, which will be sufficient to finance about 33,000 additional housing units across the Nation. HUD intends to use the new program to help meet housing needs in communities which are not being met under other housing subsidy programs.

Secretary Harris said that this effort, together with other housing assistance involving deep subsidies, should be directed to the provision of housing opportunities for those needy families and individuals who would otherwise be denied the opportunity to live in decent, safe, and sanitary housing.

-more-

Because it generally is a faster, more efficient means of producing assisted housing, the new rules give priority to the turnkey public housing production method. "Turnkey" is a method under which PHAs invite proposals from developers to meet specific housing needs. The Authorities contract to buy completed housing projects, when the developer turns over the key.

Although PHAs will be expected to give particular attention to the needs of low-income families, the Department intends that housing developed under the new program will house an economic and social cross-section of moderate- and low-income families. The new regulations provide that HUD will pay operating subsidies only to those PHAs which can demonstrate that they still need the subsidies after making a good faith effort to achieve a balanced income occupancy mix in their projects.

Details of these final rules for public housing are covered in the Federal Register of Jan. 31.

# # #

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-42
Phone (202) 755-5284
(Bacon)

FOR RELEASE:
Tuesday
February 2, 1977

The U.S. Department of Housing and Urban Development today announced emergency policies to help homeowners threatened by eviction or loss of utilities during the current weather and energy crisis.

The policies will apply to both HUD-owned properties and to other housing where additional HUD subsidies will enable lenders and apartment owners to exercise more forbearance on behalf of families facing fuel shortages or other financial problems because of the winter storms.

HUD Secretary Patricia Roberts Harris also announced supplemental assistance for Section 8 projects. Section 8 is HUD's rent subsidy program for low-income families. Public housing projects will have their supplies of utilities supported by additional operating subsidies and liberal use of reserves.

In addition, she said, HUD will conduct an immediate survey to determine how many of its existing properties in reasonably good condition can be turned over to families now without heat or lacking funds to meet soaring utility costs.

She urged public and private owners to make vacant units available at reasonable rents to families needing temporary shelter.

-more-

"No individual or family will be evicted from HUD-owned property," Secretary Harris pledged, "unless they are able to move into decent, safe, sanitary and satisfactory housing.

"Without those assurances, no evictions will be carried out by HUD, regardless of the financial status of the families involved."

HUD reserves and forbearance authority will be used liberally to help HUD-insured homes, housing for the elderly (Section 202) and college housing.

The Secretary also directed HUD's 76 field offices to give her office a daily summary of all requests for HUD assistance during the emergency, and all responses to such requests.

She instituted a daily reporting system for all field offices, identifying problems on a State-by-State basis.

HUD also is examining program regulations and legislation to determine where increased direct services can be given.

To help homeowners, the Department has distributed public service announcements to more than 550 TV stations, giving information on energy saving home improvement devices, and encouraging listeners to write to HUD for more information. Radio spots also will be sent to more than 6,500 stations within three weeks.

# # #

V.C.

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-49
Phone (202) 755-5277
(Flynn)

FILE COPY

FOR RELEASE:
Sunday
February 13, 1977

Communities in some States hit hard by winter weather and now facing the threat of early spring flooding have been given a temporary reprieve from suspension in the National Flood Insurance program, the U.S. Department of Housing and Urban Development announced today.

The agency also said its Federal Insurance Administration would, in those States, process applications in three days from any community that wants to join the program, making federally-subsidized flood insurance available to property owners.

"Many communities now in the program, but facing a deadline for local action, have been paralyzed by snow and ice for as long as six weeks," said J. Robert Hunter, Acting Federal Insurance Administrator.

"We urge these local governments to take the actions necessary to keep their program status, but we will 'stop the clock' on suspensions in certain States in order not to penalize the community or its citizens because of their additional problems."

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States where the no-suspension rule and three day processing will temporarily take effect are Indiana, Kentucky, New York, Ohio, Pennsylvania and West Virginia.

Once the emergency has ended, the suspension "clock" will begin unless required local actions have been taken, Mr. Hunter said.

"Right now, all our efforts are being turned to processing applications from communities not now participating in the program," Mr. Hunter added. "Normally, processing would take from a week to ten days but with the threat of floods developing in some States, we want to help all interested communities make Federal Flood Insurance available to their citizens."

A resident of a community accepted into the program for the first time may purchase flood insurance within the first 30 days, and the insurance is immediately effective. Otherwise he must wait 15 days for the insurance to take effect.

The program makes residents of a community eligible to purchase low-cost flood insurance from any licensed insurance agent or broker once the local government agrees to require safer construction in identified local flood hazard areas. The communities then have one year from the date of application to adopt local ordinances spelling out flood plain management procedures, which are safer building standards in flood-prone areas.

Communities that fail to adopt these standards or do not enforce them after adoption are suspended until they comply.

In communities not participating in or suspended from the program, property owners are not eligible for certain types of disaster assistance in known flood-hazard areas, such as government-related loans for rebuilding. Residents of these communities also are not eligible to buy flood insurance.

Nationally, 15,135 flood-prone communities are participating, which makes 95 percent of the property owners who live in high risk flood plains eligible to buy the insurance.

Local officials or citizens may receive more information on Federal Flood Insurance by calling toll free (800) 424-8872.

# # #

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-50
Phone (202) 755-5277
(Ernst)

FOR RELEASE:
Tuesday
February 15, 1977

Federal regulations that govern the buying and selling of undeveloped land in interstate commerce are proposed to be simplified in response to comments from the public and from private developers.

The public and the industry are being asked by the Department of Housing and Urban Development to comment by April 30 on proposed changes in the regulations that carry out the Interstate Land Sales Full Disclosure Act.

The property report, which a developer is required to give to a prospective buyer, is proposed to be streamlined in response to a recent survey which showed that a significant percentage of the public found the document difficult to understand.

The new report would also be less bulky and more readable than the current version, since many purely technical details are eliminated, although they will appear in each developer's public OILSR file.

-more-

A standard table of contents is proposed to constitute page two of every property report, behind a cover page warning buyers in large red letters to read carefully before signing.

The third page of the report would remind the public, among other things, that land values are not guaranteed, and that developers are not obligated to resell land once purchased from them.

Instead of a lengthy series of questions and answers, the report will describe various aspects of a property in short, narrative form. Items covered in the property report will not be repeated elsewhere in a developer's filing, a departure from past procedure.

In an effort to further ensure that purchasers know all expenses involved, the second to the last page will now consist of a standardized list of "one-time" and "recurring" costs, to be filled in by the developer.

Published for comment at the same time were a series of proposed procedural and technical changes of interest largely to the land development industry. Comments on these are due April 30.

Written comments on all proposed changes should be sent to: Rules Docket Clerk, Office of the Secretary, Room 10141, Department of Housing and Urban Development, Washington, D.C. 20410.

# # #

Energy

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-53
Phone (202) 755-5277
(Fischer)

FOR RELEASE:
Friday
February 18, 1977

Is your home suffering from "heat loss" during these cold winter months?

If so, an easily available home improvement loan will not only conserve precious fuels, but could save you money in the long run by cutting down on your utility bills.

That suggestion was made today by the Department of Housing and Urban Development, which also offered some practical home conservation techniques to carry you through the hard weather ahead.

Property improvement loans, whether conventionally financed or federally guaranteed, can pay for a wide range of energy-saving measures, from new insulation or a new furnace to storm doors and windows, and weatherstripping.

The Federal Housing Administration insures loans of up to $10,000 for 12 years at interest rates of no more than 12 percent. Comparable conventional loans are also available from most banks.

-more-

This kind of an investment," said HUD Secretary Patricia Roberts Harris, "adds to the permanent value of your home, cuts fuel costs, and conserves energy.

"The winter of '77 is not yet over," she added. "And all current forecasts point to both severe weather and fuel shortfalls in the years to come. Meteorologists are now predicting more frigid temperatures, and wise homeowners will want to make sure their houses are as energy-efficient as possible."

HUD has compiled a practical guide to home energy conservation called In the Bank or Up the Chimney. The seventy-page booklet contains step-by-step information about finding, estimating and correcting home heating and cooling faults found in many homes.

The booklet, (GPO Stock No. 023-000-00297-3) is available for $1.70 per copy by writing:

Superintendent of Documents
Government Printing Office
Washington, D.C. 20402

# # #

Budget

FILE COPY

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-56
Phone (202) 755-5277
(Vinciguerra)

FOR RELEASE AFTER:
10:00 A.M., Tuesday
February 22, 1977

FILE COPY

Secretary Patricia Roberts Harris announced today she has expanded not only the fiscal 1978 budget for the Department of Housing and Urban Development but the current year's budget as well in order to meet the pressing and immediate needs of urban America.

The Secretary said she was making dramatic revisions in the Ford housing budget, with the backing of the Carter Administration, despite severe time limitations and the problems involved in working with a new team. The revised budget:

- Sets aside an extra $400 million to help severely distressed cities.
- Boosts to 400,000 units the 1977 program level for Section 8 housing.
- Makes significant changes in a number of housing programs, including an increase in the extension of the Section 312 rehabilitation loan program.

Mrs. Harris described parts of the Ford housing budget as "simply unacceptable," but she said there was not enough time to put together a new budget from scratch.

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"But time is running out on us," she said. "We must act quickly if we are to keep our national commitment to save our cities from dying on the vine."

Following are budget highlights:

-- Supplemental request for $508 million in Section 8 contract authority for fiscal year 1977, bringing the current program level to 400,000 units, including assistance for State Housing Agencies.

-- An increase of $500 million in the Community Development Block Grant program, including a new $400 million initiative to aid distressed cities.

-- Restoration of cuts made in the previous Administration budget for public housing operating subsidies and modernization funds. In addition, funds are requested to meet rising fuel consumption costs to public housing authorities.

-- Resumption of the Section 312 rehabilitation loan program, killed by the former Administration.

-- Restoration of the 701 comprehensive planning grant program to 1977 levels.

To attract conventional financing, the revised budget also extends Section 8 contract terms from 20 to 30 years for privately financed housing, and places the emphasis on public housing units and State Housing and Finance agencies.

The funding approved by President Carter raises the '77 budget authority by $15.4 billion and the '78 budget authority by $9.5 billion.

The increase, said the Secretary, will assist not only communities that are losing people, but also areas with growth lag or on the brink of decline, such as some suburban areas.

Commenting on the new $400 million initiative for assisting distressed cities, the Secretary said this activity will be carried out under an Urban Development Action Grant program.

"This will allow HUD to assist in a frontal attack on a myriad of social, economic and developmental problems in a given city."

The program, she said, would be "directed to the most distressed cities as a means to create discreet, but dramatic initiatives in improving their economic base and quality of life."

Through this program, the Secretary said, HUD would play "a significant leadership role in urban affairs and in the government's effort to revitalize our cities."

Commenting on the housing portion of the budget, the Secretary said she intends to convert the "unit reservations into construction on the ground, units which families actually can move into."

The revised budget increases outlays by only $31.4 million in 1977 -- excluding disaster relief -- and about $130 million in 1978, over the previous budget.

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These relatively low figures, the Secretary said, reflect, in part, the lag time from contract reservation to actual payment of the subsidy.

The Secretary said the outlays were also held down by the elimination from the prior budget of $200 million supplemental for the Bicentennial Land Heritage program.

"This overtly political pre-election promise by the prior Administration will not be proposed in the revised budget," she said.

On other budget matters, the Secretary said that the 1977 supplemental for the President's Disaster Relief Fund had been increased by $100 million because of severe weather emergencies.

HUD's staff level will remain the same, except for restoration of employment cuts in Community Planning and Development, justified by resumption of programs.

# # #

1 9 7 8 BUDGET HIGHLIGHT TABLES

TABLE 1 - SUMMARY OF INCREASES AND DECREASES IN 1978 BUDGET

TABLE 2 - CHANGES PROPOSED IN 1978 BUDGET - FISCAL YEAR 1977

TABLE 3 - CHANGES PROPOSED IN 1978 BUDGET - FISCAL YEAR 1978

TABLE 4 - HIGHLIGHTS OF PROPOSED CHANGES IN HOUSING PROGRAM LEVELS

TABLE 5 - HIGHLIGHTS OF PROPOSED CHANGES IN COMMUNITY DEVELOPMENT PROGRAM LEVELS

Note: The information in this summary may not be revealed in whole or in part until 10 a.m. Tuesday, February 22, 1977.

TABLE 1

Department of Housing and Urban Development

SUMMARY OF INCREASES AND DECREASES IN 1978 BUDGET

	FY 1977	FY 1978
	(Dollars in Millions)	
APPROPRIATIONS		
Original Budget	$10,850.8	$9,802.1
Community Development Grants	...	+500.0
Bicentennial Land Heritage Act	-200.0	...
Housing Payments	+199.5	+48.0
Operating Subsidies	+20.0	+53.0
Comprehensive Planning Grants	...	+37.5
HUD, Salaries and Expenses	...	+ 4.0
Disaster Relief	+100.0	...
Revised Budget	10,970.3	10,444.6
BUDGET AUTHORITY		
Original Budget	20,716.4	29,827.4
Annual Contributions for Assisted Housing	+15,530.4	+8,879.6
(Contract Authority)	(+508.0)	(NA)
Community Development Grants	...	+500.0
Bicentennial Land Heritage Act	-200.0	...
Operating Subsidies	+20.0	+53.0
Comprehensive Planning Grants	...	+37.5
HUD, Salaries and Expenses	...	+4.0
Disaster Relief	+100.0	...
Revised Budget	36,166.8	39,301.5
OUTLAYS		
Original Budget	7,973.1	8,871.7
Housing Payments	+27.0	+96.4
Operating Subsidies	+10.0	+28.0
Community Development Grants	...	+30.0
Bicentenntial Land Heritage Act	-12.0	-90.0
Comprehensive Planning Grants	...	+ 7.0
Rehabilitation Loans	+ 6.4	+54.7
HUD, Salaries and Expenses	...	+3.7
Disaster Relief	+100.0	...
Revised Budget	8,104.5	9,001.5

Office of the Secretary
Office of Budget
February 22, 1977

TABLE 2

Department of Housing and Urban Development

CHANGES PROPOSED IN 1978 BUDGET

	FISCAL YEAR 1977		
	ORIGINAL BUDGET	REVISED BUDGET	CHANGE
	(Dollars in Millions)		
APPROPRIATIONS			
Community Development Grants.....	$3,248.0	$3,248.0	...
Bicentennial Land Heritage Act...	200.0	...	$-200.0
Housing Payments.....	3,215.0	3,414.5	+199.5
Operating Subsidies.....	575.6	595.6	+20.0
Disaster Relief.....	200.0	300.0	+100.0
All Other.....	3,412.2	3,412.2	...
Total Appropriations.....	10,850.8	10,970.3	+119.5
BUDGET AUTHORITY			
Annual Contributions for Assisted Housing.....	14,885.7	30,416.1	+15,530.4
(Contract Authority).....	(690.3)	(1,198.3)	(+508.0)
Community Development Grants.....	3,248.0	3,248.0	...
Bicentennial Land Heritage Act....	200.0	...	-200.0
Operating Subsidies.....	575.6	595.6	+20.0
Disaster Relief.....	200.0	300.0	+100.0
All Other.....	1,607.1	1,607.1	...
Total Budget Authority.....	20,716.4	36,166.8	+15,450.4
OUTLAYS			
Housing Payments.....	2,376.0	2,403.0	+27.0
Operating Subsidies.....	527.0	537.0	+10.0
Community Development Grants.....	2,250.0	2,250.0	...
Bicentennial Land Heritage Act....	12.0	...	-12.0
Rehabilitation Loans.....	33.6	40.0	+6.4
Disaster Relief.....	300.0	400.0	+100.0
All Other.....	2,474.5	2,474.5	...
Total Outlays.....	7,973.1	8,104.5	+131.4

Office of the Secretary
Office of Budget
February 22, 1977

TABLE 3

Department of Housing and Urban Development

CHANGES PROPOSED IN 1978 BUDGET

	FISCAL YEAR 1978		
	ORIGINAL BUDGET	REVISED BUDGET	CHANGE
	(Dollars in Millions)		
APPROPRIATIONS			
Community Development Grants.....	$3,500.0	$4,000.0	+$500.0
Housing Payments.....	4,362.0	4,410.0	+48.0
Operating Subsidies.....	612.0	665.0	+53.0
Comprehensive Planning Grants.....	25.0	62.5	+37.5
HUD, Salaries and Expenses.....	240.5	244.5	+4.0
All Other.....	1,062.6	1,062.6	...
Total Appropriations.....	9,802.1	10,444.6	+642.5
BUDGET AUTHORITY			
Annual Contributions for Assisted Housing.....	23,908.7	32,788.3	+8,879.6
(Contract Authority).....	NA[a/]	(1,265.4)	NA
Community Development Grants.....	3,500.0	4,000.0	+500.0
Operating Subsidies.....	612.0	665.0	+53.0
Comprehensive Planning Grants.....	25.0	62.5	+37.5
HUD, Salaries and Expenses.....	240.5	244.5	+4.0
All Other.....	1,541.2	1,541.2	...
Total Budget Authority.....	29,827.4	39,301.5	+9,474.1
OUTLAYS			
Housing Payments.....	3,084.0	3,180.4	+96.4
Operating Subsidies.....	560.0	588.0	+28.0
Community Development Grants.....	3,022.0	3,052.0	+30.0
Bicentennial Land Heritage Act....	90.0	...	-90.0
Comprehensive Planning Grants.....	63.0	70.0	+7.0
Rehabilitation Loans.....	-11.8	42.9	+54.7
HUD, Salaries and Expenses.....	237.5	241.2	+3.7
All Other.....	1,827.0	1,827.0	...
Total Outlays.....	8,871.7	9,001.5	+129.8

a/ The original 1978 Budget requested budget authority only.

Office of the Secretary
Office of Budget
February 22, 1977

TABLE 4

Department of Housing and Urban Development

HIGHLIGHTS OF PROPOSED CHANGES IN HOUSING PROGRAM LEVELS

	ORIGINAL BUDGET	REVISED BUDGET	CHANGE
	(Dollars in Millions)		
1977 CHANGES			
Annual Contributions			
Unit Reservations			
Section 8-new and rehab.....	116,520	210,520	+94,000
Section 8-existing.....	72,555	142,755	+70,200
Public Housing.....	37,225	37,225	...
Indian Housing.....	9,500	9,500	...
Total.....	235,800	400,000	+164,200
Contract authority released or requested.....	$675.0	$1,183.0	+$508.0
Public Housing Operating Subsidies..	575.6	595.6	+20.0
1978 CHANGES			
Annual Contributions			
Unit Reservations			
Section 8-new and rehab.....	222,000	172,000	-50,000
Section 8-existing.....	172,000	172,000	...
Public Housing.....	...	50,000	+50,000
Indian Housing.....	6,000	6,000	...
Total.....	400,000	400,000	...
Contract authority requested.....	NA	$1,197.1	NA
Public Housing Operating Subsidies..	$612.0	665.0	+$53.0
Modernization program			
Contract authority.....	NA	35.0	NA
Capital costs.....	54.2	376.3	+322.1

Office of the Secretary
Office of Budget
February 22, 1977

TABLE 5

Department of Housing and Urban Development

HIGHLIGHTS OF PROPOSED CHANGES IN COMMUNITY DEVELOPMENT PROGRAM LEVELS

	ORIGINAL BUDGET	REVISED BUDGET	CHANGE
	(Dollars in Millions)		
COMMUNITY DEVELOPMENT BLOCK GRANTS			
Distribution by Funding Category:			
Metropolitan Areas:			
Entitlement/hold harmless.....	$2,634.7	$2,645.6	+$10.9
Discretionary balances.....	160.0	175.0	+15.0
Subtotal.....	2,794.7	2,820.6	+25.9
Non-Metropolitan Areas:			
Hold harmless.....	166.7	166.7	...
Discretionary balances.....	440.9	450.7	+9.8
Subtotal	607.6	617.4	+9.8
Secretary's Discretionary Fund.....	32.7	62.0	+29.3
Urgent Needs Fund.....	65.0	100.0	+35.0
Urban Development Action Grants....	...	400.0	+400.0
Total distribtion.....	3,500.0	4,000.0	+500.0
COMPREHENSIVE PLANNING-SECTION 701			
Grant reservations (Net)			
States.....	...	17.5	+17.5
Metropolitan Areawide Planning Organizations and Urban Counties.	17.7	24.0	+6.3
Non-Metropolitan Areawide Planning Organizations.....	6.0	9.5	+3.5
Large Cities.....	...	...	...
Localities.....	...	9.5	+9.5
Other.....	1.3	2.0	+.7
Total.....	25.0	62.5	+37.5
REHABILITATION LOANS-SECTION 312			
Loan reservations:			
Number.....	...	6,600	+6,600
Amount.....	...	$70.0	+$70.0
CPD EMPLOYMENT.....	1,334	1,660	+326

Office of the Secretary
Office of Budget
February 22, 1977

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-57
Phone (202) 755-5277
(Flynn)

FOR RELEASE:
Wednesday
February 23, 1977

FILE COPY

QUESTIONS AND ANSWERS
NATIONAL FLOOD INSURANCE PROGRAM

FILE COPY

1. Q. What is the National Flood Insurance program?

   A. It is a program that enables property owners to purchase flood insurance at rates made affordable through a Federal subsidy. In return, communities must adopt and administer local flood plain management measures aimed at protecting lives and new construction from future flooding.

2. Q. Under what authority was the program created and by whom is it administered?

   A. The program was established by the Congress under the National Flood Insurance Act of 1968. It is administered by the Federal Insurance Administration, by authority of that Act, as amended, as well as the Flood Disaster Protection Act of 1973, as amended.

3. Q. Is the program designed for individuals or communities?

   A. Both. While individuals in a participating community may obtain low cost insurance protection against flood losses, the community assures increased, continuous flood protection for its residents and businesses by administering the required regulatory measures in its flood hazard areas.

4. Q. Which communities should apply for participation in the National Flood Insurance program?

   A. All communities that have flood problems and the authority to adopt and administer flood plain management regulations. Those communities that have already been issued maps from the Federal Insurance Administration (FIA) identifying their areas of special flood hazard are especially encouraged to participate.

-more-

FILE COPY

Archive

5. Q. How does a community qualify for the flood insurance program?

   A. By adopting and enforcing sound flood plain management measures. These are explained in the community's application form which must be completed and submitted to FIA. (See also Questions #42 through 52.)

6. Q. Is help available to a community that wants to join the program?

   A. Yes. A community may contact the appropriate State Coordinating Agency, the Flood Insurance Specialist for the HUD region in which the community is located, or FIA in Washington, D.C. for program information, application forms, sample ordinances, etc. A guide for available assistance to communities is listed at the end of this Question and Answer sheet.

7. Q. How can people find out if their community is qualified?

   A. By checking with their community officials, local insurance agents or FIA. When it is first enrolled, community officials are advised by letter of the date that the sale of flood insurance will begin. Announcements are also sent to the community for use by local newspapers and radio and television stations. The National Flood Insurers Association (NFIA) or its servicing company for that area sends notices to insurance agents and brokers about the availability of the insurance. The FIA toll-free number is 800-424-8872.

8. Q. What is the National Flood Insurers Association?

   A. The NFIA is an association of private insurance companies formed to market flood insurance policies and adjust related claims under a joint agreement between FIA and NFIA. Membership is open to all qualified companies licensed to write property insurance under the laws of any State. The NFIA appoints a servicing company, generally on a statewide basis, to disseminate information on the insurance aspects of the program both to the public and to insurance agents, to process all insurance policies, and to handle the adjustment of claims for loss payments.

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9. Q. What is a State Coordinating Agency?

   A. The Governor of each State has designated an agency of State government to coordinate the activities of the flood insurance program in that State and assist communities in adopting the required flood plain management regulations and qualifying for the program.

10. Q. How is a community notified that it has one or more identified areas of special flood hazard?

   A. An "identified" flood-prone community is one for which FIA has published a map called a "Flood Hazard Boundary Map." This map delineates the areas subject to severe flooding within the community. Along with the map, FIA sends a letter of explanation, application forms, and program information to community officials.

11. Q. What is a special flood hazard area?

   A. An identified geographic location subject to inundation by the base flood.

12. Q. What is the base flood?

   A. A flood that has one chance in one hundred of being equaled or exceeded in any given year. The risk of exceeding this one percent chance flood increases with time periods longer than one year. For example, during any 50-year period, there are about four chances in ten (40 percent). This standard is used by Federal agencies in the administration of programs as they relate to the flood plains. In addition, the same standard is required either by law or regulation in most States and is used in the adminstration of State programs in virtually every State.

13. Q. How much time do identified communities have to qualify for the program?

   A. One year from the time they are notified that they have special flood hazard areas.

14. Q. What happens if an identified community has not qualified by the prescribed date?

   A. No Federal or federally-related financial assistance may legally be provided for construction or acquisition purposes relating to buildings in identified special flood hazard areas. This assistance will remain unavailable until the community has qualified. (See Question #16 for exceptions.)

-more-

15. Q. May a community qualify after the one year has passed?

A. Yes. A community may qualify at any time. If this occurs after the one year deadline, then the financial assistance described in Question #14 will become available again.

16. Q. Are there any exceptions to the restriction in non-participating communities?

A. Yes. The Housing Authorization Act of 1976 exempts from the prohibition against lending by federally regulated conventional sources (i.e., banks, savings and loan associations, or similar lending institutions) the following:

(1) any loan made to finance the acquisition of a residential dwelling occupied as a residence prior to March 1, 1976, or one year following the identification of the area where the dwelling is located as a special flood hazard area, whichever is later;

(2) any loan, which does not exceed $100,000 to finance the acquisition of a building or structure completed and occupied by a small business concern, as defined by the Secretary, prior to January 1, 1976;

(3) any loan or loans, which in the aggregate do not exceed $5,000 , to finance improvements to or rehabilitation of a building or structure occupied as a residence prior to January 1, 1976;

(4) or any loan or loans, which in the aggregate do not exceed $25,000, to finance non-residential additions or improvements to be used solely for agricultural purposes on a farm.

17. Q. What is meant by "Federal or federally-related financial assistance?

A. The term includes direct Federal financial assistance such as grants, SBA and FmHA loans, VA and FHA mortgage loans, and conventional construction and mortgage loans from federally insured, regulated, supervised or approved lending institutions, e.g., banks whose savings deposits are insured by FDIC, savings and loan institutions insured by FSLIC or regulated by the Federal Home Loan Bank Board, credit unions insured by the National Credit Union Administration, banks regulated by the Comptroller of the Currency or the Federal Reserve Board.

-more-

18. Q. Can a community challenge being identified by FIA as flood-prone?

A. Yes. If, after receiving a Flood Hazard Boundary Map, the community feels that it is not flood-prone or has corrected the flood hazard, it has six months from the date of the map to challenge FIA's designation.

19. Q. Can a community challenge FIA's Flood Hazard Boundary Map?

A. A community may agree with FIA's determination that there are local flood problems, but dispute the extent of the hazard areas as shown on FIA's map. In this case, the community may at any time submit data for review. FIA will review the data and, if warranted, amend the community's map.

20. Q. When is flood insurance required by law?

A. It must be purchased as a condition for obtaining Federal or federally-related financial assistance for construction or acquisition purposes related to buildings in the identified special flood hazard areas of communities where flood insurance is available.

21. Q. Who determines whether individual properties require flood insurance?

A. When the financial assistance is directly from a Federal agency, the agency itself must make the determination. In the case of lending institutions covered by the Act, (a) for loans not approved by a Federal Agency, the lender or his authorized representative must make the determination, or (b) for loans approved by a Federal Agency such as FHA, FmHA, or VA, the responsibility is shared by the lender and the Federal Agency. This responsibility cannot be discharged by obtaining a self-certification from the borrower.

22. Q. How much flood insurance is required by law?

A. Usually, up to the amount of the financial assistance or the maximum amount of insurance available under the program, whichever is less.

-more-

23. Q. Must a lender notify a borrower that the property subject to the loan is in a special flood hazard area, and if so when?

A. Yes. Not less than 10 days prior to the closing of the transaction involving a loan secured by improved real estate or a mobile home located in such an area. The lender must either (1) give written notice to the borrower or, (2) obtain written assurance from the seller or lessor that the borrower has been notified of such hazards.

24. Q. What insurance benefits are available under the program?

A. When a community initially qualifies for the sale of flood insurance under the Emergency Program, limited amounts of coverage are available at subsidized rates for virtually every building as well as the contents regardless of the risk. After FIA's detailed Flood Insurance Rate Map (FIRM) has been prepared, and the community enters the Regular Program, the available limits of coverage are double those available under the Emergency Program. Under the Regular Program, the second layer of coverage is available at actuarial (non-subsidized) rates together with the subsidized first layer of coverage for all existing structures regardless of location. For all new construction or substantial improvement in the community, both layers of coverage are made available at actuarial rates reflecting the degree of flood risk for each property. Actuarial premium rates for new construction built at required elevations are comparable to or, in some cases, lower than the subsidized rates. However, the rates for new structures built at lower elevations in the special flood hazard areas will be very high reflecting the appropriate degree of flood risk. (NOTE: For the purpose of determining rates, new construction means structures for which the start of construction began after December 31, 1974, or the effective date of the FIRM for that community, whichever is later.

The following chart sets forth the available limits of coverage as well as appropriate premium rates under the program:

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	Emergency Program (1) FIRST LAYER		Regular Program (2)		
	Limit	Subsidized Rates (Per $100)	Limit	Actuarial Rates (2b, c+d)	Total Limits of (2a) Coverage
Single Family Residential	$ 35,000	25¢	$ 35,000	Based on Degree of Risk	$ 70,000
Other Residential	100,000	25¢	100,000	"	200,000
Non-Residential	100,000	40¢	100,000	"	200,000
Contents, Residential (per unit)	10,000	35¢	10,000	"	20,000
Contents, Non-Residential (per unit)	100,000	75¢	100,000	"	200,000

Notes:

(1) Only the first layer of coverage is available under the Emergency Program.

(2) a. Full coverage is available under the Regular Program for all structures in the community.

b. New construction and substantial improvements are charged artuarial rates for all coverage.

c. All existing structures are charged actuarial rates for the second layer of coverage and have the option of paying either the subsidized or actuarial rate for the first layer, whichever is lower.

d. The maximum actuarial rate for 1-4 family residential structures is 50¢ per $100 of coverage under certain conditions.

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25. Q. Who may purchase a flood insurance policy?

A. Any property owner whose building is located in a community that has been approved for the sale of flood insurance under the program. The owners or tenants of such structures may purchase contents as well as structural coverage.

26. Q. How does one obtain a flood insurance policy?

A. After a community qualifies for the sale of flood insurance, policies may be purchased from any property agent or broker licensed to do business within the State in which the property is located.

27. Q. Is there a minimum premium for flood insurance policies?

A. Yes. $25.

28. Q. What are the maximum insurance limits available for the minimum premium?

A. They vary. For example, the minimum premium could provide up to $10,000 of structural coverage for a home under the Emergency Program, or up to $7,142.86 of contents coverage, or some combination of the two.

29. Q. Do flood insurance policies contain a deductible clause and if so, how much is it and how is it applied?

A. Yes. $200 or 2 percent of the loss, whichever is greater. The deductible is applicable independently to structure and contents coverage.

30. Q. Does insurance under the program provide coverage at full replacement cost?

A. Yes, but only for single-family dwellings and only for those which are insured for 80 percent of the structure's replacement at the time of loss or to the maximum amount of insurance available under the program, whichever is less. In all other cases, adjustments of losses will be based on the actual cash value of the insurable item at the time of loss.

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31. Q. What types of property are eligible for flood insurance coverage?

A. Buildings and their contents only. Virtually every type of walled and roofed building is eligible (other than a gas or liquid storage tank), that is principally above ground and affixed to a permanent site, as well as a mobile home on foundation. Also eligible are the contents of a fully enclosed building.

32. Q. What kinds of property are not insurable under the program?

A. Wharves, piers, bulkheads, growing crops, land, shrubbery, livestock, roads, motor vehicles, etc.

33. Q. What types of losses are covered?

A. All direct losses by "flood" are covered. "Flood" is defined as a general and temporary condition of partial or complete inundation of normally dry land areas, from overflow of inland or tidal waters, or from the unusual and rapid accumulation or runoff of surface waters from any source, or from mud flows. Also covered are losses resulting from land collapse caused by water activity exceeding established levels. The flood policy will not respond to damages caused by a loss in progress.

34. Q. What is a loss in progress?

A. Loss in progress portrays the situation wherein damage to the structure or its contents from the peril of flood had commenced prior to the inception time of the policy.

35. Q. What is a mudslide?

A. Under the program, it is a mud flow, involving a river of mud flowing down grade, normally the result of both unusually heavy rains and loss of brush cover or vegetation.

36. Q. Are losses from water seepage, sewer back-up or hydrostatic pressure covered?

A. Only when directly caused by a general condition of flooding.

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37. Q. Can condominium units be insured separately?

A. Yes. When the condominium unit is a traditional townhouse or rowhouse, it is considered for insurance purposes as a single-family dwelling and may be insured separately. For other types of residential condominiums, the buildings are considered multifamily dwellings and insurance must be taken out in the name of the condominiums owners' association. The coverage in this instance may be taken out either in an amount equal to the maximum amount available on the entire building, such as by the building owners association, or just in an amount to cover the value of each unit by the unit owner until the maximum amount of insurance available on the building has been purchased. The contents of each unit may, however, be insured individually.

38. Q. What is the difference between a Flood Hazard Boundary Map (FHBM) and a Flood Insurance Rate Map (FIRM)?

A. A Flood Insurance Rate Map is usually prepared as the result of a detailed engineering study. It supplies flood information necessary for a community's participation in the Regular Program.

This study and map further refine the boundary lines of a community's special flood hazard areas appearing on the FHBM mentioned in Question #10, and reflect the flood elevations in most of these areas that would occur during a flood with a one-percent chance of occurrence in any given year. The actuarial or non-subsidized premium rates reflecting the degree of flood risk to which properties are exposed are determined from this data.

39. Q. Is there an opportunity for community input in the Flood Insurance Study?

A. Yes. Before the study is initiated, an FIA representative consults with local officials in order to obtain all existing information for use by the contractor. Public meetings will be conducted at which interested parties may present relevant facts or technical data for consideration during the study. Such local input is a vital part of the study to assure accurate results.

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40. Q. Is there a means of appealing the flood elevations?

A. Yes. Before they become final for a community, notice of them is published twice in a prominent local newspaper. Citizens have 90 days after the second publication to appeal these elevations by submitting any appropriate technical data through their local officials.

41. Q. What must a community do to assure continued availability of flood insurance locally?

A. The community must adopt and enforce flood plain management regulations aimed at reducing future flood losses and which comply with the minimum standards of the program.

42. Q. What is meant by flood plain management?

A. Flood plain management means the operation of an overall program of corrective and preventive measures for reducing flood damage including but not limited to emergency preparedness plans and any regulations aimed at the future use of the flood plain. Such regulations refer to specific local codes and ordinances which provide standards for the location and design of new development within flood-prone areas. These regulations may be adopted in any manner that is legally enforceable for a particular community, and typically they take the form of zoning, subdivision or building regulations, or a special purpose ordinance such as a flood plain ordinance.

43. Q. What are the minimum flood plain management standards necessary for a community to qualify for the Emergency Program?

A. A community must: 1) require building permits for all proposed construction or other development in the community and 2) review the permit to assure that sites are reasonably free from flooding. For its flood-prone areas, the community must also require: 1) proper anchoring of structures, 2) the use of construction materials and methods that will minimize flood damage, 3) adequate drainage for new subdivisions, and 4) that new or replacement utility systems be located and designed to preclude flood loss.

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44. Q. What kinds of additional regulations will be required?

A. When a community enters the Regular Program, the community must require that all new construction and substantial improvements in identified areas of special flood hazard be elevated or floodproofed to the level of the base flood. Additional standards are required within any designated floodway or coastal high hazard area.

45. Q. Who establishes and who administers the program's flood plain management regulations?

A. FIA has established the minimum standards required for participation in the program, but it is the responsibility of local communities to adopt and administer at least these standards. A community is encouraged to adopt more comprehensive standards that exceed these minimum requirements.

46. Q. Do the required flood plain management regulations apply retroactively to existing structures in the flood plains?

A. No.

47. Q. Would the program's flood plain management regulations ever affect existing structures in the identified flood hazard areas?

A. Only if a structure is substantially improved.

48. Q. What is substantial improvement?

A. It is any repair, reconstruction or improvement of a structure the cost of which equals or exceeds 50 percent of the market value of the structure either before the improvement is started or the damage has occurred. It does not, however, include such actions taken to comply with existing State or local codes and ordinances or alterations to a structure listed on the National Register of Historic Places on a State Inventory of Historic Places.

49. Q. Do the program's flood plain management regulations apply to new construction outside of the identified areas of special flood hazard?

A. No.

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50. Q. Can a community be selective in the administration of its flood plain management regulations?

A. No. A community must uniformly administer, at the minimum, the criteria established by FIA for regulating all new construction and substantial improvements in all of the identified areas of special flood hazard.

51. Q. What are the advantages of flood plain management regulations?

A. These regulations can save lives and be helpful in assuring a community that, as it makes proper use of its flood plains, the amount of potential damage from future flooding will be reduced while the overall value of the community will ultimately be enhanced.

52. Q. Why have flood plain management requirements in an insurance program?

A. It is estimated that the mounting loss of life (which has totalled 10,000 citizens in this century) and property (which currently averages about $1.25 billion in annual flood damages) will be substantially reduced by local community commitment to the program's goals.

The Congress recognized that Federal participation in the form of a subsidized insurance program alone would not discourage the continued unwise use of flood hazard areas and would result in an even greater expenditure of tax dollars to provide economic relief to innocent flood victims. In fact, availability of inexpensive insurance with no flood plain management measures would encourage unwise construction in the Nation's flood plains and thus risk life and property.

53. Q. How much money will taxpayers pay/save in this program?

A. It will cost approximately $1 billion to get the entire country mapped, but this cost and the cost of subsidies for insurance will actually result in long range savings to taxpayers.

By the year 2000, without the National Flood Insurance program, flood damage is estimated to reach $3.2 billion annually to buildings and their contents. Of that, tax dollars would provide $1.3 billion in disaster aid with the remainder uncompensated.

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With the program, flood damage would only reach an estimated $1.3 billion annually in the year 2000, with just $200 million in taxpayer funds required to cover Federal Flood Insurance payments. The remainder, $1.1 billion, would be covered by the insurance premiums.

54. Q. Where can more information about the program be obtained?

A. From the appropriate HUD Regional Flood Insurance Specialists, State Coordinating Agency, servicing company of the National Flood Insurers Association, and FIA's Central Office in Washington, D.C. (See the lists immediately following for the appropriate individuals you may contact.)

# # #

(To Accompany HUD-No. 77-57)

Department of Housing and Urban Development

REGIONAL FLOOD INSURANCE SPECIALISTS

REGION I

15 New Chardon Street
Boston, Massachusetts 02114
Telephone: (617) 223-2616
(For Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island & Vermont)

REGION II

90 Church Street
Room 801
New York, New York 10007
Telephone: (212) 264-4756
(For New Jersey, New York, Puerto Rico, & Virgin Islands)

REGION III

Curtis Building
Sixth and Walnut Streets
Philadelphia, Pennsylvania 19106
Telephone: (215) 597-9581
(For Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, & West Virginia)

REGION IV

1371 Peachtree Street, N. E.
Atlanta, Georgia 30309
Telephone: (404) 881-2391
(For Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina & Tennessee)

REGION V

300 South Wacker Drive
Chicago, Illinois 60606
Telephone: (312) 353-0757
(For Illinois, Indiana, Michigan, Minnesota, Ohio & Wisconsin)

REGION VI

Earle Cabell Building
1100 Commerce Street
Dallas, Texas 75242
Telephone: (214) 749-7412
(For Arkansas, Louisiana, New Mexico, Oklahoma & Texas)

REGION VII

Federal Office Building
911 Walnut Street
Kansas City, Missouri 64106
Telephone: (816) 374-2161
(For Iowa, Kansas, Missouri & Nebraska)

REGION VIII

1405 Curtis Street
Executive Tower, Room 1701
Denver, Colorado 80202
Telephone: (303) 837-2347
(For Colorado, Montana, North Dakota, South Dakota, Utah & Wyoming)

REGION IX

450 Golden Gate Avenue
Post Office Box 36003
San Francisco, California 94102
Telephone: (415) 556-3543
(For Arizona, California, Hawaii & Nevada)

REGION X

Room 3068, Arcade Plaza Building
1321 Second Avenue
Seattle, Washington 98101
Telephone: (206) 442-1026
(For Alaska, Idaho, Oregon & Washington)

(To A ompany HUD-No. 77-57)

STATE COORDINATING AGENCIES FOR FLOOD INSURANCE

State	Agency and Address	Responsible Official	Contact Person	Telephone Number
Alabama	Alabama Development Office Office of State Planning State Office Building 3734 Atlanta Highway Montgomery, Alabama 36130	E. C. Bamberg Director	Sherman Shores	205-832-6400
Alaska	Department of Community and Regional Affairs Division of Community Research and Planning Pouch B Juneau, Alaska 99801	Kevin Waring Director	Larry Kimball	907-276-1721
Arizona	Arizona State Land Department 1624 W. Adams, Room 400 Phoenix, Arizona 85007	Andrew Bettwy Commissioner	Robert Yount	602-271-4625
Arkansas	Division of Soil and Water Resources State Department of Commerce 1200 Westpark Drive, Room 308 Little Rock, Arkansas 72204	John Saxton Director	John Saxton Larry White	501-371-1611
California	The Resource Agency Department of Water Resources State of California P.O. Box 388 Sacramento, California 95802	Ronald B. Robie Director	Jack Pardee	916-445-2985 FTS - 465-2985
Colorado	Colorado Water Conservation Board, State Centennial Bldg. 1313 Sherman Street, Rm. 823 Denver, Colorado 80203	Felix L. Sparks Director	Eugene Jencsock	303-892-3441

Revised December 1, 1976

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State	Agency and Address	Responsible Official	Contact Person	Telephone Number
Connecticut	Department of Environmental Protection Division of Water and Related Resources Room 215, State Office Bldg. Hartford, Connecticut 06115	Edward Daly Director	Robert Sonnichsen	203-556-7245
Delaware	Delaware State Planning Office Thomas Collins Building 530 S. Dupont Highway Dover, Delaware 19901	David Keifer Director	Michael Thompson	302-678-4271
Florida	Department of Community Affairs 2501 Executive Center Circle East Howard Building Tallahassee, Florida 32301	Wm. H. Ravenell Secretary	Jim Sayes	904-488-7956
Georgia	Department of Natural Resources Office of Planning and Research 270 Washington Street, S.W. Room 707 Atlanta, Georgia 30334	Joseph Tanner Commissioner	Stephen Pressman	404-656-5164
Hawaii	Division of Water & Land Development Dept. of Land & Natural Resources P. O. Box 621 Honolulu, Hawaii 96809	Christopher Cobb Chairman	Albert Ching	808-548-7642
Idaho	Department of Water Resources State House Boise, Idaho 83720	R. Keith Higginson Director	Steven Allred Kenneth Dunn	208-384-2215 208-964-2215

(To Accompany HUD-No. 77-57)

State	Agency and Address	Responsibile Official	Contact Person	Telephone Number
Illinois	Illinois Dept. of Transportation Division of Water Resources 300 North State Street, Rm. 1010 Chicago, Illinois 60610	French Wetmore Coordinator	French Wetmore	312-793-3864
Indiana	Division of Water Department of Natural Resources 608 State Office Building Indianapolis, Indiana 46204	Joseph D. Cloud	Gordon Lance	317-633-5267
Iowa	Iowa Natural Resources Council James W. Grimes Building Des Moines, Iowa 50319	Jim Cooper Director	Jack Riessen	515-281-5914
Kansas	Kansas Water Resources Board Suite 303 503 Kansas Avenue Topeka, Kansas 66603	Guy E. Gibson Chief Engineer	J. William Funk	913-296-3717
Kentucky	Division of Water Kentucky Department of Natural Resources Capitol Plaza Office Tower Frankfort, Kentucky 40601	Oscar T. McCuthen Director	Everett Green	502-564-3980
Louisiana	State Department of Public Works P. O. Box 44155 Capitol Station Baton Rouge, Louisiana 70804	Roy Aguillard Director	H. B. Myers Assistant Director	504-389-6287

(To Accompany HUD-No. 77-57)

State	Agency and Address	Responsible Official	Contact Person	Telephone Number
Maine	Bureau of Civil Emergency Preparedness State House Augusta, Maine 04330	Nicholas Caragaris	Redington Robbins, III	207-622-6201
Maryland	Department of Natural Resources Water Resources Division State Office Building Annapolis, Maryland 21401	Herbert Sachs Director	Robert Rauch	301-267-5826
Massachusetts	Division of Water Resources Water Resources Commission State Office Building 100 Cambridge Street Boston, Massachusetts 02202	Charles Kennedy Director	Michael Beshara	617-727-3267
Michigan	Water Resources Commission Bureau of Water Management Stevens T. Mason Building Lansing, Michigan 48926	Ralph W. Purdy Executive Secretary	Dan Morgan James Boulton	517-373-3930
Minnesota	Flood Plain-Shore Line Management Unit Department of Natural Resources Centennial Office Building St. Paul, Minnesota 55155	Gerald D. Seinwell Director	James M. Wright	612-296-4803
Mississippi	Mississippi Research and and Development Center P.O. Drawer 2470 Jackson, Mississippi 39205	Dr. Kenneth Wagner Director	Willard Inman	601-982-6372 6376

(To Accompany HUD-No. 77-57)

State	Agency and Address	Responsible Official	Contact Person	Telephone Number
Missouri	Disaster Planning and Operations Office 1717 Industrial Drive P. O. Box 116 Jefferson City, Missouri 65101	*(not designated as official State Coordinator, but serves in that capacity)	Bill Beatty*	314-751-2321
Montana	Montana Dept. of Natural Resources & Conservations Water Resources Division 32 South Ewing Street Helena, Montana 59601	Orrin Ferris	Chuck Parrett	406-449-2872
Nebraska	Nebraska Natural Resources Commission Terminal Building, 7th Floor Lincoln, Nebraska 68508	Albert Mathews	Bob Shaw	402-471-2081
Nevada	Division of Water Resources Department of Conservation and Natural Resources Nye Building Carson City, Nevada 89701	Roland Westergard State Water Engineer	Brian Randall	702-885-4380
New Hampshire	Office of State Planning Division of Community Planning State House Annex Concord, New Hampshire 03301	George E. McAvoy Acting Director	Michael Blake	603-271-2359 2156 2220
New Jersey	Bureau of Water Control Department of Environmental Protection P.O. Box 2809 Trenton, New Jersey 08625	John O'Dowd Chief 609-292-2373	Clark Gilman Bob Liptak	609-292-2373 2296

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State	Agnecy and Address	Responsible Official	contact Person	Telephone Number
New Mexico	State Engineer's Office Bataan Memorial Building Santa Fe, New Mexico 87501	Steve Reynolds State Engineer	Fred Allen	505-827-2527
New York	New York State Department of Environmental Conservation 50 Wolf Road, Rm. 422 Albany, New York 12235	Peter A. Berle Commissioner Mail: Frank Dwyer	Bill Dailey Frank Dwyer	518-457-5666
N. Carolina	Division of Community Assistance Department of Natural and Economic Resources P. O. Box 27687 Raleigh, North Carolina 27611	George Pickett Director	Craig M. Barfield	919-829-2850
N. Dakota	State Water Commission State Office Building 900 E. Boulevard Bismarch, North Dakota 58501	Vernon Fahy Engineer-Secretary	Ken Royse	701-224-2750
Ohio	Ohio Dept. of Natural Resources Flood Plain Program Ohio Department Bldg. Fountain Square Columbus, Ohio 43224	Dr. Robert W. Teater Director	Paul Roseberry	614-466-7803
Oklahoma	Oklahoma Water Resources Board 5th Floor, Jim Thorpe Building Oklahoma City, Oklahoma 73105	Paul R. Wilson Acting Executive Director	Paul R. Wilson	405-521-3386

(To Accompany HUD-No. 77-57)

State	Agency and Address	Responsible Official	Contact Person	Telephone Number
Oregon	Intergovernmental Relations Division 240 Cottage St., S.E. State of Oregon Salem, Oregon 97310	William Young Administrator	Richard Jentsch	503-378-3732
Pennsylvania	Department of Community Affairs South Office Building Capital Complex Harrisburg, Pennsylvania 17120	William H. Wilcox Secretary	Bruce Hearn Kerry Wilson	717-787-7400
Puerto Rico	Southwest Region Project PO Box 41119 Puerto Rico Planning Board Santurce, Puerto Rico 00940	Enrique R. Soler Clo Quell, President	Boris L. Oxmas	809-726-5440 809-726-6200 ext. 2709
Rhode Island	R.I. Statewide Planning Program 265 Melrose Street Providence, Rhode Island 02907	Daniel W. Varin Chief	Victor J. Parmentier	401-277-2656
S. Carolina	South Carolina Water Resources Commission P. O. Box 4515 3830 Forest Drive Columbia, South Carolina 29240	Clair P. Guess, Jr. Executive Director	Stephen T. Sutterfield Gary J. Matthews	803-758-2514
S. Dakota	State Planning Bureau Office of Executive Management State Capitol Pierre, South Dakota 57501	Don Bucks Commissioner	Bruce Lutz	605-224-3661

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State	Agency and Address	Responsible Official	Contact Person	Telephone Number
Tennessee	Local Planning Office 660 Capitol Hill Building Nashville, Tennessee 37219	Donald Waller Director of Local Planning	Ms. Melinda Hulsey	615-741-2211
Texas	Texas Water Development Board P.O. Box 13087 Capitol Station Austin, Texas 78711	James Rose Executive Director	Everett W. Rowland	512-475-2171
Utah	Department of Natural Resources Division of Water Resources State Capitol Building, Rm. 435 Salt Lake City, Utah 84114	Dan Lawrence Director	Barry Saunders	801-328-5401
Vermont	Management & Engineering Division Water Resources Department State Office Building Montpellier, Vermont 05602	John E. Gerutti Director	William Albert	802-828-2393
Virginia	Bureau of Water Control Management State Water Control Board P.O. Box 11143 Richmond, Virginia 23230	J. M. Alexander	Dale Jones Bob Gay	804-770-1411
Washington	Department of Ecology Olympia, Washington 98504	John A. Biggs Director	Edward C. Hammersmith	206-753-3829

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State	Agency and Address	Resonsible Official	Contact Person	Telephone Number
W. Virginia	Office of Federal-State Relations Division of Planning and Development Capitol Building, Rm. 150 Charleston, West Virginia 25305	Carl L. Bradford Director	Barbara Given	304-348-2246
Wisconsin	Department of Natural Resources Flood Plain-Shoreline Management Section P.O. Box 450 Madison, Wisconsin 53701	L. P. Voigt Secretary	Tom Lee	608-266-3093
Wyoming	Wyoming Disaster and Civil Defense Agency P.O. Box 1709 Cheyenne, Wyoming 82001	Howard Smith Agency Coordinator	Howard Smith	307-777-9566
District of Columbia	Department of Insurance 614 H Street, N.W. Washington, D.C. 20001	Maximilian Wallach Commissioner	Maximilian Wallach (202) 629-4514	202-629-4514
Virgin Islands	Virgin Islands Planning Board P.O. Box 2606 Charlotte Amalie St. Thomas, Virgin Islands 00801	Thomas Blake Planning Director	Thomas Blake	

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SERVICING COMPANIES

ALABAMA

The Hartford Insurance Group
Atlanta Center
P.O. Box 1720
Atlanta, Ga. 30308
(404) 658-1414
Attn.: Charles Berbenich
(Also Services Georgia)

ALASKA

Industrial Indemnity Company of Alaska
P.O. Box 307
Anchorage, Alaska 99510
(907) 279-9441
Attn.: Judy Oskolkoff

ARIZONA

Aetna Technical Services, Inc.
3225 North Central Avenue
Phoenix, Ariz. 85012
(602) 264-8821
Attn.: Mary Jo Siggins

ARKANSAS

The Travelers Indemnity Company
P.O. Box 51
Little Rock, Ark. 72203
(501) 664-5085
Attn.: Robert E. Hardgrave

CALIFORNIA

Fireman's Fund American Insurance Co.
P.O. Box 2323
Los Angeles, Calif. 90051
(213) 381-3141
Attn.: Melitta Freudiger

COLORADO

CNA Insurance
1660 Lincoln St., Suite 1800
Denver, Colo. 80203
(303) 861-0561
Attn.: Ruth Fuller
(Also Services New Mexico, Utah and Wyoming)

CONNECTICUT

Aetna Insurance Company
P.O. Box 1779
Hartford, Conn. 06101
(203) 523-4861
Attn.: Chris Groeper
(Also Services Massachusetts/Western)

D.C. - DISTRICT OF COLUMBIA

(See Virginia)

DELAWARE

General Accident F & L Assurance Corp., LTD.
414 Walnut St.
Philadelphia, Pa. 19106
(215) 238-5512
Attn.: James Fitzpatrick
(Also Services Pennsylvania)

FLORIDA

The Travelers Indemnity Co.
1516 East Colonial Drive
Orlando, Fla. 32803
(305) 896-2001
Attn.: Clarence Giffen

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GEORGIA

(See Alabama)

HAWAII

First Insurance Co. of Hawaii, LTD.
P.O. Box 2866
Honolulu, Hawaii 96803
(808) 548-5511
Attn.: Francis Souza

IDAHO

Aid Insurance Company
Snake River Division
1845 Federal Way
Boise, Idaho 83701
(208) 343-4931
Attn.: Nile Madsen

ILLINOIS

tate Farm Fire & Casualty Company
2309 East Oakland Avenue
Bloomington, Ill. 61709
(309) 557-7337
Attn.: Lou Ann Drake (Flood Supervisor)
Mary Glass

INDIANA

American States Insurance Company
500 North Meridian St.
Indianapolis, Ind. 46204
(317) 262-6696
Attn.: Blanche Davenport

IOWA

Employers Mutual Casualty Company
P.O. Box 884
Des Moines, Iowa 50304
(515) 280-2511
Attn.: Jo Jewell

KANSAS

Royal-Globe Insurance Companies
.O. Box 7600
Overland Park, Kans. 66207
(913) 341-7600
Attn.: Kirk Krueger
(Also Services Nebraska &
Missouri/Western)

KENTUCKY

CNA Insurance
580 Walnut St., Suite 1000
Cincinnati, Ohio 45202
(513) 579-9000
Attn.: Charles Luker
(Also Services Ohio/Southern)

LOUISIANA

Aetna Technical Services, Inc.
2025 Canal St., Suite 210
New Orleans, La. 70112
(504) 821-3626
Attn.: Ralph Thompson

MAINE

Commercial Union Assurance Co.
c/o Campbell, Payson & Noyes
Box 527 Pearl Street Station
Portland, Maine 04116
(207) 774-1431
Attn.: John Hayden

MARYLAND

U.S. Fidelity & Guaranty Co.
Baltimore Branch Office
P.O. Box 13576
Baltimore, Md. 21203
(301) 547-3000
Attn.: Hugh A. Mallon, Jr.

MASSACHUSETTS (Eastern)

Commercial Union Assurance Co.
1 Beacon St.
Boston, Mass. 02108
(617) 72506128
Attn.: Thomas Gann
(Also Services New Hampshire
and Vermont)

MASSACHUSETTS (Western)

(See Connecticut)

-more-

MICHIGAN

Insurance Company of North America
900 Tower Drive
Troy, Mich. 48098
(313) 879-5250/5254
Attn.: Richard Smith

MINNESOTA (Eastern)

The St. Paul Companies
60 E. Marie Avenue
West St. Paul, Minn. 55118
(612) 455-6600
Attn.: Kenneth Zimmerman

MINNESOTA (Western)

The St. Paul Companies
7900 Xerxes Avenue, South
Minneapolis, Minn. 55431
(612) 835-2600
Attn.: Harold Schroeder

MISSISSIPPI

The Travelers Indemnity Company
P.O. Box 2361
Jackson, Miss. 39205
(601) 956-5600
Attn.: Foster Collins

MISSOURI (Eastern)

MFA Insurance Company
1817 West Broadway
Columbia, Mo. 65201
(314) 445-8441
Attn.: Les Kueck

MISSOURI (Western)

(See Kansas)

NEVADA

The Hartford Insurance Group
P.O. Box 500
Reno, Nevada 89504
(702) 329-1061
Attn.: George E. Randolph

NEW HAMPSHIRE

(See Massachusetts/Eastern)

NEW JERSEY

Great American Insurance Co.
5 Dakota Drive
Lake Success, N.Y. 11040
(201) 224-4200
Attn.: Jean Brady
(Also Services New York)

NEW MEXICO

(See Colorado)

NEW YORK

(See New Jersey)

NORTH CAROLINA

Kemper Insurance
1229 Greenwood Cliff
Charlotte, N.C. 28204
(704) 372-7150
Attn.: Parry McClary

NORTH DAKOTA

The St. Paul Companies
The Hamm Building - Room 254
408 St. Peter St.
St. Paul, Minn. 55102
(612) 227-9581
Attn.: Donald Neumann
(Also Services South Dakota)

OHIO (Northern)

Commercial Union Insurance Co.
1300 East 9th St.
Cleveland, Ohio 44114
(216) 522-1060
Attn.: R. W. Wilcox

OHIO (Southern)

(See Kentucky)

OKLAHOMA

St. Paul Fire & Marine Insurance Co.
2000 Classen Street North
Oklahoma City, Okla. 73106
(214) 528-7041
Attn.: Max Redelfs

OREGON

State Farm Fire & Casualty Company
4600 - 25th Avenue, N.E.
Salem, Oregon 97303
(503) 393-0101
Attn.: William Marr

PENNSYLVANIA

(See Delaware)

PUERTO RICO

Commonwealth Insurance Company
P.O. Box S-4471
San Juan, P.R. 00905
(809) 723-4618
Attn.: Nora Gold
(Also Services Virgin Islands)

RHODE ISLAND

American Universal Insurance Company
144 Wayland Avenue
Providence, R.I. 02904
(401) 351-4600
Attn.: Ed A. Ferrulo

SOUTH CAROLINA

Maryland Casualty Company
P.O. Box 11615
Charlotte, N.C. 28209
(704) 525-8330
Attn.: Brenda Kemp

SOUTH DAKOTA

(See North Dakota)

TENNESSEE

CNA Insurance
P.O. Box 410
Nashville, Tenn. 37217
(615) 367-0500
Attn.: Mildred Candler

TEXAS

St. Paul Fire & Marine
Insurance Co.
2100 Travis St., 9th Floor
Houston, Texas 77002
(713) 654-9984
Attn.: James Douglass

UTAH

(See Colorado)

VERMONT

(See Massachusetts/Eastern)

VIRGINIA

Insurance Company
of North America
5225 Wisconsin Ave., N.W.
Washington, D.C. 20015
(202) 244-2000
Attn.: Charles F. Horn
(Also Services Washington, D.C.)

WASHINGTON

Fireman's Fund American
Insurance Co.
1000 Plaza - Building 600
6th and Stewart
Seattle, Wash. 98101
(206) 587-3200
Attn.: Earle Taylor

WEST VIRGINIA

U.S. Fidelity & Guaranty Co.
3324 McCorkle Avenue, S.E.
Charleston, W. Va. 25304
(304) 344-1692
Attn.: Phyllis Pauley

WISCONSIN

Aetna Insurance Company
5735 East River Road
Chicago, Ill. 60631
(312) 693-2500
Attn.: Harold Sailer

WYOMING

(See Colorado)

VIRGIN ISLANDS

(See Puerto Rico)

# # #

FILE COPY

NEW Communities

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-61
Phone (202) 755-5284
(Day)

FILE COPY

FOR RELEASE:
Saturday
February 26, 1977

An agreement to build 400 rental homes for low and moderate income families in The Woodlands, a federally-backed new community north of Houston, has been reached with the Department of Housing and Urban Development.

James F. Dausch, Administrator of HUD's New Communities Administration, said the agreement by the Mitchell Energy & Development Corporation, builders of the fast-growing new town, is an "important step in providing everyone working in The Woodlands with an opportunity to live there."

This is the second move in recent months by the developers of The Woodlands to match jobs to homes. Last October, Mitchell Energy agreed to offer 400 single family residential lots for sale at prices that will permit builders to sell homes in the $29,00 to $45,000 price range.

Under the agreement with HUD, the construction of 120 apartments will be guaranteed by Mitchell Energy under the Section 236 rental housing subsidy program. The proposed builder is Landmark Properties, Inc., of Dallas.

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Mitchell Energy also has signed a contract with the National Housing Partnership for an option to purchase land for 275 to 300 units of housing under HUD's Section 221(d)(4) program with all housing units covered by a Housing Assistance Payment Contract under the HUD Section 8 subsidy program. The new town developer has agreed to offer financial backing to the National Housing Partnership if necessary to meet HUD equity requirements.

Development in The Woodlands is proceeding at a rapid pace. Some 825 homes have been sold in the last two years, and another 750 are expected to be sold this year. Some 1,700 acres of the 18,000-acre site already have been developed for residential, industrial and commercial land uses, with about one-third of the total area devoted to parks, pathways, riding trails, a golf course and permanent open space.

Industrial and commercial firms now employ about 1,200 people, and major firms have announced plans to build warehousing and other facilities which will employ several hundred more.

The Woodlands is the largest of the 15 federally-assisted new community developments. Its developer has received $50 million in Federal guarantee assistance.

# # #

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-66
Phone (202) 755-5277
(Vinciguerra)

FOR RELEASE:
Thursday
March 3, 1977

Non-Hispanic managers of selected housing projects occupied largely by Spanish speaking tenants will receive special training under the terms of a $249,848 grant made by the Department of Housing and Urban Development, Jan. 18, to the National Center for Housing Management (NCHM) of Washington, D.C.

The grant also asks NCHM to create a career development program "designed to upgrade the qualifications of Hispanics in the housing management field."

The grant was made by the former Administration on the strength of a recommendation of the National Hispanic Coalition for Better Housing, a group which had protested that not enough attention was being given to the needs of the Spanish-speaking community. The Coalition will serve as an advisory group to NCHM.

The project, expected to last about one and one-half years, also grew out of recommendations made in 1971 by the Cabinet Committee on Opportunities for Spanish-speaking People. The Committee had urged that research be conducted on behalf of their people.

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The training course for non-Hispanic housing managers will be designed to help them better understand resident Hispanics and improve their "interpersonal skills in the area of management/ resident relations." Once drafted, the course will be field tested with a selected group of houisng managers.

The National Center also will produce a training course that will help qualify Hispanics for housing management positions. The new course will go through a trial run using 75 Hispanics currently employed in the field of housing management.

Evaluations and reports on both experiences will be delivered to HUD by the grantee.

# # #

Subj: Condominiums

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-67
Phone (202) 755-5277
(Norris)

FOR RELEASE:
Friday
March 4, 1977

The Government National Mortgage Association (GNMA) has expanded the financing of multifamily housing to include the purchase of loans on condominium units guaranteed and approved by the Veterans Administration.

To be eligible, the condos must have more than four dwelling units, mounted vertically. Townhouses and quadruplexes, for example, are not eligible.

The requests for GNMA commitments to purchase these loans under its Program 23 may be made after the VA prior approval has been obtained, and before construction begins. Effective March 10 GNMA will accept requests for commitments under the new plan, which has been designated Program 23C.

Until now, only FHA-insured condominiums were eligible for financing. With the addition of the VA condo program, GNMA expects to further stimulate multifamily starts, which have been significantly lagging behind starts of single family residences. This should result in the creation of more jobs and additional activity in the housing industry.

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Between Jan. 26 and June 30, 1976, GNMA committed to purchase $3 billion of multifamily mortgages under Program 23. On Sept. 21, 1976, GNMA made available another $2 billion of which some $1.8 billion now remain available.

# # #

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-75
Phone (202) 755-5277
(Norris)

FOR RELEASE:
Wednesday
March 16, 1977

Secretary Patricia Roberts Harris announced today her decision to retain in the U.S. Department of Housing and Urban Development's Central Office the selection of sponsors for fund reservations under Section 202 of the Housing Act of 1959 for Fiscal Year 1977. Section 202 provides direct Government financing to private nonprofit sponsors for the construction or rehabilitation of housing for the elderly or handicapped.

The decision to retain the sponsor selection process in Central Office was made to assure that available Section 202 funds are fully obligated by September 30, 1977, in order to prevent the loss of appropriations not reserved by that time. Proposed rules published in January by the Department resulted in extensive comments. Rather than delay the program until the outstanding issues were resolved, it was decided to proceed with the 202 funding under existing regulations.

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Comments received as a result of publishing the proposed new regulations are being studied carefully. After the analysis of these comments is complete, final regulations will be published to be effective in Fiscal Year 1978.

The Department expects to publish an Invitation for Requests for Fund Reservations in the Federal Register in the near future. Once the Invitation is published, applicants may obtain application forms from any HUD field office and their Requests for Fund Reservations may be submitted to the Central Office.

Instructions for filing will be set forth in the Invitation. Applicants will be selected on a competitive basis. Approximately $600 million of Section 202 borrowing authority remains available for new applications this fiscal year.

# # #

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-76
Phone (202) 755-5277
(Flynn)

FOR RELEASE:
Tuesday
March 15, 1977

Property owners covered by Federal Flood Insurance who pay to have the contents of their homes or businesses moved when a flood threatens their property are eligible for reimbursement, according to an announcement today by the Department of Housing and Urban Development.

HUD's Federal Insurance Administration (FIA) said an agreement had been reached with the National Flood Insurers Association (NFIA), the group of private insurers who market policies and process claims, which will honor claims from policyholders based upon the clarifying language. The language also becomes part of the standard flood policy.

The two parties also agreed that their actions would not deprive policyholders who previously were denied claims for moving costs from resubmitting those claims if they are otherwise enforceable.

"When this issue came to our attention in December, 1975," said J. Robert Hunter, Acting Federal Insurance Administrator, "FIA's position was that these claims were covered by the policy.

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"While NFIA felt that the coverage was not stated or implied by the standard policy, the new language resolves this issue once and for all."

Any claimant who had contents coverage and wishes reimbursement will be required to file a claim or reopen a previously denied claim. All future flood insurance policies sold or renewed will include the language agreed to by the two groups, at no extra cost to the policyholder.

To be applicable, the insured structure must be in imminent danger of a "flood" as defined by the policy, even though the building itself in which the contents are located does not sustain damage. The standard deductible, usually $200, will apply to all claims.

The agreement provides coverage, subject to the policy's limits, for "reasonable" expenses in moving the contents to a safe area and temporary storage not exceeding 45 days. For the coverage to apply, the policyholder must submit evidence that out of pocket costs were incurred to rent the needed equipment or pay to have the work done by a third party.

# # #

FILE COPY
Block Grants

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-78
Phone (202) 755-5277
(Spiegel)

FOR RELEASE:
Friday
March 18, 1977

James H. Svara of the faculty of the University of North Carolina is assisting the Office of Evaluation, Community Planning and Development, to evaluate its Community Development Block Grant (CDBG) and Section 701 Comprehensive Planning Assistance programs.

Svara, an assistant professor of political science at the Greensboro campus of UNC, has also served as Chairman of its Urban Studies Program and Director of the Summer Internship Program in Public Affairs.

A resident at HUD this year, his research at HUD is intended to determine the level of local government performance in meeting program requirements for involving citizens, and the extent and impact of citizen participation. He is also involved in other special projects.

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FILE COPY

Professor Svara was among 26 university faculty members selected in national competition by the National Associations of Schools of Public Affairs and Administration (NASPAA) in a program that places faculty members in temporary administrative roles with Federal agencies. The experience gained in the program is expected to aid their teaching in the fields of public affairs and administration.

Professor Svara received his A.B. degree from the University of Kentucky, and his M.S. and Ph.D. degrees in Political Science from Yale University.

# # #

File: Historic Preservation

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-92
Phone (202) 755-5284
(Bacon)

FOR RELEASE:
Thursday
March 31, 1977

History and housing shared equal billing today in a Federal-corporate agreement to restore and revitalize a run-down housing project adjoining the historic Frederick Douglass Home in Washington, D.C.

Plans to sell the 152-unit Douglass Glen Gardens in Anacostia to the non-profit Frederick Douglass Housing Corporation (FDHC) were announced by Secretary Patricia Roberts Harris of the Department of Housing and Urban Development following a meeting with FDHC officials. HUD acquired the property through foreclosure in January 1975.

The Glen Gardens site contains 16 three-story buildings and is part of a 14-acre tract that includes the imposing last residence of Frederick Douglass -- former slave, abolitionist, writer, civil servant and diplomat. It was his home from about 1878 until his death in 1895.

Secretary Harris said the negotiated sale will enable the Frederick Douglass Memorial and Historical Association, FDHC's parent organization, to carry out restoration of the entire 14-acre area, originally known as Cedar Hill.

-more-

The Association was chartered by Congress in 1900 and organized to carry out the wishes of Douglass' widow, Mrs. Helen Pitts Douglass, that Cedar Hill, after her death, be preserved as an example of the contributions of black Americans to the history and culture of the United States.

Secretary Harris said the Douglass Glen project itself will be rehabilitated for tenant use under HUD's Section 8 rent subsidy program for lower-income families.

She said HUD is pleased that this innovative approach to property disposition can upgrade the declining area now surrounding the historic Douglass Home site. The Housing Corporation, she noted, has a unique capacity for managing this project, and for advancing HUD's own goal of meeting the shelter needs of lower-income families.

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HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

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# # #

File: Public Housing

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-94
Phone (202) 755-5277
(Conn)

FOR RELEASE:
Friday
April 1, 1977

A public forum to discuss the role of tenants in operating and managing public housing will be held by the U.S. Department of Housing and Urban Development in Washington on Tuesday, April 5.

The forum is one of a series of meetings sponsored by HUD to discuss the Department's programs affecting consumers.

The meeting will be held in the General Services Administration Auditorium, Seventh and D Streets, S.W., Washington, D.C., beginning at 9:30 a.m. and running through the day.

The purpose of the forum is to give the public an opportunity to discuss the direction of HUD policy for tenant participation in operating public housing. Through the forum HUD hopes to get help from the public in developing a regulation or policy statement to cover the major issues involved.

All interested persons are invited to attend the meeting. In addition, the public may file written comment with HUD's Office of Consumer Affairs and Regulatory Functions, 451 Seventh St., S.W., Washington, D.C. 20410 before, during or after the forum.

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FILE Public Housing

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

Phone (202) 755-5284

FOR RELEASE:
Tuesday
April 5, 1977

FILE

REMARKS PREPARED FOR DELIVERY

By

PATRICIA ROBERTS HARRIS

Secretary of Housing and Urban Development

at the

Consumer Forum

Lisner Auditorium

Washington, D.C.

April 5, 1977

When the late Justice Louis Brandeis was a young attorney he came to Washington to bring to the attention of the Congress the scandals that were involved in the public land sales of that time. One Congressman asked the future Supreme Court Justice in an irate tone, "Who do you represent? Who is your client?" Brandeis answered boldly, "I represent the people and the public interest is my client."

You and I are here today because we represent the people and their interest is our concern but more important we are also the people. I am the Secretary of Housing and Urban Development and I am part of a new Administration. We have inherited from eight years of indifference and neglect a staggering backlog of problems in the federally funded public housing of this country.

I don't need to tell you that there are more than one million units of Federal public housing in this country, housing more than four million people under the management of more than three thousand local housing authorities.

Within the limits of the time and the resources available to us, the new Administration and this Department have submitted to Congress major initiatives to address the problems which plague public housing and reduce the housing options of those who live in or are waiting to get into public housing.

First, we have requested $35 million for modernization of public housing. This is a 700 percent increase over the Ford budget request. Second, we have requested that operating subsidies be increased to $596 million for 1977 and $665 million for FY 1978. Third, we have sought $15 million for the urban homesteading program, a 300 percent increase over the previous Administration's request. Fourth, we are looking for $508 million supplemental appropriation in Section 8 contract authority bringing the program level for Section 8 to 400,000 units for this year. Fifth, we are requesting $1.2 billion in contract authority to provide an additional 400,000 units for both Section 8 and public housing for 1978.

These requests are just part of our overall legislative package but I think they indicate the direction this Administration is going to take in housing in general and public housing in particular. In short we are dedicated to doing more and doing it sooner and certainly in doing it better. And our goal is to provide more housing options for all low and moderate income Americans and we are going to reach that goal.

-more-

The purpose of today's forum is to discuss what is perhaps the most significant public housing management issue before the Department. There are many comments and much discussion about the question. We know that we will have many problems which you will bring to our attention and which we must address as we look at the most important question of how we provide tenants a real right to participate in the determination of the conditions under which they live.

I am confident that the final product of our collective consideration of how that determination is made will be a workable plan for a partnership in public housing involving HUD, the local authorities and the residents. The partnership will be dedicated to improving the living conditions and housing options for the more than four million people who live in public housing.

So let us hear from you today and let today's forum be a signal to all those who are watching what we do that HUD's doors are open and will stay open to all of our constituents.

We are going to maintain an accessible Administration at the Department of Housing and Urban Development. We are going to bring the Department's policy makers together with its interested constituencies whenever this will make it possible for us to achieve our common goals. We're going to give very serious consideration to the views discussed today and at subsequent forums. We believe that this open way of doing public business is the only way to do public business.

I promised at an early meeting with tenants groups at the departmental headquarters that we would indeed call you in, not after we had made the preliminary decisions but before we put a pencil to a piece of paper. And I want you to note that we have kept that promise. There are no regulations in draft or otherwise. Before we write we will hear from you. We hope that this event will go well for this process. In the future it is your job to tell us, not in departmentalese which we hope to change, but in terms of your recognition of the realities of the problems you face. We hope you will tell us what it is we need to do to help you be more effective in determining the conditions under which we live -- you in the place where you live and others in the places in which they live.

So let us begin the demanding and immediate work ahead with this spirit of cooperation and let us trust that our labors will prepare a foundation for the more lasting accomplishments to come. Let us remember that we work not only for outselves but for all the people who may today and in the future have similar concerns. And that indeed while our self interest may be part of the reason we are here today that it is the public interest that should motivate us all.

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I thank you for taking your time to help us. I'm confident that the end result will be more meaningful, because you participate in this stage and at this stage rather than at a later time. I am grateful for this opportunity to meet with you today and I hope you find what takes place after this productive.

# # #

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-95
Phone (202) 755-5277
(Norris)

FOR RELEASE:
Friday
April 8, 1977

The U.S. Department of Housing and Urban Development is inviting eligible applicants to submit requests for Fiscal Year 1977 fund reservations to construct or substantially rehabilitate specially designed housing for the elderly or handicapped under the Section 202 direct loan program.

Only private, nonprofit corporations and consumer cooperatives are eligible to receive these direct loans from HUD.

Generally, the same requirements and procedures applicable to the invitation to submit request for fund reservations in Fiscal Year 1976 also will be used this year.

It is anticipated that Section 202 projects also will make use of the Section 8 housing assistance payments program which provides rental subsidies on behalf of eligible lower income residents of such projects.

This year, however, because there may not be sufficient Section 8 contract authority available before the end of the current fiscal year, it may not be possible to make Section 8 allocations immediately to applicants selected for reservations through this invitation.

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A proposed supplemental appropriation bill providing additional Section 8 contract authority has passed the House and Senate.

However, while awaiting the availability of Section 8 contract authority, Section 202 applicants who are selected will be expected to submit the additional information required under the Section 8 program, and it is intended that they will receive Section 8 contract authority when it does become available.

Announcement of the availability of these Section 202 loans was made in the Federal Register on April 1. Application forms and other related materials are available from HUD's central office, in Room 9276, at 451 Seventh St., S.W., Washington, D.C. 20410, and from each HUD regional, area and insuring office throughout the country.

Requests for fund reservations will be accepted under this invitation until May 31, at 5:15 p.m. Applicants should file their requests with the Assistant Secretary for Housing/ Federal Housing Commissioner, HUD, Attention: Correspondence Unit, Room 9108, Washington, D.C. 20410.

# # #

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-96
Phone (202) 755-5277
(Conn)

FOR RELEASE:
Monday
April 4, 1977

Mobile home manufacturers now have guidelines to assist them in publishing consumer manuals for homes they produce under Federal standards.

Final regulations creating the guidelines were announced today by the U.S. Department of Housing and Urban Development.

The National Mobile Home Construction and Safety Standards Act of 1974 requires manufacturers to prepare and distribute a consumer manual to all purchasers. Under the new regulations the manufacturer must put a manual in the mobile home before it leaves the manufacturing plant.

All mobile homes going into production on or after June 30 are subject to the new regulations.

While the regulations do not specify a format for the manuals, they are explicit in naming the subjects manufacturers should include in their booklets.

Manufacturers should explain the 1974 Act to consumers, including instructions for submitting complaints about mobile homes.

-more-

The manuals should also list any warranties and describe what consumers must do to assure protection under the warranties. If appliances and components in the homes are not covered by the mobile home manufacturer's warranty, they also must be listed.

Instructions for setting up mobile homes should include such information as preparation of the site, types of foundations for which the home was designed, leveling the home, utility connections, anchoring against wind upset, and sliding, and inspection after the unit is set up for possible damage in transit.

The fire safety features found in every mobile home built to the standards should be in the manuals as well as information showing how improper use of the electric, plumbing, and heating systems can make them unsafe.

To help purchasers care for their homes, the manuals should list parts and appliances with instructions for operating and maintaining them. A simple inspection and maintenance chart is suggested in the regulations to be used by owners in checking the equipment in their units. Consumers are reminded of the consequences if they fail to keep their homes in top working order.

Finally, if consumers decide to move their mobile homes they can consult the manual for help in relocating.

The consumer manual regulations were published in the Federal Register March 31.

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HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-98
Phone (202) 755-5277
(Spiegel)

FOR RELEASE:
Tuesday
April 5, 1977

Thirty States have asked to submit proposals in a joint demonstration program, sponsored by the Departments of Housing and Urban Development and Agriculture, to find better methods of helping rural, "hard to reach" lower income people participate in community development and housing assistance programs.

Four States will be jointly selected by HUD and USDA about June 1, to receive areawide grants to develop programs for delivering housing and community development assistance at the local level, using Federal and other resources.

The program will be funded with $2.5 million of HUD discretionary funds under its Community Development Block Grant program, and with an additional $500,000 from HUD's research and demonstration funds to cover States's administrative costs.

Plans include organization and operation of an innovative system to reach and aid remote, needy rural lower-income households.

-more-

The USDA has also set aside up to $35 million in rural housing loan and grant authority, and up to $5 million in community program funds, for the demonstration. These grants are in addition to the selected States' allocation for the target areas.

Rural areas, and "hard to reach" persons or families include those who do not know of, or have not had the opportunity or capability to apply for, housing or community development help because of distance or the difficulty of reaching such services. The elderly and handicapped, and minority groups are included in this class.

The programs to aid rural areas are on a "worst-first" basis, with the aid complemented by community development projects such as roads, water and sewer systems, and other essential facilities.

Technical assistance will be available in application processing, planning and financing under other programs of USDA, and will include Federal agencies concerned with improving the quality of rural life, including the Economic Development Administration, and the Applachian Regional Commission.

Program regulations were published in the Federal Register, Sept. 29, 1976.

States which have filed letter of intent are Alaska, California, Colorado, Connecticut, Georgia, Idaho, Illinois, Iowa, Kentucky, Maine, Maryland, Massachusetts, Michigan, Minnesota.

Also, Montana, Nevada, New York, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, Texas, Vermont, Virginia, West Virginia, and Wisconsin.

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WASHINGTON D.C. 20410

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The programs to aid rural areas are on a "worst-first" basis, with the aid complemented by community development projects such as roads, water and sewer systems, and other essential facilities.

Technical assistance will be available in application processing, planning and financing under other programs of USDA, and will include Federal agencies concerned with improving the quality of rural life, including the Economic Development Administration, and the Applachian Regional Commission.

Program regulations were published in the Federal Register, Sept. 29, 1976.

States which have filed letter of intent are Alaska, California, Colorado, Connecticut, Georgia, Idaho, Illinois, Iowa, Kentucky, Maine, Maryland, Massachusetts, Michigan, Minnesota.

Also, Montana, Nevada, New York, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, Texas, Vermont, Virginia, West Virginia, and Wisconsin.

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HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-98
Phone (202) 755-5277
(Spiegel)

FOR RELEASE:
Tuesday
April 5, 1977

Thirty States have asked to submit proposals in a joint demonstration program, sponsored by the Departments of Housing and Urban Development and Agriculture, to find better methods of helping rural, "hard to reach" lower income people participate in community development and housing assistance programs.

Four States will be jointly selected by HUD and USDA about June 1, to receive areawide grants to develop programs for delivering housing and community development assistance at the local level, using Federal and other resources.

The program will be funded with $2.5 million of HUD discretionary funds under its Community Development Block Grant program, and with an additional $500,000 from HUD's research and demonstration funds to cover States's administrative costs.

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FILE

NEW COMMUNITIES

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-99
Phone (202) 755-5277
(Day)

FILE

FOR RELEASE:
Monday
April 4, 1977

The United States and the Soviet Union will exchange technical experts on new town planning and construction under terms of a protocol signed by representatives of the two nations.

FILE COPY

William J. White, U.S. co-chairman of the Working Group on New Towns under the U.S.-U.S.S.R. agreement on Housing and Construction, said this will be the first exchange of experts for on-site studies of new towns in two nations.

"There have been short visits to new towns in the Soviet Union and the United States by members of the Working Group," said White. "But this will be the first time that in-depth studies will be made by each nation into the methods and the techniques used by the other to plan and build new towns and other large-scale developments."

FILE COPY

White, who is Executive Director of the Massachusetts Housing Finance Agency and has been nominated by President Carter for General Manager of the New Community Development Corporation, U.S. Department of Housing and Urban Development, said both nations should benefit by the exchange.

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"The Soviets have had a great deal of experience in building new towns in remote parts of their nation for energy and mineral resource development under extremely severe climatic conditions," said White. "We face the same problems, particularly in Alaska and the West, as we begin to exploit our energy resources located in similar areas."

"On the other hand," said White, "I think the Soviets could benefit from an examination of some of the techniques and management systems which U.S. developers use in planning and building new towns and other large-scale developments."

The protocol, signed April 1 in the new town of Columbia, Maryland, following a visit by the Soviet delegation to new town developments in the Midwest and East, also calls for publication of a joint report on new town experience in the U.S. and the U.S.S.R. in early 1978. Heading the five-man Soviet delegations is Aleksei O. Kudryavtsev, Chief, Department of Urban Planning and Development, U.S.S.R. State Committee for Civil Construction and Architecture.

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HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-101
Phone (202) 755-5284
(Norris)

FOR RELEASE:
Friday
April 8, 1977

Secretary Patricia Roberts Harris of the U.S. Department of Housing and Urban Development announced today the first loan made under a new program designed primarily to enable young families to meet their mortgage payments more easily in the early years of home ownership.

The FHA-insured loan was issued to a young couple in San Antonio, Texas.

The financing was arranged under HUD's Graduated Payment Mortgage Plan (GPM) where home buyers make small monthly payments in the early years of a loan and gradually larger payments in later years until they level off at fixed amounts.

"It is a pleasure to report the first mortgage loan to be made under the plan," Secretary Harris said. "The new program should prove very beneficial to American homebuyers."

The first home buyers under the GPM plan are George Castillo, 28, and his wife, Virginia, 25, who with their one-year-old baby girl now live at 4930 Brandeis St., San Antonio.

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Mr. Castillo, holder of a master of arts degree, is engaged in social work at the Villa Rosa Annex of the Santa Rosa Medical Center. He has a monthly take home pay of $1,100 which would have been insufficient to meet monthly payment requirements under HUD-FHA regular home mortgage insurance program (Section 203(b) of the National Housing Act).

The GPM plan, however, makes possible smaller monthly payments in the early years of the loan and this enabled the Castillos to meet FHA minimum repayment guidelines.

Under the plan, $350 a month would go for housing outlays, including principal and interest on the $32,800 loan for the $37,500 home. Also included in the monthly outlay is an estimated amount for maintenance and utilities.

Under the regular single family FHA insurance program, corresponding monthly payments would amount to $410. The main difference results from the larger monthly payments of $60 for principal and interest required by the regular program.

The GPM plan is established under the experimental financing authority of Section 245 of the National Housing Act. A limited amount of mortgage insurance is available under the law during the current fiscal year. Some 3,500 units may be insured under allocations made to HUD field offices.

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NOTE TO EDITORS: A picture of the Castillo couple and their home is available upon request. Call AC (202) 755-5277.

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-102
Phone (202) 755-5277
(Flynn)

FOR RELEASE:
Wednesday
April 6, 1977

Payment of insured claims and rates charged under the National Flood Insurance Program have not been affected by difficulties that a private insurance association has had with its financial recordkeeping system, Patricia R. Harris, Secretary of Housing and Urban Development said today.

Secretary Harris was commenting on a recent report by the General Accounting Office (GAO) on the financial controls that the National Flood Insurers Association (NFIA) excercises in relation to the Federally-subsidized flood insurance program. The GAO report states that the NFIA "has been unable to generate accurate financial and statistical data" which is needed by the Federal Insurance Administration (FIA).

FIA, which is responsible for the operation of the National Flood Insurance Program, is an agency of the U. S. Department of Housing and Urban Development (HUD).

"Federal Flood Insurance rates are a bargain," Secretary Patricia R. Harris said.

"The program is a success because the low rates and a program available to all people who need it was the Congressional intent and because the enacted legislation has been carried out by strong Federal management.

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"It is expected that the program will add its one millionth policy in force sometime in April," Secretary Harris said. "For insured property owners, the insurance is the only real hope and protection available to prevent financial disaster caused by a flood."

FIA has appointed a task force to work with NFIA in a continuing effort to resolve NFIA's financial problems, and HUD's Inspector General has agreed to monitor the situation, both of which the GAO suggested.

FIA first advised GAO of the developing problems in NFIA's financial recordkeeping system in January, 1976, and by August, NFIA acknowledged financial control was lost.

Since that time, FIA has kept NFIA on a cash receipt reimbursement system, providing only enough funds to pay legitimate expenses and insurance claims. FIA will continue payments on a cash flow basis, subject to later adjustment, until a certified statement of accounts is obtained by NFIA.

For instance, for the period when NFIA's loss of financial control become evident -- the accounting period from July 1, 1975, to March 31, 1976 -- FIA found only $8 million of $51 million requested by NFIA was needed to pay legitimate expenses and claims.

Recommendations by GAO that FIA assume complete responsibility for the portions of the program now handled under contract by NFIA are currently under review by HUD. No date has been set for completion of the review, HUD said.

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HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-111
Phone (202) 755-5277
(Spiegel)

FOR RELEASE:
Monday
April 18, 1977

The Department of Housing and Urban Development today issued final regulations governing the eligibility of Centers for the Handicapped for Community Development Block Grant funds.

The rulings, appearing today in the Federal Register, define such Centers as facilities "which provide services for the handicapped other than residential."

A major requirement for qualification of a center is that it must be publicly owned, although it may be operated by a private non-profit group.

Centers for the Handicapped were declared eligible for Block Grant funds under the Housing Authorization Act of 1976, with interim regulations published October of 1976, and clarifications added for comment Jan. 17.

The final rules are effective immediately.

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HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-112
Phone (202) 755-5284
(Bacon)

FOR RELEASE:
Friday
April 15, 1977

Secretary of Housing and Urban Development Patricia Roberts Harris said today that the floods and tornadoes which struck Kentucky, West Virginia, Virginia and Alabama in early April are the worst disasters in the Nation since Hurricane Agnes hit the east coast in June, 1972.

The Secretary has made a major commitment of HUD personnel and resources to alleviate the need for temporary housing for the more than 12,000 homeless families in the four States. More than 500 HUD employees are in the area to help provide temporary housing.

Secretary Harris said that the housing mission will be difficult because of rugged terrain, the amount of preparation necessary for housing sites, and the shortage of existing housing resources. These conditions mean that two forms of temporary housing will be used primarily in these disasters, mobile homes and the minimal repair program.

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More than 5,300 mobile homes are on hand at several storage areas and will be made available to disaster victims. The minimal repair program, which calls for provision of essential repairs to damaged homes to make them habitable, is expected to alleviate the housing problem somewhat. HUD may purchase additional mobile homes if they are required.

Nearly 3,300 applications have been received so far for temporary housing at 23 disaster assistance centers in the four-State area.

More than 21,600 persons have registered in the disaster assistance centers for the many specialized forms of assistance offered by other Federal and State agencies, including disaster loans, unemployment benefits, and individual and family grants. Total Federal personnel in the four-State area exceeds 1,600.

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HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-116
Phone (202) 755-5277
(Vinciguerra)

FOR RELEASE:
Thursday
April 21, 1977

Effective interest rates on FHA and VA home loans increased slightly during March, according to the U. S. Department of Housing and Urban Development's latest survey. FHA-VA homebuyers paid an average effective interest rate of 8.58 percent on loans made during the first week of March, compared to 8.55 percent for the previous two months.

The effective interest rate for new commitments remained at 8.55 percent for the first seven business days of March. Rates on new properties were 8.53 percent, while rates on existing properties were 8.56 percent.

Among the major lender groups surveyed, the effective interest rate on FHA-VA home loans closed in early March was 8.61 percent at mortgage companies; at commercial banks the rate was 8.39 percent; at mutual savings banks 8.43 percent; and at savings and loan associations the rate was 8.73 percent.

The average effective interest rate on newly closed home loans in the Atlanta area was 8.37 percent in March. In Dallas the rate was 8.61 percent. For the Los Angeles area the rate was 8.59 percent and for Washington, D. C., 8.79 percent.

The maximum contract interest rate on FHA-VA loans during the period covered in the latest survey was 8.00 percent.

The data are derived from a nationwide survey conducted by HUD with the assistance of the Veterans Administration, covering loans closed and loan commitments made during the first seven business days of the month.

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(To Accompany HUD-No. 77-116)

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

Table 1

Effective Interest Rates on FHA Insured and VA Guaranteed Home Loans National Summary

Type of Loan	1976			1977		
	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.
Loans Closed						
Total All FHA-VA Loans	9.07%	8.91%	8.73%	8.55%	8.55%	8.58%
New Properties	8.98	8.79	8.60	8.41	8.55	8.68
Existing Properties	9.09	8.94	8.77	8.59	8.55	8.57
FHA Loans - Total	9.05	8.91	8.73	8.54	8.58	8.57
New Properties	8.96	8.78	8.51	8.38	8.55	8.70
Existing Properties	9.08	8.94	8.79	8.57	8.59	8.55
VA Loans - Total	9.08	8.91	8.73	8.57	8.52	8.60
New Properties	8.99	8.81	8.67	8.44	8.54	8.67
Existing Properties	9.10	8.93	8.75	8.60	8.52	8.58
New Loan Commitments						
Total All FHA-VA Commitments	8.98	8.74	8.58	8.51	8.55	8.55
New Properties	8.94	8.67	8.50	8.44	8.49	8.53
Existing Properties	8.99	8.75	8.60	8.53	8.55	8.56
FHA Commitments - Total	8.96	8.79	8.66	8.52	8.55	8.52
New Properties	8.90	8.70	8.54	8.46	8.55	8.49
Existing Properties	8.97	8.81	8.67	8.53	8.55	8.53
VA Commitments - Total	9.00	8.69	8.52	8.51	8.54	8.58
New Properties	8.98	8.61	8.48	8.42	8.45	8.57
Existing Properties	9.00	8.70	8.53	8.52	8.56	8.58
Type of Lender						
Loans Closed						
Mortgage Companies	9.10	8.95	8.77	8.56	8.54	8.61
Commercial Banks	8.98	8.83	8.53	8.41	8.48	8.39
Mutual Savings Banks	8.88	8.66	8.57	8.50	8.47	8.43
Savings & Loan Assns.	9.13	8.95	8.82	8.70	8.77	8.73
New Loan Commitments						
Mortgage Companies	8.97	8.74	8.54	8.48	8.53	8.58
Commercial Banks	8.99	8.82	8.59	8.54	8.57	8.54
Mutual Savings Banks	8.84	8.57	8.64	8.50	8.38	8.39
Savings & Loan Assns.	9.11	8.79	8.73	8.71	8.67	8.61

Note: The data are for loans closed and loan commitments made during the first seven business days of the month. For further explanation, see notes following the tables.

(To Accompany HUD-No. 77-116)

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

Table 2

Average Loan To Value Ratios for FHA Insured and VA Guaranteed Home Loans National Summary

Type of Loan	1976			1977		
Loans Closed	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.
Total All FHA-VA Loans	95.6%	95.9%	95.7%	95.4%	95.1%	95.8%
New Properties	93.9	95.4	94.1	95.5	92.7	94.7
Existing Properties	96.0	96.0	96.1	95.3	95.6	96.0
FHA Loans - Total	94.1	94.3	93.9	93.7	93.5	93.7
New Properties	91.5	93.7	91.5	93.0	89.9	93.1
Existing Properties	94.8	94.5	94.6	93.9	94.2	93.8
VA Loans - Total	96.8	97.1	97.1	97.0	96.5	97.4
New Properties	96.2	97.1	96.2	97.7	95.2	95.6
Existing Properties	96.9	97.1	97.3	96.8	96.7	97.8
New Loan Commitments						
Total All FHA-VA Commitments	95.9	96.3	95.9	95.4	95.8	94.9
New Properties	92.9	94.3	95.0	93.1	95.0	92.3
Existing Properties	96.4	96.7	96.0	95.9	95.9	95.4
FHA Commitments - Total	94.5	94.6	94.4	93.9	94.4	93.6
New Properties	91.0	92.6	92.2	91.0	92.1	92.4
Existing Properties	95.3	95.1	94.7	94.6	94.7	93.9
VA Commitments - Total	96.9	97.8	97.0	96.6	96.8	95.8
New Properties	95.1	97.1	96.6	94.8	96.9	92.3
Existing Properties	97.1	97.9	97.0	96.9	96.8	96.4
Type of Lender						
Loans Closed						
Mortgage Companies	96.2	96.4	96.2	96.0	95.8	96.4
Commercial Banks	95.4	95.9	95.0	95.1	94.5	95.3
Mutual Savings Banks	95.0	91.6	93.1	92.1	90.6	94.4
Savings & Loan Assns.	94.0	96.4	95.3	94.6	93.3	94.6
New Loan Commitments						
Mortgage Companies	96.4	96.7	96.3	95.5	96.1	95.9
Commercial Banks	97.0	96.8	93.0	95.7	96.1	95.4
Mutual Savings Banks	95.0	94.7	90.9	92.5	92.1	92.0
Savings & Loan Assns.	94.8	96.0	95.8	97.7	96.2	93.8

Note: The data are for loans closed and loan commitments made during the first seven business days of the month. For further explanation, see notes following the tables.

(To Accompany HUD-No. 77-116)

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

Table 3

Average Loan Amounts for
FHA Insured and VA Guaranteed Home Loans
National Summary

Type of Loan	1976			1977		
Loans Closed	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.
Total All FHA-VA Loans	$27,650	$28,320	$29,960	$28,800	$30,080	$29,260
New Properties	32,340	34,650	35,870	33,610	35,150	34,590
Existing Properties	26,610	26,870	28,340	27,670	29,100	28,220
FHA Loans - Total	25,090	24,850	26,200	25,960	26,850	25,630
New Properties	30,430	31,560	32,890	30,800	32,420	30,710
Existing Properties	23,770	22,960	24,360	24,920	25,720	24,880
VA Loans - Total	39,660	30,970	32,930	31,630	32,730	31,850
New Properties	34,130	37,870	38,230	36,030	37,530	36,490
Existing Properties	28,770	29,650	31,480	30,490	31,840	30,780
New Loan Commitments						
Total All FHA-VA Commitments	28,940	28,320	30,710	30,240	29,700	30,740
New Properties	35,310	35,700	37,930	34,520	35,230	36,260
Existing Properties	27,880	27,220	29,420	29,380	28,920	29,610
FHA Commitments - Total	26,440	25,890	26,440	26,620	26,210	28,600
New Properties	33,800	33,000	34,180	31,140	31,470	34,710
Existing Properties	24,650	24,390	25,330	25,700	25,470	26,840
VA Commitments - Total	30,650	30,390	34,030	32,960	32,060	32,210
New Properties	37,180	40,200	40,050	37,110	37,720	38,040
Existing Properties	29,860	29,420	32,780	32,140	31,250	31,310
Type of Lender						
Loans Closed						
Mortgage Companies	27,800	28,810	29,610	29,820	30,760	30,650
Commercial Banks	28,150	30,870	31,720	29,270	29,680	28,930
Mutual Savings Banks	24,870	25,380	24,480	23,970	23,980	24,120
Savings & Loan Assns.	28,370	26,160	31,950	25,930	28,404	26,470
New Loan Commitments						
Mortgage Companies	29,240	28,690	31,300	31,330	30,360	30,600
Commercial Banks	30,570	27,350	36,740	31,020	30,460	32,510
Mutual Savings Banks	25,690	24,220	23,430	24,970	24,940	28,610
Savings & Loan Assns.	29,450	29,340	28,520	28,590	28,840	32,050

Note: The data are for loans closed and loan commitments made during the first seven business days of the month. For further explanation, see notes following the tables.

(To Accompany HUD-No. 77-116)

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

Table 4

Effective Interest Rates on
FHA Insured and VA Guaranteed Home Loans Closed
25 Major Standard Metropolitan Statistical Areas

Name of SMSA	1976			1977		
	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.
Atlanta, Georgia	9.09%	8.86%	8.71%	8.35%	8.71%	8.37%
Boston, Massachusetts	9.00	8.72	8.64	8.70	8.62	8.50
Chicago, Illinois	9.26	9.10	n.a.	8.77	8.71	8.88
Cleveland, Ohio	n.a.	n.a.	8.58	8.76	8.86	8.57
Dallas, Texas	9.11	8.74	8.65	8.26	8.42	8.61
Denver, Colorado	9.15	8.92	8.71	8.59	8.56	8.57
Detroit, Michigan	9.24	9.11	9.10	8.83	8.77	8.85
Houston, Texas	9.04	8.78	8.66	8.45	8.53	8.69
Indianapolis, Indiana	9.18	9.16	8.76	8.74	8.62	8.58
Kansas City, Missouri	8.91	8.60	n.a.	n.a.	n.a.	n.a.
Los Angeles-Long Beach, Calif.	9.13	8.96	8.79	8.69	8.52	8.59
Miami, Florida	9.00	8.72	8.80	8.47	8.69	8.71
Minneapolis-St. Paul, Minn.	9.21	9.12	8.80	8.81	8.64	8.69
New York, New York	n.a.	n.a.	n.a.	8.28	n.a.	n.a.
Philadelphia, Pennsylvania	9.31	9.05	8.79	8.83	8.68	8.71
Phoenix, Arizona	9.05	8.84	8.69	8.42	n.a.	8.46
Pittsburgh, Pennsylvania	9.20	9.15	8.95	8.79	8.75	8.77
St. Louis, Mo.-Ill.	8.89	8.80	8.82	8.54	8.44	8.56
San Diego, California	9.01	8.95	8.72	8.52	8.39	8.40
San Francisco, California	9.03	8.96	8.79	8.46	8.58	8.64
San Jose, California	9.17	8.88	8.85	8.48	8.41	8.65
San Juan, Puerto Rico	9.59	9.20	8.00	9.01	8.70	9.16
Seattle-Everett, Washington	9.13	8.96	8.82	8.50	8.57	8.66
Tampa-St. Petersburg, Florida	8.97	8.89	8.69	8.44	8.47	8.52
Washington, D.C.	n.a.	n.a.	8.64	8.28	n.a.	8.79

Note: The data are for loans closed during the first seven business days of the month. For further explanation, see notes following tables.

(To Accompany HUD-No. 77-116)

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

Explanatory Notes

Coverage

The data shown are for home mortgage loans insured by FHA under the Section 203(b) program and guaranteed by VA under the Section 1810 program. Conventional loans and loans insured or guaranteed under other FHA or VA sections are excluded. Also excluded are loans that are to be sold to GNMA or to another institution pursuant to the GNMA Program 22 "Tandem Plan."

The data are for loans closed and loan commitments issued during the first seven business days of the month. Loans closed include only long term, or permanent, loans closed directly by the institutions reporting in the survey. Commitments represent commitments for long term loans made to prospective homebuyers. They include only commitments for which the specific property and loan terms are known and which are made at least two weeks in advance of the expected loan closing date.

Notes to Tables

Loan price reflects the "discount points" paid by the home buyer (usually one percent) and by the seller of the home.

Effective interest rates are calculated for each loan based on the contract interest rate, maturity, and loan price (calculated as described above) for the individual loan, with an assumed prepayment in full at the end of 12 years.

All averages shown are weighted averages of amounts or percentages reported for individual loans. Weights reflect adjustments for varying sampling proportions among individual sample strata.

Loan price and effective yield for loan commitments are averages just for those commitments for which points to be paid were specified at the time the commitments were made.

Survey Procedure

Data are collected on the first 12 loans closed and the first 12 commitments issued during the first 7 business days of the month from a sample of mortgage originators drawn from a list of FHA approved mortgagees. The sample was drawn in three strata, based on volume of loan closings, with 100 percent coverage of large lenders, 50 percent coverage of intermediate size lenders and 10 percent coverage for small lenders.

# # #

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-117
Phone (202) 755-5277
(Norris)

FOR RELEASE:
Friday
April 22, 1977

The staff now serving disaster field offices in the recently flooded areas of Kentucky, Virginia and West Virginia will be supplemented by personnel from public housing agencies under an agreement signed today by the National Association of Housing and Redevelopment Officials and the U.S. Department of Housing and Urban Development.

The understanding was agreed to by NAHRO President Jack Shiver of Norfolk, Va. and Lawrence B. Simons, HUD Assistant Secretary for Housing.

In the cooperative effort to assist disaster victims, NAHRO will act as liaison between the Department, which has the responsibility to provide housing, and public housing agencies to obtain use of PHA professional and technical employees to assist in the temporary housing program.

Sixty PHA employees will begin work immediately in the field offices, with others scheduled to be added later.

HUD is now manning the disaster assistance offices with personnel assigned from its field offices across the Nation, and temporary help in the area.

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"This added help is most welcome," Assistant Secretary Simons said. "The assignment of our people by the hundreds to these offices has put a large strain on our regular field operations. NAHRO's willingness to provide PHA staffing will free some of our staff for regular duties, and still enable us to serve the victims of the flooding of early April."

Yesterday, HUD Secretary Patricia Roberts Harris told the cabinet that 3 percent of HUD's total personnel is participating in the disaster relief effort.

A dozen categories of experienced personnel will be assigned to the disaster assistance offices. Included among the added staff will be home counselors, housing referral and management officers and maintenance personnel.

HUD's staff and the added personnel will continue with operations necessary to process victims for temporary housing. The stricken families are being placed in existing, vacant housing, where available, and there is a minimal repair program providing assistance for improvements to homes that can be made livable quickly.

In addition, travel trailers are being used in adjacent parks where sites are available and mobile homes are being transported to staging areas for placement on existing sites and others to be prepared.

The Army Corps of Engineers is playing a significant role in assisting HUD in the preparation of mobile home sites.

# # #

FILE COPY

Equal Opportunity Business

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

FILE COPY

HUD-No. 77-121
Phone (202) 755-5284
(Day)

FOR RELEASE:
Wednesday
April 27, 1977

A Silver Spring, Md. construction firm will be honored Friday by the U.S. Department of Housing and Urban Development for "conspicuous and effective" support of the Department's commitment to full use of minority contractors.

The firm, Construction General, Inc., headed by Bernard Lubscher, will be presented HUD's Certificate of Minority Business Enterprise Achievement at a program set to begin at 2:00 p.m. in the Conservatory Room of the Washington Hilton Hotel. This certificate is presented annually during Fair Housing Month.

The selection of the Maryland company from a list of eligible candidates was made by a panel established by Harry Staller, Acting Administrator of HUD's Regional Office in Philadelphia, and approved by Chester C. McGuire, Jr., Assistant Secretary for Fair Housing and Equal Opportunity.

-more-

To be considered for the award, an organization engaged in minority business enterprise must have used minority prime contractors and subcontractors for at least a year and must have demonstrated that the minority contractor received substantial contracts, including counseling and other assistance.

Participants in the award ceremony will include Mr. McGuire, Mr. Staller, James E. Clay, Director of HUD's Washington, D.C. Area Office; and Edward Pelle, Jr., Assistant Regional Administrator for Equal Opportunity.

# # #

CRIME INSURANCE

FILE COPY

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-124
Phone (202) 755-5277
(Flynn)

FILE COPY

FOR RELEASE:
Sunday
May 1, 1977

Effective today, Iowa residents and businessmen will be eligible to buy burglary and robbery insurance under the Federal Crime Insurance program administered by the U.S. Department of Housing and Urban Development.

The announcement was made jointly by Acting Federal Insurance Administrator J. Robert Hunter of HUD and Iowa Commissioner of Insurance Herbert W. Anderson.

Following a review with the Commissioner and other officials, Mr. Hunter concluded Federal coverage should be offered because of evidence that some Iowa residents and businessmen were having difficulty in getting affordable crime insurance coverage from other sources.

Federal policies can be purchased through any licensed Iowa property insurance agent or broker or the Servicing Company, Safety Management Institute.

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Correspondence with the Servicing Company should be addressed to Federal Crime Insurance, P.O. Box 41033, Washington, D.C. 20014. In addition, a toll free telephone number -- (800) 638-8780 -- has been installed to enable applicants to get immediate information about the program. Policyholders and property insurance agents and brokers may also use the number for reporting claims and obtaining forms.

Federal rates are based upon the overall metropolitan area statistics so that the cost of coverage in the inner city is the same as in the suburbs. For example, an individual desiring coverage on a residential premises in Des Moines, would pay $30 annually for $1,000 of coverage; $50 for $5,000; and $70 for $10,000.

Commercial rates vary, depending upon gross receipts and type of business, but the rates are equally affordable. A grocer in Iowa with annual gross receipts under $100,000 can obtain a $1,000 package of burglary and robbery insurance for only $100 a year. Coverage for $1,000 of robbery insurance would cost him $60, and $1,000 for burglary insurance would cost $50 a year. Coverage for $5,000 for burglary and robbery insurance would cost $400 a year; $5,000 for robbery insurance, $240; and $5,000 of burglary insurance $200.

Affordable rates for larger businesses and additional amounts of insurance up to $15,000 in coverage, are also available.

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Mr. Hunter and Commissioner Anderson noted that crime losses from burglary and robbery contribute greatly to the deterioration of communities and a decline in business opportunities. They urged local officials and insurance agents to help publicize the program, making it readily available to citizens who need protection against the economic consequences of crime.

Federal crime insurance is currently available in Arkansas, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Illinois, Iowa, Kansas, Maryland, Massachusetts, Minnesota, Missouri, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Tennessee, and Virginia.

# # #

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-126
Phone (202) 755-5277
(Conn)

FOR RELEASE:
Thursday
May 5, 1977

Ten citizen forums on urban growth will be held in major cities across the Nation during May and June, Patricia Roberts Harris, Secretary of Housing and Urban Development, announced today.

The forums will give the public an opportunity to comment on urban growth issues. The testimony will later be incorporated into President Carter's 1978 Urban Growth Report and serve as a basis for a Federal urban growth policy.

Participants will discuss four themes that will become the major topics of the President's Report. They are:

-Revitalization of older American cities and communities

-Urban decline and new growth from a metropolitan perspective

-Emerging urban growth in rural America

-Shifting urban patterns among regions

While the two-day forums are open to the public, invitations will be sent to governors and State and local elected officials and to representatives of business, finance, neighborhood organizations, land development groups, planning agencies, public interest groups, labor unions, universities, and chambers of commerce.

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An Assistant Secretary from HUD, one from the U.S. Department of Commerce, and members of the local Federal Regional Councils will attend each forum.

The President is required by Title VII of the Housing and Urban Development Act of 1970 to prepare a report on national growth every two years and transmit it to Congress. HUD is assigned the responsibility of preparing it.

The fourth report, to be released in early 1978, will attempt to identify problem areas and events likely to emerge as a result of the problems. It will examine existing Federal policies, recommend new policies, and include a Presidential statement on new directions for a Federal urban growth policy.

In addition, the comments and ideas from the forums and the findings in the report will be used in planning a White House Conference on Balanced National Growth and Economic Development to be called by the President during the first half of next year.

There are three ways to participate in the forums:

-Present oral testimony or comment on any issue related to the forum themes.

-Listen to the oral statements and then join small groups to discuss presentations.

-Submit written comments on any of the themes and related issues or on the forum itself.

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Speakers will be scheduled on a first-come, first-served basis. Presentations are limited to five minutes. Requests to speak must be submitted at least 10 days in advance of the forum and should be sent to the Urban Growth Division, Room 7233, U.S. Department of Housing and Urban Development, Washington, D.C. 20410 or telephoned to (202) 472-3980.

Written statements will be accepted in advance, at the meeting, and for 10 days following each forum. Comments may be sent to HUD's Urban Growth Division.

Written suggestions on growth issues and topics for the White House Conference on Balanced National Growth and Economic Development may be sent to: Director, The White House Conference, U.S. Department of Commerce, Washington, D.C. 20230.

The schedule follows.

May	23/24	Boston	Faneuil Hall, Merchants Row Dock Square
	24/25	New York, N.Y.	World Trade Center-Building Six, U.S. Customs, Room 540
	26/27	Philadelphia	William Green Federal Building 600 Arch Street, Room 3306
June	6/7	Chicago	Chicago State University 95th & King Drive
	7/8	Kansas City	New Federal Building 601 East 12th Street, Room 140
	8/9	Dallas	Earl Cabel Building, 110 Commerce Street, Room 7A-23
	16/17	Atlanta	Georgia State University, Urban Life Center Auditorium, Piedmont and Decatur

20/21	Denver	U.S. Post Office Building 19th & Stout Streets
21/22	Seattle	Federal Building, South Auditorium, 4th Floor 915 Second Avenue
22/23	San Francisco	Nourse Auditorium Board Room Franklin and Hayes Streets

Time: 8:30 a.m. - Registration
9:00 a.m. - 5:00 p.m.
(one evening session - 6:30 p.m. - 9:00 p.m. is scheduled the first day of each Forum except Denver)

# # #

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-134
Phone (202) 755-5277
(Conn)

FOR RELEASE:
Tuesday
May 10, 1977

Members of the American Land Development Association will meet with officials of the U. S. Department of Housing and Urban Development on Wednesday, May 18, to discuss changes in Federal regulations for buying and selling undeveloped land in interstate commerce.

The public is invited to attend the meeting at HUD in Washington. Other Federal agencies concerned with land sales have been invited.

HUD's Office of Interstate Land Sales Registration (OILSR) initiated changes in the regulations to streamline the property report that developers are required to give to prospective buyers describing the property offered for sale. The new reports will be less bulky and easier to read.

For the past three months the public and industry have been submitting written comments to OILSR on revisions of the regulations. Participants in the May 18 meeting will discuss the proposed changes and their effect on the land development industry.

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Alan J. Kappeler, Associate Interstate Land Sales Registration Administrator, will be chairman for the meeting. It will be held at 9:00 a.m., Wednesday, May 18, in Room 4202, U.S. Department of Housing and Urban Development, Seventh and D Streets, S.W., Washington, D.C.

# # #

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-135
Phone (202) 755-5277
(Vinciguerra)

FOR RELEASE:
Wednesday
May 11, 1977

Secretary Patricia Roberts Harris today announced expansion of the Federal Urban Homesteading Demonstration program to 15 more cities. The extension brings to 38 the number of cities now in the demonstration.

Under the homesteading program, the Department of Housing and Urban Development transfers to communities structurally-sound homes for conveyance for $1 to people who agree to put their muscle and money into fixing them up.

Secretary Harris said the homesteading program has been successful in generating local public and private support to rescue neighborhoods from destructive decline. "Progress reports from the 23 cities already in the demonstration amply justify enlargement of this unique test of government and private resources to aid urban neighborhoods and their residents in need of housing," she said. "This action confirms our commitment to the position that housing and community development cannot be separated in our attack on urban decline."

The Secretary added, "Where the presence of vacant HUD-owned properties may be contributing to neighborhood deterioration, as is the case of some of these cities, the need to act now, with all the resources at our command, is urgent."

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The 15 additional cities, selected from among 28 applicants, submitted the most innovative and comprehensive plans for involving both the public and private sectors in concrete actions to reclaim troubled urban neighborhoods.

They will receive about 450 homes, worth about $2.5 million, from HUD's inventory of foreclosed, one- to four-family properties. In addition, HUD will provide $3.5 million that the cities can use for low cost loans to homesteaders for repairs to the properties. The cities may also use community development block grant funds received from HUD to improve the homestead neighborhoods.

Qualifications for persons seeking the homestead homes will be set by the cities. HUD requires that a homesteaded property meet local code standards in 18 months and that the owner agree to live in the home for at least three years.

"According to the cities' estimates, the $6 million in property and rehabilitation loans from HUD will generate about $25 million in public and private funds to revitalize the homesteading neighborhoods," said Assistant Secretary Donna E. Shalala, Office of Policy Development and Research, which administers the Urban Homesteading Demonstration program.

Congress appropriated $5 million for the program in 1975 and $15 million for fiscal 1977.

-more-

The 23 cities in the first demonstration program were alloted $5 million worth of properties and $5 million for rehabilitation loans. In addition, the cities pledged $50 million in public and private resources to turn around blighted urban neighborhoods.

As of April, about 1,000 homes had been transferred to the original 23 cities. Owners for 844 of the residences have been selected, including 486 homesteaders who now occupy their own homes.

Following are the names of the 15 additional cities, a brief description of their plans, funding allocations, the local homesteading agency responsible for the program, and names and phone numbers of local coordinators:

ARIZONA

Phoenix - $300,000 in HUD-held houses, $340,000 in rehabilitation loans. The city is allocating $1.5 million in block grant funds in the target neighborhood for counseling services, purchasing HUD-owned units, street improvements, housing services and home improvements. Housing Services Division. Godfrey Richey, (602) 262-6911.

CALIFORNIA

Compton - $200,000 in HUD-held houses, $280,000 in rehabilitation loans. The city is committing approximately $2.2 million block grant funds to leverage approximately $8 million of private money, plus another $150,000 for code enforcement. Urban Community Development Commission/Compton Community Redevelopment Agency. Boris Sztorch, (213) 639-7611.

Los Angeles - $384,000 in HUD-held houses, $480,000 in rehabilitation loans. The city has earmarked $1.5 million in approved second year block grant funds for a revitalization program in the target neighborhood. Housing Authority of the City of Los Angeles/Mayor's Office of Community Development. Kathleen M. Connell, (213) 485-3406.

-more-

ILLINOIS

East St. Louis - $225,000 in HUD-held houses, $315,000 in rehabilitation loans. The city has committed more than $5.6 million in public funds, including block grant money, to the target neighborhoods for sidewalk construction, housing code enforcement, demolition, housing rehabilitation, senior citizens centers, child care centers and relocation. Community Development Department. Walter L. Thomas, (618) 875-9220.

Joliet - $125,000 in HUD-held houses, $200,000 in rehabilitation loans. The city has allocated approximately $800,000 in block grant funds for capital improvements in the target area. Division of Neighborhood Services of the City's Department of Community Development. Bruce Gerhart, (815) 727-5401.

MASSACHUSETTS

Springfield - $75,000 in HUD-held houses, $140,000 in rehabilitation loans. The city will spend more than $6 million in block grant funds in the target neighborhood for renewal and rehabilitation work, park improvements, sidewalk repaving, tree planting and school site acquisition. Department of Community Development. Barbara Chalsma, (413) 736-8466.

MISSOURI

St. Louis - $250,000 in HUD-held houses, $350,000 in rehabilitation loans. The city has allocated $440,900 in block grant funds, and $616,000 in city and other money, for code enforcement, street improvements, reforestation, weed control, bulk refuse collection, beautification, social services and economic development. In addition, the city plans to coordinate and encourage the participation of local lenders to provide a pool of rehabilitation mortgage money. Residential Development Division of the St. Louis Community Development Agency/Land Revitilization Authority. John D. Roach, (314) 421-4700.

NEBRASKA

Omaha - $66,000 in HUD-held houses, $130,000 in rehabilitation loans. The city allocated $100,000 in block grant funds for the target neighborhood for street and alley resurfacing, sidewalk and driveway repair, curb repairs, street lighting and park improvements. Housing and Community Development Department of the City of Omaha. James F. Kelly, (402) 444-7000.

-more-

NEW JERSEY

Newark - $60,000 in HUD-held houses, $200,000 in rehabilitation loans. The city has committed approximately $500,000 in block grant funds and other local and State funds to the target area for street lighting, curb and sidewalk improvements, and neighborhood housing services. Newark housing Development and Rehabilitation Corporation. Wilbert Allen, (201) 733-8466.

Plainfield - $90,000 in HUD-held houses, $160,000 in rehabilitation loans. The city is making available $100,000 in block grant funds to the target neighborhood for rehabilitation grants. Neighborhood Development Division of the City of Plainfield. Roger DeNiscia, (201) 753-3376.

NEW YORK

Nassau County - $130,000 in HUD-held houses, $130,000 in rehabilitation loans. County is providing block grant funds of $345,000 for rehabilitation loans and an additional $100,000 for acquisition of residential and commercial properties in accordance with development plans for the community. The county also has a commitment of $800,000 from private lending institutions for rehabilitation. Office of Community Development. Bette Segal, (516) 535-5091.

Rochester - $210,000 in HUD-held houses, $290,000 in rehabilitation loans. The city anticipates spending approximately $300,000 in block grant funds to support rehabilitation and the urban homesteading program. Department of Community Development's Office of Neighborhood Reinvestment Services. John Stainton, (716) 428-6808.

OHIO

Cleveland - $225,000 in HUD-held houses, $315,000 in rehabilitation loans. The city has allocated $1.2 million in block grant funds to the target neighborhood for site improvement, acquisition, relocation, technical assistance and environmental health problems. Department of Community Development. Ruth R. Miller, (216) 694-2790.

-more-

Dayton - $180,000 in HUD-held homes, $200,000 in rehabilitation loans. City will allocate approximately $1 million in block grant and other general funds for low-interest rehabilitation loans, code enforcement, home repair counseling, environmental health programs and capital improvement programs. Department of Housing and Neighborhood Affairs. James A. Alloway, (513) 225-5145.

Toledo - $180,000 in HUD-held houses, $200,000 in rehabilitation loans. The city is committing approximately $1 million in public funds mostly for rehabilitation loans and grants to be directly supportive of the homesteading program. Division of Housing and Relocation of the Department of Community Development. Wayman D. Palmer, (419) 247-6271.

# # #

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-138
Phone (202) 755-5284
(Bacon)

FOR RELEASE:
Wednesday
May 11, 1977

More than 800 additional families were provided temporary housing assistance during the past week in the Department of Housing and Urban Development's continuing efforts to aid beleaguered residents of five disaster-stricken States. Initial housing recovery efforts are also getting underway in two more States recently struck by floods and tornadoes.

HUD Secretary Patricia Roberts Harris said that the 849 families housed between May 1 and May 8 bring to 1,526 the total number given emergency shelter since floods devastated mountainous sections of Kentucky, Virginia, West Virginia and Alabama in early April and subsequent disasters struck Tennessee, Louisiana and Missouri. Three Appalachian States -- Kentucky, Virginia and West Virginia -- were particularly hard hit.

Some 429 families of the total number housed are living in transient quarters -- travel trailers and motels -- until adequate temporary housing becomes available.

Because of the rugged terrain and limited housing resources, temporary housing will continue to include primarily mobile homes and damaged homes that can be made habitable with minimal repairs, Secretary Harris said.

-more-

While HUD has been housing an average 106 families per day for the past week, progress in West Virginia is still hampered by terrain, limitations on mobile home staging areas and shortages of building and repair contractors, she said. Rain for 20 of the past 24 days has also limited recovery activities.

As of May 8, 854 families had been housed temporarily in Kentucky, 219 in Virginia, 335 in West Virginia and nine in Tennessee, a recently-declared disaster area. Additionally, 103 have been housed in Alabama and six in Louisiana, declared a disaster area on May 2.

To speed up getting people into homes, particularly in West Virginia, HUD is now preparing mobile home sites for eligible families with their own mobile homes, Secretary Harris said.

HUD also is exploring with State officials in West Virginia the possibility of extending the highway staging area near Holden, W. Va., so that more mobile homes can be available for placement as more sites are made ready, she said. HUD expects to have a 15-unit mobile home park in Lobata, W. Va. ready by May 13.

Some 4,000 mobile homes will be placed on individual and group sites throughout the three-State Appalachian Region for temporary housing.

-more-

During the May 3 tour of West Virginia disaster areas the Secretary and Chip Carter made at the President's request, she told State and local officials HUD would set aside 2,000 units of Section 8 low-income housing to help flood victims in a long-range permanent rehousing effort.

HUD will continue to help shelter victims in the disaster areas and has assigned more than 1,000 personnel to the task, 447 of them permanent employees. Some disaster specialists are being reassigned to Louisiana and Missouri to handle temporary housing needs for flood and tornado victims in those States.

# # #

FILE COPY

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-154
Phone (202) 755-5284
(Farley)

FILE COPY

FOR RELEASE AFTER:
10:00 A.M., Wednesday
May 25, 1977

FILE COPY

HARRIS ANNOUNCES INITIATIVES FOR THE HANDICAPPED

Patricia Roberts Harris, Secretary of Housing and Urban Development, today announced that a new Office of Independent Living for the Disabled will be established in HUD.

This new office will report directly to the Assistant Secretary for Housing and will work to make HUD more aware of the housing and environmental needs of Americans with disabilities.

At the same time, the Secretary announced several other actions that will be taken to provide more access to Federal housing programs for people with disabilities.

Included in these initiatives is Secretary Harris' decision to set the goal that 5 percent of all new family units constructed under the Section 8 and public housing programs be designed for use by the handicapped.

"This new housing goal," she said, "will mark the first of a series of steps by HUD to provide properly designed, accessible housing for the non-elderly handicapped."

-more-

Other steps will be taken to remove barriers that prevent the disabled from participating more fully in normal activities. They are:

. Local communities will be urged to spend a larger share of their community development block grant funds to eliminate architectural barriers and to build rehabilitation facilities.

. HUD will explore innovative approaches to developing alternative housing environments for the mentally disabled.

. Through the new Office of Independent Living for the Disabled, HUD will make a greater effort to sensitize the Department to the needs of the disabled.

. Under the leadership of the Office of Independent Living a work group will be set-up to draft, in cooperation with consumer and advocacy groups, HUD regulations spelling out civil rights for people with disabilities,

. The Secretary will continue working with the Ad Hoc Committee on Independent Living that was established three months ago, to work with consumers.

. She will also explore the possibility of establishing a consumer advisory committee on independent living to make better use of existing programs and to develop new programs to ensure continued progress in this area.

-more-

Secretary Harris also noted HUD's past accomplishments in providing housing for people with disabilities under the Section 202 program.

The Secretary pledged that action will be taken to convert HUD's commitments to persons with disabilities into realities.

# # #

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

Phone (202) 755 5284

FOR RELEASE
Wednesday
May 25, 1977

REMARKS PREPARED FOR NEWS CONFERENCE

by

Secretary Patricia Roberts Harris

at the

White House Conference on Handicapped Individuals

Sheraton Park Hotel

Washington, D. C.

May 25, 1977

"A person who is severely impaired," Helen Keller noted, "never knows his hidden sources of strength until he is treated like a normal human being and encouraged to shape his own life."

I share with the 800 delegates to this conference, the conviction that it is time to ask every part of government to re-examine its programs and policies to determine whether they encourage the handicapped to shape their own lives and to live independently.

Dr. Henry Viscardi, Chairman of the Conference, has stated the case succinctly "the message from handicapped individuals and their families is very clear. They want action. They want follow-through. They want commitment..."

As the Secretary of the Department of Housing and Urban Development, I am here today to tell you that Americans with disabilities will get action and follow-through from HUD.

Four months ago HUD began the process of reviewing current programs and exploring new housing options for people with disabilities. A group of consumers met with me and then started to meet, on an informal basis, with HUD personnel who share their commitment to the handicapped.

That group of consumers included:

- Dr. Frank Bowe and Jan Jacobi of the American Coalition of Citizens with Disabilities;
- Ms. Eunice Fiorito from the Mayor's Office for Handicapped in New York;
- Clarke Ross from the United Cerebral Palsy Association;
- Susan Weis Manes of the National Association of Retarded Citizens;
- Cheryl Davis from the Massachusetts State Department of Community Affairs; and
- Robert Conklin of the National Association of the Physically Handicapped.

-more-

The preliminary recommendations which resulted from this interplay of ideas are being reviewed by the Department.

Today, I would like to announce some immediate decisions that were a product of this dialogue, which have been made to demonstrate HUD's commitment to Americans with disabilities.

First, effective June 6th, 1977, a new Office of Independent Living for the Disabled will be established in the Office of Housing.

This office will be headed by Dave Williamson, a career employee of the Department, and will report directly to Assistant Secretary Simons.

This will be the first time that the concerns for the disabled will be treated separately from those of the elderly.

This will be the first time that the housing concerns of the disabled will have direct attention of HUD's principal production division.

I know Dave Williamson and Larry Simons will produce more housing options for Americans with disabilities.

The new Office of Independent Living will work to make HUD more sensitive to the needs of the disabled both at the central office and in the field offices.

It will also be responsible for the activities of a departmental work-group that will draft HUD's regulatory response to the Rehabilitation Act of 1973. The Carter Administration considers these new "504" regulations to be the "Civil Rights Act" for America's disabled.

Second, HUD is establishing a goal that 5 percent of all new family housing units constructed under the Section 8 and public housing programs will be designed for use by the disabled.

The Department currently assists in the production of specially designed units for the elderly disabled under the Section 202, Section 221(d)(4) and public housing programs as well as other programs. This will be our first major commitment to the non-elderly disabled.

This new housing goal will be the first of a series of steps by HUD to provide properly designed, accessible housing for the non-elderly handicapped.

-more-

The Department will soon publish an amendment to the current Section 8 existing program. Small group homes and community residences, with shared kitchen and bathroom facilites will be an eligible and viable housing option under the amendment.

Additionally, I am working with the Counsel to the Secretary to develop other innovative approaches to the Section 8 existing program which will promote the deinstitutionalization of the mentally handicapped.

I would also like to note that we are well aware that housing without services is not adequate housing for people with disabilities. I will work with the Secretaries of Health, Education and Welfare, Labor and Transportation to develop comprehensive service programs for our housing programs.

Third, the Department will begin immediately a major effort to encourage local communities to spend a greater share of their Community Development Block Grant Funds for the elimination of architectural barriers, and the construction of rehabilitation facilities for the handicapped.

It is the Department's belief, as recently outlined by Assistant Secretary Embry, that the handicapped represent a significant portion of the population for which the Community Development program was intended.

We believe that local expenditures for the handicapped constitute an expenditure that is beneficial to low and moderate income people.

HUD is committed to an active leadership role to raise the current level of local expenditures to a level consistent with demonstrated need.

Fourth, I will continue the informal dialogue that now exists between the consumer advocates and the Department.

I will also explore the possibility of establishing a consumer advisory committee on independent living to help us make better use of our existing programs and to develop new programs so that there will be continued progress in this area.

Finally, I want all of you to know that I am committed, and the Department is committed to doing all that is in our power to eliminate the barriers which prevent Americans with disabilities from enjoying the fullest possible participation in programs, and in the activities of our society.

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CONCLUSION

I have outlined today some immediate steps that the Department of Housing and Urban Development has taken on behalf of persons with disabilities.

We all recognize that these steps are just the beginning of a much larger journey that will lead to the final elimination of the barriers that imprison 10 percent of our population, this lost minority of Americans.

It is up to all of us to work to change this society designed by the able-bodied, primarily for the able-bodied -- into a society that encourages and supports satisfying life styles also for people with disabilities.

# # #

FILE COPY

Equal Housing Opportunity

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-155
Phone (202) 755-5277
(Day)

FOR RELEASE:
Friday
May 27, 1977

FILE COPY FILE COPY

Secretary Patricia Roberts Harris of the Department of Housing and Urban Development will give the keynote address on June 1 opening the three-day national conference on voluntary programs in support of fair housing and equal opportunity at the Ramada Inn, Rosslyn, Va.

Other featured speakers include: Jack Valenti, president of the Motion Picture Association of America, Inc.; Larry Bailey, Deputy Assistant to the President for International Affairs; Joseph P. Kennedy, II, of the John F. Kennedy Memorial Library, Harvard University; and Chester C. McGuire, Jr., HUD Assistant Secretary for Fair Housing and Equal Opportunity.

Topics to be discussed at the plenary sessions cover such subjects as the status of fair housing in America, national voluntary compliance agreements and programs with housing industry groups, comparability of law enforcement and voluntary compliance, and innovative approaches to voluntary compliance in fair housing and citizen groups.

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Participants in these discussions include Edward Holmgren, executive director, National Committee Against Discrimination in Housing; Carlton B. Goodlett, president, National Newspaper Publishers Association; Dr. Arthur S. Flemming, chairman, U.S. Commission on Civil Rights; William Oliver, president, National Housing Corporation of the National Association for the Advancement of Colored People; and Drew Days, Assistant Attorney General for Civil Rights, U.S. Department of Justice.

Also, Representative Parren Mitchell; Betty Adams, chairperson, Housing Task Force, Leadership Conference on Civil Rights; Tom Gale, director of Housing, National Urban League; H. Jackson Pontius, executive vice-president, National Association of Realtors; Vondale S. Gravlee, vice president-treasurer, National Association of Homebuilders; Donald R. McVay, senior vice-president, National Newspaper Publishers Association; Glendora Putnam, former HUD Deputy Assistant Secretary for Fair Housing and Equal Opportunity; and Morton A. Baruch, HUD General Deputy Assistant Secretary for Housing, and Deputy Federal Housing Commissioner.

A reception and HUD award ceremony honoring supporters for fair housing and equal opportunity will be sponsored on June 1 by the National Association of Realtors as part of the conference activities.

Assistant Secretary McGuire will present awards to the following: Leon N. Weiner, Wilmington, Del., past president, National Association of Home Builders; James W. Rouse, chairman of the Board, The Rouse Company, Columbia, Md.; Sargent Shriver, former U.S. Ambassador to France; William R. Morris, national director of Housing Programs, National Association for the Advancement of Colored People; Senator John Glenn, Jr., Ohio; Senator Charles McC. Mathias, Jr., Maryland; Representative Don Edwards, California; Representative Gladys Spellman, Maryland; Representative Robert F. Drinan, S.J., Massachusetts.

Also, Morris Milgram, president, Fund for an Open Society, Philadelphia, Pa.; Aileen C. Hernandez, Hernandez Associates, San Francisco, Calif.; Celia Zager, executive director, San Fernando Valley Fair Housing Council, Los Angeles, Calif.; Arthur S. Leitch, past president, National Association of Realtors, San Diego, Calif.; Dorothy Height, president, National Council of Negro Women, Washington, D.C.; and Major General James A. Johnson, Commander, U.S. Army Engineer Center and Fort Belvoir, Va.

For further information, contact:

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# # #

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-160
Phone (202) 755-5277
(Norris)

FOR RELEASE AFTER:
6:30 p.m. Friday
May 27, 1977

Secretary Patricia Roberts Harris of the U.S. Department of Housing and Urban Development today announced that the maximum allowable interest rate for HUD-FHA insured single-family mortgage loans is being increased to 8-1/2 percent.

The new single-family rate was determined after consultation with Max Cleland, Administrator of the Veterans Administration, who simultaneously announced a similar change in the maximum rate of VA home mortgage loans.

The previous rate on single-family mortgage loans was 8 percent. The change is effective Tuesday, May 31.

Secretary Harris said that the increase is necessary in order to bring FHA rates in line with other competitive rates in both the mortgage and financial markets. This change is expected to increase the availability of FHA financing for moderate income homebuyers and sellers, who are the major beneficiaries of FHA-insured mortgage financing.

The allowable rate on multifamily mortgage loans remains at 9 percent. The Department is closely monitoring multifamily mortgage rates, and will make necessary changes when conditions warrant.

# # #

(To Accompany HUD-No. 77-160)

QUESTIONS AND ANSWERS ON INTEREST RATE INCREASE

Q. How will the increase in the FHA interest ceiling affect the buyer of a house?

A. On a $30,000 mortgage over 30 years, there would be an increase of $10.50 in the monthly payment.

Q. When was the last time the FHA interest rate was changed?

A. For single-family mortgages the rate was lowered from 8-1/2 percent to 8 percent on October 17, 1976.

(To Accompany HUD-No. 77-160)

HUD/FHA MAXIMUM ALLOWABLE INTEREST RATE

Rate	Period
* 5-5-1/2%	November 27, 1934 - June 23, 1935
5%	June 24, 1935 - July 31, 1939
4-1/2%	August 1, 1939 - April 23, 1950
4-1/4%	April 24, 1950 - May 1, 1953
4-1/2%	May 2, 1953 - December 2, 1956
5%	December 3, 1956 - August 4, 1957
5-1/4%	August 5, 1957 - September 22, 1959
5-3/4%	September 23, 1959 - February 1, 1961
5-1/2%	February 2, 1961 - May 28, 1961
5-1/4%	May 29, 1961 - February 6, 1966
5-1/2%	February 7, 1966 - April 10, 1966
5-3/4%	April 11, 1966 - October 2, 1966
6%	October 3, 1966 - May 6, 1968
6-3/4%	May 7, 1968 - January 23, 1969
7-1/2%	January 24, 1969 - January 4, 1970
8-1/2%	January 5, 1970 - December 1, 1970
8%	December 2, 1970 - January 12, 1971
7-1/2%	January 13, 1971 - February 17, 1971
**7%	February 18, 1971 - June 30, 1973
**7-3/4%	August 10, 1973 - August 24, 1973
8-1/2%	August 25, 1973 - January 21, 1974
8-1/4%	January 22, 1974 - April 14, 1974
8-1/2%	April 15, 1974 - May 12, 1974
8-3/4%	May 13, 1974 - July 7, 1974
9%	July 8, 1974 - August 13, 1974
9-1/2%	August 14, 1974 - November 24, 1974
9%	November 25, 1974 - January 20, 1975
8-1/2%	January 21, 1975 - March 2, 1975
8%	March 3, 1975 - April 27, 1975
8-1/2%	April 28, 1975 - September 1, 1975
9%	September 2, 1975 - January 4, 1976
8-3/4% (Single Family)	January 5, 1976 - March 29, 1976
9% (Multifamily)	January 5, 1976 - March 29, 1976
8-1/2% (Single Family)	March 30, 1976 - October 17, 1976
9% (Multifamily)	March 30, 1976 - October 17, 1976
8% (Single Family)	October 18, 1976 - May 31, 1977
9% (Multifamily)	October 18, 1976 - May 31, 1977
8-1/2% (Single Family)	May 31, 1977 -
9% (Multifamily)	May 31, 1977 -

* 5% for acquisition, 5-1/2% refunding of mortgage indebtedness or creation of mortgage indebtedness on property constructed before June 7, 1934.

** FHA authority lapsed June 30, 1973; renewed August 10, 1973.

Sect. 8

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-162
Phone (202) 755-5277
(Norris)

FOR RELEASE:
Tuesday
May 31, 1977

Rental assistance for another 134,000 lower-income families will be made available with the allocation of $413 million to field offices of the U.S. Department of Housing and Urban Development, it was announced today by HUD Secretary Patricia Roberts Harris.

The Secretary pointed out that the Supplemental Appropriations Act of 1977 was signed on May 4, cleared through the Office of Management and Budget, and the funds were made available 24 hours later in HUD regional offices, setting a new record for this procedure.

At the same time, Secretary Harris declared that active efforts are being made to accelerate the channeling of funds from field offices to communities so as to make speedier occupancy possible for needy families.

"The speedup in allocating the funds demonstrates the Department's commitment to prompt action in providing housing assistance to lower-income families," she said.

The current and previous allocations for this fiscal year bring to more than $1 billion the funds made available under

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HUD's Section 8 Housing Assistance Payments program. The funds will assist in the housing of 322,000 families.

The Section 8 program provides rental assistance payments to lower income families certified as eligible to receive subsidies. Assisted families pay between 15 and 25 percent of their income toward the gross rent. HUD makes up the difference between what the families pay and the fair market rent for the dwelling.

The additional funding follows the signing by President Carter of the Appropriations Act which freed the additional Section 8 funds.

The initial allocation of $350 million of additional Section 8 funds is broken down by HUD regional offices as follows:

Regional Office	Contract Authority Assigned
Boston	$ 21,511,000
New York	69,897,000
Philadelphia	37,864,000
Atlanta	54,100,000
Chicago	67,206,000
Dallas	28,152,000
Kansas City	16,441,000
Denver	7,982,000
San Francisco	38,100,000
Seattle	8,747,000
Total	$350,000,000

The remaining $63,143,000 will be allocated shortly.

The percentage distribution is based on Section 213(d) of the 1974 Housing and Community Development Act which directs the Secretary to consider:

"So far as practicable...the relative needs of different areas and communities as reflected in data as to population, poverty, housing overcrowding, housing vacancies, amount of sub-standard housing, or other objectively measurable conditions, subject to such adjustments as may be necessary to assist in carrying out activities designed to meet lower income housing needs..."

The distribution specifically takes into account differences in housing costs among housing markets so that the number of households assisted would be proportionate to housing needs.

Part of the allocated funds will be set aside to assist in payment of rents for those who will occupy apartments under HUD's Section 202 program for the elderly and handicapped.

There also will be a "set aside" for rental assistance of housing financed by State Housing Finance and Development Agencies.

# # #

Statistics

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

WASHINGTON D.C. 20410

HUD-No. 77-164
Phone (202) 755-5277
(Vinciguerra)

FOR RELEASE:
Tuesday
May 31, 1977

The Department of Housing and Urban Development reported today that $11.1 billion of home mortgage loans were closed in March, 38 percent greater than the $8.1 billion of loans originated last March. Savings and loan associations made 57 percent of these loans, compared to 55 percent a year ago. The market share for commercial banks was 18 percent, down from 22 percent last year, while the mortgage company share rose from 15 to 17 percent.

Multifamily mortgage loans made at $1.1 billion were up 29 percent from a year ago.

Construction loans for homes totaled $2.5 billion, 30 percent higher than in March 1976. Multifamily construction loans were larger than a year ago for the fifth consecutive month, this time by 19 percent. Savings and loan associations accounted for 59 percent of the home construction loans and commercial banks for 30 percent. Commercial banks made 42 percent of

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the apartment house construction loans and savings and loan associations made 41 percent.

Secondary market purchases of home mortgage loans aggregated $5.2 billion, 28 percent above last March. Federally supported pools accounted for 34 percent of the purchases, savings and loan associations for 24 percent and State housing finance agencies for 21 percent. Federal credit agencies accounted for just 9 percent of the home loan purchases in March.

New commitments for long-term home mortgage loans totaled $11.4 billion, 45 percent greater than a year ago. New commitments for multifamily long-term loans came to $1.0 billion, 56 percent higher.

New commitments for home construction loans were $2.3 billion in March, 33 percent above a year ago, while new commitments for multi-construction loans were up by 44 percent.

At the end of March outstanding commitments for long-term loans on 1-4 family homes aggregated $25.4 billion; and for apartment houses they amounted to $10.2 billion.

Outstanding commitments for home construction loans reached $10.9 billion, 18 percent higher than in March 1976, while outstanding commitments for apartment house construction loans at $4.7 billion were 32 percent greater.

The statistics presented in the attached tables are obtained from reports filed by about 1,700 lending institutions and agencies that are compiled by the FDIC, FHLBB, SEC, Census Bureau, American Council of Life Insurance, Mortgage Bankers Association of America, and HUD under a cooperative arrangement.

# # # #

(To Accompany HUD-No. 77-164)

TABLE 1
MORTGAGE LOAN ORIGINATIONS DURING MARCH 1977
(millions of dollars)

Lender Group Property Type	Long-Term Loans 1977	 1976	Construction Loans 1977	 1976
Commercial Banks				
1-4 Family Homes	$1,989	$1,760	$ 772	$ 657
Multifamily	95	129	221	194
Non-Residential	1,016	1,083	767	606
Farm Properties	595	257	6	5
Total	3,694	3,229	1,767	1,461
Mutual Savings Banks				
1-4 Family Homes	505	374	46	47
Multifamily	100	170	33	25
Non-Residential	149	132	29	20
Total	755	676	108	93
Savings & Loan Associations				
1-4 Family Homes	6,386	4,468	1,500	1,053
Multifamily	591	357	216	103
Non-Residential	530	430	207	140
Total	7,507	5,255	1,923	1,296
Life Insurance Companies				
1-4 Family Homes	41	21	*	1
Multifamily	52	48	*	1
Non-Residential	577	517	33	14
Farm Properties	187	128	8	7
Total	857	715	41	24
Private Non-Insured Pension Funds				
1-4 Family Homes	*	*	0	0
Multifamily	12	*	0	0
Non-Residential	1	1	0	0
Total	13	1	0	0
Mortgage Companies				
1-4 Family Homes	1,906 P	1,178	187 P	155
Multifamily	18 P	58	15 P	26
Non-Residential	24 P	59	43 P	43
Total	1,947 P	1,296	245 P	224
Mortgage Investment Trusts				
1-4 Family Homes	9	71	36	35
Multifamily	19	10	29	84
Non-Residential	17	43	29	95
Total	45	124	93	214
State & Local Retirement Funds				
1-4 Family Homes	3	2	*	*
Multifamily	4	3	1	1
Non-Residential	8	1	4	6
Total	15	5	5	6
Federal Credit Agencies				
1-4 Family Homes	225	138	0	0
Multifamily	96	58	*	0
Non-Residential	23	19	0	0
Farm Properties	747	562	0	0
Total	1,091	777	*	0
State & Local Credit Agencies				
1-4 Family Homes	72	62	*	1
Multifamily	108	13	15	10
Non-Residential	31	14	0	0
Total	212	89	15	11
Total for All Groups Shown				
1-4 Family Homes	11,136	8,074	2,541	1,949
Multifamily	1,095	846	530	444
Non Residential	2,376	2,284	1,112	924
Farm Properties	1,529	961	14	12
Total	16,136	12,167	4,197	3,329

(To Accompany HUD-No. 77-164) TABLE 2

SECONDARY MORTGAGE MARKET DURING MARCH, 1977

	Purchases		Sales	
	1977	1976	1977	1976
Commercial Banks				
1-4 Family Homes	$ 189	$ 95	$ 338	$ 327
Multifamily	0	*	7	1
Non-Residential	27	15	71	31
Farm Properties	0	*	*	0
Total	216	110	416	359
Mutual Saving Banks				
1-4 Family Homes	210	187	15	11
Multifamily	20	16	1	15
Non-Residential	7	15	0	6
Farm Properties	0	0	0	0
Total	237	217	15	33
Saving & Loan Associations				
1-4 Family Homes	1,235	1,475	995	604
Multifamily	41	73	19	46
Non-Residential	114	112	65	29
Farm Properties	0	0	0	0
Total	1,390	1,660	1,079	679
Life Insurance Companies				
1-4 Family Homes	9	10	0	2
Multifamily	*	4	7	0
Non-Residential	12	11	54	0
Farm Properties	38	0	0	0
Total	60	26	60	2
Private Non-Insured Pension Fund				
1-4 Family Homes	9	*	2	0
Multifamily	0	0	0	0
Non-Residential	*	0	2	0
Total	9	*	4	0
Mortgage Companies				
1-4 Family Homes	212 P	300	1,972 P	1,280
Multifamily	0	0	21 P	71
Non-Residential	0	3	24 P	59
Farm Properties	0	0	0	0
Total	212 P	304	2,017 P	1,410
Mortgage Investment Trusts				
1-4 Family Homes	1	1	4	*
Multifamily	*	6	0	2
Non-Residential	*	*	43	0
Farm Properties	0	0	0	0
Total	1	7	47	2
State & Local Retirement Funds				
1-4 Family Homes	6	27	1	1
Multifamily	0	5	1	0
Non-Residential	5	5	0	1
Farm Properties	0	0	0	0
Total	11	37	2	2
Federal Credit Agencies				
1-4 Family Homes	461	739	468	1,558
Multifamily	74	47	30	105
Non-Residential	12	14	0	0
Farm Properties	17	16	17	19
Total	563	816	515	1,682
Mortgage Pools				
1-4 Family Homes	1,796	1,240	18	24
Multifamily	68	81	*	2
Non-Residential	0	0	*	0
Farm Properties	17	19	17	16
Total	1,880	1,340	36	42
State & Local Credit Agencies				
1-4 Family Homes	1,112	13	0	*
Multifamily	*	4	0	0
Non-Residential	0	0	0	0
Farm Properties	*	0	0	0
Total	1,112	17	0	*
Totals for All Groups Shown				
1-4 Family Homes	5,240	4,087	3,813	3,807
Multifamily	203	236	86	242
Non-Residential	177	175	259	126
Farm Properties	72	35	34	35
Total	5,691	4,534	4,191	4,211

(To Accompany HUD-No. 77-164)

TABLE 3

COMMITMENTS FOR LONG TERM MORTGAGE LOANS: MARCH 1977

	New Commitments		Outstanding Commitments	
Commercial Banks	1977	1976	1977	1976
1-4 Family Homes	$1,094	$ 595	$2,169	$1,371
Multifamily	41	9	227	269
Non-Residential	475	503	2,018	2,113
Farm Properties	26	82	120	136
Total	1,636	1,189	4,534	3,889
Mutual Saving Banks				
1-4 Family Homes	701	351	1,585	1,242
Multifamily	132	80	685	415
Non-Residential	129	123	888	660
Farm Properties	*	*	*	9
Total	962	555	3,158	2,316
Saving & Loan Associations				
1-4 Family Homes	8,029	5,497	17,137	11,997
Multifamily	617	456	2,139	1,542
Non-Residential	686	550	3,101	2,704
Farm Properties	0	0	0	0
Total	9,332	6,503	22,377	16,243
Life Insurance Companies				
1-4 Family Homes	31	30	128	151
Multifamily	151	46	1,014	611
Non-Residential	1,206	597	9,766	7,221
Farm Properties	232	125	629	496
Total	1,620	798	11,538	8,479
Private Non-Insured Pension Funds				
1-4 Family Homes	0	0	*	*
Multifamily	0	0	46	36
Non-Residential	0	82	117	347
Farm Properties	0	0	0	0
Total	0	82	163	383
Mortgage Companies				
1-4 Family Homes	1,356 P	1,280	3,654 P	2,784
Multifamily	0 P	23	6 P	732
Non-Residential	51 P	32	301 P	915
Farm Properties	0 P	0	0 P	0
Total	1,407 P	1,336	3,960 P	4,431
Mortgage Investment Trusts				
1-4 Family Homes	18	32	21	18
Multifamily	2	5	31	99
Non-Residential	4	9	29	281
Farm Properties	0	0	0	0
Total	24	46	82	398
State & Local Retirement Funds				
1-4 Family Homes	14	10	167	120
Multifamily	0	*	125	122
Non-Residential	26	13	260	275
Farm Properties	0	0	0	0
Total	40	24	553	517
Federal Credit Agencies				
1-4 Family Homes	142	62	320	278
Multifamily	57	14	5,448	3,296
Non-Residential	36	12	224	209
Farm Properties	496	387	1,434	1,137
Total	732	475	7,426	4,920
State & Local Credit Agencies				
1-4 Family Homes	59	12	267	105
Multifamily	8	12	527	738
Non-Residential	0	0	0	0
Farm Properties	*	4	2	11
Total	67	28	795	853
Totals for All Groups Shown				
1-4 Family Homes	11,444	7,869	25,448	18,066
Multifamily	1,008	645	10,248	7,860
Non-Residential	2,613	1,921	16,704	14,725
Farm Properties	754	598	2,185	1,789
Total	15,819	11,033	54,585	42,440

(To Accompany HUD-No. 77-164) TABLE 4

COMMITMENTS FOR CONSTRUCTION LOANS: MARCH 1977

	New Commitments		Outstanding Commitments	
Commercial Banks	1977	1976	1977	1976
1-4 Family Homes	$ 593	$ 473	$2,440	$2,417
Multifamily	146	55	1,622	1,078
Non-Residential	552	247	5,007	2,894
Farm Properties	6	*	42	2
Total	1,297	775	9,111	6,391
Mutual Saving Banks				
1-4 Family Homes	84	80	301	256
Multifamily	41	6	412	77
Non-Residential	29	39	264	142
Farm Properties	0	0	0	0
Total	154	124	977	474
Saving & Loan Associations				
1-4 Family Homes	1,484	1,036	7,314	5,288
Multifamily	321	235	1,584	1,075
Non-Residential	274	221	1,956	1,720
Farm Properties	0	0	0	0
Total	2,079	1,492	10,854	8,083
Life Insurance Companies				
1-4 Family Homes	*	0	54	57
Multifamily	0	0	33	90
Non-Residential	83	97	934	780
Farm Properties	0	0	0	*
Total	83	97	1,021	925
Private Non-Insured Pension Funds				
1-4 Family Homes	0	0	0	0
Multifamily	0	0	0	*
Non-Residential	2	0	6	0
Farm Properties	0	0	0	0
Total	2	0	6	*
Mortgage Companies				
1-4 Family Homes	131 P	132	598 P	724
Multifamily	* P	24	501 P	484
Non-Residential	15 P	39	354 P	672
Farm Properties	0 P	0	0 P	0
Total	147 P	195	1,453 P	1,880
Mortgage Investment Trusts				
1-4 Family Homes	20	16	144	338
Multifamily	26	4	193	385
Non-Residential	94	72	440	587
Farm Properties	0	0	0	0
Total	140	92	777	1,310
State & Local Retirement Funds				
1-4 Family Homes	0	0	0	4
Multifamily	0	12	12	17
Non-Residential	0	3	137	181
Farm Properties	0	0	0	0
Total	0	15	149	202
Federal Credit Agencies				
1-4 Family Homes	0	0	0	0
Multifamily	0	0	0	0
Non-Residential	0	0	19	21
Farm Properties	0	0	0	0
Total	0	0	19	21
State & Local Credit Agencies				
1-4 Family Homes	0	2	0	50
Multifamily	15	44	355	336
Non-Residential	0	0	0	0
Farm Properties	0	0	0	0
Total	15	45	355	424
Totals for All Groups Shown				
1-4 Family Homes	2,312	1,738	10,851	9,134
Multifamily	549	380	4,712	3,580
Non-Residential	1,049	718	9,117	6,997
Farm Properties	6	*	42	2
Total	3,916	2,835	24,722	19,710

(To Accompany HUD-No. 77-164) TABLE 5
TOTAL COMMITMENTS FOR ALL LOANS: MARCH, 1977

	New Commitments		Outstanding Commitment	
Commercial Banks	1977	1976	1977	1976
1-4 Family Homes	$1,530	$ 986	$4,152	$3,462
Multifamily	177	62	1,734	1,165
Non-Residential	859	503	5,974	4,303
Farm Properties	31	82	160	137
Total	2,597	1,633	12,020	9,067
Mutual Saving Banks				
1-4 Family Homes	743	351	1,677	1,242
Multifamily	147	82	936	438
Non-Residential	134	131	915	692
Farm Properties	0	*	0	9
Total	1,024	594	3,528	2,381
Saving & Loan Associations				
1-4 Family Homes	9,513	5,778	24,451	12,422
Multifamily	938	503	3,723	1,591
Non-Residential	960	589	5,057	2,836
Farm Properties	0	0	0	0
Total	11,411	6,870	33,231	16,849
Life Insurance Companies				
1-4 Family Homes	31	30	182	207
Multifamily	151	46	1,030	653
Non-Residential	1,207	604	9,850	7,338
Farm Properties	232	125	629	496
Total	1,621	804	11,691	8,694
Private Non-Insured Pension Funds				
1-4 Family Homes	0	*	*	*
Multifamily	0	*	46	36
Non-Residential	2	82	123	347
Farm Properties	0	0	0	0
Total	2	82	169	383
Mortgage Companies				
1-4 Family Homes	1,487 P	1,413	4,252 P	3,508
Multifamily	* P	47	506 P	1,216
Non-Residential	66 P	71	655 P	1,587
Farm Properties	0 P	0	0 P	0
Total	1,554 P	1,531	5,413 P	6,311
Mortgage Investment Trusts				
1-4 Family Homes	38	48	165	756
Multifamily	28	9	224	484
Non-Residential	99	81	470	868
Farm Properties	0	0	0	0
Total	165	124	859	2,108
State & Local Retirement Funds				
1-4 Family Homes	14	10	167	124
Multifamily	0	12	138	139
Non-Residential	26	16	397	456
Farm Properties	0	0	0	0
Total	40	39	702	719
Federal Credit Agencies				
1-4 Family Homes	142	62	320	278
Multifamily	57	14	5,448	3,396
Non-Residential	36	12	243	230
Farm Properties	496	387	1,434	1,137
Total	732	475	7,445	5,041
State & Local Credit Agencies				
1-4 Family Homes	59	13	267	155
Multifamily	23	56	881	1,112
Non-Residential	0	0	0	0
Farm Properties	*	4	2	11
Total	82	62	1,150	1,277
Totals for All Groups Shown				
1-4 Family Homes	13,557	8,690	35,633	22,154
Multifamily	1,521	831	14,666	10,230
Non-Residential	3,389	2,089	23,684	18,657
Farm Properties	759	598	2,225	1,790
Total	19,226	12,214	76,208	52,830

Fed's Statistics L.C.N.

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-166
Phone (202) 755-5277
(Vinciguerra)

FOR RELEASE:
Monday
June 6, 1977

Effective interest rates on FHA-insured and VA-guaranteed home mortgage loans closed during the first week in April were higher than during early March, according to figures released today by the U.S. Department of Housing and Urban Development. The effective interest rate on federally-underwritten home loans closed averaged 8.63 percent, up from 8.58 percent in early March.

The effective interest rate on commitments to make FHA-VA home loans rose in early April to 8.62 percent, compared to 8.55 percent a month earlier.

Among the major lender groups surveyed, the effective rate on FHA-VA home loans closed during the first week in April by mortgage companies was 8.67 percent; by commercial banks the rate was 8.41 percent; by mutual savings banks 8.44 percent; and by savings and loan associations the rate was 8.71 percent.

The average effective rate in early April on newly closed federally-underwritten home loans in the Atlanta metropolitan area was 8.67 percent; in Dallas it was 8.70 percent; in San Francisco 8.60 percent; and in Washington, D.C. the rate was 8.64 percent.

The data are derived from a nationwide survey conducted by HUD with the assistance of the Veterans Administration, on loans closed and loan commitments made during the first seven business days of the month. The maximum contract interest rate on FHA-VA loans during the period covered in the latest survey was 8.00 percent.

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(To Accompany HUD-No. 77-166)

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

Table 1

Effective Interest Rates on
FHA Insured and VA Guaranteed Home Loans
National Summary

Type of Loan	1977			
	Jan.	Feb.	Mar.	April
Loans Closed				
Total All FHA-VA Loans	8.55%	8.55%	8.58%	8.63%
New Properties	8.41	8.55	8.68	8.65
Existing Properties	8.59	8.55	8.57	8.62
FHA Loans - Total	8.54	8.58	8.57	8.63
New Properties	8.38	8.55	8.70	8.62
Existing Properties	8.57	8.59	8.55	8.63
VA Loans - Total	8.57	8.52	8.60	8.63
New Properties	8.44	8.54	8.67	8.68
Existing Properties	8.60	8.52	8.58	8.62
New Loan Commitments				
Total All FHA-VA Commitments	8.51	8.55	8.55	8.62
New Properties	8.44	8.49	8.53	8.64
Existing Properties	8.53	8.55	8.56	8.62
FHA Commitments - Total	8.52	8.55	8.52	8.63
New Properties	8.46	8.55	8.49	8.66
Existing Properties	8.53	8.55	8.53	8.63
VA Commitments - Total	8.51	8.54	8.58	8.62
New Properties	8.42	8.45	8.57	8.63
Existing Properties	8.52	8.56	8.58	8.61
Type of Lender				
Loans Closed				
Mortgage Companies	8.56	8.54	8.61	8.67
Commercial Banks	8.41	8.48	8.39	8.41
Mutual Savings Banks	8.50	8.47	8.43	8.44
Savings & Loan Assns.	8.70	8.77	8.73	8.71
New Loan Commitments	8.48	8.53	8.58	8.66
Mortgage Companies	8.54	8.57	8.54	8.68
Commercial Banks	8.50	8.38	8.39	8.41
Mutual Savings Banks	8.71	8.67	8.61	8.70
Savings & Loan Assns.				

Note: The data are for loans closed and loan commitments made during the first seven business days of the month. For further explanation, see notes following the tables.

(To Accompany HUD-No. 77-166)

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

Table 2

Average Loan To Value Ratios for
FHA Insured and VA Guaranteed Home Loans
National Summary

Type of Loan	1977			
	Jan.	Feb.	Mar.	April
Loans Closed				
Total All FHA-VA Loans	95.4%	95.1%	95.8%	95.3%
New Properties	95.5	92.7	94.7	94.1
Existing Properties	95.3	95.6	96.0	95.5
FHA Loans - Total	93.7	93.5	93.7	94.0
New Properties	93.0	89.9	93.1	92.4
Existing Properties	93.9	94.2	93.8	94.2
VA Loans - Total	97.0	96.5	97.4	96.4
New Properties	97.7	95.2	95.6	95.3
Existing Properties	96.8	96.7	97.8	96.6
New Loan Commitments				
Total All FHA-VA Commitments	95.4	95.8	94.9	94.5
New Properties	93.1	95.0	92.3	91.5
Existing Properties	95.9	95.9	95.4	94.9
FHA Commitments - Total	93.9	94.4	93.6	93.4
New Properties	91.0	92.1	92.4	88.3
Existing Properties	94.6	94.7	93.9	94.0
VA Commitments - Total	96.6	96.8	95.8	95.4
New Properties	94.8	96.9	92.3	93.8
Existing Properties	96.9	96.8	96.4	95.6
Type of Lender				
Loans Closed				
Mortgage Companies	96.0	95.8	96.4	95.8
Commercial Banks	95.1	94.5	95.3	93.2
Mutual Savings Banks	92.1	90.6	94.4	94.2
Savings & Loan Assns.	94.6	93.3	94.6	95.1
New Loan Commitments				
Mortgage Companies	95.5	96.1	95.9	95.6
Commercial Banks	95.7	96.1	95.4	91.5
Mutual Savings Banks	92.5	92.1	92.0	91.4
Savings & Loan Assns.	97.7	96.2	93.8	94.8

Note: The data are for loans closed and loan commitments made during the first seven business days of the month. For further explanation, see notes following the tables.

To Accompany HUD-No. 77-166)

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

Table 3

Average Loan Amounts for
FHA Insured and VA Guaranteed Home Loans
National Summary

Type of Loan	1977			
	Jan.	Feb.	Mar.	April
Loans Closed				
Total All FHA-VA Loans	$28,800	$30,080	$29,260	$29,670
New Properties	33,610	35,150	34,590	35,040
Existing Properties	27,670	29,100	28,220	28,660
FHA Loans - Total	25,960	26,850	25,630	26,330
New Properties	30,800	32,420	30,710	31,510
Existing Properties	24,920	25,720	24,880	25,490
VA Loans - Total	31,630	32,730	31,850	32,410
New Properties	36,030	37,530	36,490	37,390
Existing Properties	30,490	31,840	30,780	31,370
New Loan Commitments				
Total All FHA-VA Commitments	30,240	29,700	30,740	29,320
New Properties	34,520	35,230	36,260	34,970
Existing Properties	29,380	28,920	29,610	28,530
FHA Commitments - Total	26,620	26,210	28,600	25,180
New Properties	31,140	31,470	34,710	30,470
Existing Properties	25,700	25,470	26,840	24,520
VA Commitments - Total	32,960	32,060	32,210	32,690
New Properties	37,110	37,720	38,040	38,020
Existing Properties	32,140	31,250	31,310	31,870
Type of Lender				
Loans Closed	29,820	30,760	30,650	30,630
Mortgage Companies	29,270	29,680	28,930	30,470
Commercial Banks	23,970	23,980	24,120	25,640
Mutual Savings Banks	25,930	28,404	26,470	27,910
Savings & Loan Assns.				
New Loan Commitments	31,330	30,360	30,600	29,720
Mortgage Companies	31,020	30,460	32,510	34,190
Commercial Banks	24,970	24,940	28,610	29,010
Mutual Savings Banks	28,590	28,840	32,050	27,290
Savings & Loan Assns.				

Note: The data are for loans closed and loan commitments made during the first seven business days of the month. For further explanation, see notes following the tables.

(To Accompany HUD-No. 77-166)

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

Table 4

Effective Interest Rates on
FHA Insured and VA Guaranteed Home Loans Closed
25 Major Standard Metropolitan Statistical Areas

Name of SMSA	Jan.	Feb.	Mar.	April
Atlanta, Georgia	8.35%	8.71%	8.37%	8.67%
Boston, Massachusetts	8.70	8.62	8.50	8.44
Chicago, Illinois	8.77	8.71	8.88	8.92
Cleveland, Ohio	8.76	8.86	8.57	n.a.
Dallas, Texas	8.26	8.42	8.61	8.70
Denver, Colorado	8.59	8.56	8.57	8.66
Detroit, Michigan	8.83	8.77	8.85	8.79
Houston, Texas	8.45	8.53	8.69	8.68
Indianapolis, Indiana	8.74	8.62	8.58	8.58
Kansas City, Missouri	n.a.	n.a.	n.a.	n.a.
Los Angeles-Long Beach, Calif.	8.69	8.52	8.59	8.59
Miami, Florida	8.47	8.69	8.71	8.66
Minneapolis-St. Paul, Minn.	8.81	8.64	8.69	8.61
New York, New York	8.28	n.a.	n.a.	n.a.
Philadelphia, Pennsylvania	8.83	8.68	8.71	8.69
Phoenix, Arizona	8.42	n.a.	8.46	8.59
Pittsburgh, Pennsylvania	8.79	8.75	8.77	8.61
St. Louis, Mo.-Ill.	8.54	8.44	8.56	8.61
San Diego, California	8.52	8.39	8.40	8.63
San Francisco, California	8.46	8.58	8.64	8.66
San Jose, California	8.48	8.41	8.65	8.60
San Juan, Puerto Rico	9.01	8.70	9.16	8.74
Seattle-Everett, Washington	8.50	8.57	8.66	8.89
Tampa-St. Petersburg, Florida	8.44	8.47	8.52	8.58
Washington, D.C.	8.28	n.a.	8.79	8.64

Note: The data are for loans closed during the first seven business days of the month. For further explanation, see notes following tables.

(To Accompany HUD No. 77-166)

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

Explanatory Notes

Coverage

The data shown are for home mortgage loans insured by FHA under the Section 203(b) program and guaranteed by VA under the Section 1810 program. Conventional loans and loans insured or guaranteed under other FHA or VA sections are excluded. Also excluded are loans that are to be sold to GNMA or to another institution pursuant to the GNMA Program 22 "Tandem Plan."

The data are for loans closed and loan commitments issued during the first seven business days of the month. Loans closed include only long term, or permanent, loans closed directly by the institutions reporting in the survey. Commitments represent commitments for long term loans made to prospective homebuyers. They include only commitments for which the specific property and loan terms are known and which are made at least two weeks in advance of the expected loan closing date.

Notes to Tables

Loan price reflects the "discount points" paid by the home buyer (usually one percent) and by the seller of the home.

Effective interest rates are calculated for each loan based on the contract interest rate, maturity, and loan price (calculated as described above) for the individual loan, with an assumed prepayment in full at the end of 12 years.

All averages shown are weighted averages of amounts or percentages reported for individual loans. Weights reflect adjustments for varying sampling proportions among individual sample strata.

Loan price and effective yield for loan commitments are averages just for those commitments for which points to be paid were specified at the time the commitments were made.

Survey Procedure

Data are collected on the first 12 loans closed and the first 12 commitments issued during the first 7 business days of the month from a sample of mortgage originators drawn from a list of FHA approved mortgagees. The sample was drawn in three strata, based on volume of loan closings, with 100 percent coverage of large lenders, 50 percent coverage of intermediate size lenders and 10 percent coverage for small lenders.

# # #

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-169
Phone (202) 755-5277
(Conn)

FOR RELEASE:
Thursday
June 16, 1977

(or Saturday)

The Federal government is investigating the safety factor of windows designed as escape routes from bedrooms in mobile homes, the U. S. Department of Housing and Urban Development announced today.

HUD has received reports that egress windows in some mobile homes manufactured since June 15, 1976, may be defective.

The latches on some windows have fallen off, according to the reports. If both latches are missing, the reports added, the windows have a tendency to fall shut, preventing escape.

HUD has notified manufacturers that defective windows may exist in some of the mobile homes they have produced. Manufacturers may request a hearing within 15 days to contest HUD findings or they must agree to notify the mobile home owners.

HUD is also continuing to investigate reports that other emergency egress windows are hard to open, making it difficult for children and older occupants to escape. The Department suggests:

If you have purchased a mobile home manufactured after June 15, 1976, test the escape windows in your bedrooms. If the windows do not operate easily, contact your mobile home manufacturer immediately. If the manufacturers are not helpful, call your nearest HUD office where you will be referred to the State Administrative Agency handling mobile home complaints for HUD.

# # #

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HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-170
Phone (202) 755-5277
(Flynn)

FOR RELEASE:
Monday
June 13, 1977

FILE COPY

Patricia Roberts Harris, Secretary of Housing and Urban Development, has appointed J. Robert Hunter as Deputy Administrator of the Federal Insurance Administration (FIA). FIA is the arm of HUD responsible for federally-backed flood insurance, crime insurance, and urban riot reinsurance.

Mr. Hunter was appointed Chief Actuary of the Federal Insurance Administration in June, 1971, by Secretary George Romney. He was appointed Acting Administrator by Secretary James T. Lynn in December, 1974, and served as Administrator under Secretary Carla A. Hills beginning in September, 1976.

He has been called as an expert witness at Congressional hearings on ratemaking and other insurance issues, and has given counsel to the White House and Executive Branch agencies on no-fault auto insurance, medical malpractice insurance, product liability insurance and regulation/deregulation efforts.

Prior to joining the Department, Mr. Hunter served as assistant actuary of the Mutual Insurance Advisory Association in New York City. He was previously employed by the National Bureau of Casualty Underwriters as a supervisory actuary, and also by the Atlantic Mutual and Centennial Insurance Companies.

A graduate of Clarkson College of Technology, Mr. Hunter has also attended Harvard University. He is a fellow of the Casualty Actuarial Society, a member of the American Academy of Actuaries, and a member of the International Actuarial Association.

Mr. Hunter and his wife, the former Carole Means, have five children and live in Alexandria, Va.

FILE COPY

Indian Housing

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

WASHINGTON D.C. 20410

HUD-No. 77-173
Phone (202) 755-5277
(Flynn)

FILE COPY

FOR RELEASE:
Tuesday
June 14, 1977

A report on housing problems experienced on Indian reservations, prepared by the Center for the Study of Responsive Law, has been added to the Department of Housing and Urban Development's review of Indian housing programs, HUD Secretary Patricia Roberts Harris said today. The Center, a public interest group, has been invited to participate in HUD's development of solutions to existing problems.

Thomas H. Stanton, Director of the Center's Housing Research Group, presented the report to HUD on May 31. It was included in HUD's review by Joseph Burstein, Counselor to the Secretary, who has been assigned by the Secretary to make a thorough study of HUD's Indian housing programs for the purpose of improving them.

HUD and the Center acknowledge that Indian Housing Authorities have certain basic problems which require extensive and specialized Federal assistance and a co-

FILE COPY

ordinated Federal approach. The solutions may involve technical training, non-housing assistance for the occupants and general economic development of Indian Reservations.

These areas of the Federal Government's relationship with and obligation to Native American people will be coordinated among HUD, the Department of Interior, and the Department of Health, Education and Welfare.

Principal Indian Tribal and Housing organizations met with Mr. Burstein on May 16 at his invitation to present views and discuss solutions. Representatives of the groups met again with the Counselor to the Secretary prior to publication of proposed regulations on Indian housing programs, and further discussions will be held before the regulations are made final.

The Department is inviting constructive suggestions from any group or individual on Indian housing programs. They should be addressed to: Mr. Joseph Burstein, Counselor to the Secretary, Department of Housing and Urban Development, Room 10140, Washington, D. C. 20410.

# # #

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-179
Phone (202) 755-5284
(Norris)

FOR RELEASE:
Wednesday
June 15, 1977

John H. Dalton, President of the Government National Mortgage Association (GNMA) of the U. S. Department of Housing and Urban Development, announced today that bids on 113 mortgages totaling $283 million were accepted at the project mortgage auction held on June 9. Total offers received were in excess of $1.9 billion.

The accepted offers included bids for outright purchase on 109 mortgages totaling $270 million and bids for 60 day options to purchase on four mortgages totaling $11 million.

The range of accepted bids for projects that pay off in cash in the event of default was from a yield of 8.269 to 8.716 percent with an average yield to the investor of 8.437 percent.

The average yield to investors for projects that pay off in debentures in the event of default was 8.755 with a range of yields from 8.604 to 9.049 percent.

The overall average yield to investors on all accepted bids was 8.493 percent.

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Of the $60 million of mortgages not sold, either no bids were received or the bids were at an unacceptable yield and were rejected.

The project loans, bearing interest rates of 7.00 percent and up, had been acquired by GNMA pursuant to Special Assistance Programs 17 and 21. They were secured by apartment projects and insured by FHA under various sections of the National Housing Act. The mortgages were not eligible for inclusion in pools of project mortgages that support issues of GNMA-guaranteed mortgage-backed securities.

# # #

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-184
Phone (202) 755-5277
(Day)

FOR RELEASE:
Saturday
June 18, 1977

Secretary Patricia Roberts Harris will take part in the observance of the tenth anniversary of the new community of Columbia, Md., beginning today and ending July 4.

Mrs. Harris is scheduled to speak at the luncheon for local community leaders, and HUD officials, June 21.

Accompanied by William J. White, General Manager of HUD's New Community Development Corporation, the Secretary will open a HUD-sponsored exhibit and slide show on the mall at Columbia entitled "New Towns in America," which depicts the history of new town development in the United States.

Under development by James W. Rouse, the Columbia new town, located 25 miles north of Washington, D. C., currently provides jobs to more than 20,000 persons and is home to some 44,000 people.

The Department of Housing and Urban Development has assisted 15 new towns in 10 States to finance land assembly and development costs since the new community assistance program was authorized in 1968.

# # #

New Communities

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

WASHINGTON D.C. 20410

Phone (202) 755-5284

FOR RELEASE:
Tuesday
June 21, 1977

REMARKS PREPARED FOR DELIVERY

By

PATRICIA ROBERTS HARRIS

at the

Tenth Anniversary of Columbia, Md.

Rouse Company Headquarters

Columbia, Md.

June 21, 1977

I am pleased to participate in this celebration of the tenth anniversary of Columbia, Md. The planners, the builders, the State and local officials and the residents of this new community are to be congratulated for their foresight, their courage and their outstanding work in making that magnificent beginning ten years ago.

Columbia already has a world-wide reputation for excellence in its planning, its management, its sensitivity to the environment, its social conscience and its successful integration of people of different races, of different incomes and life styles. And I am sure that the sound basis upon which this new community was begun will continue to see Columbia flourish in the future.

We believe that this is only the beginning, not only for the new town of Columbia, but also for the new town concept in the United States. The new town idea makes too much sense, and its potential benefits to our people and to our nation are too great to be dismissed without a full and fair test.

We are all aware of the accomplishments of Columbia in ten years. Columbia enjoys a fine educational system, varied recreational facilities and an open space system that makes the most of the natural environment. In addition, the tax rate is about the same as when Columbia's first resident moved here ten years ago.

Columbia's contribution to the physical and social environment is readily apparent. How fortunate we all are that these 14,000 acres were not left to be developed with the sameness, sterility and inefficiencies of sprawl development of so many of our suburbs.

We all remember the headlines and the dire predictions of almost instant bankruptcy that appeared during the first decade of development.

Columbia doesn't just survive. It flourishes. People -- of all races and incomes -- know it is a superior place to live and to raise their children.

Columbia and Reston, its sister city in the neighboring State of Virginia, have played the leading role in bringing into being the Federal New Communities program. New community development for most was an abstract concept toyed with by city planners. When the plans were finished, they, too, often were tucked into file drawers and forgotten.

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But Columbia and Reston were something else. The superiority of the planning -- and the development -- in these two new towns were obvious to all. Suddenly, what had been a planner's abstraction became a business-like way of developing land and providing housing for people.

The Federal New Communities program -- first passed in 1968 and expanded in authority and scope in 1970 -- was created to provide assistance to both private and public developers of well-planned and diversified new towns on a scale large enough to deal effectively with these pressing national problems.

A total of 15 new towns received Federal assistance. Twelve were in suburbs of existing cities, two were new-towns-in-town in the centers of large cities and one, Soul City in North Carolina, has as its purpose the rehabilitation of a largely rural area which suffered severe chronic economic decline. Two are being developed by a public agency, the New York State Urban Development Corporation, while the rest were approved for private developers.

As Mr. Rouse's director of marketing, Mike Spear, so aptly put it, launching the Federal New Communities program at that particular time in history was like "asking the Wright Brothers to take their first flight in a hurricane."

We all know what happened during the first years of the 1970s. Our nation experienced for the first time in our history a combination of double-digit inflation and economic recession. The market for housing plummeted. The first chill winds of the energy shortage were threatening auto and home fuel supplies, further corroding confidence in our future.

But the problem was even worse than Mike Spear said it was. Not only was the economic hurricane causing serious damage, but many of the necessary parts of the engine which were to power the New Communities program were missing.

The Nixon Administration shut off funds for low and moderate income housing subsidies. Programs authorized by the Congress to help make the New Communities program work, such as special planning assistance, interest differential grants, interest loans, public service grants and technical assistance simply were not funded.

The agency within HUD responsible for the New Communities program was not provided staff in sufficient numbers and skills to assess adequately the impact of these complicated market forces on these federally-assisted new towns. I should add that the Federal new towns program was not alone in this failure to see what was happening to the Nation. Everybody missed the boat. A one leading economic analyst testified in hearings before a House of Representatives subcommittee, not only did he not see what was coming, but if he had, no one would have believed him.

The developers of federally-assisted new towns were not spared. Many ran out of cash. Development plans were curtailed.

But I think it important to note that, despite this multitude of problems and obstacles, many of the 15 new community developments receiving Federal assistance have an excellent chance of being viable cities.

Now, why do we need new towns in the United States? I think the answer is more important today than it was in 1968 and 1970 when this Federal program of new community assistance came into being.

The same divisions exist between the races and between the rich and poor, and in some cases are growing. The poor, the black and the elderly are still locked in the center cities, or stranded in the suburbs and rural areas with little mobility and even less hope.

Fewer and fewer of our citizens are not able to purchase a home, as a combination of higher interest rates, higher construction costs and restrictive zoning forced them out of the home-buying market.

The rising cost of materials, land, labor and energy is increasing the cost of housing, and particularly single-family detached housing, for all Americans. Yet we know that compact land development -- with schools and jobs and recreation and health facilities and community centers close at hand -- can save us energy -- a great deal of energy.

We know that clustering of homes in developments such as new communities can provide the market for mass transit that can make this form of transportation economically and financially feasible.

And we know that the compact development of new communities -- such as here at Columbia -- means less energy consumption for home heating and cooling, fewer miles of streets and fewer miles of electric, sewer and water lines. These savings could amount to as much as 30 percent.

We know that new community residents drive fewer miles than their typical suburban counterparts.

And, perhaps most importantly, we know that new community residents can achieve these savings in gasoline and fuel oil consumption, in fewer miles of streets and utilities built, with no loss in resident satisfaction. In fact, we know that resident satisfaction increases in new towns, especially for those who need it the most -- the poor, the elderly and racial minorities.

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In addition to being Secretary of the Department of Housing and Urban Development, I wear another hat. I am Chairperson of the Board of Directors of the New Community Development Corporation. The General Manager of this corporation is with us today, Bill White. He has had an outstanding record of accomplishment with the Massachusetts State Housing Agency and is doing a great job for us at HUD.

At the present time, we are considering a number of steps having to do with the New Communities Assistance program.

First, we are taking a new look at the New Communities program.

Second, we are examining the potential for increased emphasis on new-town-in-town developments as direct help in the revitalization of our central cities. Bill White's staff has already taken a look at some of our cities and has found that there is a lot of vacant or under-utilized land in a number of them which might lend itself to such in-town development.

Third, we are considering the scale and scope of new community development projects. We are examining whether greater flexibility can be achieved if we place greater emphasis on smaller projects, perhaps close in to center cities.

Fourth, we are studying the possibility of using the new community development concept as a means of assisting in the development of energy and other natural resources vital to our nation's present and future interests. We have a lot of energy resources in our land. Unfortunately, some of the most promising are in areas remote from any other settlement and in climates and topography which make it difficult for workers and their families to live. The new town concept seems to be a highly-desirable alternative to the adverse social and physical consequences of "boom town" development.

Finally, we are examining the tools needed by Federal, State and local governments and by private enterprise, to find the proper combinations so that the new community development process can achieve its full potential.

We know the great potential of new towns, such as Columbia, and the power they possess to accomplish national, local and personal goals for their residents.

-more-

We know that many of the problems associated with new community development in recent years have developed because we lacked sufficient knowledge of the complicated process of new community development. But we've learned a lot about this process since 1970, and we intend to continue to learn in the future.

There is only one way we are going to find out how to avoid pitfalls and provide better opportunity and a better life for all our citizens, and that is to continue to build new towns, to improve our analytical and development skills in the process, to listen more carefully to our citizens and their changing needs and desires and to deliver a process by which these needs and desires can be met over the years.

No one can say where this nation will be in 99 years when we celebrate our third century as a nation. But I think it is safe to say that new towns will be here -- Columbia will be here -- older, sedate, and a still successful community, still growing, still evolving, and meeting the needs for a better life for our children, our grandchildren, and our great-grandchildren.

# # #

FILE

INSURANCE Flood

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-186
Phone (202) 755-5277
(Flynn)

FILE

FOR RELEASE:
Wednesday
June 22, 1977

The Department of Housing and Urban Development today announced proposed regulations affirming the basic authority of its Secretary over the National Flood Insurance program. The regulations establish competitive bidding and other procedures for subcontracting by the National Flood Insurers Association (NFIA) and set forth financial controls for that Association.

Also covered by the proposed rules are procedures for consultation between the Federal Insurance Administrator and NFIA, including methods for appeal to the Secretary, if desired. The specific topics calling for prescribed consultation include certain regulations issued by the Administrator, Federal determinations on chargeable premium rates, Association membership requirements, and implementation of a full federally-maintained program.

The Administrator of the Federal Insurance Administration (FIA) manages the program through authority delegated from The Secretary; NFIA is an association of private insurers which, under an agreement with the Department, serves and assists in marketing and selling policies and is responsible for adjusting claims.

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The authority of the Secretary is affirmed in specific rules as is the authority of the Administrator to issue interpretations and clarifications of the coverage provided by the Standard Flood Insurance Policy. Procedures for NFIA to dispute these issuances by the Administrator are also detailed.

Other sections of the proposed rules cover the Department's financial dealings with NFIA, including collection and investment of policyholder's premiums, determination of NFIA's profit or loss, financial management standards and financial reporting requirements.

The proposed regulations were published for public comment June 9 in the Federal Register.

Comments should be received by July 7, and must be addressed to the Rules Docket Clerk, Room 5218, Department of Housing and Urban Development, 451, 7th Street, S.W., Washington, D. C. 20410.

# # #

INSURANCE CRIME

FILE

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-187
Phone (202) 755-5277
(J. Flynn)

FILE

FOR RELEASE:
Tuesday
June 21, 1977

Effective June 1, Alabama residents and businessmen became eligible to buy burglary and robbery insurance under the Federal Crime Insurance program administered by the U. S. Department of Housing and Urban Development.

The announcement was made jointly by Deputy Federal Insurance Administrator J. Robert Hunter of HUD and Alabama Commissioner of Insurance Charles H. Payne.

Following a review with the Commissioner and other officials, Mr. Hunter concluded Federal coverage should be offered because of evidence that some Alabama residents and businessmen were having difficulty in getting affordable crime insurance coverage from other sources.

Federal policies can be purchased through any licensed Alabama property insurance agent or broker or the Servicing Company, Safety Management Institute.

Correspondence with the Servicing Company should be addressed to Federal Crime Insurance, P. O. Box 41033, Washington, D. C. 20014. In addition, a toll free telephone

- more-

number -- (800) 638-8780 -- has been installed to enable applicants to get immediate information about the program. Policyholders and property insurance agents and brokers may also use the number for reporting claims and obtaining forms.

Federal rates are based upon the overall metropolitan area statistics so that the cost of coverage in the inner city is the same as in the suburbs. For example, an individual desiring coverage on a residential premises in Mobile or Montgomery, Alabama would pay $30 annually for $1,000 of coverage; $50 for $5,000; and $70 for $10,000.

Commercial rates vary, depending upon gross receipts and type of business, but the rates are equally affordable. A grocer in Alabama with annual gross receipts under $100,000 can obtain a $1,000 package of burglary and robbery insurance for only $100 a year. Coverage for $1,000 of robbery insurance would cost him $60, and $1,000 for burglary insurance would cost $50 a year. Coverage for $5,000 for burglary and robbery insurance would cost $400 a year; $5,000 for robbery insurance, $240; and $5,000 of burglary insurance $200.

Affordable rates for larger businesses and additional amounts of insurance up to $15,000 in coverage, are also available.

Mr. Hunter and Commissioner Payne noted that crime losses from burglary and robbery contribute greatly to the deterioration of communities and a decline in business

opportunities. They urged local officials and insurance agents to help publicize the program, making it readily available to citizens who need protection against the economic consequences of crime.

Federal crime insurance also is currently available in Arkansas, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Illinois, Iowa, Kansas, Maryland, Massachusetts, Minnesota, Missouri, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Tennessee, and Virginia.

# # #

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-188
Phone (202) 755-5277
(Flynn)

FOR RELEASE:
Tuesday
June 21, 1977

THE FEDERAL CRIME INSURANCE PROGRAM

Questions and Answers

1. Q. What is the Federal Crime Insurance Program?

   A. The program authorizes the Federal Government, as an insurer, to provide crime insurance at an affordable price in any State that has a critical crime insurance availability problem and does not have an appropriate State Program to provide a solution. The program became effective on August 1, 1971.

2. Q. Who is responsible for operation of the program?

   A. The Secretary of HUD has delegated administration of the program to the Federal Insurance Administrator in the U.S. Department of Housing and Urban Development.

3. Q. In which States is the program available?

   A. In Alabama, Arkansas, Colorado, Connecticut, Delaware, Florida, Georgia, Illinois, Iowa, Kansas, Maryland, Massachusetts, Minnesota, Missouri, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Tennessee, Virginia, and the District or Columbia.

4. Q. What types of crime insurance are available and how can the insurance be obtained?

   A. Federal Crime Insurance provides insurance protection against losses due to burglary and robbery. Policies can be obtained through licensed property insurance agents and brokers and also a private company acting as the Federal Insurance Administration's servicing company.

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5. Q. Will the program be expanded to additional States?

A. The Federal Insurance Administrator constantly reviews the availability of crime insurance throughout the Nation. If he finds a critical problem in additional States he will designate those additional States eligible for the purchase of crime insurance. Since the program began, 19 States and the District of Columbia have been designated eligible.

6. Q. Who can buy Federal crime insurance?

A. Any property owner or tenant or businessman within an eligible State or the District of Columbia may buy crime insurance by (a) signing an application, and (b) paying a six-month premium installment due at time of application. To be eligible for burglary insurance coverage, his premises must meet the protective device requirements of the program referred to in Questions 16-20 below. The protective device requirements do not apply to commercial insurance against robbery only.

7. Q. Where does a property owner or tenant obtain an application form?

A. Federal Crime Insurance applications may be obtained from any licensed property insurance agent or broker in any eligible State in which the premises to be insured is located.

In addition, Federal Crime Insurance applications and information concerning the program may be obtained by calling the servicing company's toll-free number:

800-638-8780

or by writing:

Federal Crime Insurance
P.O. Box 41033
Washington, D.C. 20014

NOTE: IF YOU CALL FROM THE DISTRICT OF COLUMBIA METROPOLITAN AREA (District of Columbia: Alexandria and Arlington, Va.; Prince Georges and Montgomery Counties, Md.) YOU MUST CALL 652-2637. FROM THE REMAINDER OF MARYLAND, YOU MUST CALL COLLECT (301) 652-2637.

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8. Q. What kind of criminal acts and losses can be covered by Federal crime insurance?

A. (a) Burglary, and larceny resulting from a burglary. This means the stealing of property from within a premises, such as a house or a store, which has been forcibly entered. There must be physical marks of forcible entry, such as a smashed door, at the place of entry.

(b) Robbery. This means the stealing of personal property from the insured in his presence and with his knowledge, such as by an armed intruder, both inside and outside the premises. The term robbery includes theft observed by the insured.

(c) Damage to the premises committed during the course of a burglary or robbery, or attempted burglary or robbery.

(d) In the case of the residential insurance policy, the burglary of an enclosed locked storage compartment of an automobile, i.e., the trunk compartment.

(e) In the case of commercial crime insurance against burglary, the theft from a night depository or burglary of a safe. There is a $5,000 limit on claims with respect to safes of less than insurance Class E quality.

9. Q. Will a burglary claim be paid if there are no visible marks of forcible entry at the place of entry?

A. Federal crime insurance policies do not cover mere disappearance of property. There must be signs of an entry by force -- visible marks upon, or physical damage to, the exterior of the premises -- at the place of such entry.

10. Q. How much insurance can an individual buy?

A. Residential insurance coverage may be purchased in amounts up to $10,000. Commercial insurance may be purchased in amounts up to $15,000. Such limits apply on a per-occurrence basis.

11. Q. Can an applicant choose to be insured against robbery only or burglary only?

A. The residential insurance policy is a combination burglary and robbery package policy that is not sold in separate parts.

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However, a commercial applicant can purchase robbery insurance only or burglary insurance only or combinations of both. A policy that protects only against robbery costs 40 percent less than the cost of a burglary and robbery policy. A policy that protects only against burglary costs half the package policy rate. Robbery and burglary coverage purchased in a combination of different amounts costs the sum of the rates for the separate parts.

12. Q. Are claims payments subject to deductibles?

A. (a) Claims under the residential policy are subject to a deductible of $50 or 5 percent of the gross amount of the loss, whichever is greater.

(b) Claims under the commercial policy are subject to minimum deductibles which vary according to the annual gross receipts of the insured, as shown in the following table, or to 5 percent of the gross amount of the loss, whichever is greater:

Gross receipts	Deductible
Less than $100,000	$ 50
$100,000 - $299,999	100
$300,000 - $499,999	150
$500,000 or over	200

The deductible for nonprofit or public property risks is $50 or 5 percent of the gross amount of the loss, whichever is greater.

13. Q. What kind of personal property is covered?

A. The residential policy insures against loss of all personal property including jewelry, after application of the $50 deductible. However, loss of money is covered only up to $100.

The commercial policy can insure against burglary and larceny of merchandise, furniture, fixtures and equipment; and against stealing of money, securities, and merchandise by safe burglary; and against robbery of money, securities, merchandise, fixtures and equipment.

14. Q. How does a property owner or tenant report claims for losses?

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A. Losses which exceed the applicable deductible should be reported to the agent or broker through whom the application was submitted, or directly to the servicing company by using the toll-free telephone number on page 2. A sworn proof of loss statement must be submitted.

In addition, the loss must have been reported to the local police authorities.

15. Q. Can policies be cancelled or not renewed if insureds submit claims?

A. No. The Federal Crime Insurance Program was established to make crime insurance more readily available in areas where people have been unable to buy or retain crime insurance. Federal crime insurance therefore will not be denied to any eligible insured because of the frequency or amount of his claims.

However, the making of a false statement in the application or in connection with the submission of a claim will result in refusal of coverage or cancellation and the denial of claims. Intentionally false statements may also result in criminal prosecution.

16. Q. Are protective devices required on a residential property such as a home or apartment before it is eligible for Federal crime insurance?

A. For a residential property to be eligible for Federal crime insurance, its exterior doors, other than sliding doors, must be equipped with either a dead bolt, or a self-locking dead latch. Dead bolts or self-locking dead latches must have a throw of at least 1/2 inch, unless the lock utilizes a vertical interlocking bolt and striker. (The term "dead bolt" refers to the fact that the bolt cannot be made to retract except by turning a knob or key. The term "throw" refers to the distance which the bolt or latch protrudes from the body of the lock when the bolt or latch is in a locked position.) Horizontal or vertical dead bolts provide far better protection than a self-locking dead latch and the greater the distance of the throw, the less chance there is that the door can be pried open.

All sliding doors and windows opening onto stairways, porches, platforms or other areas affording easy access to the premises, must also be equipped with some type of locking device. Locking devices which utilize a key lock, while not required, are strongly recommended. See page 9 of this bulletin for illustrations of residential locking device requirements.

-more-

17. Q. Will claims be paid if a residential premises does not have the required locking devices?

A. Unprotected residences are not eligible for Federal crime insurance and a claim cannot be paid if a residential premises does not meet the protective device requirements.

18. Q. How can a residential applicant know whether his house or apartment meets the protective device requirements?

A. The residential requirements are listed on the residential application form and illustrations of the locking devices are shown on page 9 of this bulletin. By comparing the locks on his exterior doors and windows to those shown in the pictures, the applicant can quickly verify whether his house or apartment meets the minimum requirements. In addition, any property insurance agent or broker or the servicing company can explain the residential requirements.

19. Q. What protective devices are required on a commercial property before it is eligible for Federal crime insurance?

A. For a commercial property to be eligible for Federal crime insurance against burglary, its doorways or doors and accessible openings must be adequately protected during nonbusiness hours. The commercial requirements, which are more extensive than those for residential properties, vary by types of business. They are listed on the commercial application form. Illustrations of the locking devices referred to above are shown on page 10 of this bulletin.

20. Q. How can a commercial applicant know whether his property meets the protective device requirements?

A. The servicing company will make a physical inspection of the premises of every new applicant who applies for a commercial policy which includes burglary coverage. Such policies will be issued only if the inspection confirms that the premises meets the protective device requirements. If the property does not meet the requirements, the inspector will tell the applicant what he needs to do in order to comply. After a commercial

-more-

premises has been inspected and a policy issued, claims for losses will be paid provided the insured has not removed or altered the protective devices previously approved by the inspector. Insurance coverage on all premises which meet the protective device requirements becomes effective at noon of the day after the application is signed by the applicant.

21 Q. What are the rates for residential or personal coverage?

A. Annual rates for residential crime insurance coverage are the following:

Amount of coverage	In lower crime areas (Territory 1)	In medium crime areas (Territory 2)	In higher crime areas (Territory 3)
$ 1,000	$20	$30	$40
3,000	30	40	50
5,000	40	50	60
7,000	50	60	70
10,000	60	70	80

22. Q. What are the rates for nonresidential or commercial coverage?

A. These rates cannot be shown on a simple table since they are based on the class and location of the business and reflect the gross receipts from the previous year, as well as the amount of coverage selected by the insured. Complete details are contained in the program manual or may be obtained from an insurance agent or the servicing company. For example:

(1) A grocery store having gross receipts under $100,000 located in Denver, Miami, New York City, Richmond, Savannah, or Trenton (all in Territory 3) would pay annual rates as follows (only 1/2 of the shown amount must be paid in advance):

Amount of coverage	Burglary and robbery in equal amounts (Option 1)	Robbery only (Option 2)	Burglary only (Option 3)
$ 1,000	$120	$ 72	$ 60
5,000	480	288	240
10,000	660	396	330
15,000	690	414	345

-more-

Option 4 (varied amounts of both coverages): Assuming a selection of $1,000 robbery and $5,000 burglary, the premium would be $72 plus $240, or $312.

(2) A drug store having gross receipts between $100,000 and $299,999 located in Atlanta, Baltimore, Boston, Chicago, Cleveland, Des Moines, Hartford, Little Rock, Memphis, Minneapolis, Mobile, Newark, Norfolk, Philadelphia, Providence, Pueblo, St. Louis, Witchita, Wilmington, or the District of Columbia (all in Territory 2) would pay annual rates as follows (only 1/2 of the shown amount must be paid in advance):

Amount of coverage	Burglary and robbery in equal amounts (Option 1)	Robbery only (Option 2)	Burglary only (Option 3)
$ 1,000	$150	$ 90	$ 75
5,000	600	360	300
10,000	825	495	413
15,000	863	518	432

Option 4 (varied amounts of both coverages): Assuming a selection of $1,000 robbery and $10,000 burglary, the premium would be $90 plus $413, or $503.

(3) A book store having a gross receipts under $100,000 located in Utica, N.Y.; Meriden, Conn.; Reading, Pa.; Albany, Ga.; Steubenville, Ohio; or Lynchburg, Va. (all in Territory 1) would pay annual rates as follows (only 1/2 of the shown amount must be paid in advance):

Amount of coverage	Burglary and robbery in equal amounts (Option 1)	Robbery only Robbery only (Option 2)	Burglary only Burglary only (Option 3)
$ 1,000	$ 70	$ 42	$ 35
5,000	280	168	140
10,000	385	231	193
15,000	403	242	202

Option 4 (varied amounts of both coverages): Assuming a selection of $1,000 robbery and $5,000 burglary, the premium would be $42 plus $140, or $182.

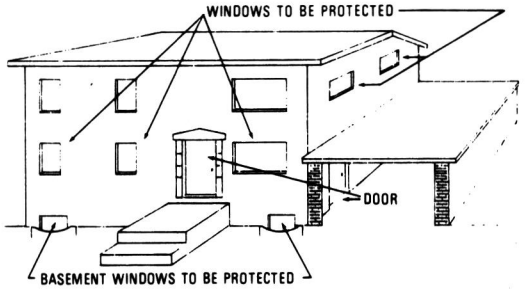
The cost increases for stores having higher gross receipts.

-more-

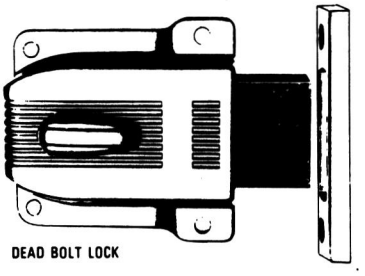
Federal Crime Insurance Program

RESIDENTIAL PROTECTIVE DEVICE REQUIREMENTS

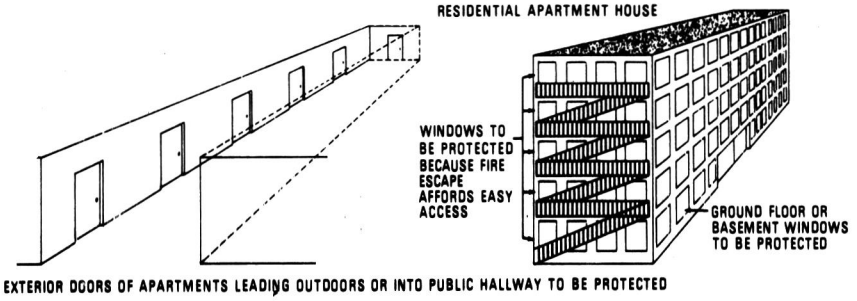
(EXAMPLES OF ACCESSIBLE OPENINGS AND LOCKING DEVICES REFERRED TO IN THE PROTECTIVE DEVICE REQUIREMENTS)



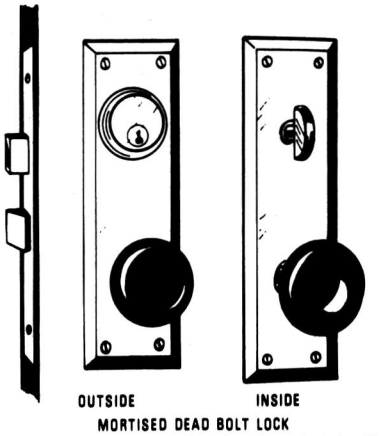
EXTERIOR DOORS AND DOOR LEADING INTO HOUSE FROM GARAGE AREA TO BE PROTECTED



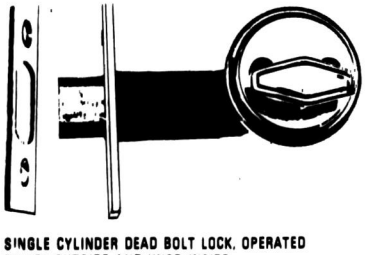
DEAD BOLT LOCK



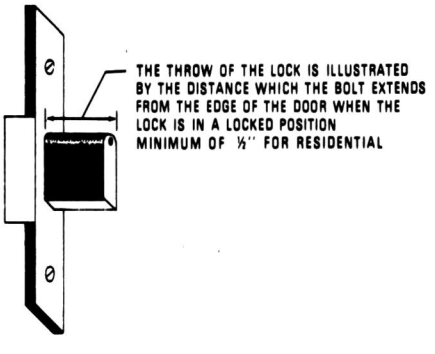
EXTERIOR DOORS OF APARTMENTS LEADING OUTDOORS OR INTO PUBLIC HALLWAY TO BE PROTECTED

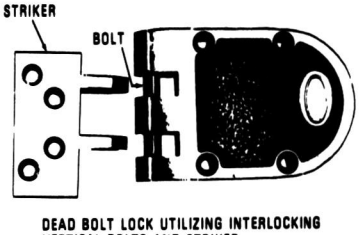


MORTISED DEAD BOLT LOCK
(Recessed into the edge of the door instead of the side)

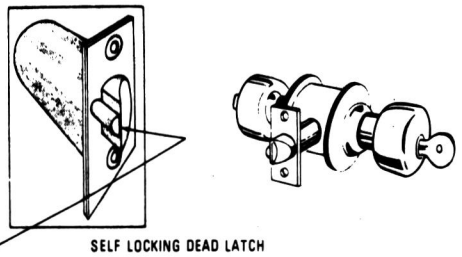


SINGLE CYLINDER DEAD BOLT LOCK, OPERATED BY KEY OUTSIDE AND KNOB INSIDE



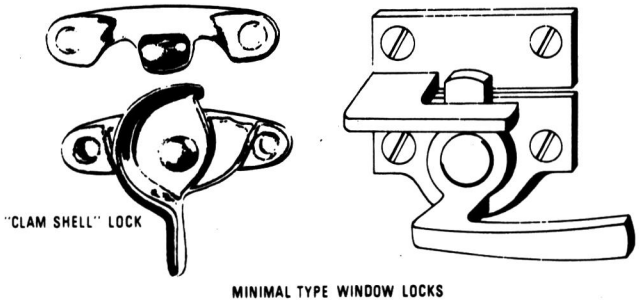


DEAD BOLT LOCK UTILIZING INTERLOCKING VERTICAL BOLTS AND STRIKER



SELF LOCKING DEAD LATCH

NOTE THAT THE SMALL PIN AT THE LEFT SIDE OF THE SPRING LATCH RENDERS THE LATCH IMMOBILE WHEN THE LOCK IS IN THE LOCKED POSITION



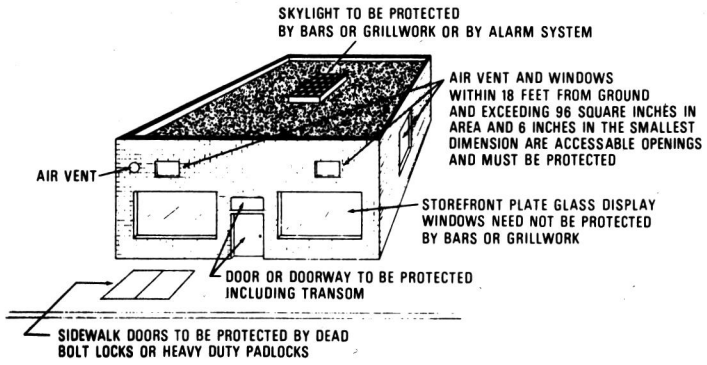
MINIMAL TYPE WINDOW LOCKS

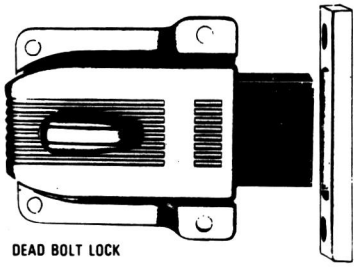
-more-

Federal Crime Insurance Program

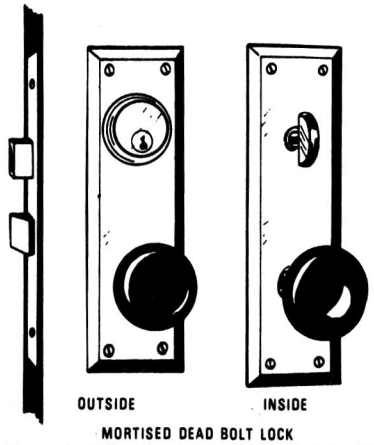
COMMERCIAL PROTECTIVE DEVICE REQUIREMENTS

(EXAMPLES OF ACCESSIBLE OPENINGS AND LOCKING DEVICES REFERRED TO IN THE PROTECTIVE DEVICE REQUIREMENTS)



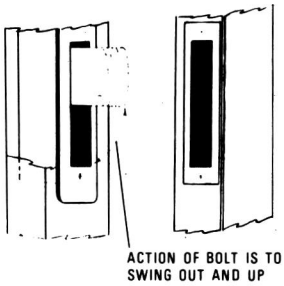


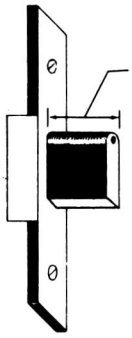
DEAD BOLT LOCK

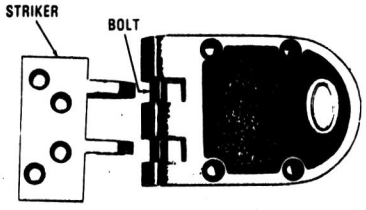


MORTISED DEAD BOLT LOCK
(Recessed into the edge of the door instead of the side)

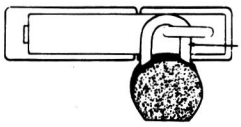
DEAD BOLT LOCK
FOR NARROW FRAME DOORS





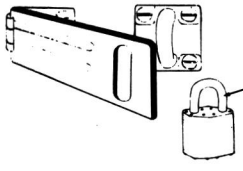


DEAD BOLT LOCK UTILIZING INTERLOCKING
VERTICAL BOLTS AND STRIKER

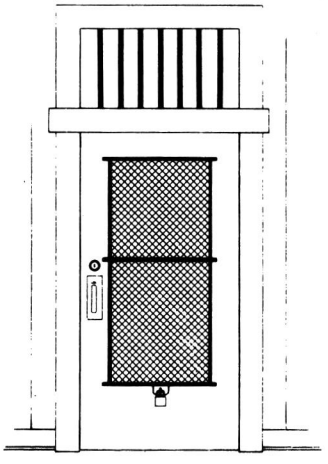


A HEAVY DUTY PADLOCK (3/8" Case hardened steel shackle) FIVE PIN TUMBLER OPERATION

THE STEEL BAR AND STAPLE OF THE HASP SHOULD BE CASE HARDENED AS IS THE PADLOCK SHACKLE. RECESSED SCREWS SHOULD BE CONCEALED WHEN THE HASP IS CLOSED.



EXAMPLE OF BARS AND GRILLWORK



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STATE	TERRITORY 1 (Low Crime)	TERRITORY 2 (Average Crime)	TERRITORY 3 (High Crime)
Alabama	All except Terr. 2 or 3	Baldwin, Elmore, Jefferson, Limestone, Madison, Mobile, Montgomery, Russell, Shelby, Tuscaloosa, Walker	
Arkansas	All except Terr. 2 or 3	Crittenden, Miller, Pulaski, Saline	
Colorado		Remainder of State	Adams, Arapahoe, Boulder, Denver, Jefferson
Connecticut	Windham, City of Meriden	All other counties not shown under Territories 1 or 3	None
Delaware		Entire State	
District of Columbia	None	Entire District of Columbia	None
Florida		Escambia, Orange, Orlando, Pensacola Santa Rosa, Seminole, Tallahassee, Remainder of State	Alachua, Broward, Dade, Daytona Beach, Duval Beach, Ft. Lauderdale, Gainesville, Hillsborough, Hollywood, Jacksonville, Miami, Palm Beach, Pinellas, St. Petersburg, Tampa, West Palm Beach
Georgia	All except Terr. 2 or 3	Bibb, Chattahoochee, Clayton, Cobb, Dekalb, Fulton, Gwinnett, Houston, Muscogee, Richmond, Walker	Chatham
Illinois	All except Terr. 2 or 3	Boone, Champaign, Cook DuPage, Henry, Kane, Lake McHenry, Macon, Madison, Peoria, Rock Island, St. Clair, Sangamon, Tazewell, Will, Winnebago, Woodford	None
Iowa	All except Terr. 2 or 3	Black Hawk, Linn, Polk, Pottawattamie, Scott, Woodbury	
Kansas	All except Terr. 2 or 3	Butler, Johnson, Sedgwick, Shawnee, Wyandotte	None
Maryland	All except Terr. 2 or 3	City of Baltimore; Counties of Anne Arundel, Baltimore, Carroll, Cecil, Harford, Howard, Montgomery, Prince Georges	None
Massachusetts	None	All except Territories 1 or 3	Bristol
Minnesota	All except Terr. 2 or 3	Anoka, Clay, Dakota, Hennepin, Ramsey, St. Louis, Washington	None
Missouri	All except Terr. 2 or 3	City of St. Louis; Counties of Boone, Cass, Clay, Franklin, Greene, Jackson, Jefferson, Platte, St. Charles, St. Louis	None
New Jersey	None	All except Territories 1 or 3	Mercer, Atlantic
New York	All except Terr. 2 or 3	Albany, Erie, Livingston, Madison, Monroe, Niagara, Onondaga, Orleans, Oswego, Rensselaer, Saratoga, Schenectady, Wayne	Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk, Westchester
Ohio	All except Terr. 2 or 3	Allen, Butler, Clark, Clermont, Cuyahoga, Delaware, Franklin, Geauga, Greene, Hamilton, Lake Lawrence, Lorain, Lucas, Mahoning, Medina, Miami, Montgomery, Pickaway, Portage, Preble, Putnam, Richland, Stark, Summit, Trumbull, Van Wert, Warren, Wood	None
Pennsylvania	All except Terr. 2 or 3	Allegheny, Beaver, Bucks, Chester, Cumberland, Dauphin, Delaware, Erie, Lehigh, Montgomery, Northampton, Perry, Philadelphia, Washington, Westmoreland	None
Rhode Island	None	Entire State of Rhode Island	None
Tennessee	All except Terr. 2 or 3	Anderson, Blount, Davidson, Hamilton, Knox, Shelby, Sumner, Wilson	None
Virginia	All except Terr. 2 or 3	Cities of Alexandria, Chesapeake, Fairfax, Falls Church, Hampton, New Port News, Norfolk, Portsmouth, Roanoke, Virginia Beach and Counties of Fairfax, Loudon, Prince William, Roanoke, and York	City of Richmond, and counties of Chesterfield, Hanover, Henrico

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-189
Phone (202) 755-5277
(Spiegel)

FOR RELEASE:
Wednesday
June 22, 1977

The Department of Housing and Urban Development has begun an intensive review of its Sec. 312 Rehabilitation Loan Program in a major effort to streamline the program and make it more responsive to local needs.

The 312 program, established in 1964, permits HUD to make low interest loans for the rehabilitation of residential and business properties. Through June, 1976, it has made loans totalling more than $350 million. Congress has approved a two-year-extension of the program with increased funding authority for fiscal 1978.

Robert C. Embry, Jr., HUD Assistant Secretary for Community Planning and Development,who is responsible for carrying out the 312 program, has enlisted a group of knowledgeable local public officials as a task force to accomplish this goal.

Comprising the group are: Marvin Goldberg, director of the 312 program for New York City; Charles Noon, director of Neighborhood Development in Baltimore, Md.; Fred Lindstrom, Jr., director of Rehabilitation for the Department of Urban Renewal in Chicago, Ill.; Al Mendoza, loan officer for the Housing Redevelopment Agency of Sacramento, Calif.; and Don Silvey, manager of housing assistance for the Portland, Ore., Development Commission.

- more-

Assistant Secretary Embry is also seeking the assistance of anyone with experience in the 312 program who has suggestions for making the program more responsive to local needs. Such persons are encouraged to submit their ideas and recommendations to HUD by July 15.

Suggestions should be sent to:

Assistant Secretary Robert C. Embry, Jr.
Office of Community Planning and Development
Department of Housing & Urban Development
Washington, D. C. 20410

Attention: Robert Dodge, Room 7282.

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HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD No. 77-198
Phone (202) 755-5277
(Conn)

FOR RELEASE:
Thursday
June 30, 1977

Manufacturers of mobile homes have been given a month's extension of the deadline for placing consumer manuals in the homes they produce.

The U. S. Department of Housing and Urban Development announced today the effective date of the rule requiring Mobile Home Consumer Manuals has been moved from June 30 to July 31.

HUD granted the extension because several manufacturers indicated they need additional time to prepare the manuals.

The National Mobile Home Construction and Safety Standards Act of 1974 requires the manufacturer to prepare and distribute a consumer manual to all purchasers. Under the new rule the manufacturer must put a manual in the mobile home before it leaves the manufacturing plant. Manuals should be in all mobile homes going into production on or after July 31.

The manuals explain how to set up, anchor and maintain the mobile homes, including their operation and repair. They also include written warranties, an explanation of the Act, and the location of the data plate certifying the unit was produced according to Federal requirements.

The new effective date of the consumer manual regulation was published in today's Federal Register.

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HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-203
Phone (202) 755-5277
(Flynn)

FOR RELEASE:
Wednesday
July 6, 1977

Patricia Roberts Harris, Secretary of Housing and Urban Development, has announced the appointment of Tila Maria de Hancock as Assistant to the Secretary for International Affairs.

Mrs. Hancock will act as principal adviser to the Secretary on all international matters affecting HUD and, as Director of the Department's Office of International Affairs, will manage HUD's cooperative programs and information exchanges with other countries and international organizations. HUD's international activities are designed to serve both the Department's program needs and objectives and the foreign policy goals of the United States.

From 1974 until her appointment, Mrs. Hancock was a consultant on international program development for the architectural and planning firm of Skidmore, Owings and Merrill and in this connection worked with the Agency for International Development, the World Bank, the Inter-American Development Bank, the Arab Fund for Social and Economic Development, and other regional and international organizations.

From 1970 to 1977, she served as counsel to several Washington law firms in domestic and foreign law. From 1964 to 1965, she was consultant to the Puerto Rico Department of

- more -

Housing and Urban Development. From 1965 to 1969, she was Lecturer and Visiting Professor at the University of Puerto Rico Law School and Urban Law Institute.

Born in Chile, Mrs. Hancock received an LL.B. degree with highest honors from the University of Concepcion in Chile, and did graduate work in urban sociology in Chile, and in city and regional planning at the Harvard Graduate School of Design. In 1973, she received an LL.M. degree from the National Law Center of George Washington University. A naturalized citizen, Mrs. Hancock is married to William W. Hancock and has three daughters.

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FILE

Equal Opportunity Housing

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-204
Phone (202)-755-5277
(Day)

NOTICE OF PUBLICATION:
FOR RELEASE:
Thursday
July 7, 1977

Publication of a Registry of Private Fair Housing Organizations/Groups was announced today by the Department of Housing and Urban Development.

The Registry provides data about organizations involved in fair housing activities. It identifies the organization, location, person to contact, target area served and fair housing services offered.

Developed for the building and real estate industries, home and apartment seekers, government agencies and other groups and organizations that promote the concept of fair housing, the registry was compiled by the National Newspaper Publishers Association under a HUD contract. Naomi Gray Associates of San Francisco managed technical aspects of the project as a subcontractor.

Copies of the Registry of Private Fair Housing Organizations/ Groups (HUD-EO-217) may be obtained free from the Office of Fair Housing and Equal Opportunity, Room 5202½, HUD, Washington, D.C., 20410.

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FILE

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

TASK FORCE ON HOUSING COSTS

INTERIM REPORT

July 8, 1977

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TASK FORCE ON HOUSING COSTS

Interim Report

INTRODUCTION

By memorandum dated April 20, 1977, Secretary Patricia Roberts Harris asked Under Secretary Jay Janis to develop specific recommendations on what the Federal Government in general and HUD in particular could do to reduce escalating housing costs. Pursuant to this memorandum, a Task Force on Housing Costs was formed consisting of Donna E. Shalala, Assistant Secretary for Policy Development and Research; Lawrence B. Simons, Assistant Secretary for Housing - FHA Commissioner; Geno C. Baroni, Assistant Secretary for Neighborhoods, Voluntary Associations, and Consumer Protection; with William J. White, General Manager, New Community Development Corporation, as Chairman.

It is expected that the Task Force will be expanded to include up to 36 individuals from the private sector with expertise in housing. If this expanded Task Force is approved by the Office of Management and Budget, it will hold its first meeting in late summer. In the meantime, the Chairman assembled a Task Force staff and a Central Office working group to identify cost-reducing ideas and to prepare materials for an interim report to the Secretary. The working group met in several sessions from June 16 through June 22, 1977. The staff and working group members are listed in the Appendix.

The Task Force staff compiled a list of some 80 cost-reducing ideas including suggestions made by Departmental staff and recommendations derived from literature on the subject. The working group then evaluated these ideas and others using the following criteria:

1. Cost impact;

2. Feasibility;

3. Whether HUD could implement the specific idea now or whether action by Congress or another Federal agency was required; and

4. Whether the idea should be studied further.

This Interim Report presents the conclusions and preliminary recommendations of the working group, as modified by members of the existing HUD Task Force. It is not meant to be considered a definitive

work nor does it chronicle or discuss the economic reasons for cost escalation during the past few years. Rather, it summarizes some actions which HUD could take immediately and presents some ideas for further consideration.

Later this summer, the Interim Report will be sent to a second working group of HUD field personnel for their review and contributions. Their responses to the Interim Report and any further Departmental suggestions will be given to the expanded Task Force for its consideration. The Task Force will submit a final report to the Secretary at the conclusion of its deliberations.

LOCAL LAND USE CONTROLS (ZONING, SUBDIVISION ORDINANCES, GROWTH CONTROLS)

In recent years, many local governments have strengthened their land development regulations to gain greater control over the fiscal, environmental and social impacts of growth, and in so doing have contributed to the higher initial cost of new housing. Many of these regulations may confer benefits on the community which offset their costs. Therefore, in considering whether HUD should take action to ameliorate the cost effects of these regulations, it is necessary to distinguish arbitrary and excessive actions from those which are reasonable and defensible.

There are some regulatory practices which are generally acknowledged to be unreasonable. Zoning which allows only large-lot, single-family detached housing throughout a municipality denies land for higher-density housing such as smaller houses and apartments which can be developed at lower costs. Subdivision design requirements for street widths, curbs and other facilities are often excessive and unreasonably costly. Sewer tap-in fees may be much higher than what is justified in terms of sewer costs. Often, these high standards and fees are imposed strictly for purposes of increasing housing costs and thus for keeping out all but upper-income families. Also, a municipality may have what appears to be a valid growth-management ordinance but in actual practice may be using it for exclusionary purposes. An example of this occurs when a local jurisdiction will not permit new development in the absence of adequate facilities while it refuses to provide them at a reasonable pace.

Procedural delays also drive up the costs of holding and developing land. Arbitrary, capricious and inequitable enforcement of otherwise valid regulations can result in excessive processing time. Procedural complexity, e.g., multi-agency and multi-level reviews with conflicting requirements, can contribute to increased overhead, to uncertainty and to risk, as well as to sheer delay. Such improper enforcement actions and unneeded procedural complexity can be identified.

The Department currently is doing little to encourage local communities to eliminate obvious cases of excessive land use controls and protracted procedures. The Department should use existing statutory authority more vigorously and increase its reviews of local land use control policies and programs. Many communities could be persuaded to modify their standards and procedures to reduce cost-increasing effects and at the same time facilitate the development of low- and moderate-income housing.

Studies by such organizations as the Urban Land Institute and the National Association of Home Builders have found that local land use and growth controls add from $1,500 to $15,000 per housing unit. It is not possible, however, to determine what proportion of this cost is excessive because these studies do not agree about the standards for determining what constitutes an excessive regulation. It should be recognized that many local land use controls which generate higher housing costs have been carefully designed to be legally defensible as appropriate means to valid ends.

There are many examples of such defensible land use controls. For fiscal reasons, subdivision ordinances now commonly require the developer--and thus the consumer of new housing--to pay for all local streets, sidewalks, utilities, and parks and school sites directly serving the subdivision. High standards for street construction are often imposed to reduce public maintenance costs. Costly storm water management systems are now required as a part of subdivision development in many jurisdictions to avoid flooding, erosion, and danger to fish and wildlife. Sewer tap-in fees have risen rapidly to pay the capital costs of new or upgraded treatment plants, often required by Federal standards. An increasing number of localities are effectively discouraging new development in sections lacking a minimum level of utilities and community facilities. This tends to put a premium on the price of adequately serviced land, but it can be fiscally responsible. Several local governments and some states now require environmental and fiscal impact statements, especially for larger residential developments. These statements cost money, but so do Federal environmental impact reviews required under the National Environmental Policy Act, which influenced many such local requirements.

Recommendations:

1. HUD should develop clear, comprehensive and practical standards for reviewing the cost impacts of local land use controls and should notify all Community Development Block Grant applicants that they will be subject to such a review. Using such standards, HUD staff should determine whether the cost impacts of each applicant's land use controls so hinder the achievement of the goals set forth in the jurisdiction's

Community Development Plan and its Housing Assistance Plan that they must be changed. If such a finding is made, HUD should negotiate with the applicant to assure that action is taken to eliminate excessive controls prior to making a grant.

2. HUD should require all states and area-wide agencies receiving funds under the 701 Comprehensive Planning Assistance Program to survey and evaluate the cost impacts of local land use controls in their respective jurisdictions as a part of the Housing Element required under the 701 Program. The newly-developed HUD standards should be used. These 701 studies should be monitored by HUD staff and the results should be compiled and evaluated for national policy implications.

3. HUD should prepare and disseminate to state and local agencies model statutes, ordinances, regulations, and administrative procedures pertaining to land use and growth controls.

4. The newly-developed HUD standards should be applied as a part of any regional strategy which HUD may adopt to achieve national urban policies. If an area-wide certification process is pursued, reasonable land use controls should be required prior to certification.

STATE AND LOCAL BUILDING CODES

Many state and local jurisdictions add to the cost of housing by failing to adopt building codes which apply nationally recognized standards for building technology, methods, and materials. In 1969, the National Commission on Urban Problems (the Douglas Commission) estimated that this failure perhaps adds as much as $640 to the cost of a conventionally constructed home, and as much as $2,500 to the cost of a factory-built home.

In addition, poor codes administration contributes to excessive housing costs. Administrative practices with respect to a given building code differ from one jurisdiction to another. In some jurisdictions fees and charges may be unreasonable, while in others, code interpretation and enforcement procedures are unprofessional and inconsistent.

In the past, HUD reviewed local codes and persuaded local communities to upgrade them and the manner in which they were administered so as to reduce costs. Initially, HUD conducted its review under Section 2 of the National Housing Act of 1949 which requires the Secretary to encourage and assist "the reduction of the costs of housing without sacrifice of * * * sound standards." FHA developed Minimum Property Standards (MPS) in part to encourage the use of cost-saving materials and methods.

These standards influenced the development of the Model One and Two Family Dwelling Code and some locally written codes, such as the Cuyahoga County Regional Code, the Chicago Suburban Building Officials Code, and Milwaukee's Southeastern Wisconsin Code.

Section 101(a) of the 1949 Act, which created the Urban Renewal Program, requires the Secretary to consider, in any contract for advances under this Title:

> "the extent to which * * * local public bodies have undertaken positive programs (through the adoption, administration, and enforcement of housing, zoning, building and other laws, codes and regulations * * *) for * * * encouraging housing cost reductions through the use of appropriate new materials, techniques and methods * * * and the elimination of restrictive practices which unnecessarily increase housing costs."

Section 101(c) of the 1949 Act as amended in 1954, under which the Workable Program for Community Improvement was implemented, states that no locality will be eligible for Title I assistance:

> "unless there is presented * * * an official plan of action * * * for effectively dealing with the problem of urban slums and blight and the establishment of decent homes for adequate family life * * * and * * * the Secretary determines that such a program meets the requirements of this subsection."

From 1949 to 1968, HUD staff reviewed the codes of local jurisdictions and encouraged these jurisdictions to amend and update their codes in accordance with the nationally recognized model codes. As a result, 4,000 jurisdictions modified their code provisions to conform to national standards or explained why local deviations were needed in particular instances. From 1968 to 1974, HUD staff reviewed only the deviations, but required that those which could not be supported with sound engineering data be replaced with the nationally recognized provisions. Approximately 1,000 jurisdictions had removed such deviations by the time the Department terminated these reviews following the enactment of the Housing and Community Development Act of 1974.

In 1969, HUD created the Operation Breakthrough program which was terminated in 1975. Under this program, HUD sought to create mass markets for factory-built housing. HUD persuaded 31 states to enact legislation providing for state review and approval of such housing systems. After such state reviews, developers could use these systems throughout the state, notwithstanding conflicting local building codes. As a result, in many instances local processing time was substantially reduced, with some cost savings to the developers.

There is language in the Conference Report that implies that the 1974 Act does not grant the Department authority to impose specific code requirements on jurisdictions assisted with Community Development Block Grants. However, there is nothing in the Act which requires HUD to accept local code provisions without question. Nor does the 1974 Act require HUD to refrain from exercising its responsibility under the 1949 Act to encourage code revisions which cut the cost of housing. Nonetheless, since 1974, HUD has ceased monitoring codes, has stopped giving technical assistance for code revisions and as a result costly deviations from national standards are reappearing in local codes.

The Community Development Block Grant program regulations under Section 104 of the Act do not provide for HUD review of building codes. However, just as HUD reviewed building codes under the 1949 Housing Act, as amended, it should still do so.

Recommendations:

1. Amend the Community Development Block Grant regulations implementing Section 104 of the Housing and Community Development Act of 1974 to provide for HUD review of local building codes and to require that communities applying for entitlement grants demonstrate that their local building codes support the proposed "comprehensive strategy" for meeting "identified community development needs." Specifically, the applicant should show:

a. That such codes are revised periodically;

b. That efforts have been made to eliminate inequitable and inconsistent interpretation of code provisions; and

c. That any provisions which unnecessarily increase the cost of housing will be eliminated or will not apply to housing constructed with HUD/FHA-insured or assisted financing.

2. Formulate and implement a strong national policy to ensure that codes are administered and enforced in a professional and consistent manner. Under a current HUD research contract, training programs available to local code enforcement administrators and technicians are being evaluated and suggestions for improving such programs developed. In addition, a model code administration curriculum is being developed for national use. This research could be accelerated and, if necessary, supplemented to provide the basis for an effective national program.

HUD/FHA PROCESSING

This section pertains to HUD/FHA processing of applications for housing loan insurance and subsidy. It does not include HUD environmental reviews, which are covered in another section.

Recommendations:

1. HUD should better distribute, manage and train staff assigned to processing multi-family project applications. The Office of Housing estimates that a saving of 155 calendar days in overall processing time per project would result. Assuming a typical total development cost of $3.27 million per project and an inflation rate of 8 percent annually, the 155 days would represent 42 percent of a year and thus save 3.36 percent of the 8 percent inflation rate. The savings per project ($3.27 million times 3.36 percent) would be $109,900. Multiplied by the total number of projects (1,800), it is obvious that the total savings would come to nearly $200 million in development costs per year. This estimate does not include possible savings in holding costs and overhead.

Furthermore, if the total cost of a subsidized project is reduced, and the rents are therefore reduced, smaller subsidies will be required. One-half of the multi-family projects are subsidized. Assuming rent reductions of 10 percent of the development costs, annual savings would be just under $10 million.

Savings in processing time would also yield ultimate savings in the HUD staff budget, assuming no additional staff and a constant volume of applications. It currently takes about 882 manhours to process a multi-family project application. The Office of Housing estimates processing time could be reduced to 774 hours. HUD would save the staff cost of $12 per hour, multiplied by 1,800 multi-family projects processed each year, for a total of $2.3 million annually.

In short, the total governmental and private saving which could be achieved through proper staffing is estimated to be about $210 million per year.

2. Hire staff rather than outside fee appraisers. This would have saved HUD over $4.7 million in 1976.

3. Strictly enforce HUD's instructions which require that multi-family project applications be complete before HUD will begin to process them. It is estimated that at least 50 percent of the multi-family applications processed by HUD are found to be incomplete, requiring HUD to seek additional information at all three stages of processing. Assuming that a minimum of one month is lost in requesting and amassing the missing information, the cost of the project is increased by about $200/unit. (Assume an inflation rate of 1 percent per month on a typical per unit construction cost of $24,000.) The resulting additional overhead costs, at about $15/hour, come to about $2,700 per project. In summary, the increased cost due to a typical one month delay caused by obtaining information missing from each of the approximately 900 applications processed in 1976 equals more than $24 million. This figure does not include the interest on invested capital.

4. Eliminate that part of the processing pertaining to the subdivision (as opposed to the structures and their immediate site) when single-family or other infill housing is planned for vacant sites within completed subdivisions where streets and utilities are already installed. In these cases, review should be limited to the site covered by the application as is now the practice in fully built-out subdivisions.

Typically, it takes 180 days to process a subdivision. When a builder proposes to build in an existing subdivision, the entire time period could be saved. This means savings for HUD (18 actual processing days at $12 per hour) as well as for the builder and consumer. Assuming a construction cost of $30,000 per unit and a 12 percent annual construction cost inflation factor, the savings per unit come to $1,800.

5. Amend HUD regulations and develop a standard affirmative marketing certification procedure for sponsors of housing in locations lacking an area-wide agreement. Currently, sponsors in this situation must submit plans to the field office Equal Opportunity staff. Requirements vary from one office to another so that a plan acceptable to one Equal Opportunity officer is not necessarily acceptable to

another. The cost of preparing these Affirmative Marketing plans runs from $1,000 to $5,000 per project. Assuming, for the purposes of a conservative estimate, that the cost is $1,000 per plan and that 80 percent of all applications would be affected, the savings to the industry would be $4.3 million ($1,000 times 5,400 applications times .8 equals $4,320,000).

6. Require that operating loss loans be computed from the day after the final endorsement date rather than from the day after the substantial completion date. This will provide an incentive for closing more quickly and will keep operating losses down. The Office of Housing estimates that this requirement could save between $10,000 and $20,000 per multi-family project. Assuming that 1,000 projects are completed per year, the total savings would be at least $10 million.

HUD ENVIRONMENTAL REVIEWS

Pursuant to the National Environmental Policy Act (NEPA), HUD assesses the potential environmental impact of new housing and land development projects for which it is asked to provide loan insurance, housing subsidies or other assistance. Some of these reviews are time-consuming. In extreme cases, they can increase the overall project processing time by over a year. Delays are expensive because they increase the sponsor/developer's holding costs and because inflation occurring during a delay requires the sponsor/developer to spend more on materials and labor than was originally projected.

Depending on the size of the project and the Federal action involved, HUD undertakes one of three levels of environmental review: (1) normal, (2) special, and (3) preparation of a full Environmental Impact Statement (EIS). Normal assessments which require only a few days to complete do not present much of a problem. However, special assessments (prepared for housing developments of 200-500 units) usually require 30 days to complete, and approximately 520 special assessments must be prepared each year. The full EIS prepared for developments of 500 units or more involves approximately 750-900 man-days, translating to six months to two years of elapsed time, depending on the availability of staff. Full EISs are currently prepared for about 3 percent of all housing developments or about 155 per year.

The delay which accompanies the preparation of an EIS leads to demonstrably expensive delays to the sponsor/developer and thus increases the ultimate cost of each unit to the consumer. It also tends to deter developers from becoming involved in large-scale projects, which is another way of saying it discourages them from achieving cost savings by taking advantage of the economies inherent in large-scale development.

Recommendations:

1. Amend HUD regulations to provide for the acceptance of environmental reviews certified by other Federal agencies. When another Federal agency has taken the lead in a project, HUD should accept the results of that agency's environmental review without requiring its own as well. As it is, HUD accepts all the results of processing conducted by other Federal agencies except the environmental review. Thus, only a regulatory change stands in the way of HUD's passing along significant savings to the sponsor/ developer and in turn to the consumer by accepting the environmental approval granted a project certified by another Federal agency.

For instance, every time HUD determined it need not conduct a special clearance, the 30 days saved would save the developer of a typical 300 lot project:

Interest on Investment: $2,000/acre times 100 acres at 10 percent

Interest for One Month: $1,667

Salaries and Overhead: $2,500

Inflationary Savings at 10 percent annual (for one month, $33 per unit times 300 equals $9,900)

Total Savings: $14,067 or $47 per unit

HUD Savings at $12/hour times 80 times 520 equals $499,200.

In the case of a full EIS, assuming an absolute minimum 180-day preparation time, the savings would be:

Interest on Investment at $2,000/acre times 200 acres at 10 percent interest/6 months equals $20,000

Salaries and Overhead at $2,500/month equals $15,000

Inflationary Savings at $200/unit of housing to be built times 600 equals $120,000

Total Savings: $155,000 or $258 per unit

HUD Savings at $12/hour times 750 hours per EIS are 12 times 750 times 156 equals $1,404,000.

2. HUD should work with other Federal housing agencies, such as the Veterans Administration and the Farmers Home Administration, as well as the Council on Environmental Quality, to develop a uniform method of reviewing the environmental impact of Federally-insured or assisted housing and land development programs.

3. HUD should accept environmental reviews prepared by state agencies which follow HUD-approved standards and procedures. In the past, the Council on Environmental Quality has not been willing to sponsor legislative or regulatory changes to permit the use of state-approved environmental impact statements. If adopted, this procedure would have an immediate impact on the costs of developments in states already having environmental impact review requirements such as Minnesota, Washington, Florida and California.

4. HUD should act immediately to develop standard documents and forms to speed up the preparation of EISs. This could save up to 30 working days in preparing a full EIS.

5. HUD should amend its regulations to eliminate the requirement that environmental assessments be conducted for single-family mortgage insurance applications in existing subdivisions (i.e., subdivisions with streets and utilities already in place). Normal underwriting procedures are adequate in such situations.

6. HUD should seek authority to eliminate the requirement that it conduct environmental assessments for multi-family projects which have already received environmental approval from a local government in conjunction with a Community Development Block Grant application. Pursuant to Title I of the Housing and Community Development Act of 1974, the Secretary of HUD delegates to the Block Grant recipient her responsibility for reviewing the environmental impact of projects funded with Block Grant funds. If a housing project has been reviewed pursuant to this procedure, HUD should not have to duplicate the effort when it receives a request to subsidize the project.

FINANCING COSTS AND THE SECONDARY FINANCE MARKETS

The consumer ultimately pays for all the developer's financing costs including the interest and fee payments on the land development loan, the interim or construction loan financing interest and fees, the commitment fees charged for permanent mortgage financing and the financing charges associated with settlement. These costs are paid at the time of settlement or over the life of the mortgage, if the

consumer is a buyer, or in a portion of each rental payment, if he is a renter.

Some of these financing costs could be reduced by amending HUD/FHA regulations. Others can be affected by changing certain policies and programs of the major secondary finance market agencies: GNMA, FNMA and FHLMC.

Recommendations:

1. Require limited dividend builder-developers of multi-family rental projects to pledge or place in trust a portion of syndication premiums to cover operations for up to five years. In the alternative, reduce the permitted 10 percent Builders Sponsors Profit and Risk Allowance (BSPRA) now computed in the mortgage loan amount to five percent or less. It is estimated that either of these requirements would yield a savings of approximately three percent of the total development cost of each dwelling unit.

2. Modify GNMA regulations and encourage FNMA and FHLMC to change their rules to enable all three agencies to purchase all types of secured loans relating to housing construction. By expanding the market for secured land development, interim and permanent loans, both those insured by FHA, VA and private insurers and those that are uninsured conventional loans, the availability of capital to public and private lenders originating such loans would be increased. Increasing the supply of funds should cause the interest rates charged for such loans to drop.

3. Modify GNMA regulations to expand the use of "wholesale" secondary market techniques, such as using mortgage-backed securities, to include conventional mortgage loans and secured land development and interim loans as additional collateral for such securities. This would allow access to additional sources of funds such as pension trusts and insurance reserves. Again, increasing the supply of funds should cause interest rates charged for such loans to drop.

4. Eliminate the Supplemental Management Fund contribution of $100 per unit from the estimated replacement cost of housing developments or units constructed for leasing under Section 8.

LARGE-SCALE LAND ACQUISITION AND DEVELOPMENT

The Department's major efforts to encourage large-scale land development have been through the Urban Renewal, Title X, Operation Breakthrough and New Communities programs. Until 1974, under Urban Renewal municipalities were encouraged to employ a full range of

public powers to acquire and hold large tracts of land and make them available for development. Typically, the local renewal agency condemned or negotiated the purchase of land occupied by "blighted" residential, commercial or industrial structures and cleared it for new construction. The Title X program provides developers with short-term secured loan guarantees for the development of large tracts of housing lots, which then are sold to builders for housing construction. Many of the developments in the now terminated Operation Breakthrough program were large in scale including two with more than 1,200 housing units each. The New Communities program provides a wide variety of assistance to both public and private developers for land acquisition and development associated with large-scale, new-town development.

When the development is otherwise feasible and marketable, the economies of scale realized from large-scale development usually result in substantially lower costs per housing unit. Combining large-scale development with the use of new site planning techniques, such as those employed in planned-unit developments, will result in even lower development costs per unit.

Although precise calculations of cost savings are not available, some have estimated that cost savings from large-scale economies alone amount to approximately 3 to 5 percent of the land development cost, or 1 to 3 percent of the total development cost of each housing unit.

Similarly, site planning savings attributable to a reduction of street, sidewalk and utility rights-of-way may amount to 3 to 5 percent of land development costs alone, or 1 to 3 percent per dwelling unit. The cost savings resulting from the use of both approaches could be as high as 6 to 10 percent of land development costs, with a per unit savings of 2 to 6 percent. A $30,000 low-rise, multi-family housing unit could cost from $600 to $1,800 less, were these combined economies realized.

HUD has generally not encouraged the development of large tracts of land for single-family or multi-family housing. The average size of a multi-family condominium, cooperative or rental project developed under HUD programs is approximately 112 dwelling units. Subdivision developments may be planned on large tracts, but usually are developed in smaller-scale stages, if HUD/FHA loan insurance is sought.

Many state housing finance agencies, such as those in Massachusetts, Michigan, New Jersey, New York and West Virginia, have done much more than the Federal Government to promote large-scale housing development.

Most of these developments are financed by the state agencies without the assistance of FHA loan insurance, although usually with some type or amount of HUD subsidy.

It has been suggested that the Federal Government's comparative reluctance to promote large-scale development relates to the statutorily imposed limit on the size of FHA insured mortgages. Although large tracts can be broken down into smaller parcels and mortgaged separately, the resulting difficulty in allocating acquisition and development costs among the parcels complicates the project's processing and auditing. However, this kind of allocation is managed in multi-family condominium and cooperative projects, even though the processing and underwriting procedures differ and, therefore, should not be dismissed as infeasible.

It is also alleged that market feasibility projections extending beyond two or three years tend to be unreliable. Fearing that long-term projects are consequently risky, the HUD field offices are likely to reject them or to insist that development be staged in separately mortgaged phases. In this regard, the Federal Government should note that the larger projects developed with state housing finance agency support have not experienced higher rates of failure than the more conventionally sized projects; indeed, the reverse appears true.

HUD can and should encourage large-scale land development activities through an expanded use of the Title X program and the New Communities program. The result should be a measurable and significant reduction in housing costs to the consumer.

Recommendations:

1. Make more effective, aggressive use of the Title X program, amending it as necessary. Focus on communities which are experiencing rapid growth and which have used 701 or Community Development Block Grant funds to develop acceptable local land use plans.

2. Amend Title X to provide loan guarantees or insurance to public agencies for the purpose of acquiring and holding land suitable for residential development. Any such amendment should mandate that land be sold for residential development within a reasonably brief time, at a price reflecting the cost of acquisition plus directly related holding costs.

3. Amend the regulations implementing HUD's various loan insurance programs and promulgate instructions to the field offices to facilitate the approval of applications for large-scale developments, where economic and market feasibility can be shown.

4. Increase Section 8 set-asides and make contract authority still existing under Sections 235 and 236 [1] available to state housing finance agencies to assist them in supporting large-scale land and housing development activities.

5. Capitalize on the New Communities program; encourage the development of additional new towns, particularly "new towns-in-town."

SETTLEMENT COSTS

The term "settlement costs" customarily includes title search fees, title insurance charges, loan-related fees and charges including discount points, title recordation fees, transfer fees, real estate sales commissions and attorneys' fees. So defined, settlement costs typically add about 10 percent to the selling price of the individual house and lot, and in some locations, perhaps as much as 14 percent. Related expenses paid by the buyer at settlement include funds escrowed for future real estate taxes and for hazard insurance.

Real estate sales commissions of 5 to 7 percent of the selling price constitute the largest component of settlement costs. Although paid by the seller, they are factored into the selling price. Loan-related fees and charges, normally split between the seller and the buyer depending on local practice, constitute the next largest component of settlement costs and equal anywhere from two to five percent of the selling price.

HUD has initiated two research projects to respond to issues raised by the Real Estate Settlement Practices Act (RESPA). The first will examine and test cheaper and more efficient methods of land title recordation and develop model state statutes affecting title to land interests. This project should be completed in about two years.

The second research project will evaluate the impact of settlement cost notification practices now in use under RESPA and will assess the need for and feasibility of Federal action to reduce settlement costs. For example, one idea which will be studied is the "lender-pay" concept, under which the lender instead of the buyer and seller would pay all or most of the settlement costs. In theory, this would give the lender an

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[1] Estimated to be about $17 million.

incentive to use its power and expertise to reduce such costs to the minimum. Even though any payments the lender did make would likely be capitalized into the mortgage loan, the settlement cost to the buyer would be reduced.

With respect to professional fees and charges, the Federal Trade Commission has conducted investigations of real estate brokerage practices. One of the Federal Trade Commission's major concerns is the practice of denying access to multiple listing services to realtors who charge lower than the average brokerage commission. Some courts recently have ruled against local practices which establish minimum commission rates. In 1975, the United States Supreme Court held that the minimum schedules for legal fees established by state and local bar associations are illegal under Federal anti-trust statutes as price-fixing practices.

Recommendations:

1. Accelerate current research pursuant to the Real Estate Settlement Practices Act to find ways of reducing loan-related fees and charges, title search and recordation charges, title insurance charges, realty brokerage commisions, attorneys' fees and other settlement costs, and ways of improving the efficiency of land recordation practices.

2. Create a joint task force with the Federal Trade Commission to examine trade rules and regulations pertaining to real estate/ brokerage practices.

IDEAS FOR CONSIDERATION

The working group proposed several ideas which it believed would result in measurable, substantial savings to the housing consumer, but which may require time to implement and to test. Some of these ideas could be implemented now, but their impact would be felt only in the long run. Others could be implemented effectively only after study or, in some instances, under new Federal legislation.

Recommendations:

Taxation

1. Amend the 701 and Community Development Block Grant programs to encourage states and localities to adopt property and income tax

laws which encourage the development of housing on currently unimproved land not required for parks, recreation or other such uses.

2. Study the feasibility of encouraging states and localities to minimize the impact of pyramiding sales taxation on transactions relating to land and housing development by granting reciprocal credits for tax payments or by accepting payments in lieu of taxes.

Release of Surplus Public Land

Expand Federal programs to encourage the release of surplus Federal, state and municipal property, in and around rapidly growing or already crowded urban and suburban areas, to increase the supply of land suitable for residential construction.

Local Planning and Design Reviews

1. Amend the 701 and Community Development Block Grant programs so as to encourage municipalities to simplify reviews for site and land planning, architectural design, and engineering for housing. Reductions in the time involved and the fees charged in connection with such reviews would result in cost savings to the developer which could be passed along to the consumer.

2. Reduce delays occurring in the A-95 review process by (a) requiring sponsors and developers to work directly with the state or area-wide clearinghouse prior to making application to HUD/FHA, and (b) enabling sponsors and developers to by-pass A-95 reviews if the development is planned and designed in accordance with an A-95 approved Housing Assistance Plan that has received environmental clearance.

Building Codes and Technological Reviews

1. Amend the 701 and Community Development Block Grant programs so as to encourage the approximately 19 states which have not done so to enact legislation providing for state review and approval of building technologies, methods and materials, whether factory-built or conventional. State-approved building technologies, methods and materials would be deemed acceptable for housing construction throughout the state, notwithstanding contrary local building code provisions. Similarly, encourage the states to reciprocally permit the use of building technologies, methods and materials approved in other states.

2. Study the feasibility of establishing a Federal certification program to certify building technologies, methods, and materials and of requiring states and local jurisdictions to permit their use in housing construction, notwithstanding contrary local code provisions. The standards incorporated into such a Federal certification program could be developed by HUD in connection with such organizations as the National Institute for Building Standards, the National Conference of States on Building Codes and Standards, the Council of American Building Officials, and the National Bureau of Standards.

3. Study the feasibility of modifying the FHA Minimum Property Standards and supporting regulations to:

a. Remove provisions now requiring the builder to comply with local building code requirements if they exceed those of the Minimum Property Standards, and

b. Require that all housing constructed with loan insurance or other assistance from HUD:

(1) comply with Minimum Property Standards, and

(2) be certifiable or otherwise eligible for occupancy, local codes notwithstanding.

4. Study the implications of HUD assuming an expanded role in promoting the metrication of the housing construction industry. Attention should be given to adopting, under Minimum Property Standards and other Departmental regulations, both approved units of metric measurement and newly-established preferred dimensional coordinates for major elements of building technology, materials and components.

Expanded Special Insurance Program

Study the feasibility of expanding the authority of HUD's Federal Insurance Administration so that it could insure titles to land and property and performance and payment construction bonds, when the private insurance industry will not do so.

Utility Services and Fees

1. Study the feasibility of strengthening Federal and state-agency control of water, sewer, electric, gas and telephone utility charges to assure that "tap-in" fees and charges are directly related to the capital costs of installing the utilities.

2. Increase research and information dissemination on the subject of permitting and encouraging the establishment of privately-owned water, sewer, electric, and gas utility systems in locations which cannot be serviced by existing public utility companies.

Large-Scale Public Land Development Services

Study ways of encouraging state and municipal agencies to serve as large-scale land and housing developers.

Loan Insurance for Experimental Financing

Study the feasibility of authorizing HUD/FHA to provide loan insurance at prevailing interest rates to public and private lenders willing to experiment with new financing techniques (e.g., that involve unusual security, credit, amortization, payment, and other features). Such a program would serve to demonstrate whether such new techniques would result in cost savings to the consumer.

Interim and Permanent Financing

1. Study the feasibility of implementing a direct loan program providing interim financing for land and housing development at competitive interest rates in locations which are not served adequately by existing lenders. This would increase the capital available for such purposes and thus stimulate a reduction in interim-financing interest rates in the locality.

2. Study the feasibility of providing HUD/FHA support for state and municipal housing finance agencies' efforts to provide below-market interest rate interim and permanent financing for housing construction, through implementing such approaches as co-insurance and portfolio loan guarantees.

3. Study the feasibility of requiring permanent mortgagees to write permanent loan commitments at specific interest rates, to be honored at time of closing even if market rates rise.

4. Study the feasibility of making grants to lower-income homebuyers at settlement to reduce the size of the mortgage, with provisions for recapture of the grant amount plus reasonable interest at the time the home is resold or the mortgage prepaid. This system could serve as an alternative to traditional long-term interest reduction and principal subsidy programs.

Labor Practices and Costs

1. Study the methods and means of achieving the most productive and efficient use of labor in the building trades.

2. Study the feasibility of increasing the access of minority owned and small business firms to housing development and construction through liberalized credit, bonding, and capitalization requirements.

APPENDIX

HUD WORKING GROUP ON HOUSING COSTS

List of Members

Edward J. Cachine, Chairman, Task Force Staff
Marian C. Palmer, NCA, Task Force Staff
Monica MacAdams, NCA, Task Force Staff
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Leonard M. Wolin, IG

Insurance, Flood

FILE

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77- 206
Phone (202) 755-5277
(Flynn)

FOR RELEASE:
Sunday,
July 10, 1977

Patricia Roberts Harris, Secretary of Housing and Urban Development, said today that the 1.1 million Federal flood insurance policyholders would not be affected by the National Flood Insurers Association (NFIA) decision to leave the program.

"While we regret NFIA's action" Secretary Harris said, "we want to assure present and future policyholders that there will be continuous coverage and no change in the renewal or sale of insurance."

NFIA, which will remain under contract with HUD through December 31, is an association of insurance companies that have served and assisted HUD in marketing and selling Federal flood insurance and are responsible for adjusting claims.

Looking beyond the completion of the contract with NFIA, the Secretary also said that she was studying other methods for handling the duties now assigned to the private insurance group. These options include a contract with some other insurance group or management group, or a full Federal program as authorized by the National Flood Insurance Act (42 U.S.C. 4071).

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HUD GENERAL

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HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

WASHINGTON D.C. 20410

HUD-No. 77-211
Phone (202) 755-5277
(Flynn)

FOR RELEASE:
Wednesday
July 20, 1977

Contacts between special interest and non-governmental individuals and officials and employees of the Department of Housing and Urban Development will be open to public scrutiny on a nationwide basis under a plan announced today by HUD Secretary Patricia Roberts Harris.

"We want to make open government more than just a concept at HUD," Secretary Harris said, "and I will institute procedures to record for public examination who visits and meets with any of our HUD staff.

"These records will be available to all to show that HUD business is the public's business."

Beginning July 25, non-governmental visitors to HUD's Central Office in Washington, D.C. and all field offices throughout the country will be asked to record their names, the organizations or companies they represent, and the HUD official or office they will visit before entering the general working area.

HUD and other government employees will only need to show their official Federal identification cards when entering the building. Where they exist, cafeteria areas will remain open to all.

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"HUD welcomes visitors with legitimate business to conduct," Secretary Harris said, "but we also want our employers, the taxpayers, to have complete knowledge of just who is doing business with HUD."

Daily logs of outside visitors to HUD offices will be available for inspection on the following working day at individual HUD Information Centers. Copies of daily or weekly logs can be obtained in person or by mail for a small fee to cover duplicating costs.

# # #

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-212
Phone (202) 755-5277
(Flynn)

FOR RELEASE:
Wednesday,
July 20, 1977

Secretary Patricia Roberts Harris said today that the Department of Housing and Urban Development is designing a residential rehabilitation program to stimulate urban rehabilitation.

The new program will replace Demonstration Rehabilitation, a project initiated last July, which was based on agreements between developers and local building trades unions. Under the pacts signed in 16 cities, the unions agreed typically to lowered wage rates and revised work rules in return for increased employment opportunities.

"While I understand the spirit under which the demonstration rehabilitation program was started," Secretary Harris said, "the inequities and administrative problems encountered in operating it have convinced me of the need for a new approach."

"We will fulfill commitments already made," she said, "but we will not accept agreements under the discontinued project from any other cities."

Problems with the program include a general misunderstanding about the object of the labor agreements, the lack of financial concessions by other parties involved in rehabilitation, and the lack of clear standards.

The new program will be designed to meet the desirable ends of the discontinued program, while avoiding inequities.

Twenty thousand units will be used to start the new program, including those from cities initially approved but unable to meet the requirements. Further information will be available on the new program within the next 30 days.

Cities with signed agreements under the old program, and the total units involved are Atlanta, Ga., 920; Brockton, Mass., 140; Hoboken, N.J., 200; Jersey City, N.J., 300; Lawrence, Mass., 100; Los Angeles, Calif., 1,000; Lowell, Mass., 200; Newark, N.J., 400; Newburyport, Mass., 100; New York, N.Y., 2,500; Oakland, Calif., 500; Omaha, Neb., 200; Philadelphia, Pa., 450; Waltham, Mass., 150; Westchester County, N.Y., 250; and Yonkers, N.Y., 200.

# # #

INSURANCE CRIME

FILE

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-214
Phone (202) 755-5277
(Flynn)

FILE

FOR RELEASE:
Sunday,
July 17, 1977

Federal Crime Insurance policyholders who were victims of looting in New York City during the blackout, and all others with property insurance contracts covering civil disorders (as most fire insurance contracts do), should file claims quickly to receive their entitled benefits, J. Robert Hunter, Deputy Federal Insurance Administrator, announced today.

Mr. Hunter said that policyholders would receive prompt and fair settlement on Federal Crime Insurance policies, which HUD has offered in New York City since 1971. About 16,000 businesses and residences in New York City are protected by Federal Crime Insurance, which HUD sells directly to those unable to secure insurance in the normal market.

HUD also offers riot and civil disorder reinsurance to insurance companies that agree to make property insurance available in inner-city areas through FAIR Plans.

"While we hope the criminals who have caused this destruction are quickly and severely dealt with," Mr. Hunter said, "we believe it is equally essential that the innocent victims of the looting and fires continue to receive insurance which is affordable and available to all."

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Information on Federal crime insurance can be obtained by dialing 800-638-8780. Information regarding possible coverage under fire and other privately-written contracts can be obtained from your agent or broker or by contacting the New York Insurance Department at 212-488-4124.

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HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-217
Phone (202) 755-5277
(Flynn)

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FOR RELEASE:
Thursday,
July 21, 1977

The Department of Housing and Urban Development is seeking a new fiscal agent to replace the National Flood Insurers' Association (NFIA) in operating the National Flood Insurance program.

In a dispute over final decision-making authority, NFIA notified HUD it was terminating its current contract as of Dec. 31. To protect its 1.1 million policy holders, HUD today invited bids, called a Request for Proposals (RFP), to take over the handling of the program. The bids are due Sept. 6.

The Department left the door open for NFIA, however, by setting a deadline of July 31 to reach agreement with them on the basic issue of Secretarial authority over the program.

That deadline was imposed to assure potential contractors that their efforts in preparing proposals under the RFP will not be an idle gesture.

"We very much regret NFIA's decision," said Secretary Patricia Roberts Harris. "But we must move quickly to assure our policy holders and their families of continued service. Also, we must be in a position to accept new applications next Jan. 1 in the event a new contract must be written."

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The successful bidder would have the responsibility of selling and servicing Federal flood insurance policies, including the adjustment of claims, keeping program statistics and maintaining the necessary computer facilities, among other overall management responsibilities.

FILE COPY

Any pool of insurers may also submit a proposal under the RFP, or on a risk-sharing basis. However, insurers offering a bid on a risk-sharing basis must be willing to accept HUD regulations. Each proposal received, whether under the RFP's provisions or from a pool of insurers under a risk-sharing basis, will be weighed on its merits. All respondents will have an equal opportunity to become the ultimate provider of flood insurance contracts and claims services.

Secretary Harris assured NFIA employees that all respondents to the RFP will be encouraged to use all present personnel and subcontractors to the maximum extent possible.

"I hope that all or most NFIA employees will stay on to serve this most important and growing Federal program," she said. "Their continued participation will be an important contribution to the continued success of the program.

# # #

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-220
Phone (202) 755-5277
(Bacon)

FOR RELEASE:
Wednesday,
July 20, 1977

The Department of Housing and Urban Development today announced a complete review and analysis of requested rent increases above New York City rent control levels in federally-insured unsubsidized housing projects in the city.

Eighteen applications to preempt rent control are pending before HUD in the city. Review of rent implementation schedules affects increases in two other projects for which preemption has already occurred. One of them is the 3,849-unit Lincoln Towers apartments, the other Plymouth Rock Towers, both located in Manhattan.

HUD Secretary Patricia Roberts Harris said the proposed rent increase schedule for Lincoln Towers has been returned to HUD's New York Area Office with specific instructions to reprocess the requested increase in compliance with HUD's preemption requirements.

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While preserving its right to preempt local rent control, HUD intends to achieve better coordination with local rent control boards and a better understanding of local rent control formulas, Secretary Harris said. HUD is reviewing each case for compliance with its preemption procedures. It will also give special consideration to the issues of stabilization and equalization of rents paid by tenants.

# # #

FILE

Equal Opportunity Business

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

FILE

HUD-No. 77-222
Phone (202) 755-5277
(Day)

FOR RELEASE:
Saturday,
July 23, 1977

The Department of Housing and Urban Development raised its deposits in minority banks by 40.5 percent during the past fiscal year, increasing total deposits by $6.7 million over fiscal year 1975.

In its third annual report on Minority Business Enterprise in HUD Programs, for the fiscal year that began July 1, 1975 and ended September 30, 1976, the Department noted that HUD remained second among all Federal agencies in minority bank deposits.

The total Federal deposit during that period was $104.8 million, of which HUD provided approximately 22 percent.

Overall coordination in HUD for the minority business enterprise effort is the responsibility of the Office of Fair Housing and Equal Opportunity, now headed by Assistant Secretary Chester C. McGuire, Jr. Mr. McGuire is assisted by the staff of the Office of Voluntary Compliance.

During fiscal year 1976, that office maintained active contact with industry associations and other organizations in promoting minority business enterprise in HUD programs.

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Efforts to include minority firms in flood studies projects generated many contacts with engineering associations such as the National Association of Minority Architects, American Indian Council of Architects and Engineers, the Mexican-American Engineering Society and the Eastern and Western Associations of Black Consulting Engineers.

Altogether, nine minority-owned firms were found qualified to conduct flood insurance studies. Four of these firms are expected to be included in performing flood studies in Arizona, New York, Maryland and Washington. Contracts under this program amounted to $2,210,000 in FY 1975 and reached $2,996,000 in 1976, with the FY 1977 goal set at $3,000,000.

This activity reflects HUD efforts to expand the Federal Government's Minority Business Enterprise program throughout the Department in order to achieve the FY '77 projected minority business goal of $165 million.

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HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-223
Phone (202) 755-5277
(Vinciguerra)

FOR RELEASE:
Friday,
July 22, 1977

Private mortgage insurers reported record monthly activity in all operation phases during the month of June, according to data released today by the Department of Housing and Urban Development.

Private mortgage insurers reported a record number of new applications totaling 75,201. The new monthly record edged the previous record of 74,907 set in May of this year. New applications for the second quarter totaled 213,713, and represented the largest quarterly demand for private mortgage insurance ever recorded.

During June, private mortgage insurers issued a record 61,810 new certificates of insurance on 1 - 4 family home mortgage loans, carrying a record total loan amount of $2.4 billion. The quarterly dollar volume of new insurance written, also a record, totaled $5.32 billion, and was almost 55 percent greater than the second quarter dollar volume one year ago. The cumulative volume of private new mortgage insurance written in 1977 is running 41.5 percent above the same period last

year, during which privately insured loans accounted for 13.2 percent of the total volume of 1 - 4 family mortgage loans originated.

Total private mortgage insurance in force at the end of June amounted to $54.6 billion slightly more than $10.7 billion greater than one year ago.

1-4 Family Home Private Mortgage Insurance Industry Activity
(Dollars in Millions)

Period	New Applications Received	New Insurance Written	New Certificates Issued	Insurance In Force
Annually				
1973	580,489	$12,627	499,895	$27,430
1974	383,589	9,220	330,646	33,640
1975	404,475	10,024	322,204	39,985
1976	519,496	14,600	450,810	49,296
Quarterly				
1976				
QI	104,592	$2,773	86,616	$41,928
QII	142,438	3,447	108,545	43,846
QIII	147,299	4,374	134,649	46,612
QIV	125,167	4,006	121,000	49,296
1977				
QI	131,366	$3,477	101,336	$51,437
QII	213,713	5,325	154,928	54,567
Monthly				
1976				
Jan	27,381	$ 926	28,644	$40,662
Feb	32,011	794	24,774	41,226
Mar	45,200	1,053	33,198	41,928
Apr	45,175	1,056	33,531	42,529
May	45,335	1,087	34,275	43,199
Jun	51,928	1,304	40,739	43,846
Jul	48,310	1,418	43,599	44,726
Aug	51,185	1,485	45,834	45,546
Sep	47,804	1,471	45,216	46,612
Oct	42,656	1,323	40,206	47,455
Nov	42,824	1,328	40,369	48,491
Dec	39,687	1,355	40,425	49,296
1977				
Jan	32,504	$1,098	32,061	$50,137
Feb	40,401	1,005	29,378	50,691
Mar	58,461	1,374	39,987	51,437
Apr	63,605	1,454	42,258	52,170
May	74,907	1,736	50,860	53,311
Jun	75,201	2,135	61,810*	54,567

Includes the following companies: American, Commercial Credit, Commonwealth, Continental, Foremost, Home, Investors, Liberty, MGIC, PAMICO, PMI, Republic, Secura, Ticor and United. Division of Housing Finance Analysis, U.S. Department of Housing and Urban Development.

Insurance
FAIR-RIOT
?

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-224
Phone (202) 755-5277
(Flynn)

FOR RELEASE:
Thursday,
July 21, 1977

Businesses in New York City, looted or burned during the blackout, should be able to recover losses through their property insurance policies, J. Robert Hunter, Deputy Administrator for the Federal Insurance Administration (FIA), said today.

"Many city businesses are insured through the FAIR Plan," Mr. Hunter said, "and most of them have the extended coverage endorsement that protects them against loss from civil commotion."

A total of 102,000 FAIR Plan policies, with $3.5 billion insurance in force, have been written in N. Y. State, about 75% of which are in New York City.

"I urge all businessmen and women with FAIR Plan or other fire insurance policies to inquire of their agents or call the New York FAIR Plan office for information," Mr. Hunter said.

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The U.S. Department of Housing and Urban Development, through FIA, provides riot reinsurance to 219 insurance companies in New York State, with about $74 billion of coverage in force. These companies, to qualify for reinsurance against riots and civil commotion, must join the Fair Access to Insurance Requirements (FAIR) Plan, and help provide property insurance to inner city residents.

As of July 21, 380 claims had been filed with the FAIR Plan with almost $10 million in payments asked. However, eventual payments may be in the $30 to $50 million range.

In order to encourage private insurers to settle these claims promptly, Mr. Hunter advised that the maximum permissible legal coverage under the Federal riot reinsurance contract will be provided by FIA.

The Small Business Administration (SBA) has stationed mobile units on the streets of New York, and SBA in cooperation with the FIA, will provide information concerning Federal Crime Insurance coverage.

In addition to reinsurance against riots, the Federal Government offers crime insurance for commercial and residential properties. Mr. Hunter estimated that Federal crime insurance claims may go as high as $5 million. He noted that the Crime Insurance toll free number 800-638-8780, has added Spanish-speaking personnel to handle inquiries.

The New York FAIR Plan telephone number is 212-577-3760.

# # #

Flood Ins.

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

WASHINGTON D.C. 20410

HUD-No. 77-225
Phone (202) 755-5277
(Bacon)

FILE COPY

FOR RELEASE:
Thursday,
July 21, 1977

The Department of Housing and Urban Development moved quickly into the flood-ravaged Johnstown, Pa., area today, launching preliminary assessments of housing damage to learn how many homeless families will need temporary shelter.

HUD Secretary Patricia Roberts Harris dispatched her disaster housing chief, John Gibson, to the area Wednesday night for an aerial damage assessment early this morning with other officials from the Federal Disaster Assistance Administration (FDAA) and HUD's Pittsburgh field office.

Follow-up ground surveys were to get underway later in the day, and early estimates of housing needs will be available soon, she said.

A cadre of 32 HUD employees experienced in housing recovery activities is on standby at field offices throughout the Department's Philadelphia Region, which covers four States. Regional Emergency Services Officers (RESOs) across the nation and personnel of HUD's Emergency Preparedness Staff in Washington, D. C., are also on alert.

-more-

Activated by today's Presidential disaster declaration, when HUD gets its FDAA mission these regulars and other housing specialists will be moving into the seven-county flood area to begin setting up disaster field offices (DFOs) where flood-stricken families can seek housing assistance. Locations and phone numbers of the DFOs will be announced as soon as they are in place.

Counties included in the President's disaster declaration are: Bedford, Cambria, Clearfield, Indiana, Jefferson Somerset and Westmoreland.

# # #

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-228
Phone (202) 755-5277
(Bacon)

FOR RELEASE:
Saturday
July 23, 1977

Mobile homes began moving out today from strategic storage centers enroute to standby positions in the Johnstown, Pa., area where they can be readily available as temporary shelter for families left homeless by Wednesday's flash flood.

In reporting the move, Secretary Patricia Roberts Harris of Housing and Urban Development also announced the appointment of Thomas Maloney, former Wilmington, Del., mayor, as her special representative to coordinate housing recovery activities and keep her informed daily on rehousing progress and problems in the stricken area.

Mr. Maloney, Administrator designee of HUD's Philadelphia Region, left immediately for Johnstown to bring Secretary Harris a first-hand assessment of site activities so she can report to the President Monday.

HUD is also investigating the possibility of buying additional mobile homes locally to ensure there are enough of them to meet temporary housing needs of eligible families in the seven-county area.

Figures from HUD's Federal Flood Insurance Administration indicate 1,029 homes were covered by flood insurance and 467 commercial establishments for a total $35 million.

# # #

FILE COPY

Equal Opportunity
FC Housing

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-231
Phone (202) 755-5277
(Day)

FILE COPY

FOR RELEASE:
Monday
August 1, 1977

The Department of Housing and Urban Development, in cooperation with the Creighton University School of Law, will sponsor a two-day seminar on housing discrimination at the University's Ahmanson Law Center in Omaha, Nebraska on August 5-6.

The sixteenth in a continuing series of HUD-sponsored legal seminars held throughout the country, the Omaha meeting is designed to inform practicing attorneys in Nebraska about various areas of discriminatory housing litigation.

HUD's Office of Fair Housing and Equal Opportunity is responsible for enforcing Title VIII of the 1968 Civil Rights Act (the National Fair Housing Law), Title VI of the Civil Rights Act of 1964 and other Federal civil rights laws and Executive Orders that address discrimination in housing and community development programs nationwide.

The seminar will explore the impact of the Equal Credit Opportunity Act of 1974 and the Home Mortgage Disclosure Act of 1975, both of which relate to discriminatory policies in housing and lending.

Bankers, lending institutions and representatives of the Federal Financial Regulatory Agencies, practicing attorneys from the fair housing field and fair housing law experts from government and the private sector will serve as faculty for the seminar.

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Topics include: History of Discrimination in Fair Housing and Fair Lending; HUD Administration of Title VIII; Responsibilities of Federal Financial Regulatory Agencies; the Role of the U. S. Department of Justice in Interpreting and Enforcing the Provisions of the Fair Housing Law; and the Private Attorney's Expanding Role in Housing Discrimination.

"We are particularly gratified at the participation in this seminar of representatives from the Federal financial regulatory agencies,"said Chester C. McGuire, HUD Assistant Secretary for Fair Housing and Equal Opportunity. "One of the most effective forms of housing discrimination is financial discrimination; it persists today, despite the best efforts of concerned private citizens and presence of strong Federal and State laws prohibiting it.

"Through the efforts of the regulatory agency representatives, those attorneys, bankers and personnel of civil rights agencies who attend the seminar will be afforded a comprehensive view of the realities of financial discrimination in housing and a more complete understanding of the laws aimed at counteracting it. This is a 'first', and it represents a significant move to fill a gap in knowledge that has impaired justice and retarded the cause of equal opportunity."

For additional information on the seminar, contact: Kenneth Holbert, Director, Office of Fair Housing and Contract Compliance, U. S. Department of Housing and Urban Development, Washington, D. C., 20410. The Telephone is (202) 755-5518.

# # #

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-232
Phone (202) 755-5277
(Conn)

FOR RELEASE:
Saturday,
July 30, 1977

A former Assistant U. S. Attorney in Pennsylvania has been indicted by a Federal grand jury on charges of fraudulent use of the mails and submitting false property reports to the U. S. Department of Housing and Urban Development.

William D. Morgan, who served in the U. S. Attorney's office from 1956 to 1961, is the developer of Thornhurst Lake Estates, a recreational homesite in the Pocono Mountains. He is charged on 70 counts of violating the Interstate Land Sales Full Disclosure Act and 32 counts of mail fraud.

Alan J. Kappeler, Associate Administrator of HUD's Office of Interstate Land Sales Registration (OILSR), said his office had the full cooperation of the U. S. Postal Service in the joint investigation leading to the indictment.

Thirty counts deal with misleading information in the property reports filed with OILSR. Morgan is further charged in thirty additional counts with giving the false reports to prospective buyers. Finally the indictment lists over a hundred people who received misleading brochures in the mail describing the Thornhurst properties.

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According to the indictment, the developer included the following information in the property reports:

-- He gave completion dates for installing sewage disposal systems and paving roads, knowing the facilities could not be finished on schedule.

-- He promised to put funds from the sale of each lot into an escrow account to cover the installation costs of roads and water and sewer lines with full knowledge the funds were insufficient.

-- He asserted the subdivision had been surveyed and the lots were staked so they could easily be indentified. Actually, most of the lots were unmarked.

-- He promised to build a heated swimming pool and tennis courts by 1973. The promises were not kept, despite the developers' claims in his reports.

-- He said it was unnecessary to drain surface water or use fill to build on the lots. In fact, some of the lots are subject to flooding and need drainage or fill to make them fit for construction.

The indictment alleges further that more than $15,000 was withdrawn from an escrow account set up to build a bathhouse. The facility was not built. Similarly money was taken from an escrow account for swimming pool work not performed.

# # #

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-234
Phone (202) 755-5277
(Flynn)

FOR RELEASE:
Sunday,
July 31, 1977

Federal Flood Insurance policies valued at more than $250 million were held by at least 12,500 residents and businesses in seven disaster-stricken western Pennsylvania counties, the U. S. Department of Housing and Urban Development announced today.

"While the number of policyholders who experienced damage will not be known for some time," J. Robert Hunter, Deputy Administrator of HUD's Federal Insurance Administration said, "the large amount of flood insurance in force should help many residents get back on their feet quickly."

# # #

Flood Ins.

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-238
Phone (202) 755-5277
(Bacon)

FOR RELEASE:
Friday,
July 29, 1977

Hampered by heavy rains and poor communications, the Department of Housing and Urban Development moved steadily ahead this week with all-out efforts to rehouse some 2,900 families in the flood-ravaged Johnstown, Pa., area.

HUD Secretary Patricia Roberts Harris, who toured the stricken seven-county region today, said HUD began mobilizing for its temporary housing mission July 22, two days after floods roared through the Conemaugh River Valley, leaving a scarred area of some 6,428 square miles. The first one-stop housing assistance center opened in Johnstown the following day.

The Secretary toured the disaster area, including Cambria City, and met with Governor Milton Shapp. She was scheduled to meet with Mayor Pfuhl of Johnstown during the day.

HUD's preliminary damage estimates show 1,700 homes can be repaired and made habitable, and existing accommodations can shelter an additional 300 families. The estimates project a need for 900 mobile homes.

-more-

Though HUD's Disaster Field Office in Johnstown and sub-centers in outlying areas have been operational since July 25, applications for assistance to date have been hampered by road washouts, demolished cars and damage to communications caused by flooding. A subsequent explosion also disrupted telephone service in the greater Johnstown area.

As of July 8, 1613 applications for housing assistance were received. HUD has mobile teams in outlying areas, explaining the temporary housing program and accepting applications from victims who lost their cars or were unable to travel over washed out roads, Secretary Harris said.

First families began moving into temporary housing on July 28.

A total of 54 mobile homes moved out July 23 from HUD's Forest Park, Ga., strategic storage center and 42 of them -- 30 from Forest Park and 12 bought from dealers -- arrived in the staging area near Somerset by July 26. Fifty one mobile units were purchased from Pennsylvania dealers and manufacturers. Bids for additional three-bedroom, insulated and gas-heated units went out earlier this week. HUD will be purchasing these units from manufacturers -- up to 1,000 units -- to ensure a standby supply of mobile homes as sites become ready, the HUD Secretary said.

-more-

HUD itself had five low-rent housing projects damaged in Johnstown. The 15-building Solomon apartments suffered the severest damage and two of the buildings will have to be torn down. Re-occupancy of five buildings is expected within six months, with an additional two months needed to complete repairs on the remaining eight buildings.

There are three highrise low-rent public housing projects for the elderly. One of them, the Vine Street Towers, will be fully occupied in three weeks. The electrical system to Fulton Connors Towers will be repaired and full occupancy is expected by Aug. 1. Townhouse Towers is fully occupied.

Special emphasis is being put on rehousing elderly disaster victims, Secretary Harris said, and a full-time specialist has been assigned to helping senior citizens with their housing problems.

# # #

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-240
Phone (202) 755-5277
(Flynn)

FOR RELEASE:
Wednesday,
August 3, 1977

Patricia Roberts Harris, Secretary of Housing and Urban Development, announced today that HUD and the National Flood Insurers Association (NFIA) had resolved to her satisfaction the major issue of secretarial authority over the National Flood Insurance program which has hampered negotiations looking toward a new agreement between HUD and NFIA.

The NFIA is an insurance industry pool which has had operational responsibility for the sale, issuance, and handling of flood insurance under the Federal subsidized program. Its present contract expires at the end of the year.

Secretary Harris said NFIA "has agreed to comply with all valid regulations issued by the Department during the term of any new contract resulting from the present negotiations."

Based upon the "better prospects for concluding a mutually satisfactory agreement," the Secretary said that she was extending until August 7, the time for completely resolving any remaining issues in dispute.

The time for response to requests for proposals for bids from contractors to implement a Part B, or Government, program is likewise being extended for seven days.

# # #

FILE COPY

Public Housing

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-244
Phone (202) 755-5277
(Norris)

FILE COPY

FOR RELEASE:
Friday,
August 5, 1977

The U. S. Department of Housing and Urban Development announced today an expansion of an out-of-court agreement under which low income Chicago families who live in public housing or are on waiting lists will be able to receive housing assistance throughout the metropolitan area.

The new 18-month agreement is similar to a June 1976 agreement that came as a result of the Supreme Court decision in the Gautreaux case in April last year. In that decision, the Supreme Court upheld a U. S. Court of Appeals ruling that Federal courts have the power to order a Federal agency to provide relief on a metropolitan-wide basis to families who had previously been discriminated against.

The case was remanded to the Federal District Court in Chicago for taking evidence to determine the need for a metropolitan-wide remedy.

HUD Secretary Patricia Roberts Harris said the new understanding between HUD and the plaintiffs in the case represents "a significant effort toward achieving real metropolitan-wide housing opportunities for these low income families."

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HUD General Counsel Ruth T. Prokop discussed the new understanding in a press conference in Chicago.

She said the new agreement, which is being submitted to the Chicago court, will continue a demonstration program making use of HUD's Section 8 Housing Assistance Payments Program. This aspect of the program involves assistance to low income families for rental of existing housing.

She explained that HUD expects to arrange with the Chicago-based Leadership Council for Metropolitan Open Communities to house some 500 families who are plaintiffs in the case. The Leadership Council, she said, will search for acceptable housing throughout the metropolitan area and will interview families to determine their eligibility for the program.

Under the 1976 agreement some 150 families were placed in suburban housing.

Ms. Prokop said the demonstration program also will include efforts to provide housing units in new or substantially rehabilitated projects developed under the Section 8 program and the traditional public housing program. Units developed by the state housing and development agency will also be included in the effort.

The demonstration program also calls for a special set-aside of Section 8 funds for 500 families in unsubsidized projects constructed under HUD's Section 221(d)(4) multi-family mortgage insurance program.

-more-

A participating sponsor who accepts this special Section 8 housing assistance must agree to make special marketing efforts to assure that at least 4 percent of the project units will be available for plaintiff families.

Ms. Prokop said that the parties to the court case believe that the extended period of the agreement will provide needed time to arrive at a formula for the ultimate disposition of the litigation.

She added that the demonstration is a constructive effort to assure that housing opportunities will be provided throughout the metropolitan area for the plaintiff families.

# # #

Bruce Atherton 55876

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-245
Phone (202) 755-5277
(Chico)

FOR RELEASE:
Wednesday
August 10, 1977

HUD SURVEY PROVIDES DATA ON UNSOLD NEW SALES HOUSING

Detailed data on 1976 completions of sales housing built in developments in 269 SMSAs, and the number unsold as of January 1, 1977, were released today by the U. S. Department of Housing and Urban Development.

The figures came from HUD's annual Survey of Unsold New Sales Housing. Conducted as of last January 1, the survey covers all Standard Metropolitan Statistical Areas (SMSAs).

The survey does not provide a complete count of all new sales housing built. Donna E. Shalala, Assistant Secretary for Policy Development and Research, pointed out that the survey covered only subdivisions and multifamily projects with five or more completions during the year. This would probably exclude about one-third of all privately built sales housing units for which building permits were issued, she said. Included in the survey were sales housing units in the following categories: single-family detached, fee simple; single-family detached, condominium; single-family attached, fee simple; single-family attached, condominium; multifamily, condominium; and multifamily, cooperative.

The accompanying tables provide detailed data on completions and unsold units in subdivisions for 242 SMSAs in which five or more units were completed in 1976 in at least five subdivisions. Seven SMSAs were reported as having no subdivisions with five or more completions, and fewer than five such subdivisions were reported in 27 SMSAs. The data for the SMSAs covered in the survey are presented by HUD administrative Region and, thereafter, are listed alphabetically within each respective HUD Area and Insuring Office jurisdiction.

For each SMSA surveyed, data are provided pertaining to the number of qualifying subdivisions covered, the total number of sales units completed in 1976, and the number of completed units sold before the start of

-more-

construction. Data also are reported on the number of units completed in 1976 which had been started without prior sale (speculative construction) and the number and percent of such units that were reported unsold as of the survey date.

In addition, information is included relating to the distribution of unsold completed units by the number of months unsold. This distribution also shows the number of completed units which had remained unsold for more than 12 months, i.e., completed before January 1, 1976 and still unsold in 1977. Of the 242 SMSAs for which data are tabulated, 126 had from 1 to 4,740 speculative units remaining unsold over 12 months; in 26 SMSAs, there were 100 or more of these unsold homes. Within the reporting subdivisions, the number of sales units under construction and the number of these which were unsold on January 1, 1977, also are recorded.

The unsold inventory ratio is an important analytical tool in measuring and evaluating the significance of the stock of unsold new units. For example, a ratio of 10 percent would indicate somewhat more than a one-month supply of new speculatively built units, based on past experience; a 25 percent ratio would indicate about a three-month supply. Among SMSAs with at least 100 speculative units completed in 1976, 31 recorded unsold ratios of 10 percent or less; there were 87 with a ratio of 25 percent or more. In comparison, in 1975 there were 18 SMSAs with completions of 100 or more speculative homes, each which recorded unsold ratios of 10 percent or less at the beginning of 1976, and 95 areas which had an unsold ratio of 25 percent or more.

The ratios based on these surveys should be cautiously interpreted, taking into account knowledge of local market practice and experience, as well as climatic conditions. Because of many regional and local differences, a one-month supply of completed speculative sales housing might be considered normal in a specific area, and a two-month supply may be normal in other areas.

HUD Area and Insuring Offices separately release the survey results for each of the SMSAs in their respective jurisdictions. The data for each area will be similar in substance and detail to the summary information shown in the accompanying tables. In addition, offices are authorized to release a tabular summary of the sale price distribution of homes completed in 1976.

Because of the omission of numerous SMSAs, summation of the individual results to derive totals either for Regions or for the entire nation would not provide valid measurement of the unsold inventory on either basis.

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EXPLANATION OF SYMBOLS AND TERMS USED IN SUMMARY TABLES

Total - When only Total is listed, all units are SFD,F unless indicated otherwise by appropriate note.

SFD,F - Single-family Detached, Fee Simple

SFD,C - Single-family Detached, Condominium

SFA,F - Single-family Attached, Fee Simple

SFA,C - Single-family Attached, Condominium

MF,C - Multifamily, Condominium

MF,CP - Multifamily, Cooperative

Single-family detached: A one-family house detached from any other house.

Single-family attached: A one-family house attached to a nonresidential structure or to one or more houses including "Row House", "Town House" and side-by-side duplexes. Each unit has a separate entrance to a public street.

Multifamily: A building with two or more family units, including two-family, up-and-down structures. The family units exit into a common hall, rather than directly upon a street.

Fee simple: Ownership with unrestricted right of disposition of the land and structures on it. Hence, the housing unit must be on the land, as in single-family detached and attached structures.

Condominium: Ownership of a "space" which may be on the ground or may be an "air space" in a multifamily structure, together with an interest in commonly-held space, such as corridors, walks, lawns, etc. May be associated with any type of structure.

Cooperative: Stock-ownership in a cooperative corporation. Ownership conveys the right to occupy a living unit. The Corporation owns the common spaces. Right of disposition of the stock, and hence the right to occupy the living space, may be controlled by the cooperative corporation. May be associated with any type of structure.

# # #

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 01-BANGOR,MAINE INSURING OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	UNITS COMPLETED DURING 1976: NO. SOLD BEFORE CONST. START	UNITS COMPLETED DURING 1976: SPECULATIVE COMPLETIONS: TOTAL UNITS	UNITS COMPLETED DURING 1976: SPECULATIVE COMPLETIONS: NO. UNSOLD	UNITS COMPLETED DURING 1976: SPECULATIVE COMPLETIONS: % UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: UNSOLD
SMSA: LEWISTON-AUBURN, ME													
FEWER THAN FIVE SUBDIVISIONS REPORTED													
SMSA: PORTLAND, ME													
TOTAL	14	156	110	46	4	8	2	2	0	0	0	45	24
OTHER INCLUDES SFD,F SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	14	156	110	46	4	8	2	2	0	0	0	45	24

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 01-BOSTON,MASSACHUSETTS AREA OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
1/ SMSA: BOSTON, MA													
TOTAL	62	784	351	433	48	11	4	24	4	16	5	157	49
OTHER INCLUDES SFD,F SFD,C SFA,C MF,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	62	784	351	433	48	11	4	24	4	16	5	157	49
2/ SMSA: BROCKTON, MA													
TOTAL	8	86	75	11	2	18	0	0	1	1	0	22	11
SFD,F	8	86	75	11	2	18	0	0	1	1	0	22	11
SMSA: FITCHBURG-LEOMINSTER, MA													
FEWER THAN FIVE SUBDIVISIONS REPORTED													
3/ SMSA: LAWRENCE-HAVERHILL, MA-NH													
TOTAL	5	69	21	48	15	31	4	10	1	0	0	2	0
OTHER INCLUDES SFD,F SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	5	69	21	48	15	31	4	10	1	0	0	2	0
4/ SMSA: LOWELL, MA NH													
TOTAL	11	86	27	59	19	32	0	4	15	0	0	19	9
SFD,F	11	86	27	59	19	32	0	4	15	0	0	19	9
SMSA: NEW BEDFORD, MA													
FEWER THAN FIVE SUBDIVISIONS REPORTED													
SMSA: PITTSFIELD, MA													
FEWER THAN FIVE SUBDIVISIONS REPORTED													
5/ SMSA: PROVIDENCE-WARWICK-PAWTUCKET, RI-MA													
FEWER THAN FIVE SUBDIVISIONS REPORTED													
6/ SMSA: SPRINGFIELD-CHICOPEE-HOLYOKE, MA-CT													
TOTAL	25	224	135	89	16	17	3	2	1	10	0	47	24
SFD,F	25	224	135	89	16	17	3	2	1	10	0	47	24
SMSA: WORCESTER, MA													
TOTAL	12	155	63	92	12	13	0	0	5	7	1	31	13

7/ NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIV SIONS BY HOUSING TYPE MAY NOT ADD TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE SING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 01-BOSTON,MASSACHUSETTS AREA OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	UNITS COMPLETED DURING 1976: NO. SOLD BEFORE CONST. START	UNITS COMPLETED DURING 1976: SPECULATIVE COMPLETIONS: TOTAL UNITS	UNITS COMPLETED DURING 1976: SPECULATIVE COMPLETIONS: NO. UNSOLD	UNITS COMPLETED DURING 1976: SPECULATIVE COMPLETIONS: % UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: UNSOLD
SFD,F	12	155	63	92	12	13	0	0	5	7	1	31	13

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ Excludes Suffolk County
2/ Excludes Norfolk County (part).
3/ MA portion only.
4/ MA portion only.
5/ MA portion only.
6/ Excludes Worcester County (part). MA portion only.
7/ MA portion of Fall River SMSA not reported, Bristol County (part).

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 01-HARTFORD,CONNECTICUT AREA OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SMSA: BRIDGEPORT, CT													
TOTAL	30	430	168	262	28	10	0	9	19	0	54	91	89
OTHER INCLUDES SFD,F SFA,C MF,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	30	430	168	262	28	10	0	9	19	0	54	91	89
SMSA: BRISTOL, CT													
FEWER THAN FIVE SUBDIVISIONS REPORTED													
SMSA: DANBURY, CT													
TOTAL	16	228	94	134	29	21	1	1	3	24	18	8	5
OTHER INCLUDES SFD,F SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	16	228	94	134	29	21	1	1	3	24	18	8	5
1/ SMSA: HARTFORD, CT													
TOTAL	73	1248	860	388	57	14	11	36	10	0	8	188	94
SFD,F	61	850	682	168	36	21	11	25	0	0	0	95	55
SFA,C	12	398	178	220	21	9	0	11	10	0	8	93	39
SMSA: MERIDEN, CT													
TOTAL	5	100	38	62	18	29	2	16	0	0	0	31	31
OTHER INCLUDES SFD,F SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	5	100	38	62	18	29	2	16	0	0	0	31	31
SMSA: NEW BRITAIN, CT													
TOTAL	13	201	145	56	17	30	9	7	1	0	0	15	13
SFD,F	13	201	145	56	17	30	9	7	1	0	0	15	13
SMSA: NEW HAVEN-WEST HAVEN, CT													
TOTAL	22	381	202	179	55	30	2	13	38	2	0	32	29
OTHER INCLUDES SFD,F SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	22	381	202	179	55	30	2	13	38	2	0	32	29
2/ SMSA: NEW LONDON-NORWICH, CT-RI													
TOTAL	25	262	94	168	62	36	5	31	21	5	2	39	17

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTM OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, '6

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 01-HARTFORD,CONNECTICUT AREA OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SFD,F	25	262	94	168	62	36	5	31	21	5	2	39	17
SMSA: NORWALK, CT													
TOTAL	5	49	19	30	1	3	0	0	0	1	0	0	0
SFD,F	5	49	19	30	1	3	0	0	0	1	0	0	0
SMSA: STAMFORD, CT													
TOTAL	7	99	40	59	8	13	0	3	0	5	0	12	8
OTHER INCLUDES SFD,F SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	7	99	40	59	8	13	0	3	0	5	0	12	8
SMSA: WATERBURY, CT													
TOTAL	5	60	28	32	15	46	0	6	9	0	0	31	26
OTHER INCLUDES SFD,F SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	5	60	28	32	15	46	0	6	9	0	0	31	26

3/

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ Excludes Litchfield County (part) and New London County (part).
2/ Excludes Middlesex County (part). CT portion only.
3/ CT portion of Springfield SMSA not reported.

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 01-MANCHESTER,NEW HAMPSHIRE AREA OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
1/ SMSA: LAWRENCE-HAVERHILL, MA-NH													
TOTAL	10	119	86	33	3	9	0	3	0	0	0	11	6
SFD,F	10	119	86	33	3	9	0	3	0	0	0	11	6
2/ SMSA: LOWELL, MA NH													
FEWER THAN FIVE SUBDIVISIONS REPORTED													
SMSA: MANCHESTER, NH													
TOTAL	23	307	205	102	5	4	0	2	3	0	0	41	23
SFD,F	23	307	205	102	5	4	0	2	3	0	0	41	23
SMSA: NASHUA, NH													
TOTAL	33	453	240	213	2	0	0	1	1	0	0	119	52
OTHER INCLUDES SFD,F SFD,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	33	453	240	213	2	0	0	1	1	0	0	119	52

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ NH portion only.
2/ NH portion only.

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 01-PROVIDENCE,RHODE ISLAND INSURING OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
1/ SMSA: NEW LONDON-NORWICH, CT-RI													
FEWER THAN FIVE SUBDIVISIONS REPORTED													
2/ SMSA: PROVIDENCE-WARWICK-PAWTUCKET, RI-MA													
TOTAL	82	810	207	603	26	4	0	13	9	4	0	29	28
OTHER INCLUDES SFD,F MF,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	82	810	207	603	26	4	0	13	9	4	0	29	28

3/ NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ RI portion only.
2/ RI portion only.
3/ RI portion of Fall River SMSA not reported, (Newport County).

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 02-ALBANY,NEW YORK INSURING OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
1/ SMSA: ALBANY-SCHENECTADY-TROY, NY													
TOTAL	33	506	276	230	93	40	2	48	37	6	7	26	23
SFD,F	33	506	276	230	93	40	2	48	37	6	7	26	23
2/ SMSA: BINGHAMTON, NY-PA													
TOTAL	8	83	58	25	0	0	0	0	0	0	0	48	27
SFD,F	8	83	58	25	0	0	0	0	0	0	0	48	27
SMSA: POUGHKEEPSIE, NY													
TOTAL	17	306	181	125	84	67	28	8	11	37	0	28	24
OTHER INCLUDES SFD,F SFD,C SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	17	306	181	125	84	67	28	8	11	37	0	28	24
SMSA: SYRACUSE, NY													
TOTAL	38	915	668	247	60	24	9	43	8	0	0	206	60
OTHER INCLUDES SFD,F SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	38	915	668	247	60	24	9	43	8	0	0	206	60
3/ SMSA: UTICA-ROME, NY													
TOTAL	9	90	66	24	6	25	0	3	1	2	0	13	4
SFD,F	9	90	66	24	6	25	0	3	1	2	0	13	4

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ Excludes Montgomery County.
2/ NY portion only.
3/ Excludes Herkimer County.

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 02-BUFFALO,NEW YORK AREA OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	SPECULATIVE COMPLETIONS: NO. UNSOLD	SPECULATIVE COMPLETIONS: % UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SMSA: BUFFALO, NY													
TOTAL	63	1047	853	194	82	42	44	17	4	17	19	183	24
SFD,F	60	966	805	161	62	38	44	10	3	5	7	154	17
OTHER INCLUDES SFA,F MF,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	6	81	48	33	20	60	0	7	1	12	12	29	7
SMSA: ELMIRA, NY													
FEWER THAN FIVE SUBDIVISIONS REPORTED													
1/ SMSA: ROCHESTER, NY													
TOTAL	48	952	598	354	135	38	9	20	89	17	21	130	41
SFD,F	43	724	533	191	51	26	3	20	11	17	9	113	37
OTHER INCLUDES SFA,F SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	6	228	65	163	84	51	6	0	78	0	12	17	4

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ Excludes Orleans County.

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 02-CAMDEN,NEW JERSEY AREA OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SMSA: ATLANTIC CITY, NJ													
TOTAL	25	324	252	72	10	13	0	8	2	0	0	104	15
SFD,F	25	324	252	72	10	13	0	8	2	0	0	104	15
1/ SMSA: PHILADELPHIA, PA-NJ													
TOTAL	75	2466	1840	626	142	22	28	34	32	48	199	736	206
SFD,F	67	2130	1704	426	100	23	28	34	21	17	46	642	136
OTHER INCLUDES SFA,F SFA,C MF,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	9	336	136	200	42	21	0	0	11	31	153	94	70
SMSA: TRENTON, NJ													
TOTAL	21	369	286	83	25	30	0	7	13	5	3	47	12
OTHER INCLUDES SFD,F MF,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	21	369	286	83	25	30	0	7	13	5	3	47	12
SMSA: VINELAND-MILLVILLE-BRIDGETON, NJ													
FEWER THAN FIVE SUBDIVISIONS REPORTED													
2/ SMSA: WILMINGTON, DE-NJ-MD													
FEWER THAN FIVE SUBDIVISIONS REPORTED													

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ NJ portion only.
2/ NJ portion only.

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 02-NEW YORK,NEW YORK AREA OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SMSA: NASSAU-SUFFOLK, NY													
TOTAL	89	2448	1382	1066	507	47	1	28	90	388	212	482	83
SFD,F	70	1497	1038	459	280	61	0	1	71	208	46	287	16
OTHER INCLUDES SFD,C SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	19	951	344	607	227	37	1	27	19	180	166	195	67
1/ SMSA: NEW YORK CITY, NY-NJ													
TOTAL	99	1925	910	1015	490	48	0	0	90	400	10	759	173
SFD,F	23	286	124	162	26	16	0	0	14	12	0	84	0
SFA,F	61	936	565	371	231	62	0	0	11	220	10	379	55
SFA,C	15	703	221	482	233	48	0	0	65	168	0	296	118

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ Excludes Borough of Manhattan, NY portion only.

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 02-NEWARK,NEW JERSEY AREA OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SMSA: LONG BRANCH-ASBURY PARK, NJ													
FEWER THAN FIVE SUBDIVISIONS REPORTED													
SMSA: NEW BRUNSWICK-PERTH AMBOY-SAYREVILLE, NJ													
FEWER THAN FIVE SUBDIVISIONS REPORTED													
SMSA: NEWARK, NJ													
FEWER THAN FIVE SUBDIVISIONS REPORTED													
SMSA: PATERSON-CLIFTON-PASSAIC, NJ													
FEWER THAN FIVE SUBDIVISIONS REPORTED													

1/ 2/ 3/

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ NJ portion of New York SMSA not reported.
2/ NJ portion of Allentown-Bethlehem-Easton SMSA not reported.
3/ Jersey City SMSA not reported.

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 02-SAN JUAN, P. R. AREA OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	SPECULATIVE COMPLETIONS: NO. UNSOLD	SPECULATIVE COMPLETIONS: % UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
1/ SMSA: CAGUAS													
TOTAL	7	395	141	254	170	66	0	0	0	170	0	150	25
OTHER INCLUDES SFD,F SFA,F MF,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	7	395	141	254	170	66	0	0	0	170	0	150	25
2/ SMSA: MAYAGUEZ													
TOTAL	10	233	50	183	17	9	9	0	6	2	158	40	26
MF C	5	91	0	91	0	0	0	0	0	0	133	0	0
OTHER INCLUDES SFD,F SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	6	142	50	92	17	18	9	0	6	2	25	40	26
3/ SMSA: PONCE													
TOTAL	16	429	108	321	27	8	0	12	12	3	126	81	62
MF,C	8	238	0	238	0	0	0	0	0	0	121	0	0
OTHER INCLUDES SFD,F SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	8	191	108	83	27	32	0	12	12	3	5	81	62
4/ SMSA: SAN JUAN													
TOTAL	104	7917	656	7261	1675	23	2	20	75	1578	2501	863	499
SFD,F	23	1035	461	574	64	11	0	11	28	25	45	774	461
SFA,F	5	404	155	249	15	6	1	9	5	0	3	50	2
MF,C	78	6478	40	6438	1596	24	1	0	42	1553	2453	39	36

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ Excludes Gurabo Municipio.
2/ Excludes Anasco Municipio.
3/ Excludes Juana Diaz and Villalba Municipios.
4/ Excludes Canavanas and Catano Municipios.

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 03-BALTIMORE,MARYLAND AREA OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SMSA: BALTIMORE, MD													
TOTAL	76	3167	1695	1472	517	35	113	208	194	2	26	625	332
SFD,F	42	1354	1047	307	50	16	8	36	4	2	26	120	38
SFA,F	27	1298	518	780	289	37	49	94	146	0	0	216	63
OTHER INCLUDES SFD,C SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	10	515	130	385	178	46	56	78	44	0	0	289	231
1/ SMSA: WASHINGTON, DC-MD-VA													
TOTAL	5	142	99	43	5	11	5	0	0	0	0	0	0
SFD,F	5	142	99	43	5	11	5	0	0	0	0	0	0
2/ SMSA: WILMINGTON, DE-NJ-MD													
TOTAL	6	161	99	62	6	9	4	1	1	0	3	37	37
OTHER INCLUDES SFD,F SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	6	161	99	62	6	9	4	1	1	0	3	37	37

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ Includes Charles County portion only.
2/ MD portion only.

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 03-CHARLESTON,WEST VIRGINIA INSURING OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SMSA: CHARLESTON, WV													
TOTAL	19	270	125	145	0	0	0	0	0	0	0	99	17
OTHER INCLUDES SFD,F SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	19	270	125	145	0	0	0	0	0	0	0	99	17
1/ SMSA: HUNTINGTON-ASHLAND, WV-KY-OH													
TOTAL	7	55	8	47	19	40	19	0	0	0	0	12	7
SFD,F	7	55	8	47	19	40	19	0	0	0	0	12	7
2/ SMSA: PARKERSBURG-MARIETTA, WV-OH													
TOTAL	9	118	82	36	21	58	9	1	11	0	0	71	23
SFD,F	9	118	82	36	21	58	9	1	11	0	0	71	23
3/ SMSA: STEUBENVILLE-WEIRTON, OH-WV													
FEWER THAN FIVE SUBDIVISIONS REPORTED													
4/ SMSA: WHEELING, WV-OH													
FEWER THAN FIVE SUBDIVISIONS REPORTED													

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ Excludes Wayne County, WV portion only.
2/ Excludes Wirt County, WV portion only.
3/ WV portion only.
4/ WV portion only.

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 03-PHILADELPHIA, PENNSYLVANIA AREA OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	SPECULATIVE COMPLETIONS: NO. UNSOLD	SPECULATIVE COMPLETIONS: % UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
1/ SMSA: ALLENTOWN-BETHLEHEM-EASTON, PA-NJ													
FEWER THAN FIVE SUBDIVISIONS REPORTED													
SMSA: LANCASTER, PA													
TOTAL	11	145	21	124	14	11	0	14	0	0	2	11	5
OTHER INCLUDES SFD,F SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	12	145	21	124	14	11	0	14	0	0	2	11	5
SMSA: NORTHEAST, PA													
FEWER THAN FIVE SUBDIVISIONS REPORTED													
SMSA: PHILADELPHIA, PA-NJ													
TOTAL	25	697	311	380	123	31	53	43	26	1	12	161	130
SFD,F	17	473	276	197	54	27	48	3	2	1	12	31	13
OTHER INCLUDES SFA,F SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	8	224	35	189	69	36	5	40	24	0	0	130	117
SMSA: READING, PA													
FEWER THAN FIVE SUBDIVISIONS REPORTED													

3/, 3/, 4/

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1978

1/ PA portion only.
2/ Harrisburg SMSA not reported.
3/ Williamsport SMSA not reported.
4/ York SMSA not reported.

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 03-PITTSBURGH,PENNSYLVANIA AREA OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SMSA: ALTOONA, PA													
FEWER THAN FIVE SUBDIVISIONS REPORTED													
SMSA: ERIE, PA													
TOTAL	8	50	10	40	8	20	3	2	2	1	0	6	5
OTHER INCLUDES SFD,F SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	8	50	10	40	8	20	3	2	2	1	0	6	5
SMSA: JOHNSTOWN, PA													
FEWER THAN FIVE SUBDIVISIONS REPORTED													
SMSA: PITTSBURGH, PA													
TOTAL	61	1605	1162	443	91	20	24	24	16	27	1	231	67
SFD,F	54	1369	1085	284	49	17	20	15	13	1	1	197	51
OTHER INCLUDES SFA,F SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	11	236	77	159	42	26	4	9	3	26	0	34	16

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 03-RICHMOND,VIRGINIA AREA OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
1/ SMSA: LYNCHBURG, VA													
TOTAL	7	193	3	190	97	51	49	34	9	5	3	18	18
SFD,F	7	193	3	190	97	51	49	34	9	5	3	18	18
2/ SMSA: NEWPORT NEWS-HAMPTON, VA													
TOTAL	19	201	8	193	48	24	6	34	8	0	35	47	47
SFD,F	19	201	8	193	48	24	6	34	8	0	35	47	47
3/ SMSA: NORFOLK-VIRGINIA BEACH-PORTSMOUTH, VA-NC													
TOTAL	17	830	217	613	203	33	24	114	53	12	0	243	208
SFD,F	13	532	140	392	137	34	22	72	31	12	0	158	132
SFA,F	6	298	77	221	66	29	2	42	22	0	0	85	76
SMSA: PETERSBURG-COLONIAL HEIGHTS-HOPEWELL, VA													
TOTAL	21	274	47	227	39	17	24	14	1	0	0	24	24
SFD,F	21	274	47	227	39	17	24	14	1	0	0	24	24
4/ SMSA: RICHMOND, VA													
TOTAL	50	951	423	528	150	28	14	53	48	35	65	216	121
SFD,F	44	809	399	410	110	26	10	44	34	22	22	208	113
OTHER INCLUDES SFD,C SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	7	142	24	118	40	33	4	9	14	13	43	8	8
5/ SMSA: ROANOKE, VA													
TOTAL	38	559	65	494	194	39	17	68	31	78	55	154	101
SFD,F	38	559	65	494	194	39	17	68	31	78	55	154	101

6/ NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ Excludes Appomattox City.
2/ Excludes Gloucester, James City, York, Poquoson, and Williamsburg.
3/ Excludes Norfolk and Suffolk Cities. VA portion only.
4/ Excludes Goochland,Charles City,and Powhatan Counties, and New Kent City.
5/ Excludes Craig County.
6/ VA portion of Johnson City-Kingsport-Bristol SMSA not reported.

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 03-WASHINGTON,D.C. AREA OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	SPECULATIVE COMPLETIONS: NO. UNSOLD	SPECULATIVE COMPLETIONS: % UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
1/ SMSA: WASHINGTON, DC-MD-VA													
TOTAL	210	7919	2708	5211	1346	25	261	286	425	374	342	4636	3122
SFD,F	119	3130	1858	1272	250	19	100	70	50	30	34	1232	525
SFA,F	74	2953	705	2248	428	19	138	146	99	45	228	1420	932
SFA,C	17	711	120	591	148	25	18	49	67	14	14	466	306
MF,C	10	1125	25	1100	520	47	5	21	209	285	66	1518	1359

NOTE. SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ Excludes Charles County MD.

REGION: 03-WILMINGTON,DELAWARE INSURING OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	SPECULATIVE COMPLETIONS: NO. UNSOLD	SPECULATIVE COMPLETIONS: % UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
1/ SMSA: WILMINGTON, DE-NJ-MD													
TOTAL	35	881	322	559	107	19	0	0	17	90	3	287	65
SFD,F	23	388	222	166	35	21	0	0	11	24	3	133	28
SFA,F	15	493	100	393	72	18	0	0	6	66	0	154	37

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ DE portion only.

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 04-ATLANTA,GEORGIA AREA OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	SPECULATIVE COMPLETIONS: NO. UNSOLD	SPECULATIVE COMPLETIONS: % UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
1/ SMSA: ALBANY, GA													
TOTAL	10	119	18	101	36	35	23	10	3	0	0	37	37
SFD,F	10	119	18	101	36	35	23	10	3	0	0	37	37
2/ SMSA: ATLANTA, GA													
TOTAL	244	3475	529	2946	1254	42	118	343	554	239	114	933	725
SFD,F	244	3475	529	2946	1254	42	118	343	554	239	114	933	725
3/ SMSA: AUGUSTA, GA-SC													
TOTAL	28	573	241	332	145	43	104	33	8	0	52	90	55
OTHER INCLUDES SFD,F SFD,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	28	573	241	332	145	43	104	33	8	0	52	90	55
4/ SMSA: COLUMBUS, GA-AL													
TOTAL	7	76	42	34	29	85	8	13	5	3	0	28	4
SFD,F	7	76	42	34	29	85	8	13	5	3	0	28	4
5/ SMSA: MACON, GA													
TOTAL	26	472	98	374	61	16	16	43	2	0	0	63	25
SFD,F	26	472	98	374	61	16	16	43	2	0	0	63	25
6/ SMSA: SAVANNAH, GA													
TOTAL	22	269	13	256	106	41	15	87	4	0	4	53	52
SFD,F	22	269	13	256	106	41	15	87	4	0	4	53	52

7/

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ Excludes Lee County.
2/ Includes only Clayton, Cobb, De Kalb, Fulton, Gwinnett Counties.
3/ Excludes Columbia County. GA portion only.
4/ Excludes Chattahooche County. GA portion only.
5/ Excludes Jones and Twiggs Counties.
6/ Excludes Bryan and Effingham Counties.
7/ GA portion of Chattanoga SMSA not reported.

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 04-BIRMINGHAM, ALABAMA AREA OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SMSA: ANNISTON, AL													
TOTAL	10	145	2	143	49	34	30	6	10	3	0	1	1
SFD,F	10	145	2	143	49	34	30	6	10	3	0	1	1
1/ SMSA: BIRMINGHAM, AL													
TOTAL	58	1020	14	1006	811	80	102	683	26	0	0	0	0
OTHER INCLUDES SFD,F SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	58	1020	14	1006	811	80	102	683	26	0	0	0	0
SMSA: FLORENCE, AL													
FEWER THAN FIVE SUBDIVISIONS REPORTED													
SMSA: GADSDEN, AL													
TOTAL	19	173	72	101	12	11	2	7	1	2	0	54	37
SFD,F	19	173	72	101	12	11	2	7	1	2	0	54	37
SMSA: HUNTSVILLE, AL													
TOTAL	33	489	106	383	74	19	12	62	0	0	0	0	0
SFD,F	33	489	106	383	74	19	12	62	0	0	0	0	0
2/ SMSA: MOBILE, AL													
TOTAL	65	950	121	829	192	23	19	75	50	48	17	209	175
SFD,F	65	950	121	829	192	23	19	75	50	48	17	209	175
SMSA: MONTGOMERY, AL													
TOTAL	19	211	0	211	211	100	68	107	36	0	0	0	0
SFD,F	19	211	0	211	211	100	68	107	36	0	0	0	0
SMSA: TUSCALOOSA, AL													
TOTAL	13	98	23	75	27	36	0	7	4	16	0	0	0
SFD,F	13	98	23	75	27	36	0	7	4	16	0	0	0

3/
NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ Excludes Walker County.
2/ Excludes Baldwin County.
3/ AL portion of Columbus SMSA not reported.

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 04-COLUMBIA,SOUTH CAROLINA AREA OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
1/ SMSA: AUGUSTA, GA-SC													
TOTAL	28	326	66	260	55	21	33	17	3	2	0	42	42
OTHER INCLUDES SFD,F MF,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	28	326	66	260	55	21	33	17	3	2	0	42	42
SMSA: CHARLESTON, SC													
TOTAL	49	1762	33	1729	369	21	118	146	89	16	32	408	405
OTHER INCLUDES SFD,F SFA,F SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	49	1762	33	1729	369	21	118	146	89	16	32	408	405
SMSA: COLUMBIA, SC													
TOTAL	50	1093	67	1026	365	35	61	239	55	10	19	453	375
SFD,F	44	1007	67	940	327	34	51	220	46	10	1	409	335
SFA,C	6	86	0	86	38	44	10	19	9	0	18	44	40
SMSA: GREENVILLE-SPARTANBURG, SC													
TOTAL	78	1243	35	1208	352	29	151	170	28	3	2	198	194
SFD,F	78	1243	35	1208	352	29	151	170	28	3	2	198	194

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ SC portion only.

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 04-CORAL GABLES, FLORIDA INSURING OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	UNITS COMPLETED DURING 1976: NO. SOLD BEFORE CONST. START	UNITS COMPLETED DURING 1976: SPECULATIVE COMPLETIONS: TOTAL UNITS	SPECULATIVE COMPLETIONS: NO. UNSOLD	SPECULATIVE COMPLETIONS: % UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: UNSOLD
SMSA: FORT LAUDERDALE-HOLLYWOOD, FL													
TOTAL	81	4624	2021	2603	1154	44	27	182	167	778	1344	1450	682
SFD,F	30	1857	1613	244	34	13	10	14	0	10	22	625	330
SFA,F	20	368	141	227	89	39	5	44	4	36	200	301	242
MF,C	25	2352	249	2103	1019	48	10	124	163	722	1023	511	102
OTHER INCLUDES SFD,C SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	8	47	18	29	12	41	2	0	0	10	99	13	8
SMSA: FORT MYERS, FL													
TOTAL	37	1013	613	400	281	70	0	9	5	267	35	151	8
SFD,F	32	664	582	82	4	4	0	4	0	0	35	151	8
OTHER INCLUDES SFD,C SFA,F SFA,C MF,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	6	349	31	318	277	87	0	5	5	267	0	0	0
SMSA: MIAMI, FL													
TOTAL	113	6762	2644	4118	1649	40	206	500	207	736	547	1283	500
SFD,F	54	3011	1787	1224	191	15	36	118	21	16	23	792	235
SFA,F	21	927	277	650	115	17	38	71	6	0	42	201	67
SFA,C	7	248	141	107	70	65	3	0	0	67	140	60	20
MF,C	35	2576	439	2137	1273	59	129	311	180	653	342	230	178
SMSA: SARASOTA, FL 1/													
FEWER THAN FIVE SUBDIVISIONS REPORTED													
SMSA: WEST PALM BEACH-BOCA RATON, FL													
TOTAL	102	4341	2152	2189	1144	52	331	170	309	334	567	1325	361
SFD,F	35	816	503	313	58	18	15	11	32	0	15	269	35
SFA,F	18	347	146	201	113	56	5	90	18	0	94	265	213
MF,C	34	2940	1358	1582	943	59	311	69	229	334	359	521	76
OTHER INCLUDES SFD,C SFA,C MF,CP (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	18	238	145	93	30	32	0	0	30	0	99	270	37

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ Includes Port Charlotte (part) only.

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 04-GREENSBORO,NORTH CAROLINA AREA OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	SPECULATIVE COMPLETIONS: NO. UNSOLD	SPECULATIVE COMPLETIONS: % UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SMSA: ASHEVILLE, NC													
FEWER THAN FIVE SUBDIVISIONS REPORTED													
SMSA: BURLINGTON, NC													
FEWER THAN FIVE SUBDIVISIONS REPORTED													
SMSA: CHARLOTTE-GASTONIA, NC													
TOTAL	23	295	44	251	120	47	23	30	48	19	22	104	101
OTHER INCLUDES SFD,F SFA,F SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	23	295	44	251	120	47	23	30	48	19	22	104	101
SMSA: FAYETTEVILLE, NC													
TOTAL	18	314	5	309	32	10	3	4	11	14	1	31	27
SFD,F	7	119	5	114	28	24	3	4	7	14	1	18	14
SFA,F	11	195	0	195	4	2	0	0	4	0	0	13	13
1/ SMSA: GREENSBORO--WINSTON-SALEM--HIGH POINT, NC													
TOTAL	27	231	5	226	76	33	6	31	15	24	22	68	50
OTHER INCLUDES SFD,F SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	27	231	5	226	76	33	6	31	15	24	22	68	50
2/ SMSA: RALEIGH-DURHAM, NC													
TOTAL	22	309	103	206	46	22	9	3	27	7	6	106	60
OTHER INCLUDES SFD,F SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	22	309	103	206	46	22	9	3	27	7	6	106	60
3/ SMSA: WILMINGTON, NC													
TOTAL	5	59	5	54	25	46	2	15	2	6	3	1	0
OTHER INCLUDES SFD,F SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	5	59	5	54	25	46	2	15	2	6	3	1	0

4/

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ Excludes Davidson, Randolph, Stokes and Yadkin Counties.
2/ Excludes Orange County.
3/ Excludes Brunswick County.
4/ NC portion of Norfolk-Virginia Beach SMSA not reported.

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 04-JACKSON,MISSISSIPPI AREA OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
1/ SMSA: BILOXI-GULFPORT, MS													
TOTAL	27	441	111	330	80	24	2	27	14	37	2	53	39
SFD,F	27	441	111	330	80	24	2	27	14	37	2	53	39
SMSA: JACKSON, MS													
TOTAL	46	769	192	577	78	13	14	29	21	14	12	497	128
OTHER INCLUDES SFD,F SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	47	769	192	577	78	13	14	29	21	14	12	497	128
2/ SMSA: MEMPHIS, TN-AR-MS													
TOTAL	9	251	68	183	68	37	3	33	19	13	35	93	42
SFD,F	9	251	68	183	68	37	3	33	19	13	35	93	42
SMSA: PASCAGOULA-MOSS POINT, MS													
TOTAL	13	239	76	163	53	32	3	23	5	22	1	24	19
SFD,F	13	239	76	163	53	32	3	23	5	22	1	24	19

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ Excludes Stone County.
2/ MS portion only.

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 04-JACKSONVILLE,FLORIDA AREA OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SMSA: GAINESVILLE, FL													
TOTAL	20	370	146	224	30	13	4	12	14	0	86	44	26
OTHER INCLUDES SFD,F SFA,F SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	20	370	146	224	30	13	4	12	14	0	86	44	26
1/ SMSA: JACKSONVILLE, FL													
TOTAL	70	1738	661	1077	302	28	78	131	77	16	592	357	217
SFD,F	54	1697	661	1036	285	27	78	131	65	11	0	357	217
SFA,C	6	24	0	24	17	70	0	0	12	5	174	0	0
MF,C	10	17	0	17	0	0	0	0	0	0	418	0	0
SMSA: PENSACOLA, FL													
TOTAL	22	328	180	148	70	47	5	29	27	9	0	62	44
OTHER INCLUDES SFD,F SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	22	328	180	148	70	47	5	29	27	9	0	62	44
2/ SMSA: TALLAHASSEE, FL													
TOTAL	17	476	65	411	80	19	11	49	14	6	0	114	103
SFD,F	17	476	65	411	80	19	11	49	14	6	0	114	103

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ Excludes Baker County.
2/ Excludes Wakulla County.

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 04-KNOXVILLE,TENNESSEE AREA OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	SPECULATIVE COMPLETIONS: NO. UNSOLD	SPECULATIVE COMPLETIONS: % UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
1/ SMSA: CHATTANOOGA, TN-GA													
TOTAL	55	751	73	678	195	28	4	187	4	0	0	192	174
SFD,F	55	751	73	678	195	28	4	187	4	0	0	192	174
2/ SMSA: JOHNSON CITY-KINGSPORT-BRISTOL, TN-VA													
TOTAL	70	823	113	710	158	22	136	21	1	0	0	69	47
OTHER INCLUDES SFD,F SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	70	823	113	710	158	22	136	21	1	0	0	69	47
SMSA: KNOXVILLE, TN													
TOTAL	88	1552	256	1296	414	31	315	93	6	0	2	175	153
OTHER INCLUDES SFD,F SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	88	1552	256	1296	414	31	315	93	6	0	2	175	153

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ TN portion only.
2/ Excludes Unicoi County, TN portion only.

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 04-LOUISVILLE,KENTUCKY AREA OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
1/ SMSA: CINCINNATI, OH-KY-IN													
TOTAL	32	715	644	71	5	7	2	2	1	0	0	51	22
OTHER INCLUDES SFD,F SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	32	715	644	71	5	7	2	2	1	0	0	51	22
2/ SMSA: CLARKSVILLE-HOPKINSVILLE, TN-KY													
TOTAL	8	99	5	94	36	38	0	36	0	0	0	33	32
SFD,F	8	99	5	94	36	38	0	36	0	0	0	33	32
3/ SMSA: EVANSVILLE, IN-KY													
TOTAL	5	86	18	68	21	30	7	14	0	0	0	24	23
SFD,F	5	86	18	68	21	30	7	14	0	0	0	24	23
4/ SMSA: HUNTINGTON-ASHLAND, WV-KY-OH													
TOTAL	10	121	63	58	7	12	6	1	0	0	0	10	10
SFD,F	10	121	63	58	7	12	6	1	0	0	0	10	10
5/ SMSA: LEXINGTON-FAYETTE , KY													
TOTAL	46	1505	380	1125	253	22	209	37	7	0	0	228	208
SFD,F	46	1505	380	1125	253	22	209	37	7	0	0	228	208
6/ SMSA: LOUISVILLE, KY-IN													
TOTAL	66	1268	497	771	135	17	8	21	63	43	7	250	148
OTHER INCLUDES SFD,F SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	66	1268	497	771	135	17	8	21	63	43	7	250	148
SMSA: OWENSBORO, KY													
TOTAL	10	192	122	70	3	4	2	1	0	0	0	87	31
SFD,F	10	192	122	70	3	4	2	1	0	0	0	87	31

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ KY portion only.
2/ KY portion only.
3/ KY portion only.
4/ KY portion only.
5/ Excludes Bourbon County.
6/ KY portion only.

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 04-MEMPHIS,TENNESSEE INSURING OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
1/ SMSA: MEMPHIS, TN-AR-MS													
TOTAL	97	2968	292	2676	448	16	23	135	176	114	116	1496	1415
SFD,F	81	2766	291	2475	368	14	23	123	108	114	16	1476	1395
OTHER INCLUDES SFA,F SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	16	202	1	201	80	39	0	12	68	0	100	20	20

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ Excludes Tipton County, TN portion only.

REGION: 04-NASHVILLE,TENNESSEE INSURING OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
1/ SMSA: CLARKSVILLE-HOPKINSVILLE, TN-KY													
TOTAL	27	371	12	359	15	4	3	12	0	0	0	106	80
SFD,F	27	371	12	359	15	4	3	12	0	0	0	106	80
SMSA: NASHVILLE-DAVIDSON, TN													
TOTAL	134	2330	477	1853	367	19	58	227	46	36	11	769	624
SFD,F	129	2167	413	1754	348	19	58	208	46	36	3	729	604
OTHER INCLUDES SFD,C SFA,F SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	5	163	64	99	19	19	0	19	0	0	8	40	20

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ TN portion only.

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 04-TAMPA,FLORIDA INSURING OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SMSA: DAYTONA BEACH, FL													
TOTAL	42	415	270	145	51	35	5	2	24	20	776	377	329
SFD,F	22	355	258	97	18	18	5	2	3	8	2	58	17
MF,C	20	60	12	48	33	68	0	0	21	12	774	319	312
SMSA: LAKELAND-WINTER HAVEN, FL													
TOTAL	65	1312	482	830	86	10	19	51	16	0	37	288	216
SFD,F	55	1188	412	776	82	10	18	51	13	0	0	239	182
MF,C	5	92	56	36	0	0	0	0	0	0	15	34	23
OTHER INCLUDES SFA,F SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	7	32	14	18	4	22	1	0	3	0	22	15	11
SMSA: MELBOURN-TITUSVILLE-COCOA, FL													
TOTAL	52	702	370	332	71	21	34	14	13	10	342	191	99
SFD,F	30	563	313	250	42	16	17	12	3	10	13	133	53
OTHER INCLUDES SFA,F MF,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	22	139	57	82	29	35	17	2	10	0	329	58	46
SMSA: ORLANDO, FL													
TOTAL	101	2075	906	1169	329	28	61	61	58	149	1586	315	155
SFD,F	76	1870	893	977	247	25	61	61	58	67	124	315	155
SFA,C	17	12	0	12	12	100	0	0	0	12	890	0	0
OTHER INCLUDES SFA,F MF,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	9	193	13	180	70	38	0	0	0	70	572	0	0
SMSA: SARASOTA, FL													
TOTAL	74	1125	513	612	316	51	9	120	114	73	1829	396	254
SFD,F	24	554	409	145	48	33	3	11	32	2	0	132	34
MF,C	36	253	37	216	161	74	6	91	35	29	1534	74	67
OTHER INCLUDES SFD,C SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	21	318	67	251	107	42	0	18	47	42	295	190	153
SMSA: TAMPA-ST PETERSBURG, FL													
TOTAL	268	5838	2629	3209	867	27	286	232	166	183	4740	3430	2349

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 04-TAMPA, FLORIDA INSURING OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SFD,F	130	4390	2537	1853	282	15	53	127	58	44	14	1596	645
SFA,C	43	696	77	619	305	49	59	84	103	59	818	359	318
MF,C	101	617	0	617	259	41	168	21	0	70	3863	1460	1378
OTHER INCLUDES SFD,C SFA,F MF,CP (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	9	135	15	120	21	17	6	0	5	10	45	15	8

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ Excludes Port Charlotte (part).

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 05-CHICAGO, ILLINOIS AREA OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SMSA: CHICAGO, IL													
TOTAL	219	8839	4550	4289	718	16	10	122	140	446	625	3044	1215
SFD,F	158	5385	3308	2077	233	11	8	44	96	85	13	2063	521
SFA,F	34	1491	610	881	207	23	0	31	0	176	22	362	236
MF,C	18	1084	164	920	237	25	2	36	39	160	590	287	235
OTHER INCLUDES SFD,C SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	18	879	468	411	41	9	0	11	5	25	0	332	223
SMSA: DAVENPORT-ROCK ISLAND-MOLINE, IA-IL 1/													
TOTAL	9	116	44	72	0	0	0	0	0	0	0	9	7
SFD,F	9	116	44	72	0	0	0	0	0	0	0	9	7
SMSA: KANKAKEE, ILLINOIS													
TOTAL	7	192	128	64	7	10	2	0	4	1	0	37	11
OTHER INCLUDES SFD,F SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	8	192	128	64	7	10	2	0	4	1	0	37	11
SMSA: ROCKFORD, IL													
TOTAL	18	171	101	70	0	0	0	0	0	0	0	11	4
OTHER INCLUDES SFD,F SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	18	171	101	70	0	0	0	0	0	0	0	11	4

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ IL portion only. Includes Rock County only. Henry County in Springfield jurisdiction.

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 05-CINCINNATI,OHIO INSURING OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
1/ SMSA: CINCINNATI, OH-KY-IN													
TOTAL	49	1162	854	308	63	20	6	19	29	9	9	336	75
OTHER INCLUDES SFD,F SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	49	1162	854	308	63	20	6	19	29	9	9	336	75
2/ SMSA: DAYTON, OH													
TOTAL	35	846	542	304	40	13	6	11	15	8	10	281	78
OTHER INCLUDES SFD,F SFA,F SFA,C MF,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	35	846	542	304	40	13	6	11	15	8	10	281	78
SMSA: HAMILTON-MIDDLETOWN, OH													
TOTAL	20	417	239	178	42	23	2	8	32	0	2	95	17
SFD,F	20	417	239	178	42	23	2	8	32	0	2	95	17

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ OH portion only.
2/ Excludes Preble County. Miami County in Columbus jurisdiction.

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 05-CLEVELAND,OHIO INSURING OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SMSA: AKRON, OH													
TOTAL	38	836	396	440	61	13	20	18	9	14	1	183	64
SFD,F	33	638	380	258	50	19	20	16	9	5	1	142	53
OTHER INCLUDES SFA,C MF,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	6	198	16	182	11	6	0	2	0	9	0	41	11
1/ SMSA: CANTON, OH													
TOTAL	57	669	212	457	91	19	11	48	23	9	0	172	94
OTHER INCLUDES SFD,F SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	57	669	212	457	91	19	11	48	23	9	0	172	94
SMSA: CLEVELAND, OH													
TOTAL	168	3918	1763	2155	411	19	195	91	61	64	2	988	462
SFD,F	135	2834	1640	1194	152	12	78	53	11	10	2	707	240
SFA,C	29	818	112	706	173	24	59	17	43	54	0	202	158
OTHER INCLUDES SFD,C SFA,F MF,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	10	266	11	255	86	33	58	21	7	0	0	79	64
SMSA: LORAIN-ELYRIA, OH													
TOTAL	27	715	297	418	52	12	36	6	7	3	0	187	108
OTHER INCLUDES SFD,F SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	27	715	297	418	52	12	36	6	7	3	0	187	108
SMSA: MANSFIELD, OH													
TOTAL	10	100	19	81	23	28	13	4	4	2	1	32	27
OTHER INCLUDES SFD,F SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	10	100	19	81	23	28	13	4	4	2	1	32	27
2/ SMSA: TOLEDO, OH-MI													
TOTAL	43	787	457	330	87	26	11	40	23	13	11	175	84
OTHER INCLUDES SFD,F SFA,C MF,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	44	787	457	330	87	26	11	40	23	13	11	175	84
SMSA: YOUNGSTOWN-WARREN, OH													
TOTAL	28	319	171	148	41	27	0	0	7	34	36	59	18

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 05-CLEVELAND,OHIO INSURING OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
OTHER INCLUDES SFD,F SFD,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	29	319	171	148	41	27	0	0	7	34	36	59	18

3/, 4/

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ Excludes Carroll County.
2/ Excludes Fulton and Ottawa Counties. OH portion only.
3/ Putnam County in the Lima SMSA not reported.
4/ OH portion of Stuebenville-Wierton SMSA not reported.

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 05-COLUMBUS,OHIO AREA OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	SPECULATIVE COMPLETIONS: NO. UNSOLD	SPECULATIVE COMPLETIONS: % UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SMSA: COLUMBUS, OH													
TOTAL	88	1991	1403	588	309	52	68	78	131	32	76	403	128
SFD,F	77	1697	1222	475	226	47	65	69	67	25	27	318	100
OTHER INCLUDES SFA,F SFA,C MF,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	11	294	181	113	83	73	3	9	64	7	49	85	28
1/ SMSA: DAYTON, OH													
TOTAL	14	151	136	15	0	0	0	0	0	0	1	17	4
OTHER INCLUDES SFD,F MF,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	15	151	136	15	0	0	0	0	0	0	1	17	4
2/ SMSA: HUNTINGTON-ASHLAND, WV-KY-OH													
FEWER THAN FIVE SUBDIVISIONS REPORTED													
3/ SMSA: LIMA, OH													
TOTAL	14	169	73	96	7	7	1	5	0	1	1	48	26
SFD,F	14	169	73	96	7	7	1	5	0	1	1	48	26
4/ SMSA: PARKERSBURG-MARIETTA, WV-OH													
FEWER THAN FIVE SUBDIVISIONS REPORTED													
SMSA: SPRINGFIELD, OH													
TOTAL	10	204	187	17	6	35	0	0	4	2	12	12	0
OTHER INCLUDES SFD,F MF,CP (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	10	204	187	17	6	35	0	0	4	2	12	12	0
5/ SMSA: WHEELING, WV-OH													
FEWER THAN FIVE SUBDIVISIONS REPORTED													

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ Includes Miami County only.
2/ OH portion only.
3/ Excludes Putnam County.
4/ OH portion only.
5/ OH portion only.

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 05-DETROIT,MICHIGAN AREA OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SMSA: ANN ARBOR, MI													
TOTAL	10	553	71	482	99	20	0	6	4	89	52	60	41
OTHER INCLUDES SFD,F SFA,C MF,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	10	553	71	482	99	20	0	6	4	89	52	60	41
SMSA: BAY CITY, MI													
FEWER THAN FIVE SUBDIVISIONS REPORTED													
1/ SMSA: DETROIT, MI													
TOTAL	88	1869	666	1203	401	33	32	47	99	223	672	844	574
SFD,F	25	804	484	320	72	22	16	19	23	14	51	269	153
MF,C	58	936	145	791	311	39	16	26	70	199	615	472	357
OTHER INCLUDES SFD,C SFA,C MF,CP (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	5	129	37	92	18	19	0	2	6	10	6	103	64
SMSA: FLINT, MI													
TOTAL	21	312	155	157	25	15	5	8	10	2	19	72	49
OTHER INCLUDES SFD,F SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	21	312	155	157	25	15	5	8	10	2	19	72	49
SMSA: SAGINAW, MI													
TOTAL	10	159	31	128	55	42	2	18	19	16	9	39	39
OTHER INCLUDES SFD,F SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	12	159	31	128	55	42	2	18	19	16	9	39	39

2/

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ Excludes St. Clair County.
2/ MI portion of Toledo SMSA not reported.

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 05-GRAND RAPIDS,MICHIGAN INSURING OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SMSA: BATTLE CREEK, MI													
FEWER THAN FIVE SUBDIVISIONS REPORTED													
SMSA: GRAND RAPIDS, MI													
TOTAL	43	539	270	269	74	27	17	45	10	2	3	187	87
SFD,F	39	458	239	219	45	20	8	34	1	2	3	121	60
OTHER INCLUDES SFA,C MF,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	6	81	31	50	29	58	9	11	9	0	0	66	27
SMSA: JACKSON, MI													
FEWER THAN FIVE SUBDIVISIONS REPORTED													
SMSA: KALAMAZOO-PORTAGE , MI													
TOTAL	17	116	56	60	2	3	0	1	1	0	0	23	9
OTHER INCLUDES SFD,F SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	17	116	56	60	2	3	0	1	1	0	0	23	9
SMSA: LANSING-EAST LANSING , MI													
TOTAL	17	231	109	122	44	36	14	19	9	2	2	44	28
OTHER INCLUDES SFD,F SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	17	231	109	122	44	36	14	19	9	2	2	44	28
SMSA: MUSKEGON-NORTON SHORES-MUSKEGON HEIGHTS, MI													
FEWER THAN FIVE SUBDIVISIONS REPORTED													

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 05-INDIANAPOLIS, INDIANA AREA OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SMSA: ANDERSON, IN													
TOTAL	12	163	65	98	9	9	0	5	1	3	0	49	40
SFD,F	12	163	65	98	9	9	0	5	1	3	0	49	40
1/ SMSA: EVANSVILLE, IN-KY													
FEWER THAN FIVE SUBDIVISIONS REPORTED													
2/ SMSA: FORT WAYNE, IN													
TOTAL	25	650	293	357	129	36	57	41	28	3	1	138	101
SFD,F	25	650	293	357	129	36	57	41	28	3	1	138	101
3/ SMSA: GARY-HAMMOND-EAST CHICAGO, IN													
TOTAL	12	423	423	0	0	0	0	0	0	0	4	73	0
SFD,F	12	423	423	0	0	0	0	0	0	0	4	73	0
SMSA: INDIANAPOLIS, IN													
TOTAL	97	2088	1128	960	257	26	87	78	74	18	26	451	218
SFD,F	89	2013	1118	895	217	24	83	74	48	12	1	436	206
OTHER INCLUDES SFA,C MF,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	8	75	10	65	40	61	4	4	26	6	25	15	12
SMSA: LAFAYETTE-WEST LAFAYETTE, IN													
TOTAL	15	182	129	53	20	37	9	4	6	1	6	0	0
SFD,F	15	182	129	53	20	37	9	4	6	1	6	0	0
4/ SMSA: LOUISVILLE, KY-IN													
TOTAL	5	105	30	75	19	25	4	2	5	8	0	99	49
SFD,F	5	105	30	75	19	25	4	2	5	8	0	99	49
SMSA: MUNCIE, IN													
TOTAL	5	105	49	56	14	25	1	6	6	1	0	25	16
SFD,F	5	105	49	56	14	25	1	6	6	1	0	25	16
5/ SMSA: SOUTH BEND, IN													
TOTAL	24	353	210	143	81	56	9	29	30	13	0	66	26

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 05-INDIANAPOLIS, INDIANA AREA OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976					UNSOLD UNITS BY MONTHS UNSOLD					UNITS UNDER CONSTRUCTION JANUARY 1, 1977	
		TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS			1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.		
				TOTAL UNITS	NO. UNSOLD	% UNSOLD						TOTAL	UNSOLD
SFD, F	24	353	210	143	81	56	9	29	30	13	0	66	26
6/ SMSA: TERRE HAUTE, IN													
TOTAL	5	53	20	33	1	3	0	0	1	0	0	14	4
SFD, F	5	53	20	33	1	3	0	0	1	0	0	14	4

7/ 8/ NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ IN portion only.
2/ Excludes Adams, De Kalb, and Wells Counties.
3/ Excludes Porter County.
4/ Excludes Floyd County. IN portion only.
5/ Excludes Marshall County.
6/ Excludes Clay, Sullivan, and Vermillion Counties.
7/ Bloomington SMSA not reported.
8/ IN portion of Cincinnati SMSA not reported.

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 05-MILWAUKEE,WISCONSIN AREA OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SMSA: APPLETON-OSHKOSH, WI													
TOTAL	35	342	342	0	0	0	0	0	0	0	3	25	0
SFD,F	35	318	318	0	0	0	0	0	0	0	3	25	0
SFA,F	6	24	24	0	0	0	0	0	0	0	0	0	0
1/ SMSA: EAU CLAIRE, WI													
TOTAL	9	104	104	0	0	0	0	0	0	0	0	2	0
OTHER INCLUDES SFD,F SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	9	104	104	0	0	0	0	0	0	0	0	2	0
SMSA: GREEN BAY, WI													
TOTAL	45	697	674	23	0	0	0	0	0	0	0	128	0
OTHER INCLUDES SFD,F MF,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	45	697	674	23	0	0	0	0	0	0	0	128	0
SMSA: KENOSHA, WI													
TOTAL	20	312	188	124	43	34	38	5	0	0	0	5	2
SFD,F	20	312	188	124	43	34	38	5	0	0	0	5	2
SMSA: LA CROSSE, WI													
TOTAL	6	90	89	1	0	0	0	0	0	0	0	23	0
OTHER INCLUDES SFD,F SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	8	90	89	1	0	0	0	0	0	0	0	23	0
SMSA: MADISON, WI													
TOTAL	28	306	293	13	0	0	0	0	0	0	0	36	0
SFD,F	24	224	220	4	0	0	0	0	0	0	0	31	0
OTHER INCLUDES SFA,F MF,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	7	82	73	9	0	0	0	0	0	0	0	5	0
SMSA: MILWAUKEE, WI													
TOTAL	139	2299	1788	511	154	30	90	39	14	11	9	407	44
SFD,F	135	2200	1755	445	112	25	80	31	0	1	6	360	11
OTHER INCLUDES SFA,F MF,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	9	99	33	66	42	63	10	8	14	10	3	47	33

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 05-MILWAUKEE,WISCONSIN AREA OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
2/													
SMSA: MINNEAPOLIS-ST PAUL, MN-WI													
TOTAL	7	97	97	0	0	0	0	0	0	0	0	8	0
SFD,F	7	97	97	0	0	0	0	0	0	0	0	8	0
SMSA: RACINE, WI													
TOTAL	18	220	108	112	38	33	29	9	0	0	0	2	0
OTHER INCLUDES SFD,F SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	20	220	108	112	38	33	29	9	0	0	0	2	0

3/
NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ Excludes Chippewa County.
2/ WI portion only.
3/ WI portion of Duluth-Superior SMSA not reported.

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 05-MINNEAPOLIS-ST.PAUL,MINNESOTA AREA OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
1/													
SMSA: MINNEAPOLIS-ST PAUL, MN-WI													
TOTAL	46	1764	1273	491	76	15	10	22	8	36	33	509	162
SFD,F	38	1486	1192	294	37	12	10	13	7	7	16	442	132
OTHER INCLUDES SFA,F MF,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	8	278	81	197	39	19	0	9	1	29	17	67	30
SMSA: ROCHESTER, MN													
FEWER THAN FIVE SUBDIVISIONS REPORTED													
SMSA: ST. CLOUD, MN													
TOTAL	9	275	199	76	3	3	0	0	3	0	11	21	5
SFD,F	9	275	199	76	3	3	0	0	3	0	11	21	5

2/,3/

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ Excludes Scott and Wright Counties, MN portion only.
2/ MN portion of Duluth-Superior SMSA not reported.
3/ MN portion of Fargo-Moorehead SMSA not reported.

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 05-SPRINGFIELD,ILLINOIS INSURING OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	SPECULATIVE COMPLETIONS: NO. UNSOLD	SPECULATIVE COMPLETIONS: % UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SMSA: BLOOMINGTON-NORMAL, IL													
TOTAL	19	448	167	281	31	11	0	23	8	0	0	82	60
OTHER INCLUDES SFD,F SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	21	448	167	281	31	11	0	23	8	0	0	82	60
SMSA: CHAMPAIGN-URBANA-RANTOUL, IL													
TOTAL	25	381	170	211	25	11	11	14	0	0	0	112	84
OTHER INCLUDES SFD,F SFA,F MF,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	28	381	170	211	25	11	11	14	0	0	0	112	84
1/ SMSA: DAVENPORT-ROCK ISLAND-MOLINE, IA-IL													
TOTAL	14	134	97	37	9	24	1	7	0	1	0	18	6
SFD,F	14	134	97	37	9	24	1	7	0	1	0	18	6
SMSA: DECATUR, IL													
TOTAL	21	298	144	154	20	12	6	14	0	0	0	34	34
OTHER INCLUDES SFD,F SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	22	298	144	154	20	12	6	14	0	0	0	34	34
SMSA: PEORIA, IL													
TOTAL	49	754	476	278	53	19	6	33	9	5	7	163	107
OTHER INCLUDES SFD,F SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	51	754	476	278	53	19	6	33	9	5	7	163	107
2/ SMSA: ST LOUIS, MO-IL													
TOTAL	85	817	404	413	110	26	1	9	67	33	0	236	217
OTHER INCLUDES SFD,F SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	86	817	404	413	110	26	1	9	67	33	0	236	217
3/ SMSA: SPRINGFIELD, IL													
TOTAL	28	633	272	361	26	7	26	0	0	0	0	65	63
OTHER INCLUDES SFD,F MF,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	29	633	272	361	26	7	26	0	0	0	0	65	63

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ IL portion only. Includes Henry County only. Rock County in Chicago jurisdiction.
2/ IL portion only.
3/ Excludes Menard County.

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 06-ALBUQUERQUE,NEW MEXICO INSURING OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SMSA: ALBUQUERQUE, NM													
TOTAL	42	1558	792	766	66	8	28	20	11	7	7	566	189
SFD,F	34	1443	711	732	59	8	28	17	7	7	0	473	156
OTHER INCLUDES SFA,F SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	11	115	81	34	7	20	0	3	4	0	7	93	33

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 06-DALLAS,TEXAS AREA OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
1/ SMSA: DALLAS-FORT WORTH , TX													
TOTAL	259	8463	3309	5154	1847	35	365	632	592	258	129	2339	1265
SFD,F	250	8283	3263	5020	1810	36	357	611	586	256	71	2308	1244
SFA,C	5	68	13	55	20	36	1	19	0	0	58	20	13
OTHER INCLUDES SFD,C SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	6	112	33	79	17	21	7	2	6	2	0	11	8
SMSA: KILLEEN-TEMPLE, TX													
TOTAL	30	1067	252	815	125	15	72	46	7	0	0	62	49
SFD,F	30	1067	252	815	125	15	72	46	7	0	0	62	49
2/ SMSA: LONGVIEW, TX													
TOTAL	11	153	34	119	10	8	0	10	0	0	0	27	14
SFD,F	11	153	34	119	10	8	0	10	0	0	0	27	14
SMSA: SHERMAN-DENISON, TX													
TOTAL	10	67	27	40	10	25	2	4	4	0	0	27	12
SFD,F	10	67	27	40	10	25	2	4	4	0	0	27	12
SMSA: TYLER, TX													
TOTAL	7	127	32	95	40	42	21	19	0	0	3	21	18
SFD,F	7	127	32	95	40	42	21	19	0	0	3	21	18
SMSA: WACO, TX													
TOTAL	17	320	115	205	70	34	37	31	2	0	1	56	35
SFD,F	17	320	115	205	70	34	37	31	2	0	1	56	35

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ Excludes Hood, Parker and Wise Counties. Includes Dallas, Denton, Ellis, Kaufman and Rockwall Counties. For Johnson and Tarrant Counties see Ft. Worth jurisdiction.

2/ Gregg County portion only. Harrison County in Shreveport jurisdiction.

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 06-FORT WORTH,TEXAS INSURING OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
1/ SMSA: ABILENE, TX													
TOTAL	16	392	26	366	54	14	36	17	1	0	0	86	73
OTHER INCLUDES SFD,F SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	20	392	26	366	54	14	36	17	1	0	0	86	73
2/ SMSA: DALLAS-FORT WORTH , TX													
TOTAL	125	3948	1536	2412	643	26	182	200	125	136	62	1226	550
SFD,F	121	3878	1536	2342	603	25	182	200	124	97	62	1206	530
SFA,F	5	70	0	70	40	57	0	0	1	39	0	20	20
SMSA: SAN ANGELO, TX													
TOTAL	9	234	139	95	24	25	21	3	0	0	0	102	28
SFD,F	9	234	139	95	24	25	21	3	0	0	0	102	28
3/ SMSA: WICHITA FALLS, TX													
TOTAL	11	208	69	139	20	14	3	11	2	4	0	50	42
OTHER INCLUDES SFD,F SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	12	208	69	139	20	14	3	11	2	4	0	50	42

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ Excludes Callahan and Jones Counties.
2/ Excludes Hood, Parker, and Wise Counties. Includes Johnson and Tarrant Counties only, Dallas, Denton, Ellis, Kaufman, and Rockwall Counties in Dallas jurisdiction.
3/ Excludes Clay County.

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 06-HOUSTON,TEXAS INSURING OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
1/ SMSA: BEAUMONT-PORT ARTHUR-ORANGE, TX													
TOTAL	15	169	22	147	26	17	3	21	2	0	0	40	34
SFD,F	15	169	22	147	26	17	3	21	2	0	0	40	34
SMSA: BRYAN-COLLEGE STATION, TX													
TOTAL	7	222	7	215	24	11	0	24	0	0	0	87	80
OTHER INCLUDES SFD,F SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	7	222	7	215	24	11	0	24	0	0	0	87	80
SMSA: GALVESTON-TEXAS CITY, TX													
TOTAL	13	246	73	173	21	12	7	4	9	1	0	139	104
SFD,F	13	246	73	173	21	12	7	4	9	1	0	139	104
2/ SMSA: HOUSTON, TX													
TOTAL	161	19369	7638	11731	2343	19	1229	745	278	91	115	7175	4217
SFD,F	151	18475	7351	11124	2197	19	1173	694	259	71	114	6871	4012
SFA,F	15	894	287	607	146	24	56	51	19	20	1	304	205

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ Excludes Hardin County.
2/ Excludes Brazoria, Liberty, and Waller Counties.

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 06-LITTLE ROCK,ARKANSAS AREA OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	SPECULATIVE COMPLETIONS: NO. UNSOLD	SPECULATIVE COMPLETIONS: % UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
1/ SMSA: FAYETTEVILLE-SPRINGDALE, AR													
TOTAL	9	151	40	111	59	53	29	22	8	0	0	46	29
SFD,F	9	151	40	111	59	53	29	22	8	0	0	46	29
2/ SMSA: FORT SMITH, AR-OK													
TOTAL	8	199	91	108	19	17	8	3	6	2	0	4	2
SFD,F	8	199	91	108	19	17	8	3	6	2	0	4	2
3/ SMSA: LITTLE ROCK-NORTH LITTLE ROCK, AR													
TOTAL	66	1422	329	1093	354	32	129	167	49	9	23	410	280
SFD,F	66	1422	329	1093	354	32	129	167	49	9	23	410	280
4/ SMSA: MEMPHIS, TN-AR-MS													
TOTAL	5	70	10	60	0	0	0	0	0	0	0	39	38
SFD,F	5	70	10	60	0	0	0	0	0	0	0	39	38
SMSA: PINE BLUFF, AR													
TOTAL	7	86	47	39	12	30	3	5	1	3	2	24	12
SFD,F	7	86	47	39	12	30	3	5	1	3	2	24	12
5/ SMSA: TEXARKANA, TX-AR													
TOTAL	31	258	76	182	49	26	31	13	4	1	2	52	28
OTHER INCLUDES SFD,F SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	31	258	76	182	49	26	31	13	4	1	2	52	28

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ Excludes Benton County.
2/ AR portion only.
3/ Excludes Saline County.
4/ AR portion only.
5/ Excludes Little River County,AR, Includes Bowie County TX.

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 06-LUBBOCK,TEXAS INSURING OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SMSA: AMARILLO, TX													
TOTAL	47	1064	92	972	384	39	358	23	3	0	0	220	193
OTHER INCLUDES SFD,F SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	47	1064	92	972	384	39	358	23	3	0	0	220	193
SMSA: EL PASO, TX													
TOTAL	44	2421	182	2239	629	28	585	44	0	0	0	556	518
OTHER INCLUDES SFD,F SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	46	2421	182	2239	629	28	585	44	0	0	0	556	518
SMSA: LUBBOCK, TX													
TOTAL	28	1099	146	953	287	30	270	14	3	0	0	246	213
OTHER INCLUDES SFD,F SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	29	1099	146	953	287	30	270	14	3	0	0	246	213
SMSA: MIDLAND, TX													
TOTAL	31	419	38	381	93	24	88	5	0	0	0	114	109
OTHER INCLUDES SFD,F SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	32	419	38	381	93	24	88	5	0	0	0	114	109
SMSA: ODESSA, TX													
TOTAL	10	480	41	439	161	36	144	14	3	0	0	96	84
SFD,F	10	480	41	439	161	36	144	14	3	0	0	96	84

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 06-NEW ORLEANS,LOUISIANA AREA OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
1/ SMSA: BATON ROUGE, LA													
TOTAL	29	1198	248	950	368	38	184	123	40	21	0	704	473
SFD,F	29	1198	248	950	368	38	184	123	40	21	0	704	473
SMSA: LAFAYETTE, LA													
TOTAL	23	300	114	186	14	7	14	0	0	0	0	93	70
OTHER INCLUDES SFD,F SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	23	300	114	186	14	7	14	0	0	0	0	93	70
SMSA: LAKE CHARLES, LA													
TOTAL	15	128	25	103	5	4	2	3	0	0	0	65	52
OTHER INCLUDES SFD,F SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	15	128	25	103	5	4	2	3	0	0	0	65	52
SMSA: NEW ORLEANS, LA													
TOTAL	71	2120	273	1847	157	8	17	124	12	4	12	735	492
OTHER INCLUDES SFD,F SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	71	2120	273	1847	157	8	17	124	12	4	12	735	492

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ Excludes Ascension and West Baton Rouge Parishes.

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 06-OKLAHOMA CITY,OKLAHOMA AREA OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SMSA: LAWTON, OK													
TOTAL	13	443	102	341	2	0	0	1	0	1	0	147	44
SFD,F	13	443	102	341	2	0	0	1	0	1	0	147	44
SMSA: OKLAHOMA CITY, OK													
TOTAL	121	3178	830	2348	601	25	323	164	82	32	19	1182	811
SFD,F	113	2997	782	2215	541	24	309	118	82	32	19	1103	751
SFA,C	5	143	26	117	50	42	6	44	0	0	0	67	51
OTHER INCLUDES SFD,C MF,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	6	38	22	16	10	62	8	2	0	0	0	12	9

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 06-SAN ANTONIO,TEXAS AREA OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SMSA: AUSTIN, TX													
TOTAL	40	1729	231	1498	328	21	50	95	101	82	4	282	215
OTHER INCLUDES SFD,F SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	41	1729	231	1498	328	21	50	95	101	82	4	282	215
SMSA: BROWNSVILLE-HARLINGEN-SAN BENITO, TX													
TOTAL	14	197	88	109	22	20	8	6	8	0	18	68	36
OTHER INCLUDES SFD,F SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	15	197	88	109	22	20	8	6	8	0	18	68	36
SMSA: CORPUS CHRISTI, TX													
TOTAL	13	330	52	278	67	24	18	31	12	6	1	57	34
OTHER INCLUDES SFD,F SFA,F SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	15	330	52	278	67	24	18	31	12	6	1	57	34
SMSA: LAREDO, TX													
FEWER THAN FIVE SUBDIVISIONS REPORTED													
SMSA: MC ALLEN-PHARR-EDINBURG, TX													
TOTAL	15	254	42	212	52	24	14	16	22	0	0	63	41
SFD,F	15	254	42	212	52	24	14	16	22	0	0	63	41
SMSA: SAN ANTONIO, TX 1/													
TOTAL	59	2226	314	1912	432	22	129	141	102	60	42	606	442
SFD,F	57	2166	300	1866	405	21	126	140	86	53	28	577	416
OTHER INCLUDES SFA,F SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	5	60	14	46	27	58	3	1	16	7	14	29	26

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ Excludes Hays County.

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 06-SHREVEPORT, LOUISIANA INSURING OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
1/ SMSA: ALEXANDRIA, LA													
TOTAL	16	258	89	169	20	11	0	15	5	0	0	56	39
SFD,F	16	258	89	169	20	11	0	15	5	0	0	56	39
SMSA: MONROE, LA													
TOTAL	23	337	140	197	35	17	21	4	5	5	8	109	81
SFD,F	23	337	140	197	35	17	21	4	5	5	8	109	81
2/ SMSA: SHREVEPORT, LA													
TOTAL	20	397	60	337	331	98	16	80	224	11	1	239	197
OTHER INCLUDES SFD,F SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	20	397	60	337	331	98	16	80	224	11	1	239	197

3/
NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ Excludes Grant Parish.
2/ Excludes Webster Parish.
3/ Harrison County TX. portion of Longview SMSA not reported. Gregg County in Dallas jurisdiction.

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 06-TULSA,OKLAHOMA INSURING OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	UNITS COMPLETED DURING 1976: NO. SOLD BEFORE CONST. START	UNITS COMPLETED DURING 1976: SPECULATIVE COMPLETIONS: TOTAL UNITS	UNITS COMPLETED DURING 1976: SPECULATIVE COMPLETIONS: NO. UNSOLD	UNITS COMPLETED DURING 1976: SPECULATIVE COMPLETIONS: % UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: UNSOLD
SMSA: TULSA, OK													
TOTAL	85	2291	1503	788	199	25	168	31	0	0	0	385	139
SFD,F	85	2291	1503	788	199	25	168	31	0	0	0	385	139

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NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ OK portion of Fort Smith SMSA not reported.

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 07-DES MOINES, IOWA INSURING OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SMSA: CEDAR RAPIDS, IA													
TOTAL	22	394	53	341	217	63	151	34	13	19	0	105	93
OTHER INCLUDES SFD,F MF,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	22	394	53	341	217	63	151	34	13	19	0	105	93
1/ SMSA: DAVENPORT-ROCK ISLAND-MOLINE, IA-IL													
TOTAL	35	611	146	465	99	21	23	53	4	19	0	134	53
SFD,F	31	531	146	385	65	16	19	31	4	11	0	102	45
MF,C	5	80	0	80	34	42	4	22	0	8	0	32	8
SMSA: DES MOINES, IA													
TOTAL	33	460	157	303	29	9	5	14	9	1	5	157	134
OTHER INCLUDES SFD,F SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	33	460	157	303	29	9	5	14	9	1	5	157	134
SMSA: DUBUQUE, IA													
TOTAL	7	119	48	71	2	2	2	0	0	0	0	23	23
SFD,F	7	119	48	71	2	2	2	0	0	0	0	23	23
2/ SMSA: OMAHA, NE-IA													
TOTAL	5	29	17	12	0	0	0	0	0	0	0	10	10
SFD,F	5	29	17	12	0	0	0	0	0	0	0	10	10
3/ SMSA: SIOUX CITY, IA-NE													
TOTAL	10	92	31	61	2	3	0	0	2	0	0	48	30
SFD,F	10	92	31	61	2	3	0	0	2	0	0	48	30
SMSA: WATERLOO-CEDAR FALLS, IA													
TOTAL	21	95	16	79	5	6	2	1	2	0	0	31	28
OTHER INCLUDES SFD,F SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	22	95	16	79	5	6	2	1	2	0	0	31	28

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ IA portion only.
2/ NA portion only.
3/ A portion only.

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 07-KANSAS CITY,KANSAS AREA OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
1/ SMSA: KANSAS CITY, MO-KS													
TOTAL	118	2995	1474	1521	318	20	0	175	64	79	26	861	572
SFD,F	108	2672	1380	1292	226	17	0	146	39	41	16	693	442
OTHER INCLUDES SFA,F SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	14	323	94	229	92	40	0	29	25	38	10	168	130
2/ SMSA: ST JOSEPH, MO													
TOTAL	11	192	18	174	0	0	0	0	0	0	0	74	71
OTHER INCLUDES SFD,F SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	11	192	18	174	0	0	0	0	0	0	0	74	71
SMSA: SPRINGFIELD, MO													
TOTAL	60	1119	217	902	223	24	104	106	10	3	7	187	145
SFD,F	60	1119	217	902	223	24	104	106	10	3	7	187	145

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ Includes Johnson and Wyandotte Counties in KS.
2/ Excludes Andrew County.

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 07-OMAHA,NEBRASKA AREA OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SMSA: LINCOLN, NE													
TOTAL	50	695	295	400	90	22	30	23	11	26	2	289	193
OTHER INCLUDES SFD,F SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	52	695	295	400	90	22	30	23	11	26	2	289	193
1/ SMSA: OMAHA, NE-IA													
TOTAL	87	1618	753	865	146	16	30	39	43	34	20	479	358
OTHER INCLUDES SFD,F SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	89	1618	753	865	146	16	30	39	43	34	20	479	358
2/ SMSA: SIOUX CITY, IA-NE													
TOTAL	6	63	17	46	0	0	0	0	0	0	0	16	11
SFD,F	6	63	17	46	0	0	0	0	0	0	0	16	11

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ NE portion only.
2/ NE portion only.

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 07-ST.LOUIS,MISSOURI AREA OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SMSA: COLUMBIA, MO													
TOTAL	21	258	64	194	53	27	33	19	1	0	0	36	27
OTHER INCLUDES SFD,F MF,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	22	258	64	194	53	27	33	19	1	0	0	36	27
1/ SMSA: ST LOUIS, MO-IL													
TOTAL	172	5146	4378	768	276	35	146	58	40	32	33	1280	241
SFD,F	160	4798	4190	608	192	31	113	40	23	16	0	1140	136
OTHER INCLUDES SFA,F MF,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	14	348	188	160	84	52	33	18	17	16	33	140	105

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ Excludes St. Louis City, MO portion only.

REGION: 07-TOPEKA,KANSAS INSURING OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SMSA: TOPEKA, KS													
TOTAL	36	448	261	187	24	12	14	8	1	1	3	46	21
SFD,F	36	448	261	187	24	12	14	8	1	1	3	46	21
SMSA: WICHITA, KS													
TOTAL	73	1373	116	1257	494	39	460	32	2	0	0	120	102
SFD,F	73	1373	116	1257	494	39	460	32	2	0	0	120	102

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 08-DENVER,COLORADO INSURING OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
1/ SMSA: COLORADO SPRINGS, CO													
TOTAL	7	418	121	297	192	64	57	84	41	10	1	120	79
SFD,F	7	418	121	297	192	64	57	84	41	10	1	120	79
2/ SMSA: DENVER-BOULDER , CO													
TOTAL	119	7382	3261	4121	2040	49	414	1213	301	112	79	3151	1267
SFD,F	99	6459	2938	3521	1774	50	344	1152	226	52	65	2615	999
SFA,F	11	493	149	344	178	51	29	44	50	55	4	252	136
OTHER INCLUDES SFD,C SFA,C MF,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	9	430	174	256	88	34	41	17	25	5	10	284	132
SMSA: FORT COLLINS, CO													
TOTAL	21	519	396	123	26	21	8	14	4	0	0	237	49
SFD,F	21	519	396	123	26	21	8	14	4	0	0	237	49
SMSA: GREELEY, CO													
TOTAL	20	486	382	104	27	25	24	2	1	0	0	142	22
SFD,F	20	486	382	104	27	25	24	2	1	0	0	142	22
SMSA: PUEBLO, CO													
FEWER THAN FIVE SUBDIVISIONS REPORTED													

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ Excludes Teller County.
2/ Excludes Gilpin County.

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 08-FARGO,NORTH DAKOTA INSURING OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SMSA: FARGO-MOORHEAD, ND-MN													
TOTAL	19	353	191	162	69	42	0	61	8	0	0	199	199
SFD,F	18	260	171	89	35	39	0	27	8	0	0	133	133
SFA,C	6	93	20	73	34	46	0	34	0	0	0	66	66

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ ND portion only.

REGION: 08-HELENA,MONTANA INSURING OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SMSA: BILLINGS, MT													
TOTAL	40	845	392	453	125	27	123	2	0	0	0	246	151
SFD,F	40	845	392	453	125	27	123	2	0	0	0	246	151
SMSA: GREAT FALLS, MT													
TOTAL	10	149	58	91	13	14	8	3	2	0	0	71	55
SFD,F	10	149	58	91	13	14	8	3	2	0	0	71	55

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 08-SALT LAKE CITY,UTAH INSURING OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	SPECULATIVE COMPLETIONS: NO. UNSOLD	SPECULATIVE COMPLETIONS: % UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SMSA: PROVO-OREM, UT													
TOTAL	88	1248	501	747	152	20	48	82	15	7	1	383	296
SFD,F	82	1147	493	654	141	21	47	79	13	2	1	336	249
OTHER INCLUDES SFD,C SFA,F SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	7	101	8	93	11	11	1	3	2	5	0	47	47
SMSA: SALT LAKE CITY-OGDEN, UT													
TOTAL	237	5920	2290	3630	955	26	337	375	169	24	0	2038	1073
SFD,F	220	5132	2190	2942	718	24	198	355	141	24	0	1684	812
OTHER INCLUDES SFA,F SFA,C MF,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	21	788	100	688	237	34	189	20	28	0	0	354	261

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

REGION: 08-SIOUX FALLS,SOUTH DAKOTA INSURING OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	SPECULATIVE COMPLETIONS: NO. UNSOLD	SPECULATIVE COMPLETIONS: % UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SMSA: SIOUX FALLS, SD													
TOTAL	16	305	129	176	46	26	26	17	3	0	0	136	95
OTHER INCLUDES SFD,F SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	16	305	129	176	46	26	26	17	3	0	0	136	95

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 09-HONOLULU,HAWAII AREA OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	SPECULATIVE COMPLETIONS: NO. UNSOLD	SPECULATIVE COMPLETIONS: % UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SMSA: HONOLULU, HI													
TOTAL	109	5664	1015	4649	2084	44	317	736	725	306	1643	1223	742
SFD,F	32	1014	419	595	95	15	22	66	7	0	7	101	28
MF,C	60	4236	596	3640	1831	50	295	545	685	306	1363	986	593
OTHER INCLUDES SFA,F SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	17	414	0	414	158	38	0	125	33	0	273	136	121

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 09-LOS ANGELES,CALIFORNIA AREA OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SMSA: BAKERSFIELD, CA													
TOTAL	18	506	0	506	29	5	0	15	14	0	0	132	66
SFD,F	13	417	0	417	26	6	0	15	11	0	0	112	56
OTHER INCLUDES SFD,C SFA,F SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	5	89	0	89	3	3	0	0	3	0	0	20	10
SMSA: LOS ANGELES-LONG BEACH, CA													
TOTAL	438	11218	0	11218	383	3	34	171	44	134	380	4977	2879
SFD,F	221	5385	0	5385	129	2	14	73	26	16	0	3348	1798
SFA,C	127	2996	0	2996	160	5	20	96	0	44	132	1325	883
MF,C	45	1281	0	1281	72	5	0	0	8	64	222	135	135
OTHER INCLUDES SFD,C SFA,F MF,CP (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	45	1556	0	1556	22	1	0	2	10	10	26	169	63
SMSA: OXNARD-SIMI VALLEY-VENTURA, CA													
TOTAL	148	3701	0	3701	40	1	0	0	36	4	27	2597	514
SFD,F	110	2599	0	2599	0	0	0	0	0	0	0	1781	259
SFA,F	18	666	0	666	38	5	0	0	34	4	0	456	172
OTHER INCLUDES SFD,C SFA,C MF,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	20	436	0	436	2	0	0	0	2	0	27	360	83
SMSA: SANTA BARBARA-SANTA MARIA-LOMPOC, CA													
TOTAL	24	608	0	608	33	5	0	22	10	1	118	326	74
SFD,F	16	508	0	508	33	6	0	22	10	1	0	200	15
OTHER INCLUDES SFA,F SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	8	100	0	100	0	0	0	0	0	0	118	126	59

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 09-PHOENIX,ARIZONA INSURING OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	SPECULATIVE COMPLETIONS: NO. UNSOLD	SPECULATIVE COMPLETIONS: % UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SMSA: PHOENIX, AZ													
TOTAL	189	6943	3710	3233	934	28	340	286	128	180	172	2692	751
SFD,F	155	5966	3329	2637	722	27	282	246	78	116	58	2401	613
SFA,F	15	580	312	268	142	52	56	40	38	8	63	208	70
SFA,C	17	347	55	292	70	23	2	0	12	56	49	61	58
OTHER INCLUDES SFD,C MF,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	6	50	14	36	0	0	0	0	0	0	2	22	10
SMSA: TUCSON, AZ													
TOTAL	62	1715	683	1032	224	21	48	53	80	43	10	581	268
SFD,F	48	1349	644	705	145	20	48	37	48	12	2	546	239
OTHER INCLUDES SFD,C SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	14	366	39	327	79	24	0	16	32	31	8	35	29

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

REGION: 09-RENO,NEVADA INSURING OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	SPECULATIVE COMPLETIONS: NO. UNSOLD	SPECULATIVE COMPLETIONS: % UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SMSA: LAS VEGAS, NV													
TOTAL	64	3435	324	3111	477	15	77	281	90	29	0	569	348
SFD,F	59	3217	324	2893	448	15	77	276	80	15	0	503	295
SFA,F	5	218	0	218	29	13	0	5	10	14	0	66	53
SMSA: RENO, NV													
TOTAL	32	1046	379	667	5	0	1	0	2	2	0	630	184
OTHER INCLUDES SFD,F SFA,F SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	32	1046	379	667	5	0	1	0	2	2	0	630	184

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 09-SACRAMENTO,CALIFORNIA INSURING OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SMSA: SACRAMENTO, CA													
TOTAL	208	5624	2431	3193	359	11	154	113	35	57	7	2009	1009
SFD,F	167	4238	1949	2289	310	13	130	109	33	38	1	1628	749
SFA,F	37	1233	411	822	26	3	12	4	2	8	6	286	221
OTHER INCLUDES SFD,C SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	6	153	71	82	23	28	12	0	0	11	0	95	39
SMSA: STOCKTON, CA													
TOTAL	42	1225	742	483	38	7	15	18	3	2	6	359	102
OTHER INCLUDES SFD,F SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	43	1225	742	483	38	7	15	18	3	2	6	359	102

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

REGION: 09-SAN DIEGO,CALIFORNIA INSURING OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SMSA: SAN DIEGO, CA													
TOTAL	224	7638	908	6730	360	5	22	30	194	114	392	4258	2267
SFD,F	148	4966	796	4170	162	3	19	30	33	80	2	3009	1653
SFA,F	29	1010	97	913	17	1	0	0	7	10	43	523	261
SFA,C	42	1249	15	1234	41	3	3	0	28	10	208	726	353
OTHER INCLUDES SFD,C MF,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	9	413	0	413	140	33	0	0	126	14	139	0	0

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTM OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 09-SAN FRANCISCO,CALIFORNIA AREA OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	SPECULATIVE COMPLETIONS: NO. UNSOLD	SPECULATIVE COMPLETIONS: % UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SMSA: FRESNO, CA													
TOTAL	9	677	677	0	0	0	0	0	0	0	0	211	13
SFD,F	9	677	677	0	0	0	0	0	0	0	0	211	13
SMSA: MODESTO, CA													
TOTAL	38	1206	506	700	28	4	15	13	0	0	0	287	185
SFD,F	38	1206	506	700	28	4	15	13	0	0	0	287	185
SMSA: SALINAS-SEASIDE-MONTEREY, CA													
TOTAL	5	267	267	0	0	0	0	0	0	0	0	101	44
OTHER INCLUDES SFD,F SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	5	267	267	0	0	0	0	0	0	0	0	101	44
SMSA: SAN FRANCISCO-OAKLAND, CA													
TOTAL	94	4945	4428	517	501	96	14	194	48	245	20	1541	261
SFD,F	72	3357	3108	249	241	96	6	194	20	21	11	1198	215
SFA,F	17	1057	1012	45	37	82	8	0	28	1	9	287	46
OTHER INCLUDES SFA,C MF,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	5	531	308	223	223	100	0	0	0	223	0	56	0
SMSA: SAN JOSE, CA													
TOTAL	69	2987	2945	42	42	100	25	10	2	5	0	1233	196
SFD,F	59	2699	2663	36	36	100	25	4	2	5	0	972	135
SFA,F	10	288	282	6	6	100	0	6	0	0	0	261	61
SMSA: SANTA CRUZ, CA													
FEWER THAN FIVE SUBDIVISIONS REPORTED													
SMSA: SANTA ROSA, CA													
TOTAL	25	1409	1349	60	60	100	13	22	4	21	0	392	84
OTHER INCLUDES SFD,F SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	25	1409	1349	60	60	100	13	22	4	21	0	392	84
SMSA: VALLEJO-FAIRFIELD-NAPA, CA													
TOTAL	32	2096	1987	109	109	100	59	11	31	8	0	399	119

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 09-SAN FRANCISCO,CALIFORNIA AREA OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
OTHER INCLUDES SFD,F SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	32	2096	1987	109	109	100	59	11	31	8	0	399	119

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ Excludes San Francisco County.

REGION: 09-SANTA ANA,CALIFORNIA INSURING OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SMSA: ANAHEIM-SANTA ANA-GARDEN GROVE, CA													
TOTAL	399	13247	24	13223	154	1	82	16	35	21	36	8417	2099
SFD,F	273	8443	24	8419	76	0	30	13	20	13	0	5124	1150
SFA,F	71	2533	0	2533	61	2	46	3	10	2	0	1713	455
OTHER INCLUDES SFA,C MF,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	56	2271	0	2271	17	0	6	0	5	6	36	1580	494
SMSA: RIVERSIDE-SAN BERNARDINO-ONTARIO, CA													
TOTAL	325	7905	14	7891	311	3	106	116	63	26	444	5135	2229
SFD,F	275	6774	0	6774	221	3	68	96	36	21	79	4334	1792
SFA,F	34	760	14	746	70	9	38	6	21	5	229	716	417
SFA,C	11	343	0	343	20	5	0	14	6	0	86	0	0
OTHER INCLUDES SFD,C MF,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	5	28	0	28	0	0	0	0	0	0	50	85	20

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 10-ANCHORAGE,ALASKA INSURING OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	SPECULATIVE COMPLETIONS: NO. UNSOLD	SPECULATIVE COMPLETIONS: % UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SMSA: ANCHORAGE, AK													
TOTAL	58	962	127	835	214	25	52	97	31	34	27	333	210
SFD,F	28	465	55	410	107	26	28	50	16	13	12	86	57
SFA,C	16	267	36	231	35	15	9	16	6	4	0	122	57
OTHER INCLUDES SFD,C SFA,F MF,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	18	230	36	194	72	37	15	31	9	17	15	125	96

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

REGION: 10-BOISE,IDAHO INSURING OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	SPECULATIVE COMPLETIONS: NO. UNSOLD	SPECULATIVE COMPLETIONS: % UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SMSA: BOISE CITY, ID													
TOTAL	40	851	196	655	75	11	27	32	8	8	22	231	163
OTHER INCLUDES SFD,F SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	41	851	196	655	75	11	27	32	8	8	22	231	163

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 10-PORTLAND,OREGON AREA OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SMSA: EUGENE-SPRINGFIELD, OR													
TOTAL	13	136	99	37	15	40	9	6	0	0	0	38	22
SFD,F	13	136	99	37	15	40	9	6	0	0	0	38	22
SMSA: PORTLAND, OR-WA 1/													
TOTAL	167	3055	1198	1857	531	28	316	167	42	6	8	667	392
SFD,F	167	3055	1198	1857	531	28	316	167	42	6	8	667	392
SMSA: SALEM, OR													
TOTAL	27	741	359	382	19	4	18	1	0	0	0	56	17
SFD,F	27	741	359	382	19	4	18	1	0	0	0	56	17

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

1/ Includes Clark County WA.

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 10-SEATTLE,WASHINGTON AREA OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SMSA: SEATTLE-EVERETT, WA													
TOTAL	371	6306	1219	5087	610	11	165	308	117	20	40	1093	919
SFD,F	306	4513	983	3530	442	12	124	226	72	20	5	1053	919
MF,C	58	1531	229	1302	105	8	22	82	1	0	35	0	0
OTHER INCLUDES SFD,C SFA,F SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	8	262	7	255	63	24	19	0	44	0	0	40	0
SMSA: TACOMA, WA													
TOTAL	82	929	174	755	205	27	112	65	23	5	5	230	167
OTHER INCLUDES SFD,F SFA,F (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	82	929	174	755	205	27	112	65	23	5	5	230	167
SMSA: YAKIMA, WA													
TOTAL	33	183	35	148	57	38	20	33	4	0	0	101	99
OTHER INCLUDES SFD,F SFA,F SFA,C MF,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	33	183	35	148	57	38	20	33	4	0	0	101	99

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

SUMMARY OF RESULTS OF HUD SURVEY OF UNSOLD NEW SALES HOUSING UNITS
AS OF JANUARY 1, 1977

REGION: 10-SPOKANE,WASHINGTON INSURING OFFICE

SALES HOUSING CATEGORY	SUB-DIVISIONS COVERED	UNITS COMPLETED DURING 1976: TOTAL UNITS COMPLETED	NO. SOLD BEFORE CONST. START	SPECULATIVE COMPLETIONS: TOTAL UNITS	NO. UNSOLD	% UNSOLD	UNSOLD UNITS BY MONTHS UNSOLD: 1 MO. OR LESS	1.1-3.0 MOS.	3.1-6.0 MOS.	6.1-12.0 MOS.	OVER 12 MOS.	UNITS UNDER CONSTRUCTION JANUARY 1, 1977: TOTAL	UNSOLD
SMSA: RICHLAND-KENNEWICK, WA													
TOTAL	71	1184	105	1079	93	8	41	27	19	6	0	320	253
OTHER INCLUDES SFD,F SFA,F SFA,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	71	1184	105	1079	93	8	41	27	19	6	0	320	253
SMSA: SPOKANE, WA													
TOTAL	115	1452	149	1303	103	7	57	34	10	2	0	420	311
SFD,F	112	1390	148	1242	94	7	57	25	10	2	0	415	306
OTHER INCLUDES SFD,C SFA,F SFA,C MF,C (COMBINED TO PREVENT DISCLOSURE OF INDIVIDUAL SUBDIVISION ACTIVITY)													
OTHER	6	62	1	61	9	14	0	9	0	0	0	5	5

NOTE: SURVEY INCLUDES ONLY SUBDIVISIONS WITH 5 OR MORE COMPLETIONS DURING CALENDAR YEAR 1976. THE UNSOLD UNITS REPORTED IN THE "OVER 12 MONTHS" CATEGORY INCLUDE ONLY THOSE IN SUBDIVISIONS WHICH WERE ACTIVE DURING THE CALENDAR YEAR. THE NUMBER OF SUBDIVISIONS BY HOUSING TYPE MAY NOT ADD TO TOTAL BECAUSE SOME SUBDIVISIONS CONTAIN MORE THAN ONE HOUSING TYPE.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: EMAD (CO) JUNE 24, 1976

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-247
Phone (202) 755-5277
(Spiegel)

FOR RELEASE:
Wednesday
August 10, 1977

Four States were named today to participate in a joint Federal agency program to develop better methods for delivering services to rural, "hard to reach," lower income persons seeking to participate in community development and housing programs.

The States selected are Illinois, California, Colorado and West Virginia. (See attached sheets for names of contacts.)

The program is jointly sponsored by the Department of Housing and Urban Development (HUD), and the Farmers Home Administration (FmHA) of the Department of Agriculture (USDA). HUD and FmHA jointly made the selections.

Funding of the project, expected to run for two years, comes from FmHA, $40 million, and HUD, $3 million.

The interagency agreement was signed by Robert C. Embry, Jr., HUD Assistant Secretary for Community Planning and Development, and Alex Mercure, USDA Assistant Secretary for Rural Development.

All work will be carried out by the States involved, and monitored by HUD and USDA in Washington and by representatives of FmHA and HUD field offices. Projects will include rehabilitation of housing, construction of new homes, winterization of dwellings, water and sewer projects, and other community development activities.

-more-

Each State will receive up to $10 million from FmHA, and $750,000 from HUD Block Grants and Research funds to cover the cost of the two-years of the demonstration.

Using Federal funds, each State will furnish several employees to help FmHA process the loan and grant applications generated under the program. All the program work is to be done by State employees and locally-employed persons.

First step in the program is a training period for project employees, the training to be carried out by the States through their Extension Services.

Thirty States sought to participate in the program.

# # #

HUD FACT SHEET

U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

(To Accompany HUD-No. 77-247)

HUD/USDA RURAL DEMONSTRATION

COLORADO

CONTACTS:

HUD

HUD Denver Regional Office
Lee Rhoad
1405 Curtis Street
Telephone (303) 327-4666

STATE

Colorado Division of Housing
Harold Knott, Project Director
1313 Sherman St.
Denver, Colo.
Telephone (303) 892-2033

COLORADO COUNTIES INVOLVED

Conejos	Mineral
Costilla	Rio Grande
Alamosa	Saquache

FUNDS

$ 750,000 - HUD
6,700,000 - USDA
$7,450,000 - (Two-year period)

HUD FACT SHEET

U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

(To Accompany HUD-No. 77-247)

HUD/USDA RURAL DEMONSTRATION

ILLINOIS

CONTACTS:

HUD

HUD Chicago Area Office
Fredi Schmutte
1 North Dearborn
Telephone (312) 353-1611

STATE

Illinois Dept. of Local
Government Affairs
Jane Voget, Project Directo
303 E. Monroe St.
Springfield, Ill.
Telephone (217) 782-7564

ILLINOIS COUNTIES INVOLVED

Bureau	Jasper
Putnam	Crawford
Marshall	Clay
Stark	Richland
Lawrence	Wayne
Edwards	Wabash
	White

FUNDS

$ 750,000 - HUD
10,000,000 - USDA
$10,750,000 - (Two-year period)

HUD FACT SHEET

U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

(To Accompany HUD-No. 77-247)

HUD/USDA RURAL DEMONSTRATION

WEST VIRGINIA

CONTACTS:

HUD

HUD Pittsburgh Area Office
Len Daniels
Two Allegheny Center
Telephone (412) 755-2608

STATE

West Virginia Housing
Development Fund
Charles Steele
Program Director
900 Charleston National Plaza
Telephone (304) 348-3732

WEST VIRGINIA COUNTIES INVOLVED

Boone	McDowell
Mingo	Wyoming
Logan	Raleigh

FUNDS

$ 750,000	- HUD
10,000,000	- USDA
$10,750,000	- (Two-year period)

HUD FACT SHEET

U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

(To Accompany HUD-No. 77-247)

HUD/USDA RURAL DEMONSTRATION

CALIFORNIA

CONTACTS:

HUD

HUD San Francisco Area Office
Joseph Lavendar
1 Embarcadero
Telephone (415) 556-8214

STATE

California Dept. of Housing
and Community Development
Ralph Palmer, Project Director
921 Tenth Street
Sacramento, Calif.
Telephone (916) 445-0836

CALIFORNIA COUNTIES INVOLVED

Plumas	Lassen
Siskiyou	Modoc

FUNDS

$ 750,000	-	HUD
10,000,000	-	USDA
$10,750,000	-	(Two-year period)

FILE COPY

Equal Opportunity Housing

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-249
PHONE (202) 755-5277
(Day)

FOR RELEASE:
Monday
August 15, 1977

The Department of Housing and Urban Development today made public a committee of 12 to select a new theme for its nationwide voluntary compliance billboard campaign.

Chester C. McGuire, Jr., HUD Assistant Secretary for Fair Housing and Equal Opportunity, said the present campaign theme, "Fair Housing - An Ideal for Americans" is outdated. It is currently in use on 1,000 billboards erected across the Nation by the Outdoor Advertising Association of America, Inc. Some 3,500 additional billboards on order will carry the new slogan.

The Committee, consisting of outstanding civil rights, fair housing and industry representatives, will meet in Washington on Tuesday, September 6, to review suggestions submitted by committee members and HUD employees.

Secretary Patricia Roberts Harris will announce the theme finally selected on September 15.

-more-

FILE COPY

The national fair housing billboard campaign was established by HUD in 1975 in cooperation with the Outdoor Advertising Association of America, and is administered by the Office of Voluntary Compliance in the Office of Fair Housing and Equal Opportunity.

Members of the committee are:

Tom Gale, Housing Director, National Urban League; Betty Adams, Chairman, Housing Task Force, Leadership Conference on Civil Rights; Margaret Ford, Acting Housing Director, NAACP.

Milton Smithman, Vice President, National Association of Home Builders; Wilson Tanner, Vice President, Outdoor Advertising Association of America, Inc.; Edward E. Simmons, Director, Member Services, National Association of Realtors.

Don McVay, Senior Vice President, American Newspaper Publishers Association; Chalres Foreman, Director, Field Services, National Committee Against Discrimination in Housing; T. C. Richardson, General Counsel, National Newspaper Publishers Association.

Lloyd Davis, Director, Office of Voluntary Compliance; Brian Hinman, Executive Director, National Neighbors, Inc.; and Kale Williams, Executive Director, Leadership Council for Metropolitan Open Communities (Chicago, Illinois).

# # #

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-252
Phone (202) 755-5277
(Norris)

FOR RELEASE:
Wednesday
August 17, 1977

Secretary Patricia Roberts Harris of the U. S. Department of Housing and Urban Development today announced regulation changes which are expected to make more attractive the securities issued for financing of Section 8 rental assisted projects for low income families.

The Section 8 program calls for lower income tenants to pay 15 to 25 percent of their income for rent and for Federal subsidies to owners to bring total monthly payments up to the approved total rent of the units.

The modified regulations are expected to facilitate the financing of the projects.

The financing is conducted by public housing agencies or their agencies or instrumentalities through the use of tax exempt securities designed to achieve lowest possible interest costs for long-term funding and construction financing.

The revised regulations, besides making the securities more attractive, will greatly facilitate HUD's processing of this type of financing and thereby reduce the overall costs of the housing.

The changes also will unblock the backlog of financing applications which were awaiting publication of the final regulations. The regulations were published in the Federal Register Aug. 3.

- more -

A feature of the new regulations is an escrow procedure for holding bond proceeds. The regulations safeguard the interests of bond holders, particularly by requiring that the proceeds of the permanent obligations be held in escrow until after completion of the project and execution of the HUD Section 8 housing assistance payments contract.

The escrow procedure is not required where: the obligations are guaranteed by a State or unit of general local government; construction advances are insured by FHA; or, the permanent obligations are not issued until after completion of construction.

Upon completion of the project and execution of the housing assistance payments contract, the bond proceeds will be used to discharge the short term construction loan. The bond proceeds will also be used to pay for the expenses of issuance of the permanent obligations and to provide for a reserve up to one year's debt service. The reserve will be used only for debt service on the bonds.

The amount of outstanding permanent tax-exempt obligations may not exceed the HUD-approved development cost of the project, plus expenses of issuance of the obligations and an amount to establish a reserve fund up to one year's debt service. Where the project involves a profit-motivated owner, the loan to the owner may not exceed 90 percent of the HUD-approved development cost.

When an application is approved and meets all requirements, HUD will issue approval of tax exemption.

# # #

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-259
Phone (202) 755-5277
(Flynn)

FOR RELEASE:
Thursday
August 18, 1977

Patricia Roberts Harris, Secretary of Housing and Urban Development, announced today that HUD and the National Flood Insurers Association (NFIA) have failed to reach agreement on a proposed HUD-NFIA agreement to replace the present contract under the National Flood Insurance program which expires December 31, 1977.

Despite months of negotiations for a new agreement between NFIA and HUD, during which many contested issues were resolved, NFIA was finally unwilling to recognize the Secretary's authority to control program expenditures that would be paid for with Federal funds and Flood Insurance premiums.

The NFIA is a pool of more than 130 property and casualty insurance companies which currently has responsibility for the sale, issuance, and servicing of flood insurance policies, including adjustment of claims.

-more-

Secretary Harris today urged that organizations, including representatives of the property and casualty insurance industry, respond to the Request for Proposal (H-4183) issued by HUD on July 20. Proposals must be received by HUD no later than Sept. 23 of this year.

The Secretary stressed that all proposals will be considered on a strictly competitive basis.

# # #

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-268
Phone (202) 755-5277
(Chico)

FOR RELEASE:
Friday,
August 26, 1977

Escalating housing costs have eliminated the prospect of homeownership for too many American families, HUD Secretary Patricia Roberts Harris said today. Accordingly, she announced the appointment of a Task Force on Housing Costs to develop, evaluate and recommend ways to reduce costs. Thirty-five members have been appointed and seven others will be announced later.

Appointed to the task force were representatives of all facets of the housing industry including housing experts, organized labor, builders, consumer groups, members of the academic community, and elected officials.

Members of the task force were selected for their knowledge of specific components of housing costs and for their ability to present diverse points of view, the Secretary said.

There is a wide geographic representation. The Secretary appointed William J. White, General Manager of HUD's New Community Development Corporation, as chairman.

-more-

"There have been price increases in every component of the complex housing production process," Secretary Harris said. "We have a national problem of housing that is too expensive for the average family."

The Secretary noted that there had been an 8 to 16 percent jump in lumber costs alone in the past three weeks. "The median sales price for new homes is up 89% since 1970," the Secretary said. "But median income is only up 47 percent. This illustrates the problem."

"Lacking a national focus on ways to stem or reduce the costs of housing, the price to the consumer has increased more rapidly in recent years than has median household income," Secretary Harris said. "Drawing on the experience and expert of this advisory group, this Department intends to provide leadership to identify those costs that can be reduced or stabilized."

She said that while many aspects of the problem have been studied by an informal task force within HUD, "we now need a broader range of opinions and experience than is available within HUD. This task force is an expansion of the informal HUD working group to meet that need."

The first meeting is scheduled for October 5 and 6, at the HUD Building in Washington, D. C.

Mr. White, who headed a HUD steering committee to develop guidelines and working papers for the task force, said the group will consider all subject areas. "Their diversity of opinions, experience and insights will compliment the perspectives of our own people, and are invaluable to us in this inquiry," he said.

-more-

Actions identified for consideration by the task force involve procedural and administrative changes and some that may require new Federal legislation for effective implementation.

The interim report on housing costs prepared by the HUD working group lists some 80 cost-reducing ideas, each of which was evaluated in terms of cost impact, feasibility, actions necessary for implementation, and need for further study.

Component subjects were: local land use; state and local building codes; HUD/FHA processing; HUD environmental reviews; financing costs and the secondary finance markets; large-scale land acquisition and development; and settlement costs.

The newly-established task force will review and evaluate the report, but will not be limited by the scope of the report.

Members from outside the Federal Government are: Robert C. Bates, executive vice president, Chicago Title Insurance Co., Chicago, Ill.; Howard M. Benedict, realtor, Benedict Companies, Hamden, Conn.; Mary Brooks, urban planner, Suburban Action Institute, New York, N.Y.; John Crosland, home builder, Chairman, Housing Cost Committee of the National Association of Home Builders, The John Crosland Co., Charlotte, N.C.

Also, Charles Dixon, broker and developer, Kansas City, Mo.; Cushing N. Dolbeare, consultant on Housing Policy and Programs, Chairperson, Ad Hoc Coalition on Low-Income Housing, Wash., D.C.; A. Carleton Dukess, president, National Rehabilitation Association, New York,N.Y.; David G. Fox, home builder, Fox and Jacobs, Dallas, Tex.; Robert A. Georgine, president, Building and Construction Trades Department, AFL-CIO, Wash.,D.C.; Constance Gibson, New Jersey Mortgage Finance Agency; Newark, N.J.; Bertrand Goldberg, Bertrand Goldberg & Associates (Architects), Chicago, Ill.; Daniel B. Grady, president, Sanfric, Inc. (Housing Consultant), San Diego, Cal.

Also, Mary Grigsby, president and chief executive officer, Houston First Savings and Loan, Houston, Tex.; Theodore R. Hagans, Jr., president, Ft. Lincoln New Town, Wash.,D.C.; Robert Healy, senior associate, Conservation Foundation, Wash.,D.C.; Patsy Hennin, Shelter Institute (rural housing), Bath, Ma.; Ralph Johnson, president, NAHB Research Foundation, Rockville, Md.; James M. Kinney, president, Guild Mortgage Co., San Diego, Cal.; L. Edward Lashman, Jr., chairman, Massachusetts Housing Finance Agency, and Director of External Projects, Harvard University, Cambridge, Mass.; David Miller, vice chairman, National Institute of Building Sciences, Cleveland, Ohio.

-more-

Also, Mary Neuhauser, Mayor, Iowa City, Iowa; Donald Parker, vice president, La Clede Town (developers and managers of housing for low and moderate income families) St. Louis, Mo.; Gerald Prange, vice president, National Forest Products Association, Wash., D.C.; Donald E. Priest, Research Director, Urban Land Institute, Wash., D.C.; James S. Robinson, attorney, Houston, Tex.; Philip Sherburne, director, Office of Policy Planning, City of Seattle, Seattle, Wash.; Glenda Sloane, Center for National Policy Review, Catholic University of America, Wash., D.C.

Also, Arthur P. Solomon, director, Joint Center for Urban Studies of MIT and Harvard, Cambridge, Mass.; Thomas H. Stanton, director, Housing Research Group, Center for Study of Responsive Law, Wash.,D.C.; Donald Stull, Stull Associates (architects), Boston, Mass.; Franklin Thomas, executive director, Bedford-Stuyvesant Community Development Corporation, New York, N.Y.; Joyce Whitley, vice president, Whitley and Whitley (architects and planners), Cleveland, Ohio; Dale Whitman, professor of law, Brigham Young University, Salt Lake City, Utah.; Nadine Winter, City Council Member, Wash.,D.C.

Federal participants are: Geno C. Baroni, Assistant Secretary for Neighborhoods, Voluntary Associations and Consumer Protection,HUD; Joseph Burstein, counselor to the Secretary, HUD; Grace Milgram, economist, Congressional Research Service; Deborah Norrelli,economist, Joint Economic Committee, the Congress; Donna E. Shalala, Assistant Secretary for Policy Development and Research, HUD; and Lawrence B. Simons, Assistant Secretary for Housing-Federal Housing Commissioner, HUD; Barry P. Bosworth, director, Council on Wage and Price Stability.

# # #

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-272
Phone (202) 755-5277
(Norris)

FOR RELEASE:
Wednesday
September 7, 1977

John H. Dalton, President of the Government National Mortgage Association (GNMA), announced that funds are no longer available for commitments under GNMA's Special Assistance Program 23.

The program's $2 billion authorization, which was released September 21, 1976, was exhausted September 2, 1977.

Under Program 23, GNMA issued commitments to purchase FHA-insured multifamily project mortgages at the below market interest rate of 7-1/2 percent. The program was established under the Emergency Home Purchase Assistance Act of 1974 as amended (the Brooke-Cranston bill), which was enacted to provide funds through GNMA's Tandem Program to offset cyclical declines in housing production.

The $2 billion now completely committed represents the final portion of the total appropriation under the Act.

It is estimated that the $2 billion in commitments will support the production of approximately 75,000 multifamily housing units.

# # #

Block Grants

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

WASHINGTON D.C. 20410

HUD-No.77-274
Phone (202) 755-5277
(Farley)

FOR RELEASE:
Friday,
September 9, 1977

Secretary Patricia Roberts Harris of Housing and Urban Development today informed the Nation's Governors that the States will be offered a significant role in helping HUD to select and allocate Community Development Block Grant funds to small cities within their jurisdictions.

In a talk at the Governors' Conference in Detroit, the Secretary said the extent of the States' participation will be contingent upon tangible evidence of their interest in helping the cities and other local jurisdictions, either by supportive legislation or by financial or technical assistance.

The States' cooperative efforts, she said, should cover these problem areas:

- The control of urban and suburban sprawl and the development of land use patterns to conserve energy.
- Revitalization of older urban areas.
- Economic development relating to employment needs.
- Allocation of assisted housing to promote opportunities for low income people and minorities.
- Protection of natural resources, including agricultural lands, flat lands and wet lands.

While the number of eligible States cannot now be determined, the Secretary said millions of dollars will be available next year for this purpose.

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The Secretary warned that implementation of this new approach depends upon enactment of Community Development Block Grant legislation presently pending in Congress.

She added that the Department hopes to explore other areas of potential involvement by the States in the CDBG program, including HUD's proposed "regional strategy" for metropolitan problems.

The Urban Regional Policy Group which she heads is working on a proposal requiring Federal agencies to allocate their bonus allotments of discretionary grant funds to communities that promote regional strategies.

As presently envisioned, the Secretary said, the regional strategy approach would be on a voluntary basis for the coming fiscal year but would become standards operating procedure for HUD programs in 1979.

In that year, she said, all communities except distressed cities will be required to prepare an area-wide strategy to promote the regional policy objectives contained in the CD Act.

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"I recognize that the Governors' Conference is concerned about this proposal," she said. "We are open to any suggestions you have about it. The Department is convinced that this is a proper way to assure that Block Grant funds are being spent to meet national objectives."

Secretary Harris reminded the Governors of the Carter Administration's commitment to bring about the resurgence of economic activity in America's cities. As an example of that commitment, she cited the proposed change in the formula for the distribution of Community Development Block Grant funds to help older distressed cities.

Under the new formula, she said, Detroit will get $66,411,000 in 1980, as opposed to $31,062,000. Boston will get $27,205,000 instead of $13,888,000. San Francisco will get $29,419,000 instead of $14,792,000. Chicago will get $134,251,000 instead of $74,172,000, and New York City will get $258,000,000 instead of $181,444,000.

The Secretary also assured the Governors that through a Governors's Advisory Committee they will be given the opportunity to submit their recommendations to the Urban and Regional Policy Group before it turns over to President Carter its proposals for new initiatives and new coordinating mechanisms to deliver existing programs more effectively. The Group's final report, she said, will be made in a matter of weeks.

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"We want your involvement," she said, "because we feel there is no more important task before this Administration, and no higher priority on the domestic policy agenda than the task of revitalizing America's cities.

"The Carter Administration is providing more funds, concern, commitment, and more importantly, a genuine sense of care for distressed cities. We see our cities and their people as a great national resource.

"We recognize that the process of reversing the decay in urban areas is a demanding and long-term effort. But we also recognize the lessons of the not-too-distant past, and we understand that the summer of 1967 may await us if we fail to act decisively, imaginatively and tirelessly on behalf on urban America."

# # #

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-278
Phone (202) 755-5284
(Bacon)

FOR RELEASE:
Thursday
September 15, 1977

Secretary Patricia Roberts Harris of the Department of Housing and Urban Development today announced HUD is reserving $637 million to finance construction or substantially rehabilitate about 21,000 housing units for the elderly and handicapped in the United States and Puerto Rico this fiscal year.

The funds, in the form of direct loans, will go to more than 200 private non-profit sponsoring organizations. They were selected out of more than 1,300 applicants, who requested a total of $5.6 billion for more than 194,000 units. The reservations were authorized under Section 202 of the Housing Act of 1959 as amended.

Although the program is designed primarily for low and moderate incomes, the occupants of 202 housing are expected to have a wide range of income, including some who need no financial assistance. But for people with income below 80 percent of the median income for the area, subsidies will be available under HUD's Section 8 Housing Assistance Payments program.

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Interest-free "seed money" loans to pay for certain preliminary costs prior to construction may also be available to qualified applicants whose projects have been selected, Secretary Harris said.

In most cases, projects for the elderly were held to a maximum 150 units by the Secretary's selection committee to enable more sponsors to participate and ensure a broader geographic distribution.

More than 20 of the sponsors plan to develop group homes for the disabled. They were limited to a maximum 12 people per home. HUD further is requiring group home sponsors to scatter the homes throughout their communities, rather than in single neighborhoods or adjacent sites, in an effort to normalize living for disabled people.

Processing of applications for specific projects proposed by winning applicants will be handled by HUD's Area and Insuring offices, where final approval of detailed proposals will be made.

Eligible applicants for Section 202 assistance may borrow direct from HUD up to 100 percent of total development costs for their projects. Loans may be repaid over a 40-year period at an interest rate based on the average rate paid by the Treasury in its borrowing activities.

Names of winning applicants, by State, and details on their planned projects, are attached.

# # #

To Accompany HUD-No. 77-278

SECTION 202 APPROVALS
Fiscal Year 1977

Region I
Boston

Application Number and State	Applicant	Location	Estimated Amount	Units Elderly (e) Handicapped (h)
Connecticut				
2174	New Samaritan Corporation 20 Drazen Drive North Haven, Connecticut 06473 Arthur E. Higgins, President	North Haven	$1,361,600	50 (e)
2607	New Haven Jewish Federation 1184 Chapel Street New Haven, Connecticut 06511 Robert Weiner, Assistant Executive Director	New Haven	4,085,000	150 (e)
2941	Mansfield Retirement Community, Inc. 1232 Storrs Road Storrs, Connecticut 06268 Winthrop E. Stone, President	Storrs	2,723,300	100 (e)
Maine				
2090	York-Cumberland Housing Development Corporation 836 Gray Road South Windham, Maine 04082 Thomas L. LaPointe, President	South Windham	5,115,800	150 (e)
Massachusetts				
2217	Mary Immaculate Nursing Home, Inc. Zero Bennington Street Lawrence, Massachusetts 01841 Richard R. Conlin, President	Lawrence	4,085,000	107 (e)
2330	Tufts-New England Medical Center, Inc. 171 Harrison Avenue Boston, Massachusetts 02111 Launo F. Cavazos, Chairman	Boston	5,726,700	150 (e)

Massachusetts (con't)				
2369	Springfield Hobby Club Housing, Inc. 307 Chestnut Street Springfield, Massachusetts 01104 Philip W. Costello, President	Springfield	5,726,700	150 (e)
2657	Colony Retirement Homes, Inc. 485 Grove Street Worcester, Massachusetts 01605 Gilbert H. Reed, President	Worcester	5,726,700	150 (e)
3042	John F. Kennedy Family Service Center, Inc. 27 Winthrop Street Charlestown, Massachusetts 02129 John T. Gariner, Executive Director	Charlestown	1,145,300	30 (e) (Rehab)
3224	Gloucester Development Team Incorporated 159 Main Street Gloucester, Massachusetts 01930 R. Kirk Noyes, Executive Director	Gloucester	229,000	6 (h) (1 Group Home) (Rehab)
3225	Beaverbrook Step, Inc. 72 Mt. Auburn Street Watertown, Massachusetts 02172 Peter G. Boody, Executive Director	Watertown	458,100	12 (h) (2 Group Homes)
3238	Back of the Hill Section 202 Development Assn. 130 Fisher Avenue Roxbury, Massachusetts 02120 June F. Howe, President	Roxbury	4,772,200	125 (e)
New Hampshire				
2454	Southern New Hampshire Services, Inc. RFD #5 Bedford, New Hampshire 03102 Gale Hennessy, Executive Director	Bedford	1,756,100	60 (e)

Rhode Island				
2940	New Samaritan Corporation/Peacedale Congregational Church 20 Drazen Drive North Haven, Connecticut 06473 Arthur E. Higgins, President	Rhode Island[1/]	3,283,300	100 (e)
3078	Greater Providence Chapter, Rhode Island Association for Retarded Citizens 220 Woonasquatucket Avenue Providence, Rhode Island 02911 James Stewart, President	Providence	393,900	12 (h) (2 Group Homes)
Vermont				
2695	Downtown Development Corporation 56-1/2 Merchants Row Rutland, Vermont 05701 Hendrick Arnold, President	Rutland	1,140,100	40 (e)
	Region II New York			
New Jersey				
2252	Diocese of Camden, New Jersey 1845 Haddon Avenue Camden, New Jersey 08103 Rev. Msgr. Joseph P. Herron, Administrative Secretary	Camden	4,275,900	150 (e)
2424	The Presbyterian Homes of New Jersey P. O. Box 2184 Princeton, New Jersey 08540 Ellis G. Willard, President	Montclair	3,614,100	100 (e)
2804	Lutheran Social Services of New Jersey P. O. Box 30 Trenton, New Jersey 08601 Mary Jane Schaeffer, President	Jersey City	5,421,200	150 (e)

New Jersey (con't)				
2831	Jewish Community Federation of Metropolitan New Jersey 60 Glenwood Avenue East Orange, New Jersey 07017 Carmi Schwartz, Executive Director	Irvington	4,879,100	135 (e)
2964	Wesley Towers Corporation 44 Mt. Prospect Avenue Newark, New Jersey Rev. Virgil E. Mabry, President	New Jersey [1/]	4,848,600	150 (e)
New York				
2124	Presbyterian Homes of Western New York, Inc. 138 Pryant Street Buffalo, New York 14222 Rev. Robert M. Armstrong, Executive Director	Buffalo	4,581,300	150 (e)
2190	The Lutheran Home of Central New York, Inc. Utica Road Clinton, New York 13323 Gerhardt K. Heidler, President	Clinton	2,952,400	100 (e)
2197	Senior Citizens Housing Committee Incorporated Phipps Houses 2 Penn Plaza, Room 2830 New York, New York 10001 Duncan Elder, President	Huntington	4,352,200	100 (e)
2483	The Domestic & Foreign Missionary Society of the Protestant Episcopal Church in the United States of America 815 Second Avenue New York, New York 10017 Milton L. Wood, Vice President	City Island	5,222,700	120 (e)
2502	Roman Catholic Diocese of Albany, Inc. 465 State Street Albany, New York 12203 Howard J. Hubbard, Bishop, President	Albany	1,771,400	60 (e)
2503	Living Resources Development Corporation/ Living Resources Corporation 834 Emmett Street Schnectady, New York 12307 Edward J. Regan, President	Schnectady	531,300	18 (h) (3 Group Homes)

New York (con't)

2536	St. Peter's Italian Church, Syracuse 709 James Street Syracause, New York Rev. Louis Pisano C.S., Pastor	Syracuse	3,542,800	120 (e)
2553	Presbyterian Senior Services 2095 Broadway New York, New York 10023 Rev. Norman D. Stanton, President	Staten Island	6,528,400	150 (e)
2590	The Church of Jesus Christ 2007 Sedgwick Avenue Bronx, New York 10456 Celestine T. Ashe, President	Bronx	6,528,400	150 (e)
2685	Montgomery County Chapter New York State Association for Retarded Children P. O. Box 179 Fort Johnson, New York 12070 Frank M. Capone, Executive Director	Fort Johnson	177,000	6 (h) (1 Group Home)
2703	New York State Association for Retarded Children, Inc. 175 5th Avenue New York, New York 10010 Joseph T. Weingold, Executive Director	New York 1/	2,071,600	60 (h) (10 Group Homes)
2782	United Help, Inc. 44 E. 23rd Street New York, New York 10010 Kurt G. Herz, Executive Director	New York	6,528,400	150 (e)
2827	National Council of Senior Citizens, Inc., and The Steuben County Economic Opportunity Program, Inc. 1511 K Street, N.W. Washington, D.C. 20005 309 West Morris Street Bath, New York 14810 Nelson Cruikshank, President William Hutton, Executive Director Richard J. West, Executive Director	Bath	4,581,300	150 (e)

New York (con't)

2872	St. Ambrose Church of Rochester 25 Empire Boulevard Rochester, New York 14609 Rev. James J. Marvin, Administrator	Rochester	855,100	28 (e) (Rehab)
2905	Program Funding, Inc. 730 Powers Building Rochester, New York 14614 Rev. John H. Burk, Housing Director	Auburn	4,428,600	150 (e)
2989	Federation of Puerto Rico Organizations of Brownsville, Inc. 1582 Pitkin Avenue Brooklyn, New York 11212 Victor Medina, President	Brooklyn	261,000	6 (h) (1 Group Home)
3083	Shelto Inc. - Oneida County Association for Retarded Children & Progress Industries 14 Arnold Avenue Utica, New York Arcy Degni, President	Utica	531,300	18 (h) (3 Group Homes)
3240	Chinatown Planning Council, Inc. 45 East Broadway New York, New York 10002 Allen Cohen, Executive Director	New York	6,528,400	150
3250	Cornerstone Baptist Church 562-74 Madison Street Brooklyn, New York 11221 Dorothy V. Lewis, Assistant Secretary	Brooklyn	6,528,400	150 (e)
3255	Albany City Hostel, Inc. 499 Myrtle Avenue Albany, New York 12208 Thomas J. Heckman, President	Albany	177,000	6 (h) (1 Group Home)

Puerto Rico				
2042	Hospital Castaner Iglesia De Los Hermanos (Church of Castaner, the Brethren) P. O. Box 23 Castaner, Puerto Rico 00631 Rev. Guillermo, Encarnacion, Chairman	Castaner	2,023,400	75 (e)
2128	Mennonite General Hospital P. O. Box 1379 Aibonito, Puerto Rico 00609 Mr. Domingo Torres-Zayas, Administrator	Aibonito	2,697,900	100 (e)
2141	Santa Rosa Hospital P. O. Box 988 Guayama, Puerto Rico 00654 Jaime F. Camunas, Administrator	Guayama	3,561,100	132 (e)
2543	Altergarten Las Teresas, Inc. 65th Infantry Avenue & Resurrection Street Rio Piedras, Puerto Rico 00924 Dr. Maria C. Barreras, President	Rio Piedras	2,697,900	100 (e)

Region III
Philadelphia

Delaware				
2833	Catholic Ministry to the Elderly, Inc. 1925 Delaware Avenue Wilmington, Delaware 19801 Rev. Msgr. Paul J. Taggart, Secretary	Wilmington	2,382,200	80 (e)
District of Columbia				
2764	Southern Christian Leadership Conference 334 Auburn Avenue, N.E. Atlanta, Georgia Dr. Joseph E. Lowery, Acting President and Chairman of the Board	Washington, D.C.	5,383,000	150 (e)
2815	Washington, D.C. Alumnae Chapter, Delta Sigma Theta, Inc. 8224 West Beach Terrace, N.W. Washington, D.C. 20012 Mrs. Maxine H. Jackson, President	Washington, D.C.	5,167,700	144 (e)

Maryland				
2433	First Apostolic Faith Institutional Church, Inc. 27 South Caroline Street Baltimore, Maryland 21231 Winfield A. Showell, Bishop and President	Baltimore	4,581,300	150 (e)
2829	Upper Shore Aging, Inc. P. O. Box 248 Centerville, Maryland 21617 Clemens W. Gaines, Executive Director and Secretary	Centerville	3,970,500	130 (e)
Pennsylvania				
2072	Sisters of the Holy Redeemer 521 Moredon Road Huntington Valley, Pennsylvania 19006 Sister M. Kathyrn, President	Abington	4,657,700	150 (e)
2222	The Lutheran Home at Topton, Pennsylvania Topton, Pennsylvania 19562 Paul L. Buehrle, Executive Director	Topton	538,600	18 (e)
2299	The United Methodist Church Union 2600 East Carson Street Pittsburgh, Pennsylvania 15203 David J. Wynne, D.D., Executive Director	Pittsburgh	3,359,600	100 (e)
2501	United Methodist Home and Nursing Hospital 31 North Park Avenue Meadville, Pennsylvania 16335 Arthur M. Crawford, Executive Director	Meadville	2,687,700	80 (e)
2509	National Church Residences 1831-D Northwest Boulevard Columbus, Ohio 43212 John R. Glenn, President	Pittsburgh	3,359,600	100 (e)
2672	Turtle Creek Valley Housing Development Corporation 723 Braddock Avenue Braddock, Pennsylvania William Arnett, Jr., Executive Director	Pittsburgh	5,039,400	150 (e)
2717	G. D. L. Manor Corporation 570 Welsh Road Huntingdon Valley, Pennsylvania Dr. Ernest G. Schmidt, President	Huntingdon Valley	3,729,200	111 (e)

Pennsylvania (con't)				
2849	Palm Lutheran Church/Palmyra Church of the Brethren Cherry & Railroad Streets/425 N. Chestnut Street Palmyra, Pennsylvania C. Powell Adams, President	Palmyra	3,105,100	100 (e)
2939	Improved Dwellings of Altoona P. O. Box 705 Altoona, Pennsylvania 16603 John J. Lafferty, President	Altoona	5,039,400	150 (e)
2984	Philadelphia Presbytery Homes, Inc. 37 West Avenue Wayne, Pennsylvania 19087 Paul A. White, President	Wayne	4,657,700	150 (e)
3145	Horizon House, Inc. 501 S. 12th Street Philadelphia, Pennsylvania 19147 Irving D. Rutman, Ph.D., Executive Vice President	Philadelphia	1,490,400	48 (h) (8 Group Homes) (Rehab)
Virginia				
2170	Beth Sholom Home of Virginia 5700 Fitzhurg Avenue Richmond, Virginia 23226 Albert S. Katz, President	Richmond	3,050,000	112 (e)
2218	Virginia Mennonite Home, Inc. 1301 Edom Road Harrisonburg, Virginia 22801 J. Ward Trissel, President	Harrisonburg	4,085,000	150 (e)
2276	Lewinsville Retirement Residence, Inc. 1724 Chain Bridge Road McLean, Virginia 22101 Marie T. Lewis, President	McLean	5,383,000	150 (e)
West Virginia				
2509	National Church Residences 1831-D Northwest Boulevard Columbus, Ohio 43212 John R. Glenn, President	Ceredo	2,977,800	100 (e)

West Virginia				
2737	The Salvation Army 1424 Northeast Expressway Atlanta, Georgia 30329 Ernest W. Holz, Vice President	West Virginia[1/]	4,466,800	150 (e)

Region IV
Atlanta

Alabama				
2113	Methodist Homes for the Aging, Inc. 1424 Montclair Road Birmingham, Alabama 35210 Jack W. Hines, President	Decatur	2,519,700	100 (e)
2221	The Protestant Episcopal Church in the Diocese of Alabama 521 North 20th Street Birmingham, Alabama 35203 Rev. Furman C. Stough, Bishop of Alabama	Birmingham	2,519,700	100 (e)
2240	East Alabama Services for the Elderly, Inc. 500 Raintree Opelika, Alabama 36801 William P. McLemore, President	Opelika	2,519,700	100 (e)
2608	New Pilgrim Homes, Inc. 903 South Sixth Avenue Birmingham, Alabama 35233 Rev. Nelson H. Smith, Jr., President	Birmingham	3,779,600	150 (e)
Florida				
2027	Samuel C. Taylor Foundation 3937 Spring Park Road Jacksonville, Florida 32207 R. I. Christian, Chairman	Jacksonville	3,588,700	150 (e)
2089	Greater Miami Jewish Federation, Inc. 4200 Biscayne Boulevard Miami, Florida 33137 Morton Silberman, President	Miami	3,436,000	125 (e) (Rehab)

Florida (con't)				
2358	Trinity Towers 650 E. Strawbridge Avenue Melbourne, Florida 32901 Rev. Alex W. Boyer, President	Melbourne	3,932,300	150 (e)
2658	Central Baptist Church of the Halifax Area 142 Fairview Avenue Daytona Beach, Florida 32014 Hal S. Marchman, President	Daytona Beach	3,932,300	150 (e)
2947	Diocese of Southeast Florida, Inc. 525 Northeast 15th Street Miami, Florida 33132 Philip R. Wade, Treasurer	West Palm Beach	4,123,200	150 (e)
2963	Calvary Assembly of God of Orlando, Florida, Inc. 1919 Miller Avenue Winter Park, Florida 32789 Dr. Roy A. Harthern, President and Chairman	Winter Park	3,932,300	150 (e)
3073	Archdiocese of Miami 6301 Biscayne Boulevard Miami, Florida 33138 Edward A. M. Carthy, Archbishop of Miami	Miami	4,123,200	150 (e)
Georgia				
2097	Wesley Homes, Inc. 1817 Clifton Road, N.E. Atlanta, Georgia 30329 J. Scott Houston, President	Georgia 1/	3,397,800	150 (e)
3023	Georgia Infirmary, Inc. 1900 Abercorn Street Savannah, Georgia 31401 Clarence R. Williams, President	Savannah	3,420,400	151 (e)
3160	Georgia Conference Association of Seventh Day Adventists P. O. Box 12000 Calhoun, Georgia 30701 Desmond Cummings, President	Calhoun	3,397,800	150 (e)

Kentucky				
2185	Christian Church Homes of Kentucky, Inc. 942 S. Fourth Street Louisville, Kentucky 40203 Carl Whitehouse, President	Hopkinsville	1,630,100	61 (e)
2269	Highlands Community Ministries, Inc. 1140 Cherokee Road Louisville, Kentucky 40204 Richard W. Peofard, Chairman	Louisville	4,008,600	150 (e)
3234	Jewish Community Federation of Louisville, Inc. 702 M. E. Taylor Building Louisville, Kentucky 40202 Stuart Handmaker, President	Louisville	4,008,600	150 (e)
Mississippi				
2189	Mississippi State Federation of Colored Women's Clubs, Inc. 410 Penn Street Corinth, Mississippi 38834 Eva H. Bishop, President	Clinton	2,341,500	100 (e)
3003	Better Living Services, Inc. 715 Youngs Lane Nashville, Tennessee 37207 I. J. Johnson, Housing Coordinator	Mississippi [1/]	1,404,900	60 (e)
North Carolina				
2270	Caldwell Association for Retarded Children, Inc. 1002 Kirkwood Avenue, N.W. Lenoir, North Carolina 28645 Fields H. Baker, President	Lenoir	146,500	6 (h) (1 Group Home)
2412	Triangle Housing Development Corporation 100 Park Drive, P. O. Box 12276 Research Triangle Park, North Carolina 27709 Charles E. Daye, Chairman	Research Triangle Park	1,368,200	56 (e)
2597	North Carolina State AFL-CIO/Kentucky State AFL-CIO P. O. Box 10805 Raleigh, North Carolina 27605 Wilbur Hobby, President	Raleigh	3,665,000	150 (e)

North Carolina (con't)				
2637	Mayfield Memorial Baptist Church 1400 Standis Place Charlotte, North Carolina 28216 James Thomas Hamlin, Chairman of Trustee Board	Charlotte	3,665,000	150 (e)
2877	New Jerusalem Baptist Church 1807 McConnell Road Greensboro, North Carolina 27401 Rev. Frank Williams, Jr., President	Greensboro	1,710,300	70 (e)
3101	Grand Lodge of North Carolina, Independent Order of Odd Fellows 350 N.C.N.B. Building Winston-Salem, North Carolina 27101 R. Kenneth Babb, Grand Secretary	Winston-Salem	3,665,000	150 (e)
South Carolina				
2654	Harbison Development Corporation 800 Dutch Square Boulevard, Suite 261 Columbia, South Carolina 29210 David J. Burton, Vice President	Columbia	2,547,700	110 (e)
Tennessee				
2341	Kentucky Tennessee Conference Association of Seventh Day Adventists 2003 Gallatin Road, North (P. O. Box 459) Madison, Tennessee, 37115 K. D. Johnson, President	Madison	3,512,300	150 (e)
2350	Memphis Jewish Welfare Fund, Inc. 6560 Poplar Avenue Memphis, Tennessee 38138 Morris J. Kriger, President	Memphis	3,359,600	150 (e)
2725	Christian Methodist Episcopal Church First Episcopal District 564 East Frank Avenue Memphis, Tennessee 38106 Right Rev. J. Madison Exum, Presiding Bishop	Memphis	3,359,600	150 (e)

Tennessee (con't)				
2730	Catholic Diocese of Memphis 1325 Jefferson Avenue Memphis, Tennessee 38104 Rev. Carroll T. Dozier, Bishop	Jackson	3,359,600	150 (e)

Region V
Chicago

Indiana				
2083	National Benevolent Association of the Christian Church (Disciples of Christ) 115 North Jefferson Avenue St. Louis, Missouri 63103 William T. Gibble, President	Martinsville	2,621,500	100 (e)
2586	Presbyterian Housing Program, Inc. 2621 Elmwood Drive Indianapolis, Indiana 46226 W. L. Williams, Executive Director	Indianapolis	3,932,300	150 (e)
2818	Johnson County Association for Retarded Citizens, Inc. 214 S. State Street Franklin, Indiana 46131 Stephen McWilliams, President, Board of Directors	Franklin	157,200	6 (h) (1 Group Home)
2961	Near Eastside Multi-Service Center, Inc. 2236 East Tenth Street Indianapolis, Indiana 46201 John H. Boner, Executive Director	Indianapolis	1,153,400	44 (e)
Illinois				
2006	Catholic Care Center, Inc., Diocese of Springfield, Illinois 524 East Lawrence Avenue Springfield, Illinois 62705 Rev. Joseph A. McNicholas, Chairman, Bishop	Springfield	4,352,200	150 (e)
2055	Franciscan Tertiary Province of the Sacred Heart, Inc. 1801 35th Street Oak Brook, Illinois 60521 Rev. Mark Hegener, President	Oak Brook	4,848,600	150 (e)

Illinois (con't)				
2156	Council for Jewish Elderly One South Franklin Street Chicago, Illinois 60606 Ronald Weismehl, Executive Director	Chicago	775,600	24 (e)
2167	Bensenville Home Society 331 South York Road Bensenville, Illinois 60106 Kenneth L. Means, Chairman of the Board	Bensenville	4,352,200	150 (e)
2315	McHenry County Association for the Retarded/ Pioneer Center for the Exceptional 5005 McCullom Lake Road McHenry, Illinois 60050 Dixie L. Meyer, President, Board of Directors	McHenry	193,900	6 (h) (1 Group Home)
2410	Neighborhood Redevelopment Assistance, Inc. 8200 Indiana Avenue Chicago, Illinois G. H. Wang, President	Chicago	3,232,400	100 (e)
2586	Presbyterian Housing Program, Inc. 5621 Elmwood Drive Indianapolis, Indiana 46226 W. L. Williams, Executive Director	Illinois 1/	4,600,400	150 (e)
2946	Maple Lawn Homes 700 North Main, RR 2, Box 9 Eureka, Illinois 61530 Ronald B. Schertz, Chairman, Board of Trustees	Eureka	2,901,500	100 (e)
3099	Grand Lodge of the State of Illinois, Independent Order of Odd Fellows 721 Wyatt Lincoln, Illinois 62656 Robert A. Wick, Grand Secretary	Lincoln	4,352,200	150 (e)
3194	United Church of Christ, Home for the Elderly of Chicago, Inc., An Illinois Not-for-Profit Corporation 6736 N. Loleta Street Chicago, Illinois 60646 Rolf H. Berg, President	Chicago	4,848,600	150 (e)

Michigan

2031	Community Living Centers, Inc. 33229-31 Grand River Avenue Farmington, Michigan 48024 Mary I. Wagner, Executive Director	Farmington	714,600	24 (h) (4 Group Homes)
2050	Senior Citizens Fund 2400 Portage Street Kalamazoo, Michigan 49001 Nick VanderBeck, President	Kalamazoo	3,968,800	138 (e)
2201	Cooperative Services, Inc. 7404 Woodward Avenue Detroit, Michigan 48202 Fred Thornthwaite, General Manager	Detroit	4,466,800	150 (e)
2253	First Congregational Church of Traverse City, Michigan 6105 Center Road Traverse City, Michigan 49684 Lynn Larson, President of Church Council	Traverse City	862,700	30 (e)
2759	Presbyterian Village of Detroit, Inc. 17383 Garfield Detroit, Michigan 48240 Thomas W. Kirkman, President, Board of Directors	Detroit	4,466,800	150 (e)
2812	Greater Northwest Church of God in Christ 15410 Normandy Detroit, Michigan 48328 Bishop G. D. Moore	Detroit	2,977,800	100 (e)
2867	St. Sarkis Armenian Apostolic Church 19300 Ford Road Dearborn, Michigan 48128 Albert Sarkisian, Chairman, Board of Trustees	Dearborn	4,466,800	150 (e)
3125	Oscoda County Medical Aid Fund, Inc. 2753 E. Miller Road Fairview, Michigan 48621 James J. Miller, Coordinating Trustee	Fairview	2,233,400	75 (e)

Minnesota				
2018	Amherst H. Wilder Foundation 355 Washington Street St. Paul, Minnesota 55102 Leonard H. Wilkening, Executive Director-Secretary	St. Paul	3,334,200	100 (e)
2158	Board of Managers, Red River Valley Synod Institutions, Inc. 1021 Lark Street Alexandria, Minnesota 56308 Dr. Ervin C. Malm, Coordinator/Administrator	Alexandria	2,133,800	64 (e)
2282	Guardian Angels Foundation of Elk River, Inc. 400 Evans Avenue Elk River, Minnesota 55330 Carol J. Mills, Administration	Elk River	3,334,200	100 (e)
3117	New Dawn II Route 1, Box k1 Fulda, Minnesota 56131 Louis R. Nelson, Executive Director	Fulda	199,900	6 (h) (1 Group Home)
Ohio				
2075	Our Lady of Mt. Carmel Church 6928 Detroit Avenue Cleveland, Ohio Father Marino Frascati	Cleveland	4,581,300	150 (e)
2118	Diocese of Columbus 198 E. Broad Street Columbus, Ohio Rev. Edward F. Trenor, Chancellor	Columbus	5,039,400	150 (e)
2180	National Church Residences 1831-D Northwest Boulevard Columbus, Ohio 43212 John R. Glenn, President	Chillicothe	3,359,600	100 (e)
2267	Shiloh Baptist Church 383 Washington Street Newark, Ohio 43055 Rev. C. W. Noble, Sr., President	Newark	3,359,600	100 (e)

Ohio (con't)				
2538	Salvation Army, Inc. 114 E. Central Parkway Cincinnati, Ohio 45210 Major David A. Baxendale, Division Commander	Cincinnati	4,772,200	150 (e)
2563	Neighbors Organized for Action in Housing (NOAH) 7829 Euclid Avenue, Room 210 Cleveland, Ohio 44103 James G. Williams, Executive Director	Cleveland	1,649,200	54 (e) (Rehab)
2627	Teamsters Joint Council No. 41 2070 East 22nd Street Cleveland, Ohio 44115 William Presser, President	Youngstown	3,054,200	100 (e)
2870	Muskingum County Council for Retarded Citizens, Inc. c/o Starlight School 1330 Neward Road Zanesville, Ohio 43701 Wilma M. Morton, President	Zanesville	201,400	6 (h) (1 Group Home)
2919	Council Gardens 2501 Taylor Road Cleveland Heights, Ohio 44118 Eleanor Steigman, Chairman	Cleveland Heights	916,200	30 (e)
3076	Memorial Homes Foundation, Inc. 3550 Shaw Avenue Cincinnati, Ohio 45208 Rev. Kenneth E. Clarke, Executive Vice President	Dayton	4,772,200	150 (e)
3132	United Labor Agency, Inc. 3100 Euclid Avenue Cleveland, Ohio 44115 Mel Witt, Executive Director	Cleveland	4,581,300	150 (e)
Wisconsin				
2200	Colonial Club, Inc. P. O. Box 134 Sun Prairie, Wisconsin 53590 Isabel H. Baumann, President	Sun Prairie	2,484,000	80 (e)

Wisconsin (con't)				
2255	Catholic Charities of the Diocese of Green Bay, Inc. 131 South Madison Street Green Bay, Wisconsin 54301 Vincent G. Pelletier, Director	Green Bay	3,105,100	100 (e)
2694	Menominee County Community Action Program, Inc. P. O. Box 397 Keshena, Wisconsin 54135 Shirley Daly, Chairperson	Keshena	620,900	20 (e)
2744	Catholic Charities Bureau, Inc. 1209 Hughitt Avenue Superior, Wisconsin 54880 Philip J. Heslin, Executive Director	Superior	3,974,500	128 (e)
2874	Milwaukee Jewish Federation, Inc. 1360 N. Prospect Avenue Milwaukee, Wisconsin 53202 Melvin S. Zaret, Executive Vice President	Milwaukee	3,881,400	125 (e)
3072	The Western District Executive Board 4701 Cottage Grove Road, Box 7574 Madison, Wisconsin 53707 Milo A. Loppnow, President	Madison	3,105,100	100 (e)
3289	Residential Care for Developmentally Disabled, Inc. 1628 N. Main Street Oshkosh, Wisconsin 54901 Eunice Englund, President	Oshkosh	186,200	6 (h) (1 Group Home)

Region VI
Dallas

Arkansas				
2199	Food Handlers Local Union 425 211-D North Greenwood Avenue Fort Smith, Arkansas 72901 Jess Riley, Secretary-Treasurer	Fort Smith	3,110,100	130 (e)
3144	St. John A. M. E. Church 1117 West Pullen Street Pine Bluff, Arkansas 71601 Rev. Theophilus D. Alexander, Pastor	Pine Bluff	3,588,700	150 (e)

Louisiana				
2591	Monsignor Wynhoven Apartments, Inc. 4600 Tenth Street Marrero, Louisiana 70072 W. Richard White, President	Marrero	4,199,500	150 (e)
2762	Southern Christian Leadership Conference 334 Auburn Avenue, N.E. Atlanta, Georgia Dr. Joseph Lowery, Acting President	Louisiana[1/]	2,494,200	100 (e)
2971	The Roman Catholic Church of the Archdiocese of New Orleans 7887 Walmsley Avenue New Orleans, Louisiana 70125 Philip M. Hannan, President, Archbishop of New Orleans	New Orleans	4,199,500	150 (e)
New Mexico				
2265	Home Education Livelihood Program, Inc. 500 Marble, N.E Suite 222 Albuquerque, New Mexico 87110 Jose A. Rivera, Executive Director	Albuquerque	4,466,800	150 (e)
3035	Los Alamos Association for Retarded Citizens P. O. Box 166 Los Alamos, New Mexico 87544 Doug West, President	Los Alamos	178,600	6 (h) (1 Group Home)
Oklahoma				
2801	The Foundation for Cooperative Housing and Nowata Gardens, Inc. 2101 "L" Street, N.W. Washington, D.C. 20037 Bill G. Brown, President	Nowata	2,672,400	100 (e)
3154	Goodwill Industries of Tulsa, Inc. 2800 Southwest Boulevard Tulsa, Oklahoma 74107 Everett S. Salley, Chairman of the Board	Tulsa	3,340,500	125 (e)

Texas

2087	National Benevolent Association of the Christian Church (Disciples of Christ) 115 North Jefferson Avenue St. Louis, Missouri 63103 William T. Gibble, President	Longview	1,272,900	50 (e)
2095	The Ev. Lutheran Good Samaritan Society 1000 West Avenue, North Sioux Falls, South Dakota 57104 A. J. Hoeger, Executive Director	Texas 1/	2,250,000	100 (e)
2151	Amigos Del Valle, Inc. 606 West Sam Houston Pharr, Texas 78577 Ruben Salazar, Executive Director	Brownsville	2,239,700	100 (e)
2429	Gulf Coast Presbytery 41 Oakdale Houston, Texas 77006 Rev. H. Richard Siciliano, Executive Presbyter	Houston	2,911,600	130 (e)
2646	Jewish Federation of Greater Dallas 8616 Northwest Plaza Dallas, Texas 75225 Ziona Bolaban, Acting Executive Director	Dallas	3,054,900	120 (e)
2907	National Center on Black Aged & the Eliza Johnson Center for Aging, Inc. 1730 M Street, N.W. Washington, D.C. 20036 Delores A. Davis, Executive Director Dr. Aaron E. Henry, President	Houston	3,359,600	150 (e)
3032	West Texas Christian Foundation 2200 Johnson Street San Angelo, Texas 76901 Jack W. Bates, President	San Angelo	3,092,400	150 (e)
3061	Amarillo Senior Citizens Association, Inc. 1311 S. Tyler Street Amarillo, Texas 79101 Harry Bozeman, First Vice President	Amarillo	3,092,400	150 (e)

Texas (con't)				
3096	Grand Lodge, Independent Order of Odd Fellows of the State of Texas 3324 West 2nd Street Corsicana, Texas 75110 J. O. Duncan, Jr., Grand Secretary	Corsicana	3,818,700	150 (e)
3214	The General Assembly of the Church of the Living God, Pillar & Ground of Truth (A Texas Non-Profit Corporation) 112 South Ewing Dallas, Texas 75216 Bishop C. C. Berry, Jr., Presiding Bishop	Texas 1/	2,545,800	100 (e)
3270	Houston Heights Towers 330 West 19th Street Houston, Texas 77008 Father Haskin Little, President	Houston	3,359,600	150 (e)

Region VII
Kansas City

Iowa				
2278	Comprehensive Systems, Inc. 1700 Clark Charles City, Iowa 50616 Richard K. Turpen, Executive Director, President	Charles City	329,700	12 (h) (2 Group Homes)
2693	The First Christian Church of Iowa City, Iowa 217 Iowa Avenue Iowa City, Iowa 52240 Robert G. Thompson, Chairman	Iowa City	2,748,800	100 (e)
3136	Systems Unlimited, Inc. 1058 William Street Iowa City, Iowa 52240 Ron Baldwin, President	Iowa City	1,319,300	48 (h) (8 Group Homes)
3186	The Sisters of St. Francis of Dubuque, Iowa Mount St. Francis 3390 Windsor Extension Dubuque, Iowa 52001 Sister Mary Clare Dreckman, President	Dubuque	2,748,800	100 (e)

To Accompany HUD-No. 77-278

Kansas				
2219	Mennonite Board of Missions and Charities of Kansas, Inc. 200 West Cedar Hesston, Kansas 67062 Duane Sauder, Chairman of the Board	Hesston	1,298,000	50 (e)
2800	Foundation for Cooperative Housing and Housing Development Corporation and Information Center 210 L Street, N.W. Washington D.C. 20037 Winslow Carlton, Chairman of the Board	Kansas City	1,298,000	50 (e)
Missouri				
2238	Jewish Federation of St. Louis 611 Olive Street, Suite 1520 St. Louis, Missouri 63101 Sigmund Halpern, President	St. Louis	4,199,500	150 (e)
2722	Alpha Phi Alpha Fraternity and Alpha Redevelopment Corporations 1141 Hodiamont Avenue, Suite 1A St. Louis, Missouri 63112 Lamar F. Smith, President	St. Louis	4,199,500	150 (e)
2937	Building and Construction Trades Council of St. Louis 2300 Hampton St. Louis, Missouri 63139 Richard Mantia, Executive Secretary-Treasurer	Lake of the Ozarks	4,199,500	150 (e)
3200	JVL Housing Corporation 2754 Bacon Street St. Louis, Missouri 63106 Macler C. Shepard, President	St. Louis	2,799,700	100 (e)
3258	Ev. Lutheran Good Samaritan Society 1000 West Avenue, North Sioux Falls, South Dakota 57104 A. J. Hoeger, Executive Director	Kansas City	4,275,900	150 (e)

Nebraska				
2689	St. Paul's Lutheran Church & Messiah Evangelical Lutheran Church (Co-Applicants) 1515 South Harrison Road Grand Island, Nebraska 68801 John Hauptli, President, St. Paul's Mark Sheagley, President, Messiah Ev.	Grand Island	2,907,500	112 (e)
2986	Tabitha Home 4720 Randolph Lincoln, Nebraska 68510 William H. Hasebrook, Chairman of the Board	Lincoln	2,596,100	100 (e)
	Region VIII Denver			
Colorado				
2028	La Junta Housing Corporation, Inc. 1516 East 6th Street La Junta, Colorado D. Lee Reishstein, President	La Junta	740,600	30 (e)
2109	Archdiocesan Housing Committee, Inc. 200 Josephine Street Denver, Colorado 80206 George R. Evans, Vice President	Denver	3,703,200	150 (e)
3015	Cheyenne Village 183 Crystal Park Road Manitou Springs, Colorado 80829 Mrs. Milo Yalich, Vice President, Board of Directors	Manitou Springs	148,000	6 (h) (1 Group Home)
3130	Lower Valley Hospital Association 228 N. Cherry Fruita, Colorado 81521 Carroll E. Rushold, Secretary-Treasurer	Fruita	2,468,800	100 (e)
Montana				
2226	Concern, Incorporated P. O. Box 1521 Billings, Montana 59103 Arthur Samel, President	Billings	3,077,300	107 (e)

North Dakota				
2582	Michigan Housing Corporation Michigan, North Dakota 58259 Joseph S. Lamb, President	Michigan	223,900	8 (e)
South Dakota				
2313	Hosmer Development Housing, Inc. Hosmer, South Dakota 57448 Dennis Hollan, President	Hosmer	121,000	4 (e)
Utah				
2899	Utah Non-Profit Housing Corporation 346 West First South Salt Lake City, Utah 84101 Rev. Jerald H. Merrill, President, Board of Trustees	Salt Lake City	2,367,000	100 (e)
Wyoming				
2049	Golden Manor, Inc. 2025 East "F" Street Torrington, Wyoming 82240 A. W. Hamilton, President	Torrington	374,100	14 (e)
	Region IX San Francisco			
Arizona				
2298	Phoenix Urban League, Inc. 1402 S. 7th Avenue Phoenix, Arizona 85004 Leo B. Biese, President, Board of Directors	Phoenix	3,588,700	150 (e)
2880	Tucson Jewish Community Council 102 North Plumer Avenue Tucson, Arizona 85719 Jack Cole, Vice President	Tucson	3,588,700	150 (e)
California				
2162	Jewish Welfare Federation of San Francisco, Marin County, Peninsula 220 Bush Street, Suite 645 San Francisco, California 94104 Peter E. Haas, President	San Francisco	5,268,500	150 (e)

California (con't)

2183	First Congregational Church of Berkeley 2345 Channing Way Berkeley, California 94704 S. F. Lucchese, Chairman	Berkeley	2,247,800	64 (e)
2234	San Diego Kind Corporation 945 C Street San Diego, California 92101 Robert B. Ballantyne, Chairman	San Diego	5,344,900	150 (e)
2261	Pacific Home-Burbank No. 2 361 Cypress Avenue Burbank, California 91502 James I. Detweiler, President	Burbank	5,459,400	150 (e)
2293	The Salvation Army, a California Corporation Box 15899-Del Valle Station, 900 West 9th St. Los Angeles, California 90015 Captain Sather, Secretary	Eureka	5,268,500	150 (e)
2295	The Roman Catholic Diocese of San Diego and St. Bernardine's Catholic Church (Co-Applicants) 584 West Fifth Street San Bernardino, California 92401 Monsignor John Bradley, Pastor of St. Bernardine's	San Bernardino	4,008,600	150 (e)
2355	Young Women's Christian Association of San Francisco 620 Sutter Street San Francisco, California 94102 Bertha Banojas Concha, President	San Francisco	2,950,300	84 (e) (Rehab)
2421	Christian Church Homes of Northern California 275 28th Street Oakland, California 94611 Verlin Stump, Executive Director	Oakland	3,512,300	100 (e)
2698	The Catholic Welfare Bureau of the Archdiocese of Los Angeles 1400 West Ninth Street Los Angeles, California 90015 Rev. Benjamin G. Hawkes, Treasurer	Los Angeles	5,459,400	150 (e)

California (con't)				
2823	National Council of Senior Citizens, Inc., and Steelworkers Old Timers Foundation 1511 K Street, N.W. Washington, D.C. 20005 Dino Papavero, President, Steelworkers Nelson Cruikshank, President, National Council	Fontana	4,008,600	150 (e)
2869	Pico Union Housing Corporation 935 Venice Boulevard Los Angeles, California 90015 Graciela Carrick, President	Pico Union Place	1,746,900	48 (e)
2957	Visalia Senior Housing The Meadows 3900 West Tulare Visalia, California 93277 Lawrence Wooldridge, President	Visalia	3,512,300	100 (e)
2975	California Human Development Corporation 2462 Mendocino Avenue Santa Rosa, California 95401 George Ortiz, President	San Francisco Area	3,512,300	100 (e)
2976	Eden Housing, Inc. P. O. Box 4315 Hayward, California 94544 Rev. Arthur W. Alm, President	Hayward	5,268,500	150 (e)

Region X
Seattle

Idaho				
3065	Western Idaho Training Company, Inc. 819 4th Avenue North Nampa, Idaho 83651 James McCabe, Vice President	Nampa	126,600	6 (h) (1 Group Home)
Oregon				
2103	Union Labor Retirement Association, Inc. 6404 S. E. 23rd Avenue Portland, Oregon 97202 Earl B. Kirkland, President	Portland	3,970,500	150 (e)

Oregon (con't)				
2134	The United Methodist Home 1625 Center Street, N.E. Salem, Oregon 97301 James G. Sturgis, Administrator	Salem	1,985,200	75 (e)
Washington				
2016	The Episcopal Diocese of Spokane, Inc. East 245 13th Avenue Spokane, Washington 99202 The Rt. Rev. John R. Wyatt, President	Spokane	1,539,200	56 (e)
2034	United Cerebral Palsy Association of Benton-Franklin Counties 741 S. Dayton Kennewick, Washington 99336 Glen A. Brett, President Elect	Kennewick	329,700	12 (h)
2067	Grand Coulee Dam Seniors, Inc. P. O. Box 636 Grand Coulee, Washington 99133 Arden Irwin, President, Board of Trustees	Grand Coulee	934,500	34 (e)
2173	Swan Memorial Housing Association Yakima, Washington 98901 Warren L. Dewar, Jr.	Yakima	2,799,700	100 (e)
2521	Wenatchee Immanuel Baptist Homes, Inc. 500 North Emerson Wenatchee, Washington 98801 Robert J. Kennedy, Administrator	Wenatchee	1,959,800	70 (e)
2561	United Cerebral Palsy Association of King-Snohomish Counties 4409 Interlake Avenue, North Seattle, Washington 98103 Ervin J. Larsen, Chief Executive Officer	Seattle	503,800	18 (h) (3 Group Homes)

1/ Community in which the proposed project is to be located has not been determined at this time.

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-NO. 77-286
Phone (202) 755-5277
(Norris)

FOR RELEASE:
Thursday
September 22, 1977

A revitalized Federal Housing Administration is essential to meeting national housing needs, particularly for low and moderate-income families, and is an excellent vehicle to offer innovative and aggressive leadership in meeting the country's future housing problems.

This is the consensus of a special task force named by Housing Secretary Patricia Roberts Harris to study the future of FHA, a part of the Department of Housing and Urban Development.

The 23-member group, representing Federal and State housing groups, along with the banking industry, builders and labor organizations, was headed by former HUD Secretary Robert C. Weaver.

Secretary Harris appointed the task force June 15 to recommend alternative roles for FHA.

In its report, titled Revitalizing the FHA, the task force said FHA should continue to focus on subsidized housing but should also explore new methods of raising capital to finance unsubsidized housing.

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"By focusing on housing needs of the inner city, aiding the development of rental housing, providing expanded counseling and referral services for tenants, and ensuring sound management practices, the FHA can make significant inroads on the Nation's housing problems," the task force report said.

The agency can be particularly effective in expanding the availability of mortgage capital to a wider range of individuals by supplying mortgage insurance for those who might otherwise find it difficult to obtain home financing, the report added.

Through its role in the secondary market, FHA also can offer mortgage capital to areas where financing is generally limited and can promote the movement of capital from other sectors into housing.

The task force recommended:

--FHA furnish mortgage credit in the inner city through mortgage insurance or by serving as a catalyst and coordinator for private investment. In this manner, FHA can help preserve the existing housing stock, revitalize urban neighborhoods and aid redevelopment of the Nation's cities.

--Assistant to multi-family rental housing should be through both mortgage insurance and an active Tandem program of the Government National Mortgage Association (GNMA). GNMA's Tandem program assists housing through the purchase of mortgages at below market interest rates. Aggressive FHA monitoring is essential to sound project management.

--In the single-family area, FHA should expand the range of potential homeowners through innovative financing techniques that will reduce credit costs. It should also work to reduce housing costs by speeding up FHA processing, eliminating red tape and establishing reasonable property standards.

--For subsidized housing, FHA must continue to serve lower-income families, and insurance programs should be coordinated with other Federal local subsidies. In subsidized housing production, FHA should take an aggressive role in promoting housing opportunities for minorities outside urban areas of minority concentration.

--An analysis should be made of FHA programs for home improvement, mortgage insurance to buy or refinance existing projects, coinsurance, and the premium interest rate structure for FHA mortgage insurance.

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--Administrative changes should be made to improve the efficiency and delivery of FHA programs. A direct line of authority should be established between the Assistant Secretary for Housing/Federal Housing Commissioner and the Department's field offices.

The task force offered three specific suggestions on subsidized housing:

--FHA should experiment with setting rents in assisted housing by applying prototype costs--costs for typical or standard units--rather than the rent comparability test currently used. Rents in the Section 8 Rental Assistance Payments Program are now based on fair market rents, or rental charged for comparable units in the same area.

--Terms of subsidy contracts for Section 8 housing should equal those of their FHA-insured mortgages, or 40 years. Subsidy contract terms were extended recently to 30 years.

--FHA should expand and promote an aggressive counseling and referral service for low-income tenants, and should consider the related costs as part of the allowable operating budget for a rental project.

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The task force report concludes that FHA must provide aggressive leadership in the housing field and reevaluate its standards to fit today's needs if continued progress is to be made in solving the Nation's housing problems.

# # #

NOTE TO EDITORS: Single free copies of Revitalizing the FHA are available by calling or writing HUD's Office of Public Affairs, (202) 755-5277; 451-7th Street, Southwest Washington, D. C. 20410.

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-295
Phone (202) 755-5277
(Spiegel)

FOR RELEASE:
Wednesday
September 28, 1977

The U.S. Department of Housing and Urban Development will make grants totalling $1,217,269 to seven localities to promote housing for lower income families outside lower income neighborhoods as part of HUD's drive to expand areawide housing opportunity plans. ??

These funds, considered "Bonus" discretionary community development grants, will support cooperative efforts between areawide planning organizations and participating jurisdictions.

The localities are: Arlington County, Va., $175,000; Victorville, Calif., $158,280; Kettering, Ohio, $157,140; Seattle/King County, Wash., $350,000; Golden Valley, Minn., $90,000; Robbinsdale, Minn., $152,105; Decatur, Iowa, $134,744.

The only jurisdictions eligible were those within the boundaries of seven areawide planning organizations selected by HUD to receive $20 million in bonus Section 8 rental subsidy funds, and $475,000 of supplemental comprehensive planning assistance grants (Section 701), on the basis of the quality of their housing opportunity plans.

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Robert C. Embry, Jr., HUD Assistant Secretary for Community Planning and Development, in announcing the awards, said he was pleased with the interest shown in the competition, and the quality of the proposals.

"These activities," he said, "will reinforce HUD's commitment to recognize and support areawide efforts to broaden and deconcentrate housing opportunities for lower income households."

The seven recipients were selected from among 25 local jurisdictions which had applied for the discretionary community development block grants.

The criteria for selection, published in the Federal Register June 24, included the degree to which applications met the objectives of the housing opportunities program to provide a broader geographical choice of housing outside of areas with heavy concentrations of low income or minority households. Another standard for selection was the expected increase in the supply of housing which would become newly available to these lower income persons.

Mr. Embry further announced that HUD is setting aside a second round of community development bonus funds. Regulations governing selection of additional housing opportunity plans and jurisdictions to receive the bonus housing, planning and community development money will be announced shortly.

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HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-309
Phone (202) 755-5277
(Conn)

FOR RELEASE:
Tuesday
October 18, 1977

The Department of Housing and Urban Development will allocate more than $1.25 million in grants to 166 local counseling agencies in an expanded program to help people with housing problems.

The program previously was limited to homebuyers seeking advice prior to purchase, and to homeowners facing default on their mortgages.

HUD Secretary Patricia Roberts Harris announced the program is now being expanded to include renters as well.

The counseling will be available to homebuyers and homeowners with mortgages insured or assisted by HUD, including owners of cooperatives, condominiums and mobile homes.

Homeowners whose mortgages have been assigned to HUD will receive special attention. And, for the first time, renters of HUD assisted or insured properties are also eligible.

HUD will require the local agencies to give counseling priority to low and moderate income people.

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Anyone counseled under the program can get information about energy conservation and flood and crime insurance. Services to homebuyers include advice on selecting housing, shopping for financing, and signing the necessary contracts. Owners will be assisted in caring for their property and handling mortgage payments, especially when they are in arears. Many of the same services offered to homeowners will also be available to renters, who will get special help if they are behind in their rents.

When clients need additional help, the housing counselors will refer them to the appropriate local public and private community organizations.

A list of the local housing counseling agencies receiving the grants is attached.

# # #

(To Accompany HUD-No. 77-309) NATIONAL COMPREHENSIVE HOUSING COUNSELING PROGRAM
Fiscal Year 1977

Region I

Grant Number and State	Grantee	Amount
Connecticut		
7011	The Housing Market 179 Allyn Street Hartford, Connecticut 06103	$ 2,400
7012	Fair Haven Housing, Inc. 169 Grand Avenue New Haven, Connecticut 06513	$ 9,600
7005	Connecticut Housing Investment Fund, Inc. 121 Tremont Street Hartford, Connecticut 06105	$12,000
Massachusetts		
7006	Columbia-Savin Hill Neighborhood Housing Services 812 Dorchester Avenue Dorchester, Massachusetts 01867	$ 2,400
New Hampshire		
7247	Family Financial Counseling Services 10 Fayette Street Concord, New Hampshire 03301	$ 2,400
Rhode Island		
7014	Urban League of Rhode Island 246 Prairie Avenue Providence, Rhode Island 02905	$12,000

(To Accompany HUD-No. 77-209)

NATIONAL COMPREHENSIVE HOUSING COUNSELING PROGRAM
Fiscal Year 1977

Region II

Grant Number and State	Grantee	Amount
Puerto Rico		
7248	Agricultural Extension Service Box AR Rio Piedras, Puerto Rico 00928	$ 2,400
New Jersey		
7028	Jaycee Housing Counseling, Inc. 33 S. 33rd Street Camden, New Jersey 08105	$ 9,600
7029	Burlington County Community Action Program 9 West Union Street Burlington, New Jersey 08016	$ 4,800
7031	Urban League of Essex County 508 Central Avenue Newark, New Jersey 07107	$ 4,800
7032	Puertorriguenos Asociados for Community Organization 371 Montgomery Street Jersey City, NJ 07301	$ 7,200
7033	Urban League for Bergen County 106 West Plisade Avenue Englewood, New Jersey 07631	$ 9,600
7037	Southwest Citizens Organization for Poverty Elimination 38 North Laurel Bridgeton, New Jersey 08320	$ 7,200

(To Accompany HUD-No. 77-309)

NATIONAL COMPREHENSIVE HOUSING COUNSELING PROGRAM
Fiscal Year 1977

Region II

Grant Number and State	Grantee	Amount
New Jersey		
7036	Monmouth County Community Action Program, Inc. 279 Broadway Long Branch, New Jersey 07740	$ 7,200
New York		
7018	Urban League of Onondaga County, Inc. 100 New Street Syracuse, New York 13202	$ 2,400
7019	Housing Council in Monroe County 121 Fitzhugh Street Rochester, NY 14614	$12,000
7020	Housing Assistance Center of Niagra Frontier, Inc. 1490 Jefferson Avenue Buffalo, New York 14208	$12,000
7021	Chautauqua Opportunities 12 Blanchard Street Mayville, New York 14757	$ 2,400
7024	South Bronx Action Group 509 Willis Avenue New York, New York 10455 (Bronx)	$ 9,600
7025	Neighborhood Housing Services of Jamaica 152-13 118th Avenue Jamaica, New York 11433	$ 2,400

(To Accompany HUD-No. 77-309)

NATIONAL COMPREHENSIVE HOUSING COUNSELING PROGRAM
Fiscal Year 1977

Region II

Grant Number and State	Grantee	Amount
New York		
7017	Metro-Interfaith Services, Inc. 230 Main Street Binghamton, New York	$ 9,600
7022	Baisley Park Neighbors, Inc. 116-47 Sutphin Blvd. Jamaica, New York 11435	$ 4,800
7023	New York Urban League 1500 Broadway, 14th Floor Brooklyn, New York	$ 9,600

(To Accompany HUD-No. 77-309)

NATIONAL COMPREHENSIVE HOUSING COUNSELING PROGRAM
Fiscal Year 1977

Region III

Grant Number and State	Grantee	Amount
Pennsylvania		
7038	Shenango Valley Urban League 314 Idaho Street Farrell, Pennsylvania	$ 4,800
7039	Housing & Community Development Corporation 1406 Carnegie Avenue McKeesport, Pennsylvania	$ 2,400
7041	Consumer Credit Counseling Services of Western Pennsylvania, Inc. 236 5th Avenue Lower Level McKeesport, Peensylvania	$12,000
7042	Urban League of Pittsburgh 200 Ross Street Pittsburgh, Pennsylvania	$12,000
7043	Cambria County Housing Corporation Ebensburg Manor, Pennsylvania	$ 4,800
District of Columbia		
7044	Housing Counseling Services of Urban Rehabilitation Corporation 2436 18th Street, N.W. Washington, DC	$12,000
Maryland		
7045	Homeownership Development Program 401 North Charles Street Baltimore, Maryland	$ 7,200

(To Accompany HUD-No. 77-309)

NATIONAL COMPREHENSIVE HOUSING COUNSELING PROGRAM
Fiscal Year 1977

Region III

Grant Number and State	Grantee	Amount
Maryland		
7046	Southern Maryland Tri-County Community Action Committee, Inc. Hartman Building Hughsville, MD	$12,000
7047	Baltimore Urban League 1150 Mondawmin Concourse Baltimore, Maryland	$ 4,800
7048	Anne Arundel County Economic Opportunity Committee, Inc. 126 West Street Annapolis, Maryland	$12,000
7050	St. Ambrose Housing Aid Center 319 East 25th Street Baltimore, Maryland	$12,000
Delaware		
7054	Community Housing Incorporated 1318 Bank of Delaware Building 300 Delaware Avenue Wilmington, Delaware	$ 7,200
7055	Sussex County Community Action Agency 508 N. Dupont Highway Georgetown, Delaware	$ 4,800
7056	St. Anthony Community Center 1714 W. 9th Street Wilmington, Delaware	$ 4,800

(To Accompany HUD-No. 77-309)

NATIONAL COMPREHENSIVE HOUSING COUNSELING PROGRAM
Fiscal Year 1977

Region III

Grant Number and State	Grantee	Amount
Virginia		
7059	**Total Action Against Poverty in Roanoke Valley** **702 Shenandoah Avenue, N.W.** **Roanoke, Virginia**	**$12,000**
7060	**Newport News Office of Human Affairs** 621 25th Street **Newport News, Virginia**	**$12,000**
7061	**Southeastern Tidewater Opportunity Project** 415 St. Paul's Boulevard **Norfolk, Virginia**	**$ 2,400**

(To Accompany HUD-No. 77-309) NATIONAL COMPREHENSIVE HOUSING COUNSELING PROGRAM
Fiscal Year 1977

Region IV

Grant Number and State	Grantee	Amount
Alabama		
7067	Community Improvement Board of Calhoun, Clerbourne and Cherokee Counties, Inc. 1705 Quintard Avenue Anniston, Alabama 36201	$ 2,400
Florida		
7250	Housing Opportunity Center for the City of Tampa 1514 - 8th Avenue Tampa, Florida 33605	$ 2,400
7085	Manatee Opportunity Council, Inc. 1426 14th St., West Bradenton, Florida 33505	$ 2,400
7251	Urban Rural Development Corporation of Pinellas County 1621 16th Street, South St. Petersburg, Florida 33701	$ 4,800
7082	Jacksonville Urban League, Inc. 829 Pearl Street Jacksonville, Florida	$ 9,600
Georgia		
7089	Consumer Credit Counseling Service of Atlanta, Inc. 1105 W. Peachtree St., N.W. Atlanta, Georgia 30303	$ 2,400
7090	The Atlanta Urban League 75 Piedmont Avenue, NE Suite 310 Atlanta, Georgia 30303	$ 7,200

(To Accompany HUD-No. 77-309)

NATIONAL COMPREHENSIVE HOUSING COUNSELING PROGRAM
Fiscal Year 1977

Region IV

Grant Number and State	Grantee	Amount
Georgia		
7092	Heart of Georgia Community Action Council P.O. Box 398 Eastman, Georgia 31023	$ 2,400
7093	Metro-Columbus Urban League 1214 First Avenue Columbus, Goergia	$ 4,800
7094	Athens Housing Development Corporation 155 E. Washington Street Athens, Georgia	$ 2,400
South Carolina		
7253	Home Counseling Agency of Charleston 122 Church Street Charleston, South Carolina	$ 2,400
7096	Housing Authority of the City of Florence 306 E. Cheves Street Florence, South Carolina	$ 4,800
7097	Aiken-Edgefield Community Action Committee P.O. Box 2094 Aiken, South Carolina	$ 4,800
Kentucky		
7098	Lexington-Fayette Housing Aid Corporation 107 Cheapside, Suite 405 Lexington, Kentucky 40507	$12,000

(To Accompany HUD-No. 77-309)

NATIONAL COMPREHENSIVE HOUSING COUNSELING PROGRAM
Fiscal Year 1977

Region IV

Grant Number and State	Grantee	Amount
Kentucky		
7099	Housing Opportunity Centers, Inc. 1111 W. Broadway Louisville, Kentucky	$12,000
Tennessee		
7075	Human Services Department, City of Chattanooga 1254 E. 3rd Street Chattanooga, TN	$12,000
7077	Credit Counseling Service Commerce Title Building, Suite 430 Memphis, TN	$ 7,200
7081	HOPE, Inc. 1502 Edgehill Avenue Nashville, TN	$ 7,200
7072	Douglas-Cherokee Economic Authority, Inc. P.O. Box 1218 Morristown, TN	$ 7,200
7073	Knoxville Area Urban League 2204 E. Vine Avenue, S.E. Knoxville, TN	$12,000
North Carolina		
7068	Greensboro Housing Authority 200 N. Church Street Greensboro, NC	$ 4,800

(To Accompany HUD-No. 77-309)

NATIONAL COMPREHENSIVE HOUSING COUNSELING PROGRAM
Fiscal Year 1977

Region IV

Grant Number and State	Grantee	Amount
North Carolina 7071	REMCA, Inc. P.O. Box 195 Durham, North Carolina	$ 2,400

(To Accompany HUD-No. 77-309)

NATIONAL COMPREHENSIVE HOUSING COUNSELING PROGRAM
Fiscal Year 1977

Region V

Grant Number and State	Grantee	Amount
Ohio		
7254	Consumer Credit Counseling Service of Metropolitan Cleveland Room 405, Frederick Building 2063 4th Street Cleveland, Ohio 44115	$12,000
7255	Citizens Opportunity Program 1100 Kenton Street Springfield, Ohio 45505	$ 2,400
7256	CONSOC 272 S. Gift Street Columbus, Ohio 43215	$12,000
7257	Marion-Crawford Community Action Commission 2375 Harding Highway East Marion, Ohio 45202	$ 2,400
7118	The Better Housing League 2400 Reading Road Cincinnati, Ohio 45202	$12,000
7121	Lutheran Housing Corporation 1424 Hayden Avenue East Cleveland, Ohio 44112	$12,000
7109	Housing Opportunity Center 700 Bryden Road, Suite 208 Columbus, Ohio 43215	$ 2,400

(To Accompany HUD-No. 77-309) NATIONAL COMPREHENSIVE HOUSING COUNSELING PROGRAM
Fiscal Year 1977

Region V

Grant Number and State	Grantee	Amount
Wisconsin		
7258	West CAP P.O. Box 308 Glenwood City, Wisconsin	$ 4,800
Illinois		
7113	Consumer Credit Counseling Service of Springfield 1021 S. Fourth Street Springfield, Illinois	$ 9,600
7110	Joliet-Will County Community Action Agency 57 West Jefferson Emco Building Joliet, Illinois 60436	$ 2,400
7111	Romeo-Brook Community Service Council 759 Luther Drive Romeoville, Illinois 60441	$ 2,400
7112	Tri-County (Peoria) Urban League, Inc. 317 McArthur Peoria, Illinois	$ 2,400
Minnesota		
7104	Town View Improvement Corporation 60 East Kent Road Duluth, Minnesota 55812	$ 4,800
7106	Pilot City Regional Center 1315 Penn Avenue, North Minneapolis, Minnesota 55411	$ 7,200

(To Accompany HUD-No. 77-309)

NATIONAL COMPREHENSIVE HOUSING COUNSELING PROGRAM
Fiscal Year 1977

Region V

Grant Number and State	Grantee	Amount
Minnesota		
7108	Legal Assistance of Ramsey County 320 Selby Avenue St. Paul, Minnesota 55102	$12,000
7107	C.P.C. Homeownership Counseling Services, Inc. 721 Plymouth Bldg. Minneapolis, Minnesota 55402	$ 7,200
Michigan		
7114	TULC Housing Corporation 3901 Grand River Avenue Detroit, Michigan 48208	$12,000
7115	Detroit Non-Profit Housing, Corp. 1200 6th Avenue, Room 404 Detroit, Michigan 48226	$12,000
7116	Urban League of Flint Housing Center 4401 Detroit Street Flint, Michigan 48505	$12,000
Indiana		
7132	Urban League of South Bend and St. Joseph County, Inc. 404 S. Walnut South Bend, Indiana 46601	$ 4,800
7133	Urban League of Northwest Indiana 3101 Broadway Gary, Indiana 46407	$12,000

(To Accompany HUD-No. 77-309)

NATIONAL COMPREHENSIVE HOUSING COUNSELING PROGRAM
Fiscal Year 1977

Region V

Grant Number and State	Grantee	Amount
Indiana		
7134	H.O.M.E., Inc. 916 South Main Elkhart, Indiana 46514	$12,000
7135	Neighborhood Care Housing Services Community Development and Planning Department, Fort Wayne 1240 West Main Street Fort Wayne, Indiana 46080	$ 4,800
7136	Department of Metropolitan Development, Division of Urban Renewal 1238 North Pennsylvania Indianapolis, Indiana 46202	$12,000

(To Accompany HUD-No. 77-309) NATIONAL COMPREHENSIVE HOUSING COUNSELING PROGRAM
Fiscal Year 1977

Region VI

Grant Number and State	Grantee	Amount
Louisiana		
7171	Lemoyne Community Action, Inc. 413 Plaquemine Street Plaquemine, LA 70764	$ 2,400
7172	Desire Community Housing Corp. 3413 Press Street New Orleans, LA 70126	$ 7,200
7173	Community Advancement, Inc. 2147 Government Street P.O. Box 66043 Baton Rouge, LA 70806	$12,000
7178	St. Landry Parish Community Action P.O. Box 899 Orelousas, LA 71301	$ 7,200
7179	Cenla Community Action Committee 425 Bolton Avenue Alexandria, LA 71301	$12,000
7181	North Centrala P.O. Box 157 Colfax, LA 71417	$ 9,600
7182	Macon Economic Opportunity, Inc. P.O. Drawer 370 Oak Grove, LA 71263	$ 9,600

(To Accompany HUD-No. 77-309)

NATIONAL COMPREHENSIVE HOUSING COUNSELING PROGRAM
Fiscal Year 1977

Region VI

Grant Number and State	Grantee	Amount
Louisiana		
7183	Caddo Community Action Agency 1530 Arlington Shreveport, LA 71103	$12,000
7168	Gulf Assistance Program of Southwest Lousiana, Inc. 3220 Ryan Street P.O. Box 3049 Lake Charles, LA 70601	$ 7,200
7231	Natchitoches Area Action Association P.O. Box 944 Natchitoches, LA 71457	$ 4,800
7169	Jefferson Community Action Program 1817 Airline Highway Kenner, LA 70062	$12,000
7170	St. Martin-Iberia-Lafayette-Community Action Agency, Inc. 501 St. John Street P.O. Box 2343 Lafayette, LA 70501	$ 2,400
Oklahoma		
7164	Payne/Noble Community Action Foundation P.O. Box 268 619 W. 12th Street Stillwater, Oklahoma 74074	$ 4,800
	Deep Fork Community Action Foundation 32[illegible] Northwood Drive P.O. Box 670 Okmulgee, Oklahoma 74447	$ 2,400

(To Accompany HUD-No. 77-309)

NATIONAL COMPREHENSIVE HOUSING COUNSELING PROGRAM
Fiscal Year 1977

Region VI

Grant Number and State	Grantee	Amount
Oklahoma		
7264	Washington - Nowata Counties Community Action Foundation P.O. Box 486 Dewey, Oklahoma 74029	$ 2,400
7260	Credit Counseling Centers of Oklohoma, Inc. 2140 South Harvard Tulsa, Oklahoma 74114	$12,000
7261	United Community Action Program, Inc. 3rd Floor City Hall Drumright, Oklahoma 74030	$ 2,400
7159	Urban League of Oklahoma City, Inc. 215 North Walnut Street Oklahoma City, Oklahoma 73104	$12,000
7160	Great Plains Improvement Foundation, Inc. 612 C Street Lawton, Oklahoma 73501	$ 2,400

(To Accompany HUD-No. 77-309)

NATIONAL COMPREHENSIVE HOUSING COUNSELING PROGRAM
Fiscal Year 1977

Region VI

Grant Number and State	Grantee	Amount
Texas		
7148	Community Development of Corpus Christi 1022 Leopard Street P.O. Box 26 Corpus Christi, Texas 78403	$ 2,400
7143	Centro Del Barrio 123 Ascot Avenue San Santonio, Texas 78224	$ 2,400
7144	Associated City Council Economic Development Corporation 1304 S. 25th Street Edinburgh, Texas 18539	$12,000
7145	Consumer Credit Counseling Service of Greater Dallas Suite 310 4447 N. Central Expressway Dallas, Texas	$12,000
7146	Dallas Urban League 2606 Forrest Avenue Dallas, Texas 75215	$ 9,600
7147	Community Services, Inc. P.O. Box 612 Corsicana, Texas 75110	$ 9,600
7152	Gulf Coast Community Services Administration 6300 Bowling Green Houston, Texas 77021	$12,000

(To Accompany HUD-No. 77-309)

NATIONAL COMPREHENSIVE HOUSING COUNSELING PROGRAM
Fiscal Year 1977

Region VI

Grant Number and State	Grantee	Amount
Arkansas		
7137	Pine Bluff Jefferson County Economic Opportunities Commission, Inc. City Hall, P.O. Box 7228 Pine Bluff, Arkansas 71601	$ 4,800
7139	East Central Arkansas Economic Opportunity Corporation P.O. Box 709 Forrest City, Arkansas 72336	$ 7,200
7140	Crawford-Sebastian Community Opportunity Corp. 1721 East Main Street Van Buren, Arkansas 72956	$ 2,400
7141	ARVAC 1011 S. Arkansas Avenue P.O. Box 846 Russelville, Arkansas 72801	$ 7,200
7142	Housing Information Counseling Center	$12,000

(To Accompany HUD-No. 77-309)

NATIONAL COMPREHENSIVE HOUSING COUNSELING PROGRAM
Fiscal Year 1977

Region VII

Grant Number and State	Grantee	Amount
Missouri		
7184	Urban League of St. Louis, Inc. (Operation Equality) 4401 Fair Avenue St. Louis, Missouri	$12,000
7185	Catholic Family & Community Services, Housing Info. Center 527 W. 39th Street Kansas City, Missouri	$12,000
7186	Kansas City Metropolitan Lutheran Ministry 5310 Pack Street Kansas City, Missouri	$12,000
7187	Division of Centralized Housing Relocation 10 North 12th Street St. Louis, Missouri	$12,000
Kansas		
7189	Kansas City Kansas Commission on Human Relations 701 N. 7th Street Kansas City, Kansas	$ 7,200
7190	Economic Opportunity Foundation 1014 Armstrong Kansas City, Kansas 66102	$ 7,200

(To Accompany HUD-No. 77-309)

NATIONAL COMPREHENSIVE HOUSING COUNSELING PROGRAM
Fiscal Year 1977

Region VII

Grant Number and State	Grantee	Amount
Nebraska		
7194	Urban Housing Foundation, Inc. 2416 Lake Street Omaha, Nebraska	$ 7,200
Iowa		
7188	Project SHARP 102 East Grand Avenue Clark-West Building, First Floor (Room 100) Des Moines, Iowa 50309	$12,000

(To Accompany HUD-No. 77-309)

NATIONAL COMPREHENSIVE HOUSING COUNSELING PROGRAM
Fiscal Year 1977

Region VIII

Grant Number and State	Grantee	Amount
Colorado		
7204	Neighbor-to-Neighbor, Inc. 932 Alta Vista Fort Collins, Colorado	$12,000
7206	Francis Heights, Inc. 3805 W. 26th Avenue Denver, Colorado	$12,000
7210	Pikes Peak Family Counseling Mental Health Center 25 N. Spruce Street Boulder, Colorado	$ 2,400
7211	Colorado Housing, Inc. 200 Gaylord Street Denver, Colorado	$ 2,400
7212	(City of Pueblo) Housing Department 544 E. Abrienda, Suite 202 Pueblo, Colorado	$12,000
7223	Community Services Department, El Paso County 27 E. Vermijo Colorado Springs, Colorado 80903	$ 4,800
7198	Catholic Community Services, Inc. 29 West Kiowa Colorado Springs, Colorado	$ 2,400

(To Accompany HUD-No. 77-309)

NATIONAL COMPREHENSIVE HOUSING COUNSELING PROGRAM
Fiscal Year 1977

Region VIII

Grant Number and State	Grantee	Amount
Colorado		
7179	City and County of Denver Commission of Disabled 619 South Broadway Denver, Colorado	$ 2,400
7200	Family Social Services 302 Jefferson Street Pueblo, Colorado	$ 2,400
7201	Urban League of Pike's Peak Region, Inc. 707 South Tejon Colorado Springs, Colorado	$12,000
7203	ADCO Improvement Association 6361 E. 72nd Avenue Commerce City, Colorado	$12,000
Utah		
7205	Utah County Community Services Agency 455 N. University Avenue Provo, Utah 84601	$ 4,800
7208	Salt Lake Community Action Agency 2033 South State Salt Lake City, Utah 84115	$ 4,800
7196	Weber State College 3750 Harrison Boulevard Ogden, Utah	$ 2,400

(To Accompany HUD-No. 77-309)

NATIONAL COMPREHENSIVE HOUSING COUNSELING PROGRAM
Fiscal Year 1977

Region VIII

Grant Number and State	Grantee	Amount
South Dakota		
7195	Interlakes Community Action Agency Madison, South Dakota	$ 4,800
Montana		
7197	Opportunity, Inc. 607 11th Street, North Great Falls, Montana	$ 2,400

(To Accompany HUD-No. 77-309)

NATIONAL COMPREHENSIVE HOUSING COUNSELING PROGRAM
Fiscal Year 1977

Region IX

Grant Number and State	Grantee	Amount
Nevada		
7213	H.O.M.E. Homeownership Maintenance Education 1237 W. Miller Avenue Las Vegas, Nevada	$12,000
Hawaii		
7214	Hawaii Housing Authority P.O. Box 17907 Honolulu, Hawaii	$12,000
Arizona		
7215	Tucson Urban League 745 North 4th Avenue Tucson, Arizona	$12,000
7216	Chicanos Por La Causa 2333 E. University Drive Phoenix, Arizona	$12,000
7217	Housing Services, Division, City of Phoenix 801 N. 2nd Avenue Phoenix, Arizona	$12,000
California		
7218	Community Housing Services 15 N. Euclid Avenue Pasadena, California	$12,000
7219	Protestant Community Services of Southern California 1221 South Western Avenue Los Angeles, California	$12,000

(To Accompany HUD-No. 77-309)

NATIONAL COMPREHENSIVE HOUSING COUNSELING PROGRAM
Fiscal Year 1977

Region IX

Grant Number and State	Grantee	Amount
California		
7220	Consumer Credit Counselors of Los Angeles 945 South Western Avenue, Suite 203 Los Angeles, California	$ 9,600
7221	Housing Authority of the County of Santa Barbara 815 West Ocean Avenue Lompoc, California	$12,000
7233	Community Development Commission of Mendocino County 405 W. Perkins Street Ukiah, California	$ 4,800
7237	Fullerton South Central Honeowners & Tenants Association 244 East Valencia Drive Fullerton, California	$ 2,400
7222	Sacramento Housing and Redevelopment Agency 630 I Street Sacramento, California	$12,000
7224	Neighborhood House Association 841 S. 41st Street San Diego, California	$ 2,400
7225	Oceanside Community Action Corporation 605 San Diego Street Oceanside, California	$12,000
7227	Housing Authorities of the City and County of Fresno 1833 E Street Fresno, California	$12,000

(To Accompany HUD-No. 77-309)

NATIONAL COMPREHENSIVE HOUSING COUNSELING PROGRAM
Fiscal Year 1977

Region IX

Grant Number and State	Grantee	Amount
California		
7228	Oakland Redevelopment Agency 1333 Broadway Oakland, California	$12,000
7230	Pittsburgh Economic and Housing Development Corporation 398 Railroad Avenue Pittsburgh, California	$12,000

(To Accompany HUD-No. 77-309)

NATIONAL COMPREHENSIVE HOUSING COUNSELING PROGRAM
Fiscal Year 1977

Region X

Grant Number and State	Grantee	Amount
Oregon		
7238	Portland Metropolitan Steering Committee 220 N.E. Russell Street Portland, Oregon 97212	$12,000
7239	Salem Non-Profit Housing Corporation 840 Jefferson St., N.E. Salem, Oregon 97303	$ 7,200
7240	Southwest Oregon Community Action Committee P.O. Box 427 North Bend, Oregon 97459	$12,000
7241	Clackamas County Department of Human Resources 511 Main Street Oregon City, Oregon 97045	$ 4,800
7244	Mid-Columbia Community Action Council, Inc. P.O. Box 726 The Dalles, Oregon 97058	$ 2,400
Washington		
7245	Fremont Public Association North Community Service Center 3410 Fremont Avenue, North Seattle, Washington 98103	$12,000
7242	Seattle Housing Development Corporation 105 14th Avenue, Suite 1K Seattle, Washington 98122	$ 4,800
7246	Office of Housing & Neighborhood Conservation Housing Services Ctr. 112 South 8th Street Yakima, Washington 98901	$12,000

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-310
Phone (202) 755-5277
(Norris)

FOR RELEASE:
Friday
October 14, 1977

The Department of Housing and Urban Development announced today Federal Housing Administration (FHA) minimum standards for the use of urea-based foam insulation, an action expected to help ease the shortage of home insulation.

FHA acceptance means the product, not previously in general use, can now be placed in homes and buildings coming under HUD programs.

The FHA minimum property standards for use of the urea-based thermal insulation specify test methods, give installation guidelines and labeling standards, and require that the product be used only inside enclosed areas such as walls, floors and partitions.

The standards are designed to assure quality.

Use of the new insulation will supplement previously FHA-approved conventional insulation such as fibrous glass, mineral wood and cellulosic insulation.

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The current shortage of conventional insulation has strained existing manufacturing inventories and increased the demand for resin type insulation.

The new FHA standards were developed in cooperation with the urea foam industry, the Canadian government and the National Bureau of Standards.

The FHA acceptance was published in the Federal Register Oct. 13 and took effect immediately.

# # #

Task Force

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-314
Phone (202) 755-5277
(Conn)

FOR RELEASE:
Friday
October 21, 1977

Secretary Patricia Roberts Harris, of Housing and Urban Development, today announced a Task Force will be set up to develop a process for giving tenants a voice in the management of the public housing they live in.

"The Task Force will be a partnership of tenants, managers, and HUD staff dedicated to improving the living conditions and housing options for more than four million people living in public housing," Mrs. Harris said.

The Task Force will seek the views of the groups involved and reach a consensus that will become the basis for recommendations to HUD for developing new regulations.

The first HUD advisory committee to include members of tenant associations grew out of a consumer forum on tenant participation held in Washington April 5. At HUD's invitation, 900 tenants and their representatives from across the nation discussed the role of tenants in managing public housing.

At the April meeting, Secretary Harris promised she would "not put a pencil to a piece of paper" until she first talked to tenants about their views on proposed regulations.

more-

The Secretary will appoint twelve people to serve on the advisory group representing diverse interests including minorities and women. Four tenant associations will each have one representative: The National Tenants Organization, the Massachusetts Union of Public Housing Tenants, the Eastern Regional Tenant Association of the National Tenants Organization and the Tenant Management Corporation of St. Louis. The executive directors of the public housing authorities in Denver, New Orleans, Newark, and Wilmington, N.C. will also serve. Four HUD representatives will complete the Task Force.

The Office of the Assistant Secretary for Neighborhoods, Voluntary Associations, and Consumer Protection and the Office of the Assistant Secretary for Housing will coordinate the work of the Task Force which is expected to take one year.

During the year, regional meetings will be held across the country to get the views of the people affected by the proposed regulations. All meetings will be open to the public and will be announced 15 days in advance in the Federal Register.

The announcement of the creation of the Task Force appears in today's Federal Register.

# # #

FILE

ENERGY

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-319
Phone (202) 755-5284
(Farley)

FILE

FOR RELEASE:
Thursday
October 27, 1977

Jay Janis, Under Secretary of the Department of Housing and Urban Development, today renewed his call for adoption of President Carter's energy program to cut utility costs in running America's households and avert a possible repetition of last winter's spiraling prices.

Addressing the 1977 Building Products Executive Conference in Washington, D.C., the Under Secretary called attention to sections of the Administration's program that specifically affect housing. Among them are:

· A residential conservation tax credit for specified energy conservation measures;

· Tax credits for installing solar heating and cooling equipment;

· Direct grants from a $585 million program to low income homeowners to finance such weatherizing aids as storm doors and windows, and the creation of a secondary market for residential construction loans; and

-more-

A program requiring utilities to offer information on insulation, arrange loans repayable through utility bills and offer to make the arrangements for installation of insulation materials.

"We waste almost half of the energy we use as we heat our homes, run our factories and drive our cars," Mr. Janis said. "We use twice as much per capita as the Germans, Swedes or Japanese even though their standard of living is similar to ours.

"We must act now and adopt the President's energy program. We must eliminate our dependency on the whims of foreign oil producers for half of our oil supply.

"The Congress now has before it the President's comprehensive program to reduce U.S. dependence on oil and natural gas. If it does not adopt that program, than I sincerely believe our democratic system of government is at stake."

The HUD official cited high utility bills as one of the many factors involved in the escalating costs of owning and maintaining both new and existing homes -- costs which, he said, have reached crisis proportions. The overall problem, he added, is now under study by a task force of 36 professionals formed by HUD Secretary Patricia Roberts Harris and drawn from outside the Federal Government.

Mr. Janis also cited provisions of the new Housing and Community Development Act of 1977 that make it easier for Americans to buy and own their own homes, among them:

· Raising the mortgage limits under FHA single-family programs from $45,000 to $60,000.

· Reducing the downpayment for the basic FHA insured home. For instance, the minimum requirement for a $50,000 home is now $2,000 instead of $4,750.

· Raising the ceiling for home improvement loans from $10,000 to $15,000.

· Increasing the loan limits for mobile homes.

· Placing the Graduated Payment Mortgage program on a permanent basis. This program is largely for the benefit of younger families. It enables them to make lower monthly payments during the early years of homeownership, increasing the monthly paymenta as their earning power expands.

# # #

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-320
Phone (202) 755-5277
(Spiegel)

FOR RELEASE:
Thursday
October 27, 1977

The Department of Housing and Urban Development today proposed sweeping revisions in its three-year $12.5 billion community development program to carry out the Carter Administration's initiatives for channeling new dollars into the country's hardest pressed urban areas.

HUD Secretary Patricia Roberts Harris said the proposed revisions build on these two underlying themes in the recently passed Housing and Community Development Act of 1977:

. Targeting Federal resources to places of greatest need and for the principal benefit of low and moderate income people.

. Spurring widespread reinvestment into urban communities by the States and by the private sector, as well as encouraging action by the communities themselves.

The revisions, in the form of a comprehensive set of proposed administrative regulations for the block grant program, were issued within days after the President signed the authorization bill, reflecting the Administration's sense of urgency and commitment on behalf of urban America.

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The proposals cover eligible activities for the program as well as application requirements for entitlement cities and urban counties. Also set forth is a major portion of the regulations governing distribution of HUD's new Urban Development Action Grant (UDAG) program of $400 million a year for three years.

The Action grants offer a greatly needed strategic tool through which HUD can:

-- Respond to unique economic opportunities while they are current.

-- Supply "front-end" funding that allows communities to capture and leverage significant private investment.

-- Make substantial resources available when needed to join other Federal departments in coordinating efforts to meet the urban reinvestment needs of the most distressed of the Nation's communities.

Under the regulations, cities, regardless of size, may apply, along with urban counties, provided they have shown demonstrated results in supplying low and moderate income housing, in offering equal opportunity in housing and employment for low income and minority groups, and have met minimum criteria that indicate physical and economic distress.

Action grants will be available to carry out activities in support of projects for economic revitalization or neighborhood reclamation that involves a partnership with the private sector. Projects undertaken with Action grant support will encourage innovation in joint public-private development.

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Twenty-five percent of the appropriated funds will be allocated to cities under 50,000 population that are not central cities or SMSAs.

The requirements for entitlement grant applicants are substantially revised to ensure compliance with the legislative mandate which focuses principal benefits on low and moderate income people.

The eligibility requirements have been changed to recognize the essential role economic development can play in a comprehensive development program. In addition to direct projects, recipients will be permitted to channel block grant funds to neighborhood-based non-profit organizations and Small Business Investment Companies for a variety of neighborhood revitalization and economic development activities.

The regulations also permit recipients to use funds for housing pre-construction costs and allow greater flexibility in carrying out rehavilitation programs.

The proposed changes give new emphasis to citizen participation in forming plans for community projects. Citizens must have a convenient opportunity to obtain details of the program, and to comment, criticize and recommend program changes. Final decisions on applications, however, remain with the local governing body.

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A new requirement for block grant applications calls for a three-year strategy in addressing community development, housing and economic development needs. That strategy is to be submitted every third year.

Its objective is to encourage long range planning for revitalizing neighborhoods. The community must also file an annual action plan in harmony with its three-year strategy.

The new system would replace the previous three-year requirement, and should greatly reduce the paperwork for the communities. Proposals to change the submission requirements for the Housing Assistance Plans (HAPs) also call for a three-year strategy and an action plan for each year.

The proposed changes represent important new directions for the program. Public comment, Secretary Harris said, is a vital part of the process. The regulations were published in the Federal Register Oct. 25. To receive full consideration, all comments should be received by Nov. 18. Comments should be addressed to:

Office of the Rules Docket Clerk
Office of the Secretary
Department of Housing and Urban Development
451 Seventh St., S.W., Room 5218
Washington, D.C. 20410

# # #

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-321
Phone (202) 755-5277
(Flynn)

FOR RELEASE:
Thursday
October 27, 1977

Six employees of the U.S. Department of Housing and Urban Development received the Department's highest award at HUD's Eighth Annual Awards Ceremony today.

The six were among 21 employees from HUD's Central and field offices honored this afternoon at ceremonies at L'Enfant Plaza Hotel.

HUD Secretary Patricia Roberts Harris said, "The spirit of these men and women has won them deserved praise and a special place in the regard of the Department.

"Their hard work has also benefited people who depend upon HUD--the people who make up the communities we serve."

Distinguished Service Award Winners:

David S. Brown, Office of Assistant Secretary for Community Planning and Development; Howard B. Clark, Federal Insurance Administration; Robert J. Ingram, Atlanta Regional Office; Dorothy E. Nelms, Office of Assistant Secretary for Administration; Herbert G. Persil, Office of Assistant Secretary for Administration; Leo J. Zuber, Atlanta Regional Office.

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Certificate of Merit:

Patricia S. A. Arnaudo, Office of Assistant Secretary for Housing; Gerald J. Benoit, Office of Assistant Secretary for Housing; Thomas R. Casey, Federal Disaster Assistance Administration; Arnold I. Coplan, Office of the Secretary, Manuel E. Crawley, Office of Assistant Secretary for Fair Housing and Equal Opportunity; Mildred S. Morse, Office of Assistant Secretary for Fair Housing and Equal Opportunity; Vincent A. Santulli, New York Regional Office; Daniel J. Sullivan, Federal Insurance Administration; William T. Van Lowe, Office of Assistant Secretary for Administration.

Equal Employment Opportunity Award:

Wesley K. Byers, Equal Opportunity Specialist, Dallas Regional Office.

HUD Award for Supervisory Excellence:

Nick M. Nibi, Assistant Regional Administrator for Housing, Boston Regional Office; Robert J. Matuschek, Assistant Regional Administrator for Community Planning and Development, Denver Regional Office.

Federal Service Award (40 Years of Service):

Elisa Acha, Caribbean Area Office; Arnold I. Coplan, Office of the Secretary; Nicholas Costulis, Pittsburgh Area Office; Price W. Kaler, Office of Assistant Secretary for Housing.

# # #

FILE

Equal Opportunity Housing

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

FILE

HUD-No. 77-322
Phone (202) 755-5284
(Day)

FOR RELEASE:
Friday
October 28, 1977

The Department of Housing and Urban Development is sponsoring an Affirmative Fair Housing Marketing and Advertising Conference on Nov. 17 at Rollins College, Winter Park, Fla.

In announcing the conference, Chester C. McGuire, Jr., HUD Assistant Secretary for Fair Housing and Equal Opportunity, said the participants will consider ways of promoting equal opportunity in the land and community development field, with special emphasis on voluntary action as an alternative to law enforcement.

Mr. McGuire noted that land and community developers are subject to Title VIII of the 1968 Civil Rights Act, which promotes equal opportunity in housing by prohibiting discrimination on the basis of race, color, religion, sex and national origin.

"Because of the impact of Title VIII on their marketing and advertising practices," he said "land and community developers should find the conference a helpful tool."

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In addition to the Department of Justice, other organizations collaborating in the conference include: Rollins College, National Land Council, Inc., American Land Development Association, Urban Land Institute, International Association of Land Sales Officials.

Also, the Division of Florida Land Sales and Condominiums, East Central Florida Regional Planning Council, the National Association of Home Builders, Metropolitan Orlando (Fla.) Urban League, the cities of Winter Park and Orlando, and HUD Offices of Interstate Land Sales Registration and New Communities Administration.

Stanley Mann, a director of the National Land Council, Inc., is conference chairman. Principal speakers include: Patricia Worthy, HUD Deputy Assistant Secretary for Regulatory Functions and Interstate Land Sales Administrator, who will give the keynote address; James Cregan, General Counsel, National Newspaper Association; Lloyd Davis, Director, HUD's Office of Voluntary Compliance and Floyd McKissick, President, Soul City (N.C.) Company. Herman "Tex" Wilson, Deputy Assistant Secretary for Fair Housing and Equal Opportunity, will make the concluding remarks to the conference.

For further information, contact:

Lloyd Davis
HUD, Room 5228
Washington, D.C. 20410
Phone (202) 755-5405

# # #

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-323
Phone (202) 755-5284
(Hall)

FOR RELEASE:
Friday
October 28, 1977

Patricia Roberts Harris today told a conference of black mayors that loss or weakening of President Carter's energy legislation could have a detrimental impact on housing and urban development programs, particularly for low-income families.

In an address to the National Conference of Black Mayors in Washington, D.C., the Secretary of Housing and Urban Development called for adoption of the program to avert a possible repetition of last winter's spiraling utility costs.

She also warned of the long-range impact if the program is lost.

"You run American cities," she told the mayors, "and you know the devastating impact of increased utility costs, particularly on your elderly and low-income citizens. I know about that impact because we had to go to the Congress this year and request additional operating funds to keep our subsidized multifamily projects from going under. I have no doubt that if we lose this energy program, we will have to go to the Congress for more money next year."

The Secretary said that there would be long-range effects.

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"We have a number of excellent energy conservation measures in the President's legislative package," she said. "Those range from tax credits for the installation of solar heating and cooling equipment, to direct grants for low income families to finance such things as insulation and storm windows. We will lose all these programs for at least a year if the legislation fails."

She pointed out that massive increases in oil costs will mean increased costs not only in space heating and cooling, but in the cost of petroleum based products. "The inflationary impact of increased costs throughout the economy would be substantial," she said, "but it would hit particularly hard at building materials."

Secretary Harris also warned that the ripple effect of increased fuel costs would have an inevitable impact on the cost of such basic building materials as lumber. "Lumber costs have already soared more than 50 percent in the last two years," she said. "Home builders can't stand more of that."

The Secretary pointed out that there are approximately 76 million residential units alone in the United States and that roughly 20 percent of U.S. energy is used to heat and cool buildings in this Nation.

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"There are a number of incentives in the President's legislation to improve energy efficiency in new buildings, and to bring older structures up to higher standards," she said. "All this would be lost if the President's program is lost."

The Secretary called attention to specific legislation that would be lost if the bill is not passed:

-- A residential conservation tax credit for specified energy conservation measures. The House version calls for a 20 percent credit for the first $2,000 for a total of $400.

-- Tax credits for installing solar heating and cooling equipment, as well as wind equipment. The House version calls for 30 percent of the first $1,500, and 25 percent of the next $8,500 for a total of $2,150.

-- Direct grants to low income homeowners to finance such weatherizing aids as storm doors and windows and insulation. There would be $585 million in this program, and the Department of Agriculture would also have a weatherization fund for rural homes.

-- A program requiring utilities to offer information on insulation, arrange loans repayable through utility bills and offer to make the arrangements for installation of insulation materials.

-- A 10 percent tax credit to businesses for investments in approved conservation measures.

-- A grant program, totaling $900 million over three years, to assist public and non-profit institutions such as schools and hospitals in conservation.

Above all, she said, an increasingly heavy burden would fall on elderly and low-income inner-city families, where there are already too many problems.

"In an economy where high housing costs are already a matter of serious national concern, and increased utility costs for low-income families are going to fall on your shoulders and the Federal Government, the impact of losing this legislation could be devastating," she said.

# # #

Energy

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-326
Phone (202) 755-5284
(Hall)

FOR RELEASE:
Sunday
October 30, 1977

Patricia Roberts Harris, Secretary of Housing and Urban Development, today warned that if President Carter's energy program is not adopted in a form substantially like that of the original proposal "we can expect to see in this country in the near future the full effects of what we sometimes forget is a real crisis situation."

Speaking to an audience at the dedication of a new public library in Michigan City, Indiana, the Secretary said that although Americans do not see the effects as clearly as during the 1973 gasoline lines, the national energy problem is growing worse with each day.

"Our reliance on imported oil is so great that it now takes the United States, which exports more agricultural products than any other country in the world, two years of selling food and fiber to other nations to pay for one year's worth of foreign oil," she said.

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"The decisions reached on Capitol Hill in the next few days and weeks, she said, "will have a direct and strong impact on virtually every aspect of our American way of life."

The Secretary pointed out that the housing market and the Nation's homeowners and renters will be seriously affected by the energy legislation. Features of the Administration plan that are of direct concern to these people and to the housing industry include:

-- A residential conservation tax credit for specified energy conservation measures;

-- Tax credits for installing solar heating and cooling equipment, as well as wind equipment;

-- Direct grants to low-income homeowners to finance weatherizing aids such as storm doors and windows and insulation;

-- A grant program, totaling $900 million over three years, to assist public and non-profit institutions such as schools and hospitals in conservation; and

-- A program requiring utility companies to offer information on insulation, arrange loans repayable through utility bills and make the arrangements for installing insulation materials.

The Secretary also pointed out that the rising costs of housing were already depriving too many Americans of the opportunity for homeownership.

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"We estimate that today fully 60 percent of Americans cannot on the basis of their incomes afford to buy the median priced new home," she said. And she warned that unless the Administration's energy proposals were passed "we will exacerbate the condition of already high housing costs by raising what we pay for building materials and utilities still higher."

The Secretary told her audience that public libraries had been special places to her throughout her lifetime. "The library is unique because it is an institution that has something to offer everyone," she said. "It serves all ages, all economic classes, all races and religions, all those who have a love of learning."

She noted that President Carter had this to say about libraries: "If we are to have an educated and informed population, we need a strong and open library system supported by a committed Administration. We cannot call for a revival of quality education in America and close our libraries. We cannot ask our children to learn to read and take away their books."

The Secretary said that the Administration and HUD are especially concerned about the availability of public education and recreational facilities, such as libraries, in our cities.

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"We are concerned as well about the blight and decay that afflict so many of our Nation's cities," she said, "and we are committed to restoring these areas to safe, attractive places for all races and ethnic groups and all economic classes."

Secretary Harris said that the new HUD of the Carter Administration has adopted four major directions for housing and urban development in the months ahead:

1. A major thrust will be the revitalization of urban areas. Included in this effort are assistance for low- and moderate-income persons who wish to stay in the central cities... and the coordination of economic development and other urban development initiatives."

2. HUD housing programs will be part of urban revitalized central cities.

3. We will preserve freedom of opportunity in housing for all persons. We will consider the options of homeowership versus rental housing, and the need of families, the elderly, the handicapped, native Americans, and other special groups.

4. The Federal Government will serve low- and moderate-income persons who lack the resources and experience necessary to compete effectively for housing and other community services, and at the same time we will continue and improve programs that will meet the needs of the middle class.

"Libraries will continue to play a role in our efforts to revitalize downtown areas," she said. "The Michigan City

Public Library will be a part of your revitalized downtown area, and you will not have the void that exists when we forget to leave room for such magnificent sources of information and entertainment."

# # # #

INSURANCE, Flood

FILE

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD No. 77-333
Phone (202) 755-5277
(Flynn)

FILE COPY

FOR RELEASE:
Thursday
November 3, 1977

Patricia Roberts Harris, Secretary of Housing and Urban Development, today announced her decision to convert National Flood Insurance to an industry-supported program with increased oversight by the Federal government.

Her decision was sent in a report to Congress as required by the National Flood Insurance Act of 1968.

"A more efficient and less costly National Flood Insurance program can result from increased Federal oversight, a competent fiscal agent and the help of the nation's independent insurance agents and adjusters," Secretary Harris said. The savings, she said, could amount to $15 million in 1978.

HUD's Federal Insurance Administration is now in negotiations with a fiscal agent on a contract to begin Jan. 1, 1978.

The National Flood Insurance program has operated with the assistance of the National Flood Insurers Association (NFIA), a private group of 132 insurance companies, under a Part "A" framework since flood insurance became available in 1969. Under that option, insurance companies in the NFIA pool pledge risk capital toward payment of extreme insurance losses. No company

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has ever used any of the risk capital pledged.

A Part "B" program would not require risk capital, nor does the best response to HUD's July 20 Request for Proposals plan to use remote servicing offices, as NFIA now does. A Part "B" program would cost the Federal government almost $15 million less in 1978 than a contract under Part "A".

Comparison of a 1978 budget under Part "A", and that of a prospective fiscal agent, under Part "B", shows three major areas of cost savings for the Part "B" program:

- Decentralized policy and claims review
  Part "A" $8.3 million - Part "B" $0
- Profit allowance or fee
  Part "A" $5.4 million - Part "B" $900,0
- State premium taxes on flood policies
  Part "A" $3.5 million - Part "B" $0

"It is very hard to ascribe any dollar value, either to the consumer or to the Government, for NFIA's decentralized operation plus its risk sharing," Secretary Harris said.

"It is impossible for a reasonable person to conclude these two items are worth approximately $15 million," she added.

The report states that although a fiscal agent will centralize processing, the network of "decentralized" insurance agents and adjusters should actually receive better service and be able to provide more service to consumers when they are backed by a more efficient processing and paper-handling mechanism.

In addition, the report says that use of a fiscal agent w not increase the size of the HUD staff.

The Secretary is authorized to make these changes by the 1968 Act. She must provide the report after making a determination that the operation of the flood insurance program under the original arrangement "cannot be carried out, or that such operation, in itself, would be assisted materially by the Federal government's assumption, in whole or in part, of the operational responsibility for flood insurance."

Final negotiations are being held with a prospective fiscal agent, and an announcement of the successful contractor is expected shortly.

# # #

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-334
Phone (202) 755-5284
(Bacon)

FOR RELEASE:
Thursday
November 3, 1977

The Department of Housing and Urban Development dramatically exceeded its fiscal year 1977 goals for housing starts under the Section 8 rental assistance and public housing programs, more than doubling the number of low-income dwelling units put under construction last year, HUD Secretary Patricia Roberts Harris announced today.

The HUD Secretary reported that total construction starts under these programs stood at 113,994 on Sept. 30 of this year, compared to 55,222 units started by that time last year, and nearly 24,000 more units than the Department had targeted for startup during fiscal '77.

The FY 1977 starts included 104,020 units of Section 8 housing, 6,962 public housing and 3,012 units of Indian housing.

In addition, reservations during the same period--for dwelling units to be built later--rose to a total 388,413, some 18,000 more units than HUD's goal for reservations by end of the fiscal year, or an increase of 105 percent. Total reservations included 330,977 Section 8 low-income rental units and 57,436 units of public housing. HUD funds for these reservations total approximately $1.2 billion.

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"We set some very optimistic goals, and these goals generally were exceeded," Secretary Harris said. "We have turned our field operations into an effective mechanism for delivering housing, and are showing our determination to turn paper proposals into real shelter for needy families throughout the nation."

# # #

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-338
Phone (202) 755-5284
(Day)

FOR RELEASE:
Thursday
November 10, 1977

The Department of Housing and Urban Development yesterday announced the approval of an Affirmative Fair Housing Agreement by the National Association of Real Estate License Law Officials (NARELLO) at its annual meeting Nov. 7-10 in Atlanta, Ga.

Secretary Patricia Roberts Harris, who signed the Agreement on behalf of HUD, said the ratification action formalizes the joint endeavor of NARELLO and HUD to promote fair housing through the licensing of real estate agents.

Major provisions of the Agreement include:

-- A requirement for each real estate licensee and candidate for a license to receive education in fair housing principles and practices.

-- Testing on fair housing principles and practices in real estate licensing examinations.

-- Disciplinary action against licensees who violate fair housing laws.

-- Affirmative efforts to assist minorities and women in entering the real estate business.

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The Agreement is authorized by Title VIII (Section 809) of the Civil Rights Act of 1968.

Secretary Harris said the Agreement is designed to be executed separately by each State real estate licensing authority, with HUD furnishing technical assistance. HUD will seek adoption of individual Agreements by the various States.

HUD has previously signed Affirmative Marketing Agreements with the National Association of Realtors (NAR) and the National Association of Real Estate Brokers, Inc. (NAREB), under which real estate practitioners make a direct commitment to promote fair housing.

Chester C. McGuire, Jr., HUD Assistant Secretary for Fair Housing and Equal Opportunity, was a speaker at the NARELLO meeting. He pointed out that the organization's action will complement the Affirmative Marketing Agreements by fostering an awareness of fair housing principles and practices among those real estate professionals not affiliated with either NAR or NAREB.

# # #

FILE

HUD General

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-342
Phone (202) 755-5284
(Farley)

FOR RELEASE:
Monday
November 14, 1977

The Department of Housing and Urban Development plans to ease the burden of one of life's vexing ordeals for many thousands of Americans -- trying to fill out the forms required to do business with the Federal Government.

Relief for these frustrated citizens is in sight -- at least for those who do business with HUD. HUD Secretary Patricia Roberts Harris has decided they have suffered enough from the agonies of:

-- Filling out forms with boxes and spaces so small as to invite writer's cramp.

-- Trying to read type so small you need a microscope.

-- Translating into readable English the technical jargon that seeps into so many of the forms the average citizen is asked to fill out.

In the future you will no longer need to be a Doctor of Philosophy, or a mind reader, or have 20-20 vision, or hire a lawyer to respond to a HUD form.

As a beginning, Secretary Harris has taken the revolutionary step of ordering all HUD forms, both new and revised, to be written in plain English.

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In a memo to the top staff she also called for forms with spaces roomy enough for required answers.

As for the type size, the Secretary suggested a good place to look for guidelines is the legislation in some States specifying a minimum type size for consumer contracts.

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HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-354
Phone (202) 755-5284
(Chico)

FOR RELEASE:
Monday
November 28, 1977

HUD EXPANDS HOMESTEADING, GRANTS ADDITIONAL FUNDS

Patricia Roberts Harris, Secretary of Housing and Urban Development, today announced an additional allocation of $5.8 million in HUD-acquired properties to 22 of 39 demonstration cities in the Urban Homesteading program.

Some $6 million in low interest loans is also earmarked for these cities to rehabilitate their homesteading neighborhoods.

Secretary Harris also announced that homesteading is now a national operating program -- a move that opens it to participation by States, units of general local government or their designated public agencies.

Today's allocation will allow homesteading of some additional 850 properties. The 23 first round cities previously received $11.1 million for about 2,000 HUD-acquired homes and $12.175 million in low interest rehabilitation loan funds. One of the cities, Jersey City, did not need additional funds.

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Under the program, HUD transfers to a city structurally-sound, unoccupied homes in locally designated homesteading neighborhoods. The city selects homesteaders who agree to rehabilitate these properties and live in them for a minimum of three years in exchange for full legal title to their homes. The cities also agree to upgrade neighborhood public services and facilities.

By Nov. 1, an estimated 1,503 residential properties had been conveyed by HUD to the 23 first round demonstration cities; 1,238 homesteaders had been selected and 1,043 had received conditional title to an urban homestead property; and 808 homesteaders were occupying their newly acquired homes. Rehabilitation was in progress on 1,006 properties and was completed on 607 properties.

"Homesteading, from HUD's perspective, has matured from a seedling research idea to a full grown operating program," said Donna E. Shalala, HUD Assistant Secretary for Policy Development and Research. "Our evaluation of the demonstration city programs will continue, and what we learn will guide us in making modifications or changes in the operating program."

The Office of Community Planning and Development, directed by Assistant Secretary Robert Embry, will administer the expanded homesteading operation. Mr. Embry said the regulations needed for a national operating program are being developed with the benefit of the advice and experience of the demonstration cities.

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The allocations for the 22 cities follow:

Boston: an increase of $150,000 in HUD-acquired homes for a total of $470,000; an additional $800,000 for low interest rehabilitation loans, for a total of $1,720,000.

Freeport, N.Y.: an increase of $100,000 in HUD-acquired homes for a total of $610,000.

Islip, N.Y.: an increase of $100,000 in HUD-acquired homes for a total of $490,000.

New York, N.Y.: an additional $200,000 for low interest rehabilitation loans, for a total of $730,000.

Baltimore, Md.: an increase of $225,000 in HUD-acquired homes for a total of $600,000; an additional $200,000 for low interest rehabilitation loans, for a total of $720,000.

Philadelphia, Pa.: an increase of $200,000 in HUD-acquired homes for a total of $852,000; an additional $500,000 for low interest rehabilitation loans, for a total of $1,050,000.

Wilmington, Del.: an increase of $100,000 in HUD-acquired homes for a total of $450,000.

Atlanta, Ga.: an increase of $325,000 in HUD-acquired homes for a total of $1,130,000; an additional $500,000 for low interest rehabilitation loans, for a total of $1,778,000.

Decatur, Ga.: an increase of $150,000 in HUD-acquired homes for a total of $575,000; and additional $400,000 for low interest rehabilitation loans, for a total of $1,200,000.

Chicago, Ill.: an increase of $750,000 in HUD-acquired homes for a total of $1,709,102; an additional $1,000,000 for low interest rehabilitation loans, for a total of $2,000,000.

Rockford, Ill.: an increase of $150,000 in HUD-acquired homes for a total of $ 600,000; an additional $150,000 for low interest rehabilitation loans, for a total of $850,000.

Gary, Ind.: an increase of $400,000 in HUD-acquired homes for a total of $882,000; an additional $400,000 for low interest rehabilitation loans, for a total of $782,000.

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Indianapolis, Ind.: an increase of $150,000 in HUD-acquired homes for a total of $658,305; an additional $150,000 for low interest rehabilitation loans, for a total of $600,000.

South Bend, Ind.: an increase of $50,000 in HUD-acquired homes for a total of $212,000; an additional $ 150,000 for low interest rehabilitation loans, for a total of $358,000.

Minneapolis, Minn.: an increase of $350,000 in HUD-acquired homes for a total of $ 912,000; an additional $800,000 for low interest rehabilitation loans, for a total of $1,110,000.

Columbus, O.: an increase of $500,000 in HUD-acquired homes for a total of $982,000; an additional $500,000 for low interest rehabilitation loans, for a total of $932,000.

Cincinnati, O.: an increase of $100,000 in HUD-acquired homes for a total of $390,000.

Milwaukee, Wisc.: an increase of $400,000 in HUD-acquired homes for a total of $828,150

Dallas, Texas: an increase of $500,000 in HUD-acquired homes for a total of $1,450,000.

Kansas City, Mo.: an increase of $250,000 in HUD-acquired homes for a total of $550,000; an additional $250,000 for low interest rehabilitation loans, for a total of $550,000.

Oakland, Calif.: an increase of $500,000 in HUD-acquired homes for a total of $1,200,000; an additional $500,000 for low interest rehabilitation loans, for a total of $1,400,000

Tacoma, Wash.: an increase of $350,000 in HUD-acquired homes for a total of $930,000; an additional $300,000 for low interest rehabilitation loans, for a total of $770,000.

# # #

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-355
Phone (202) 755-5277
(Norris)

FOR RELEASE:
Monday
November 28, 1977

GNMA AUCTION SALE

John H. Dalton, President of the Government National Mortgage Association (GNMA), today announced that GNMA will offer for auction approximately $523 million in FHA-insured and VA-guaranteed home mortgages on Jan. 11.

The mortgages were purchased by GNMA under its Special Assistance programs. Included are loans bearing interest rates of seven percent and above. Mortgages purchased at this auction will be eligible for inclusion in pools used to back GMNA Mortgage-Backed Securities.

The sale will be conducted for GNMA by the Federal National Mortgage Association (FNMA) under terms and procedures contained in a bidding invitation published by GNMA on Nov. 18. A listing of the mortgages offered for sale is included with the invitation, which may be obtained from any of five FNMA regional offices in Philadelphia, Chicago, Atlanta, Dallas and Los Angeles.

# # #

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-357
Phone (202) 755-5284
(Chico)

NOTICE OF PUBLICATION:
FOR RELEASE:
Wednesday
November 30, 1977

HUD ISSUES TIPS ON FIRE SAFETY

"People & Fires," a new booklet published by the Department of Housing and Urban Development, describes fire prevention in practical human terms.

"This booklet brings the message of fire safety to people living in houses, apartment buildings, and mobile homes," says Patricia Roberts Harris, Secretary of HUD. "It advises what to do first in case of fire. It suggests ways to lessen the likelihood of a destructive fire, and it offers recommendations on fire detectors."

According to Secretary Harris, following the simple precautions and emergency planning detailed in "People & Fires" could spell the difference between life and death. Some of the precautions:

-- Because smoke is a greater killer than fire itself, the first smell of smoke should be the signal to evacuate the home. Don't delay evacuation while investigating the source of smoke.

-- Every member of the family should be instructed and rehearsed in making a quick exit. An alternate escape route should be preselected in case the normal route is blocked.

-more-

-- Practice the emergency escape route from each room and make sure it is practical. Make sure children or infirm persons can actually open and escape from a window if that is the alternate exit.

Because a fire may be well under way before smoke is noticed, the booklet stresses the value of smoke detectors. They can give early warning against both smoldering and flaming fires. The sound of the alarm increases the odds that people will survive a fire that begins at night when everyone is sleeping.

In the electrical trouble-shooting guide, the booklet itemizes potential causes of fires and lists early warnings a householder should recognize. This section describes such symptoms of potential danger as a shrinking television picture or the dimming and flickering of electric lights, with the possible causes and corrective actions.

The unstable properties of flammable liquids, now common in kitchens and basements, are explained and their proper storage and use are illustrated. The reader is cautioned never to examine such substances with a lighted match because they produce invisible explosive fumes that can be ignited by even a small spark at some distance from the liquid.

-more-

Also in the booklet is a 28-item checklist of household fire safety items that will help to determine whether the home is fire-safe.

"People & Fire," prepared under contract for HUD, is available from the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402, for $1.30. Order stock number 023-000-00404-6.

# # #

FILE

Urban Homesteading

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-361
Phone (202) 755-5277
(Chico)

FILE

FOR RELEASE:
Tuesday
November 29, 1977

Commenting that Urban Homesteading has "captured the imagination of local officials and community groups across the country," Patricia Roberts Harris, Secretary of the Department of Housing and Urban Development, today released the first annual report on the program.

The report, prepared for Congress, is based on a sample of 239 homesteaders in 23 cities. As of Nov. 1, HUD had transferred 1,503 vacant houses to first-round demonstration cities, and 1,238 homesteaders had been selected by local governments to participate in the program.

Under the program, titles to structurally-sound vacant properties from HUD's inventory are transferred to cities for conveyance to individuals who compete for the homes with plans to fix them up and live in them.

The annual report states that homesteading cities use a wide range of options in selecting homesteaders, in managing rehabilitation activities, and in designing mechanisms to finance repairs, said the Secretary.

-more-

Average rehabilitation costs for the first 118 properties restored was $5,600 per dwelling unit. The average homesteader and his or her family contributed over eleven work weeks of their own time to help with repairs.

The report said homesteaders have a mean income of $12,300 and an average family size of 3.3 persons. The homesteaders tend to be younger than other residents of the area and more optimistic about the future of their neighborhoods.

The report gives preliminary statistics about homesteaders, homestead properties, and designated homestead neighborhoods.

"Future reports will address questions related to the effectiveness of various approaches, the impact on different kinds of neighborhoods, and the influence homesteading has on stabilizing neighborhoods," said Assistant Secretary Donna E. Shalala , Office of Policy Development and Research, which prepared the report. "Answers to these questions will be important in developing and modifying the program, which will soon be expanded to a full-scale operating program."

Copies of the report, Evaluation of the Urban Homesteading Demonstration Program: First Annual Report, are available from Product Dissemination and Transfer Division, Office of Policy Development and Research, HUD, Washington, D.C. 20410.

(Attached are tables showing "Status of Urban Homesteading Properties as of Nov. 1, 1977" and "Status of First-Round Demonstration Cities' 312 Loan Reservations as of Nov. 1, 1977.)

# # #

*STATUS OF URBAN HOMESTEADING PROPERTIES AS OF NOVEMBER 1, 1977

(Attachment to HUD-No. 77-361)

	Property Transferred HUD to City	Homesteader Selected	Property Transferred City to Homesteader	Rehabilitation Started	Property Occupied	Rehabilitation Complete
Atlanta, GA	83	68	68	61	45	35
Baltimore, MD	29	24	8	8	4	0
Boston, MA	7	17	9	9	4	4
Chicago, IL	64	64	44	44	44	15
Cincinnati, OH	17	17	17	10	9	7
Columbus, OH	54	54	44	44	13	13
Dallas, TX	223	210	187	187	170	135
Decatur, GA	69	42	27	27	24	24
Freeport, NY	45	20	8	18	10	10
Gary, IN	89	78	68	46	34	35
Indianapolis, IN	121	96	96	86	74	78
Islip, NY	29	29	25	29	23	23
Jersey City, NJ	11	11	6	6	4	4
Kansas City, MO	48	47	33	33	22	21
Milwaukee, WI	52	52	51	49	49	21
Minneapolis, MN	65	62	48	48	47	4
New York City, NY	29	22	10	9	4	4
Oakland, CA	63	56	35	35	24	24
Philadelphia, PA	211	91	91	91	62	34
Rockford, IL	65	65	65	65	64	59
South Bend, IN	34	27	27	27	27	20
Tacoma, WA	38	38	28	28	26	21
Wilmington, DE	57	48	48	46	25	16
TOTALS	1503	1238	1043	1006	808	607

*First-Round Cities

(Attachment to HUD-No. 77-361)

STATUS OF FIRST-ROUND DEMONSTRATION CITIES' 312 LOAN RESERVATIONS AS OF NOVEMBER 1, 1977

	Total Funds Available	312 Loans Closed			312 Loans to Homesteaders			312 Loans to Residents of Target Areas		
		Number	Amount	Percent of Available Funds	Number	Average Amount	Total	Number	Average Amount	Total
Atlanta, GA	$ 1,278,000	54	$ 698,800	55%	53	$13,013	$ 689,700	1	$ 9,100	$ 9,100
Baltimore, MD	520,000	29	242,000	46	---	---	---	29	8,345	242,000
Boston, MA	920,000	62	669,685	73	2	24,843	49,685	60	10,333	620,000
Chicago, IL	1,000,000	31	587,450	59	19	17,045	323,850	12	21,967	263,600
Cincinnati, OH	80,000	---	---	--	---	---	---	---	---	---
Columbus, OH	432,000	19	146,950	34	---	---	---	19	7,734	146,950
Dallas, TX	500,000	17	112,427	22	---	---	---	17	6,613	112,427
Decatur, GA	800,000	25	336,500	42	20	14,118	282,350	5	10,830	54,150
Freeport, NY	150,000	---	---	--	---	---	---	---	---	---
Gary, IN	382,000	10	57,950	15	10	5,795	57,950	---	---	---
Indianapolis, IN	450,000	37	249,390	55	21	8,209	172,390	16	4,813	77,000
Islip, NY	250,000	---	---	--	---	---	---	---	---	---
Jersey City, NJ	910,000	19	280,000	31	6	26,667	160,000	13	9,231	120,000
Kansas City, MO	300,000	27	226,450	75	18	10,747	193,450	9	3,667	33,000
Milwaukee, WI	135,000	7	38,850	29	7	5,550	38,850	---	---	---
Minneapolis, MN	310,000	10	148,300	48	10	14,830	148,300	---	---	---
New York City, NY	530,000	10	115,550	22	9	12,456	112,100	1	3,450	3,450
Oakland, CA	900,000	31	446,100	50	30	14,323	429,700	1	16,400	16,400
Philadelphia, PA	550,000	8	46,000	17	8	12,000	96,000	---	---	---
Rockford, IL	700,000	47	392,650	56	---	---	---	47	8,354	392,650
South Bend, IN	208,000	20	132,600	64	4	9,813	39,250	16	5,834	93,350
Tacoma, WA	470,000	27	237,450	51	22	5,211	114,650	5	24,560	122,800
Wilmington, DE	400,000	16	183,800	46	15	11,567	173,500	1	10,300	10,300
TOTALS	$12,175,000	506	$5,398,902	44%	254	$12,133	$3,081,725	252	$ 9,195	$2,317,177

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

Phone (202) 755-6980

FOR RELEASE:
Friday
December 2, 1977

REMARKS PREPARED FOR DELIVERY

By

PATRICIA ROBERTS HARRIS
Secretary of Housing and Urban Development

at the

National Conference of State Legislatures

Mayflower Hotel

Washington, D.C.

December 2, 1977

Earlier this week, I met with the Governor's Urban Policy Task Force. Now I am delighted to have the opportunity to speak with the leadership of the State legislatures.

In his inaugural Address, President Carter said our government must be "both competent and compassionate... We must reject the prospect of failure or mediocrity or an inferior quality of life for any person."

It was in this spirit that the President asked me to convene and chair the Cabinet-level Urban and Regional Policy Group. We were assigned the responsibility of converting the President's commitment to urban America to an initial plan for "appropriate administrative and legislative recommendations" by January, 1978.

The challenge before this Nation of States, and the test of the Administration, is whether we have the will and the vision to do something to end the suffering, disillusionment, and the great waste of human lives in our cities.

The Urban and Regional Policy Group has received recommendations from task forces on employment, economic development, neighborhoods, redlining, transportation, public finance, and State and metropolitan government.

The priority problem for the urban poor is surely unemployment. For black residents of our urban centers, unemployment is more than twice as high as for the population as a whole. For young blacks, it is seven times as high.

The Federal response must be to find ways to provide jobs for the unemployed, either through incentives to the private sector or through creation of labor intensive public employment linked to the development needs of the city.

There are no quick and easy solutions. Hard core unemployment is a structural problem which cannot be adequately addressed by macro-economic policies which focus on full employment alone. There will continue to be the need for a full range of targeted programs -- starting with immediate job creation and skill development and leading to long-term employment opportunities.

A responsible society cannot choose between the problems of cities and the problems of people. They are really the same and both must be urgently addressed.

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Many of you in this room, as well as your National Conference staff, have had a major influence on the State components of our Urban Policy Report. I'm sure that Senator Bereuter and Speaker Sabo are in agreement.

If there is one thing that has been learned in putting together recommendations for the President, it is that the role of State government is critical. Our consultations with State leaders have confirmed this.

We understand that there is a great reservior of knowledge and experience represented by State legislators. Many of you who chair committees or who are Speakers have long and distinguished records in government. Many of you had held elective office before becoming State officials -- with the result that you thoroughly understand the interplay between State and local government. We need that knowledge and that experience in designing Federal policies that can solve problems in our distressed cities.

Certainly the time and conditions are ripe for a revitalized Federal-State partnership.

The States have the geographic scope required to deal with problems that increasingly are beyond the reach of municipalities and even of counties in many cases. The areawide nature of such problems as air pollution, water pollution, mass transportation, land use controls, and water supply is well accepted.

Historically -- and with mounting intensity in recent years -- States have administered programs of critical concern to citizens of urban areas. The effective application of State resources in education, highways, health, hospitals, public assistance, and conservation of natural resources -- to name only a few areas of action -- can have a major impact on the urban resident's education, job training, employment, and access to social, physical, and cultural amenities.

States have a far greater capacity to harness taxable resources than their municipal and county units. In a time of mounting awareness of revenue and service disparities among local units of government in metropolitan areas, the States also have the jurisdictional reach and the authority to equalize effectively the resources among these local units.

When I spoke with the Governors' Urban Policy Task Force earlier in the week, the members pointed out how much the composition of State legislatures has changed. They reminded me of urban initiatives States have taken in the last few years that would not have been taken 10 years ago.

There are now many examples of innovative State approaches to the problems of the central city. There are precedents by which we can measure the commitment of other State governments to their older and larger urban areas:

-- Massachusetts has a comprehensive city-oriented State strategy. The existing regulatory powers and public investment programs of Massachusetts are being used to reinforce existing city and town centers.

-- California is considering an urban development strategy which would require that State and Federal monies for roads, sewers, water systems and public buildings be spent only to support development in existing urban areas.

-- Michigan has sharply increased State revenue-sharing for cities, made a State "equity" payment for services that Detroit provides its suburbs, enacted a 12-year tax benefit for factory improvement or new construction, and approved a job-development authority.

-- Illinois has been a leader in legislation prohibiting redlining and mandating loan disclosures by census tract. This became the model for the Federal Mortgage Disclosure Act of 1957.

-- Connecticut has encouraged development in areas of high unemployment by creating loans for businesses, establishing a rehabilitation program for abandoned buildings, and beginning a grant program for businesses in municipalities with high unemployment.

-- Arizona, California, Colorado, Florida, Minnesota and Wisconsin have changed their statutes to permit increased use of debt financing -- by issuing State bonds or authorizing more borrowing by local governments.

While many States and some metro governments have played such leadership roles with respect to urban problems, the record is uneven. Institutional and political constraints, as well as resource scarcities, have impeded their collective impact and tested their respective commitments.

The Federal Urban and Regional Policy Group is seeking to utilize the centrality of State action in urban revitalization.

Based on the examples of Massachusetts, California, and Michigan, the Urban and Regional Policy Group is reviewing a possible State Urban Development Strategy to deal especially with distressed urban areas -- as well as places faced with imminent economic decline.

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States would be asked to establish mechanisms for targeting State-controlled investments in these jurisdictions.

We are looking at the desirability of State development cabinets, joint executive-legislative commissions, and local-areawide planning systems integrated at the State level.

These new State Urban Development Strategies would pursue:

-- State action to reduce or eliminate fiscal disparities and inequities affecting distressed jurisdictions and low and moderate-income residents;

-- Community and economic development to foster urban conservation and city revitalization;

-- State capacity building to improve the long-term ability of local and State governments to solve underlying urban problems; and

-- State support of comprehensive, unified plans for metropolitan development.

The Federal Government would provide financial support for the preparation of State Urban Development Strategies subject to performance standards. Upon State adoption and Federal certification of the State stragegy, financial and administrative incentives for carrying out the strategy would be provided by the Federal Government.

We expect to propose that the Administration request legislation to earmark an increment of general revenue sharing funds to reward States with approved strategies.

Also under consideration is the possibility of providing some State control, if certain conditions are met, of the $1 billion per year of community development block grants to small cities. Small city money could be administered by States with approved strategies and a demonstrated commitment to assist their more distressed urban places.

States would have the option of using a review and comment system more supportive of the State strategies than the present A-95 procedures. Initially, the Federal partnership would be confined to perhaps 10 States. A continuing assessment would be made and a decision reached as to modifications needed before extending it nationwide.

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It might be desirable to replicate Massachuestts-styled Development Cabinets or similar inter-agency mechanisms to assure that State and State-controlled Federal funds are invested in accord with the adopted strategy. A Development Cabinet would have the responsibility, for example, to see that transportation and sewer programs support industry location and related housing development goals.

As a component of its Urban Development Strategy, a State would be requested to develop a fiscal modernization plan to address metropolitan fiscal imbalance; the declining tax base of central cities; and other fiscal needs of distressed local governments.

The proposals that we are considering would require an assessment of existing legislation for local government taxation and financial management. There also is a need to evaluate the adequacy of current State financial assistance to localities and the lack of fiscal balance among distressed local governments.

We would encourage the States to consider a broad range of fiscal modernization techniques. Some possible components could include:

-- More State assumption of local expenditures, particularly public education costs;

-- Regional delivery and financing of local services and costs;

-- Authorization of regional taxes for such functions as mass transit and education;

-- Adoption of State revenue sharing programs to equalize local fiscal capacities;

-- Authorization of metropolitan tax base sharing; and

-- State assumption of property tax assessment and administration.

Our consultations with State and local officials have led to recommendations on community and neighborhood development as well as fiscal modernization.

The community and neighborhood development component of a State Urban Development Strategy would:

-- Assess the impact of State capital investment decisions on urban and rural land use and development;

-- Prepare an investment strategy for State and State administered Federal funds to support urban revitalization;

-- Recommend revision of State laws which limit cities in meeting their economic and community development needs; and

-- Establish a comprehensive, long-range program of community and economic development to revitalize urban areas.

Such a development program could include: improved transportation systems, State development and operation of assisted housing in communities not meeting housing opportunity targets, industrial location plans that make new jobs accessible to residents of distressed areas, State benefits and incentives for firms located in or moving to targeted areas, and new strategies to increase private sector participation in the development process.

State legislatures would play a major role in the construction and implementation of State Strategies. In many cases, however, they may need to organize and staff somewhat differently in order to assess needs and to revise and enact remedial legislation.

Accordinly, we are proposing that both Federal and State resources and incentives be provided to State legislatures. This money would:

-- Provide initial staffing for legislative committees to conduct inquiries, hearings, and oversight activities on the problems of distressed cities and suburbs;

-- Finance legislative commissions on urban problems; and

-- Develop an independent planning and information-gathering capacity on urban policy.

The State Strategy would address the capacity of areawide mechanisms and local governments to deal with underlying problems that result in fiscal and economic distress.

Here the role of the State Legislature in enabling and mandating metropolitan areawide problem-solving is critical. For example, you can make a contribution by approving:

-- Legislation favorable to municipal annexation, formation of directly-elected regional bodies, county modernization, and other local government reorganization;

-- Local government boundary commissions with authority to review municipal annexations; and

-- Legislation to improve the management of local governments.

These, then, are some of our plans and proposals. They clearly are still in the process of development. Most are ideas that you have recommended.

Our ultimate success depends on you, as well. Which will triumph, a heightened sense of responsibility and a substantial program of action among the States, or an ineffective expression of good intentions?

Certainly we recognize that there are 50 different sets of conditions and State-local relationships. All States cannot immediately achieve all of our objectives.

But the States can be pivotal in the Federal urban strategy. If they are not, the States can seriously jeopardize the values that have sustained the American Federal system for almost 200 years. I speak of diversity, pluralism, experimentation, protection from over-centralization, and a greater degree of citizen participation.

This is the ultimate measure of urban America's challenge to federalism in the last quarter of the 20th century.

We must now be ready to make the initiatives, to take the risks, to believe deeply in our ideals and to act on them.

I conclude by asking everyone here today: Whatever you can do, or dream you can, begin it. Boldness has genius, power and magic in it.

# # #

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-364
Phone (202) 755-5284
(Farley)

FOR RELEASE:
Friday
December 2, 1977

Patricia Roberts Harris of Housing and Urban Development today told the National Conference of State Legislatures that the Cabinet-level Urban and Regional Policy Group which she heads is considering a greatly expanded role for the States as partners in a national urban strategy to cope with the problems of the cities.

The Group has submitted to President Carter a second draft of its recommendations for an urban policy to be weighed by the President in preparing administrative and legislative proposals for submission to the Congress in January.

In an address at the Mayflower Hotel in Washington, D.C., the Secretary said the Group is reviewing a possible State Urban Development Strategy that would include:

-- A proposal to earmark some general revenue sharing funds to those States that have initiated approved plans for dealing with distressed urban areas in their jurisdictions.

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-- Turning over to the States some control of the annual billion dollar Community Development Block Grants to small cities. The money could be administered by States with approved strategies and a demonstrated commitment to help their hardest pressed cities.

The Federal partnership, she said, would be limited initially to 10 States and a continuing assessment would be made before expanding it nationwide.

To be eligible, Secretary Harris said, the States would be asked "to develop a fiscal modernization plan to address metropolitan fiscal imbalance: the declining tax base of central cities, and other fiscal needs of distressed local governments."

Among other components, the States would be asked specifically to consider assuming more local costs such as public education and financing local services; authorizing regional taxes for mass transit and education; adopting State revenue sharing programs to equalize local fiscal inequities, and assuming the assessment and administration of local property taxes.

In the area of community and neighborhood development, the States could establish a comprehensive, long-range program to revitalize urban areas, and could recommend revision of State laws that inhibit cities in meeting their economic and community development needs.

The Secretary cited a number of States that have already adopted innovative approaches to the problems of the central city, including Massachusetts, California, Michigan, Illinois, Connecticut, Arizona, Colorado, Florida, Minnesota and Wisconsin.

Mrs. Harris said State Legislatures could also play a major role in devising and carrying out State strategies, and she proposed that both Federal and State resources and incentives be made available to the Legislatures for this purpose.

Listing their possible contributions, the Secretary said they could adopt legislation favorable to municipal annexation, formation of directly-elected regional bodies, county modernization, and other local governmental reorganization.

In addition, they could enact laws to improve the management of local governments.

Mrs. Harris said she recognized that there are 50 different sets of conditions and State-local relationships, and that all the States could not immediately achieve the objectives she outlined.

"But the States can be pivotal in the Federal Urban strategy," she added. "If they are not, the States can seriously jeopardize the values that have sustained the American Federal system for almost 200 years."

# # #

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-369
Phone (202) 755-5284
(Hall)

FOR RELEASE:
Wednesday
December 7, 1977

SECRETARY HARRIS ASKS SUPPORT OF PROGRAMS FOR DISTRESSED CITIES

Patricia Roberts Harris, Secretary of Housing and Urban Development, today asked representatives of the Nation's more prosperous cities to help, not hinder, Federal efforts to aid their more needy neighbors.

In a speech at the Annual Congress of the National League of Cities in San Francisco, the Secretary said she had heard there would be "stony opposition" to a proposal by the Cabinet-level Urban and Regional Policy Group to "tilt" Federal programs to benefit distressed cities.

"Before you pick up your stones," she said, "let me explain why we think it is necessary to make an extra effort to help distressed cities. And let me put this effort into the broader context of our urban policy."

The Secretary pointed out that the Carter Administration and HUD were not interested solely in the well-being of such cities as New York and Detroit, but were committed to the health of all cities.

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She noted that although the revised Community Development Block Grant formula now gives more aid to distressed cities than in previous years, not one city entitled to help gets less than last year. She also pointed out that smaller cities were receiving more help, with the small cities block grant program now approaching $700 million.

But she also said that a doctor would turn his attention to a patient suffering from a heart attack before tending one who had a sprained ankle. "We must attend to the needs of the most needy first," she said. "To do anything else would be a tragedy for this nation, and it would come back to haunt you in your own hour of greatest need."

The Secretary urged the group not to use its political power to deny aid to those cities in greatest need. "I urge you to use your considerable influence not only on your own behalf, but also on behalf of your less well-off urban neighbors," she said.

Secretary Harris reported in considerable detail on early findings of the Cabinet-level Urban and Regional Policy Group, which she heads and which is preparing recommendations for the President for a national urban policy.

She said the group had concluded that the most urgent problem in America today is the need to create jobs and to strengthen local economies. Unemployment weakens the national ecomony, deprives cities of revenue and is "a great and continuing waste of America's greatest natural resource, its people," the Secretary said.

She pointed out that urban areas bear a disproportionate burden of cyclical changes in the national economy and said the Policy Group was considering a range of fiscal and monetary options that could reduce the impact of recession on local governments, generate new jobs through community development and public works projects, and help cities compete in the bond market.

For short-term relief, she said, the Policy Group was looking at the following options:

-- Ways to improve the linkage between public training programs and private sector employment needs;

-- Direct support for public and private sector jobs for the structurally unemployed;

-- Improved targeting of community development and housing funds to promote job opportunities where they presently do not exist; and

-- More aggressive pursuit of affirmative action and equal opportunity goals to give minorities better access to better jobs.

Secretary Harris said that another major focus of the group was the physical environment of the cities and their neighborhoods. "The very age of many of our older cities and neighborhoods means that many of their buildings, roads, and parks are simply wearing out," she said. "Even newer cities, pressed with escalating costs and slowing economic growth, have found it necessary to reduce maintenance and upkeep expenditures.

"In this area as in others, improved coordination of Federal efforts seems to be as necessary as increased funding levels," she said. "We do not envision the need for a host of new programs, but we understand the need to make the current ones less complex, more direct, and more flexible."

Finally, the Secretary said that she could foresee a potentially powerful Federal urban policy addressing different levels of the urban problem: structural unemployment; long-term economic decline; structural obsolescence; fiscal distress; and basic racial discrimination.

"It is a policy that draws in all the relevant actors -- State, local and Federal governments, the private sector, citizens," she said. "And, finally, it is a policy that meets a long-neglected need -- the need to conserve the great natural resources, America's cities."

# # #

EO Housing

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

FILE COPY

HUD-No. 77-375
Phone (202) 755-5284
(Day)

FOR RELEASE:
Monday
December 12, 1977

The Department of Housing and Urban Development will sponsor a two-day seminar on housing discrimination and discrimination in lending at the Colonial Williamsburg Conference Center in Williamsburg, Va. on Dec. 15-17.

Co-sponsors for the seminar, the eighteenth in a series held by HUD throughout the country, are the Commonwealth of Virginia, the Wythe School of Law of the College of William and Mary and the Peninsula Bar Association. The meeting is designed to inform practicing attorneys, bankers and lending officers about various areas of discriminatory housing litigation and Federal fair lending laws.

Experts in the trial and litigation of fair housing cases and officials of the Federal financial regulatory agencies who administer new Federal laws regarding fair housing and fair lending will lecture at the seminar.

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They include: F. Willis Caruso, General Counsel of the Leadership Council for Metropolitan Open Communities, Chicago, Ill.; Avery Friedman, General Counsel of the Housing Advocates, Inc., Cleveland, Ohio; Robert L. Tucker, attorney with the firm of Tucker, Watson, Butler and Todd, Chicago, Ill.; Charles Bennett, Deputy Chief, Housing Section, Civil Rights Division, Department of Justice;

Warren Dennis, attorney, Pottinger and Co., Washington, D.C.; Mrs. Lee Porter, Executive Director, and James Sacher, Chief Counsel, Council of Bergen County, Hackensack, N.J.; Ruth Herrink, Director, Professional and Occupational Regulations, Charles Foxx, member, and James Naggle, Special Assistant Attorney General, of the Virginia Real Estate Commission.

Speakers from the four Federal financial regulatory agencies include: Thomas Taylor, Associate Deputy Comptroller for Consumer Affairs and William D. Glidden, Staff Attorney, of the Comptroller of the Currency; Lucy Griffin, Assistant to the Director, Housing and Urban Affairs, Federal Home Loan Bank Board; David Hsia, Staff Attorney, Federal Reserve System, and Carolyn Aldrich, Consumer Affairs Specialist, Federal Deposit Insurance Corporation.

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Among other topics, the seminar will cover history of discrimination in fair housing and fair lending, HUD Administration of Title VIII (the National Fair Housing Law), responsibilities of Federal financial regulatory agencies, the role of the U.S. Department of Justice in interpreting and enforcing the national Fair Housing Law, and the private attorney's expanding role in housing discrimination.

The seminar also will explore the impact of the Equal Credit Opportunity Act and the Home Mortgage Disclosure Act of 1975, both of which relate to discriminatory lending policies.

There is no registration fee for the seminar and materials will be provided participants at no costs.

For additional information on the seminar, contact: Kenneth F. Holbert, Director, Office of Fair Housing Enforcement and Contract Compliance, HUD, Room 5206, Washington, D.C. 20410. Telephone (202) 755-5518.

# # #

NURSING HOMES

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-376
(Bacon--HUD)
Phone (202) 755-5284
(Pinder--HEW)
Phone (202) 245-6867

FILE COPY

FOR RELEASE:
Thursday
December 15, 1977

FILE COPY

D.C. TO GET HEALTH CENTER THROUGH JOINT HUD-HEW ACTION

New hope and health care for the poor may become available next summer at a now-vacant nursing home and community health center in downtown Washington, D.C. as result of cooperative efforts by two Federal agencies and the District Government.

The building, at First and K Streets, N.W., will offer long-term nursing care for more than 250 patients now at St. Elizabeth's Hospital. It will also offer outpatient health care and mental health services to residents in surrounding neighborhoods.

Secretary Patricia Roberts Harris said today the Department of Housing and Urban Development is transferring the former J.B. Johnson Nursing Home--now a HUD-owned property--to the Department of Health, Education and Welfare. HEW Secretary Joseph A. Califano, Jr., said his agency in turn is negotiating transfer of the facility to the District Government, and it may be serving patients by mid-1978.

-more-

HEW and the District will renovate the property, upgrading it to meet HEW fire safety requirements for participation in the Medicare and Medicaid health care programs. Original design of the building failed to meet these requirements, contributing to subsequent default on the HUD-insured mortgage and acquisition of the property by HUD in August 1976.

The four-story,$2.9 million building was completed in December 1972, "in an area of Washington that desperately needed, and still needs, its services," Secretary Harris said.

HUD has been working with HEW and the District of Columbia since early last summer to find a way to make the best use of the facility for the good of the community, the HUD Secretary said.

"I am extremely pleased it will at long last be put to the use for which it was originally intended, and will serve as a viable alternative for meeting the needs of St. Elizabeth's patients who require care in a less restrictive and less expensive setting," she said.

Secretary Califano commended HUD's prompt transfer action and said: "Putting this center into service as rapidly as possible is an important element of our joint strategy with the District Government to improve the care of certain patients now at St. Elizabeth's Hospital who would be better served in community facilities, and to improve mental health services for all residents of the District."

Both officials endorsed this joint effort as "a starting point for demonstrating the Federal commitment to developing comprehensive community-based mental health and health care delivery systems in both the District and in other parts of the country."

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E. O HOUSING

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

FILE COPY

HUD-No. 77-377
Phone (202) 755-5284
(Day)

FILE COPY

FOR RELEASE:
Wednesday
December 14, 1977

The Department of Housing and Urban Development will sponsor a seminar next month in Biloxi, Miss., for State and local officials who administer fair housing laws and for military personnel concerned with off-base housing. The seminar will be held Jan. 23-27 at the Biloxi Hilton Hotel.

The purpose of the seminar is to provide training on HUD procedures related to Title VIII of the Civil Rights Act of 1968, the Federal Fair Housing Law, which prohibits discrimination in the sale, rental, or financing of most housing for reasons of race, color, religion, sex, or national origin.

Chester C. McGuire, HUD Assistant Secretary for Fair Housing and Equal Opportunity, said the emphasis of the seminar will be on improving coordination among Federal, State, and local agencies in securing compliance with Title VIII.

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There will be no charge for the seminar, but participants must defray the cost of their travel and accommodations.

Mr. McGuire said HUD will make available a limited number of scholarships for personnel of State and local agencies who administer fair housing laws. Applications for HUD scholarships must be in writing and postmarked no later than midnight, Dec. 21, 1977.

The seminar will begin at 8:00 a.m. on Mon., Jan. 23, at the Biloxi Hilton Hotel, 3580 West Beach Boulevard, and end on Fri., Jan. 27.

FOR FURTHER INFORMATION, contact:

Danielle M. Gaines, Seminar Coordinator
Office of Fair Housing Enforcement and
Contract Compliance
Room 5208 - HUD
Washington, D.C. 20410
Telephone: Toll Free (800) 424-8590

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FILE COPY

E.O. Housing

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD-No. 77-378
Phone (202) 755-5284
(Day)

FILE COPY

FOR RELEASE:
Thursday
December 15, 1977

The adoption of an Affirmative Fair Housing Marketing Agreement by the Virginia Real Estate Commission was announced today by the Department of Housing and Urban Development.

Under the agreement, signed in a special ceremony at Williamsburg, Va., the Commission agrees to take steps to comply with the provisions of Title VIII of the Civil Rights Act of 1968, commonly known as the National Fair Housing Law.

Chester C. McGuire, HUD Assistant Secretary for Fair Housing and Equal Opportunity, signed the agreement on behalf of Secretary Patricia Roberts Harris.

The Virginia Real Estate Commission is the second State real estate licensing commission to sign the agreement since the National Association of Real Estate License Law Officials (NARELLO) ratified the document at its annual convention in Atlanta last month.

Such agreements are executed separately by each State real estate licensing authority with HUD furnishing technical assistance.

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Commenting on the agreement, Mr. McGuire said, "The document is the culmination of a long and fruitful relationship between my Office of Fair Housing and Equal Opportunity and the Virginia Real Estate Commission."

He noted that the process began in July, 1976 at a regional NARELLO convention in Hot Springs, Va., where members of the Virginia Commission's delegation suggested to HUD representatives that the States consider a voluntary program to comply with Title VIII of the 1968 Civil Rights Law.

He said the Virginia Commission was often in the forefront of the negotiations, helping to clear the path for adoption of this Agreement by NARELLO at the national level.

Major provisions of the Agreement include:

-- A requirement for each real estate licensee and candidate for a license to receive education in fair housing principles and practices.

-- Testing on fair housing principles and practices in real estate licensing examinations.

-- Disciplinary action against licensees who violate fair housing laws.

-- Affirmative efforts to assist minorities and women in entering the real estate business.

HUD has previously signed Affirmative Marketing Agreements with the National Association of Realtors (NAR) and the National Association of Real Estate Brokers, Inc. (NAREB), under which real estate practitioners make a direct commitment to promote fair housing.

Mr. McGuire asserted that the Virginia Commission's action will complement the Affirmative Marketing Agreements by fostering an awareness of fair housing principles and practices among those real estate professionals not affiliated with either NAR or NAREB.

# # #

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD No. 77-392
Phone (202) 755-5277
(J. Flynn)

FOR RELEASE:
Thursday
December 22, 1977

A new contract that will save the Federal government between $14 and $15 million dollars in the National Flood Insurance program has been signed by the Department of Housing and Urban Development (HUD) and a computer operations and management firm, Electronic Data Systems (EDS) Federal Corporation, Secretary Patricia Roberts Harris announced today.

"This contract and our new servicing agent will help make a good program better," Secretary Harris said.

"The National Flood Insurance program will be less costly and at the same time more efficient," she said, "with no adverse effect on new or existing policyholders, insurance agents or brokers, claims adjustment organizations or lending institutions."

The one year contract, with a government option for renewal, will cost $11.943 million. The estimated savings is the difference between what the government would have paid if it had continued to share the risk of coverage with private carriers and the new arrangement under which the government assumes the entire risk.

The program currently has almost 1.2 million policyholders in 6,000 communities, and insurance in force totals more than $36 billion.

EDS will have responsibility for the administrative duties in the insurance aspects of the program, including maintaining all

-more-

records on policy holders and funds, working through independent insurance agents to sell and market flood insurance policies in communities enrolled in the program, assigning local claims adjusters to review damaged properties after a flood, and providing HUD's Federal Insurance Administration (FIA) with accurate statistical and financial data on the program.

EDS Federal Corp is the subsidiary of Electronic Data Systems Corp which was formed in Dallas, Tex., in 1962 to develop advanced computer software.

EDS is a multi-industry organization providing administrative data processing and facilities management services to a wide variety of customers in the health care, transportation, insurance distribution, finance, manufacturing, retailing and utility industries.

EDS Federal will maintain offices in Bethesda, Md. They will provide program materials to insurance agents and brokers through:

The National Flood Insurance Program
P. O. Box 34294
Bethesda, Md. 20034

Insurance related questions about the program from across the nation will be handled by EDS through toll free telephone lines. They may be reached at:

(800) 638-6620 - nationwide
(800) 492-6605 - Maryland
897-9341 - District of Columbia and northern Virginia

# # #

Note to Editors: please see enclosed releases #77- , , & for more information about the new contractor and the flood insurance program.

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD No. 77- 392 A
Phone (202) 755-5277
(Flynn)

FOR RELEASE:
Thursday
December 22, 1977

With flood damage now averaging about $1.25 billion a year and more than 20,000 communities in the United States and its trust territories known to be flood prone, it is no surprise that flooding is the leading cause of major disasters in the country.

According to the Department of Housing and Urban Development's Federal Insurance Administration (FIA), there are two factors that control seasonal flooding:

1) The temperature, and

2) The presence of unusually large amounts of rain or snow.

A third factor is Man.

Floods themselves are natural occurances, as natural as the seasons of the year. They are Nature's personal renewal projects, reclaiming and restoring lands tenuously held by plant and animal life.

While plants and the lower animals submit to Nature's plan, too often Man works against it. Through unwise development and encroachment, Man stakes his claim on flood-prone lands he can never truly own. Time and time again Nature voids Man's lease on these flood plains -- inundating fields and pastures, submerging homes and businesses, taking life and destroying property.

-more-

Initially through the work of conservationists and environmental organizations, later through the efforts of responsible state and local governments, and, in recent years, in large measure because of the National Flood Insurance program, Americans are beginning to avoid the worst mistakes of the past in deciding where to place new housing subdivisions, factories, shopping centers and other areas where people live and work. Not all current development is planned with Nature in mind, but at least the 16,000 communities enrolled in The National Flood Insurance program are aware of the problem and are taking some steps to deal with it.

Before 1950, not only was there no National Flood Insurance program there wasn't even an organized Federal disaster relief program. Floods were "Acts of God." While volunteer agencies did their best to help flood victims on a local basis after the disaster, few people realized that putting a halt to man's encroachment on nature could prevent homeowners and business men from becoming victims in the first place.

Federal disaster assistance to restore public facilities and remove debris began in 1950, and individual victims began to receive aid in 1965, but it wasn't until 1969 that the country had a viable flood insurance program.

The first program, as it is today, was aimed at both communities and individuals. Then, if the community would voluntarily undertake minimum flood plain management measures, the Federal government would allow the sale of low cost, federally subsidized flood insurance through property and casualty insurance agents to the community's property owners. The insurance at that time cost 40 cents per $100 of coverage for a private dwelling.

Because the program was voluntary, there was little enthusiasm for it on the part of communities with broad expanses of flood plain waiting to be developed. The insurance, while inexpensive, still seemed out of reach for many working class families. By 1972, the program had less than 90,000 policyholders in 1,000 communities, with about $1.4 billion in insurance coverage.

In June of '72, FIA cut the premiums by about 40 percent -- to 25 cents per $100 of coverage for a private dwelling. This, and the attention focused on the program by Tropical Storm Agnes, tripled the number of policyholders to more than 270,000 and coverage to more than $4.6 billion by the middle of 1973.

But as impressive as the new statistics were, only 2,200 communities -- out of 20,000 identified as flood prone -- were taking action to manage potential disaster areas more efficiently and allow their residents to purchase federally subsidized flood insurance. The human factor -- unwise flood plain development that turned natural events into flood disasters -- was a problem that would require action by the Congress.

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On December 31, 1973, a new act became law. Amendments to the Flood Insurance Act of 1968 made participation in the National Flood Insurance program essential for most communities with flood hazard areas. Those that chose not to join were denied certain types of Federal financial assistance for construction or acquisition of property in the flood plains. Communities began to join by the hundreds.

In December, 1977, there were about 1.2 million flood insurance policies in force across the country, with an insurance value of more than $36 billion. Almost 16,000 communities are participating in the program, and about 98.5 per cent of all people facing a serious flood threat are now eligible to purchase low cost flood insurance.

The program is still growing and changing to meet the needs of a growing and changing country. Flood proofing standards have been developed and are being improved. Techniques for administering the program, managing flood plains, dealing with specific geographical problems such as mud flows and coastal erosion, and mapping the areas where floods are most likely to occur, are constantly being examined and refined.

But one problem the program faces hasn't changed. It is still human nature to say, "It can't happen here, it can't happen to me."

FIA faces the largely educational problem of getting across to the public the message that floods can be as deadly and treacherous as fire, and that flood insurance is as badly needed as the home owner's fire insurance policy, to protect his family and his property from the ravages of nature.

In the nation's 20,000 flood prone communities, sooner or later the message will get through. It is FIA's goal to send that message through the National Flood Insurance program instead of having residents learn it the hard way through a devastating flood.

# # #

HUD NEWS
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD No. 77- 392 A
Phone (202) 755-5277
(Flynn)

FOR RELEASE:
Thursday
December 22, 1977

With flood damage now averaging about $1.25 billion a year and more than 20,000 communities in the United States and its trust territories known to be flood prone, it is no surprise that flooding is the leading cause of major disasters in the country.

According to the Department of Housing and Urban Development's Federal Insurance Administration (FIA), there are two factors that control seasonal flooding:

1) The temperature, and

2) The presence of unusually large amounts of rain or snow.

A third factor is Man.

Floods themselves are natural occurances, as natural as the seasons of the year. They are Nature's personal renewal projects, reclaiming and restoring lands tenuously held by plant and animal life.

While plants and the lower animals submit to Nature's plan, too often Man works against it. Through unwise development and encroachment, Man stakes his claim on flood-prone lands he can never truly own. Time and time again Nature voids Man's lease on these flood plains -- inundating fields and pastures, submerging homes and businesses, taking life and destroying property.

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# # #

HUD-No. 77-392 B

THE NATIONAL FLOOD INSURANCE PROGRAM

FACT SHEET

WHAT: It saves lives and reduces property losses caused by flooding through a comprehensive program aimed at communities and individuals.

HOW: It makes low cost federally-subsidized flood insurance available to individuals and businesses through local property and casualty insurance agents and brokers in flood prone communities that are participating in the program;

and

It aids flood prone communities in adopting sound flood plain management measures to lessen potential damage from flooding, especially to new construction.

WHY: It helps flood victims better than Federal financial assistance following a disaster. Disaster assistance is usually a loan, while a valid insurance claim compensates the victim directly for his or her losses.

It benefits the entire community because sensible flood plain management -- sound building and construction standards and wise use of high risk flood areas -- reduces potential damage from future floods.

PROGRAMS: Its first phase is the Emergency program. HUD sends the community an application for participation along with a Flood Hazard Boundary Map. The map tentatively identifies the hazardous flood prone areas. Once the community qualifies, insurance protection is available immediately for virtually all types of building and their contents.

Its second phase is the Regular program. HUD contracts for an engineering study to determine expected levels of flooding and other technical data on which the community can base sound flood plain management measures. A Flood Insurance Rate Map will be developed from the study, making greatly increased amounts of flood insurance available at actuarial rates, or rates based on the risk.

77-392 D

NATIONAL FLOOD INSURANCE PROGRAM
KEY STATISTICAL DATA AS OF 12/1/77

NUMBER OF COMMUNITIES IN PROGRAM

Regular Program	1,511
Emergency Program	14,227
TOTAL	15,738

PROGRAM STATISTICS

Policies in Force

Type of Occupancy	Number of Policies	Amount of Coverage	Average Coverage Per Policy
Dwelling	1,033,161	$29,842,813,900	$28,885
Other	158,048	6,875,281,100	43,501
All	1,191,209	$36,718,095,000	$30,824

Written Premium

1st Layer Coverage	$86,678,350
2nd Layer Coverage	4,062,494
TOTAL	$90,740,844

Policies by Program

Regular	458,816
Emergency	732,393
	1,191,209

Average Premium Per Policy	76.18
Average Premium Rate	.247

Claims Data

	Past Month	Inception to Date
Number of Claims	1,208	74,031
Amount of Claims Paid	6,500,000	266,483,220
Average Claim Payment	5,381.00	3,600.00

77-392 E

FIA PROGRAM ACTIVITIES

National Flood Insurance Program

The National Flood Insurance Program makes federally-subsidized flood insurance available at affordable rates to property owners in communities which agree to carry out a sound flood plain management program to regulate future construction.

There are presently about 1.2 million policies in force for a total coverage of about $36 billion.

The program paid over $24 million in claims during the recent Johnstown flooding, and more than $650,000 to flood victims in Kansas City.

Federal Crime Insurance Program

The Federal Crime Insurance Program enables businessmen and residents of homes and apartments to purchase burglary and robbery insurance in States where crime insurance is difficult to obtain or not affordable in the private market.

The program is currently available in 21 States and the District of Columbia, and there are over 37,000 policies in force representing coverage of approximately $245,700,000.

FAIR - Riot Reinsurance

The FAIR Plans (Fair Access to Insurance Requirements) are property insurance pools, under direct supervision of the States insurance authority, which enable property owners in urban areas to obtain essential property insurance. FIA-approved plans now operate in 27 States, with about $20 billion of insurance in force. In many States, the FAIR Plans have become the largest single writers of fire and extended coverage insurance.

Insurance companies which participate in such FAIR Plans can purchase from HUD riot reinsurance protection against excess losses due to riot and civil disorder. Four hundred thirty-five companies are so insured for over $5 billion of coverage.

Program Advisory

In its role of providing advice on insurance matters to other HUD programs, FIA has developed a master property and casualty policy covering all Indian Housing Authorities. The premium is $3 million, which is approximately $8 million less than the same coverage would cost if separate policies were purchased.

FIA also developed a master policy covering 63,000 public housing units in the New England area at a rate of $11 per unit, which represented a savings of approximately $60 per unit over a three-year period if the coverage had been purchased separately.

UDAG

HUD NEWS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON D.C. 20410

HUD No. 77-396
Phone (202) 755-5284
(Vinciguerra)

FOR RELEASE:
Friday
December 30, 1977

In an effort to prevent an economic disaster of major proportions in the industrial urban area of Youngstown, Ohio, the Department of Housing and Urban Development has signed a contract with the National Center for Economic Alternatives to develop a practical plan for saving the jobs of 5,000 steel workers faced with a plant shutdown.

HUD Secretary Patricia Roberts Harris said the contract, not to exceed $300,000, requires exploration of a full range of possibilities for continuing the operation of the Campbell Works Plant of the Youngstown Sheet and Tube Company, a subsidiary of the Lykes Corporation, New Orleans.

The Lykes Corporation has announced it will shut down most of the Campbell Works facility on the outskirts of Youngstown.

The contract with the National Center brings together a team of financial and industry experts to work with citizen groups and business leaders of Youngstown. They

- more -

will study how Federal dollars -- perhaps including the innovative features of HUD's new Urban Development Action Grants (UDAG) -- can best be used in the battle to keep Youngstown residents working.

The contract grew out of the determination of the Ecumenical Coalition of the Mahoning Valley, Inc., a group of four major denominations and about 250 churches, to unite for the purpose of providing policy guidance as the troubled urban area marshals its energy and finances to ward off economic crisis.

The Ecumenical Coalition has received pledges of active support from the Mahoning Valley Economic Development Committee, Inc., a group of prominent citizens from all segments of the community. The Economic Development Committee has pledged to "organize whatever implementation steps become appropriate."

"This commendable community support is precisely the sort of local effort we are looking for in developing new Federal strategies to support areas like Youngstown that are determined to help themselves when faced with devastating plant closings," said Secretary Harris.

The demonstration contract also will suggest ways in which other Federal agencies may channel assistance into the fight to restore Youngstown's steel economy and jobs.

The ideas and plans developed by the National Center's study are expected to be relevant to other communities faced with similar major plant shutdowns and loss of jobs.

In the Youngstown demonstration, the full thrust of HUD assistance and funds could be made available to trigger local efforts to put the people back to work and revitalize the economy.

"With this demonstration grant, we are exploring all the possibilities for the use of block grant funds and UDAG money to help communities such as Youngstown help themselves," said Secretary Harris.

The National Center -- with a veteran staff of experts on market analysis, long-range planning, worker-community ownership, new technologies and other vital areas of community development -- must produce in the near future a design concept for the use of block grant technical assistance funds and other major Federal sources of help in searching for solutions to Youngstown's problems.

A final draft report, due in 24 weeks, will include these major elements:

-- Coordination of short and long-term public policy for the rehabilitation of major steel manufacturing facilities.

-- Urban economic development strategies, using the resource base of a large, expert manufacturing work force to maintain and stimulate local development.

-- Use of new Federal programs in technology development for increased productivity, energy efficiency, pollution control in urban economic development strategies.

-- Generation of local financial support for urban self-help projects.

-- Preliminary development of a strategy for effective use of community development block grant programs.

Co-directors of the National Center for Economic Alternatives project are Jeff Faux and Gar Alperovitz.

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