

APPENDIX G. STYLE ELEMENTS

The following pages provide a quick reference to frequently encountered style issues and represent the most up-to-date and commonly preferred usage. More detailed information may be obtained from the references cited in Appendix I.

Capitalization

Capitalize

Academic degree abbreviations
(e.g., M.B.A., Ph. D.)

Administration (when used as a
synonym for a current
administration)

Agency (when used as a synonym
for the name of an agency)

City (when part of the corporate
or popular name, e.g., Kansas
City, Windy City, or New York
City)

Commonwealth
(when part of a state name, e.g.,
Commonwealth of Virginia)

Congress
Congressman (when used with
a member's name)

Department (when used as a
synonym for the proper name
of an agency)

Capitalize

Field Office (when part of the
field office name, e.g.
Sacramento Field Office)

Fiscal Year (when used with the
year, e.g., Fiscal Year 2003)

FY (e.g. FY2003 or FY03)

Federal Register

Do not capitalize

Academic degree names
(e.g., master of
business administration,
doctor of philosophy)

administration (when used with the name
of an administration, i.e., Bush
administration, Martinez administration)

agency

city
the city
city of New York

congressional
congressman (when used without a
member's name)

department
departmental

email

Do not capitalize

field
field office (e.g., each
HUD field office)

fiscal year (when
not used with a year)

federal
federally (e.g., federally funded)
federalization (e.g., federal

	programs)
Government (only used with U.S. Government or United States Government)	government (e.g., federal government, state government)
Headquarters (only used when HUD Headquarters)	headquarters
Internet	
	nation or national a nation French nation
References such as Chapter, Exhibit, Figure, and Table (when it is a specific reference, e.g., Chapter 1 or Figure 4-6)	chapter, exhibit, figure and table (when referenced in text)
	seasons: spring, summer, autumn/fall, winter
Secretary (when used as a synonym for the Secretary's name)	secretarial
	state state of Iowa statewide
Capitalize	Do not capitalize
	time: a.m., p.m., noon, midnight
Time Zone Abbreviations, e.g., EST, PST	time zone names, e.g., eastern standard time, pacific standard time
	web or website
ZIP Code	

Compound Words, Hyphenations, and Spelling

To be sure of the spelling of compound words, check an up-to-date dictionary.

* In general, do not use a hyphen to set off a prefix at the beginning of a word. Do not use a hyphen to set off a suffix at the end of a word.

* Hyphenate to avoid doubling a vowel or tripling a consonant. In general, do not hyphenate the following short prefixes: co
de pre pro re

* Preferred spelling of commonly used words and phrases in HUD correspondence:

acknowledgment
anti-crime
anti-deficiency
anti-drug
biweekly
broad-based
canceled
cannot
catalog
cochair
commenter
community-based programs
co-owner
copayment
corporatewide
cost-benefit
cost-of-living increase
counseled
counseling
decisionmaker
decisionmaking
down payment
email
ex officio

faith-based
FHA-guaranteed
FHA-insured
first time homeowner
foreword (part of a publication)
formatted
formatting
forward (ahead)
hearing-impaired
hearing- and speech-impaired
higher-priced
highest-priced
home buyer
homeownership
HUD-assisted
Internet
judgment
labeled
labeling
labor-management
long-term payments
longer term payments
lower income group
low-income
low- and moderate-income
moderate-income
multi-cultural
nationwide
nonprofit
one-unit dwelling
one-year
open-ended

percent
PHAs
policymaker
preexisting
prequalified
proactive
public housing authorities (PHAs)
quasi-government
quasi-independent

recordkeeping
requester
self-sufficiency
semiannual
single-spaced
tax-exempt
time-consuming
time frame
time-sharing
toll-free
totaled
very low-income
website

Numerals

There are five basic rules to remember:

1. Spell out numbers nine and under.

The house has four rooms.

2. Use figures for numbers 10 and greater.

The house has 14 rooms.

3. Never begin a sentence with a numeral.

Five new rooms were added to the house.

4. When 2 or more numbers appear in a sentence and 1 of them is 10 or larger, figures are used for each number.

The class has 11 boys and 6 girls.

The class has two boys and three girls.

5. Units of time, measurement, and money are expressed as follows:

10 p.m. (not 10:00 p.m.)

1 calendar year

6 years, 2 months, 6 weeks, 3 days (but four centuries, three decades)

10 feet

15 cubic yards

1 gallon

\$8 (not \$8.00)
\$5.75 million
\$1 billion

However, units of time, measurement, and money do not affect the usage of other numbers in a sentence.

The four men finished the project in 8 weeks.
The 4 men finished the 10 projects in 8 weeks.

Examples of commonly used units of time:

The instructor gave the 5-minute warning to the class.
The instructor gave the warning that the class would end in 5 minutes.

They worked a 10-hour shift.
Their shift was for 10 hours.

He gave his 2-week notice.
He gave his notice 2 weeks before his departure.

The project experienced a 1-month delay.
The project was delayed for 1 month.

She obtained a 30-year mortgage.
Her mortgage was for 30 years.

The decade of the '60s advanced many social reforms.
The Department of Housing and Urban Development was established in the 1960s.

Punctuation

* Use the possessive and objective phrases as follows:

Four years' experience in computer operations was a requirement.

Four years of experience in computer operations was a requirement.

* Use serial commas in all text. Place a comma after each item in a series of three or more items.

He edited four books, three journals, two fact sheets, and one meeting summary.

* Omit the comma between two nouns that identify one another.

She read the book Homeownership in the 21st Century and decided to recommend it to the group.

* Use a comma after introductory prepositional clauses containing four or more words:

In the beginning we were in favor of the plan.
After the committee voted on the plan, we adjourned for the evening.

However, there are exceptions to the above rule. They include the following:

In addition,
For example,

* Use a comma for introductory prepositional clauses of three or fewer words if the last word of the clause and the next word are numerals.

In 1989, 150 students were in the graduating class.

* Use a comma before and after explanatory matter and identifiers.

On January 21, 1929, we greeted the world.
Iberia, South Carolina, is her birthplace.
Fred Jones, the manager, administered the project.
ABC, Inc., sponsored the program.

* Always use a comma to set off the year in complete dates (month, date, year) unless it is at the end of a sentence.

The report was completed on June 20, 2002, and sent to Congress.

* Do not use commas in the following places:

Between month and year (May 1991)
Before parentheses

* Place periods and commas inside closing quotation marks. Other punctuation goes outside the quotation marks unless it is part of the quoted material.

Is the title, "How to Be a Homeowner"?
The title is "Do You Know How to Be a Homeowner?" and it is available at bookstores.
You stated in your handbook, "Place periods and commas inside quotation marks."

* Use an en dash in combinations of figures and capital letters.

301-251-5000
4-H Club
CBS-TV Network
NIJ-BJA Project

* Use state code abbreviations in addresses and lists. Spell out state names in text.