



United States Department
of
Housing and Urban Development

Office of General Counsel

2005-2006



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

THE SECRETARY

WASHINGTON, D.C. 20410-0001



President Bush and I are committed to making the Department of Housing and Urban Development an effective and well managed agency of the Federal Government, focused on the core mission of HUD – to expand homeownership opportunities to low- and moderate-income families; renew distressed areas with decent and safe neighborhoods; enhance affordable housing opportunities for all residents particularly members of disadvantaged minorities; recognize the needs of the growing elderly population and provide incentives to address those concerns; encourage economic vitality while at the same time address the challenges of growth and its impact on the quality of everyday life; and pursue all of these initiatives with the highest standards of ethics and accountability.

HUD must make significant progress in all of these areas and can do so with the dedication and hard work of HUD employees around the nation. I encourage you who have chosen the legal profession as a career to join us at HUD and apply your skills, talent and energy to our critical mission. At HUD, you can make a difference in the lives of millions of people and the future of our country. In addition, your work as a Legal Honors Intern at HUD will better prepare you to help address the challenges that are ahead for housing and urban development.

A handwritten signature in black ink that reads "Alphonso Jackson".

Alphonso Jackson
Secretary



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
OFFICE OF GENERAL COUNSEL
WASHINGTON, D.C. 20410-0001



The General Counsel of the Department of Housing and Urban Development, as chief legal officer, is the legal advisor to the Secretary, program Assistant Secretaries and other principal staff. The Office of General Counsel (OGC) is a nationwide legal operation with Headquarters in Washington and eighty (80) Field offices around the country. The Office has the responsibility to address and support the initiatives of the President and goals and requirements of the Secretary. The General Counsel is also head of the Departmental Enforcement Center, with operations in Headquarters and five satellite offices around the country.

To achieve these objectives, the President and the Secretary seek to recruit the best and brightest of the legal profession to serve in HUD's OGC. HUD attorneys play a vital role in helping the Department accomplish its mission. OGC provides legal counsel and advice on all aspects of federal housing and urban development laws, regulations, and policies. Duties include work on complex mixed financing transactions for residential development and health care facilities; fair housing enforcement relating to discrimination complaints based on race, disability and family status; and enforcement of housing consumer protection and regulatory responsibilities. Attorneys draft legislation and regulations, represent the Department in defensive litigation, and serve program clients as program counsel by providing guidance about the statutes and regulations that govern the operation of all HUD programs. OGC attorneys also work with the Departmental Enforcement Center on program and regulatory enforcement through administrative and judicial proceedings.

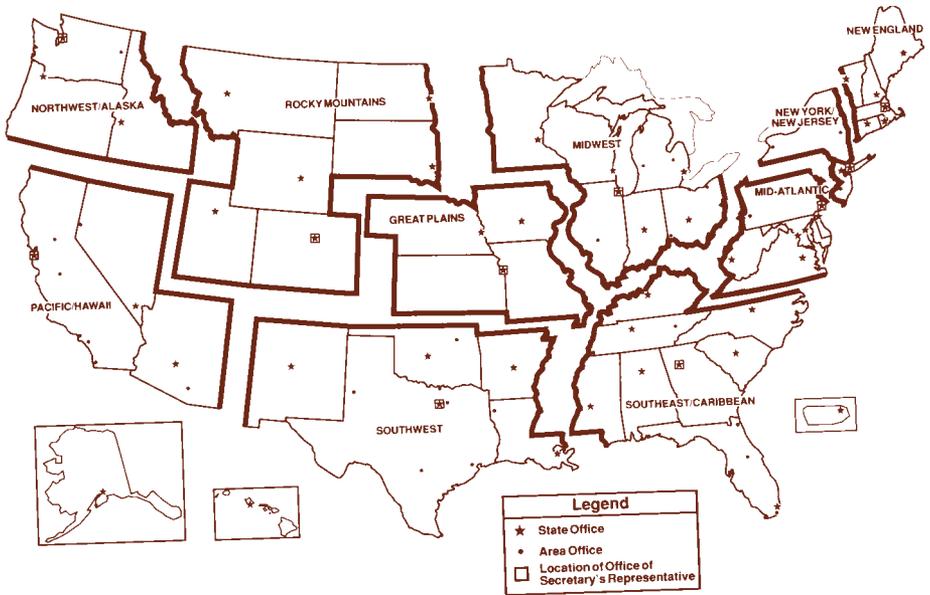
HUD offers an exciting and challenging legal career. We hope you will decide to join us.

A handwritten signature in black ink that reads "Kathleen D. Koch". The signature is fluid and cursive.

Kathleen D. Koch
Acting General Counsel

CAREER OPPORTUNITIES IN THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT'S OFFICE OF GENERAL COUNSEL

The Department of Housing and Urban Development (HUD) is the Federal agency principally responsible for programs concerned with the Nation's housing needs and administers the Federal Government's major programs of assistance for housing and for communities. HUD oversees a wide variety of programs, including Federal Housing Administration (FHA) mortgage insurance programs to help families become homeowners; rental subsidy assistance programs to help low-income families obtain affordable housing; programs to aid neighborhood rehabilitation; community development assistance to conserve existing housing and increase the supply of low- and moderate-income housing; and the Government National Mortgage Association (Ginnie Mae) mortgage-backed securities program that helps ensure an increased supply of mortgage credit. In addition, HUD is responsible for the administration and enforcement of the Federal Fair Housing Act. Further, HUD has other important regulatory functions, including implementation of the Real Estate Settlement Procedures Act, the Interstate Land Sales Full Disclosure Act, and the Manufactured Housing Construction and Safety Standards Act.



HUD ORGANIZATION

HUD administers its programs through a decentralized organizational structure consisting of Headquarters in Washington, D.C., and 80 field offices. Consequently, much of HUD's authority for program implementation and administration has been delegated to the local office level.

Headquarters

HUD Headquarters in Washington, D.C., is the origination point for departmental policies, priorities, and goals. Headquarters is divided into four program areas: Housing/Federal Housing Administration, Community Planning and Development, Public and Indian Housing, and Fair Housing and Equal Opportunity, each headed by an Assistant Secretary who is appointed by the President subject to Senate confirmation and is responsible to the Secretary. Headquarters also includes the support organizations of OGC, Administration, Policy Development and Research, Field Management, Chief Financial Officer, etc. Assistant Secretaries and Primary Organization Heads direct the Department's activities with respect to their program areas.

HUD Headquarters interacts with the White House, Congress, the Office of Management and Budget, and other Federal offices in the operation and funding of Federal housing and community development programs. OGC works with program offices to promulgate regulations and to implement legislation passed by Congress and enacted by the President. In addition, OGC monitors field offices in the administration of programs and interprets departmental policy and practice.

Field Offices

The 80 field offices are divided into 10 Regions, each served by a Regional Director (see map on page 4). Of the 80 field offices, there are 52 State Offices which are headed by a Field Office Director. The remaining 28 are designated Area Offices serving major metropolitan area, which are headed by Area Coordinators. While program Assistant Secretaries in Headquarters directly manage programs in the field, responsibility and accountability for most operational decision-making is that of the field offices.

Office of the Secretary

The Secretary of Housing and Urban Development is appointed by the President of the United States subject to confirmation by the Senate. The Secretary is responsible for all HUD programs and offices including those mentioned above and the Government National Mortgage Association (Ginnie Mae). Statutorily, the Secretary is given regulatory powers over the Government Sponsored Enterprises (GSEs) of the Federal National Mortgage Association (Fannie Mae) and Federal Home Loan Mortgage Corporation (Freddie Mac).



Office of General Counsel

The General Counsel is the chief law officer of the Department and principal legal adviser to the Secretary and staff of HUD. OGC provides legal opinions, advice, and services with respect to all departmental programs and activities. OGC has primary responsibility for the development of HUD program regulations and assists in the development of HUD programs and policies. The Office of General Counsel includes the General Counsel and three Deputy General Counsel: the Deputy General Counsel for Litigation and Enforcement; and the Deputy General Counsel for EO and Administrative Law, who provide policy assistance in their respective areas of responsibility; and the General Deputy General Counsel who is responsible for program matters and the management of OGC Headquarters and Field Legal Services Staff. OGC is divided into eight functional offices from which legal services are provided to HUD Program Administrators. Each office is headed by an Associate General Counsel. The Office of General Counsel also includes the Departmental Enforcement Center. An Assistant General Counsel heads the functional divisions within each office. Field Legal Services are divided into ten groups of States headed by a Regional Counsel and 40 state/area offices headed by a Chief Counsel or Chief Attorney located in the same offices as State/Area Coordinators. Field legal staff provide advice and counsel to program administrators in the field. A division within the office of General Counsel was established to assist the Department's review and processing of Freedom of Information Act (FOIA) requests.

Office of Assisted Housing and Community Development

This office consists of “program counsel” who are experts in the laws governing development and operations grants for communities, homeless housing assistance, and housing assistance for persons in public and private assisted housing. These program counsel work on the Department’s poor peoples’ programs targeted for low-income benefit.

Attorneys in this office perform the legal work for all Departmental assisted housing and community development programs, including the programs authorized under the United States Housing Act of 1937 (including Section 8, public housing, and HOPE VI), title I of the Housing and Community Development Act of 1974 (Community Development Block Grants, or CDBG), title II of the National Affordable Housing Act (HOME), the McKinney-Vento Homeless Assistance Act, and Section 202/811 housing for the elderly and disabled. As program counsel, these attorneys provide legal counsel, through legal opinions, oral advice, research, and transactional law on statutory, regulatory, and contract interpretation, proposed policy, and case problems. This advice is provided to HUD program administrators, HUD recipients such as cities, States, and public housing authorities, private developers, and legal aid groups, tenant/resident organizations, and ultimate beneficiaries of the programs, such as low-income tenants.

Office of Finance and Regulatory Compliance

Attorneys in this office serve as program counsel, corporate counsel and compliance counsel to the Department’s major financial and consumer protection programs. They provide legal advice to the program clients, draft regulations and legislation, and direct compliance reviews.

This office performs legal services concerning the Secretary’s regulation of the Federal National Mortgage Association (Fannie Mae) and the Federal Home Loan Mortgage Corporation (Freddie Mac) under the Federal Housing Enterprises Financial Safety and Soundness Act of 1992. As program counsel to the Government National Mortgage Association (Ginnie Mae), the office also provides Ginnie Mae’s legal services, including resolution of statutory, regulatory, corporate, operational and litigation issues. The office provides tax advice to the Department, and assists program offices dealing with the capital markets. Attorneys in the office perform the legal work and compliance work for a variety of protection programs, including the Real Estate Settlement Procedures Act (RESPA) which governs the real estate settlement and mortgage lending industry, the Lead-Based Paint Prevention Act, the Interstate Land Sales Full Disclosure Act, and the National Manufactured Housing

Construction and Safety Act of 1974. Office attorneys also provide all legal advice involving the National Environmental Policy Act (NEPA), the Davis-Bacon Act, the Debt Collection Act of 1982 relating to salary, administrative and tax refund offset hearings, and appeals to the Secretary from Administrative Law Judges' decisions. Legal services pertaining to HUD's international programs under Section 604 of the Housing Act of 1957 are also provided by this office.

■ Office of Human Resources Law

This office provides legal services pertaining to the programs and functions relating to personnel, ethics and contract law. It serves as legal advisor to HUD program offices on matters within the purview of human resources and administrative law. This office has cross-cutting legal responsibility with all HUD offices in Headquarters and in the Field. It is OGC's principal liaison to the Office of Administration, the Office of Inspector General, the Chief Financial Officer, and to the Assistant Secretary for Public Affairs on issues relating to labor and employee relations, personnel, adverse actions, EEO, ethics, and procurement.



Attorneys in the Personnel Law Division represent the agency in administrative hearings and litigation filed before the Equal Employment Opportunity Commission (EEOC), the Merit Systems Protection Board (MSPB), the Federal Labor Relations Authority (FLRA), and the Office of Special Counsel (OSC).

Issues before these bodies include recruitment, equal employment opportunity, employee discipline, performance evaluations, and labor relations. Division attorneys work with Assistant U.S. Attorneys in the Justice Department in judicial actions filed with the Federal courts.

The Ethics Law Division provides advice and counsel to HUD employees, Principal staff and management officials across the nation on extremely confidential and sensitive issues. These issues relate to employee standards of conduct, financial disclosures and the criminal conflicts of interest under Federal law. Ethics staff also provide counseling, training and legal opinions on political and official travel, the Hatch Act, gift acceptance and post-government employment restrictions.

The Procurement and Administrative Law Division advises HUD management officials on administrative law and contracting issues, Freedom of Information Act appeals, and delegation of authority. Attorneys represent the Department in administrative hearings and bid protests actions filed before the HUD Board of Contract Appeals, the Government Accountability Office, and the Federal Court of Claims.

■ Office of Insured Housing

The Office of Insured Housing serves as program counsel by providing legal services to the Federal Housing Administration and the Office of Multifamily Housing Assistance Restructuring (OMHAR) on matters such as real estate acquisition and construction financing, affordable housing, homeownership, and landlord-tenant law. The office is comprised of the Single Family Mortgage Division and the Multifamily Mortgage Division.

The Federal Housing Administration (FHA) was created in 1934 and is a government corporation within the Department of HUD that provides insurance to lenders on loans for single family homes, multifamily rental projects, health care facilities, and hospitals. FHA programs reach more underserved households than any other mortgage insurance provider, thereby improving access to decent, affordable housing throughout the country. FHA does not make loans directly to borrowers but annually insures over \$100 billion in mortgages. Over 80% of FHA single family mortgagors are first-time homebuyers, and over 40% are minority homebuyers.

Attorneys in the Single Family Mortgage Division help people become homeowners by providing legal advice and assistance to FHA program staff in developing new housing programs or expanding existing programs. Advice from attorneys in the division also enables FHA to implement special housing programs such as pre-purchase, default, and credit counseling for homebuyers, housing finance for Native Americans, and home equity loans for the elderly. In addition, the division provides legal advice on the acquisition and the sale by FHA of single-family loans to joint venture Limited Liability Companies as well as REO (Real Estate Owned) property sales, including sales to local governments and non-profit entities. The division also provides assistance to FHA in its efforts to combat predatory lending practices. All legal work is focused on helping FHA expand homeownership opportunities by making affordable mortgage financing available to more people.

Attorneys in the Multifamily Mortgage Division provide legal advice and assistance to FHA in developing new programs as well as in expanding and managing the complex day-to-day operation of existing programs for insurance on mortgage loans secured by multifamily rental projects, health care facilities, and hospitals. The division also assists FHA by providing legal review for processing and payment of mortgage insurance claims filed by insured lenders and in the sale of loans and REO projects. In addition, the division provides the primary legal support to the OMHAR in restructuring debt secured by Section 8 projects with unit rents that exceed market rates. This debt restructuring helps preserve affordable housing stock while assuring that this housing is decent, safe, and sanitary. Many of the projects securing these loans are located in central cities and help the residents in those areas.

The Office of Insured Housing provides legal services (e.g., statutory or regulatory interpretation and transactional assistance) to FHA headquarters staff who set national policy for FHA operations. FHA insures mortgage loans and is one of the largest property management and assets sales organizations. Single family programs help first-time and minority borrowers achieve homeownership and involve using the latest technology such as Automated Underwriting Systems. Multifamily programs include the use of cutting edge financing tools such as low income housing tax credits, tax-exempt bonds, and a mix of public and private funds to finance mixed-income and mixed-use developments. The office offers legal interns the unique experience of working on, and helping to close, some of the largest and most challenging transactions in the real estate industry. The corporate fiscal issues are balanced with the social mission of HUD and the Federal Housing Administration in the transactions on which attorneys and non-attorneys participate.

■ Office of Legislation and Regulations

This office, which includes the Legislation and Regulations Divisions, provides drafting and other legal services in connection with the development, preparation, and presentation of the Department’s legislative and regulatory programs.

The attorneys in the Legislation Division have principal responsibility for coordination of the Department’s legislative agenda. Specifically, the attorneys in the Legislation Division are charged with the development, drafting and clearance of the Department’s legislation; the provision of legal advice in connection with new legislation or the legislative process, or in connection with questions arising from related laws in program operations. The attorneys are also responsible for coordination of the development of HUD policy positions on legislation affecting HUD which originates elsewhere in the Executive Branch or in Congress; attending and monitoring Congressional hearings that affect HUD; and the provision of technical drafting services, legal review, and other technical assistance, as requested by members of Congress and their staffs, in connection with legislation.



The Regulations Division has principal responsibility for coordination of the Department’s regulatory agenda. Specifically, the attorneys in the Regulations Division are charged with the development, drafting and clearance of the

Department's regulations, notices of policy statements, and other Federal Register documents; the provision of legal advice in connection with the rulemaking process and authorities, such as executive orders or certain statutes which may impact certain rulemakings, or in connection with questions arising from related regulations in program operations. The attorneys are also responsible for coordination of HUD policy positions on other agency regulations or government-wide policy statements or circulars that affect HUD. The attorneys determine when regulatory materials are needed to implement new statutory authority and when rulemaking is required under the Administrative Procedure Act.

The attorneys in both divisions preside at meetings within HUD to develop policy and legal consensus regarding the content of HUD legislation or regulations or other issuances published in the Federal Register. Attorneys in both divisions have significant interaction with representatives of the Office of Management and Budget which is responsible for reviewing federal agency legislation and regulations, and also frequently interact with Congressional staff regarding HUD legislation or regulations.

■ Office of Litigation

The Office of Litigation is divided into three divisions, the Insured Housing and Community Development Litigation Division, the Assisted Housing and Civil Rights Litigation Division, and the Freedom of Information Act Division.

The Office of Litigation represents the Department in all critical aspects of Federal court cases brought against the Department. The cases handled are the most consequential cases for the Department and frequently involve constitutional, statutory, and regulatory issues affecting HUD programs nationwide, some with potential exposure to the Government for damages that could cost millions of dollars. Attorneys in Litigation represent the Department with attorneys at the Department of Justice and are responsible for, among other things, preparing responsive and dispositive pleadings, arguing motions in court, and propounding and responding to discovery requests.

The Freedom of Information Act Division is responsible for handling all of the Freedom of Information Act requests that are submitted to HUD Headquarters, and for providing guidance and assistance to the FOIA liaisons in the Field Offices. The attorneys in the FOIA Division are responsible for seeing that FOIA requests are processed in accordance with the legal requirements of the law. They provide legal advice to the technical staff and work closely with the program offices which are responsible for processing requests.

■ Office of Fair Housing

There are two divisions in the Office of Fair Housing – the Enforcement Division and the Compliance Division.

The Enforcement Division provides legal services to the Office of Assistant Secretary for Fair Housing and Equal Opportunity in connection with the Department’s fair housing and equal opportunity priorities. It is responsible for enforcement actions stemming from violations of the Federal Fair Housing Act, which may include an adjudicative hearing before a HUD Administrative Law Judge. This division is also responsible for legal interpretations involving issues that arise from fair housing investigations, and the reviewing of fair housing complaint investigative files.

The Compliance Division is responsible for enforcement activities with respect to nondiscrimination requirements applicable to projects or activities which receive Federal financial assistance. Such requirements include compliance with Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, and Section 109 of the Housing and Community Development Act of 1974. The Division’s efforts in these areas involve investigative support, provision of legal opinions, drafting and reviewing investigatory determinations, negotiating voluntary resolutions and initiating formal enforcement actions where voluntary efforts are unsuccessful.

■ Office of Program Enforcement

This office provides legal services to the Departmental Enforcement Center as well as coordinating and handling affirmative litigation and administrative actions for other HUD offices. It is divided into an Administrative Proceedings Division and a Program Enforcement Division. The office performs the legal functions necessary for enforcing the Department’s statutory, regulatory, and contractual rights against those who participate in HUD programs. This work involves many program areas, including the multifamily housing, public housing, and community development programs. Enforcement actions are pursued through administrative proceedings before HUD’s Administrative Law Judges, the HUD Board of Contract Appeals, and the Mortgagee Review Board. In addition, attorneys defend the decisions made by the Multifamily Participation Review Committee denying participation in HUD programs and prepare and work with the Department



of Justice on referrals of affirmative cases seeking to enforce program requirements in Federal Court, or in defensive actions when participants appeal administrative proceeding decisions adverse to them. The attorneys provide legal services to the Office of Housing for its actions to obtain the compliance of multifamily project owners with the requirement that they maintain the physical condition of their properties in decent, safe and sanitary condition.

LEGAL HONORS INTERN PROGRAM

HUD’s Legal Honors Intern Program for graduating law students, graduate law students, and judicial law clerks serves as the Department’s only recruitment program for new attorneys. Approximately 6 to 12 one-year legal internships are available annually in Headquarters and Field offices. Successful candidates begin work on or near the start of the fiscal year. All applicants for employment with the Department of Housing and Urban Development are judged without regard to their race, age, sex, national origin, religion, disability, or familial status.

The program is highly competitive and candidates are selected on the basis of merit. Selection considerations include many factors, such as class rank; academic achievement; law courses taken; law review and other publication work; extracurricular activities such as moot court competition, legal aid, legal clinic or student bar association; and summer and part-time employment.



Application Procedures

Applications to the Department for the Legal Honors Intern Program must be processed within a very short period of time. In order to process the applications as expeditiously and fairly as possible, certain requirements must be strictly followed. A list of those requirements and specific instructions appear below. Please read each one carefully before you complete the application. Applications will not be considered unless the documentation requested is postmarked on or before **Friday, February 18, 2005.**

To apply for a Legal Honors Intern position at HUD, an **original** and **two** copies of the following must be submitted:

- The application form which is attached to this brochure.
- A completed OF-612 and OF-306, **OR**
- Resumé which gives all information requested in Optional Forms 612 and 306.
- Law school transcript.
 - An official transcript (e.g., certified and/or sealed) must be submitted with law school’s grading system explanation attached. **Please do not have your law school forward your transcript separately.**
- A legal writing sample of at least five pages (double spaced). The various parts of the application must be collated and stapled. Staple or other-wise attach your OF-612 and OF-306, or your personal resume, transcript (with explanation of grading), and writing sample behind the Honor’s Intern application.

OF-612 and OF 306 are available via the internet at <http://www.usajobs.opm.gov/>.

Program Application Submission Deadline and Address

All application materials, as described above, must be postmarked by **Friday, February 18, 2005.**

Return the completed application materials to:

LEGAL INTERN PROGRAM
Director: Administration Management and HR Division
U.S. Department of Housing and Urban Development
Office of General Counsel
Room 10245
451 Seventh Street, SW
Washington, DC 20410

Interviews and Selection

Each applicant selected as a prospective honors intern will be personally interviewed. Personal interviews will be conducted by Department attorneys and supervisors in Washington, D.C. and under special circumstances in field locations.

Travel expenses for interviews are the responsibility of the applicant.

Interviews will take place between March 1 and March 31, 2005. If an applicant is not selected to receive an interview, he/she will no longer be under consideration and will be notified by mail. Following interviews, successful candidates will be notified of their selection by telephone and mail. It is anticipated that the first round of offers by the Department will be made on or about April 15, 2005. Consideration of applications submitted after the filing date will depend upon the availability of positions after decisions are made on timely filed applications.

Qualifications and Salary Levels

Applicants must meet the following qualifications:

- Be a third-year law student who will receive a J.D. on or before June 30, 2005; **OR**
- Be a graduate law student or Judicial Law Clerk; **AND**
- Be able to assume the position on or before September 30, 2005; **AND**
- Be able to communicate effectively, both orally and in writing, **AND**
- Must **not** have been admitted to any State, District of Columbia, Commonwealth of Puerto Rico, or territories of the United States Bar, **AND**
- Meet at least one of the following additional criteria:
 - Have at least a B average; **OR**
 - Be in the top 50% of their class; **OR**
 - Have relevant past work experience (including summer jobs); **OR**
 - Have special training; **OR**
 - Have engaged in significant extracurricular activities, e.g., law review, moot court, or participation in a clinical program.

Legal interns are hired at the GS-11 level (\$50,593 per annum) in the Washington, D.C. area and varying throughout the Nation depending on the Federal Locality Pay Scale as of January 2005, and receive all Government insurance, annual and sick leave, and retirement benefits. Interns receive excepted service appointments not to exceed 14 months and must be admitted to a State, District of Columbia, Commonwealth of Puerto Rico, or one of the Territories of the United States Bar during the program year for consideration of permanent assignment on the staff of the General Counsel. Because of current serious budget constraints within the Federal Government, the legal intern positions could terminate without offer of permanent assignment. Legal interns are expected to perform at least at a fully successful level during the intern program.

BENEFITS AND EMPLOYEE SERVICES

Transportation and Location

HUD Headquarters is located in downtown Washington, D.C., and is convenient to many popular areas of interest including the Mall, which encompasses the Capitol, the Washington Monument, and the Smithsonian Museums. The building is readily accessible by public transportation and is convenient to residents of Maryland and Virginia, as well as the District of Columbia. Employees can take the Metro subway system directly to HUD. Transit subsidy assistance is provided.



Federal Employees' Retirement System (FERS)

The Federal Employees' Retirement System is effective for federal employees hired on or after January 1, 1984. The FERS plan includes a basic government pension as well as social security coverage, both of which are based on salary and length of service. FERS also features an optional thrift plan that allows employees to contribute up to 10 percent of pay, tax-free until retirement. The government provides a matching contribution of up to 5 percent.

Leave (Annual and Sick)

Annual leave is accrued based upon length of government service, including military service. Annual leave is accrued as follows: 0 - 3 years, 13 days per year; 3 - 15 years, 20 days per year; and after 15 years, 26 days per year. Sick leave is accrued at the rate of 13 days per year.

Approved absence for maternity can be a combination of sick and annual leave and leave without pay. Limited sick leave, annual leave or leave without pay may also be approved for male employees who desire to assist in the delivery and/or postpartum care of a child.

Work Schedules

Attorneys at HUD are eligible to be members of the union bargaining unit and may participate in the Alternative Work Schedule Programs. The standard work week for a full-time employee is 8 1/2 hours, 40 hours per week. There are two types of alternative work schedules which permit employees to vary their daily work hours. They are: (1) flexible work schedules with credit hours; and (2) compressed work schedules (CWS).

Full-time employees with a flexitime schedule must account for 8 hours each day plus an established lunch period of no less than 30 minutes. Flexitime allows employees to vary their arrival/departure times each day, provided they are on duty during the office's established core hours or on leave. Employees choosing flexitime may arrive as early as 7:00 a.m. and as late as 9:30 a.m. and may leave as early as 3:30 p.m. and no later than 6:00 p.m.

For full-time employees with a compressed work schedule, the compressed work schedule consists of 5-4/9 or 4-10:

5-4/9 CWS – a type of compressed work schedule in which an employee meets the 80 hour work requirement by working four 9-hour days and one 8-hour day during one work week, plus four 9-hour days and a day off during the alternate week, in addition to the established lunch period for the office.

4-10 CWS – a type of compressed work schedule in which an employee meets the 80-hour work requirement by working four 10-hour days and has a day off each week.

The benefit to a CWS schedule is an established day off in a biweekly pay period. CWS employees may begin the work day as early as 7:00 a.m. (leaving at 4:30 p.m.) and as late as 9:00 a.m. (leaving at 6:30 p.m.). These schedules must be approved by supervisors and their availability may vary depending upon the office.

The HUD Credit Union

The HUD Credit Union is located in the main HUD Building. The Credit Union offers a full range of banking services including:

- Checking Accounts
- Share-Savings Accounts
- Certificate-of-Deposit Accounts
- Individual Retirement Accounts (IRA)
- Christmas Club Accounts
- Overdraft Protection
- 1st and 2nd Mortgages
- American Express Traveler's Checks
- Money Orders
- Low-interest loans, both personal and for new and used cars

Travel Services

The Department contracts with SATO Travel Agency to offer employees a full range of personal and business travel services, including transportation and hotel reservations.

SATO Travel has an office in the HUD building.

HUD Fitness Center

Membership in the HUD Fitness Center is open to all full-time, part-time and temporary employees. There is a non-refundable initiation fee of \$20.00. Annual dues are based upon an employee's salary as follows:



| Annual Salary | Annual Dues | Payroll Deduction |
|----------------------|--------------------|--------------------------|
| under \$25,000 | \$130.00 | \$5.00/pay period |
| \$25,000-\$59,999 | \$208.00 | \$9.00/pay period |
| \$60,000 and over | \$260.00 | \$10.00/pay period |

The facility includes a fully equipped aerobic center, and provides a wide range of exercise equipment, including exercise bikes, recumbent bike, and stair masters. Locker rooms are equipped with showers, and a full-time staff is available to create individualized exercise programs. Special programs such as weight management are also offered.

Additional Benefits and Services

The Department provides an on-site child-care center and an Employees Assistance Program for troubled individuals whose job performance is affected by alcoholism, drug abuse, emotional illness, or other personal problems. The Department also has an Incentive Awards Program through which employees' superior job performance, contribution to HUD, special act, service, and adopted suggestion are rewarded by cash or honorary awards.



