APPENDIX E.   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 G.

Capitalization

Capitalize	Do not capitalize
Academic degree abbreviations (e.g., M.B.A., Ph.D.)	Academic degree names (e.g., master of business administration, doctor of philosophy)
Administration (when used as a synonym for a current administration)	administration (when used with the name of an administration; e.g., Obama administration)
Agency (when used as a synonym for the name of a government agency)	agency
City (when part of the corporate or popular name, e.g., Kansas City, Windy City, or New York City)	city the city city of New York
Commonwealth (when part of a state name, e.g., Commonwealth of Virginia)	
Congress Congressman (when used with a member's name)	congressional congressman (when used without a member's name)
Department (when used as a synonym for the proper name of an agency)	department departmental email
Field Office (when part of the field office name; e.g., Sacramento Field Office)	field field office (e.g., each HUD field office)
Fiscal Year (when used with the year, e.g., Fiscal Year 2018)	fiscal year (when not used with a year)

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Capitalize	**Do not capitalize**
FY (e.g., FY 2018 or FY18)	
Federal Register	federal (used as an adjective; e.g., federal programs or federal funding) federally federalization
Government (when used with U.S., United States, or Federal; e.g., Federal Government)	government governmental
Headquarters (only when referring to HUD Headquarters)	headquarters (when not referring to HUD Headquarters)
Internet	
Nation (when a synonym for for the United States)	a nation or national nationwide French nation
National (when used in conjunction with capitalized name)	
President	presidential
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
Secretary (when used as a synonym for the Secretary's name)	secretarial
Social Security number	
State (e.g., State government, State of Iowa)	state (e.g., state's evidence) statewide
Time Zone Abbreviations, e.g., EST, PST	time: a.m., p.m., noon, midnight time zone names; e.g., eastern standard time, pacific standard time
ZIP Code	web or website

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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, and re.

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

  acknowledgment
  anticrime
  antideficiency
  antidrug
  biweekly
  broad-based
  canceled
  cannot
  catalog
  closeout (noun)
  close out (verb transitive)
  cochair
  cochairman
  cochairperson
  co-owner
  commenter
  community-based programs
  congressional
  copartner
  copayment
  corecipient
  corporatewide
  cost-benefit
  cost-of-living increase
  counseled
  counseling
  coworker
  crosscutting
  decisionmaker
  decisionmaking
  departmental
  departmentwide

down payment
email
ENERGY STAR
ex officio
faith-based
FHA-guaranteed
FHA-insured
first-time homeowner
formatted
formatting
forward (ahead)
foreword (a part of a publication)
Governmentwide (U.S. or foreign)
governmentwide (State, city, etc.)
grass roots (noun)
grassroots (adjective)
hearing-impaired
hearing- and speech-impaired
higher-priced
highest-priced
homebuyer
home seller
homeownership
HUD-assisted
HUD-owned
Internet
intranet
judgment
labeled
labeling
labor-management
life cycle
long-term payments
longer term payments
lower income group
low-income
low- and moderate-income
memorandum
midway
midyear (noun)
mid-year (adjective)
moderate-income
multiagency
multicultural
nationwide
noncompliance

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nonprofit
one-unit dwelling
on-site (adverb or adjective)
one-year
open-ended
percent
PHAs
policymaker
preexisting
prequalified
proactive
prorated
quasi-government
quasi-independent
recordkeeping
refinancing
requester
self-sufficiency
semiannual
setup (noun)
set up (verb)
single-spaced
tax-exempt
time-consuming
time frame
time-sharing
toll-free
totaled
two-fold
underutilized
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
  one gallon
  2 percent

  $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.

The meeting took place on June 5.

Punctuation (and Punctuation Marks)

- 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, 2011, and sent to Congress.

- Always use a comma to set off a pair of time measurements in a day, unless it is at the end of a sentence.

  The ceremony will be held on June 20, 2011, from 6 p.m. to 7 p.m., at the historic Paramount Theatre in Austin.

- Do not use commas in the following places:

  Between month and year (December 2011)
  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