

## CHAPTER 2. GENERAL PROVISIONS OF SUBDIVISION PROCEDURES

- 2-1. PURPOSE. HUD-FHA Subdivision Analysis is a coordinated effort of several disciplines in the Field Office. It is accomplished as a Valuation Analysis of a subdivision; when requested, a Land Planning Analysis of a subdivision; and generally an Architectural Analysis of a subdivision, each accomplished under the over-all technical direction of the ADSF/CU. The purpose of analysis is to reach certain fundamental determinations and to formulate a uniform basis for mortgage insurance in the given area.
- 2-2. APPLICATION OF SPECIAL SUBDIVISION PROCEDURES. Analysis by Land Planning personnel is desirable in all land development or building operations involving planned-unit or cluster housing design techniques and in some cases involving land without existing neighborhood improvements or with partial neighborhood improvements. As determined by the Field Office, it may also be applied to all groups of lots or areas under sufficient centralized control to permit significant improvement in existing neighborhood conditions.
- 2-3. SCOPE OF SUBDIVISION ANALYSIS. A subdivision consisting of unimproved land, partially improved land or a group of lots on which a proposed building operation is to be analyzed is considered and processed under subdivision procedures.
- 2-4. COORDINATION OF FUNCTIONS. Coordination of the functions of the land planning staff with the functions of the Field Office home mortgage sections is essential because of the close relationship and interdependence of many elements in the analysis of proposed subdivisions and building developments. Within this general concept of interdependency, however, each of the Underwriting disciplines has certain predominant responsibilities. These are as follows:
- a. Valuation Section: market demand giving consideration to land use, protective covenants, price range, balance between off-site and on-site improvements, dwelling type and rate of absorption; acceptability of proposed organization for operating and maintaining a community system for domestic water-supply and sewage-disposal; rating of location;

- (2-4) b. Architectural Section: suitable variety in house types; appropriateness of house design and construction, and adaptation to site conditions; feasibility, exhibits and engineering features of all water-supply and sanitary sewage-disposal systems; construction inspection, both

on site and off-site.

- c. Land Planning Personnel: physical suitability of tract; neighborhood design; land use and covenants; subdivision-wide or neighborhood improvements to land, and provision of new community facilities, except water-supply and sewage-disposal and except for construction inspection; analysis to assure appropriate lot grading and in special instances lot improvements for group applications.

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HUD-Wash., D. C.