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Witnesses: Bea Hiers, Ft. Wash., MD; Rita Herrod, Clarksburg, W. VA; Susan Johnson, Cottage Grove, MN; Howell Jackson, Harvard Univ. School of Law; John Courson, Mortgage Bankers Assoc. & Central Pacific Mortgage Co.; Joseph Falk, Nat. Assoc. of Mortgage Brokers; Ira Rheingold, Nat. Assoc. of Consumer Advocates; David Olson, Wholesale Access Mortgage Res. & Consult., Inc.; & David Donaldson, Donaldson & Guin, LLC. Additional material: Statement of ABN AMRO Mortgage Group, Inc.; Mortgage Broker Fee Agree. submitted by John Courson; Letter submitted by the Nat. Assoc. of Mortgage Brokers; & Consumer Analysis of HUD's 2001 Policy Statement on Lender Payments to Mortgage Brokers by Margot Saunders.

Housing Choice Voucher Program Guidebook
Capital Needs in the Public Housing Program
DIANE Publishing

Unlike routine maintenance, capital needs are the large-scale improvements required to make the housing decent and economically sustainable, such as replacing roofs or updating plumbing and electrical systems to increase energy efficiency. The study also looks at the estimated cost of energy and water conservation projects. It finds that the nation's 1.2 million public housing units need an estimated \$25.6 billion for large scale repairs. This report updates a 1998 analysis and includes costs to address overdue repairs, accessibility improvements for disabled residents, lead abatement, and water and energy conservation that would make the homes more cost effective and energy efficient. Charts and tables. This is a print on demand report.

Collection of the monthly climatological reports of the United States by state or region, with monthly and annual national summaries.

Special edition of the Federal Register, containing a codification of documents of general applicability and future effect ... with ancillaries.

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