EXHIBIT VII-A

SUMMARY OF MAJOR DIFFERENCES BETWEEN SECTION 104(D) AND URA RELOCATION ASSISTANCE:

(Taken from HUD Handbook 1378, Tenant Assistance, Relocation and Real Property Acquisition)

PART I..... ELIGIBILITY FOR ASSISTANCE

SUBJECT	URA	SECTION 104(d)
Income Requirements	Displaced persons of all incomes are eligible	Only Lower-Income Persons are assisted
Person displaced by rehabilitation activities (including economic displacement	Displaced persons are eligible for assistance regardless or pre and post rehabilitation rents. (URA does not cover economic displacement, but HUD program regulations require assistance equivalent to URA.)	Displaced persons are eligible only if the market rent (including utilities) of the unit before rehab did not exceed the Section 8 Existing Housing Fair Market Rent (FMR) and the market rent after rehab was above the FMR.
Economic Displacement Criteria	Displaced person is eligible if not offered an appropriate unit at or below the greater of: 30% of gross income; or old rent/utility costs	Displaced person is eligible if not offered a suitable unit at or below the greater of: Total tenant payment; or Old rent/utility costs
Person displaced by conversion of unit to a nonresidential use	Displaced person is eligible for assistance by any conversion to non-residential use	Displaced person is eligible for assistance only if market rent (including utilities) of displacement unit did not exceed the FMR before conversion
Person displaced by demolition	Displaced person is eligible regardless of the pre-demolition market rent	Displaced person is eligible regardless of the pre-demolition market rent
Person displaced by acquisition only (no conversion)	Displaced person is eligible.	Displaced person is not eligible.

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SUBJECT	URA	SECTION 104(d)
Rental Assistance Term	42 months	60 months
Monthly Rental Assistance Payment	Amount needed to reduce new rent/utility costs to the lower of: old rent/utility costs, or 30% of the person's monthly income	Amount needed to reduce new rent/utility costs to Total Tenant Payment , which is usually the greater of: 30% of adjusted monthly income, or 10% of gross monthly income
Use of Section 8 Rental Assistance	Displaced person has the right to a cash replacement housing payment but may accept Section 8 assistance if it is offered.	If Section 8 assistance and suitable referrals are offered, displaced person cannot insist on cash replacement housing payment. (But tenant may request cash replacement housing payment under URA.)
Other Housing Assistance	Assistance does not include security deposit.	Assistance includes security deposit at replacement dwelling.
Home ownership assistance	Not limited to cooperative or mutual housing. Payment equals 42 x monthly rental payment. (i.e., not discounted)	Limited to purchase of a cooperative or mutual housing and based on present (discounted) value of 60 monthly rental payments.
Moving and Related Expenses	Person may choose either: Payment for actual moving and related expenses; or Alternative Allowance based on DOT schedule.	Same as URA
Advisory Services	Comprehensive services provided.	Same as URA

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