Within the agency, this coordination is accomplished by frequent meetings between the Secretary and the Commissioners of the constituent agencies, as well as by use of the usual channels of communication on matters involving specific policy issues. Further, the staffs of FHA, the Office of the Secretary and the other constituent agencies, work together continually on problems involving common interests. Contacts may be by telephone, personal meetings, or through formal or informal ad hoc task groups or committees. The subject matter of such meetings and communications ranges from budget and legislative matters to correspondence and operating problems in which there are interests besides FHA's. Numerous examples of coordination and cooperation could be furnished from the daily work schedules of the staff and top officials.

Outside of the HUD network, various functions of FHA bring it into contact with other departments and agencies. For example, the nursing homes and senior citizens housing programs involve mutual interests with sectors of the Department of Health, Education, and Welfare. Nursing homes may also involve the Small Business Administration. Many facets of sales housing programs are closely related to the loan guarantee service of the Veterans' Administration, with whom close working relations are maintained in both field and central offices. Housing problems in small towns and rural areas lead to communications with the Farmers Home Administration of the Department of Agriculture. The testing and evaluation of new building materials involves arrangements with the Bureau of Standards of the Department of Commerce. The agency participates with the Bureau of the Census in planning the contents of new decennial census enumerations as well as in obtaining census data from time to time on such things as population, housing, building permits, and construction expenditures. Military housing and other special programs for employees working on Federal projects require liaison with the Department of Defense, Atomic Energy Commission, and the National Aeronautics and Space Administration. Special housing vacancy surveys are conducted for FHA by the Post Office Department. The international division of FHA provides technical assistance and guidance to the Agency for International Development under an agreement between HUD and that Agency.

Ordinarily, most FHA programs do not require coordination with State and local governments or their agencies. However, the nursing home program involves the participation of State health departments, and the insurance of mortgages within urban renewal projects involves working with local redevelopment agencies. The programs of FHA do not concern foreign governments or international organizations, although, as indicated above, FHA reviews housing project proposals on behalf of AID in Latin America, Africa, and the Far East.

In the case of housing for senior citizens, nursing homes and rental projects for families of low-and moderate-income, nonprofit bodies may be the sponsors of a project. In such cases, their status is examined, and each is specifically approved by FHA for the purpose for which it has applied.

Business enterprises are active participants in FHA programs. Applications for mortgage insurance are submitted to FHA by approved mortgagees who are usually institutional investors, viz, banks savings institutions, insurance companies, and mortgage bankers.