RETOOLING HUD
for a CATALYTIC FEDERAL GOVERNMENT:
A REPORT to SECRETARY SHAUN DONOVAN
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EXECUTIVE SUMMARY

RETOOLING HUD
for a CATALYTIC FEDERAL GOVERNMENT:
A REPORT to SECRETARY SHAUN DONOVAN

Penn Institute for Urban Research
University of Pennsylvania

February 2009

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Project Directors

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This report was made possible with support from:

THE ROCKEFELLER FOUNDATION
Faced with a national economic crisis that is reverberating through all of its work, but poised to react forcefully in addressing this challenge and others like global warming, the U.S. Department of Housing and Urban Development (HUD) has an opportunity to reposition itself as a 21st century engine of innovation in U.S. metropolitan areas. With the thoughtful leadership of its new Secretary, Shaun Donovan, HUD can take advantage of its more than forty years of experience to focus on key strategic initiatives outlined in this document. HUD can refine its mission, making it more suited to today’s conditions; it can redesign its programs accordingly; and it can fashion its administrative structure to accomplish these goals.

Retooling HUD for a Catalytic Federal Government: A Report to Secretary Shaun Donovan offers important advice on how to approach today’s challenges. It is comprised of reports by ten task forces, led by Paul C. Brophy and Rachel D. Godsil, and reflects the work of more than 50 members, drawn from practice and the academy, who have urban and metropolitan policy and housing experience spanning many decades. Its recommendations emanate from these experts’ passionate concern for, and deep intellectual interest in, metropolitan areas. The document seeks to advance HUD’s mission and the public good—not any particular point of view or set of interests.

This report reinforces HUD’s concern for providing a decent home for every American and strengthening cities but also calls for HUD to create new opportunities— to promote greening, target revitalization efforts, partner meaningfully with sister agencies, leverage anchor institutions, and include a regional perspective. Bold, innovative, and strategic, the collective recommendations offer HUD a powerful roadmap for a new federal government’s role in housing and urban development.

The Penn Institute for Urban Research has been proud to sponsor this work. We are immensely grateful for the work of the team leaders, Paul Brophy and Rachel Godsil, the Task Force Chairs—John Cleveland, Anne Evans, Rosanne Haggerty, Bart Harvey, Ira Harkavy, Edward Hill, Dan Kildee, Jeff Lubell, Pete Plastrik, Wendell Pritchett, Fran Stewart, Charlie Werhane, Hal Wolman, Barry Zigas—and the entire Task Force membership who produced this report in record time. Their energy, enthusiasm, and thoughtful contributions are apparent.

We are also profoundly appreciative of the Rockefeller Foundation who supported this effort at a critical time.

Finally, thanks are due to Penn IUR staff members, Maritza Mercado, Amy Montgomery, Daniel Stout, and Selina Zapata, for their editorial assistance.

Eugenie L. Birch  Susan M. Wachter  Co-Directors, Penn Institute for Urban Research
EXECUTIVE SUMMARY

The election of Barack Obama as President of the United States is rightly being heralded as a major world event. He ran a transformative campaign – inviting the American people to join a movement rather than merely supporting a candidate. Now, as he begins to govern with crises at home and abroad, President Obama and those at the helm of his Administration face unprecedented challenges but also have unique opportunities. The American people have rallied behind the idea that the federal government has a critical role to play in domestic prosperity as well as national security. At the same time, Americans are engaged in the political process and eager to be part of the solutions to our country’s challenges.

As a candidate, President Obama offered the vision of a renewed federal government and a revitalized role for Americans. This promise extends to the potential to transform how the federal government approaches the nation’s cities and metropolitan areas and to fundamentally rethink programs and policies to address our nation’s acute housing needs and improve the economic, social, and civic health of our cities and metropolitan areas.

President Obama now has the opportunity to make good on his campaign promise that cities and metropolitan areas will not be treated as problems to be solved or as areas where constituencies have to be managed, but will be properly understood as the essential building blocks of our national economy. America’s economy is largely based on the strength of its metropolitan areas, and President Obama acknowledges the strengths, potential, and economic importance of the nation’s cities and metropolitan areas.

This vision of our cities and the anticipation that the federal government can be a partner in their growth and revitalization is not itself new; but it is vastly more likely to be realized than ever before. When previous administrations have sought to engage the federal government in the work of rebuilding our cities, they have been stymied by political push-back from multiple perspectives: some argued that cities were too far gone to be worthy of investment; some that government should merely allow markets to function; and others were impatient with the slow rate of change from government programs, demanding more radical action.

The perception of cities has changed in the last decade. We’ve had quite dramatic reductions in crime in major cities since the 1990s – and a reversal in the population exodus. Until very recently cities have been doing quite well. The urban unemployment rate was down, and homeownership rates for Latinos and blacks had increased. Formerly viewed as places of exceptional poverty, the poverty rate in central cities has not substantially differed from the nation’s overall poverty rate: both have been lower than in the past 25 years. We have even seen reports of improved air quality in many urban areas.

These changes – combined with the economic reality that cities and metropolitan areas are the source of our economic growth and innovation – mean that President Obama’s framing of these places as essential building blocks of a robust national economy resonates in a way it may not have when crime and urban poverty were higher and more vivid a part of our picture of cities.

The possibilities for federal involvement in building healthy and sustainable communities are tremendous, but the challenge of repositioning the federal government, and the U.S. Department of Housing and Urban Development (HUD) especially, to achieve this new vision, is massive. HUD needs a fundamental reorientation in its approach and a concomitant increase in its capacity if it is to continue to emphasize its critical housing role while building its capacity to work in partnership with state and local governments, local stakeholders, and citizens to improve neighborhoods, cities, suburbs, and metropolitan areas.
Responding to the nation’s immediate challenges will require establishing the policies, programs, and systems that permit HUD to become a successful partner with state and local governments and with the private sector (for-profit and non-profit) to improve the economy of our metropolitan areas, to bring HUD into the role of helping to solve the foreclosure crisis upon the nation, to reposition HUD’s housing production and finance programs, and to enlist our citizenry in the work of community building.

After considerable communication with members of the HUD Transition Team and with support from the Rockefeller Foundation, the Penn Institute for Urban Research assembled some of the most thoughtful and experienced professionals in the fields of housing and urban and metropolitan development to produce this report to Secretary Donovan. The issues covered by the task forces are not comprehensive – we have not dealt with every program or issue in the HUD portfolio, but have concentrated on those areas where the Transition Team suggested that help from outside experts could be of particular value.

This Report conveys the work of these task forces.

Rather than provide a program-by-program breakout, these task forces were instructed to tackle key thematic and programmatic areas and to focus on strategies to make HUD more effective in a catalytic federal government. The task forces were also encouraged to be bold and ambitious but also grounded and pragmatic – and to present short- and long-term recommendations.

Each task force consisted of a small group of experts who volunteered their time to produce a report and was chaired or co-chaired by leaders who took responsibility for managing the task forces and preparing each task force report. Bringing together a wide array of perspectives, the communications among the experts were spirited and productive, and the recommendations reflect the high quality of the debate. The reports also acknowledge instances in which task force members disagreed.

While each task force report provides detailed background information and recommendations specific to the topic, the reports share several common themes:

1. To pursue the ambitious agenda outlined by President Obama as a candidate, the Secretary must reinvigorate HUD culturally, moving it from an organization that has become mostly regulatory to one that brings thought, leadership, and flexibility to tackling the affordable housing needs of the nation and the broader issues of development in cities and metropolitan areas. HUD must lead by example, greening the nation’s housing stock, developing innovative approaches to reduce carbon emissions, and becoming a model steward of vacant property.

2. The Secretary needs to put the “UD” back in HUD. HUD has become almost entirely focused on affordable housing. Without diluting that focus, HUD also needs to reinvigorate a second agenda – helping to shape the development of our cities and metropolitan areas through strategic investments and approaches that encourage regional thinking and action. For example, HUD’s policies must allow for the flexibility necessary to develop neighborhood-appropriate stabilization strategies attuned to local market conditions, working to attract people and investment to areas that need strengthening and mitigate the effects of rising rents and home prices on low- and moderate-income people in neighborhoods where markets are hot. This kind of market-savvy flexibility is important if HUD is going to succeed at partnering at the local, regional, and state level as an urban development agency.

3. HUD also has a new opportunity to reclaim some mandates that have been lost to other agencies over the years. It should reclaim these mandates not out of some desire for bureaucratic turf, but because HUD’s unique mission, to improve our cities and metropolitan areas, must be incorporated into the federal policy making process. HUD’s role as a champion of homes and communities, for example, is critical to devising the federal strategy to prevent foreclosures and assist communities already devastated by foreclosures.

4. HUD needs to work creatively with other agencies to combine HUD’s place-focus with the people-focus of the Department of Education (DOE), Health and Human Services (HHS), Veterans Affairs (VA), and other agencies. To respond to issues of persistent poverty, entrenched racial and economic segregation, and to address the range of causes of homelessness, for example, the federal government must thoughtfully invest in both people and places. An inter-agency approach will ensure that this investment is coordinated and complementary.
5. HUD cannot go it alone. HUD’s reach will be vastly greater if HUD relearns how to partner with businesses, community groups, local and state governments, and anchor institutions to reinvigorate cities and metropolitan areas. A central theme of the Obama campaign was that the federal government cannot solve all of our problems – but that it can work with other stakeholders within communities to allow us to solve our own problems. This maxim is particularly true in the context of economic development.

6. HUD’s research, data, and analytic capacity has stagnated in the last eight years. It is crucial for HUD to support fuller data systems and to issue regular reports on its own programs as well as the conditions in cities and metropolitan areas. HUD’s research on trends and promising approaches to tackling long-standing problems is an important way to catalyze the adoption of best practices by HUD’s partners in and out of government.

These six themes are reflected in virtually all of the reports from the ten task forces.

The reports are organized into three Parts, each addressing critical HUD priorities: providing and preserving housing and housing markets; reinvigorating places – neighborhoods, cities, suburbs, and metropolitan areas; and, finally, building HUD’s capacity and developing new initiatives.

PART 1: Preserving and Providing Housing and Housing Markets

This Part sets forth comprehensive strategies to help HUD confront the challenges the agency currently faces in its historical role as a champion of housing – and particularly affordable housing. This Part includes reports on how HUD might prevent future mortgage foreclosures, on how HUD can best provide multi-family housing, and on how HUD should respond to the challenges of housing the “hard to house.”

Preventing Foreclosures, authored by Bart Harvey and Barry Zigas, provides a brilliant analysis of the precise nature of the foreclosure crisis and a wide array of policy options to resolve the crisis. This team contends that HUD can and should play a central role in resolving the foreclosure crisis through direct action, using tools and authorities it already has; through new initiatives that it can lead; and through leadership across the government. Most centrally, this report proposes: that HUD should work to ensure that most owner-occupied housing, including where owners are currently paying their mortgages, are eligible for loan modifications or refinancing to take advantage of lower interest rates and escape from onerous reset triggers (either through the Treasury’s implementation of the Federal Deposit Insurance Corporation [FDIC] loan modification plan or through Federal Housing Administration [FHA] credit enhancement); that HUD should support legislation permitting first lien mortgage loans to be subject to judicial modification in a bankruptcy proceeding; and that, for those instances in which investors fail to agree to reasonable modifications, the government should purchase mortgage assets through the Treasury, the Fed, government-sponsored enterprises (GSEs), or some combination of the three.

Taken together, these strategies present the possibility of helping every current household that is able and willing to pay a fair amount in their home. Along with a series of other direct actions by HUD, the effect of this report’s recommendations would be to stabilize housing prices, restore consumer confidence, revalue and liquify “toxic assets” that remain outstanding, and help replace fear with hope in the credit markets.

In Improving Multi-Family Housing Production and Preservation, Charles Werhane and his team describe a set of mortgage programs that are inherently well-designed but that need improvements in execution so that the multi-family mortgage programs can play a fuller role in creating more rental housing in the nation. This report also urges the Secretary to work with Treasury to strengthen the Low Income Housing Tax Credit program, one of the most successful housing programs in the history of federal housing programs. This report contains a long list of specific recommendations that if implemented will lead to greater efficiency and productivity in the provision of multi-family housing.

The “Hard to House”, by a team led by Rosanne Haggerty, urges that HUD build from work that has succeeded in New York City and elsewhere to provide housing in good settings for people that are particularly hard to house: those with poor rental histories, homeless persons, those with chronic health, mental health or other disabilities, chronic substance abusers, the formerly incarcerated, the frail elderly, disabled veterans, persons living with AIDS, and transitioning youth. This report lays out a clear set of principles and innovative programmatic approaches that HUD
should take in cooperation with HHS, VA, and other agencies to match needed supportive services to the housing
needed by these individuals and households.

PART 2: Reinvigorating Places – Neighborhoods, Cities, Suburbs, and Metropolitan
Areas:

These reports address HUD’s potential as a catalyst for economic revitalization and community improvement. This
role has long been a stated part of HUD’s statutory mandate but has yet to be fully realized.

Dan Kildee and his equally impressive team tackle an immediate issue in Improving Communities Impacted by
Foreclosure – the devastating effect concentrations of foreclosures are having on many communities. In order to increase
the effectiveness of the Neighborhood Stabilization Program (NSP), this detailed and thorough report recommends a
series of steps, ranging from recommendations for rule changes to proposals for additional funding to make the NSP
a more powerful tool for revitalization. In addition, to foster neighborhood recovery, it recommends a series of
additional tools, ranging from FHA mortgage products to strategies to leverage public and private financing and
enhance state housing finance agency capabilities and to more comprehensively foster neighborhood recovery. It also
contends that HUD – as a significant owner and seller of foreclosed real estate owned (REO) property – should lead
by example and commit to a “Code of Conduct”. HUD can also play a critical role by developing a database of
foreclosed properties and incentivizing recording reform by states.

To protect the housing market and to prevent blight, HUD needs to ensure that its partners, particularly state and
local governments and important private entities, are poised to take certain actions. Among these are responding to
the excess supply of properties resulting from foreclosures – this can most effectively occur by building local capacity
to design and implement land banking activities, with particular focus on inter-jurisdictional cooperation, and by
reforming certain counterproductive state and local tax and mortgage foreclosure procedures. Finally, HUD has an
important role to play in changing the redevelopment environment by building strong public-private partnerships and
rebalancing housing supply and demand in distressed neighborhoods.

In the report addressing HUD’s role in Strengthening America’s Neighborhoods, Wendell Pritchett and his team build from
years of work by community groups, local governments, and private foundations to strengthen America’s
neighborhoods. They make an important contribution by urging HUD to recognize the importance of markets as it
develops economic development strategies. This insight lead them to recommend that HUD significantly alter the
Community Development Block Grant (CDBG) program to allow these funds to be used differently for
neighborhood improvement, depending on market conditions – so that weak-market neighborhoods and strong-
market neighborhoods could use CDBG and other HUD funds more flexibly in order to better meet the very distinct
challenges these neighborhoods present. This group also recommends that HUD play a supportive role in
comprehensive neighborhood improvement programs such as Promise Neighborhoods.

In the report entitled New Strategies for a Metropolitan America: Extending HUD’s Urban and Regional Mission, Harold
Wolman and his team make a compelling case that HUD lead the federal government to embrace regional approaches
to a host of important metropolitan issues including the link between housing and labor, transportation systems,
pollution and environmental concerns, and general economic prosperity. This report by many of the nation’s leading
thinkers on regionalism sets forth concrete steps for HUD to engage local governments, other federal agencies, and
local stakeholders in regional efforts. The report recommends several specified internal fixes which will allow HUD to
publicly affirm the centrality of regional approaches. Among other innovative programmatic changes, the report
recommends that HUD: propose new legislation that would create a “Regional Challenge Grant,” a multi-year
competitive grant program for proposals designed to have a regionally significant impact; propose legislation that
would modify CDBG (and possibly the Home Investment Partnerships Program [HOME]) to provide incentives for
regional activity and, at the same time, to encourage and strengthen regional governance processes; and submit
legislation to provide general operating funds ("glue money") for a designated multi-purpose planning agency in
metropolitan areas.

In A City-Focused Economic Development Agenda for the Federal Government and HUD, team leader Edward (Ned) Hill and
Fran Stewart set forth a renewed vision of HUD’s role in promoting economic development investment for cities –
deﬁned in the report as efforts designed to facilitate the creation of goods and services, to make areas more
economically competitive and viable, and to improve the income and job prospects of individuals. In other words, the authors’ argue that HUD should restore the urban development (the “UD”) function to its core mission. The paper recognizes the challenges HUD will have to overcome to play this role effectively and identifies six areas where HUD can have the greatest impact in supporting the economic redevelopment of the nation’s urban core – many of which are addressed in detail in other reports: promoting green cities by investing in alternative energy technologies and increased recreational space; responding to the devastation of the foreclosure crisis by launching land-banking initiatives; reshaping cities around anchor institutions and anchor amenities; restructuring the Community Development Block Grant program to support economic development; and providing the capacity for fundamentally restructuring the public finances of failing cities. The strength of this report is that it lays out a persuasive rationale for HUD’s role in areas other than housing.

Anchor Institutions as Partners in Building Successful Communities and Local Economies, the report produced by the team led by Ira Harkavy, recognizes that colleges, universities, medical centers, and other local anchor institutions are increasingly important to local economies. HUD once was active in supporting community partnerships to tap the potential of these institutions, and this task force lays out a detailed, aggressive set of programs, based on sound partnership principles, for HUD to help local anchors play a more assertive role.

PART 3: Building HUD’s Capacity and Developing New Initiatives:

These reports concern the culture of HUD and its internal capacity to achieve the ambitious agenda envisioned by Congress and promised by the Obama campaign as well as the new goals of energy efficiency and environmental sustainability made all too crucial by the confluence of our energy crisis, global warming, and our economy.

Facilitating Green Housing, a pace-setting report authored by Anne Evens and John Cleveland, presents a major new initiative for HUD – making the inventory of housing it controls more energy efficient, while also leading the way to the development of a new green housing industry that will encourage owners to make the privately owned housing in this country greener. This initiative is sound from an energy and environmental perspective but also has potential for a tremendous economic impact. A direct HUD investment of $25.7 billion would leverage an additional $29.7 billion, for a total investment in the housing retrofit market of $55.4 billion. A total of 590,700 direct jobs would be created. A total of 1.5 million indirect jobs would be created. HUD would save an estimated $206 million per year in direct energy. This report presents a comprehensive set of recommendations to achieve a central campaign promise.

Accomplishing the goals set forth in these nine reports – as well as the other agency initiatives these reports do not address – is a massive undertaking. Accordingly, the final report, Catalyzing Change at HUD, authored by Jeffrey Lubell and Pete Plastrick, addresses the internal agency culture. The report sets forth: the core principles for “catalytic government” – a framework for open, enabling, strategic, results-oriented government which are applied to develop recommendations for how HUD could become more effective; recommendations for action in the short- (within 90 to 180 days) and medium- (within first year) terms; and leadership requirements for transforming HUD. The report aims to provide a case and initial agenda for organizational transformation of HUD which is premised upon the Secretary’s personal, visible, and sustained leadership.

Overall, these task forces present a robust agenda for HUD. The task force leaders are mindful some of the changes recommended here will take time to effect, while others can be implemented quite quickly. The reports are presented with great hopefulness that, with new leadership and an improved framing of its mission, HUD can play a leadership role in achieving the 1949 national goal of “a decent home and a suitable living environment” for all Americans.
# Project Directors and Task Force Members

**Retooling HUD for a Catalytic Federal Government:**

**A Report to Secretary Shaun Donovan**

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#### Chapter 3: The “Hard to House”: Creating Housing Opportunities for those in Greatest Need

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**PART 2: Reinvigorating Places – Neighborhoods, Cities, Suburbs, and Metropolitan Areas**

**Chapter 4: Improving Communities Impacted by Foreclosures**
- Dan Kildee, Chair: County Treasurer, Genesee County, Michigan
- Frank Alexander: Professor Law, Emory University
- Rick Ballard: Director of Community Development, Michigan State Housing Development Authority
- Frank Ford: Vice President of Research and Development, Neighborhood Progress, Inc.
- Bill Goldsmith: Regional president of Mercy Portfolio Services, Mercy Housing, Chicago
- Ira Goldstein: Director of Policy and Information, The Reinvestment Fund
- Amy Hovey: President, The Protagenia Group
- Alan Mallach: Non-Resident Fellow, The Brookings Institution
- Mercedes Marquez: Director, Los Angeles Housing Department
- Craig Nickerson: President, National Community Stabilization Trust

**Chapter 5: Strengthening America’s Neighborhoods**
- Wendell Pritchett, Chair: Professor of Law, University of Pennsylvania Law School
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- Carol Clark: Asst. Commissioner, NYC Dept. of Housing Preservation and Development
- Beverly Coleman: Executive Director, Neighborhoods Now
- Radhika Fox: Senior Associate, PolicyLink
- George Galster: Clarence B. Hilberry Professor of Urban Affairs, Wayne State University
- Brad Lander: Director, Pratt Center for Community Development
- Alan Mallach: Nonresident Senior Fellow, The Brookings Institution
- Mark Sissman: President, Healthy Neighborhoods, Inc.

**Chapter 6: New Strategies for a Metropolitan America: Extending HUD’s Urban and Regional Mission**
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- Patricia Atkins: Research Professor, George Washington Institute of Public Policy, GWU
- Bill Barnes: Director, Center for Municipal Programs and Resources, National League of Cities
- Bruce Fisher: Director, Buffalo State College Center for Economic and Policy Studies
- Kathryn Foster: Director, University at Buffalo Regional Institute, SUNY
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- Jeremy Nowak: President, The Reinvestment Fund
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- Manuel Pastor: Professor of Geography; Director, Program for Environmental and Regional Equity, University of Southern California
- David Robertson: Executive Director, Metropolitan Washington Council of Governments
- Andrea Sarzynski: Research Professor, George Washington Institute of Public Policy, GWU
- Todd Swanstrom: Professor of Political Science, University of Missouri - St. Louis.
- Dale Thomson: Director, Institute of Local Government, U. of Michigan-Dearborn
Chapter 7: A City-Focused Economic Development Agenda for the Federal Government and HUD

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Chapter 8: Anchor Institutions as Partners in Building Successful Communities and Local Economies

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Nancy Cantor  President, Syracuse University
Gerard Clancy, MD  President, University of Oklahoma-Tulsa and Dean, School of Community Medicine
Carol Coletta  President, CEOs for Cities
David Cox,  Executive Assistant to the President and Professor, University of Memphis
Salin Geevarghese  Senior Associate, The Annie E. Casey Foundation
Andrew Hahn  Professor, Brandeis University
James Harris  President, Widener University
Ted Howard  Executive Director, The Democracy Collaborative, University of Maryland
David Maurrasse  President and CEO, MARGA Incorporated
Eduardo Padrón  President, Miami Dade College
Carl Patton  President Emeritus, Georgia State University
David Perry  Associate Chancellor, University of Illinois at Chicago
Victor Rubin  Vice President for Research, PolicyLink
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PART 3: Building HUD’s Capacity and Developing New Initiatives

Chapter 9: Facilitating Green Housing

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Anne Evens, Co-Chair  Director of Energy Division, Center for Neighborhood Technology
Bracken Hendricks  Senior Fellow, Center for American Progress
Stockton Williams  Senior Vice President and Chief Strategy Officer, Enterprise Community Partners
Jonathan Rose  President, Jonathan Rose Companies
Ben Hecht  President and CEO, Living Cities
Joel Rogers  Director, Center on Wisconsin Strategy

Chapter 10: Catalyzing Change at HUD: Building a More Effective Department
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