

Connecting with Communities:
A User's Guide to HUD Programs and the
2005 SuperNOFA Process

April 2005

U.S. Department of Housing and Urban Development

Table of Contents

Introduction	1
Center for Faith-Based and Community Initiatives.....	3
Southwest Border Region (SWBR), Colonias, and Migrant/Farmworker Initiative	3
What's New?.....	3
<i>Electronic Submission of Applications for Grants and Other HUD Financial Assistance</i>	3
<i>Use of Data Universal Numbering System (DUNS) Identifier: Final Rule</i>	4
<i>Equal Participation of Faith Based-Organizations</i>	5
Other.....	5
<i>American Dream Downpayment Initiative (ADDI)</i>	5
Conclusion	6
Part I: Understanding HUD's SuperNOFA	7
What Is the SuperNOFA?	7
What Is a Competitive Grant Program?	7
Competitive Grant Program List.....	8
Policies and Procedures Associated With the SuperNOFA	12
<i>Submission Policy</i>	12
<i>Common Factors for Award</i>	13
Who Can Apply for SuperNOFA Programs?	16
Additional Items Related to HUD's NOFAs	23
<i>Waiver of Electronic Submission Requirement</i>	23
<i>Corrections to Deficient Applications</i>	23
<i>Environmental Requirements</i>	24
Part II: Descriptions of Programs Included in the SuperNOFA	25
Housing and Community Development.....	26
<i>Technical Assistance (TA)</i>	27
<i>Universities and Colleges</i>	32
<i>Fair Housing Education and Outreach/Enforcement and Housing Counseling</i> ..	36
<i>Healthy Homes and Lead Hazard Control</i>	38
Economic Development and Empowerment	42
Targeted Housing and Homeless Assistance	46
<i>Homeless Assistance</i>	46
<i>Elderly</i>	48
<i>Persons With Disabilities</i>	49
<i>Other Targeted Housing Assistance</i>	49
Part III: Additional Competitive Programs Not Included in the SuperNOFA	51
<i>Public Housing Revitalization HOPE VI</i>	51
<i>Elderly</i>	52
<i>Economic Development</i>	53

<i>Persons with Disabilities</i>	54
Part IV: HUD’s Formula-Based Programs	55
Community Development Block Grant (CDBG) Program.....	56
Economic Development Loan Guarantee (Section 108)	57
HOME Investment Partnerships Program.....	58
Housing Choice Voucher Program Contract Renewals	59
Public Housing Operating Fund	60
Public Housing—Capital Fund Program (CFP)	61
Indian Housing Block Grant (IHBG) Program	61
Native Hawaiian Housing Block Grant (NHHBG) Program	61
Native Hawaiian Housing Loan Guarantees (Section 184A).....	62
Emergency Shelter Grant (ESG) Program.....	62
Housing Opportunities for Persons With AIDS (HOPWA).....	63
Fair Housing Assistance Program (FHAP).....	63
Federal Housing Administration (FHA) Homeownership Programs	64
HUD’s Discount Property Sales Programs.....	64
Indian Home Loan Guarantees (Section 184).....	65
Title VI Loan Guarantee Program	66
Part V: Contact Information	67
Appendix A: HUD Field Office Contact Information.....	69
Appendix B: Office of Native American Programs (ONAP) Contact Information.....	81
Appendix C: HUD Headquarters Program Offices	83
Appendix D: HUD Homeownership Centers	85
Appendix E: HUD Contacts for Colonias and Farmworkers.....	87

Introduction

The U.S. Department of Housing and Urban Development (HUD) is pleased to provide you with this year's *Connecting with Communities: A User's Guide to HUD Programs and the 2005 SuperNOFA Process*. HUD provides this User's Guide to help you become familiar with programs available to State and local governments; public housing agencies (PHAs); nonprofit organizations including colleges and universities; Indian tribes and tribally designated housing entities (TDHEs); graduate students; public housing resident organizations; owners of federally assisted low-income housing; and for-profit professional and technical services companies.

The User's Guide is divided into five parts. Part I, "Understanding HUD's SuperNOFA", explains HUD's Super Notice of Funding Availability (SuperNOFA). This part includes tables listing the 2005 SuperNOFA funding opportunities by category and by applicant type. Part I also details the funding notification, application, and selection processes for the programs contained in the SuperNOFA. Part II, "Descriptions of Programs Included in the SuperNOFA", provides information on the goals, eligible applicants, and eligible activities for each of the funding opportunities announced in the SuperNOFA. Part III, "Additional Competitive Programs Not Included in the SuperNOFA", discusses competitive programs not included in the SuperNOFA. Part IV, "HUD's Formula-Based Programs", provides information on HUD's formula-based programs and other major initiatives, which account for the majority of the funding that HUD provides each year. Part V, "Appendices", provides field office listings. However, not all field offices handle all of the programs contained in the SuperNOFA. Applicants should look to the SuperNOFA for contact numbers for information on specific programs.

The 2005 SuperNOFA, which was published on March 21, 2005, announced approximately **\$2.26 billion in 53** funding opportunities¹, tailored to help communities design and implement housing and community development programs that address local needs. Funds are available to State and local governments, Indian tribes and TDHEs, nonprofit organizations, public and private developers and managers of affordable housing, universities, PHAs and resident organizations, and graduate students in fields of interest to HUD. These funds are in addition to, and complement, the more than **\$25.5 billion**² provided to communities via formula grants, housing choice vouchers, and other funding.

¹ Nearly all of HUD's competitive grant programs are included in the SuperNOFA. Certain competitive programs, such as demonstrations, those with statutory deadlines, or those that are still being designed at the time the SuperNOFA is released may still have a separate NOFA as warranted.

² This total includes appropriations for the Community Development Block Grant (CDBG) program (less set-asides), HOME Investment Partnerships, Public Housing Operating Fund, Public Housing Capital Fund, Indian Housing Block Grants (IHBG), Emergency Shelter Grants (ESG), Housing Opportunities for Persons With AIDS (HOPWA), formula portion, Fair Housing Assistance Program (FHAP), and renewal of Housing Choice vouchers.

Most of the more than **\$25.5 billion** that HUD administers is provided directly to State and local governments and PHAs to address locally-identified priority housing and community development needs. HUD believes these resources should promote comprehensive, coordinated approaches to address community conditions. Housing assistance, public housing revitalization, economic development, and other community development strategies work best when jointly implemented at the local level.

HUD's Strategic Plan contains critical goals for the Department. In awarding funding under this year's SuperNOFA, HUD will be guided by these strategic goals:

- Increase homeownership opportunities.
- Promote decent affordable housing.
- Strengthen communities.
- Ensure equal opportunity in housing.
- Embrace high standards of ethics, management, and accountability.
- Promote participation of grassroots faith-based and other community-based organizations.

In addition, Secretary Alphonso Jackson has established several Secretarial Policy Priorities for the Department. The rating plans in each NOFA encourage applicants to undertake specific activities that further HUD's policy priorities and assist the Department in achieving its strategic goals. HUD's policy priorities are:

- Providing increased homeownership and rental opportunities for low- and moderate-income persons, persons with disabilities, the elderly, minorities, and persons with limited English proficiency.
- Improving our Nation's communities.
- Encouraging accessible design features, including:
 - Visitability in new construction and substantial rehabilitation.
 - Use of universal design.
- Providing full and equal access to grassroots faith-based and other community-based organizations in HUD program implementation.
- Increasing participation of minority-serving institutions in HUD programs.
- Ending chronic homelessness.
- Removing regulatory barriers to affordable housing.
- Participating in Energy Star.

Center for Faith-Based and Community Initiatives

In support of its goal to promote participation of grassroots faith-based and other community-based organizations, HUD has established the Center for Faith-Based and Community Initiatives. The center's mission is to support and develop HUD's relationship with community and faith-based organizations. Although the center is not a funding source, it fulfills its mission by seeking input, sharing resources, and building a network of organizations to maximize the impact of local and national community development projects. By forming partnerships among various levels of government and community-based grassroots organizations, including faith-based organizations, communities can utilize all their resources to build stronger communities.

Southwest Border Region (SWBR), Colonias, and Migrant/Farmworker Initiative

The Southwest Border Region (SWBR), Colonias, and Migrant/Farmworker Initiative works to improve the lives of people living along the U.S.-Mexico border and in farmworker communities throughout the United States. SWBR does this by coordinating resources and collaborating with Federal, State, and local partners to bring existing resources to these underserved rural populations. *Colonias* are rural communities located within 150 miles of the U.S.-Mexico border that often lack the basic infrastructure most U.S. citizens take for granted, such as running water, electricity, and paved roads. Many colonias are located in rural areas without formally sanctioned local governance and thus are unincorporated communities. As such, they lack the collective services that local governments customarily provide. Colonias typically have high rates of poverty, which makes it more difficult for residents to help pay for roads, sanitary water and sewer systems, decent housing, street lighting, and other basic services. Without these services in place, colonias struggle with issues often associated with developing nations. The initiative is not a funding source but works to make better use of existing resources available for the U.S.-Mexico border region and farm-worker communities.

What's New?

Electronic Submission of Applications for Grants and Other HUD Financial Assistance

President George W. Bush has outlined a management agenda for making Government more focused on citizens and results, which includes expanding Electronic Government (E-Government). On December 17, 2004, the Office of Management and Budget (OMB) released future goals for expanding E-Government (<http://www.whitehouse.gov/omb/egov/press/press.htm>). The report identifies improved service delivery, the enhanced role of enterprise architecture to promote interoperability between the federal agency, and future steps to be accomplished as part of the President's Management Agenda.

Grants.gov is a major component of the E-Government initiative – serving as a single online portal for all Federal grant customers to find and apply for grants, and making it easier for potential applicants to obtain information about Federal grants. Since implementation of Grants.gov in October of 2003, HUD has posted all of its funding opportunities on grants.gov/FIND. In May of 2004, HUD posted and received its first electronic application for the Housing Counseling Training funding opportunity. In December of the same year, HUD launched its second electronic funding opportunity. The movement of the SuperNOFA to electronic application submission is therefore part of the natural progression to full electronic application submission.

Grantees and applicants should check regularly for updates on the Grants.gov initiative. Information can be obtained from HUD’s website at www.hud.gov/grants/index.cfm. Applicants are encouraged to sign up to receive an electronic notification of funding opportunities at <http://www.grants.gov/SubscribeAll>.

In support of HUD’s efforts to move to electronic application submission, on November 23, 2004, HUD published in the “Federal Register” a proposed rule which established the requirement that all applicants for HUD grants and other financial assistance must submit applications electronically through the Grants.gov web site when HUD places an application for financial assistance on that site. For a copy of HUD’s mandatory electronic submission rule, please visit HUD’s web site at <http://www.hud.gov/grants/index.cfm>, located under the topic “**What’s HOT**” and clicking on Mandatory Electronic Submission.

Electronic application submission means applicants will not waste time and resources on preparing, mailing, and hand delivering paper copies of their applications to HUD Headquarters, field offices, or multiple locations.

To participate in electronic grant submission on www.grants.gov, applicants need only a computer with access to the Internet. To make it easier for applicants to use the Grants.gov electronic portal, applicants can download the application instructions and forms, complete the application off-line, and later upload and submit the completed application via Grants.gov.

Use of Data Universal Numbering System (DUNS) Identifier: Final Rule

On November 9, 2004, the Department published a Final Rule which adopts the federal government-wide requirement that applicants for federal funding must have and include a Dunn and Bradstreet Universal Numbering System (DUNS) number on their application submission. This requirement covers funds awarded as a grant, cooperative agreement, capital fund or operating fund subsidy, capital advance, or other assistance. The DUNS rule requires that every application for a new grant or assistance award or renewal of an award or plan (including PHA plan) under all discretionary and formula grant programs must include the applicant’s DUNS number. The DUNS requirement, however, does not extend to Federal Housing Administration (FHA) insurance or loan guarantee transactions that are not associated with a grant program or grant award. Unless an exemption from this requirement is requested by HUD and approved by OMB, HUD will not consider an application as complete until the applicant provides a valid DUNS number. Individuals are not required to have a DUNS number. Consistent with an OMB

policy directive issued on June 27, 2003, HUD may request that OMB approve an exemption from this requirement for classes of grants or grantees.

A copy of HUD's regulation implementing the DUNS requirement published in the *Federal Register* can be found on HUD's Web site at www.hud.gov/offices/adm/grants/duns.cfm.

Equal Participation of Faith Based-Organizations

On July 9, 2004, HUD's Equal Participation of Faith-Based Organizations final rule was published. The final rule implements executive branch policy that, within the framework of constitutional church-state guidelines, faith-based organizations should be able to compete on equal footing with other organizations for Federal funding. Executive Order 13279, entitled "Equal Protection of the Laws for Faith-Based and Community Organizations," establishes fundamental principals and policymaking criteria to guide Federal agencies in formulating and developing policies that have implications for faith-based and community organizations to ensure the equal protection of the laws for these organizations in federally-assisted social services programs. Consistent with the Executive Order, the final rule describes HUD's policy for the participation of faith-based organizations in HUD programs and activities. In addition, the final rule makes a conforming amendment to regulations for the State Community Development Block Grant (CDBG) program regarding the equal participation of faith-based organizations in the program.

Other

American Dream Downpayment Initiative (ADDI)

The American Dream Downpayment Initiative (ADDI) was signed into law on December 16, 2003. The American Dream Downpayment Assistance Act authorizes up to \$200 million annually for FY 2004–07. ADDI will provide funds to all 50 States and to local participating jurisdictions (PJs) that have populations of at least 150,000 or will receive an allocation of at least \$50,000 under the ADDI formula. ADDI will be administered as part of the HOME Investment Partnerships Program, a formula grant program.

To be eligible for ADDI assistance, individuals must be first-time homebuyers interested in purchasing single-family housing. A first-time homebuyer is defined as an individual (and his or her spouse) who has not owned a home during the 3-year period prior to the purchase of a home with ADDI assistance. ADDI funds may be used to purchase one- to four-family housing, condominium units, cooperative units, or manufactured housing. Additionally, individuals who qualify for ADDI assistance must have incomes not exceeding 80 percent of the area median income. The amount of ADDI assistance provided to any family may not exceed the greater of 6 percent of the purchase price of a single family housing unit or \$10,000.

If you are interested in obtaining downpayment assistance through ADDI, please contact your local HOME administering agency. Visit HUD's "HOME Program Contacts" web page at <http://www.hud.gov/offices/cpd/affordablehousing/programs/home/contacts/index.cfm>.

Conclusion

Connecting with Communities: A User's Guide to HUD Programs and the 2005 SuperNOFA Process provides a succinct overview of all HUD programs so that citizens can better understand the scope of resources available to them. The appendices provide contact information for more than 80 local HUD offices. If you have questions about HUD programs, please contact your local office or browse our Web site at *www.hud.gov*.

A copy of the User's Guide is also available through HUD's Web site at *www.hud.gov/grants*. The Web site also contains links to the application materials for programs in the SuperNOFA, the schedule of satellite training broadcasts for SuperNOFA programs, and related information on HUD programs and program offices.

Part I: Understanding HUD's SuperNOFA

What Is the SuperNOFA?

The Super Notice of Funding Availability (SuperNOFA) is the way HUD announces and distributes funding available through its competitive grant programs. The SuperNOFA describes the application and selection process and amounts available for funding opportunities under a variety of HUD programs in a single document. The General Section of the SuperNOFA identifies HUD policies and requirements applicable to all programs. Each program NOFA contained in the SuperNOFA describes program details including the grant's purpose, eligible applicants, amount of funding available, acceptable activities under the program, application process and requirements, and pre-established factors used to evaluate funding requests. The SuperNOFA as published in the *Federal Register* is the official, legally binding document HUD uses to evaluate applications. Therefore, if there is a discrepancy between any materials published by HUD in its *Federal Register* publication and other information provided in hard copy or on HUD's Web site or the Grants.gov Web site, the *Federal Register* publication prevails.

This User's Guide is only a supplement to the SuperNOFA. It is not the official legal document related to HUD's competitive grant programs. The SuperNOFA Federal Register publication is the official legal document for competitive grant programs and the document that you should follow in developing your funding application.

What Is a Competitive Grant Program?

Competitive grant programs allow eligible applicants to request funding directly from HUD by submitting an application. Each competitive program has been created and authorized by Congress to accomplish one or more goals through specific types of activities. For example, Youthbuild, authorized in 1992, has a goal of helping youth ages 16 to 24 obtain meaningful employment and achieve self-sufficiency. It does so by funding 2-year job training programs. The programs provide life training and education as well as teaching construction and building trade skills, including on-the-job training in which students construct or rehabilitate low-income housing.

Each application submitted competes with all other applications submitted for that particular program. Only a limited number of applicants—those that best meet the funding criteria established in the program NOFA—receive funding. Applicants who are eligible to apply for funding are listed in Table 2.

If you are an individual looking for information on Government benefits, refer to the GovBenefits Web site at www.govbenefits.gov/index.jsp, the official Government benefits Web site. This free confidential tool helps individuals find Government benefits they may be eligible to receive.

Competitive Grant Program List

Table 1 lists all of the programs included in the 2005 SuperNOFA by program category. Within each category, the programs are grouped under subheadings, such as “Technical Assistance” or “Homelessness Assistance,” based on the general purpose of the grant. The approximate amount of funds available for each grant program is also shown. Each program is described in Part II of this User’s Guide.

Table 1: Grant Programs Included in the SuperNOFA	
<i>Grant Program</i>	<i>Funding Amount³ (millions)</i>
Housing and Community Development Programs	
Technical Assistance (TA)	\$30.12
<ul style="list-style-type: none"> • HOME TA [7.22] • HOME Community Housing Development Organization (CHDO) TA [7.44] • McKinney-Vento Homeless Assistance Programs TA [9] • Housing Opportunities for Persons With AIDS (HOPWA) TA [2] • Community Development Block Grant (CDBG) TA [1.39] • Youthbuild TA [3.07] 	
Indian Community Development Block Grant Program (ICDBG) for Indian Tribes and Alaska Native Villages	\$64.42
Universities and Colleges	\$33.6
<ul style="list-style-type: none"> • Historically Black Colleges and Universities (HBCU) [13.2] • Hispanic-Serving Institutions Assisting Communities (HSIAC) [6.6] • Alaska Native/Native Hawaiian Institutions Assisting Communities (AN/NHIAC) [4.2] • Tribal Colleges and Universities Program (TCUP) [3] • Community Outreach Partnership Centers (COPC) [6.6] 	
Student Research and Study Programs	\$3.75
<ul style="list-style-type: none"> • Early Doctoral Student Research Grant (EDSRG) Program [.15] • Doctoral Dissertation Research Grant (DDRG) Program [.4] • Community Development Work Study Program (CDWSP) [3.2] 	
Fair Housing Education and Outreach/Enforcement	\$18.04
<ul style="list-style-type: none"> • Fair Housing Initiatives Program (FHIP) <ul style="list-style-type: none"> — Private Enforcement Initiative (PEI) [13] — Education and Outreach Initiative (EOI) [3.94] <ul style="list-style-type: none"> — Minority Serving Institutions Component [4] — Asian Americans Pacific Islander Fair Housing Awareness Component [4] — Disability Component [8] — General Component [2.34] — Fair Housing Organizations Initiative (FHOI) [1.1] 	

³ The funding amounts listed in the table are approximate. They do not necessarily reflect the exact amount of funding that will be made available through the competition.

Table 1: Grant Programs Included in the SuperNOFA	
<i>Grant Program</i>	<i>Funding Amount³ (millions)</i>
Housing Counseling	\$38.91
<ul style="list-style-type: none"> • Housing Counseling Program (HCP) <ul style="list-style-type: none"> — Local Counseling Agencies [12.92] — National, Regional [17.2] — State Housing Finance Agencies (SHFAs) [2.0] • Housing Counseling Supplementary Funding <ul style="list-style-type: none"> — Housing Counseling Agencies Serving Colonias [.394] — Predatory Lending [2.7] — Section 8 Homeownership Program [1.7] — Housing Counseling HECM [2.0] 	
Healthy Homes and Lead Hazard Control	\$163
<ul style="list-style-type: none"> • Lead-Based Paint Hazard Control Program [93.6] • Lead Hazard Reduction Demonstration Grant Program [49.4] • Healthy Homes Technical Studies Program [2.0] • Lead Technical Studies Program [3.0] • Healthy Homes Demonstration Program [5.0] • Lead Outreach Grant Program [2.0] • Operation Lead Elimination Action Program (LEAP) [8.0] 	
Economic Development and Empowerment Programs	
Economic Development	\$174.08
<ul style="list-style-type: none"> • Brownfields Economic Development Initiative (BEDI) [24.4] • Youthbuild [56.4] • Housing Choice Voucher Family Self-Sufficiency (FSS) Program Coordinators [45.6] • Public Housing Neighborhood Networks Program [23.88] • Rural Housing and Economic Development (RHED) [23.8] 	
Resident Opportunities and Self-Sufficiency (ROSS) Program	\$81.07
<ul style="list-style-type: none"> • ROSS for Resident Service Delivery Models Elderly and Persons with Disabilities [16.27] • ROSS for Resident Service Delivery Models Family [22.95] • ROSS for Homeownership Supportive Services [18.9] • ROSS Public Housing Family Self-Sufficiency [22.95] 	

Table 1: Grant Programs Included in the SuperNOFA	
<i>Grant Program</i>	<i>Funding Amount⁴ (millions)</i>
Targeted Housing and Homeless Assistance Programs	
Supportive Housing	
Elderly	
<ul style="list-style-type: none"> • Section 202 Supportive Housing for the Elderly • Assisted Living Conversion Program (ALCP) for Eligible Multifamily Projects 	[462.9] [35]
Persons With Disabilities	
<ul style="list-style-type: none"> • Section 811 Supportive Housing for Persons With Disabilities 	[95.8]
Other Targeted Housing Assistance	
<ul style="list-style-type: none"> • Housing Opportunities for Persons with AIDS (HOPWA) • Service Coordinators in Multifamily Housing 	[37.0] [10]
Homelessness Assistance	
<ul style="list-style-type: none"> • Continuum of Care <ul style="list-style-type: none"> — Supportive Housing Program (SHP) — Section 8 Moderate Rehabilitation Single Room Occupancy (SRO) Program for Homeless Individuals — Shelter Plus Care (S+C) 	[\$1b]
<ul style="list-style-type: none"> • Housing for People Who Are Addicted to Alcohol 	\$10 million

⁴ The funding amounts listed in the table are approximate. They do not necessarily reflect the exact amount of funding that will be made available through the competition.

HUD and IRS Partner to Help Low-Income Families

On December 6, 2004, a landmark agreement was designed to assist the working poor. The Department and the Internal Revenue Service (IRS) signed a partnership agreement, which will result in improved services and greater coordination to reach low-income taxpayers. These taxpayers may be unaware of but could potentially benefit from critical tax breaks such as the Earned Income Tax Credit (EITC). The HUD-IRS agreement emphasizes greater coordination between the agencies, and expands information sharing and building on existing services. The partnership will work to encourage community-based collaboration to educate and assist low-income families. To view the HUD and IRS agreement, visit HUD's Grants website at <http://www.hud.gov/grants/index.cfm>.

SuperNOFA Incentive Criteria for Reducing Regulatory Barriers

On November 25, 2003, HUD published a notice for public comment announcing the Department's intention to provide incentives in the FY 2005 competitive funding process to eligible applicants in communities that have taken steps to reduce or address regulatory barriers to affordable housing. On March 22, 2004, HUD published its final notice making regulatory reform for affordable housing a Secretarial Policy Priority. Applicants who complete a questionnaire and provide the required documentation identifying work done to remove regulatory barriers can receive up to two points in the evaluation of their application. On April 21, 2004, HUD published a technical correction to this notice, which also responded to a question received since publication of the notice on March 22. For details of this Secretarial Policy Priority, go to HUD's Web site at <http://www.hud.gov/offices/adm/grants/fundsavail.cfm>. For information on how HUD will evaluate applications for funding using these criteria, please read the *Federal Register* notices and instructions provided in the General Section and each Program Section of the SuperNOFA.

Policies and Procedures Associated With the SuperNOFA

Submission Policy

To ensure fairness to all participants, and in accordance with the principles of relevant laws, late applications are ineligible for consideration in HUD's grant competitions. As part of the SuperNOFA process, HUD has established a uniform late policy, which is explained in the General Section of the SuperNOFA. Although the late policy is uniform for all programs, the actual date and time when an application for a specific program is considered late is based on the submission date and time established for that program. Each program NOFA will identify a specific date for application submission. Therefore, pay special attention to the submission date listed in the individual NOFAs and the submission information listed in the General Section. HUD encourages you to begin working on your proposals immediately so that you can maximize coordination and ensure that your application is submitted on time. As always for each NOFA, HUD will accept (and encourages) applications submitted before the submission dates listed. Applicants for programs which require that their applications be submitted to the State Point of Contact (SPOC) in accordance with Executive Order 12372, "Intergovernmental Review of

Federal Programs,”⁵ should allow ample time for the State review process prior to submitting an application to HUD (see the General Section of the SuperNOFA). The order allows each State to designate an entity to perform this function. The official listing of State Points of Contact (SPOC) can be found at <http://www.whitehouse.gov/omb/grants/spoc.html>.

Common Factors for Award

Most of HUD's competitive grant programs announced in the SuperNOFA and other stand-alone NOFAs use five criteria, known as Factors for Award, to rate and rank applications in the grant competitions. Using common factors for award makes preparing your grant applications more manageable if you are applying for funding under several different HUD programs.

The factors for award are as follow:

1. Capacity of the Applicant and Relevant Organizational Staff.
2. Need/Extent of the Problem.
3. Soundness of Approach.
4. Leveraging Resources.
5. Achieving Results and Program Evaluation.

The content of these five factors may vary slightly and may be *measured* differently during the application review according to the goals of specific programs. For example, the Brownfields Economic Development Initiative (BEDI) might measure need as the extent of brown fields and poverty in a target community, whereas Youthbuild might measure need as the proportion of young high school dropouts and poverty in a community. The User's Guide is a supplement to the SuperNOFA, not a replacement. Anyone applying for funds **must** refer to the *Federal Register* publication on the SuperNOFA for details on how each program defines and measures these factors. The following is a more detailed discussion of each factor.

Factor 1—Capacity of the Applicant and Relevant Organizational Staff. This factor addresses the extent to which you have the organizational resources necessary to successfully implement your proposed activities in a timely manner. Such resources include a staff of sufficient size that possesses knowledge and experience in your proposed program activities. In cases where you will use personnel not considered to be staff of your organization, you may be asked to demonstrate timely and easy access to qualified experts/professionals. Relevant experience may include experience in managing grants. In cases where you previously received funding from HUD,

⁵ This was issued with the desire to foster intergovernmental partnership and strengthen federalism by relying on State and local processes for the coordination and review of proposed Federal financial assistance and direct Federal development.

experience may be evaluated by your ability to achieve measurable progress in implementing your most recent grant awards.

Factor 2—Need/Extent of the Problem. This factor refers to whether or not your community has a significant problem to be addressed and an urgent need for HUD funding to address that problem. To determine need, HUD relies on you to document the extent of the problem in the geographic area that you will target with your program. For example, when you propose to target activities to a particular neighborhood, you should document the extent of need in that neighborhood as opposed to the larger community in which the neighborhood is located. The need should be related to the purpose of your proposed activities and documented using sound and reliable data wherever possible. If firm statistical data are not available for the target area, other means of documenting need are acceptable, but often are not rated as highly as an application that contains firm statistical evidence of need. If possible, you are encouraged to link the documentation of need to data identified in the community's Consolidated Plan, including the Analysis of Impediments (AI) to Fair Housing Choice.⁶

To obtain a copy of your community's Consolidated Plan, contact the community development office of your local government or your local HUD Field Office. A list of HUD Field Offices and telephone numbers is provided in Appendix A. (Persons with hearing or speech impediments may access any of those numbers via TTY by calling the Federal Relay Service at 1-800-877-8339.) To obtain a copy of your community's AI to Fair Housing Choice, contact the housing and community development office of your local government. Small cities (communities with less than 50,000 population) that are CDBG nonentitlement communities should contact the offices of their State government instead of their local government for copies of the Consolidated Plan, including the AI. Applicants should request electronic copies of these documents, if available, so that they can insert relevant portions of these documents into their electronic application submissions.

Factor 3—Soundness of Approach. This factor addresses the quality and appropriateness of your proposed program. The exact criteria that will be considered in rating this factor will vary by program and are detailed in each program NOFA. Examples of some criteria that **might** be considered include the extent to which:

- Activities in your work plan and proposed budget detail the specific activities to be performed and benefits to be achieved.
- Activities in your work plan give priority to the needs identified in factor 2.
- Activities in your work plan affirmatively further fair housing.

⁶ Both the Consolidated Plan and AI are described in Part V of this User's Guide.

- Activities in your work plan have a clear timeframe for implementation and will produce measurable results related to the purposes of the grant program in a reasonable time period.
- Activities in your work plan will produce products or ideas that can be used in other communities.
- Activities in your work plan further the policy priorities of HUD.

Factor 4—Leveraging Resources. This factor refers to your ability to secure resources beyond those provided by the specific program from which you are seeking funds. This factor is designed to encourage you to obtain resources in combination with HUD funding to increase your chances of achieving the purposes of the activities you propose to undertake. Leveraged resources may include funding or in-kind contributions, such as services or equipment. Partners providing the leveraged resources may include governmental entities, public or private nonprofit organizations, for-profit private organizations, individuals, or other entities willing to partner with you. Be sure to document evidence of these resources in a letter or other document signed by an authorized official of the organization legally able to make a binding commitment for the organization that will provide the resources, as specified in each program NOFA. The requirements for documentation are contained in each program section of the SuperNOFA. Therefore, you may need to make special efforts to coordinate promises for funding to satisfy requirements. This factor focuses on resources targeted to the specific activities you are proposing. Therefore, you should give special consideration to creating partnerships that are appropriate for designing and implementing your proposed activities.

Factor 5—Achieving Results and Program Evaluation. Achieving results means that each applicant in his/her application has clearly defined specific interim or final products (called outputs) that will be achieved during the award period. These will serve as benchmarks for measuring progress. In addition, your application should identify specific outcomes or impacts that your program of activities will have on the community. For example, as a result of your activities, you may successfully increase homeownership opportunities for minorities or persons with disabilities in your community, or you may improve the environmental quality of housing for children in the community. In structuring your application, you should keep in mind that *outcomes* are ultimate goals. *Benchmarks* or *outputs* are interim activities or products that lead to the ultimate achievement of your goals. You should carefully review the program NOFA(s) for which you are seeking funding, as many of the NOFAs contain specific outputs and outcomes that applicants are expected to achieve if awarded funds.

Program evaluation requires that you, the applicant, have identified specific reporting tools that you have in place (or will have in place) to track output and outcome information, how information is being collected and how often, and the methodology you will use to measure your success in meeting your stated goals. HUD expects that if you are not meeting your stated goals and projected results that you will use the evaluation tool to adjust your business practices to

ensure that performance goals are met within the award period. HUD uses a logic model to assist applicants in identifying outputs and outcomes. HUD's Logic Model Form will help you complete your response to rating factor 5. Training via satellite broadcast will be provided and available as a Webcast from HUD's Web site at www.hud.gov/offices/adm/grants/fundsavail.cfm. Webcast training information is available on HUD's Web site at www.hud.gov: click on "Training."

Although HUD does not offer direct grants or loans to individuals, we do work with local governments and nonprofit organizations to make financial assistance and counseling available. Further information can be obtained from HUD's Web site at www.hud.gov/grants/index.cfm.

If you are an individual looking for information on Government benefits, refer to GovBenefits Web site at govbenefits.gov, the official Government benefits Web site, a free, confidential tool that helps individuals find Government benefits they may be eligible to receive.

Who Can Apply for SuperNOFA Programs?

Each of the programs included in the SuperNOFA have different statutory and congressionally mandated requirements for determining which organizations are eligible to apply for funding. Table 2 provides a listing of the SuperNOFA funding opportunities arranged by the type of applicant eligible for each. The table is only a guide. You must read the Eligible Applicants Section for the specific programs in the SuperNOFA to determine eligibility for program funds.

Although HUD is strictly prohibited from awarding funding to ineligible applicants, we strongly encourage ineligible groups with expertise to partner with an eligible entity that would be eligible to apply.

Table 2: SuperNOFA Programs Listed by Applicant Type	
<i>Type of Applicant</i> ⁷	<i>Available Programs</i>
<i>Governmental Organizations</i>	
States	<ul style="list-style-type: none"> • HOME Technical Assistance (TA) • McKinney-Vento Homeless Assistance Programs TA • Housing Opportunities for Persons With AIDS (HOPWA) TA • Community Development Block Grant (CDBG) TA • Fair Housing Initiatives Program (FHIP) <ul style="list-style-type: none"> — Education and Outreach Initiative (EOI) • Housing Counseling Program <ul style="list-style-type: none"> — State Housing Finance Agencies (SHFAs) — Housing Counseling Agencies Serving Colonias — Predatory Lending — Section 8 Homeownership Program • Lead-Based Paint Hazard Control Program • Healthy Homes Technical Studies Program • Lead Technical Studies Program • Healthy Homes Demonstration Program • Lead Outreach Grant Program • Youthbuild • Rural Housing and Economic Development (RHED) • Continuum of Care <ul style="list-style-type: none"> — Supportive Housing Program (SHP) — Shelter Plus Care (S+C) • Housing Opportunities for Persons With AIDS (HOPWA)—Competitive • Housing for People who are Homeless and Addicted to Alcohol
Units of General Local Government	<ul style="list-style-type: none"> • HOME TA • McKinney-Vento Homeless Assistance Programs TA • HOPWA TA • CDBG TA • FHIP <ul style="list-style-type: none"> — Education and Outreach Initiative (EOI)

⁷ Please refer to the Eligible Applicants Section of the program description in the SuperNOFA for specific applicant eligibility requirements.

Table 2: SuperNOFA Programs Listed by Applicant Type	
<i>Type of Applicant</i> ⁷	<i>Available Programs</i>
<i>Governmental Organizations</i>	
Units of General Local Government (cont'd)	<ul style="list-style-type: none"> • Lead-Based Paint Hazard Control Program • Healthy Homes Technical Studies Program • Lead Technical Studies Program • Healthy Homes Demonstration Program • Lead Outreach Grant Program • Lead-Based Paint Hazard Reduction Demonstration Grant Program • Brownfields Economic Development Initiative (BEDI) • Youthbuild • Continuum of Care <ul style="list-style-type: none"> — Supportive Housing Program (SHP) — Shelter Plus Care (S+C) • HOPWA—Competitive • Housing for People who are Homeless and Addicted to Alcohol
Public Housing Agencies (PHAs)	<ul style="list-style-type: none"> • McKinney-Vento Homeless Assistance Programs TA • FHIP <ul style="list-style-type: none"> — Education and Outreach Initiative (EOI) • Youthbuild • Healthy Homes Demonstration Program • Resident Opportunities and Self-Sufficiency (ROSS) Program <ul style="list-style-type: none"> — ROSS for Resident Service Delivery Models—Elderly and Persons with Disabilities — ROSS for Resident Service Delivery Models—Family — ROSS for Homeownership Supportive Services (HSS) — ROSS for Public Housing Family Self-Sufficiency (FSS) • Public Housing for Neighborhood Networks • Continuum of Care <ul style="list-style-type: none"> — Supportive Housing Program (SHP) — Section 8 Moderate Rehabilitation Single Room Occupancy (SRO) Program for Homeless Individuals — Shelter Plus Care (S+C) • Housing for People who are Homeless and Addicted to Alcohol • Section 811 Supportive Housing for Persons With Disabilities⁸ • Service Coordinators in Multifamily Housing • Housing Choice Voucher FSS Program Coordinators

⁸ To qualify for Section 811 Supportive Housing, the PHA must be a 501(c)(3) tax-exempt organization.

Table 2: SuperNOFA Programs Listed by Applicant Type	
<i>Type of Applicant⁵</i>	<i>Available Programs</i>
<i>Governmental Organizations</i>	
Tribally Designated Housing Entities (TDHEs)	<ul style="list-style-type: none"> • ROSS Program <ul style="list-style-type: none"> — ROSS for Resident Service Delivery Models–Elderly/Persons with Disabilities — ROSS for Resident Service Delivery Models–Family — ROSS for Homeownership Supportive Services (HSS) • Public Housing Family Self-Sufficiency Program • Community Development Block Grant (ICDBG) Program for Indian Tribes and Alaska Native Villages
Indian Tribes	<ul style="list-style-type: none"> • Lead-Based Paint Hazard Control Program • Healthy Homes Technical Studies Program • Lead Technical Studies Program • Healthy Homes Demonstration Program • Lead Outreach Grant Program • Community Development Block Grant (ICDBG) Program for Indian Tribes and Alaska Native Villages • ROSS Program <ul style="list-style-type: none"> — ROSS for Resident Service Delivery Models–Elderly and Persons with Disabilities — ROSS for Resident Service Delivery Models–Family — ROSS for Homeownership Supportive Services (HSS)
<i>Nonprofit Organizations and Others</i>	
Nonprofit Organizations	<ul style="list-style-type: none"> • Community Development TA • Youthbuild TA • Fair Housing Initiatives Program (FHIP)⁹ <ul style="list-style-type: none"> — Private Enforcement Initiative (PEI) — Education and Outreach Initiative (EOI) — Fair Housing Organizations Initiative (FHOI)

⁹ For FHIP-PEI, the nonprofit organization must be a fair housing enforcement organization with at least 1 year of experience in complaint intake and investigation, testing for fair housing violations, and meritorious claims in the 2 years prior to the filing of the application. For FHIP-FHOI, the nonprofit must be a qualified fair housing enforcement organization with at least 2 years experience in complaint intake and investigation, testing for fair housing violations, and meritorious claims in the 3 years prior to the filing of the application.

Table 2: SuperNOFA Programs Listed by Applicant Type	
<i>Type of Applicant⁵</i>	<i>Available Programs</i>
<i>Nonprofit Organizations and Others</i>	
Nonprofit Organizations (cont'd)	<ul style="list-style-type: none"> • Housing Counseling Programs (HCP)¹⁰ <ul style="list-style-type: none"> — Local Housing Counseling Agencies — National, Regional — Supplemental Funding — Housing Counseling Agencies Serving Colonias — Predatory Lending — Section 8 Homeownership Program • Healthy Homes and Lead Hazard Control <ul style="list-style-type: none"> — Healthy Homes Technical Studies Program — Lead Technical Studies Program — Healthy Homes Demonstration Program — Operation Lead Elimination Action Program (LEAP) — Lead Outreach Grant Program • Youthbuild • Rural Housing and Economic Development (RHED) • ROSS Program <ul style="list-style-type: none"> — ROSS for Resident Service Delivery Models–Elderly and Persons with Disabilities — ROSS for Resident Service Delivery Models–Family — ROSS for Homeownership Supportive Services (HSS) — Public Housing Family Self-Sufficiency (FSS) • Public Housing Neighborhood Networks • Continuum of Care <ul style="list-style-type: none"> — Supportive Housing Program (SHP) — Section 8 Moderate Rehabilitation SRO Program for Homeless Individuals (private, nonprofit organizations) • Housing for People who are Homeless and Addicted to Alcohol • Section 202 Supportive Housing for the Elderly • Assisted Living Conversion Program (ALCP) for Eligible Multifamily Projects • Section 811 Supportive Housing for Persons With Disabilities • HOPWA–Competitive • Service Coordinators in Multifamily Housing

¹⁰ For HCP, the nonprofit organization must be a HUD-approved housing counseling agency.

Table 2: SuperNOFA Programs Listed by Applicant Type	
Type of Applicant⁵	Available Programs
<i>Nonprofit Organizations and Others</i>	
Colleges and Universities	<ul style="list-style-type: none"> • McKinney-Vento Homeless Assistance Programs TA • CDBG TA • Community Outreach Partnership Centers (COPC) • Historically Black Colleges and Universities (HBCU)¹¹ • Hispanic-Serving Institutions Assisting Communities (HSIAC)¹² • Alaska Native/Native Hawaiian Institutions Assisting Communities (AN/NHIAC)¹³ • Tribal Colleges and Universities Program (TCUP)¹⁴ • FHIP – Education and Outreach Initiative (EOI) • Healthy Homes Technical Studies Program • Lead Technical Studies Program • Healthy Homes Demonstration Program • Operation LEAP (non-public entities) • Lead Outreach Grant Program • Community Development Work Study Program (CDWSP) • Youthbuild
Doctoral Students and Post-Doctoral Students	<ul style="list-style-type: none"> • Doctoral Dissertation Research Grant (DDRG) • Early Doctoral Student Research Grant (EDSRG)
Resident Organizations	<ul style="list-style-type: none"> • FHIP <ul style="list-style-type: none"> — Education and Outreach Initiative (EOI) • ROSS Program <ul style="list-style-type: none"> — ROSS for Resident Service Delivery Models–Elderly and Persons with Disabilities — ROSS for Resident Service Delivery Models–Family
Owners of Assisted Low-Income Housing	<ul style="list-style-type: none"> • Service Coordinators in Multifamily Housing

¹¹ To qualify for the HBCU program, the college or university must be designated as an HBCU by the U.S. Department of Education.

¹² To qualify for HSIAC, the college or university must meet the U.S. Department of Education's definition of an Hispanic Serving Institution.

¹³ To qualify for AN/NHIAC, the college or university must meet the U.S. Department of Education's definition of an Alaskan Native or Native Hawaiian Institution.

¹⁴ To qualify for TCUP, the college or university must meet the U.S. Department of Education's definition of a tribal college or university. In some cases, TCUPs are part of a tribal government.

Table 2: SuperNOFA Programs Listed by Applicant Type	
<i>Type of Applicant⁵</i>	<i>Available Programs</i>
<i>Nonprofit Organizations and Others</i>	
Federally Approved Education and Employment Training Organization	<ul style="list-style-type: none"> • Youthbuild
For-Profit Professional and Technical Services Companies	<ul style="list-style-type: none"> • HOME TA • HOME CHDO TA • McKinney-Vento Homeless Assistance Programs TA • CDBG TA • FHIP <ul style="list-style-type: none"> — Education and Outreach Initiative (EOI) • Healthy Homes Technical Studies • Lead Technical Studies Programs • Healthy Homes Demonstration Program • Lead Outreach Grant Program • Operation LEAP

Additional Items Related to HUD's NOFAs

Waiver of Electronic Submission Requirement

During FY 2005, HUD will only accept electronic applications submitted through the Grants.gov portal unless the applicant has received a waiver from the Department. As already noted, the Continuum of Care (CoC) NOFA is the only program exempt from this electronic submission requirement and therefore applications may be submitted in hard copy. HUD regulations at 24 CFR 5.110 permit waivers of regulatory requirements to be granted for cause. If you are unable to submit your application electronically, you may, in writing, request a waiver from this requirement. Your waiver request must state the basis for the request and explain why electronic submission is not possible. The basis for waivers for cause may include but are not limited to: (a) lack of available internet access in the geographic location in which the applicant's business office is located, or (b) the physical disability of the applicant prevents the applicant from accessing or responding to the electronic application.

Corrections to Deficient Applications

In accordance with our regulations in 24 CFR Part 4, Subpart B, HUD cannot consider any unsolicited information that you, the applicant, may want to provide after the application submission date. However, to ensure that no applications are unreasonably excluded from being rated and ranked, HUD may contact applicants to correct technical deficiencies and will do so on a uniform basis for all applicants. HUD may also contact you to clarify an item in your application. You should note that HUD might not seek clarification of items or responses that improve the substantive quality of your response to any selection factors.

Examples of curable (correctable) technical deficiencies include inconsistencies in the funding request, failure to submit the proper certifications, and failure to submit an application that contains a signature by an official able to make a legally binding commitment on behalf of the applicant. In the case of an applicant that received a waiver, the technical deficiency may include failure to submit an application that contains an original signature. In each case, HUD will notify you in writing by facsimile or by letter with return receipt requested describing the clarification or technical deficiency. You must submit clarifications or corrections of technical deficiencies in accordance with the information provided by HUD within 14 calendar days, or within another specified timeframe, of the date you receive HUD notification. If your deficiency is not corrected within this time period, HUD will reject your application as incomplete and will not consider it for funding. (Note that the Sections 202 and 811 programs provide for appeal of rejection of an application on technical deficiency. Please see the Programs Section of the SuperNOFA for additional information and instructions.)

Environmental Requirements

HUD's mission is to promote a decent, safe, and sanitary home and suitable living environment for every American. In furtherance of this mission, all of HUD's programs have applicable federal environmental review requirements. Applicants should be aware that upon submission of application for HUD assistance, neither the applicant nor any participant in the development process may undertake any actions with respect to the project that are choice-limiting or could have environmentally adverse effects, including demolishing, acquiring, rehabilitating, converting, leasing, repairing, or constructing property proposed to be assisted under this NOFA until an environmental review is complete.

Part II: Descriptions of Programs Included in the SuperNOFA

This section provides brief descriptions of the programs included in HUD's 2005 Super Notice of Funding Availability (SuperNOFA). The descriptions summarize the purpose of the programs, eligible applicants, and eligible activities. Before applying for a particular program, applicants should read the SuperNOFA explanation of the program, including eligible applicants, to make sure that their organizations and proposed activities qualify under the program regulations. The descriptions in the SuperNOFA are more detailed than those provided below. You may also contact your HUD Field Office (see Appendix A) for more information.

The program descriptions are presented in the same order as they appear in Table 1. The programs are grouped under subheadings based on the general purpose of the program.

Housing and Community Development

Descriptions of the following programs are included in this section.

Technical Assistance (TA)

- HOME TA
- HOME-Community Housing Development Organization (CHDO) TA
- McKinney-Vento Homeless Assistance Programs TA
- Housing Opportunities for Persons With AIDS (HOPWA) TA
- Community Development Block Grant (CDBG) TA
- Youthbuild TA
- Community Development Block Grant (ICDBG) Program for Indian Tribes and Alaska Native Villages

Universities and Colleges

- Historically Black Colleges and Universities (HBCU)
- Hispanic-Serving Institutions Assisting Communities (HSIAC)
- Alaska Native/Native Hawaiian Institutions Assisting Communities (AN/NHIAC)
- Tribal Colleges and Universities Program (TCUP)
- Community Outreach Partnership Centers (COPC)

Student Research and Study Programs

- Early Doctoral Student Research Grant (EDSRG) Program
- Doctoral Dissertation Research Grant (DDRG) Program
- Community Development Work Study Program (CDWSP)

Fair Housing Outreach/Enforcement and Housing Counseling

- Fair Housing Initiatives Program (FHIP)
 - Private Enforcement Initiative (PEI)
 - Education and Outreach Initiative (EOI)
 - Fair Housing Organizations Initiative (FHOI)
- Housing Counseling Program (HCP)
 - National, Regional
 - Local Counseling Agencies
 - State Housing Finance Agencies (SHFAs)

Supplemental Funding

- Housing Counseling Agencies Serving Colonias
- Predatory Lending
- Section 8 Homeownership Program
- Housing Counseling HECM

Healthy Homes and Lead Hazard Control

- Lead-Based Paint Hazard Control Program
- Lead-Based Paint Hazard Reduction Demonstration Grant Program
- Healthy Homes Technical Studies Program
- Lead Technical Studies Program
- Healthy Homes Demonstration Program
- Lead Outreach Grant Program
- Operation Lead Elimination Action Program (LEAP)

Technical Assistance (TA)

HOME TA. The HOME Investment Partnerships Program provides funds to States and local governments (participating jurisdictions [PJs]), to implement local housing strategies to increase the supply of housing for low-income people. HOME TA is designed to improve the ability of PJs to effectively design and implement HOME strategies. HOME TA provides funds to the following entities:

- HOME PJs.
- For-profit or nonprofit professional and technical services firms with demonstrated knowledge of the HOME program and the capacity to provide TA.
- Public purpose organizations responsible to the chief elected officers of PJs established pursuant to State or local legislation.
- Agencies or authorities established by two or more PJs to carry out activities consistent with the purposes of the HOME program.
- National or regional nonprofit organizations that have memberships comprised predominantly of entities, officials of entities of PJs, or PJs' agencies or established organizations.

The funding may be used for the following activities:

- To improve the ability of HOME participants to design and implement housing programs that reflect sound underwriting, management, and fiscal controls; demonstrate measurable outcomes in the use of public funds; and include accurate and timely reporting of HOME program accomplishments.
- To encourage public-private partnerships that yield an increase in the amount of private dollars leveraged for HOME-assisted projects and result in an increase in the commitment and production of HOME-assisted units.
- To assist PJs in developing strategies that ameliorate the affordability gap between rapidly increasing housing costs and the less rapid growth in income among low-income households, especially among underserved populations.
- To assist PJs in developing strategies that increase and help sustain homeownership opportunities for low-income households, particularly low-income minority households, and directly result in the commitment and completion of HOME-assisted units.

Approximately \$7.22 million is available under the HOME TA Program for fiscal year (FY) 2005.

Program Office: Community Planning and Development

HOME Community Housing Development Organization TA (HOME-CHDO TA). HOME-CHDO TA is designed to provide education and organizational support assistance to CHDOs in the HOME program with the objective of developing their HOME-assisted units. Not less than 40 percent of the funds made available for HOME-CHDO TA in FY 2005 shall be made available to

eligible organizations that have worked primarily in one state. HOME-CHDO TA provides funds to the following entities:

- Public or private nonprofit intermediary organizations that: customarily provide services in more than one community related to the provision of decent housing that is affordable to low- and moderate-income persons or related to the revitalization of deteriorating neighborhoods; have demonstrated experience in providing a range of assistance (such as financing, TA, construction, and property management assistance) to CHDOs or similar organizations that engage in community revitalization; and have demonstrated the ability to provide TA and training for community-based developers of affordable housing.

The funding may be used for the following activities:

- To assist new CHDOs and potential CHDOs develop the organizational capacity to own, develop, and sponsor HOME-assisted projects. A *new CHDO* is defined as a nonprofit organization that, within 3 years of the publication of this NOFA, was determined by a PJ to qualify as a CHDO and is expected to enter into a written agreement with that PJ to own, develop, or sponsor HOME-assisted housing within 24 months of the PJ's determining the organization qualifies as a CHDO.
- To improve the HOME program production and performance of existing CHDOs in the areas of program design and management, including underwriting, project financing, property management, and compliance; and organizational management and capacity, including fiscal controls, board development, contract administration, and compliance systems.
- Provision of organizational support TA and training to community groups for the establishment of community land trusts as defined in Section 223(f) of the Cranston Gonzales National Affordable Housing Act.
- Funding of various operating expenses for eligible CHDOs that own, develop, or sponsor HOME-assisted housing under the "passthrough" provision. Such operating expenses may include reasonable and necessary costs for the operation of the CHDO including salaries, wages, and other employee compensation and benefits; employee education, training, and travel; rent; utilities; communication costs; taxes; insurance; and equipment, materials, and supplies. Providers must establish written criteria for selection of CHDOs receiving passthrough funds. PJs must designate the organizations as CHDOs, and generally the organizations should not have been in existence more than 3 years. Providers must enter into an agreement with the CHDO that the agreement and passthrough funding may be terminated at the discretion of HUD if no written legally binding agreement to provide assistance for a specific housing project (for acquisition, rehabilitation, new construction, or tenant-based rental assistance) has been made by the PJ with the CHDO within 24 months of initially receiving passthrough funding. The passthrough amount, when combined with other capacity building and operating support available through the HOME program, cannot exceed the greater of 50 percent of the CHDO's operating budget for the year in which it receives funds, or \$50,000 annually.

Approximately \$7.44 million is available under the HOME-CHDO TA Program for fiscal year (FY) 2005.

Program Office: Community Planning and Development

McKinney-Vento Homeless Assistance Programs TA (McKinney-Vento TA). McKinney-Vento TA is designed to improve the effectiveness of homeless assistance strategies implemented through HUD's Emergency Shelter Grant (ESG) program and Continuum of Care, which includes the Supportive Housing Program (SHP), Shelter Plus Care (S+C), and Section 8 Assistance for Single Room Occupancy (SRO) Dwellings.

McKinney-Vento TA funds the following entities:

- States.
- Units of general local government.
- Public housing agencies (PHAs).
- Public or private nonprofit or for-profit groups including educational institutions and area wide planning organizations that are qualified to provide TA.

These organizations use the funds to provide TA that enhances the planning, development, administration, and/or evaluation skills of McKinney-Vento program applicants, prospective applicants, funding recipients, and project sponsors. The TA activities are focused on the following priorities:

- To facilitate the exchange of information between community organizations to develop and implement a community-wide discharge plan for individuals exiting publicly funded institutions (e.g., criminal justice system, foster care system, mental health system) so that these individuals do not become homeless.
- To improve the ability of eligible applicants to develop and operate permanent housing projects for chronically homeless persons.
- To develop materials on effective grant administration for grantees and sponsors.
- To improve the ability of eligible grantees and sponsors to reach out to chronically homeless persons.
- To improve the ability of grantees and sponsors in coordinating services that are available through mainstream resources with housing units available for homeless persons.
- To assist in the formation of metropolitan, regional, and Statewide Homeless Management Information Systems.
- To develop materials on effective grant management for ESG recipients, including guidance on Integrated Disbursement and Information System (IDIS) implementation.

Approximately \$9 million is available under the McKinney-Vento TA program for fiscal year (FY) 2005.

Program Office: Community Planning and Development

Housing Opportunities for Persons With AIDS TA (HOPWA TA). HOPWA TA is designed to improve the overall effectiveness of programs and projects implemented with HOPWA funding. It accomplishes this by funding states, units of general local government, for-profit and nonprofit organizations to provide national, regional, and local programs to train HOPWA grantees, project sponsors, and potential recipients of HOPWA funds in comprehensive housing strategies, sound program/project management, and organizational capacity building.

HOPWA TA funds the following entities:

- For-profit and nonprofit organizations.
- States.
- Units of general local government.

The TA activities are focused on the following priorities:

- To improve HOPWA client access to health and human welfare resources in connection with housing provided under the program.
- To increase appropriate use of HOPWA management and performance reporting tools.
- To obtain accurate data reporting and program evaluation.
- To develop and train on tools to measure and evaluate long-term outcomes for clients on housing stability reduced risk of homelessness, and improved access to care.
- To improve the ability of grantees and project sponsors to reach and assist persons who are chronically homeless persons.
- To disseminate HOPWA Special Projects of National Significance successes and lessons learned.
- To enhance the ability of grantees and sponsors to sustain program operations.

Approximately up to \$2 million is available under the HOPWA TA Program for fiscal year (FY) 2005.

Program Office: Community Planning and Development

Community Development Block Grant TA (CDBG TA). CDBG TA is designed to provide funds to States and local governments to implement community and economic development projects. CDBG TA accomplishes this by improving the ability of grantees and their subrecipients to implement community and economic development strategies and projects in their jurisdictions. CDBG TA provides funds to the following entities:

- States.

- Units of general local government.
- National or regional nonprofit organizations that have membership comprised predominately of entities or officials of entities of CDBG recipients.
- For-profit or nonprofit professional and technical services companies or firms that have demonstrated knowledge of the CDBG program and the capacity to provide TA services.
- Public or private nonprofit or for-profit organizations, including educational institutions and -ide planning organizations.

The CDBG TA may provide program information to facilitate skills and knowledge in planning, developing, and administering activities under the CDBG program and Section 108 Loan Guarantees for recipients and other entities that need but do not possess such skill and knowledge. TA activities are focused on the following priorities:

- To improve CDBG and Section 108 program knowledge through program-specific recipient training.
- To improve CDBG and Section 108 recipient understanding of performance measurement from a national programmatic perspective.
- To improve recipient knowledge and skills to develop and implement local CDBG performance measurement systems.
- To assist recipient development of local CDBG performance measurement systems.
- To develop model local protocols that ensure accurate program recordkeeping and performance data by recipients, subrecipients, and subgrantees.
- To develop materials on effective grant administration for grantees, subrecipients, and subgrantees.

Approximately \$1.39 million is available under the CDBG TA program for fiscal year (FY) 2005.

Program Office: Community Planning and Development

Youthbuild TA (Youthbuild TA). Youthbuild TA funds are designed to provide appropriate training, information, and TA to federally funded Youthbuild programs and to HUD regarding the management, supervision, and coordination of such Youthbuild programs. Youthbuild TA funds are available to public or private nonprofit agencies that have significant prior experience in the operation of projects similar to the Youthbuild program and that have the capacity to provide effective TA.

Youthbuild TA funds are focused on improving the management and implementation of Youthbuild programs, improving Youthbuild program applications, strengthening Youthbuild program design, and assisting HUD in the management, supervision, and coordination of Youthbuild programs.

Approximately \$3.07 million is available under the Youthbuild TA program for fiscal year (FY) 2005.

Program Office: Community Planning and Development

Community Development Block Grants (CDBG) for Indian Tribes and Alaskan Native Villages.

The primary objective of this program is to aid the development of viable Indian and Alaskan Native communities that provide a suitable living environment with decent housing and significant economic opportunities, particularly for people with low to moderate incomes. The program funds federally recognized Indian tribes and Alaskan Native villages and, in certain circumstances, tribal organizations, on a competitive basis for housing rehabilitation, land to support new housing, new housing construction, community infrastructure, community buildings, economic development, public services, and planning.

Approximately \$64.42 million is available for the ICDBG program for Indian Tribes and Alaskan Native Villages for fiscal year (FY) 2005.

Program Office: Public and Indian Housing

Universities and Colleges

Historically Black Colleges and Universities (HBCU). The HBCU program is designed to help historically black colleges and universities expand their role and effectiveness in addressing local community development needs in localities, including neighborhood revitalization, housing, and economic development, principally for persons of low- and moderate-income. Only HBCUs as determined by the U.S. Department of Education are eligible to apply for funding under this program. HBCUs must also be accredited by a national or regional accrediting agency recognized by the U.S. Department of Education. The types of activities that are eligible under this program are the same as those that are eligible under the CDBG program and must meet one of the CDBG national objectives. Activities include, but are not limited to, the following:

- Real property acquisition.
- Clearance and demolition.
- Rehabilitation of residential and/or commercial structures.
- Direct homeownership assistance to low- and moderate-income people.
- Public facilities improvements.
- Special economic development activities.
- Eligible public services.

- Facilitation of the establishment/expansion of microenterprises.
- Assistance to community-based development organizations.
- Establishment of a community development corporation (CDC) to undertake eligible activities.
- Planning and administration of costs related to grant-funded activities.

Approximately \$13.2 million is available under the HBCU program for fiscal year (FY) 2005.

Program Office: Policy Development and Research

Hispanic-Serving Institutions Assisting Communities (HSIAC) Program. HSIAC is designed to assist nonprofit Hispanic-Serving Institutions (HSIs) of higher education expand their role and their effectiveness in addressing community development needs such as neighborhood revitalization, housing, and economic development. Under this program, HSIs (as defined by the U.S. Department of Education) are funded for projects that benefit primarily low- and moderate-income persons, aid in the prevention or elimination of slums or blight, or meet urgent community development needs for which no other financial resources are available. Examples of eligible activities under this program include:

- Real property acquisition.
- Clearance and demolition.
- Rehabilitation of residential and/or commercial structures.
- Direct homeownership assistance to low- and moderate-income people.
- Public facilities improvements.
- Special economic development activities.
- Eligible public services.

Approximately \$6.6 million is available under the HSIAC program for fiscal year (FY) 2005.

Program Office: Policy Development and Research

Alaska Native/Native Hawaiian Institutions Assisting Communities (AN/NHIAC) Program. The AN/NHIAC program is designed to assist nonprofit Alaska Native and Native Hawaiian (AN/NHI) Institutions of Higher Education (IHEs) expand their roles and their effectiveness in addressing community development needs such as neighborhood revitalization, housing, and economic development needs in their communities. Under this program, accredited AN/NHI IHEs (as defined by the U.S. Department of Education) are funded for projects that benefit primarily low- and moderate-income persons, aid in the prevention or elimination of slums or

blight, or meet urgent community development needs for which no other financial resources are available. Examples of eligible activities under this program include:

- Real property acquisition.
- Clearance and demolition.
- Rehabilitation of residential and/or commercial structures.
- Direct homeownership assistance to low- and moderate-income people.
- Public facilities improvements.
- Special economic development activities.
- Eligible public services.

Approximately \$4.2 million is available under the AN/NHIAC program for fiscal year (FY) 2005.

Program Office: Policy Development and Research

Tribal Colleges and Universities Program (TCUP). The TCUP program is designed to assist tribal colleges and universities (TCUs) in building, expanding, renovating, and equipping their own facilities. Under this program, TCUs (as defined by the U.S. Department of Education) are awarded funds for activities that benefit primarily low- and moderate-income persons, aid in the prevention or elimination of slums or blight, or meet other urgent community development needs for which no other financial resources are available. Examples of eligible activities under this program include:

- Equipment purchase.
- Construction.
- Facilities improvement.

Approximately \$3 million is available under TCUP for fiscal year (FY) 2005.

Program Office: Policy Development and Research

Community Outreach Partnership Centers (COPC) Program. The COPC program is designed to help nonprofit colleges and universities establish or conduct outreach and applied research activities to address problems in urban areas. The program also seeks to encourage structural changes, both within an IHE and in the way the institution relates to the community. The COPC program provides funding to accredited 2- or 4-year colleges and universities to establish and operate COPCs that address at least three of the following issues in a targeted urban community:

- Local housing.
- Economic development.

- Neighborhood revitalization.
- Healthcare.
- Job training.
- Crime prevention.
- Education.
- Planning.
- Community organization/capacity building.

Multiple IHEs in a particular region also may apply jointly as a consortium.

Approximately \$6.6 million is available under the COPC program for fiscal year (FY) 2005.

Program Office: Policy Development and Research

Early Doctoral Student Research Grant (EDSRG) Program. The EDSRG program enables a doctoral student in the early stages of his/her doctoral program to cultivate research skills through the preparation of a research manuscript that focuses on housing and urban development issues. An applicant can receive up to \$15,000 for a maximum grant period of 12 months. Applicants applying for funding under this program must meet the following requirements:

1. Be a U.S. citizen or lawful permanent resident (recipients of Alien Registration Recipient Card Form I-551, commonly referred to as a “green card”).
2. Not have taken preliminary/comprehensive examinations.
3. Completed at least two semesters or three terms of a doctoral studies program.
4. Receive support from their university in the form of office space, equipment, and/or other resources.

Approximately \$150,000 is available under the EDSRG program for fiscal year (FY) 2005.

Program Office: Policy Development and Research

Doctoral Dissertation Research Grant (DDRG) Program. The DDRG program enables doctoral candidates to complete their research and dissertations on housing and urban development issues. Applicants can receive up to \$25,000 for a maximum grant period of 24 months. Students applying for funding under this program must meet the following requirements:

- Be a U.S. citizen or lawful permanent resident (recipients of Alien Registration Recipient Card Form I-551, commonly referred to as a green card).
- Completed all other written and oral PhD requirements.

- Completed at least two semesters or three terms of a doctoral studies program.
- Had their dissertation topic approved by appropriate institutional advisory staff.
- Receive support from their university in the form of office space, equipment, and/or other resources.

Approximately \$400,000 is available under the DDRG program for fiscal year (FY) 2005.

Program Office: Policy Development and Research

Community Development Work Study Program (CDWSP). CDWSP awards 2-year grants to accredited IHEs, area planning organizations (APOs), and states applying on behalf of IHEs to provide assistance to economically disadvantaged and minority graduate students who participate in a community development work study program. This funding allows IHEs to provide students with work stipends, tuition support, and other additional forms of support. The students must be enrolled full time in graduate programs in community and economic development, community planning or management, or other related fields of study. Related fields include public administration, urban management, and urban planning, community development and exclude fields such as law, economics, education, and history.

Approximately \$3.2 million is available under CDWSP for fiscal year (FY) 2005.

Program Office: Policy Development and Research

Fair Housing Education and Outreach/Enforcement and Housing Counseling

Fair Housing Initiatives Program (FHIP). FHIP is designed to increase compliance with the Fair Housing Act and with substantially equivalent state and local fair housing laws by providing funding resulting in an increased number of referrals to HUD of fair housing complaints and other information regarding discriminatory housing practices. FHIP has two objectives, education/outreach and enforcement.

Private Enforcement Initiative (PEI). FHIP-PEI provides funding to Qualified Fair Housing Organizations (QFHOs) and Fair Housing Organizations (FHOs) for a broad range of activities related to enforcing the Fair Housing Act and substantially equivalent State and local fair housing laws. Under this initiative, at least 38 percent of the funding will be awarded to consistently high performing enforcement organizations that will assist agencies in implementing strategic plans and developing long-term systemic investigations.

Education and Outreach (EOI). FHIP-EOI assists national and local projects that inform and educate the public about rights and obligations under the Fair Housing Act and substantially

equivalent State and local fair housing enforcement laws. Almost any public or private organization that is formulating or carrying out programs to prevent or eliminate discriminatory housing practices is eligible for FHIP-EOI. Eligible program activities include:

- Holding education symposia.
- Duplicating existing fair housing materials for distribution.
- Conducting outreach and providing information on fair housing through printed and electronic media.
- Providing outreach to all protected classes.
- Developing or implementing Fair Housing Month activities.
- Referring fair housing complaints.

Fair Housing Organizations Initiative (FHOI). FHIP-FHOI is designed to build the capacity of organizations to conduct fair housing enforcement activities in unserved and underserved areas with large concentrations of persons protected by the Fair Housing Act.

Fair housing enforcement grants are generally limited to QFHOs, which are agencies with no fewer than 2 years of enforcement-related experience, and FHOs, which are agencies with at least 1 year of enforcement-related experience. The eligible activities for enforcement grants are:

- Conducting intake of allegations of housing discrimination, testing, and evaluating test results.
- Investigating individual complaints and systemic housing discrimination.
- Mediating or otherwise voluntarily resolving allegations of fair housing discrimination.
- Litigating fair housing cases.

Approximately \$18.04 million is available under FHIP for fiscal year (FY) 2005.¹⁵

Program Office: Fair Housing and Equal Opportunity

Housing Counseling Program (HCP). This program supports the delivery of a wide variety of housing counseling services to homebuyers, homeowners, low- to moderate-income renters, and homeless individuals and families. The primary objectives of the program are to expand homeownership opportunities and improve access to affordable housing. Counselors provide guidance and advice to help families and individuals improve their housing conditions and meet the responsibilities of tenancy and homeownership. Agencies funded through this program may also provide Home Equity Conversion Mortgage (HECM) counseling to elderly homeowners who

¹⁵ See Table 1 for individual program amounts.

are looking to convert equity in their homes into income that can be used to pay for home improvements, medical costs, and/or living expenses.

HCP funds HUD-approved local housing counseling agencies, HUD-approved national and regional intermediaries, and state housing finance agencies (SHFAs). The 2005 SuperNOFA includes supplemental funds for agencies providing services to residents of colonias, for counseling and education regarding predatory lending, and for counseling and education performed in conjunction with HUD's Homeownership Voucher Program. Local agencies are funded directly by HUD to provide services within their communities. Intermediaries and SHFAs manage the use of HUD housing counseling funds by subgrantees, including local affiliates and branches. For information on how to become a HUD-approved housing counseling agency, consult the HUD Web site at www.hud.gov/offices/hsg/sfh/hcc/hccprof13.cfm.

Approximately \$38.91 million is available under HCP for fiscal year (FY) 2005.¹⁶

Program Office: Housing

Healthy Homes and Lead Hazard Control

Lead-Based Paint Hazard Control Program. The purpose of the Lead-Based Paint Hazard Control Program is to reduce the exposure of young children to lead hazards in their homes. This program provides funding to states, Indian tribes, and local governments to evaluate and reduce lead hazards in private housing rented or owned by low-income families. Examples of activities that can be funded under this program include:

- Risk assessments, paint inspections, and clearance testing of homes for lead hazards.
- Remediation of lead hazards in units through interim controls and abatement of lead hazards.
- Blood testing of young children in units where lead hazard control activities will be undertaken.
- Partnering with faith-based and community-based organizations to conduct lead hazard control activities.
- Temporary relocation of families during hazard control work in a unit.
- Training low-income people to conduct lead hazard control worker activities.
- Community education and outreach.
- Data collection, analysis, and evaluation.

Approximately \$93.6 million is available under the Lead-Based Paint Hazard Control Program for fiscal year (FY) 2005.

¹⁶ See Table 1 for individual program amounts.

Program Office: Healthy Homes and Lead Hazard Control

Lead Hazard Reduction Demonstration Grant Program. The Lead Hazard Reduction Demonstration Grant Program is designed to provide grants to units of general local government in areas with the highest lead paint abatement needs, as determined by the highest number of pre-1940 occupied rental units and a disproportionately high number of documented cases of lead-poisoned children under age 6. Under this program, at least 90 percent of the funds are to be used for lead-based paint abatement, interim controls, combined lead-based paint inspection and risk assessment, clearance testing, and the temporary relocation of occupants during lead hazard control work in privately owned housing units that serve low-income families with children under age 6. Housing units treated under this demonstration grant program must remain available for low-income residents for at least 3 years following lead hazard control work.

Approximately \$49.4 million is available under the Lead-Based Paint Hazard Reduction Demonstration Grant Program for fiscal year (FY) 2005.

Program Office: Healthy Homes and Lead Hazard Control

Healthy Homes Technical Studies Program. The purpose of this program is to improve the efficacy and cost effectiveness of methods for detecting and controlling housing-related health and safety hazards in the home. This program funds state and local governments, academic institutions, other nonprofit organizations, for-profit organizations, and federally recognized Native American tribes to support research on these issues. Examples of research topics for which applications are being solicited are:

- Evaluation of methodologies to assess and control residential environmental health and safety hazards.
- Testing of low-cost analytical technologies or visual assessment tools for the rapid onsite determination of environmental contaminants in the home environment.
- Other areas of research consistent with the overall goals of the program.

Approximately \$2 million is available under the Healthy Homes Technical Studies Program for fiscal year (FY) 2005.

Program Office: Healthy Homes and Lead Hazard Control

Lead Technical Studies Program. The purpose of this program is to improve the efficacy and cost-effectiveness of methods for detecting and controlling residential lead-based paint hazards. This program funds state and local governments, academic and other nonprofit organizations, for-profit organizations, and federally recognized Native American tribes to support research on these

issues. Historically Black Colleges and Universities (HBCUs) are also eligible to apply under a set-aside. Examples of research topics for which applications are being solicited are:

- Assessing the effectiveness of novel cleaning technologies.
- Reducing exterior soil and dust-lead hazards.
- Assessing the effectiveness of ongoing maintenance programs in controlling lead-based paint hazards.
- New and creative uses of public databases to improve lead hazard control activities.
- Other areas of research consistent with the overall goals of the program.

Approximately \$3 million is available under the Lead Technical Studies Program for fiscal year (FY) 2005.

Program Office: Healthy Homes and Lead Hazard Control

Healthy Homes Demonstration Program. The Healthy Homes Demonstration Program is designed to develop, demonstrate, and promote cost-effective preventive measures to correct multiple housing-related safety and health hazards that cause serious diseases and injuries to children. HUD is interested in reducing threats to a maximum number of residents, especially children in low-income families, in a cost-efficient manner. The objectives of the demonstration are to mobilize public and private resources by involving cooperation among all levels of government, the private sector, and faith-based and other community-based organizations to develop the most promising, cost-effective methods for identifying and controlling housing-based hazards. Healthy Homes Demonstrations develop housing assessment, maintenance, renovation, and construction techniques to identify and correct housing-related illness and injury risk factors, disseminate healthy homes information, and replicate successful models. Eligible applicants are states, local governments, federally recognized Indian tribes, nonprofit institutions, and for-profit firms located in the United States.

Approximately \$5 million is available under the Healthy Homes Demonstration Program for fiscal year (FY) 2005.

Program Office: Healthy Homes and Lead Hazard Control

Lead Outreach Grant Program. The purpose of the Lead Outreach Grant Program is to develop and distribute outreach and educational materials to raise public awareness of childhood lead poisoning and its prevention; promote proper lead hazard identification and control methods among at-risk communities and at-risk populations of children and workers; encourage occupants to identify potential lead-based paint hazards and report them to property owners and managers, public health officials, and/or housing officials as appropriate; and increase enrollment of low-

income housing units for remediation through the HUD Lead Hazard Control Program or other similar lead hazard control programs. Eligible applicants are nonprofit organizations, such as groups of parents of children who have had lead poisoning; grassroots organizations, including faith-based and community-based organizations; and for-profit firms, such as marketing/advertising, broadcasting, publishing, and print media companies.

Approximately \$2 million is available under the Lead Outreach Grant Program for fiscal year (FY) 2005.

Program Office: Healthy Homes and Lead Hazard Control

Operation Lead Elimination Action Program (LEAP). The purpose of Operation LEAP is to leverage private-sector resources to eliminate lead poisoning as a major public health threat to young children. Operation LEAP is a HUD initiative designed to provide seed money to nonprofit and for-profit entities that possess the capacity to mobilize substantial private-sector resources to support lead hazard control activities in housing. Resources generated by Operation LEAP grantees will be used to assist national, state, and local efforts being conducted on both a preventive and a remedial basis to prevent childhood lead poisoning. To be eligible to apply for funding under this program, applicants must be a tax-exempt nonprofit or for-profit entity or firm. States and units of general local government and their departments are not eligible. Private colleges and universities are eligible as nonprofit entities.

Approximately \$8 million is available under Operation LEAP for fiscal year (FY) 2005.

Program Office: Healthy Homes and Lead Hazard Control

Economic Development and Empowerment

Descriptions of the following programs are included in this section.

- Brownfields Economic Development Initiative (BEDI)
- Youthbuild
- Housing Choice Voucher Family Self-Sufficiency (FSS) Program Coordinators
- Public Housing Neighborhood Networks
- Resident Opportunities and Self-Sufficiency Program (ROSS)
 - ROSS for Resident Service Delivery Models–Elderly and Persons with Disabilities
 - ROSS for Resident Service Delivery Models–Family
 - ROSS for Homeownership Supportive Services
 - Public Housing Family Self-Sufficiency
- Rural Housing and Economic Development

Brownfields Economic Development Initiative (BEDI). BEDI is designed to help local communities redevelop brownfields, which are defined as abandoned, idled, or underused real property, including industrial and commercial facilities, where expansion or redevelopment is complicated by the presence or potential presence of environmental contamination. BEDI provides funding to local governments to be used in conjunction with Section 108 loan guarantees to finance redevelopment of brownfields sites. Eligible activities include:

- Site acquisition.
- Demolition.
- Remediation costs associated with construction or reconstruction.
- Infrastructure construction or reconstruction.
- Assistance to for-profit businesses for economic development.
- Construction or reconstruction of public facilities.

Funding for BEDI is provided through a specific appropriation for brownfields redevelopment. BEDI funds are to be used to strengthen the economic feasibility of a brownfields economic development project financed with a Section 108 guaranteed loan or to directly enhance the

security of the guaranteed loan. CDBG funding, which is awarded to entitlement communities and States on a formula basis, does not need to be used in conjunction with a Section 108 loan guarantee.

Approximately \$24.4 million is available under BEDI for fiscal year (FY) 2005.

Program Office: Community Planning and Development

Youthbuild Program. Youthbuild is designed to provide economically disadvantaged young adults with opportunities to obtain an educational experience that will enhance their employment skills as a means to achieving self-sufficiency. Youthbuild provides funds to nonprofit organizations, state and local housing agencies, state and local governments, and other organizations eligible to provide education and employment training under Federal employment training programs. The funding is used to implement housing construction/rehabilitation training programs for disadvantaged and very low-income high school dropouts ages 16 to 24. Youthbuild programs offer educational and job-training services, counseling and other support activities, and onsite paid training in housing rehabilitation or construction work. At least 50 percent of each participant's time is spent in classroom training.

Approximately \$56.4 million is available under the Youthbuild program for fiscal year (FY) 2005.

Program Office: Community Planning and Development

Housing Choice Voucher Family Self-Sufficiency (FSS) Program Coordinators. The FSS program is intended to promote the development of local strategies to coordinate the use of assistance under the housing choice voucher program with public and private resources to enable participating families to achieve economic independence and self-sufficiency. Through annual NOFAs, HUD provides funding to PHAs to pay salaries of HCV/FSS program coordinators for one year. An FSS program coordinator ensures that program participants are linked to the supportive services they need to achieve self-sufficiency.

Approximately \$45.6 million is available under HCV/FSS for fiscal year (FY) 2005.

Program Office: Public and Indian Housing

Public Housing Neighborhood Networks (NN) Program. Neighborhood Networks provides funds to PHAs and qualified nonprofit entities to establish and operate new Neighborhood Networks centers or update and expand existing Neighborhood Networks centers. Neighborhood Networks centers operate in public housing developments and offer a wide range of services that help residents gain 21st Century job skills and achieve economic self-sufficiency. Neighborhood

Networks also provides funding for physical improvements, computer hardware, software, Internet, and so on.

Approximately \$23.88 million is available under the Public Housing Neighborhood Networks Programs for fiscal year (FY) 2005.

Program Office: Public and Indian Housing

Rural Housing and Economic Development (RHED) Program. The RHED program is designed to build capacity for planning and implementing rural housing and economic development strategies and to support innovative housing and economic development activities in rural areas. The program provides funding to local rural nonprofit organizations, community development corporations (CDCs), federally designated Indian tribes, state housing finance agencies (SHFAs), and state economic or community development agencies for capacity building and implementation of innovative housing and economic development activities in rural areas. Examples of capacity-building activities include: hiring and training staff; purchasing, developing, and managing management information system (MIS) tools; and obtaining expertise from outside sources. Examples of implementation costs include design costs, acquisition of land and buildings, provision of infrastructure, and construction.

Approximately \$23.8 million is available under the RHED program for fiscal year (FY) 2005.

Program Office: Community Planning and Development

Resident Opportunities and Self-Sufficiency (ROSS) Program. ROSS is designed to help public housing residents become economically self-sufficient. ROSS funds PHAs, resident management corporations, resident councils, resident organizations, intermediary resident organizations, citywide resident organizations, and nonprofit entities supported by residents, Indian tribes, and tribally designated housing entities (TDHEs) to provide training and supportive services to public housing residents. The ROSS program has the Public Housing Family Self-Sufficiency (FSS) program, which was previously funded under the Operating Fund. The Public Housing FSS NOFA will provide funding on a competitive basis for PHAs to hire an FSS program coordinator. In another change this year, renewals of the Public Housing Elderly/Disabled Service Coordinator grants will be funded through the Operating Fund, not through a separate notice or the SuperNOFA.

ROSS has the following three funding categories:

- *Resident Service Delivery Model–Elderly and Persons with Disabilities* funds programs to enable elderly/people with disabilities living in public housing to live independently.

- *Resident Service Delivery Models–Family* provides funds to PHAs, resident associations, and qualified nonprofits to implement comprehensive programs that help families achieve economic self-sufficiency.
- *Homeownership Supportive Services* provides funds to PHAs, tribes/TDHEs, and qualified nonprofit entities for counseling and other supportive services designed to help residents of public and Indian housing achieve homeownership.

Public Housing Family Self-Sufficiency provides funds to PHAs so they may hire a program coordinator to link participating families to the supportive services they need to achieve self-sufficiency.¹⁷

Approximately \$81.07 million is available under the Public Housing Resident Opportunity and Self-Sufficiency Programs for fiscal year (FY) 2005.¹⁸

Program Office: Public and Indian Housing

¹⁷\$22.95 million is designated for the PHFSS program out of the \$81.07 million available under the ROSS.

¹⁸ See Table 1 for individual program amounts.

Targeted Housing and Homeless Assistance

Descriptions of the following programs are included in this section.

Homeless Assistance

- Continuum of Care
 - Supportive Housing Program (SHP)
 - Section 8 Moderate Rehabilitation Single Room Occupancy (SRO) Program
 - Shelter Plus Care (S+C)
- Housing for People who are Homeless and Addicted to Alcohol

Persons With Disabilities

- Section 811 Supportive Housing for Persons With Disabilities

Other Targeted Housing Assistance

- Housing Opportunities for Persons with AIDS (HOPWA)
- Service Coordinators in Multifamily Housing

Elderly

- Section 202 Supportive Housing for the Elderly
 - Assisted Living Conversion Program (ALCP) for Eligible Multifamily Projects
-

Homeless Assistance

The Continuum of Care is a comprehensive approach to assisting individuals and families in moving from homelessness to independence and self-sufficiency. Understanding that homeless people have varying needs, the Continuum of Care provides a continuum of services allowing individuals to move from emergency shelter to transitional housing, then to permanent housing. Along the way, individuals in need of counseling and supportive services, job training, and other social services are provided with these opportunities so that root causes of homelessness are addressed. Funding for Continuum of Care approaches is provided through three competitive programs: Supportive Housing Program (SHP), the Section 8 Moderate Rehabilitation Single Room Occupancy (SRO) Program, and Shelter Plus Care (S+C). In addition to the programs in the SuperNOFA, the Continuum of Care is also supported through one formula grant program, the Emergency Shelter Grant (ESG) program.

Continuum of Care—Supportive Housing Program (SHP). SHP helps homeless people live as independently as possible by facilitating the development of housing and related supportive services for people moving from homelessness to independent living. SHP funds state and local governments, other agencies (such as PHAs), and nonprofit organizations that provide housing and supportive services for the homeless. SHP supports six types of program designs:

- Transitional housing, which helps homeless people move to permanent housing.
- Permanent housing for homeless people with disabilities.
- Safe Havens, 24-hour supportive housing that serves hard-to-reach homeless people with severe mental illness.
- Supportive services for homeless people not living in supportive housing.
 - Homeless Management Information System (HMIS), a computerized system that captures client-level information over time regarding characteristics of homeless persons.
 - Other types of innovative supportive housing for homeless people.

Supportive services include childcare, employment assistance, outpatient health services, case management, assistance in locating and accessing permanent housing, help in obtaining employment, nutritional counseling, security arrangements, implementation and operation of a homeless management information system, and other assistance. SHP funds may be used to:

- Acquire land for a homeless facility.
- Build, rehabilitate, or lease housing for homeless persons.
- Pay for new or increased supportive services for homeless people.
- Cover day-to-day operating expenses of supportive housing.
- Pay administrative expenses.

Program Office: Community Planning and Development

Continuum of Care—Section 8 Moderate Rehabilitation Single Room Occupancy (SRO) Program. Section 8 SRO is designed to ensure an adequate supply of SRO units to provide housing for the homeless. This program funds public housing agencies (PHAs) and private nonprofit organizations for rental assistance to homeless individuals who rent rehabilitated SRO units. The rental assistance is paid to the owners of the rehabilitated units in the form of monthly rental subsidies. A portion of the subsidy covers the normal rental assistance that would be paid on behalf of the person occupying the unit under the Section 8 SRO program. The rest of the subsidy can be used by the owner to help offset the monthly debt service on the rehabilitation financing. Occupants of rehabilitated units must be otherwise eligible for Section 8 rental assistance.

Program Office: Community Planning and Development

Continuum of Care—Shelter Plus Care (S+C). S+C is designed to ensure the availability of supportive housing opportunities for homeless people with disabilities and their families. S+C has a primary focus on persons who are seriously mentally ill; who have chronic problems with alcohol, drugs, or both; or who have HIV/AIDS. S+C funds states, local governments, and PHAs

to provide rental assistance to homeless people with disabilities and their families. Four types of rental assistance are available: tenant-based, project-based (contracted with a building owner), sponsor-based (contracted with a nonprofit organization), and SRO-based. Grantees must match the rental assistance with supportive services that are at least equal in value to the amount of HUD's rental assistance.

Approximately \$1 billion is available under the Continuum of Care Homeless Assistance programs for fiscal year (FY) 2005.

Program Office: Community Planning and Development

Housing for People who are Homeless and Addicted to Alcohol. This demonstration program is designed to provide housing assistance to homeless persons who have been living on the streets for at least three hundred and sixty-five (365) days during the last five (5) years and have a long-term addiction to alcohol, otherwise described as serial inebriates. Grantees will partner with local law enforcement and court systems and other relevant institutions to identify eligible clients for this program. Grantees will demonstrate established relationships with service providers, including grassroots community-based organizations including faith-based organizations, to ensure the comprehensive supportive services needs of the clients are addressed.

Approximately \$10 million is available under the Housing for People who are Homeless and Addicted to Alcohol programs for fiscal year (FY) 2005.

Program Office: Community Planning and Development

Elderly

Section 202 Supportive Housing for the Elderly. The Section 202 Supportive Housing for the Elderly program is designed to enable very low-income elderly people (age 62 or older) to live independently by increasing the supply of rental housing with supportive services. Section 202 provides interest-free capital advances to private nonprofit organizations to construct, rehabilitate, or acquire (with or without rehabilitation) rental housing with supportive services for the very low-income elderly. The capital advance remains interest-free and does not need to be repaid as long as the housing remains available to very low-income elderly people for at least 40 years. The program also provides rental assistance for project residents. Residents pay no more than 30 percent of their adjusted gross income in rent, while the project rental assistance covers the difference between the monthly approved operating cost and the rent received from the tenant.

Approximately \$462.9 million is available under the Section 202 Supportive Housing for the Elderly for fiscal year (FY) 2005.

Program Office: Housing

Assisted Living Conversion Program (ALCP) for Eligible Multifamily Projects. ALCP supports the conversion of existing eligible projects for the elderly to a licensed assisted living facility (ALF). The program provides grants to private nonprofit project owners to convert the cost of the physical conversion of existing units, common space, and office space to assisted living. The grant requires that the project remain available for very low- and/or low-income residents for 20 years beyond the term of the original mortgage. Project owners must provide the necessary board and supportive services to support activities of daily living for frail elderly ALF residents consistent with the licensing requirements of the state in which the project is located.

Approximately \$35 million is available under the ALCP for fiscal year (FY) 2005.

Program Office: Housing

Persons With Disabilities

Section 811 Supportive Housing for Persons With Disabilities. The Section 811 program is designed to enable very low-income persons with disabilities to live independently by increasing the supply of rental housing that includes supportive services. The program provides interest-free capital advances to nonprofit organizations to construct, rehabilitate, or acquire (with or without rehabilitation) rental housing that includes supportive services for very low-income people with disabilities who are at least 18 years old. The advance remains interest-free and does not need to be repaid as long as the housing remains available for very low-income persons with disabilities for at least 40 years. The program also provides rental assistance for project residents. Residents pay no more than 30 percent of their adjusted gross income in rent, and the project rental assistance covers the difference between the monthly-approved operating cost and the rent received from the tenant.

Approximately \$95.8 million is available under the Section 811 Supportive Housing for Persons with Disabilities for fiscal year (FY) 2005.

Program Office: Housing

Other Targeted Housing Assistance

Housing Opportunities for Persons with AIDS (HOPWA). HOPWA is designed to provide housing assistance and related supportive services for low-income people with HIV/AIDS and their families. Ninety percent of HOPWA funds are awarded using a formula and are made available through the Consolidated Planning process. The remaining funds are awarded and made available through a competition. The competitive portion of HOPWA funds state and local governments and qualified nonprofit organizations. Funding may be used for a range of activities, including: housing information services; resource identification; project or tenant-based rental

assistance; short-term rent, mortgage, and utility payments to prevent homelessness; housing and development operations; and supportive services. Applicants may submit one of two types of applications: Long-Term Comprehensive Strategies or Special Projects of National Significance (SPNS). Long-Term Comprehensive Strategies applications propose provisions of housing and services in areas that did not qualify for the formula portion of HOPWA. SPNS applications propose the development and operation of model or innovative programs that can be replicated in other communities.

Approximately \$37 million is available for the HOPWA Program for fiscal year (FY) 2005.

Program Office: Community Planning and Development

Service Coordinators in Multifamily Housing. The Service Coordinator program is designed to ensure that elderly persons and non-elderly people with disabilities, living in multifamily insured and assisted housing, are linked to the supportive services they need to continue living independently. The program funds owners of multifamily assisted housing developments designed for occupancy by the elderly and non-elderly people with disabilities (such as Sections 8, 202, 221(d)(3), and 236). Owners use grant funds to hire service coordinators and to pay administrative costs associated with the positions. Service coordinators work with development and community residents, helping them locate, create, and obtain affordable supportive services.

Approximately \$10 million is available under the Service Coordinators program for fiscal year (FY) 2005.

Program Office: Housing

Part III: Additional Competitive Programs Not Included in the SuperNOFA

Descriptions of the following programs are included in this section.

Public Housing HOPE VI

- HOPE VI Revitalization Grants
- HOPE VI Main Street Grants for Small Communities
- Enhancement of HOPE VI Communities through Mentoring Program Grants

Elderly

- Section 202 Demonstration Planning Grant Program

Economic Development

- Self-Help Homeownership Opportunity Program (SHOP)
- Public Housing Graduation Incentive Bonus Program
- Partnership for Advancing Technology in Housing (PATH)

Persons With Disabilities

- Mainstream Housing Opportunities for Persons with Disabilities (Mainstream Program)

Public Housing Revitalization HOPE VI

HOPE VI Revitalization Grants. HOPE VI revitalization grants may be used for activities including relocation, demolition, development, and rehabilitation of public housing rental units and homeownership units, and community and supportive services to residents to revitalize severely distressed public housing developments in accordance with Section 24 of the U.S. Housing Act of 1937. Public housing agencies (PHAs) that have severely distressed public housing in their inventory and meet the threshold requirements of the Notice of Funding Availability (NOFA) are eligible to apply for HOPE VI funds.

Approximately \$110 million in HOPE VI funds plus approximately \$25 million for additional grantees' first year, grant-related Housing Choice Voucher (HCV) assistance is available for HOPE VI revitalization grants for fiscal year (FY) 2005. This NOFA was published on March 31, 2005.

Program Office: Public and Indian Housing

HOPE VI Main Street Grants for Small Communities. HOPE VI Main Street grants will be used in support of revitalization or redevelopment of a historic or traditional commercial area and involves investment, or other participation, by the Government and private entities. Congress set aside up to 5% of the HOPE VI appropriation the Main Street Program.

Approximately \$5 million is available for HOPE VI Main Street grants for fiscal year (FY) 2005.

Program Office: Public and Indian Housing

Enhancement of Public Housing HOPE VI Communities Through Mentoring Program Grants. Through this program, individuals from grassroots, faith-based and other community-based organizations will become mentors to HOPE VI families and assist the family as they meet various self-sufficiency benchmarks (e.g., obtaining a job, achieving a GED, purchasing a home). All public housing authorities (PHAs) with HOPE VI Revitalization Grants are eligible to apply. PHAs that do not have a HOPE VI Revitalization grant or that manage only an HCV program, and tribal PHAs and tribally designated housing entities are not eligible. These grant awards are to implement pilot programs with current HOPE VI grantees. Through these pilots, Public Housing Authorities (PHAs) with HOPE VI grants would work in partnership with grassroots, faith-based and other community based organizations that provide services to transitioning families (i.e., families transitioning from traditional Public Housing to re-developed Mixed-Income communities). PHAs would partner with grassroots, faith-based and other community-based organizations that will receive grant funds on a fee-for-service basis according to the number of benchmarks completed by participating HOPE VI residents.

Approximately \$525,000 is available under the Mentoring Program for fiscal year (FY) 2005. The NOFA is expected to be published in the spring of 2005.

Program Office: Public and Indian Housing

Elderly

Section 202 Demonstration Planning Grant Program. The Consolidated Appropriations Resolution of FYs 2003 and 2005 provided predevelopment grant funds to private nonprofit organizations and consumer cooperatives. Eligible activities under this program include architectural and engineering work, site control, and other planning activities relating to the development of supportive housing for the elderly that would otherwise be eligible for assistance under Section 202 of the Housing Act of 1959. A NOFA will be published in the near future.

Approximately \$42 million is available for the Section 202 Demonstration Planning Grant Program for FY 2005 provided in the Consolidated Appropriations Resolution, 2003.

Program Office: Housing

Economic Development

Self-Help Homeownership Opportunity Program (SHOP). SHOP is designed to facilitate and encourage nonprofit organizations to provide innovative single-family or multifamily homeownership opportunities through the provision of self-help housing in which the homebuyer contributes a significant amount of sweat equity toward the construction of the dwelling. Only experienced national or regional organizations or consortia (which cover two or more states) are eligible to apply. Program funds may be used only for:

- Land acquisition and/or infrastructure improvements.
- Administration, planning, and management development costs.

Approximately \$24.8 million is available under SHOP for fiscal year (FY) 2005.

Program Office: Community Planning and Development

Public Housing Graduation Incentive Bonus Program. The Public Housing Graduation Incentive Bonus is granted to PHAs that can show their public housing residents are moving away from long-term dependence on housing assistance as evidenced by the proportion of households that leave public housing and end their participation in assisted housing programs during calendar year 2004, as well as the average length of stay among public housing residents. HUD expects that a beneficial byproduct of this incentive will be to encourage the timely submission of tenant household data, including End of Participation (EOP) records.

Approximately \$10 million is available under the Incentive Bonus Program for fiscal year (FY) 2005. The NOFA is expected to be published in the Spring of 2005.

Program Office: Public and Indian Housing

Partnership for Advancing Technology in Housing (PATH). The Partnership for Advancing Technology in Housing (PATH) is a voluntary partnership in which leaders in the homebuilding, product manufacturing, insurance, and financial industries join forces with representatives of Federal agencies concerned with housing. PATH partners work to improve the quality and affordability of today's new and existing homes, while strengthening the technology infrastructure of the United States. PATH is designed to spur change in housing industry design and construction by providing the latest information on innovative building materials, techniques and systems.

Approximately \$3 million is available under the PATH for fiscal year (FY) 2005.

Program Office: Office of Policy Development and Research

Persons with Disabilities

Mainstream Housing Opportunities for Persons With Disabilities (Mainstream Program). The purpose of the Mainstream Program is to enable very low-income people with disabilities, whether elderly or non-elderly, to access affordable, private housing of their choice on the private market. The Mainstream Program provides PHAs and nonprofit disability organizations with funding for housing choice vouchers for persons with disabilities.

Program Office: Public and Indian Housing

Part IV: HUD's Formula-Based Programs

HUD's competitive programs are meant to work in tandem with HUD's larger formula programs, Housing Choice Voucher Contract Renewals, and loan guarantee programs. Whereas the competitive programs offered in the 2005 Super Notice of Funding Availability (SuperNOFA) have approximately \$2.26 billion in funding opportunities, HUD's formula-based programs and Section 8 contract renewals total nearly \$25.5 billion.

Table 3: HUD's Formula-Based and Other Non-Competitive Grant Programs

- Community Development Block Grant (CDBG) Program
- Economic Development Loan Guarantee (Section 108)
- HOME Investment Partnerships Program
 - American Dream Downpayment Initiative (ADDI)
- Housing Choice Voucher Program Contract Renewals
- Competitive Allocation Area Voucher Funding Program
- Public Housing Operating Fund
- Public Housing Capital Fund Program (CFP)
- Indian Housing Block Grant (IHBG)
- Native Hawaiian Housing Block Grant (NHHBG)
- Native Hawaiian Housing Loan Guarantee Fund (Section 184A)
- Emergency Shelter Grant Program (ESG)
- Housing Opportunities for Persons With AIDS (HOPWA)
- Fair Housing Assistance Program (FHAP)
- Federal Housing Administration (FHA) Homeownership Programs
- HUD's Discount Property Sales Programs
 - Teacher Next Door
 - Office Next Door
 - Dollar Homes
 - Sales to Nonprofit Organizations
- Indian Home Loan Guarantees (Section 184)
- Title VI Loan Guarantee Program

This section provides descriptions of HUD's other major programs.

Together, these programs account for the majority of funding provided by HUD and set the context in which the competitive grant programs operate.

Community Development Block Grant (CDBG) Program

The Community Development Block Grant (CDBG) program is the Federal Government's primary program for promoting community revitalization throughout the country. CDBG provides annual grants on a formula basis to approximately 1,000 metropolitan cities and urban counties (entitlement communities). In addition, it provides formula-based grants to 49 States and Puerto Rico for distribution to smaller, non-entitled communities. (HUD directly distributes funds to non-entitled communities in Hawaii.) CDBG funds are used for a wide range of community development activities directed toward neighborhood revitalization, economic development, and improved community facilities and services. Activities that can be funded with CDBG dollars include:

- Acquisition of real property.
- Acquisition and construction of public works and facilities.
- Code enforcement.
- Relocation assistance.
- Reconstruction and rehabilitation of residential and nonresidential properties.
- Provision of public services, including those concerned with employment, crime prevention, childcare, health, drug abuse, education, and fair housing counseling.
- Provision of special economic development assistance.
- Assistance to community-based development organizations for neighborhood revitalization, community economic development, and energy conservation projects.
- Homeownership assistance.
- Clearance and demolition.
- Planning and administrative costs, including actions to meet the grantee's certification to affirmatively further fair housing.
- Micro-enterprise assistance.

Each activity must meet at least one of the CDBG program's three national objectives:

- Principally benefit low- and moderate-income persons (primary objective).
- Aid in the prevention or elimination of slums or blight.
- Meet other community development needs that present a serious and immediate threat to the health or welfare of a community.

During a 3-year period, at least 70 percent of the funds spent by a grantee must be used for activities that benefit low- and moderate-income persons.

Seventy percent of CDBG funding is allocated to metropolitan cities and counties known as entitlement communities; the remaining funds are allocated to states under the State CDBG program for distribution to non-entitled units of general local government. Allocations are made on the basis of a dual formula that takes into account population, poverty, overcrowded housing, housing age, and growth lag. Entitlement communities carry out their own programs. Under the State CDBG program, states design a distribution system to pass funds through to smaller, non-entitlement communities and are responsible for ensuring compliance with program requirements. Localities receiving CDBG funding often pass a large portion of their funding through to other organizations, such as nonprofit organizations, to implement CDBG-funded activities.

Approximately \$4.1 billion is available for the CDBG program for fiscal year (FY) 2005.

Program Office: Community Planning and Development

Economic Development Loan Guarantee (Section 108)

Section 108, the loan guarantee provision of the CDBG program, is one of the most potent and important public investment tools that HUD offers to local governments. It allows local governments participating in the CDBG program to obtain Federal loan guarantees that enable them to borrow money at more favorable terms (usually for less cost) than would be possible without the guarantees. Local governments use the borrowed funds to help finance and leverage private investment in large economic development and other revitalization projects.

Under the Section 108 program, CDBG entitlement communities (or non-entitlement communities, if the state makes the necessary pledge of CDBG funding) borrowing federally guaranteed funds must pledge their current and future CDBG allocations (up to the loan amount) as security for the loan.

Like other CDBG assistance, Section 108 loan guarantees must be used for activities that meet national CDBG objectives as described previously. Eligible activities include:

- Property acquisition.
- Rehabilitation of publicly owned property.
- Housing rehabilitation.
- Economic development activities.
- Acquisition, construction, reconstruction, or installation of public facilities.
- Public works and other site improvements for colonias.

In recent years, Section 108 loan guarantees have been used to encourage primarily economic development either through public physical development projects (for example, acquiring a failed shopping center for rehabilitation or assembling land for a new hotel or factory) or through loans to private firms and individuals (for example, providing below-market financing for the expansion of an existing firm). However, Section 108 guarantees also have financed other initiatives, such as Homeownership Zones and community-based lending institutions.

Eligible communities may apply for loan guarantees year-round. To apply, entitlement communities should contact their local HUD Field Office. Non-entitlement communities may apply through their State (except in Hawaii). To make the Section 108 program easier to use, HUD has the Brownfields Economic Development Initiative (BEDI) program. BEDI provides grants to enhance the security of Section 108 guaranteed loans and the feasibility of revitalization projects financed through the Section 108 program.

Approximately \$259 million in loan commitments is available under the Economic Development Loan Guarantee (Section 108) for fiscal year (FY) 2005.

Program Office: Community Planning and Development

HOME Investment Partnerships Program

The HOME Investment Partnerships Program (HOME) affirms the Federal Government's commitment to provide decent, safe, and affordable housing to all Americans and to alleviate the problems of excessive rent burdens, homelessness, and deteriorating housing stock. HOME provides funds and general guidelines to state and local governments to design affordable housing strategies that address local needs and housing conditions. HOME strives to meet both the short-term goal of increasing the supply and availability of affordable housing and the long-term goal of building partnerships between state and local governments and private and nonprofit housing providers.

HOME funds may be used for the acquisition, construction, and rehabilitation of rental housing; tenant-based rental assistance; homebuyer assistance; and administrative costs. All HOME-assisted housing and rental assistance must target low- and very low-income families. HOME funds may not be used as matching funds for other Federal programs. Jurisdictions must reserve 15 percent of their HOME funds for housing to be developed, sponsored, or owned by community housing development organizations (CHDOs). A CHDO is a private, community-based nonprofit organization that has, among its purposes, the provision of decent, affordable housing for low-income people.

In December 2003, HUD announced the **American Dream Downpayment Initiative (ADDI)**. ADDI aims to increase the homeownership rate, especially among low-income and minority households, and to revitalize and stabilize communities. ADDI will help first-time homebuyers with the biggest hurdle to homeownership: downpayment and closing costs. The program was created to assist low-income, first-time homebuyers in purchasing single-family homes by providing funds for downpayments, closing costs, and rehabilitation carried out in conjunction with assisted home purchases. ADDI will provide downpayment, closing costs, and rehabilitation assistance to eligible individuals. The amount of ADDI assistance provided may not exceed \$10,000 or six percent of the purchase price of the home, whichever is greater. The rehabilitation must be completed within a year of the home purchase.

Rehabilitation may include, but is not limited to, the reduction of lead paint hazards and the remediation of other home health hazards. To be eligible for ADDI assistance, individuals must be first-time homebuyers interested in purchasing single-family housing. A first-time homebuyer is defined as an individual (and his or her spouse) who have not owned a home during the 3-year period prior to the purchase of a home with ADDI assistance. ADDI funds may be used to purchase one- to four-family housing, condominium units, cooperative units, or manufactured housing. Additionally, individuals who qualify for ADDI assistance must have incomes not exceeding 80 percent of area median income.

Approximately \$1.9 billion (less \$62 million in set-asides) is appropriated for the HOME Investment Partnerships Program including \$50 million is available for ADDI for FY 2005.

Program Office: Community Planning and Development

Housing Choice Voucher Program Contract Renewals

Tenant-based Housing Choice Voucher Program Contract Renewals increase the housing choices available to very low-income households by making privately owned housing affordable to them. The program provides funds to local public housing agencies (PHAs), which then provide housing choice vouchers to qualified very low-income households. These vouchers provide rent subsidies that equal the difference between 30 percent of the household's adjusted income and the gross rent of the unit, provided the gross rent does not exceed the PHA-approved payment standard. The PHA pays the subsidies directly to the landlord. Under the Housing Choice Voucher Program, a family may select a unit with a gross rent that exceeds the PHA's payment standard, but the family must pay the additional amount. However, the law restricts a voucher holder from renting a unit that would initially require the family to pay more than 40 percent of the family's adjusted income for rent. Voucher funding is used for tenant-based assistance, which can be provided for any eligible rental unit as long as the landlord agrees to participate in the program. Each PHA has the option to use as much as 20 percent of its tenant-based voucher funding to provide project-

based voucher (PBV) assistance to competitively selected existing, rehabilitated, or newly constructed units. To ensure their compliance with HUD housing quality standards, the PHA must inspect all voucher units.

PHAs may also elect to use a portion of their voucher funding to assist very low-income families in purchasing a home. The PHA funding that would otherwise be used for rental assistance is dedicated to paying a portion of the family's monthly mortgage payment. As soon as funding for housing choice vouchers is awarded to a PHA, the PHA receives funding from HUD on an annual basis until the contract for the funding expires.¹⁹ Congress appropriates new funding to renew the expiring contracts each year.

Some housing choice vouchers are provided for a variety of special purposes, such as relocating public housing tenants who are displaced because of public housing demolition or disposition, designation of mixed-use public housing units as single use (that is, disabled and elderly to elderly only), and court settlements.

Approximately \$13.4 billion is available under Housing Choice Voucher Program Contract Renewals for fiscal year (FY) 2005.

Program Office: Public and Indian Housing

Public Housing Operating Fund

The Public Housing Operating Fund program provides funds, based on a formula, to Public Housing Agencies (PHAs) to help them meet their operating and maintenance expenses and offset operating deficits associated with public housing units. Funding allocations are based primarily on the operating fund formula.

Under this formula, each PHA's subsidy is equal to the difference between a formula-determined allowable expense level (plus utility and independent audit costs) and the PHA's projected income (rents and charges to residents for excess utility consumption).

Approximately \$2.4 billion is available for the Public Housing Operating Fund for fiscal year (FY) 2005.

Program Office: Public and Indian Housing

¹⁹ Prior to FY 1998, Indian tribes and/or Indian housing authorities were eligible for funding from the Section 8 rental certificate and voucher programs. Although they are no longer eligible for new funds, they do receive annual funding for previously approved certificates and vouchers until the contract associated with the funding expires.

Public Housing—Capital Fund Program (CFP)

CFP provides funding, based on a formula, to PHAs so they may carry out capital and management activities. All PHAs, regardless of size, are eligible to participate in CFP. Eligible activities under CFP include:

- Development, financing, and modernization of public housing developments.
- Vacancy reduction.
- Planned code compliance.
- Management improvements.

Approximately \$2.5 billion is available for CFP for fiscal year (FY) 2005.

Program Office: Public and Indian Housing

Indian Housing Block Grant (IHBG) Program²⁰

The Native American Housing Assistance and Self-Determination Act of 1996 created the IHBG program. This act also repealed Indian eligibility for many other HUD programs, including those falling under the U.S. Housing Act of 1937 and some that are announced in the SuperNOFA. It provides annual grants, on a formula basis, to all eligible Indian tribes or tribally designated housing entities (TDHEs) based on submission of a compliant Indian Housing Plan. The funds may be used for a wide range of affordable housing activities.

Anyone with questions regarding IHBG should contact their area Office of Native American Programs (ONAP). A list of area ONAPs is provided in Appendix B.

Approximately \$601 million is available for IHBG for fiscal year (FY) 2005.

Program Office: Public and Indian Housing

Native Hawaiian Housing Block Grant (NHHBG) Program

The NHHBG program provides block grant funds for affordable housing activities for Native Hawaiians. The grant will be made available to the Department of Hawaiian Home Lands to carry out the following activities for Native Hawaiian families who are eligible to reside on the Hawaiian Home Lands:

1. Development.
2. Housing Services.

²⁰ Also known as Native American Housing Block Grant.

3. Housing Management Services.
4. Crime Prevention and Safety Activities.
5. Model Activities.

Approximately \$9 million is available for the Native Hawaiian Housing Block Grant Program.

If you have questions regarding the NHHBG program, you may contact the ONAP in Washington, D.C., at 202-401-7914 or 303-672-5248 (TDD).

Program Office: Public and Indian Housing

Native Hawaiian Housing Loan Guarantees (Section 184A)

The FY05 HUD appropriations provide Native Hawaiians with a loan guarantee program designed specifically for them. The Section 184A program will provide access to sources of private financing to Native Hawaiian families who otherwise could not acquire housing financing because of the unique legal status of the Hawaiian Home Lands, or as a result of a lack of access to private financial markets. The loan guarantee allows for infrastructure developments necessary to achieve the affordable housing goals of the program. It is anticipated that the FY05 HUD appropriation of \$992,000 will support up to \$37 million in loan guarantees that can fund 133 home mortgages based on a median single-family price of \$280,000.

Anyone with questions regarding the Section 184A program should contact the ONAP Loan Guarantee Office at 800-561-5913 or 303-675-1600, or the Federal Relay Service at 800-877-8339.

Program Office: Public and Indian Housing

Emergency Shelter Grant (ESG) Program

The ESG program is designed to help improve the quality of existing emergency shelters for homeless persons, make additional shelters and transitional housing available, meet the costs of operating shelters, provide essential social services to homeless individuals, and help prevent homelessness. ESG funds states, metropolitan cities, urban counties, and territories according to the formula used for the CDBG program. ESG funding may be used for renovation, major rehabilitation, or conversion of buildings for use as emergency shelters or transitional housing; provision of essential social services; payment of operating costs for shelters; and the development and implementation of homeless prevention activities, such as short-term mortgage/rent or utility payments, security deposits, first month's rent, landlord-tenant mediation, and tenant legal services.

Approximately \$159 million is available for the ESG program for fiscal year (FY) 2005.

Program Office: Community Planning and Development

Housing Opportunities for Persons With AIDS (HOPWA)

HOPWA is designed to provide housing assistance and related supportive services for low-income people with HIV/AIDS and their families. Ninety percent of HOPWA funds are awarded using a formula and are made available through the Consolidated Planning process. The formula allocates funding to States and cities in metropolitan areas that have the greatest number of cumulative HIV/AIDS cases. The remaining 10 percent of HOPWA funding is awarded through a competition announced in the SuperNOFA. Funding may be used for a range of activities, including housing information services; resource identification; project or tenant-based rental assistance; short-term rent, mortgage, and utility payments to prevent homelessness; housing and development operations; and supportive services.

Approximately \$251 million is available for the HOPWA formula program for fiscal year (FY) 2005.

Program Office: Community Planning and Development

Fair Housing Assistance Program (FHAP)

FHAP is designed to build a coordinated, intergovernmental enforcement effort to further fair housing. It provides funding to state and local fair housing enforcement agencies that have been certified by the Assistant Secretary for Fair Housing and Equal Opportunity as administering laws that are substantially equivalent to the Fair Housing Act. Funding FHAP agencies encourages them to assume a greater share of the responsibility for the administration and enforcement of their fair housing statutes and ordinances. FHAP funding is distributed through a formula and can be used to cover the costs of processing dual-filed complaints, training, administrative costs, special enforcement efforts, fair housing partnerships, and the development and enhancement of other fair housing projects.

Approximately \$20 million in non-competitive grants is available for FHAP for fiscal year (FY) 2005.

Program Office: Fair Housing and Equal Opportunity

Federal Housing Administration (FHA) Homeownership Programs

One of HUD's most fundamental functions is increasing homeownership, particularly among low- and moderate-income people, by insuring mortgage loans issued by private financial institutions. This insurance, administered through HUD's FHA, protects lenders against the risk of default on mortgages issued to qualified borrowers. By providing mortgage insurance, FHA gives private lenders the security they need to lend to first-time homebuyers who might not be able to qualify for a conventional loan. HUD's mortgage insurance programs provide affordable options for low- and moderate-income borrowers to purchase homes by reducing the down payment required, limiting certain fees, and allowing financing of some of the closing costs.

FHA administers a variety of mortgage insurance programs, each intended to serve a slightly different need. The centerpiece of FHA's insurance programs is the Section 203(b) program, which insures mortgages for moderately priced, one- to four-family homes. Additional programs provide insurance for adjustable rate mortgages (Section 251); disaster victims' homes (Section 203(h)); mortgages to increase energy efficiency (Section 513); homes in older declining areas (Section 223(e)); homes in outlying areas (Section 203(i)); condominiums (Section 234(c)); and cooperative housing units (Section 203(n)). In addition, FHA offers programs that enable borrowers to finance housing rehabilitation costs as part of the mortgage (Section 203(k)).

All of these programs operate through HUD-approved lenders (for example, banks, mortgage companies, and savings and loans) that provide FHA-insured mortgages. Generally, any person able to meet the cash investment, mortgage payments, and credit requirements can apply for a FHA-insured mortgage from a HUD-approved lender. However, these loans generally are limited to owner-occupied housing units. Also, to ensure that these programs serve low- and moderate-income people, the maximum dollar value of FHA-insured mortgages is limited. For FHA's current mortgage limits, you can go to HUD's Web site at www.hud.gov.

The FHA current limit for single-family units ranges from \$172,632 to \$312,895.

HUD's Discount Property Sales Programs

FHA also manages four programs that offer unique opportunities for teachers, law enforcement officers, local governments, and nonprofit organizations to turn HUD Homes (properties on which a borrower has defaulted on an FHA-insured mortgage) into tools for community revitalization. These programs are Teacher Next Door, Officer Next Door, Dollar Homes, and Sales to Non-Profit Organizations. For additional information on these FHA programs, you can go to www.hud.gov.

Teacher Next Door enables full-time, State-certified K–12 classroom teachers or administrators in public schools, private schools, or Federal, State, county, or municipal educational agencies to purchase HUD Homes at 50 percent of the list price. The homes must be located in HUD-

designated revitalization areas and in the school district where the purchaser is employed. Teachers must live in the homes they purchase through the program as their sole residence for at least 3 years from the date of purchase and cannot own other residential property during this term.

Officer Next Door enables law enforcement officers to purchase HUD Homes at 50 percent of the list price. The home must be located in a HUD-designated revitalization area. Officers must live in the homes they purchase through the program as their sole residence for at least 3 years from the date of purchase and cannot own other residential property during this term.

Dollar Homes allows local governments to purchase HUD-owned homes for \$1 plus closing costs to create housing for families in need and to benefit neighborhoods. Under the policy, single-family homes that are acquired in foreclosure actions by FHA are eligible for sale to local governments around the nation for \$1 plus closing costs whenever FHA is unable to sell the homes for 6 months. By selling each vacant home for \$1 plus closing costs after 6 months on the market, HUD makes it possible for communities to fix up the homes at considerable savings and put them to good use. The newly occupied homes can then act as a catalyst for neighborhood revitalization, attracting new residents and businesses to the area.

Sales to Nonprofit Organizations offers community-based nonprofit organizations the opportunity to purchase HUD Homes at discounts of up to 30 percent off the appraised value. With this discount, local nonprofit organizations invest in property rehabilitation, and are then more readily able to resell to first-time homebuyers and low- and moderate-income families.

For more information about these and other FHA programs, you can visit HUD's Web site (www.hud.gov), contact a HUD-approved lender (a searchable listing of HUD-approved lenders is available on HUD's Web site) or HUD-approved housing counseling agency, or call the Homeownership Center (HOC) nearest you. For a list of HOCs and contact information, refer to Appendix D at the back of this document. Lenders interested in becoming HUD-approved lenders should contact the Director of Single Family Programs at the nearest HUD Field Office (see Appendix A for a listing of HUD Field Offices).

Indian Home Loan Guarantees (Section 184)

Because the Federal Government holds most land in Indian country in trust, it cannot be mortgaged. Section 184 provides loan guarantees to private lenders so that they will issue mortgage financing for projects located on such land. Section 184 provides loan guarantees to private lenders approved by HUD/FHA, the U.S. Department of Veterans Affairs, or the U.S. Department of Agriculture. The loans must be issued for one- to four-family homes located in Indian or Alaskan Native areas. The loans may be used for construction, acquisition, refinancing, or rehabilitation of homes. Borrowers must be: Indians or Indian families who will occupy the

property as a principal residence and who meet the credit and underwriting standards of the program; Indian housing authorities, including TDHEs; or Indian tribes.

Eligible borrowers apply for loans through private mortgage lenders that prepare the documents and submit them to the ONAP Denver Program Office for approval. For more information on Indian Home Loan Guarantees, contact the Office of Loan Guarantee at 800–561–5913 or 303–675–1600. Persons with hearing impairments can contact the Federal Relay Service at 800–877–8339.

Approximately \$145 million in new loan commitments are available for the Indian Loan Guarantee Program for fiscal year (FY) 2005.

Program Office: Public and Indian Housing

Title VI Loan Guarantee Program

Title VI loan guarantees are designed to increase the ability of Indian tribes to secure private financial resources for developing affordable housing. Under the program, HUD guarantees loans issued by Indian tribes or TDHEs for affordable housing activities. Indian tribes and TDHEs participating in the program must pledge current and future IHBG program allocations as security for the guarantee.

Proceeds from loans guaranteed under this program may be used for affordable housing activities eligible under IHBG. These include modernization or operating assistance for housing developed under the U.S. Housing Act of 1937; acquisition, new construction, or rehabilitation of housing (which may include site development, development of utilities, and utility services); housing-related services; housing management services; and model housing activities.

Lenders providing affordable housing financing to Indian tribes or TDHEs apply directly to HUD for the loan guarantees. The lenders must be supervised, approved, regulated, or insured by an agency of the Federal Government. To apply, eligible lenders should contact the ONAP Denver Program Office (see Appendix B for contact information).

Approximately \$18 million in new loan commitments are available for the Title VI Loan Guarantee Program for fiscal year (FY) 2005.

Program Office: Public and Indian Housing

Part V: Contact Information

Appendix A: HUD Field Office Contact Information

**Appendix B: Office of Native American Programs (ONAP)
Contact Information**

Appendix C: HUD Headquarters Program Offices

Appendix D: HUD Homeownership Centers

Appendix E: HUD Contacts for Colonias and Farmworkers

Not all field offices listed handle all of the programs contained in the SuperNOFA. Applicants should look to the SuperNOFA for contact numbers for information on specific programs. Office hour listings are local time.

Persons with hearing or speech impediments may access any of these numbers via TTY by calling the Federal Relay Service at 800-877-8339.

Appendix A: HUD Field Office Contact Information

REGION I

Bangor Field Office

Margaret Chase Smith Federal Building
202 Harlow Street, Suite 101
Bangor, ME 04401-4919
207-945-0467
Office Hours: 8 a.m.–4:30 p.m.

Convenient USPS Station:
202 Harlow Street, Suite 9998
207-941-2011
Business Hours: 7:30 a.m. –6:00 p.m., M-F

Boston Regional Office

O'Neil Federal Building
10 Causeway Street, Room 301
Boston, MA 02222-1092
617-994-8200
Office Hours: 8:30 a.m.–5 p.m.

Convenient USPS Station:
217 Hanover Street
617-723-6397
Business Hours: 7:30 a.m.–6:00 p.m., M-F

Burlington Field Office

159 Bank Street, Second Floor
Burlington, VT 05401-4411
802-951-6290
Office Hours: 8:30 a.m.–5:00 p.m.

Convenient USPS Station:
11 Elmwood Ave
802-863-6033
Business Hours: 8:00 a.m.–5:00 p.m., M-F

Hartford Field Office

One Corporate Center
20 Church Street, 19th Floor
Hartford, CT 06103-3220
860-240-4800 ext. 3100
Office Hours: 8 a.m.–4:30 p.m.

Convenient USPS Station:
141 Weston Street
860-524-6092
Business Hours: 7:00 a.m.–9:00 p.m., M-F

Manchester Field Office

1000 Elm Street, Eighth Floor
Manchester, NH 03101-1730
603-666-7510, ext. 3903
Office Hours: 8:30 a.m.–5:00 p.m.

Convenient USPS Station:
1000 Elm Street, Suite 104
603-623-3681
Business Hours: 8:00 a.m.–5:00 p.m., M-F

Providence Field Office

10 Weybosset Street, Sixth Floor
Providence, RI 02903-2818
401-528-5230
Office Hours: 8 a.m.–4:30 p.m.

Convenient USPS Station:
24 Corliss Street
401-276-8615
Business Hours: 7:00 a.m.–9:00 p.m., M-F

Region II

Albany Office

52 Corporate Circle
Albany, NY 12203-5121
518-464-4200
Office Hours: 8:00 a.m.–4:30 p.m.

Convenient USPS Station:
1425 Central Avenue
518-458-1859
Business Hours: 9:00 a.m.–8:00 p.m., M-F

Buffalo Office

Lafayette Court
465 Main Street, 2nd Floor
Buffalo, NY 14203-1780
716-551-5755
Office Hours: 8 a.m. –4:30 p.m.

Convenient USPS Station:
1200 William Street, Room 200
716-846-2301
Business Hours: 8:00 a.m.–6:00 p.m., M-F

Camden Office

Hudson Building
800 Hudson Square, Second Floor
Camden, NJ 08102–1156
856–757–5081
Office Hours: 8 a.m.–4:30 p.m.
Convenient USPS Station:
401 Market Street
856-963-6597
Business Hours: 8:30 a.m.–5:00 p.m., M-F

Newark Office

One Newark Center, 13th Floor
1085 Raymond Boulevard
Newark, NJ 07102–5269
973–622–7900
Office Hours: 8 a.m.–4:30 p.m.

Convenient USPS Station:
2 Federal Square
973-693-5235
Business Hours: 7:30 a.m.–9:00 p.m., M-F

New York Regional Office

26 Federal Plaza, Suite 3541
New York, NY 10278–0068
212–264–8000
Office Hours: 8:30 a.m.–5 p.m.

Convenient USPS Station:
73 Pine Street
212-809-6108
Business Hours: 7:30 a.m.–6:00 p.m., M-F

Syracuse Office

128 East Jefferson Street
Syracuse, NY 13202
315–477–0616
Office Hours: 8:30 a.m.–5 p.m.

Convenient USPS Station:
444 South Salina Street
315-472-0817
Business Hours: 8:00 a.m.–5:00 p.m., M-F

Region III

Baltimore Office

10 South Howard Street, Fifth Floor
Baltimore, MD 21201–2505
410–962–2520, ext. 3061
Office Hours: 8:00 a.m.–5:00 p.m.

Convenient USPS Station:
900 East Fayette Street
410-347-4202
Business Hours: 7:30 a.m.–10:00 p.m., M-F

Charleston Office

405 Capitol Street, Suite 708
Charleston, WV 25301–1795
304–347–7000, ext. 103
Office Hours: 8 a.m.–4:30 p.m.

Convenient USPS Station:
1002 Lee Street, East
304-561-1000
Business Hours: 7:00 a.m.–11:59 p.m., M-F

Philadelphia Regional Office

The Wanamaker Building
100 Penn Square East
Philadelphia, PA 19107-3380
215-656-0500
Office Hours: 8:00 a.m.-5:00 p.m.

Convenient USPS Station:
900 Market Street, Lobby
215-923-2472
Business Hours: 8:30 a.m.-6:00 p.m., M-F

Pittsburgh Office

339 Sixth Avenue, Sixth Floor
Pittsburgh, PA 15222-2515
Phone: 412-644-6436
Fax: 412-644-4240
Office Hours: 8:00 a.m.-4:30 p.m.

Convenient USPS Station:
700 Grant Street, Suite A
412-642-0769
Business Hours: 7:00 a.m.-6:00 p.m., M-F

Richmond Office

600 East Broad Street
Richmond, VA 23219-4920
804-771-2100, ext 3736
Office Hours: 8:00 a.m.-4:30 p.m.

Convenient USPS Station:
1801 Brook Road
804-775-6304
Business Hours: 7:00 a.m.-6:00 p.m., M-F

Washington, DC Office

820 First Street, NE
Washington, DC 20002-4205
202-275-9200, ext. 3077
Office Hours: 8:30 a.m.-4:30 p.m.

Convenient USPS Station:
2 Massachusetts Avenue, NE.
202-523-2368
Business Hours: 7:00 a.m.-11:59 p.m., M-F

Wilmington Office

920 King Street, Suite 404
Wilmington, DE 19801-3016
302-573-6300
Office Hours: 8 a.m.-4:30 p.m.

Convenient USPS Station:
1101 North King Street
302-656-0228
Business Hours: 7:00 a.m.-5:30 p.m., M-F

Region IV

Atlanta Regional Office

40 Marietta Street
Five Points Plaza
Atlanta, GA 30303-2806
404-331-4111
Office Hours: 8 a.m.-4:30 p.m.

Convenient USPS Station:
183 Forsyth Street, SW
404-521-2053
Business Hours: 8:30 a.m.-8:00 p.m., M-F

Birmingham Office

950 22nd Street, North, Suite 900
Birmingham, AL 35203-5302
205-731-2617
Office Hours: 8 a.m.-4:30 p.m.

Convenient USPS Station:
351 24th Street, North
205-521-0822
Business Hours: 7:00 a.m.-8:00 p.m., M-F

Columbia Office

1835 Assembly Street, 13th Floor
Columbia, SC 29201-2480
803-765-5592
Office Hours: 8 a.m.-4:45 p.m.

Convenient USPS Station:
1601 Assembly Street
803-733-4643
Business Hours: 7:30 a.m.-6:00 p.m., M-F

Greensboro Office

Asheville Building – Suite 401
1500 Pinecroft Road
Greensboro, NC 27407–3707
336–547–4000, ext. 2801
Office Hours: 8 a.m.–4:45 p.m.

Convenient USPS Station:
301 Four Seasons Town Center
800-275-8777
Business Hours: 10:00 a.m.–9:00 p.m., M-F

Jackson Office

McCoy Federal Building
100 West Capitol Street, Room 910
Jackson, MS 39269-1096
601–965–4757
Office Hours: 8 a.m.–4:45 p.m.

Convenient USPS Station:
401 East South Street
601-351-7096
Business Hours: 7:00 a.m.–6:00 p.m., M-F

Jacksonville Office

301 West Bay Street, Suite 2200
Jacksonville, FL 32202–5121
904–232–2627
Office Hours: 8 a.m.–4:30 p.m.

Convenient USPS Station:
1100 Kings Road
904-366-4886
Business Hours: 6:00 a.m.–10:00 p.m., M-F

Knoxville Office

710 Locust Street, SW., Suite 300
Knoxville, TN 37902–2526
865–545–4384
Office Hours: 7:30 a.m.–4:15 p.m.

Convenient USPS Station:
501 West Main Street
865-522-1070
Business Hours: 7:30 a.m. – 5:30 p.m. M-F

Louisville Office

601 West Broadway
Louisville, KY 40202
502–582–5251
Office Hours: 8 a.m.–4:45 p.m.

Convenient USPS Station:
835 South 7th Street
502-584-6045
Business Hours: 8:00 a.m.–5:00 p.m., M-F

Memphis Office

200 Jefferson Avenue, Suite 300
Memphis, TN 38103–2389
901–544–3367
Office Hours: 8 a.m.–5:00 p.m.

Convenient USPS Station:
1 North Front Street
901-576-2037
Business Hours: 8:30 a.m.–5:00 p.m., M-F

Miami Office

909 Southeast First Avenue, Suite 500
Miami, FL 33131
305–536–4456
Office Hours: 8:30 a.m.–5 p.m.

Convenient USPS Station:
1101 Brickell Avenue
305-377-9124
Business Hours: 8:00 a.m.–5:00 p.m., M-F

Nashville Office

235 Cumberland Bend, Suite 200
Nashville, TN 37228–1803
615–736–5213
Office Hours: 8 a.m.–4:30 p.m.

Convenient USPS Station:
2245 Metrocenter Boulevard
615-254-5505
Business Hours: 8:30 a.m.–6:00 p.m., M-F

Orlando Office

3751 Maguire Boulevard
Room 270
Orlando, FL 32803-3032
407-648-6441
Office Hours: 8 a.m.-4:30 p.m.

Convenient USPS Station:
821 Herndon Avenue
407-897-3469
Business Hours: 9:00 a.m.-5:00 p.m., M-F

San Juan Office

171 Carlos E. Chardón Avenue
San Juan, PR 00918-0903
787-766-5201
Office Hours: 8 a.m.-4:30 p.m.

Convenient USPS Station:
525 Avenue FD Roosevelt, Suite 111
787-282-6331
Business Hours: 9:00 a.m.-9:00 p.m., M-F

Tampa Office

500 Zack Street, Suite 402
Tampa, FL 33602-3945
813-228-2026
Office Hours: 8 a.m.-4:30 p.m.

Convenient USPS Station:
925 North Florida Avenue
813-223-4225
Business Hours: 8:30 a.m.-5:30 p.m., M-F

Region V

Chicago Regional Office

Ralph Metcalfe Federal Building
77 West Jackson Boulevard
Chicago, IL 60604-3507
312-353-5680
Office Hours: 8:30 a.m.-5:00 p.m.

Convenient USPS Station:
433 West Harrison Street

312-983-8182
Business Hours: 12:00 a.m.-11:59 p.m., M-F

Cincinnati Office

15 East Seventh Street
Cincinnati, OH 45202-2401
513-684-3451
Office Hours: 8 a.m.-4:45 p.m.

Convenient USPS Station:
1623 Dalton Avenue
513-684-5664
Business Hours: 7:30 a.m.-9:00 p.m., M-F

Cleveland Office

1350 Euclid Avenue, Suite 500
Cleveland, OH 44115-1815
216-522-4058, ext. 7102
Office Hours: 8:20 a.m.-5:00 p.m.

Convenient USPS Station:
2400 Orange Avenue
216-443-4372
Business Hours: 7:00 a.m.-8:00 p.m., M-F

Columbus Office

200 North High Street, Room 700
Columbus, OH 43215-2463
614-469-2540
Office Hours: 8 a.m.-4:30 p.m.

Convenient USPS Station:
850 Twin Rivers Drive
614-469-4267
Business Hours: 8:00 a.m.-7:00 p.m., M-F

Detroit Office

477 Michigan Avenue
Detroit, MI 48226-2592
313-226-7900
Office Hours: 8 a.m.-4:30 p.m.

Convenient USPS Station:
1401 West Fort Street, Room M135
313-226-8075
Business Hours: 12:00 a.m.-11:59 p.m., M-F

Flint Office

Phoenix Building
801 South, Saginaw Street, 4th Floor
Flint, MI 48502-1953
810-766-5112
Office Hours: 8 a.m.-4:30 p.m.

Convenient USPS Station:
250 East Boulevard Drive
810-257-1506
Business Hours: 7:45 a.m.-6:00 p.m., M-F

Grand Rapids Office

Trade Center Building
50 Louis Street, NW
Grand Rapids, MI 49503-2633
616-456-2100
Office Hours: 8 a.m.-4:30 p.m.

Convenient USPS Station:
225 Michigan Street, NW.
616-776-1515
Business Hours: 8:00 a.m.-7:00 p.m., M-F

Indianapolis Office

151 North Delaware Street, Suite 1200
Indianapolis, IN 46204-2526
317-226-6303
Office Hours: 8 a.m.-4:45 p.m.

Convenient USPS Station:
125 West South Street
317-464-6874
Business Hours: 7:00 a.m.-5:30 p.m., M-F

Milwaukee Office

310 West Wisconsin Avenue, Suite 1380
Milwaukee, WI 53203-2289
414-297-3214, ext. 8001
Office Hours: 8 a.m.-4:30 p.m.

Convenient USPS Station:
345 West Saint Paul Avenue
414-270-2308
Business Hours: 7:30 a.m.-8:00 p.m., M-F

Minneapolis Office

Kinnard Financial Center
920 Second Avenue, South, Suite 1300
Minneapolis, MN 55402
612-370-3220
Office Hours: 8 a.m.-4:30 p.m.

Convenient USPS Station:
100 South First Street
612-349-0359
Business Hours: 7:00 a.m.-8:00 p.m., M-F

Springfield Office

Business Center
500 West Monroe Street, Suite 1 SW
Springfield, IL 62704
217-492-4120
Office Hours: 8:00 a.m.-4:30 p.m.

Convenient USPS Station:
2105 East Cook Street
217-788-7225
Business Hours: 7:30 a.m.-5:30 p.m., M-F

Region VI

Albuquerque Office

625 Silver Avenue, SW, Suite 100
Albuquerque, NM 87102-3185
505-346-6463
Office Hours: 8 a.m.-5 p.m.

Convenient USPS Station:
303 Romero NW
505-242-5927
Business Hours: 10:00 a.m.-6:00 p.m., M-F

Dallas Office

525 Griffin Street, Suite 860
Dallas, TX 75202-5007
214-767-8300
Office Hours: 8 a.m.-4:30 p.m.

Convenient USPS Station:
1201 Main Street
214-752-5654
Business Hours: 12:00 a.m.–5:00 p.m., M-F

Fort Worth Regional Office

801 Cherry Street
P.O. Box 2905
Fort Worth, TX 76113-2905
817-978-5965
Office Hours: 8 a.m.–4:30 p.m.

Convenient USPS Station:
251 West Lancaster Avenue
817-870-8104
Business Hours: 8:30 a.m.–6:00 p.m., M-F

Houston Office

1301 Fannin, Suite 2200
Houston, TX 77002
713-718-3199
Office Hours: 7:45 a.m.–4:30 p.m.

Convenient USPS Station:
401 Franklin Street
713-226-3161
Business Hours: 7:00 a.m.–7:00 p.m., M-F

Little Rock Office

425 West Capitol Avenue, Suite 900
Little Rock, AR 72201-3488
501-324-5931
Office Hours: 8 a.m.–4:30 p.m.

Convenient USPS Station:
600 East Capitol Avenue
501-375-5073
Business Hours: 7:00 a.m.–5:30 p.m., M-F

Lubbock Office

1205 Texas Avenue, Room 511
Lubbock, TX 79401-4093
806-472-7265, ext. 3030
Office Hours: 8 a.m.–4:45 p.m.

Convenient USPS Station:
5014 Gary Avenue
806-795-0836
Business Hours: 9:00 a.m.–5:45 p.m., M-F

New Orleans Office

Hale Boggs Building
501 Magazine Street, Ninth Floor
New Orleans, LA 70130-3099
504-589-7201
Office Hours: 8 a.m.–4:30 p.m.

Convenient USPS Station:
701 Loyola Avenue
504-589-1706
Business Hours: 7:00 a.m.–8:00 p.m., M-F

Oklahoma City Office

301 Northwest Sixth Street, Suite 200
Oklahoma City, OK 73102
405-609-8509
Office Hours: 8 a.m.–4:30 p.m.

Convenient USPS Station:
305 Northwest 5th Street
405-232-2176
Business Hours: 7:00 a.m.–9:00 p.m., M-F

San Antonio Office

One Alamo Center
106 South St. Mary's Street, Suite 405
San Antonio, TX 78205
210-475-6806
Office Hours: 8 a.m.–4:30 p.m.

Convenient USPS Station:
105 South St. Mary's Street, Lobby 2
210-227-3399
Business Hours: 8:30 a.m.–5:30 p.m., M-F

Shreveport Office

401 Edwards Street, Room 1510
Shreveport, LA 71101-5513
318-676-3440
Office Hours: 7:45 a.m.–4:30 p.m.

Convenient USPS Station:
2400 Texas Avenue
318-677-2369
Business Hours: 7:30 a.m.–5:30 p.m., M-F

Tulsa Office

1516 South Boston Avenue, Suite 100
Tulsa, OK 74119
918-581-7434
Office Hours: 8 a.m.–4:30 p.m.

Convenient USPS Station:
333 West Fourth Street, Room 246
918-732-6654
Business Hours: 7:30 a.m.–5:00 p.m., M-F

Region VII

Des Moines Office

210 Walnut Street, Room 239
Des Moines, IA 50309-2155
515-284-4512
Office Hours: 8 a.m.–5:00 p.m.

Convenient USPS Station:
1165 Second Avenue
515-283-7575
Business Hours: 7:30 a.m.–5:30 p.m., M-F

Kansas City Regional Office*

400 State Avenue, Room 200
Kansas City, KS 66101-2406
913-551-5462
Office Hours: 8 a.m.–4:30 p.m.
**this office is considering a move in the near future; confirm address before submitting applications*

Convenient USPS Station:
550 Nebraska Avenue

913-621-0013
Business Hours: 8:30 a.m.–5:00 p.m., M-F

Omaha Office

10909 Mill Valley Road, Suite 100
Omaha, NE 68154-3955
402-492-3101
Office Hours: 8 a.m.–4:30 p.m.

Convenient USPS Station:
3021 Leavensworth Street
402-553-6576
Business Hours: 8:30 a.m.–4:30 p.m., M-F

St. Louis Office

1222 Spruce Street, Room 3207
St. Louis, MO 63103-2836
314-539-6583
Office Hours: 8 a.m.–4:30 p.m.

Convenient USPS Station:
1720 Market Street, Room 3035
314-436-6853
Business Hours: 8:00 a.m.–8:00 p.m., M-F

Region VIII

Casper Office

150 East B Street, Room 1010
Casper, WY 82601-1969
307-261-6250
Office Hours: 8 a.m.–4:30 p.m.

Convenient USPS Station:
150 East B Street, Lobby
307-237-8556
Business Hours: 8:00 a.m.–6:00 p.m., M-F

Denver Regional Office

1670 Broadway, 23rd Floor
Denver, CO 80202-4801
303-672-5440
Office Hours: 8 a.m.–4:30 p.m.

Convenient USPS Station:
951 20th Street
303-296-4692
Business Hours: 7:00 a.m.–10:30 p.m., M-F

Fargo Office

657 Second Avenue North, Room 366
Fargo, ND 58108
701-239-5136
Office Hours: 8 a.m.–4:30 p.m.

Convenient USPS Station:
657 Second Avenue, North
701-241-6115
Business Hours: 7:30 a.m.–5:30 p.m., M-F

Helena Office

7 West Sixth Avenue
Power Block Bldg.
Helena, MT 59601
406-449-5050
Office Hours: 8 a.m.–4:30 p.m.

Convenient USPS Station:
2300 North Harris Street
406-443-3304
Business Hours: 8:00 a.m.–6:00 p.m., M-F

Salt Lake City Office

125 South State Street, Suite 3001
Salt Lake City, UT 84138
801-524-6070
Office Hours: 8 a.m.–4:30 p.m.

Convenient USPS Station:
36 South State Street, Suite 202
801-359-6812
Business Hours: 8:00 a.m.–5:30 p.m., M-F

Sioux Falls Office

2400 West 49th Street, Rm. I-201
Sioux Falls, SD 57105-6558
605-330-4223
Office Hours: 7:45 a.m.–4:15 p.m.

Convenient USPS Station:
2501 South Louise Avenue
605-575-3565
Business Hours: 7:30 a.m.–6:00 p.m., M-F

Region IX

Fresno Office

2135 Fresno Street, Suite 100
Fresno, CA 93721-1718
559-487-5032
Office Hours: 8 a.m.–4:30 p.m.

Convenient USPS Station:
1900 E Street
559-497-7566
Business Hours: 8:30 a.m.–5:30 p.m., M-F

Guam Office

San Ramon Building, Suite 306
115 San Ramon Street
Hagatna, Guam 96910
671-472-7231
Office Hours: 8 a.m.–4:30 p.m.

Convenient USPS Station:
143 Edward T Calvo Memorial Parkway
671-646-5539
Business Hours: 8:00 a.m.–4:00 p.m., M-F

Honolulu Office

500 Ala Moana Boulevard, Ste. 3A
Honolulu, HI 96813-4918
808-522-8175, ext. 256
Office Hours: 8 a.m.–4 p.m.

Convenient USPS Station:
1450 Ala Moana Boulevard, Suite 1066
808-973-7528
Business Hours: 8:30 a.m.–5:00 p.m., M-F

Las Vegas Office

300 S. Las Vegas Boulevard, Suite 2900
Las Vegas, NV 89101-5833
702-388-6500
Office Hours: 8 a.m.–4:30 p.m.

Convenient USPS Station:
1801 North Martin Luther King Boulevard
702-648-0238
Business Hours: 8:30 a.m.–5:00 p.m., M-F

Los Angeles Office

611 West Sixth Street, Suite 800
Los Angeles, CA 90017
213-894-8007
Office Hours: 8 a.m.–4:30 p.m.

Convenient USPS Station:
750 West 7th Street, Suite 33
213-624-1952
Business Hours: 8:30 a.m.–5:30 p.m., M-F

Phoenix Office

1 North Central Avenue, Suite 600
Phoenix, AZ 85004
602-379-7100
Office Hours: 8 a.m.–4:30 p.m.

Convenient USPS Station:
522 North Central Avenue, Lobby
602-253-9648
Business Hours: 9:00 a.m.–5:00 p.m., M-F

Reno Office

3702 South Virginia Street, Suite G2
Reno, NV 89502-6581
775-784-5383
Office Hours: 8 a.m.–4:30 p.m.

Convenient USPS Station:
279 East Plumb Lane
775-853-2615
Business Hours: 9:00 a.m.–5:30 p.m., M-F

Sacramento Office

925 L Street, Suite 175
Sacramento, CA 95814
916-498-5220, ext. 322
Office Hours: 8 a.m.–4:30 p.m.

Convenient USPS Station:
801 I Street, Room 149
916-556-3415
Business Hours: 8:00 a.m.–5:00 p.m., M-F

San Diego Office

Symphony Towers
750 B Street, Suite 1600
San Diego, CA 92101-8131
619-557-5310
Office Hours: 8 a.m.–4:30 p.m.

Convenient USPS Station:
51 Horton Plaza
619-232-4015
Business Hours: 9:30 a.m.–6:00 p.m., M-F

San Francisco Regional Office

600 Harrison Street, 3rd Floor
San Francisco, CA 94107-1300
415-489-6400
Office Hours: 8:15 a.m.–4:45 p.m.

Convenient USPS Station:
1390 Market Street, Lobby
415-487-9013
Business Hours: 9:00 a.m.–5:30 p.m., M-F

Santa Ana Office

34 Civic Center Plaza
Room 720
Santa Ana, CA 92701-4003
714-796-5577, ext. 3006
Office Hours: 8 a.m.–4:30 p.m.

Convenient USPS Station:
615 North Bush Street
714-973-7721
Business Hours: 8:30 a.m.–5:00 p.m., M-F

Tucson Office

160 North Stone Avenue
Tucson, AZ 85701-1467
520-670-6000
Office Hours: 8 a.m.–4:30 p.m.

Convenient USPS Station:
141 South 6th Avenue
520-903-1958
Business Hours: 8:30 a.m.–5:00 p.m., M-F

Region X

Anchorage Office

3000 C Street, Suite 401
Anchorage, AK 99503
907-667-9800
Office Hours: 8 a.m.–4:30 p.m.

Convenient USPS Station:
3721 B Street
907-273-5800
Business Hours: 10:00 a.m.–6:00 p.m., M-F

Boise Office

Suite 220, Plaza IV
800 Park Boulevard
Boise, ID 83712-7743
208-334-1990
Office Hours: 8 a.m.–5:00 p.m.

Convenient USPS Station:
770 South 13th Street
208-433-4351
Business Hours: 7:30 a.m.–5:30 p.m., M-F

Portland Office

400 Southwest Sixth Avenue, Suite 700
Portland, OR 97204-1632
503-326-2561
Office Hours: 8 a.m.–4:30 p.m.

Convenient USPS Station:
715 Northwest Hoyt Street
503-294-2564
Business Hours: 7:00 a.m.–6:30 p.m., M-F

Seattle Regional Office

909 First Avenue, Suite 200
Seattle, WA 98104-1000
206-220-5101
Office Hours: 8 a.m.–4:30 p.m.

Convenient USPS Station:
301 Union Street
206-748-5417
Business Hours: 7:30 a.m.–5:30 p.m., M-F

Spokane Office

Courthouse Building
920 West Riverside, Suite 588
Spokane, WA 99201-1010
509-353-0674, ext. 3102
Office Hours: 8 a.m.–4:30 p.m.

Convenient USPS Station:
904 West Riverside
509-252-2337
Business Hours: 8:00 a.m.–5:00 p.m., M-F

Appendix B: Office of Native American Programs (ONAP) Contact Information

Persons with hearing or speech impediments may access any of these numbers via TTY by calling the Federal Relay Service at 800-877-8339.

<i>Location of Tribes and TDHEs</i>	<i>ONAP Contact Information</i>
All States east of the Mississippi River (plus Minnesota and Iowa)	Eastern/Woodlands Office of Native American Programs, 5API Ralph H. Metcalfe Federal Building 77 West Jackson Boulevard, Room 2404 Chicago, IL 60604-3507 312-886-4532 or 800-735-3239
Kansas, Louisiana, Missouri, Oklahoma, and Texas (except for Ysleta del Sur)	Southern Plains Office of Native American Programs, 6IPI 301 Northwest Sixth Street, Suite 200 Oklahoma City, OK 73102 405-609-8532 TDD: 405-609-8480
Colorado, Montana, Nebraska, North Dakota, South Dakota, Utah, and Wyoming	Northern Plains Office of Native American Programs, 8API UMB Plaza 1670 Broadway, 22nd Floor Denver, CO 80202-4801 303-672-5465. Toll Free: 888-814-2945 TDD: 303-672-5116
All Regions	Denver Program Office of Native American Programs 1999 Broadway, Suite 3390, Box 4 Denver, CO 80202 303-675-1600 or 800-561-5913

<i>Location of Tribes and TDHEs</i>	<i>ONAP Contact Information</i>
<p>Arizona, California, New Mexico, Nevada, and Ysleta del Sur in Texas</p>	<p>Southwest Office of Native American Programs, 9EPI One North Central Avenue, Suite 600 Phoenix, AZ 85004-2361 602-379-7200 TTY Number: 602-379-7181</p> <p>OR</p> <p>Southwest Office of Native American Programs (Albuquerque Office), 9EPI 625 Silver Avenue, SW., Suite 300 Albuquerque, NM 87102-3186 505-346-6923</p>
<p>Idaho, Oregon, and Washington</p>	<p>Northwest Office of Native American Programs, OAPI Seattle Federal Office Building 909 First Avenue, Suite 300 Seattle, WA 98104-1000 206-220-5270 TDD Number: 206-220-5185</p>
<p>Alaska</p>	<p>Alaska Office of Native American Programs, OCPI 3000 C Street, Suite 401 Anchorage, AK 99503 907-677-9800 or Alaska only Toll Free: 877-302-9800 TDD: 907-677-9800</p>

Appendix C: HUD Headquarters Program Offices

Persons with hearing or speech impediments may access any of these numbers via TTY by calling the Federal Relay Service at 800-877-8339.

<i>Program Office</i>	<i>Contact Information</i>
Community Planning and Development	U.S. Department of Housing and Urban Development Office of Community Planning and Development 451 Seventh Street, SW, Room 7100 Washington, DC 20410 202-708-2690
Fair Housing and Equal Opportunity	U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity 451 Seventh Street, SW, Room 5100 Washington, DC 20410 202-708-4252
Housing	U.S. Department of Housing and Urban Development Office of Housing 451 Seventh Street, SW, Room 9100 Washington, DC 20410 202-708-2601
Public and Indian Housing	U.S. Department of Housing and Urban Development Office of Public and Indian Housing 451 Seventh Street, SW, Room 4100 Washington, DC 20410 202-708-0950
Healthy Homes and Lead Hazard Control	U.S. Department of Housing and Urban Development Office of Healthy Homes and Lead Hazard Control 451 Seventh Street, SW, Room P3206 Washington, DC 20410 202-755-1785

Appendix D: HUD Homeownership Centers

Persons with hearing or speech impediments may access any of these numbers via TTY by calling the Federal Relay Service at 800-877-8339.

<i>Homeownership Center</i>	<i>States</i>
<p>Philadelphia Homeownership Center</p> <p>Wanamaker Building 100 Penn Square East Philadelphia, PA 19107-3380</p> <p>Contact: Robert Wright 215-656-0527, ext. 3406</p>	<p>Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Vermont, Virginia, West Virginia</p>
<p>Atlanta Homeownership Center</p> <p>40 Marietta Street, Eighth Floor Atlanta, GA 30303-2806</p> <p>Contact: Carolyn Hogans 404-331-5001, ext. 2129</p>	<p>Alabama, Florida, Georgia, Illinois, Indiana, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee, as well as the Caribbean</p>
<p>Denver Homeownership Center</p> <p>1670 Broadway, 21st Floor Denver, CO 80202</p> <p>Contact: Jonna Munson 800-543-9378, ext. 1987</p>	<p>Arkansas, Colorado, Iowa, Kansas, Louisiana, Minnesota, Missouri, Montana, Nebraska, New Mexico, North Dakota, Oklahoma, South Dakota, Texas, Utah, Wisconsin, Wyoming</p>
<p>Santa Ana Homeownership Center</p> <p>1600 North Broadway, Suite 101 Santa Ana, CA 92706-3927</p> <p>Contact: Rhonda J. Rivera, Chief 888-827-5605, ext. 3210</p>	<p>Alaska, Arizona, California, Hawaii, Idaho, Nevada, Oregon, Washington, as well as the Pacific Islands of American Samoa, Guam, and the Commonwealth of the Northern Marianas</p>

<i>HUD Headquarters Staff</i>	
Lorenzo “Larry” Reyes 451 Seventh Street, SW, Suite 3120 Washington, DC 20410 202-708-3086, ext. 4658	Vernette Thorne 451 Seventh Street, SW, Suite 3120 Washington, DC 20410 202-708-3086, ext. 2246
Tara Kirkland 451 Seventh Street, SW, Suite 3118 Washington, DC 20410 202-708-3086, ext. 7451	Victoria Vargas 451 Seventh Street, SW, Suite 3118 Washington, DC 20410 202-708-3086, ext. 3323