

**DEPARTMENT OF HOUSING
AND URBAN DEVELOPMENT**

**RURAL HOUSING AND ECONOMIC
DEVELOPMENT**

Billing Code 4210-32-C

FUNDING AVAILABILITY FOR THE RURAL HOUSING AND ECONOMIC DEVELOPMENT PROGRAM

PROGRAM OVERVIEW

Purpose of Program: The purpose of the Rural Housing and Economic Development (RHED) program is to build capacity at the State and local level for rural housing and economic development and to support innovative housing and economic development activities in rural areas. The funds made available under this program will be awarded competitively, through a selection process conducted by HUD in consultation with the United States Department of Agriculture (USDA).

Available Funds: Approximately \$25 million in Fiscal Year (FY) 2002 funding.

Eligible Applicants: Local, rural, non-profit organizations; community development corporations; federally recognized Indian tribes; State housing finance agencies; and, State economic development and/or community development agencies.

Application Deadline: April 26, 2002.

Match: None.

ADDITIONAL INFORMATION

If you are interested in applying for funding under this program, please review carefully the General Section of this SuperNOFA and the following additional information:

I. Application Due Date, Further Information and Technical Assistance

Application Due Date: Applications for RHED grants are due on or before April 26, 2002.

See the General Section of this SuperNOFA for specific procedures governing the form of application submission (e.g., mailed applications, express mail, or overnight delivery).

Application Submission Procedures. New Security Procedures. HUD has implemented new security procedures that apply to application submission. Please read the following instructions carefully and completely. HUD will not accept hand-delivered applications. Applications may be mailed using the United States Postal Service (UPS) or may be shipped via the following delivery services: United Parcel Service (UPS), FedEx, DHL, or Falcon Carrier. No other delivery services are permitted into HUD Headquarters without an escort. You must, therefore, use one of the four carriers listed above.

Mailed Applications. Your application will be considered timely filed if your application is postmarked on or before 12:00 midnight on the application due date and received in

HUD Headquarters on or within fifteen (15) days of the application due date. Applicants must obtain and save a Certificate of Mailing showing the date, when your application was submitted to the United States Postal Service (USPS). The Certificate of Mailing will be your documentary evidence that your application was timely filed.

Applications Sent by Overnight/Express Mail Delivery. If your application is sent by overnight delivery or express mail, your application will be timely filed if it is received before or on the application due date, or when you submit documentary evidence that your application was placed in transit with the overnight delivery/express service no later than the application due date. Due to new security measures, you must use one of four carrier services that do business with HUD Headquarters regularly. These services are UPS, DHL, FedEx and Falcon Carrier. Delivery by these services must be made during HUD's Headquarters business hours, between 8:30 AM and 5:30 PM Eastern time, Monday through Friday. If these companies do not service your area, you should submit your application via the United States Postal Service.

Address for Submitting Applications: Completed applications (one original and two copies) must be submitted to: Processing and Control Unit, Room 7255, Office of Community Planning and Development, Department of Housing and Urban Development, 451 Seventh Street, SW., Washington, DC 20410; ATTN: Office of Rural Housing and Economic Development. When submitting your application, please include your name, mailing address (including zip code), telephone number, and fax number (including area code).

For Application Kits. An application kit is not necessary for submitting an application in response to this announcement. This announcement contains all the information necessary for the submission of your application for the Rural Housing and Economic Development Program.

For Further Information and Technical Assistance. All information and materials required to submit an application for funding under the HUD Rural Housing and Economic Development program are included in the Appendix to this NOFA.

For information concerning the HUD Rural Housing and Economic Development program, contact Mr. Marty Horwath, Community Planning and Development Specialist, or Ms. Holly A. Kelly, Economic Development Program Specialist, Office of Community Planning and Development (CPD), Department of Housing and

Urban Development, 451 7th Street, SW., Room 7136, Washington, DC 20410; telephone 202-708-2035 (this is not a toll-free number). Persons with speech or hearing impairments may access this number via TTY by calling the toll-free Federal Information Relay Service at 1-800-877-8339.

Prior to the application deadline, HUD staff at the number above will be available to provide general guidance, but not guidance in actually preparing the application. Following selection, but prior to award, HUD staff will be available to assist in clarifying or confirming information that is a prerequisite to the offer of an award by HUD.

Satellite Broadcast. HUD will hold an information broadcast via satellite for potential applicants to learn more about the program and preparation of an application. For more information about the date and time of this broadcast, consult the HUD web site at www.hud.gov.

II. Amount Allocated

(A) *Available Funds.* Approximately \$25 million in Fiscal Year (FY) 2002 funding is being made available through this NOFA. The breakdown for this funding is below.

(B) *The FY 2002 HUD Appropriations Act.* The Departments of Veterans Affairs and Housing and Urban Development, and Independent Agencies Appropriations Act, 2002 (Pub. L. 107-73 approved November 26, 2001) (the "FY 2002 HUD Appropriations Act") made \$25 million in FY 2002 funds available under the RHED program.

(C) *Funding Categories/ Maximum Award Amounts.* HUD will award up to approximately \$25 million on a competitive basis in the following funding categories. Applicants must apply for funds in one of the two categories: Category (1), Capacity Building; or Category (2), Support for Innovative Housing and Economic Development Activities. Only one application will be accepted from any given organization.

(1) *Capacity Building.* HUD will award up to approximately \$10 million to build capacity. This amount will go directly to local rural non-profits, community development corporations (CDCs) and federally recognized Indian tribes to increase an organization's capacity to support innovative housing and economic development activities. The maximum amount awarded to a successful applicant in this category will be \$150,000. If you received two or more RHED grant for capacity building since 1999, you are not eligible to apply

under this category. If you received an RHED grant in 2001 for capacity building, you are eligible for a maximum award of \$100,000 under this category.

(2) *Support for Innovative Housing and Economic Development Activities.* HUD will award up to approximately \$15 million to federally recognized Indian tribes, State Housing Finance Agencies (HFA)s, state community and/or economic development agencies, local rural non-profits and CDCs to support innovative housing and economic development activities in rural areas nationwide. The maximum amount awarded to a successful applicant in this category will be \$400,000.

III. Program Description; Eligible Applicants; Eligible Activities

(A) Program Description.

(1) *Background.* There is a great need for expanding the supply of housing in rural America, particularly affordable housing for low-income families and individuals. A number of rural areas have experienced rapid growth as a result of employment opportunities, and now face a shortage of affordable housing. In other rural areas, out-migration other factors contributing to economic dislocation, have caused severe economic distress. There has been a growing national recognition of the need to enhance the capacity of federally recognized Indian tribes, local rural non-profits, CDCs, and State community and/or economic development agencies to expand the supply of affordable housing and to engage in economic development activities in rural areas.

A number of resources are available from the Federal government to address these problems, including programs of the United States Department of Agriculture (USDA), the Economic Development Administration (EDA), the Appalachian Regional Commission (ARC), the Department of Interior (for Indian Tribes) and HUD. The Rural Housing and Economic Development program has been developed to supplement these resources and to focus specifically on capacity building and innovative approaches to housing and economic development in rural areas. In administering these funds, HUD encourages you to coordinate your activities supported by any of these agencies.

(2) *Definitions.* *Appalachia's Distressed Counties* means those counties in Appalachia that ARC has determined to have unemployment and poverty rates that are 150 percent of the

respective U.S. rates and per capita income that is less than 67 percent of the U.S. per capita income, and counties with 200 percent of the U.S. poverty rate and one other indicator such as percent of overcrowded housing, etc. Appendix B to this notice identifies ARC's list of distressed counties.

Colonia means any identifiable community that:

(i) Is located in the State of Arizona, California, New Mexico, or Texas;

(ii) Is located in the U.S.-Mexico border region (that is, within 150 miles of the border between the U.S. and Mexico); and

(iii) Meets objective need criteria, including lack of potable water supply, lack of adequate sewage systems, and lack of decent, safe, sanitary, and accessible housing.

Farmworker means a farm employee of an owner, tenant, labor contractor, or other operator raising or harvesting agricultural or aquacultural commodities; or a worker in the employment of a farm operator, handling, planting, drying, packing, grading, storing, delivering to storage or market, or carrying to market agricultural or aquacultural commodities produced by the operator. Seasonal farm workers are those farm employees who typically do not have a constant year round salary.

A firm commitment means the agreement by which an applicant's partner agrees to perform an activity specified in the application and demonstrates the financial capacity to deliver the resources necessary to carry out the activity, and commits the resources to the activity either in cash or through in-kind contributions and is irrevocable, subject only to approval and receipt of a FY 2002 RHED grant. Each letter of commitment should include the organization's name, the applicant's name, the proposed program, the proposed total level of commitment and responsibilities as they relate to the proposed program. The commitment must also be signed by an official of the organization legally able to make commitments on behalf of the organization and dated not earlier than the date of publication of this NOFA. In documenting a firm commitment, the applicant's partner must:

(i) Specify the authority by which the commitment is made, the amount of the commitment, the use of funds and the relationship of the commitment to the proposed investment. If the committed activity is to be self-financed, the applicant's partner must evidence its financial capability through a corporate or personal financial statement or other appropriate means. If any portion of it

is to be financed through a lending institution, the participant must evidence the institution's commitment to fund the loan;

(ii) Affirm that the commitment is contingent only upon the receipt of FY 2002 RHED funds and state a willingness on the part of the signatory to sign a legally binding commitment (conditioned on HUD environmental review and approval of a property, where applicable) upon award of the grant.

Indian tribe means any entity eligible to apply for funding under the Indian Community Development Block Grant (ICDBG) program (see 24 CFR 1003.5(a)). The list of federally recognized Indian tribes can be found notice published by the Department of the Interior on March 13, 2000, at 65 FR 13299, and is also available from HUD.

Innovative housing activities means projects, techniques, methods, combinations of assistance, construction materials, and energy efficiency improvements or financing institutions or sources new to the eligible area, or its population. The innovative activities can also build upon and enhance a model that already exists.

Local rural non-profit or community development corporation means either:

(i) Any private entity with tax-exempt status recognized by the Internal Revenue Service (IRS) which serves the eligible rural area involved in the application (including local affiliates of national organizations that provide technical and capacity building assistance in rural areas); or

(ii) Any public non-profit such as a Council of Governments that will serve specific local non-profit organizations in the eligible area.

Lower Mississippi Delta Region means the eight state, 235 county/parish region defined by Congress in the Lower Mississippi Delta Development Act, Pub.L. 100-460. Appendix C to this notice identifies the counties referenced in the Act.

Rural area may be defined in one of five ways:

(i) A place having fewer than 2,500 inhabitants (within or outside of metropolitan areas).

(ii) A county with an urban population of 20,000 inhabitants or less.

(iii) Territory, persons, and housing units in the rural portions of "extended cities." The U.S. Census Bureau identifies the rural portions of extended cities.

(iv) Open country that is not part of or associated with an urban area. The USDA describes "open country" as a site separated by open space from any adjacent densely populated urban area.

Open space includes undeveloped land, agricultural land, or sparsely settled areas, but does not include physical barriers (such as rivers and canals), public parks, commercial and industrial developments, small areas reserved for recreational purposes, and open space set aside for future development.

(v) Any place with a population not in excess of 20,000 and not located in a Metropolitan Statistical Area.

State economic development and/or community development agency means any state agency that has promotion of statewide or local community/economic development as its primary purpose.

State Housing Finance Agency means any state agency created to assist local communities and housing providers with financing assistance for development of housing in rural areas, particularly for low- and moderate-income people.

(3) *Eligible applicants.* Eligible applicants for each of the funding categories are as follows:

(a) *For capacity building funding.* If you are a local rural non-profit, CDC, or federally recognized Indian tribe, you are eligible for capacity building funding to carry out innovative housing and economic development activities which may also enable an applicant to become self-sustaining in the future.

(b) *For support for innovative housing and economic development activities funding.* If you are a local, rural non-profit; CDC; federally recognized Indian tribe; State HFA; or State economic development and/or community development agency, you may apply for funding to support innovative housing and economic development activities in rural areas.

(4) *Eligible activities.* The following are examples of eligible activities under the Rural Housing and Economic Development program. These examples are illustrative and are not meant to limit the activities that you may propose in your application.

(a) *For capacity building funding.* Capacity building for innovative rural housing and economic development involves the enhancement of existing organizations to carry out new functions and/or to more effectively perform existing functions. Activities may include, but are not limited to the following:

(i) Enhancement of existing functions or creation of new functions to provide affordable housing and economic development in rural areas;

(ii) Acquisition of additional space and support facilities;

(iii) Salaries for additional staff needed to conduct the work, including

financial management specialists, and economic development specialists;

(iv) Training of staff in the areas of financial management, economic development financing, housing accessibility and visitability standards, fair housing issues and complaint filing;

(v) Development of business plans in order for the organization to be self-sustaining;

(vi) Development of Management Information Systems (MIS) and software to enable better and more accurate reporting of information to HUD and to other entities;

(vii) Development of feasibility studies and market studies;

(viii) Training on energy efficiency in construction for housing and commercial projects;

(ix) Housing counseling services including the provision of information on budgeting, access to credit and other federal program assistance available including the Section 502 Single Family Housing Loan program under the USDA;

(x) Coordinating with the USDA in holding training sessions with your staff on the Section 502 Single Family Housing loan program and other housing or economic development programs available from USDA;

(xi) Conducting conferences or meetings with other Federal and State agencies to inform residents of programs, rights and responsibilities associated with homebuying opportunities; and;

(xii) Arranging for technical assistance to conduct needs assessments, conduct asset inventories and to develop strategic plans.

(i) Administrative costs for assistance under this funding category may not exceed fifteen percent (15%) of the total grant award.

(b) *For support of innovative housing and economic development activities.*

(i) This category is intended to support, but not be limited to, other costs for innovative housing and economic development activities. Activities may include, but are not limited to the following:

(i) Cost for using new or innovative construction, energy efficiency or other techniques that will result in the design and/or construction of innovative housing and economic development projects;

(ii) Preparation of plans, architectural or engineering drawings;

(iii) Preparation of legal documents, government paperwork requirements and applications to allow construction of housing and economic development activities to occur in the jurisdiction;

(i) Financial assistance for the acquisition of land and buildings;

(i) Demolition of property to permit construction or rehabilitation activities to occur;

(i) Development of infrastructure to support the housing or economic development activities;

(i) Purchase of construction materials;

(ii) Job training to support the activities of the organization;

(iii) Homeownership counseling, including credit counseling, budgeting, access to credit, and other federal assistance available including the Section 502 Single Family Housing Loan program under the USDA;

(iv) Coordinating with the USDA in holding training sessions with staff on the Section 502 Single Family Housing loan program and other housing or economic development programs available from USDA;

(v) Conducting conferences or meetings with other Federal and State agencies to inform residents of programs, rights and responsibilities associated with homebuying opportunities;

(vi) Development of feasibility studies and market studies;

(vii) Development of Management Information Systems (MIS) and software to enable better and more accurate reporting of information to HUD and to other entities;

(viii) Establishing Community Development Financial Institutions (CDFIs), lines of credit, revolving loan funds, microenterprises, and small business incubators; and

(ix) Provision of direct financial assistance to homeowners/businesses/developers, etc. This can be in the form of establishing default reserves, pooling/securitization mechanisms, loans, grants, etc.

Applicants are reminded that they must affirmatively further fair housing. Grantees should demonstrate that their activities will continue to serve the populations that are in need and that beneficiaries will have a choice of innovative housing and economic development opportunities as a result of these activities.

(i) Administrative costs for assistance under this funding category may not exceed fifteen percent (15%) of the total grant award.

(5) *Ineligible activities.* Examples of ineligible activities for both funding categories include:

(i) the use of RHED grant funds for income payments to subsidize individuals or families;

(ii) political activities;

(iii) general governmental expenses other than expenses related to the administrative cost of the grant; or

(iv) projects and activities intended for personal gain or private use.

IV. Program Requirements

(A) *General*. To be eligible for funding under this program section of this SuperNOFA, you must meet the threshold and statutory or regulatory requirements applicable to all programs set forth in Section II of the General Section of the SuperNOFA. In addition to the above, you must meet the following program specific requirements.

(B) *Accounting System Requirements*. RHED requires that successful applicants have in place an accounting system that meets the policies, guidance, and requirements as described in the following applicable OMB Circulars and Code of Federal Regulations:

(1) OMB Circular No. A-87 (Cost Principles Applicable to Grants, Contracts and Other Agreements with State and Local Governments);

(2) OMB Circular No. A-122 (Cost Principles for Nonprofit Organizations),

(3) OMB Circular No. A-133 (Audits of States, Local Governments, and Non-Profit Organizations);

(4) 24 CFR part 84 (Grants and Agreements with Institutions of Higher Education, Hospitals, and other Non-Profit Organizations); and

(5) 24 CFR part 85 (Administrative Requirements for Grants and Cooperative Agreements to State, Local, and Federally recognized Indian tribal governments).

These documents apply to the award, acceptance and use of assistance under the Rural Housing and Economic Development program NOFA, and to the remedies for noncompliance, except when inconsistent with the provisions of the FY 2002 HUD Appropriations Act, other Federal statutes or the provisions of this NOFA.

(C) *Ethical Standards*. HUD requires that all grantees adhere to core values and ethical business practices, as described in Section II (B)(2) of the General Section of the SuperNOFA as a condition of the award.

(D) *Ensuring the Participation of Small Businesses, Small Disadvantaged Businesses, and Women-Owned Businesses*. HUD requires grantees to use small businesses, small disadvantaged businesses and women-owned businesses in conducting your work activities, if possible. Please refer to Section II (F) of the General Section of the SuperNOFA for specific requirements.

(E) *Forms, Certifications and Assurances*. You, the applicant, are required to submit signed copies of the standard forms, certifications and assurances included in the Appendix of

this NOFA signed by the managing officer of your organization.

(F) *Environmental Review*. Selection for award does not constitute approval of any proposed sites. Following selection for award, HUD will perform an environmental review of activities proposed for assistance under this part, in accordance with 24 CFR part 50. The results of the environmental review may require that proposed activities be modified or that proposed sites be rejected. Applicants are particularly cautioned not to undertake or commit funds for acquisition or development of proposed properties (including establishing lines of credit that permit financing of such activities or making commitments for loans that would finance such activities from a revolving loan fund capitalized by funds under this NOFA) prior to HUD approval of specific properties or areas. Each application must contain an assurance that you, the applicant, will assist HUD to comply with part 50; will supply HUD with all available, relevant information to perform an environmental review for each proposed property; will carry out mitigating measures required by HUD or select alternate property; and will not acquire, rehabilitate, convert, demolish, lease, repair or construct property, nor commit or expend HUD or local funds for these program activities with respect to any eligible property, until HUD approval of the property is received. In supplying HUD with environmental information, grantees are to use the same guidance as provided in the Notice CPD-99-01, entitled "Field Environmental Processing for HUD Colonias Initiative (HCI) grants" issued January 27, 1999.

(G) *Conflicts of Interest*. Consultants and experts assisting HUD in rating and ranking applicants for funding under this NOFA are subject to 18 U.S.C. 208. Refer to Section II (K) of the General Section of the SuperNOFA.

(H) *Grant Amounts*. In the event, you, the applicant, are awarded a grant that has been reduced (e.g. the application contained some activities that were ineligible or budget information did not support the request), you will be required to modify your project plans and application to conform to the terms of HUD's approval before execution of the grant agreement. HUD reserves the right to reduce or de-obligate the award if approvable modifications to the proposed project are not submitted by the awardee in the required amounts in a timely manner. Any modifications must be within the scope of the original application. HUD reserves the right not to make awards under this NOFA.

(I) *Grant Period*. Recipients will have 36 months from the date of the executed grant agreement to complete all project activities. .

(J) *Lead-Based Paint Hazard Control*. All property assisted under the Rural Housing and Economic Development program is covered by the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. 4821-4846) and HUD's implementing regulations at 24 CFR part 35.

(K) *Adjustments to Funding*. In addition to the items identified under Section III (E) of the General Section of the SuperNOFA, HUD:

(1) reserves the right to utilize this year's funding to fund previous year's errors prior to rating and ranking this year's applications. HUD reserves the right to reallocate funds between categories to achieve the maximum allocation of funds in both categories.

(2) If after all eligible applicants have been selected for funding in Category 2 and funds remain, the remaining funds will be allocated to Category 1 to fund additional eligible applications in that category. If a balance of funds remain, HUD reserves the right to utilize those funds toward the following year's competition.

V. Policy Priorities

You should document the extent to which HUD's policy priorities are furthered by the proposed activities. Applicants that include activities that can result in the achievement of these Departmental policy priorities as described below and in Section VI of the General Section of this SuperNOFA will receive higher rating points in evaluating your application for funding. Four Departmental policy priorities are listed below. You will receive 1 rating point for each priority addressed in your program of activities and associated with performance measurements and your management plan under Rating Factor 3, described in Section VI of this program NOFA. Such priorities include:

(1) Increasing homeownership for low- and moderate-income persons, persons with disabilities and the elderly, and minorities and families where English may be a second language.

(2) Encouraging visitability in new construction and substantial rehabilitation activities, allowing a person with mobility impairments access into a home, but not requiring that all features be made accessible. A visitable home also serves persons without disabilities, such as a person pushing a stroller or delivering a large appliance. Encouraging universal design, simplifying life for everyone by

making products, communications and the built environment more usable by as many people at little or no extra cost. Universal design is the design of products and environments to be usable by all people, to the greatest extent possible at little or not extra cost.

(3) Improving computer access, literacy, and employment opportunities, by providing access to computers to low- and moderate-income adults and children who do not have access and therefore may be disadvantaged with respect to education, work and training opportunities. HUD encourages applicants to incorporate education and job training opportunities through initiatives such as HUD's Neighborhood Networks and 20/20 Education communities in their programs.

(4) Increasing economic mobility choices for rural residents. HUD wants to improve the quality of life for rural residents by providing more residents a chance to move into homeownership opportunities or to provide a community with greater housing choices.

VI. Application Selection Process

(A) Rating and Ranking.

(1) *General.* To review and rate applications, HUD may establish panels including outside experts or consultants to obtain certain expertise and outside points of view, including views from other Federal agencies.

(2) *Rating.* All applicants for funding will be evaluated against the criteria below. In evaluating applications for funding, HUD will take into account an applicant's past performance in managing funds, including the ability to account for funds appropriately; timely use of funds received either from HUD or other Federal, State or local programs; meeting performance targets for completion of activities and number of persons to be served or targeted for assistance. HUD may use information relating to these items based on information at hand or available from public sources such as newspapers, Inspector General or Government Accounting Office Reports or Findings, hotline complaints that have been proven to have merit, or other such sources of information. In evaluating past performance, HUD will deduct points from rating scores as specified under Rating Factor 1, Capacity of the Applicant and Relevant Organizational Experience, described in this Section below.

(3) *Ranking.* Applicants will be ranked separately within each of the two funding categories. Applicants will be selected for funding in accordance with their rank order in each category.

An application must receive a minimum score of 70 points to be eligible for funding. If two or more applications are rated fundable and have the same score, but there are insufficient funds to fund all of them, the application(s) with the highest score for Rating Factor 2 (Need and Extent of the Problem) shall be selected. If applications still have the same score, the highest score in the following factors will be selected sequentially until one highest score can be determined. Rating Factor 3 (Soundness of Approach), Rating Factor 1 (Capacity and Experience), Rating Factor 5 (Coordination, Self-Sufficiency, and Sustainability) and Rating Factor 4 (Leveraging Resources). To be eligible for funding in the Innovative category, an application must have a minimum score of 30 points for the total combined number of points for Rating Factors 1 and 3. To be eligible for funding in the Capacity Building category, an application must have a minimum score of 25 points for Rating Factor 3.

(B) *Initial screening.* During the period immediately following the application deadline, HUD will screen each application to determine eligibility. Applications will be rejected if they:

(1) Are submitted by ineligible applicants (including applicants that do not meet the threshold requirements described in Section II(B) of the General Section of the SuperNOFA);

(2) Do not serve an eligible rural area;

(3) Do not meet the objectives of the RHED program;

(4) Propose a program for which significant activities are ineligible.

(C) *Rating Factors for Award Used to Evaluate and Rate Applications.* The factors for rating and ranking applicants, and maximum points for each factor, are provided below. The maximum number of points for this program is 102. This includes two RC/EZ/EC bonus points, as described in the General Section of the SuperNOFA.

(D) *Notification of Approval and Disapproval.* HUD will notify you whether or not you have been selected for an award. If you are selected, HUD's notice to you of the amount of the grant award based on the approved application will constitute HUD's preliminary approval, subject to negotiation and execution of the grant agreement by HUD.

(E) *Applicant Debriefing.* Any applicant can obtain a debriefing of their application. Please refer to Section VII (E) of the General Section of the SuperNOFA for details on the conditions and timeframes for requesting a debriefing. In addition, applicants requesting a debriefing must

send a written request to Ms. Jackie W. Mitchell, Director, Office of Rural Housing and Economic Development (RHED), at the address listed in Section I of this NOFA under "For Further Information and Technical Assistance."

Rating Factor 1—Capacity of the Applicant and Relevant Organizational Experience (15 points)

This rating factor addresses the extent to which you have the organizational resources necessary to successfully implement your proposed work plan as further described in Rating Factor 3 in a timely manner within the 36 month award period.

Rating standards applicable to individual funding categories. The two funding categories have different objectives. Accordingly, in addition to the generally applicable rating standard discussed above, different standards as discussed below will be used to judge the experience and qualifications of the applicants for each of the two funding categories. HUD fully supports emerging organizations who desire to develop internal capacity. Therefore, the following categories will be evaluated:

(1) *For Capacity Building applications.* (15 points) *Team members, composition, experience, organizational structure and management capacity.* Your response to this subfactor should clearly state the need which your organization is to address through the request for assistance. In addition, you should describe how the enhanced capacity realized through the assistance will fulfill that need. HUD will evaluate the experience of your project director, core staff, any outside consultants, contractors, subrecipients, and project partners to implement all of the work activities in your workplan as they relate to innovative housing and economic development activities. In evaluating your capacity to do the work, HUD will assess the recentness and relevancy of the prior work experience of each of the parties listed above to execute the prescribed activities; the services that consultants or other parties will provide to fill gaps in your staffing structure to enable you to carry out the proposed workplan; the experience of your project director in managing projects of similar size, scope, and dollar amount; the lines of authority and procedures that you have in place for ensuring that workplan goals and objectives are being met, consultants and other project partners are performing as planned, and that beneficiaries are being adequately served. In responding to this sub-factor, please indicate how the capacity

building assistance will strengthen or otherwise impact your organization's current housing or economic development program portfolio, or if you are a new grantee, how will the capacity assistance ensure that you can carry out your proposed activities. In judging your response to this factor, HUD will only consider work experience gained within the last 3 years. When responding, please be sure to provide the dates, job titles and relevancy of the past experience to work undertaken by the employee or contractor under your proposed RHED application. The more recent, relevant, and successful the experience is of your team members in relationship to the workplan activities, the greater the number of points that you will receive.

(2) *For Support for Innovative Rural Housing and Economic Development Activities applications.*

(a) (5 points) *Team members, composition, and experience.* HUD will evaluate the experience of your project director, core staff, any outside consultants, contractors, subrecipients, and project partners to implement all of the work activities in your workplan. In evaluating your capacity to do the work, HUD will assess the recentness and relevancy of the prior work experience of each of the parties listed above, to execute the prescribed activities; the services that consultants or other parties will provide to fill gaps in your staffing structure to enable you to carry out the proposed workplan; the experience of your project director in managing projects of similar size, scope, and dollar amount; the lines of authority and procedures that you have in place for ensuring that workplan goals and objectives are being met, that consultants and other project partners are performing as planned, and that beneficiaries are being adequately served. In judging your response to this factor, HUD will only consider work experience gained within the last 7 years. When responding, please be sure to provide the dates, job titles and relevancy of the past experience to work undertaken by the employee or contractor under your proposed RHED application. The more recent, relevant, and successful the experience is of your team members in relationship to the workplan activities, the greater the number of points that you will receive.

(b) (5 points) *Organizational structure and management capacity.* HUD will evaluate the extent to which you can demonstrate your organization's ability to manage a workforce composed of full time and/or part-time staff as well as any consultant staff and your ability to work with community-based groups or

organizations in resolving issues related to affordable housing and economic development. In evaluating this sub-factor, HUD will take into account your experience in working with community-based organizations to design and implement programs which address the identified housing and economic development issues. The more recent, relevant, and successful the experience is of your organization and any participating entities, the greater the number of points that you will receive.

(c) (5 points) *Experience with performance based funding requirements.* HUD will evaluate your experience in producing timely products and reports in any previous grant programs undertaken with HUD funds or other Federal, state, local or non-profit or for-profit organization funds. In assessing points for this sub-factor, HUD reserves the right to take into account your past performance in meeting performance and reporting goals on any previous HUD awards. HUD will deduct one point for each of the following activities related to previous HUD grant programs for which unsatisfactory performance has been verified and related to: (1) Managing funds, including the ability to account for funds appropriately; (2) timely use of funds received either from HUD or other Federal, State, or local programs; and (3) significant and consistent failure to meet performance targets. Among the specific outcomes to be measured are the number of jobs created or retained the number of people trained, the number of housing units rehabilitated or constructed and made available for low- and moderate-income persons, or other relevant objective performance measures related to your previous job experience and/or grant programs. Applicants that can demonstrate a closer and greater linkage between the expected outcomes and the previously generated outcomes will receive higher points for this sub-factor.

Rating Factor 2—Need and Extent of the Problem (25 Points)

The Rural Housing and Economic Development program has been designed to address the problems of rural poverty, inadequate housing and lack of economic opportunity. This Factor addresses the extent to which there is need for funding the proposed activities based on levels of distress, and an indication of the urgency of meeting the need/distress in the applicant's target area. In responding to this Factor, applications will be evaluated on the extent to which the level of need for the proposed activity and the urgency in meeting the need are documented and

compared, vis-à-vis, the target area, and national data.

(1) In applying this Factor, HUD will compare current levels of need in the area (i.e. Census Tract(s) or Block Groups), immediately surrounding the project site or the target area to be served by the proposed project and in the national level of need. This means that an application that provides data that show levels of need in the project area expressed as a percent greater than the national average, will be rated higher under this Factor.

Notwithstanding the above, an applicant proposing a project to be located outside the target area could still receive points under the Need Factor if a clear rationale and linkage is provided linking the proposed project location and the benefits to be derived by persons living in more distressed area(s) of the applicant's target area.

(2) Applicants should provide data that address indicators of need as follows:

(a) *Poverty Rate* (5 points)—data should be provided in both absolute and percentage form (i.e., whole numbers and percents) for the target area(s). An application that compares the local poverty rate in the following manner to the national average at the time of submission will receive points under this section as follows:

(i) Less than the national average = 0 points;

(ii) Equal to but less than twice the national average = 1 points;

(iii) Twice but less than three times the national average = 3 points;

(iv) Three or more times the national average = 5 points.

(b) *Unemployment* (5 points)—for the target area:

(i) Less than the national average = 0 points;

(ii) Equal to but less than twice the national average = 1 points;

(iii) Twice but less than three times the national average = 2 points;

(iv) Three but less than four times the national average = 3 points;

(v) Four but less than five times the national average = 4 points;

(vi) Five or more times the national average = 5 points.

(c) *Other indicators of social and/or economic decline that best capture the applicant's local situation* (5 points)—Examples that could be provided under this section are information on the community's stagnant or falling tax base, including recent commercial or industrial closings, housing conditions, such as the number and percentage of substandard and/or overcrowded units, rent burden (defined as average housing cost divided by average income) for the

target area, local crime statistics, etc. To the extent that the applicant's statewide or local Consolidated Plan, its Analysis of Impediments to Fair Housing Choice (AI), and/or its Anti-Poverty Strategy identify the level of distress in the community and the neighborhood in which the project is to be carried out, references to such documents should be included in preparing the response to this Factor.

(3) In rating applications under this Factor, HUD reserves the right to consider sources of available objective data other than, or in addition to, those provided by applicants, and to compare such data to those provided by applicants for the project site. This data includes the use of U.S. Census data or information received from USDA.

(a) HUD requires use of sound and reliable data (e.g., U.S. Census data, State statistical reports, university studies/reports that are verifiable) to support distress levels cited in each application. A source for all information along with the publication or origination date must also be provided.

(b) Updated Census data are available for the following indicators:

(i) Unemployment rate—estimated monthly for counties, with a two-month lag;

(ii) Population—estimated for incorporated places and counties, through 2000;

(c) Poverty rate—1990 data being the most recent available.

(d) *Demographics of Distress—Special Factors (10 points)*. Because of the concern of HUD with meeting the needs of certain underserved areas, you will be awarded a total of ten points if you are located in or propose to serve one or more of the following populations, your application demonstrates that 100 percent of the beneficiaries supported by RHED funds are in one or more of the following populations. You must also specifically identify how each population will be served and that the proposed service area meets the definition of "eligible rural area" as described in Section III(A)(2) of this NOFA:

(i) Areas with very small populations in non-urban areas (2,500 population or less);

(ii) Seasonal farmworkers;

(iii) Federally recognized Indian Tribes;

(iv) Colonias;

(v) Appalachia's Distressed Counties; or

(vi) The Lower Mississippi Delta Region (8 States and 235 counties/parishes). For these underserved areas, you should ensure that the populations that you serve and the documentation

that you provide is consistent with the information described in the above paragraphs under this rating factor.

Rating Factor 3—Soundness of Approach (40 Points)

This factor addresses the overall quality of your proposed workplan, taking into account the project and the activities proposed to be undertaken; the cost-effectiveness of your proposed program; and the linkages between identified needs, the purposes of this program and your proposed activities and tasks. In addition, this factor addresses your ability to ensure that a clear linkage exists between innovative rural housing and economic development. In assessing cost-effectiveness, HUD will take into account your staffing levels, beneficiaries to be served, a timetable for the achievement of program outcomes, the delivery of products and reports and any anticipated outcomes or products. You will receive a greater number of points if your workplan is consistent with the purpose of the RHED program, your program goals and the resources provided.

(a) (20 points) *Management Plan*. A clearly defined management plan which identifies each of the projects and activities you will carry out to further the objectives of this program; describes the linkage between rural housing and economic development activities; and addresses the needs identified in Factor 2, including needs that had been previously identified in a statewide or local Analysis of Impediments to Fair Housing Choice (AI) or Consolidated Plan. The populations that were described in Rating Factor 2 for the purpose of documenting need should be the same populations which will receive the primary benefit of the activities, both immediately and longterm. The benefits should be affirmatively marketed to those populations least likely to apply for and receive these benefits without such marketing. Your timetable should address the measurable goals and objectives to be achieved through the proposed activities; the method you will use for evaluating and monitoring program progress with respect to those activities and the method you will use to ensure that the activities will be completed on time and within your proposed budget estimates. Applicants that have a clearly defined management plan and which can produce results in less than 36 months will receive higher rating points for this sub-factor. Your management plan should also include the budget for your program, broken out for each line item. Documented projected cost

estimates from outside sources are also required. Applicants should submit their workplan on a spreadsheet showing each project, to be undertaken and the tasks (to the extent necessary or appropriate) in your workplan to implement the project with your associated budget estimate per activity/task. Your workplan should provide the rationale for your proposed activities and any assumptions used in determining your project timeline and budget estimates. Failure to provide your rationale may result in an application receiving fewer points for lack of clarity in the proposed management plan. Applicants that propose as part of their workplan activities that address and support HUD's policy priority areas as outlined in Section (V) of this NOFA will receive one rating point for each of the policy priorities described under this sub-factor.

(b) (15 points) *Expected Outcomes*. HUD encourages applicants to include in their workplans, program measures to ensure that goals established in your application can be accounted for and independently assessed to ensure that performance measures have been met. HUD will be assessing outcomes resulting from your proposed workplan for the likelihood it will result in measurable and achievable outcomes that will alleviate or address the needs described in Rating Factor 2 and that those outcomes can and will be sustained beyond the grant period, without further assistance from HUD. You must include in this sub-factor a qualitative or quantitative description of estimated outcomes in order to receive points for this sub-factor. Outcomes may be described in terms of the estimated number of new units constructed or units rehabilitated; jobs retained or created; loans financed; individuals trained, counseled or assisted; and/or number of persons on welfare or under-employed trained in a career path or apprenticeship program.

The exact nature of the expected outcomes will vary according to your proposed workplan. Applicants that propose activities to increase their capacity to carry out innovative rural housing and economic development activities should include among their projected outcomes performance measures for maintaining the financial health and integrity of the organization. Applicants that can demonstrate clearly identified outcomes and the means for ensuring that outcomes will be tracked and are likely to be achieved will receive a greater number of points under this sub-factor.

(c) (5 points) *Self-monitoring and Program Evaluation.* Your workplan will be evaluated to ensure that you have a mechanism for monitoring and self-assessing your progress in meeting program goals and objectives, ensuring that the integrity of the use of funds is in accordance with OMB Cost Principles and record-keeping requirements and the approved program budget. Applicants that clearly define roles and responsibilities and steps to be taken to meet this requirement will receive a greater number of rating points in the evaluation. Therefore, your workplan should describe and identify the specific steps that you will take to carry out a self-monitoring function that meets these requirements.

Rating Factor 4—Leveraging Resources (10 Points)

This factor addresses the extent to which applicants for any of the two funding categories have obtained firm commitments of financial or in-kind resources from other Federal, State, local, and private sources. For every RHED dollar anticipated, you should provide the specific amount of dollars leveraged. In assigning points for this criterion, HUD will consider the level of outside resources obtained for cash or in-kind services that support activities proposed in your application. HUD will award a greater number of points based upon a comparison of the extent of leveraged funds compared to the requested RHED grant. This criterion is applicable to both funding categories under this NOFA. The level of outside resources for which commitments are obtained will be evaluated based on their importance to the total program. You must provide evidence of leveraging by including in the application letters of firm commitment to participate from any entity, including your own organization, that will be providing matching funds to the project. Each commitment described in the narrative of this factor must be in accordance with the definition of “firm commitment” as defined in Section III(A)(2) of this NOFA.

Rating Factor 5—Coordination, Self-Sufficiency and Sustainability (10 Points)

This factor addresses the extent to which your proposed program is coordinated with other ongoing and related activities in the area you propose to serve, how well your program outcomes result in increased independence and empowerment to your beneficiaries, and your organization’s ability to becoming

financially self-sustaining into the future absent any HUD funding.

This factor consists of three elements:

(1) Coordination of activities (4 points). The extent to which you have coordinated your activities with other known organizations that are not directly participating in your proposed work activities, but with which you share common goals and objectives and are working toward meeting these objectives in a holistic and comprehensive manner. The goal of coordination is to ensure that programs do not operate in isolation. The more your activities are coordinated with other ongoing activities in your service area, the more points you will receive.

(2) Self-Sufficiency (3 points). The extent to which your application implements practical solutions within the grant term that result in assisting beneficiaries of grant program funds in achieving independent living, economic empowerment, educational opportunities, housing choice or improved living environments which are free from environmental hazards such as lead hazards, brownfields, overcrowded housing, etc. Applicants that clearly describe the extent to which proposed activities result in increased independence and empowerment for their beneficiaries will receive higher points in this sub-factor.

(3) Sustainability (3 points). The extent to which your program exhibits the potential to be financially self-sustaining by decreasing dependence on RHED funding and relying more on state, local, and private funding so your activities can be continued after your grant award is complete. Applicants that demonstrate a reduced dependence on RHED funds over the life of their award will receive a greater number of rating points for this sub-factor.

RC/EZ/EC Bonus Points (2 points)

HUD will award two bonus points to all applications that include documentation stating that the proposed eligible activities/projects will be located in and serve Federally designated Rural Renewal Communities, Rural Empowerment Zones or Enterprise Communities (Rural EZs/ECs). A listing of Federally designated Rural RCs, EZs and ECs is available on the Internet at <http://www.hud.gov>.

VII. Application Submission Requirements

(A) *Form of Application.* All pages of the application shall be numbered sequentially. Your application must include an original and two copies of the items listed below.

(B) *Application Items.* Your application must contain the items listed in this section. These items include the standard forms and non-standard certifications that can be found in the Appendices to this program section of the SuperNOFA. The items are as follows:

(1) A transmittal letter;
(2) A table of contents;
(3) A signed SF-424 (application form);

(4) A budget for all funds (Federal and Non-Federal) and a breakdown of all Federal funds requested, in the format provided in Appendix A of this NOFA;

(5) Documentation of funds pledged in support of Rating Factor 4—“Leveraging Resources” (which will not be counted in the 15 page limitation);

(6) The required certifications (signed, as appropriate, and attached as an Appendix);

(7) Acknowledgment of the Application Receipt form (submitted with application and returned to you as verification of timely receipt).

(8) If you are a private nonprofit organization, a copy of your organization’s IRS ruling providing tax-exempt status under section 501 of the IRS Code of 1986, as amended.

(9) The attached forms specifying:

(a) Which category of funds, as described in Section III(C), you are applying for.

(b) Which of the five definitions of the term “rural area” set forth in Section III(A)(2) of this NOFA applies to the proposed service area and accompanying documentation as indicated on the form; and

(10) The Environmental Review Assurance.

(11) Narrative Response to Factors for Award

(a) You must describe your organization and the assignment of responsibilities for the work to be carried out under the grant (Rating Factor 1).

(b) You must describe the need and extent of the problem and populations to be served (Rating Factor 2).

(c) You must submit a workplan which describes your soundness of approach and the clear linkage between rural housing and economic development (Rating Factor 3). In addressing this submission requirement, you must:

(i) Describe the activities you propose to undertake to address the needs which have been identified, the linkage between rural housing and economic development, and describe the specific outcomes you expect to achieve.

(ii) Include a management plan which identifies the specific actions you will

take to complete the proposed activities on time and a budget in the format provided which explains the uses of both Federal and non-Federal funds and the period of performance under the grant.

(iii) Include a discussion of the process by which the work accomplished with the grant will be evaluated to determine if the objectives of the grant were met.

(d) You must identify the resources which will be leveraged by the amount of this grant's funding that you are requesting. (Rating Factor 4). To receive the maximum number of points under Rating Factor 4 you must provide evidence of firm commitments. The commitment can be contingent upon HUD site approval following environmental review.

(e) You must describe the extent to which your program reflects a coordinated, community based process of identifying needs and building a system to address these needs, providing program beneficiaries outcomes resulting in increased independence and empowerment, and the potential for your organization to become financially self-sustaining. (Rating Factor 5).

The total narrative response to all factors should not exceed 15 pages and

must be submitted on 8.5" by 11" paper, using a 12 point font size, with lines double spaced and printed only on one side. Please note that although submitting pages in excess of the page limit will not disqualify your application, HUD will not consider or review the information on any excess pages, which may result in a lower score or failure to meet a threshold.

VIII. Corrections to Deficient Applications

The General Section of the SuperNOFA provides the procedures for corrections to deficient applications. After the application due date, HUD may not, consistent with its regulations in 24 CFR part 4, subpart B, consider any unsolicited information you, the applicant, may want to provide. HUD may contact you, however, to clarify an item in your application or to correct technical deficiencies. You should note, however, that HUD may not seek clarification of items or responses that improve the substantive quality of your response to any eligibility or selection factors. Examples of curable (correctable) technical deficiencies include your failure to submit the proper certifications or your failure to submit an application that contains an

original signature by an authorized official. In each case, HUD will notify you in writing by describing the clarification or technical deficiency. HUD will notify applicants by facsimile or by return receipt requested. Applicants must submit clarifications or corrections of technical deficiencies in accordance with the information provided by HUD within 5 calendar days of the date of receipt of the HUD notification. If your deficiency is not corrected within this time period, HUD will reject your application as incomplete, and it will not be considered for funding.

Catalog of Federal Domestic Assistance

The Catalogue of Federal Domestic Assistance number is: 14.250

IX. Authority

The Departments of Veterans Affairs and Housing and Urban Development, and Independent Agencies Appropriations Act, 2002 Pub.L. 107-73, approved November 26, 2001).

Appendix A

The standard and non-standard forms that follow are required for your RHED application.

BILLING CODE 4210-32-C

Appendix A

Checklist of Forms and Certifications

Page Number

- | | |
|--------------------------|---|
| <input type="checkbox"/> | Transmittal Letter |
| <input type="checkbox"/> | Checklist and Submission Table of Contents |
| <input type="checkbox"/> | Standard Form for Application for Federal Assistance (SF-424) |
| <input type="checkbox"/> | Federal Assistance Funding Matrix (HUD-424-M) |
| <input type="checkbox"/> | Assurances - Non-Construction Program (SF-424-B) |
| <input type="checkbox"/> | Assurances - Construction Program (SF-424-D) |
| <input type="checkbox"/> | Statement of Work, including summary and responses to factors for award |
| <input type="checkbox"/> | Budget in support of Rating Factor 3 (HUD-424-CB) |
| <input type="checkbox"/> | Documentation of Funds/In-Kind Services pledged in support of Rating Factor 4 |
| <input type="checkbox"/> | Required Certifications (signed) |
| <input type="checkbox"/> | <input type="checkbox"/> Certification for a Drug-Free Workplace (HUD-50070) |
| <input type="checkbox"/> | <input type="checkbox"/> Certification of Payments to Influence Federal Transactions (HUD-50071) (see 24 CFR part 87, Appendix A) |
| <input type="checkbox"/> | <input type="checkbox"/> Disclosure of Lobbying Activities (SF-LLL) (If required, see 24 CFR part 87, Appendix B) |
| <input type="checkbox"/> | <input type="checkbox"/> Applicant/Recipient Disclosure/Update Report (HUD-2880) |
| <input type="checkbox"/> | <input type="checkbox"/> Certification Regarding Debarment and Suspension (HUD-2992) |
| <input type="checkbox"/> | <input type="checkbox"/> Certification of Consistency with the EZ/EC Strategic Plan (HUD-2990) |

-
- Acknowledgment of Application Receipt (HUD-2993)
(to be returned to applicant)
 - For nonprofit organizations, a copy of the IRS ruling providing tax-exempt status under section 501 of the IRS Code of 1996, as amended
 - Documentation that area served is rural area, as defined in this NOFA
 - The Environmental Review Assurance
 - Client Comments and Suggestions (HUD-2994)

Environmental Review Assurances

The award of funds under this program is subject to the environmental review requirements of 24 CFR part 50. These requirements only apply to grant-funded projects fully or partially funded by HUD, undertaken by grantees and all tiers of subgrantees and subcontractors.

When a project is limited to activities described in 24 CFR 50.19, it does not require an environmental review. All other activities (for example, acquisition of real property, construction and alteration) are subject to an environmental review. Since the approval of the initial grants in this program must occur prior to the identification of properties to be treated, as is provided for in 24 CFR 50.3(h), the applicant hereby agrees that it will assist HUD to comply with 24 CFR part 50, and that the applicant shall:

1. Advise HUD of all projects requiring a review under 24 CFR part 50 prior to their approval and supply HUD with all available and relevant information necessary for HUD to perform for each property any environmental review required by 24 CFR part 50;
2. Carry out mitigating measures required by HUD or select an alternate property or project;
3. Not acquire, rehabilitate, convert, lease, repair or construct property, nor commit or expend HUD or local funds for these program activities on a HUD-assisted project until HUD has completed an environmental review to the extent required under 24 CFR 50 and has given notification of its approval in accordance with 24 CFR 50.3(h)(3); and
4. Include the above requirements in all subgrants and subcontracts.

Signature of Authorized Certifying Official	Applicant
X	
Title	Date

APPENDIX B

**Housing Affordability and Quality Indicators for
Appalachian Regional Commission -Designated Distressed Counties**

State/County	Estimated % of Renters Unable to Afford 2BR FMR ¹	Estimated % of Substandard Housing Units ²
Alabama		
Hale	63%	14.3%
Macon	49%	8.8%
Pickens	58%	10.0%
Georgia		
Elbert	50%	6.5%
Kentucky		
Adair	43%	6.9%
Bath	51%	10.5%
Bell	52%	8.8%
Breathitt	58%	19.8%
Carter	45%	9.0%
Casey	44%	13.2%
Clay	65%	15.6%
Clinton	55%	11.2%
Cumberland	49%	8.6%
Elliott	66%	15.5%
Estill	45%	12.3%
Floyd	44%	6.1%
Green	49%	5.0%
Harlan	66%	9.0%
Jackson	65%	14.8%
Johnson	41%	7.0%
Knott	59%	10.8%
Knox	66%	10.2%
Lawrence	52%	11.0%
Lee	63%	15.3%
Leslie	50%	14.0%
Letcher	58%	8.9%
Lewis	45%	13.7%
Lincoln	45%	9.9%
McCreary	59%	13.4%
Magoffin	69%	11.0%
Martin	63%	7.1%
Menifee	51%	8.4%
Monroe	45%	8.3%
Morgan	51%	9.8%
Owsley	80%	17.7%
Perry	52%	10.7%
Pike	41%	4.6%
Powell	50%	10.9%
Rockcastle	49%	11.5%

**Housing Affordability and Quality Indicators for
Appalachian Regional Commission -Designated Distressed Counties**

State/County	Estimated % of Renters Unable to Afford 2BR FMR ¹	Estimated % of Substandard Housing Units ²
Johnson	48%	7.3%
Meigs	48%	8.0%
Pickett	55%	7.4%
Scott	47%	8.7%
Virginia		
Buchanan	49%	6.7%
Dickenson	62%	8.0%
Lee	53%	10.4%
Russell	50%	6.3%
Wise	53%	5.7%
West Virginia		
Barbour	55%	6.1%
Boone	53%	4.1%
Braxton	48%	8.1%
Calhoun	66%	12.0%
Clay	52%	10.2%
Fayette	44%	5.1%
Gilmer	55%	9.8%
Lewis	49%	4.8%
Lincoln	63%	9.8%
Logan	45%	5.0%
McDowell	68%	8.5%
Mason	43%	5.8%
Mingo	58%	6.6%
Nicholas	55%	5.3%
Pocahontas	45%	7.5%
Raleigh	49%	3.3%
Randolph	45%	5.0%
Ritchie	48%	6.3%
Roane	48%	8.6%
Summers	55%	7.9%
Taylor	49%	4.0%
Upshur	49%	5.6%
Webster	59%	10.2%
Wetzel	43%	5.5%
Wirt	64%	13.5%
Wyoming	58%	5.8%
Mean County-level Indicators	52%	8.7%

APPENDIX C

LOWER MISSISSIPPI DELTA COUNTIES AND PARISHES

ARKANSAS	ILLINOIS	KENTUCKY	LOUISIANA	MISSISSIPPI	MISSOURI	TENNESSEE
Arkansas	Alexander	Ballard	Acadia	Adams	Bollinger	Benton
Ashley	Franklin	Caldwell	Allen	Amite	Butler	Carroll
Baxter	Gallatin	Calloway	Ascension	Attala	Cape Girardeau	Chester
Bradley	Hamilton	Carlisle	Assumption	Benton	Carter	Crockett
Calhoun	Hardin	Christian	Avoyelles	Bolivar	Crawford	Decatur
Chicot	Jackson	Crittenden	Caldwell	Carroll	Dent	Dyer
Clay	Johnson	Fulton	Catahoula	Clairborne	Douglas	Fayette
Cleveland	Massac	Graves	Concordia	Coahoma	Dunkin	Gibson
Craighead	Perry	Henderson	East Baton Rouge	Copiah	Howell	Hardeman
Crittenden	Pope	Hickman	East Carroll	Covington	Iron	Hardin
Cross	Pulaski	Hopkins	East Feliciana	DeSoto	Madison	Haywood
Dallas	Randolph	Livingston	Evangeline	Franklin	Mississippi	Henderson
Desha	Saline	Lyon	Franklin	Grenada	New Madrid	Henry
Drew	Union	Marshall	Grant	Hinds	Oregon	Lake
Fulton	White	McCracken	Iberia	Holmes	Ozark	Lauderdale
Grant	Williamson	McLean	Iberville	Humphreys	Pemiscott	McNairy
Greene		Muhlenberg	Jackson	Issaquena	Perry	Madison
Independence	TOTAL	Todd	Jefferson	Jefferson	Phelps	Obion
Izard	COUNTIES	Trigg	Lafourche	Jefferson Davis	Reynolds	Shelby
Jackson	16	Union	LaSalle	Lafayette	Ripley	Tipton
Jefferson		Webster	Lincoln	Lawrence	St. Genevieve	Weakley
Lawrence		TOTAL	Livingston	Leflore	St. Francois	
Lee	ALABAMA	COUNTIES	Madison	Lincoln	Scott	TOTAL
Lincoln	Barbour		Morehouse	Madison	Shannon	COUNTIES
Lonoke	Bullock	21	Orleans	Marion	Stoddard	21
Marion	Choctaw		Ouachita	Marshall	Texas	
Mississippi	Clarke		Pointe Coupee	Montgomery	Washington	
Monroe	Dallas		Plaquemines	Panola	Wayne	
Ouachita	Greene		Rapides	Pike	Wright	
Phillips	Hale		Richland	Quitman		
Poinsett	Lowndes		St. Bernard	Rankin	TOTAL	
Prairie	Macon		St. Charles	Sharkey	COUNTIES	
Pulaski	Marengo		St. Helena	Simpson	29	GRAND
Randolph	Perry		St. James	Sunflower		TOTAL
St. Francis	Pickens		St. John the	Tallahatchie		235
Searcy	Russell		Baptist	Tate		
Sharp	Sumter		St. Landry	Tippah		
Stone	Washington		St. Martin	Tunica		
Union	Wilcox		Tangipahoa	Union		
Van Buren			Tensas	Walthall		
White			Union	Warren		
Woodruff	TOTAL		Washington	Washington		
	COUNTIES		West Baton Rouge	Wilkinson		
TOTAL	16		West Carroll	Yalobusha		
COUNTIES			West Feliciana	Yazoo		
			Winn			
			TOTAL			
			PARISHES			
			45	TOTAL		
				COUNTIES		
				45		