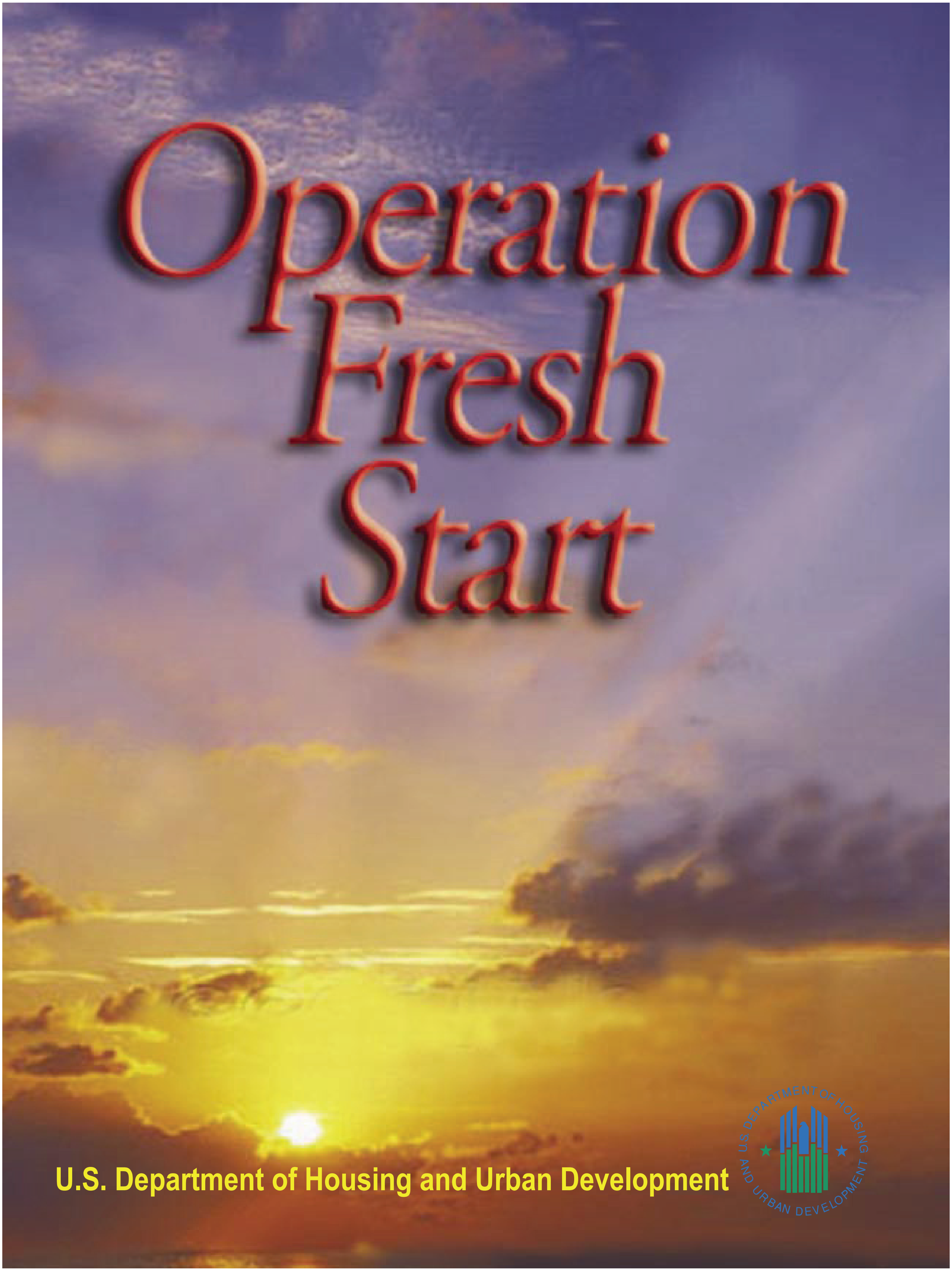

Operation Fresh Start

U.S. Department of Housing and Urban Development

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

U. S. Department of Housing and Urban Development
Regional Director
Region IV

February 21, 2006

TO: Mayors and Other Interested Parties

FROM: Bob Young, Regional Director, Atlanta Office

As a former mayor myself, I understand the challenges and opportunities that lie ahead for your city under base realignment and closure (BRAC). We at the U.S. Department of Housing & Urban Development wish to assist your administration with an initiative we call: *"Operation Fresh Start."*

As a first step, we have prepared the enclosed tool kit to make you aware of some of the resources available to your community through HUD. Some of these may be familiar to you, and others may not. This tool kit is also available on-line at: www.hud.gov/ofs. The links at this site will enable you to get more detailed information for each of the programs.

Working through our local field offices, the HUD team is available to you and your local redevelopment authority to help navigate our programs and processes. Our staff also offers a variety of expertise in developing partnerships in both the public and private sectors.

I trust you will find our tool kit helpful. Please do not hesitate to contact me directly should you have any immediate questions or concerns at 404-331-5001 x2008.

1. ECONOMIC DEVELOPMENT

COMMUNITY DEVELOPMENT BLOCK GRANTS (CDBG)

The program provides annual grants on a formula basis to entitled cities and counties to develop viable urban communities by providing decent housing and a suitable living environment and by expanding economic opportunities, principally for low- and moderate-income persons. The program is authorized under Title 1 of the Housing and Community Development Act of 1974, as amended.

HUD awards grants to entitlement community grantees to carry out a wide range of community development activities directed toward revitalizing neighborhoods, economic development, and improved community facilities and services.

Entitlement communities develop their own programs and funding priorities. However, grantees must give maximum feasible priority to activities which benefit low- and moderate-income persons. A grantee may also carry out activities which aid in the prevention or elimination of slums or blight. Additionally, grantees may fund activities when the grantee certifies that the activities meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community where other financial resources are not available to meet such needs. CDBG funds may not be used for activities which do not meet these broad national objectives.

Eligible grantees are as follows: principal cities of metropolitan statistical areas (MSAs); other metropolitan cities with populations of at least 50,000; and qualified urban counties with populations of at least 200,000 (excluding the population of entitled cities) are entitled to receive annual grants.

HUD determines the amount of each entitlement grant by a statutory dual formula which uses several objective measures of community needs, including the extent of poverty, population, housing overcrowding, age of housing, and population growth lag in relationship to other metropolitan areas.

CDBG funds may be used for activities which include but are not limited to: acquisition of real property; relocation and demolition; rehabilitation of residential and non-residential structures; construction of public facilities and improvements, such as water and sewer facilities, streets, neighborhood centers, and the conversion of school buildings for eligible purposes; public services, within certain limits; activities relating to energy conservation and renewable energy resources; and provision of assistance to profit-motivated businesses to carry out economic development and job creation/retention activities.

www.hud.gov/offices/cpd/communitydevelopment/programs/entitlement/index.cfm

HOME

HOME provides formula grants to states and localities that communities use—often in partnership with local nonprofit groups—to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low-income people.

HOME is the largest federal block grant to state and local governments designed exclusively to create affordable housing for low-income households. Each year it allocates approximately $2 billion among the states and hundreds of localities nationwide. HOME's requirement that participating jurisdictions (PJs) match 25 cents of every dollar in program funds mobilizes community resources in support of affordable housing.

HOME funds are awarded annually as formula grants to participating jurisdictions. HUD establishes HOME Investment Trust Funds for each grantee, providing a line of credit that the jurisdiction may draw upon as needed. The program's flexibility allows states and local governments to use HOME funds for grants, direct loans, loan guarantees or other forms of credit enhancement, or rental assistance or security deposits.

States are automatically eligible for HOME funds and receive either their formula allocation or $3 million, whichever is greater. Local jurisdictions eligible for at least $500,000 under the formula ($335,000 in years when Congress appropriates less than $1.5 billion for HOME) also can receive an allocation. Communities that do not qualify for an individual allocation under the formula can join with one or more neighboring localities in a legally binding consortium whose members' combined allocation would meet the threshold for direct funding. Other localities may participate in HOME by applying for program funds made available by their State.

The incomes of households receiving HUD assistance must not exceed 80 percent of the area median. The eligibility of households for HOME assistance varies with the nature of the funded activity.

Participating jurisdictions may choose among a broad range of eligible activities, using HOME funds to provide home purchase or rehabilitation financing assistance to eligible homeowners and new homebuyers; build or rehabilitate housing for rent or ownership; or for "other reasonable and necessary expenses related to the development of non-luxury housing," including site acquisition or improvement, demolition of dilapidated housing to make way for HOME-assisted development, and payment of relocation expenses. This assistance may be renewed. Up to 10 percent of the PJ's annual allocation may be used for program planning and administration.

www.hud.gov/offices/cpd/affordablehousing/programs/home/index.cfm

AMERICAN DREAM DOWNPAYMENT INITIATIVE (ADDI)

Under this program, up to $200 million is provided annually for fiscal years 2004-2007 to increase the homeownership rate, especially among lower income and minority households. ADDI provides funds to eligible first-time homebuyers to help them with their downpayment and closing costs.

www.hud.gov/offices/cpd/affordablehousing/programs/home/addi/index.cfm

SECTION 108

Section 108 is the loan guarantee provision of the CDBG program. Under this section, HUD offers communities a source of financing for housing rehabilitation, economic development, and large-scale physical development projects. This makes it one of the most potent investment tools that HUD offers to local governments. It allows them to transform a small portion of their CDBG funds into federally guaranteed loans large enough to pursue physical and economic revitalization projects that can renew entire neighborhoods. Such public investment is often needed to inspire private economic activity, providing initial resources or simply the confidence that private firms and individuals may need to invest in distressed areas. Local governments borrowing funds guaranteed by Section 108 must pledge their current and future CDBG allocations to cover the loan amount as security for the loan.

Loan commitments are often paired with Economic Development Initiative (EDI) or Brownfield Economic Development Initiative (BEDI) grants, which can be used to pay predevelopment costs. They can also be used as a loan loss reserve, to write-down interest rates, or to establish a debt service reserve.

Metropolitan cities and urban counties that receive entitlement grants may apply directly to HUD for loan guarantee assistance. Non-entitlement communities under the state CDBG program may also apply but must have a pledge of their state's CDBG funds.

www.hud.gov/offices/cpd/communitydevelopment/programs/108/index.cfm

BROWNFIELDS ECONOMIC DEVELOPMENT INITIATIVE (BEDI)

BEDI is a competitive grant program designed to assist cities with the redevelopment of abandoned, idled, and underused industrial and commercial facilities where expansion and redevelopment is burdened by real or potential environmental contamination. HUD emphasizes the use of BEDI and Section 108 loan guarantee funds to finance projects and activities that will provide near-term results. HUD does not encourage applications whose scope is limited only to site acquisition and/or remediation (i.e., land banking), where there is no immediately planned redevelopment. BEDI grants must be used in conjunction with a new Section 108 guaranteed loan commitment. There is a cap of $2 million per BEDI award. CDBG entitlement communities and non-entitlement communities may apply for and receive grants under the BEDI program.

www.hud.gov/offices/cpd/economicdevelopment/programs/bedi/index.cfm

RENEWAL COMMUNITIES (RC)

The HUD secretary has designated 40 renewal communities. In Region IV, the RCs are located in: Atlanta, GA; Charleston, SC; Chattanooga, TN; eastern Kentucky; Greene-Sumter Counties, AL; and Memphis, TN. State and local governments in which a renewal community is located must promise to take at least four of the following actions: reduce taxes/fees, make local services more efficient, implement crime reduction strategies, remove or streamline governmental requirements, involve private entities to create jobs, and give or sell at discounts surplus realty. In return, the following tax incentives would be available for the RCs: a zero-percent capital gains rate, employment tax credits, additional Section 179 tax deductions and accelerated depreciation, and extension of work opportunity tax credits. Businesses that hold property in RCs can avoid 100% of their capital gains for five years.

www.hud.gov/offices/cpd/economicdevelopment/programs/rc/index.cfm

NEW MARKETS TAX CREDITS (NMTC)

Administered by the Department of the Treasury, the NMTC program permits taxpayers to receive a credit against federal income taxes for making qualified equity investments in designated community development entities (CDEs). Substantially all of the qualified equity investment must in turn be used by the CDE to provide investments in low-income communities. The credit provided to the investor totals 39% of the cost of the investment and is claimed over a seven-year period. Investors may not redeem their investments in CDEs prior to the conclusion of the seven-year period.

www.cdfifund.gov/programs/programs.asp?programID=5

Housing Finance:
Commercial

2. HOUSING FINANCE: COMMERCIAL

Section 221(d)(3) and 221(d)(4)

HUD-FHA insures mortgages made by private lending institutions to help finance construction or substantial rehabilitation of multifamily (five or more units) rental or cooperative housing for moderate-income households. Section 221(d)(3) is available to non-profit borrowers. Section 221(d)(4) to profit-motivated sponsors. The former qualifies for a 100% loan-to-value and the latter 90%. Both are non-recourse loans, i.e., loans in which the only remedy available to the lender in the event of the borrower's default is to foreclose on the collateral/project; the borrower is not personally liable for repayment. Amortization is up to 40 years.

Link: www.hud.gov/offices/hsg/mfh/progdesc/rentcoophsg221d3n4.cfm

Section 207/223(f)

HUD-FHA insures mortgages to facilitate the purchase or refinancing of existing multifamily rental housing, which may require repair, for moderate-income renters. Amortization of this non-recourse loan is up to 35 years, and the loan-to-value is up to 85%.

Link: www.hud.gov/offices/hsg/mfh/progdesc/purchrefi223f.cfm

Section 232

HUD-FHA insures mortgage loans to facilitate new construction or substantial rehabilitation of nursing homes, intermediate care facilities, board and care homes, and assisted living facilities. Amortization of this non-recourse loan is up to 40 years and the loan-to-value is up to 95%.

Link: www.hud.gov/offices/hsg/mfh/progdesc/nursingalcp232.cfm

Low Income Housing Tax Credits (LIHTC)

The LIHTC program was enacted in 1986 to provide the private market with an incentive to invest in affordable rental housing. Federal housing tax credits are awarded to developers of qualified projects. Developers then sell these credits to investors to raise capital/equity for their projects. This equity reduces what the developer would otherwise have to borrow. Because debt service is lower, the developer can in turn offer lower, more affordable rents. Tax credits are subtracted directly from one's tax liability dollar for dollar.

Each year, the IRS allocates housing tax credits to designated state agencies (usually state housing finance agencies). They in turn through a competitive process award the credits to developers. Each state is limited to a total annual housing tax credit allocation of $1.90 per resident, with only the first year of the 10 years of tax credits counting against the allocation. In the Gulf

Opportunity Zone, comprised of the counties and parishes in Louisiana, Mississippi, and Alabama affected by Hurricane Katrina, allocations of LIHTCs have been substantially increased in 2006, 2007, and 2008. The emergency allocation is $18 multiplied by each state's population. This amount is more than nine times larger than the current-law allocation.

The LIHTC projects must comply with a number of requirements regarding tenant income levels, gross rents, and occupancy.

www.hud.gov/offices/cpd/affordablehousing/training/lihtc/basics/work.cfm

Housing Finance:
Residential

3. HOUSING FINANCE: RESIDENTIAL

Section 203(b)

Through this program, HUD-FHA insures mortgages made by qualified lenders to people purchasing or refinancing a home of their own. FHA's mortgage insurance, protecting the lender from loss, encourages lenders to make mortgages to otherwise creditworthy borrowers who might not be able to meet conventional underwriting requirements. Downpayment is as little as 3%. Many closing costs can be financed. And some lender fees charged to the borrower are restricted. HUD sets limits on the amount that may be insured. The 2006 FHA mortgage limits range from $200,160 in standard areas to $362,790 in high cost areas. These loan limits change annually and are benchmarked to those of the government sponsored enterprises, Fannie Mae and Freddie Mac.

Anyone, without regard to income and intending to use the property as his/her residence, is eligible to apply for an FHA insured mortgage through FHA approved lenders.

www.hud.gov/offices/hsg/sfh/ins/203b--df.cfm

Section 203(k)

203(k) is HUD's primary program for the rehabilitation and repair of single family properties. Most mortgage financing plans provide only permanent financing. That is, the lender will not usually close the loan and release the mortgage proceeds unless the condition and value of the property provide adequate loan security. When rehabilitation is involved, this means that a lender typically requires the improvement to be finished before a long-term mortgage is made. When a homebuyer wants to purchase a house in need of repair, he/she usually has to obtain financing first to purchase the dwelling; additional financing to do the rehabilitation construction; and a permanent mortgage when the work is completed to pay off the interim loans with a permanent mortgage. Often the interim financing (the acquisition and construction loans) involves relatively high interest rates and short amortization periods. The 203(k) was designed to address this situation. The borrower can get just one mortgage loan, at a long-term fixed (or adjustable) rate, to finance both the acquisition and the rehabilitation of the property. Rehabilitation must exceed $5,000.

www.hud.gov/offices/hsg/sfh203k/203kabou.cfm

Energy Efficient Mortgage Insurance

HUD-FHA provides additional mortgage insurance for qualified borrowers to purchase or refinance a principal residence and incorporate the cost of energy-efficient improvement into the mortgage. The borrower does not have to qualify for the additional money and does not make a downpayment on it. The cost of the energy-efficient improvements that may be eligible for financing into the mortgage is the greater of 5% of the property's value (not to exceed $8,000) or $4,000. The final loan amount may exceed the maximum mortgage limit by the amount of the energy-efficient improvements.

www.hud.gov/offices/hsg/sfh/eem/energy-r.cfm

Housing Counseling (Section 106)

HUD is authorized to counsel homebuyers, homeowners, and tenants. The department does this through approximately 1,700 approved counseling agencies, which are partially funded by HUD. Topics include but not limited to: purchase or rental of housing, budgeting, credit counseling, home maintenance, and prevention of default and delinquencies. One of the benefits for first-time homebuyers, after attending such sessions from approved counseling agencies, is that they will then qualify for downpayment assistance, usually funded by the federal government through state finance agencies.

www.hud.gov/offices/hsg/sfh/hcc/hcc_home.cfm

Section 203(h)

HUD-FHA provides mortgage insurance for victims in presidentially designated disaster areas. 203(h) insured loans require no downpayment. Borrowers are eligible for 100% financing. Closing costs and prepaid expenses must be paid by the borrower in cash or paid through premium pricing by the seller, subject to a 6% limitation on seller concessions. Lenders collect from the borrowers an up-front mortgage insurance premium (which may be financed) at the time of the purchase, as well as monthly premiums that are not financed but are added to the regular mortgage payments.

www.hud.gov/offices/hsg/sfh/ins/203h-dft.cfm

Section 255, Home Eqiuity Conversion Mortgage (HECM)

Under the HECM program, HUD-FHA insures reverse mortgages that allow homeowners who are 62 years of age or older to convert their home equity into income. Reverse mortgages provide a valuable financing alternative for homeowners of this type who wish to remain in their homes but have become "house-rich and cash-poor." Any lender authorized to make HUD-FHA insured loans may originate reverse mortgages.

Borrowers may choose from among five payment options:

1. tenure, by which the borrower receives monthly payments from the lender for as long as the borrower lives and continues to occupy the home as a principal residence;
2. term, by which the borrower receives monthly payments for a fixed period selected by the borrower;
3. line of credit, by which the borrower can make withdrawals up to a maximum amount, at times and in amounts of the borrower's choosing;
4. modified tenure, by which the tenure option is combined with a line of credit;
5. modified term, by which the term option is combined with a line of credit.

Homeowners whose circumstances change can restructure their payment options for a nominal fee of $20.

The borrower retains ownership of the property and may sell the home and move at any time, keeping the sales proceeds in excess of the mortgage balance. The borrower cannot be forced to sell the home to pay off the mortgage, even if the mortgage balance grows to exceed the value of the property. An FHA-insured reverse mortgage need not be repaid until the borrower moves, sells, or dies. When the loan is due and payable, if the loan exceeds the value of the property, the borrower (or the heirs) will owe no more than the value of the property.

Unlike ordinary home equity loans, a HUD-FHA reverse mortgage does not require repayment as long as the home is the borrower's principal residence. Lenders recover their principal, plus interest, when the home is sold. The remaining value of the home goes to the homeowner or to his or her survivors. You can never owe more than your home's value.

Income from the reverse mortgage is tax-free and will not affect the borrower's Social Security or Medicare benefits.

www.hud.gov/offices/hsg/sfh/hecm/hecmabou.cfm

Housing Rental Assistance

4. HOUSING RENTAL ASSISTANCE

Public Housing

Public housing was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Public housing vary, from scattered single family houses to highrise apartments. Approximately 1.3 million households live in public housing, which are managed by 3,300 HUD-funded public housing authorities (PHAs). Eligibility is based on household income. Rental and utility charge to a tenant is a maximum of 30% of his/her adjusted income. Due to limited supply of public housing units, existing waiting lists may be extensive. Income eligible households may apply directly to a local PHA.

www.hud.gov/renting/phprog.cfm

Housing Choice Vouchers

HUD provides rental assistance to income-eligible households through vouchers administered by PHAs. These vouchers allow very low-income households to choose and lease housing in the private market. Eligibility is based on household income. Rental and utility charge to a tenant is a maximum of 30% of his/her adjusted income. 75% of newly available vouchers must go to families with incomes below 30% of the area median income. Due to limited supply, existing waiting lists may be extensive. Income eligible households may apply directly to a local PHA or the appropriate state agency.

www.hud.gov/offices/pih/programs/hcv/tenant.cfm

Development Opportunities

HUD has not authorized any development funding for new public housing in recent years. Additionally, the number of public housing units that a PHA can manage is limited by law. PHAs can replace demolished dwelling units. PHAs, within certain criteria and within the existing funding mechanism, determine the requirement to replace demolished public housing dwelling units. An example of recent public housing development to replace demolished dwelling units is the Atlanta Housing Authority's development of Centennial Place adjacent to Georgia Tech. Centennial Place is a mixed-income, mixed-financed development. The development was funded by private dollars, federal dollars, and tax credit incentives. Included in most mixed-financed communities are public housing units, tax credit units, and market-rate units. Local PHAs experienced in such developments are the appropriate points of contact to pursue such initiatives.

www.hud.gov/offices/pih/programs/ph/hope6/mfph/index.cfm

5. HOMELESS PROGRAMS

Emergency Shelter Grants (ESG)

Based on the CDBG formula, HUD provides grants to states, metropolitan cities, urban counties, and territories to increase both the number and quality of emergency shelters for homeless individuals and families. Eligible activities include renovation or conversion of buildings. With certain limits, grantees may spend funds on essential social services for the homeless and homeless prevention efforts. Funds may also be spent on operating costs.

www.hud.gov/offices/cpd/homeless/programs/esg/index.cfm

Shelter Plus Care (S+C)

S+C grants provide rental assistance for homeless people with disabilities, primarily those with serious mental illness, chronic problems with alcohol and/or drugs, and AIDS. Each dollar of rental assistance must be matched by dollar provided by the grantee from federal or private sources to be used for supportive services. Funds are awarded by a nationwide competition.

www.hud.gov/offices/cpd/homeless/programs/splusc/indes.cfm

Supportive Housing Program

HUD provides grants for new construction, acquisition, rehabilitation, or leasing of buildings to provide transitional or permanent housing, as well as supportive services to homeless individuals and families. These grants may also be used to fund a portion of annual operating costs and supportive services and to obtain technical assistance. Any state, local government, or non-profit organizations may apply.

www.hud.gov/offices/cpd/homeless/programs/shp/index.cfm

Surplus Federal Property

HUD collects information from federal agencies about their un-utilized, under-utilized, excess, and surplus properties and determines which are suitable for use to assist homeless persons. Every Friday HUD publishes a Federal Register notice listing the available properties. States, local governments, and non-profits may apply to the Department of Health and Human Services to obtain the properties.

www.hud.gov/offices/cpd/homeless/programs/t5/index.cfm

6. FAIR HOUSING

Title VIII

The Fair Housing Act prohibits discrimination in housing based on race, color, religion, sex, national origin, disability, or familial status. Anyone who believes that he/she has been discriminated against may file a complaint with any HUD office in person, by mail, or by telephone (800 669-9777), within one year after the alleged discrimination has occurred. HUD or an equivalent state or local agency will investigate and attempt to conciliate the complaint. If it is not conciliated and it appears that discrimination has occurred, then HUD will issue a charge. A HUD administrative law judge will hold a hearing, unless either party chooses to take a case to federal district court.

http://www.hud.gov/complaints/housediscrim.cfm

Staff Contacts

Alabama
CINDY YARBROUGH, Field Office Director
950 22nd St North, Suite 900
Birmingham, AL 35203-5302
(205) 731-2617
cindy_s._yarbrough@hud.gov

Florida–Miami
ARMANDO FANA, Field Office Director
909 SE First Avenue
Miami, FL 33131
(305) 536-4456
armando_fana@hud.gov

Florida–Jacksonville
J. NICHOLAS SHELLEY, Field Office Director
400 W. Bay Street, Suite 1015
Jacksonville, FL 32202
(904) 232-2627
j._nicholas_shelley@hud.gov

Florida–Orlando
PAUL C. AUSLEY, JR., Field Office Director
3751 Maguire Boulevard, Room 270
Orlando, FL 32803-3032
(407) 648-6441
paul_c._ausley@hud.gov

Florida–Tampa
KAREN JACKSON SIMS, Field Office Director
500 E. Zack Street, Suite 402
Tampa, FL 33602
(813) 228-2026
karen_jackson_sims@hud.gov

Georgia
BOB YOUNG, Regional Director
40 Marietta Street
Atlanta, GA 30303-2806
(404) 331-5001 x2008
bob_young@hud.gov

CHARLES GARDNER, Director, Homeownership Center
(404) 331-5001 x2178
charles_e._gardner@hud.gov

BOB REAVIS, Director, Multifamily Hub
(404) 331-5001 x2188
robert_w._reavis@hud.gov

BOYCE NORRIS, Director, Public and Indian Housing
(404) 331-5001 x2434
boyce_norris_jr@hud.gov

JAMES SUTTON, Director, Fair Housing
(404) 331-5001 x2526
james_n._sutton@hud.gov

Kentucky
KRISTA MILLS, Field Office Director
601 West Broadway
Louisville, KY 40202
(502) 582-5251
krista_mills@hud.gov

Mississippi
CASSANDRA TERRY, Acting Field Office Director
100 W. Capitol Street, Room 910
Jackson, MS 39269-1096
(601) 965-4757
cassandra_c._terry@hud.gov

North Carolina
EDWARD ELLIS, Field Office Director
1500 Pinecroft Road, Suite 401
Greensboro, NC 27407-3838
(336) 547-4001
edward_d._ellis@hud.gov

Puerto Rico
MICHAEL COLON, Field Office Director
235 Federico Costa Street, Suite 200
San Juan, PR 00918
(787) 766-5400
michael_a._colon@hud.gov

South Carolina
WILLIAM DUDLEY GREGORIE, Field Office Director
1835 Assembly Street, 13th Floor
Columbia, SC 29201-2480
(803) 253-3292
william_d._gregorie@hud.gov

Tennessee–Knoxville
MARK BREZINA, Field Office Director
710 Locust Street, SW, Suite 300
Knoxville, TN 37902-2526
(865) 545-4384
mark_j._brezina@hud.gov

Tennessee–Memphis
YVONNE LEANDER, Field Office Director
200 Jefferson Avenue, Suite 300
Memphis, TN 38103-2389
(901) 544-3367
yvonne_f._leander@hud.gov

Tennessee–Nashville
WILLIAM DIRL, Field Office Director
235 Cumberland Bend, Suite 200
Nashville, TN 37228-1803
(615) 736-5600
william_h._dirl@hud.gov

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 under a variety of HUD programs at a single time. Each program NOFA contained in the Super NOFA describes one or more funding opportunities in detail. The SuperNOFA, published in the Federal Register in the first half of each year, is the official legal document.

Competitive grant programs allow applicants to request funding directly from HUD by submitting an application for each program for which they are eligible. Each application submitted competes with all other applications submitted for that program, and those that best meet the funding criteria may be selected. However, due to the limited amount of funds allocated for each program, not all eligible applications may be funded.

Most programs announced in the SuperNOFA use five criteria: capacity, need/extent of the problem, soundness of approach, leveraging resources, and achieving results and program evaluation.

Although HUD is prohibited from awarding funding to ineligible applicants, ineligible groups with expertise may partner with an eligible entity to apply.

HUD is transitioning to an electronic grant application system. This system requires applicants to submit applications for federal grants electronically through the www.Grants.gov website. There are two key features on this site: find grant opportunities and apply for grants. Everything else on the site is designed to support these two features. Following are the basic steps to take:

1. Find a grant opportunity.
2. Download an application package. To view the application package, you will need to first download and install the free program, PureEdge Viewer.
3. Prior to application submission, each applicant must obtain a DUNS number and register with the Central Contractor Registration (CCR). To obtain a DUNS number you can call 1 866 705-5711. To register with CCR, call 1 888 227-2423.
4. Register with the Credential Provider to obtain a username and password.
5. Register with Grants.gov
6. Log on to Grants.gov to verify if you registered successfully, to check application status, and to update information in your applicant profile.

If you have questions or need assistance, call the Grants.gov help desk at (800) 518-GRANTS or email support@grants.gov.

7. STAFF / SUPER NOFA / GRID (continued)

What (Tools)	Who	How	When
Economic Development			
CDBG	State, eligible counties and municipalities	Formula grants	Annually
HOME	State, eligible counties and municipalities	Formula grants	Annually
Section 108	State, eligible counties and municipalities	Loan applications	Continuous
ADDI	HOME participating jurisdictions	Formula grants	Annually
BEDI	Entitlement and non-entitlement communities	Competitive grants, SuperNOFA	Annually (spring)
RC/EZ/EC	State and local governments (designated census tracts)	Competitive grants, SuperNOFA	Annually
NMTC	For profit entities, community development entities, Treasury	Tax credits	Annually
Housing Finance Commercial			
221d4	For profit developers, approved lenders	Loan applications	Continuous
221d3	Non-profit organizations, approved lenders	Loan applications	Continuous
207/223f	For profit developers, approved lenders	Loan applications	Continuous
Section 232	For profit developers, approved lenders	Loan applications	Continuous
LIHTC	For profit entities (developers and other businesses), approved lenders, state finance agencies, Treasury	Tax credit applications	Annually
Housing Finance Residential			
203b	Households, approved lenders	Loan applications	Continuous
203k	Households, approved lenders	Loan applications	Continuous
EEM	Households, approved lenders	Loan applications	Continuous
HECM (255)	Seniors, approved lenders	Loan applications	Continuous
203h	Disaster victims, approved lenders	Loan applications	Continuous
Housing Counseling	Non-profit organizations, households	Competitive grants, SuperNOFA	Annually
Assisted Rental Housing			
Section 8 Vouchers	Households, public housing authorities, state	Formula subsidies	Annually
Public Housing	Households, public housing authorities	Formula subsidies	Annually
Development Opportunities	Municipalities, public housing authorities, state finance agencies, Treasury	Tax-credits, municipal revenue bonds	Continuous
Homeless			
ESG	Eligible states, counties, municipalities	Formula grant	Annually
S+C	Eligible states, counties, municipalities	Competitive grants, SuperNOFA	Annually (spring)