

ANDREA HENDRICKS:

Hello, everyone. I am Andrea Hendricks, and I am a program analyst in the Grants and New Funding branch in the Office of Housing and Headquarters. I'm coming to you today to present to you a webinar for the Capital Advance Section 811 Housing for the Disabled Program. This webinar is intended to give you a brief overview of the application requirements for this funding round to provide housing for the disabled.

I'm very excited to bring this opportunity to you. I held two headquarters from the Birmingham office, where my background is in providing assistance and reviewing applications for not only the Section 811 program, but the Section 202 program as well. Back before 1992, I believe, this program was combined into one, where we had-- it was called the Section 2028. So it provided housing for disabled and elderly in one building.

And around the first part of the '90s, Congress decided to split these programs into two separate programs. So we have the 202, that services the elderly, and the 811, that services the disabled. They're basically the same program. It's just a different clientele that we service.

So before the '90s, the program was actually a loan, where the government gave non-profit entities funds in the form of a loan to do these programs. But then we turned around and gave them the money to pay the loan. Well, that didn't make a whole lot of sense. So someone got enough wisdom to say, let's just split the programs into and make them grant programs. So that's what we've done.

The Section 811 Capital Advance Program is a great program. It provides much-needed housing to a vulnerable population. I'll give you a little anecdote of something that happened to me early in my career, when I first started in multifamily housing, and I had to go do a seminar in person at a place called Lakeshore Foundation. And my audience were people who had children with disability.

And when I stood there, and I looked in those people's faces, that's when the gravity of what I do really impacted me. And I realized that this program is very, very important, and it's much needed housing. Those parents just looked and wondered, what's going to happen to my child when I'm no longer able to care for them or when I'm no longer here?

And that's when I realized that the 811 program is a really important component of the things we do at HUD. I've done other things at HUD. I've worked on the insured side. But by far, this program gives me the most job satisfaction because I see that our tax dollars are really working to provide housing to a much-needed population. And I'm happy to be a part of this process.

I'm not going to take up much more of your time with an introduction. I want to jump right into doing my webinar to give you information that you need to try to make sure that your applications are successful. So without further ado, I'm going to turn off my video because I think you'd much rather see the information that I have to present to you rather than me. So just a moment, and I'm ready to get started.

Again, this webinar is to present information on the FY23 Section 811 Supportive Housing for the Disabled Notice of Funding Opportunity, which I will refer to as the NOFO. The resource is prepared by Technical Assistance Providers and is only intended to provide an overview of guidance. This is not all-encompassing. I would highly encourage you to read the NOFO. Read it, and then read it again, and then even read it a third time, to make sure that you're getting all of the information you need, so that your application will be a successful one.

This webinar is being recorded. The recording and the slides will be made available to you on the HUD Exchange Learning Management System web page. I encourage you, as you're going through your application process, to refer back to this video. And again, I'm going to say this 100 times during this presentation. Refer back to your NOFO.

If you have any questions, those should be submitted in writing to the Questions feature on your Zoom webinar control panel. Questions will be addressed at a later date and a frequently asked questions document, that will be posted to the HUD Learning Exchange, also. And I will say this. Later in the presentation, I'm going to give you a mailbox address, and if you have any questions, feel free to send those questions to the mailbox.

But the one caveat with that is that we cannot assist you in preparing your application. We can only answer general clarifying questions. Now, if there's a question that we can't answer, we're going to let you know, this is a question that we can't answer. And the reason why we have to be this way is because of the HUD Reform Act.

This is a competition. It's highly competitive, and so it would not be fair to give specific assistance to any one applicant. But if there's a question that we deem answerable, we're going to answer it to you directly, and we'll put it on the frequently asked questions post, so that everyone can take advantage of the answer to the question.

For today's agenda, I'm going to briefly describe to you the FY23 Section 811 funding opportunity. I'm going to go over the differences between this year's NOFO and the one that we last published. I'm going to give you some help for hints for preparing your application. I'm going to tell you about the NOFO requirements, the rating factors, and how your applications will be reviewed, and how they will be awarded.

So again, welcome to the FY23 Section 811 Supportive Housing for the Disabled Notice of Funding Opportunity webinar. A description of this funding opportunity-- for FY23, the Section 811 Supportive Housing for the Disabled Program has a specific NOFO for reference number that you'll use to find the grant on grants.gov. And that is FR, which stands for Federal Register, 6700-N-49. So please make note of that number because when you go to grants.gov to find this particular funding opportunity, that is the number that you will need to find it.

The applications will be due at 11:59:59 PM Eastern Standard Time on February the 12th, 2024. Eligible applicants are those that are nonprofit organizations that have tax exempt status under Section 501(c)(3) or 501(c)(4) of the IRS Tax Code.

This year, we have available for funding \$106 million. Actually, if you go to the appropriations law for this fiscal year, you will see \$212 million. Those funds were split between this program, the Capital Advance Program, and our other 811 program Project Rental Assistance. But for this iteration of this grant, you have \$106 million.

That total funding can be used for the development of rental housing for very low-income persons who are 18 years of age or older and they're disabled by definition of the Social Security definition. The Capital Advance funds can be used to construct, reconstruct, or rehab, or for the acquisition of a structure with or without rehab. So in other words, you can build something new. You can take an old building and rehab it. You can do many things with this program, but the funds cannot be used to construct or operate assisted living facilities.

Capital Advance funds bear no interest, and repayment is not required if the housing remains available for occupancy by very low-income, disabled persons for at least 40 years. That's a pretty good deal. We're going to give you the money not only to build the house, and subject to congressional appropriations in the future, we'll give you money in the form of operating subsidy. And I'll go over that a little bit later in my presentation.

The Capital Advance funds requested may not exceed the total development cost, as published by HUD. And this is determined by the building and unit size. And I want to give you a little caveat. The total development cost limits that were published in the NOFO are for the ones for 2022. We've updated those. So we're going to post a link to the updated total development cost limits on our HUD Exchange, and there will possibly be an amendment to this NOFO.

But at a minimum, I know that we will post them on the HUD Exchange. And at a maximum, we'll correct the NOFO and post them there. So I just wanted to make you aware of that the total development cost limits have changed.

Now, that is the component of this grant that gives you the money for the bricks and sticks, the money to build the property. Then after you get the property built, we're going to come along and give you funds for what we call Project Rental Assistance. Or the nickname for it that we have for it is our PRAC. And these funds provide ongoing operating assistance to maintain affordable covered units.

The PRAC funds are used to cover the difference between the tenant's contribution toward rent and the HUD-approved operating cost. And each year, these PRAC funds can be adjusted in their budget base. So once you get up and running, you'll submit a budget yearly to HUD. That budget will be reviewed, and that is how any rent increases are given to the property, is by HUD reviewing your budget-based rent increase. Applicants must request a Capital Advance amount and identify the number of units that you wish to develop under the PRAC.

How is the Section 202 NOFO different from the last NOFO? Well, this NOFO provides greater specificity around the building design and the supportive services component of the grant. We've used updated ASTM language in the Phase I environmental requirements. And ASTM is the agency that is charged with making sure that all the environmental requirements are the same. And so you'll be provided with a link to that information later in the presentation.

It requires the use of HUD's Environmental Review Online System, that we refer to as HEROS. You know we love our acronyms in the government, so our Environmental Review System is called HEROS. That is a mandatory requirement, and I'll go briefly over that also. And then in another presentation, one of my colleagues will go in-depth and tell you what you need to do to get your Environmental Review to us.

This is a good thing. The next thing is that the maximum Capital Advance funds per award has increased from 2.5 million to 5 million. So we've doubled the amount of funds available for you to construct these properties. We realize that inflation has affected building costs around the country. So we're going to give you all up to \$5 million to actually construct the projects. And that doesn't take into account the PRAC dollars.

We've updated the requirements regarding the statement of need. You've got to tell us why you need this program in your area, why you need this housing in the area that you wish to put it. So we've updated those requirements.

We've adjusted the point levels throughout the application from the last one. We've replaced the leveraging of resources with committed sources of funds as a rating factor. And one of my colleagues will go in-depth into what we mean when we say committed sources of funds.

We've removed opportunity zones and promise zones as a category for preference points. We've added physical design to our rating factors. We've added environmental justice and climate change as preference points.

And one very important change is that we've gone from using the DUNS number as an identifier to using the UEI number. And then you obtain that through sam.gov. The UEI number is-- every entity that does business with the government has to use this number in order for us to recognize the entity.

Preparing your application-- I'm going to give you a few helpful hints to ensure that your application is successful. Because as I stated earlier in the presentation, we want your applications to be successful. We want to have more applications than we have funds for because we do, then we know-- we want to be able to use every dime that Congress has put into this program to provide housing for the disabled.

So the first thing you need to do-- how should I prepare for my application submission? The very first thing you need to do is to go to sam.gov and register to get your UEI number, that I mentioned before. That is the very first step. As soon as I finish watching this video, if I wanted to apply for this grant, that would be what I would do if I didn't have a number.

Some of you have numbers, and I understand that you have to update those numbers each year to make sure that they're still active. So if you have a UEI number, go to sam.gov and make sure it's still active. If you do not have a UEI number, go to sam.gov and register for one. It's free. But you have to have your UEI number in order to apply for the grant.

It's a multi-step process, and it might take up to four weeks. So start this process now. You need to also ensure that your environmental professional has access to HEROS. That's going to be the person who's going to perform and prepare your Phase I Environmental Site Assessment. And that Environmental Site Assessment is a requirement.

I would not wait. I've given a link later on down below. You see where I put the link. That is how you get access to the HEROS guide. So you just click on that link or put it in your web browser. It takes you to the page. It tells you all about completing your heroes access form and what you need to do to have access to that system. So I would have my Phase I Environmental Site Assessment professional perform that task now.

You must submit complete applications electronically. Now, notice the word "complete" is bolded. Because we have to have all of the documents that we ask you for. So unless we give you permission to submit a hard copy, right here it says, you submit a complete application electronically unless you have good cause to submit the application in hard copy. Your reasons for submitting a hard copy will be evaluated on a case-by-case basis.

However, you have to request a waiver of the electronic submission to HUD in writing at our email address, 811capadvance@hud.gov, or in mail. And you need to do this at least 15 days before the application deadline. That's what the NOFO says.

If I were you, and there were some compelling reason why I had to submit a paper application, I would be asking for a waiver now, so that you can get an answer. I would hate for you to prepare a paper application, ask us for a waiver, and we have to tell you no. That's a lot of work for no reason. So if there's a compelling reason that you have to submit a paper application, ask us now, and we'll let you know whether or not that is acceptable.

Please follow the page limit and formatting guidelines and narratives that are listed in the NOFO. We actually read all of the information that you put in your NOFO. If you follow the formatting guidelines, it makes it easier for us to go through and review the applications and to make sure that we don't miss any pertinent information that you are relaying to us.

Submit your application with tabs. Submit each tab of the application as a separate, clearly-labeled PDF file. Please submit a table of contents listing the items that are included in each tab.

I will give you a best practice for me. If I went through, and I looked at each item that HUD is asking for, if there was something that didn't pertain to me, I would still list that. I would still put a tab, and I would put "not applicable," and I would give the reason why it's not applicable. That way, when the reviewer looks at your application and during the review, and if something is missing, they don't think, oh, they admitted that. You've told us that you omitted that document, and you told us why.

You need to please check that all required items are in your applications. Because although this program does allow for curable deficiencies-- and I'll go over that in a moment-- all omissions are not curable. Oh, sorry, I went too fast. I'm going to go over a few of the NOFO requirements. Oh dear, I think I need to stop again. I think I messed up. Can we stop for a moment?

Next, we'll go over a few of the NOFO requirements. Again, this presentation is not meant to give you all of the information that you need. It's just meant to give you a general overview. Again, read the NOFO carefully.

Again, I'm going to repeat, applications are due February the 12th, 2024, at 11:59:59 Eastern Standard Time. So for you people in California, that means you're going to be due three hours before that; Mountain Time, two hours before; Central Time, one hour before. Please keep that in mind because we can't accept late applications.

Again, I'll repeat. You need to obtain your unique entity identifier number from sam.gov. That is your very first step. Then the next step is to, once you get your UEI number, go to grants.gov and put in that Federal Register number, that I told you about earlier. That will pull up the grant, and that's how you will be able to apply.

During this process, once you have your grant submitted, the notifications will sometimes have to communicate with you. We're going to send an email to the person that you have listed as the authorized representative on line 21 of your SF 424 form. And I'm going to say this. This person must monitor their email box for information regarding this grant. Failure to do so may result in the application missing pertinent communication or deadlines from HUD.

We've had applicants, unfortunately, after the deadline, they didn't respond to maybe a deficiency notification. And we give you a deadline to respond. And they didn't respond, and they were, well, so-and-so was out, and they didn't see their email. There's a way in Outlook that you can delegate access to your mailbox.

So this is a long process. Applications are due in February, and then we're going to make our selections in late summer. So we know people have to go on vacations. They have to be out of the office for various reasons. I highly suggest, that if the person who's listed on this form has to be away from the office for any reason, that they designate someone to monitor their mailbox. Because failure to respond to a deficiency will render your application ineligible.

Now, don't confuse the person who's listed on line 21 of the SF 424 with the person who's listed on the Standard Authorized Organization Representative. That's in grants.gov. They can be the same person, but they're not necessarily the same person. So the biggest takeaway from this page is make sure that you monitor the mailbox that you've listed on your SF 424 closely.

Again, the maximum amount for this award for this year is \$5 million. So I think that's good. I think we should be able to do a lot of good with \$5 million per project.

Application deficiencies-- application deficiencies are classified in two areas. They're either curable, or they're non-curable. This list that you see here is not all-inclusive. Refer to the NOFO. But examples of curable deficiencies are, they can be corrected by the applicant.

Us allowing you to submit it after the application deadline does not influence how the application is scored or ranked. It is not a threshold requirement. And I'll go over the threshold requirements later on.

You must email your corrections to your curable deficiencies, to the mailbox, 811CapitalAdvance@hud.gov. You must get the information to us by the time specified in your deficiency letter. The NOFO states that you have to respond within 5 to 14 days. But we will put a date specific in your deficiency letter.

Now, I'm hoping that you get enough information from me that we won't have any deficiencies. I'm hoping to give you the tools that you need to submit a clean application that is complete and that you won't have to get a deficiency letter but just in case you do, make sure that you are mindful of the date that is specified in the letter, and get the information back to us.

In the subject line in your email, you must state Technical cure and includes the grants.gov tracking number that you'll get, once you submit your applications via grants.gov. Some examples of curable deficiencies are you're missing a partner worksheet sheet in heroes, or the list of board members is not included with your HUD-92041. There, you can see for yourself, but like I said, these are not all-inclusive.

Non-curable deficiencies-- these are deficiencies that cannot be corrected by the applicant. So if you don't put these in here, and we're looking for it and it's not there, we can't rate or rank your application. They will result in your application being ineligible or adversely affect your score. Examples of non-curable deficiencies for this program are missing documentations of committed funds; your Supportive Services Plan does not address social isolation; or your Market tab does not include walking distance to transit and amenities.

I just had a briefing with one of our 202 providers, and unfortunately, their application was deemed not to be scorable, because they didn't give us enough information in that tab. So I told someone the other day that I was talking to you, more is more. Give us information that we need, so that we can be sure that you've addressed the items in the requirement.

We shouldn't have to dig for anything. Make it as clear as possible, so that when we pick it up, and we do our review, oh, yes, they addressed this item, and this is the amount. And we can give you the maximum amount of points. Because remember, our goal is to fund applications. It's not to deny applications.

NOFO requirement categories-- what are the types of requirements in the NOFO? You've got your threshold. You've got your program-specific requirements. And then you have your statutory and regulatory requirements.

The threshold requirements are-- for applications that fail to meet these, your application will be deemed ineligible, and your application will not be evaluated. And an example of a threshold is your 501(c)(3) designation letter from the IRS. That's just one example. The NOFO lists the other threshold requirements, so please refer to the NOFO for the remaining threshold requirements.

Next, you have your program-specific requirements. And these requirements are specific to the 811 Capital Advance Program and may require submission of other supporting documentation. An example of a missing item that would render your application not scorable-- you didn't put in a written supportive services plan, or you don't demonstrate your need. Those would render your application ineligible for funding.

We won't even review it. We'll say, OK, this is missing. We'll write you a nice letter, saying, sorry, your application is deemed ineligible for funding because you missed these requirements. And we'll list them out in our denial letter.

Also, thirdly, and lastly, you have statutory and regulatory requirements. And these eligibility requirements apply to just about all of HUD's programs. And the details of each requirement is posted on HUD's funding opportunity page.

And an example of a statutory or regulatory requirement that applies to all of our grants across the board, not even just with HUD, but other federal agencies, you cannot have any delinquent federal debt. So again, this list is not all-inclusive. Please go and read the NOFO for further details.

Again, threshold requirements or eligibility requirements that must be met for the application to be reviewed, rated, and ranked-- these threshold requirements are not curable. Statutory and regulatory requirements are not curable either. Timely submission is-- probably the third time that I've said this-- February 12, 2024. If your application is late, it is deemed ineligible. If your application is incomplete, it is also deemed ineligible.

So what I would do, I would just make sure-- I highlight things, and I put them to make sure that I've addressed them. I highlight them. I would recommend, when you go through your application, I would repeat the question and then answer it. I'm not saying that's what you need to do, but that's a good way, a best practice, to make sure that you address every single question thoroughly in your application. So that's just a helpful hint and a suggestion that I have for you.

Your other threshold requirements-- nonprofit status, you must be a 501(c)(3). You have to have your IRS letter in your file stating that you are a 501(c)(3), and of course, you need to show us that you have need for the project. I won't belabor this by reading it, but this is in the NOFO for this information. It's taken directly from the NOFO.

Refer to the NOFO for details regarding the application requirements. These are some of the things that you need to submit with your application. This list is not all-inclusive. The rest of the items that you need to submit are in the NOFO. But I just wanted to bring some of these things to your attention.

You have forms that you have to submit to us-- your SF 424 Application for Federal Assistance and your SF-LLL Disclosure of Lobbying Activities. So there's a host of forms. These forms are across the board for all of our grants. Make sure that you fill out these forms completely.

If there's a section on the form that doesn't apply to you, please put N/A, so that we know you didn't just miss a box. And make sure that the documents are signed by the authorized representative, the person that you tell us is authorized to sign these documents. Make sure they're signed and properly dated.

Rating factors-- how is your application score? We have six rating factors for this particular grant, and this is how we score you. We have Rating Factor 1, Capacity of the Applicant and Relevant Organizational Experience. That's 25 points. Need/Extent of the Problem-- what problem do you have housing the disabled in your area? That's Rating Factor 2.

Commitment of Sources-- have you gotten commitments from other agencies to come out? Or have you partnered with other people who can commit sources of funds to help you operate this project or help you get it built? Do you have a supportive services plan? You are housing people with disabilities, and some of them need varying levels of supportive services. So depending on the group that you intend to house, what does your supportive services plan look like?

Rating Factor 5, Soundness of approach-- does your supportive services plan makes sense? Have you described the extent of the problem, and does your standards of approach make sense to alleviate the problem? And then last, but not least, Physical Design-- does the physical design of your property lead to the people who will eventually reside there being comfortable? Are they going to be in safe, decent, sanitary housing?

So those are the six components that we're going to review. Some of the components have narratives. And we read them all. We add up your points. And the most points that you can get is 100. But we do have bonus points, and I'll talk about those.

So this is the scoring matrix that we're going to be using. We're going to take the NOFO, and that's what we're going to use to rate and rank your application. We won't use any information outside of what you put in your application.

There could be a case where I have a sponsor that I'm familiar with them, and I know they do a certain thing. But if they don't tell me in their application, then I can't count it. We're only going to score you on what you actually put in your application, so please be thorough.

Application Review & Award-- again, the curable deficiencies can be corrected by the applicant, but they can't influence how the application is scored, rated, or ranked. And I will tell you this. If we send you a deficiency letter, anything that you send to us, it can't be dated after the application due date. Because we're assuming that you just accidentally left something out of the application. So please don't send us any curable deficiencies that have a date after the application deadline, because we won't be able to accept those.

Your non-curable deficiencies, again, can't be corrected. So please don't have any non-curable deficiencies. I'm trusting that I'm giving you enough information and that you will read the NOFO thoroughly enough, to where you won't have any non-curable deficiencies.

Now, what happens after we go through this process, and we rate and rank your application? You've been awarded a Section 202-- I mean, excuse me, a Section 811 grant. Congratulations. We'll give you a final reservation award, which is a preliminary approval of the application. It does not constitute approval of the site that you've chosen. That will be approved, pending your full environmental review.

Once we do that, we give you your letter. We obligate the funds. We do a few little things on our side. And then we'll have conditions that we might impose as your award. You're going to have to submit a firm application.

Think of the firm application as a loan package. It's not really a loan, but think of that as a loan package. And you're going to submit that to the Program Office, the local Program Office that has jurisdiction over the area where you've chosen your site.

If you're not funded, we're going to have an application debriefing that will be available to you, if you request it, for a period of 120 days, beginning 30 days after the public announcement of the awards. OK, I'm going to reiterate this again. To review, you must email your curable deficiencies to the proper mailbox within the time specified in the notification. The time allowed will be no more, no less than 48 hours and no more than 14 calendar days from the date of the email notification.

I think the NOFO says five days, so you will have at least five days, as I stated. The NOFO is what governs. So we will not short you. We won't make you reply in two days. You'll have at least five days to reply to any deficiencies that you have.

If the deficiency cure deadline falls on a Saturday, Sunday, federal holiday, or a day when HUD headquarters is closed, then the correction must be received the next business day, when HUD headquarters in DC are back open. Again, make sure that if you send in the Technical Deficiency Cure, you label it in the subject line in your email, Technical Cure. Put the grant number that you get from grants.gov.

The initial review, we're going to look at the applications based on the minimum threshold program requirements. And we're going to make sure that you have all the documentation that you need. Again, we're only going to review your applications based on the information that you put in Section V.A of the NOFO.

We're going to assign a score for each rating factor and then an overall score, by totaling each of those six factors, that I mentioned, to come up with your overall score. We're going to rank the applications in descending order, starting from the highest-ranked application, and go down and find them until we run out of money.

The minimum score to qualify to get a Capital Advance award is 75. So your application must score at least 75 points in order for it to be considered for funding. If you don't get to 75, your application will not be considered for funding.

If we have tie scores, that we have two applications that score 95, and we've run out of money, we will select the application to fund by looking at who scored the highest in Rating Factor 5. If we still have a score after that, we're going to look at Rating Factors 1 and Rating Factors 3 and combine those scores. And if a tie still remains, then we'll do a random tie breaker select the remaining applicants.

Now, not less than 15% of the funds made available for assistance through this NOFO will be allocated to non-metro areas, that is, rural areas. And if we don't have enough rural applications that meet the minimum score, then we'll roll those funds back over into the metro applications. And then not less than 10% of the funds made available for assistance under this NOFO shall be allocated to each of the five Office of Multifamily Housing Programs throughout the regions, unless there is insufficient funds to meet the minimum score.

Back in the day, we used to give these funds out. Each state had their own allocation of funds. But we don't have as much money in the program as we used to. So the competition is now on a national level.

But we want to be fair, to make sure that each area of the country has the same opportunity to be funded as other areas of the country. So that's why we have this, where we're going to put at least 10% to each area of the country, so to give everybody a fair chance to be funded.

After you receive your award, you're going to get an agreement letter back from us. And you're going to accept it. And that's 35 to 45 days after we make the awards. Next, you're going to submit your firm application to your local HUD office that has jurisdiction over the area where the property will be located. 180 days after you get your agreement letter, we want you to have all of your committed funds available. And you have all of your required permits, like your zoning. And all of those things should be in place.

12 months after the acceptance of the agreement letter, you should begin initial construction of your property. Yay, that was always my favorite part, when I was in the field office, to go to see where the properties were being constructed and then going to the open houses. That was always my favorite part because I would get to see the fruition of all of my hard work. So that's a good point. When you get to the initial closing, you're on your way.

We want you to have your construction completed within 6 to 18 months after the acceptance of the agreement letter. And again, the Firm Commitment application will be submitted to the HUD office that services the location where the property will be located.

If you have trouble accessing the application or grants.gov issues, that's not something that you can reach out to our staff to do, because we don't have the expertise, and we don't have ownership of those systems. So if you have issues accessing the application, please go to grants.gov customer service website, and they will provide customer service support for you 24 hours.

And this is the information that you need. You can call them, or you can send them an email. If you have people who are hearing-impaired or have speech impediments, they have the tools set up to be able to communicate with you. So if you have issues with grants.gov, please reach out to them. They are there to help you and assist you.

We're going to have other webinars that will present the legal requirements, the committed funds, environmental standards and property physical design, and site neighborhood standards. That's not everything that's in the NOFO, but we just believe that those are items that we need to point out to you so you can get the maximum points.

Over the years, we've seen where people have maybe lost points in these areas. And so, again, our goal is to fund as many applications as we can. So I have other colleagues, and there are other webinars that you can access, to learn about these other areas and to make sure that you your applications are great. Best of luck to you regarding this application process. Thank you for your interest in HUD's programs. That's it.