Sarasota County Resilient SRQ Community Development Block Grant-Disaster Recovery

Notice of Funding Availability (NOFA) for Multifamily Affordable Housing

NOFA Released By 5:00 pm (EST) March 19, 2024

Applications Open At 12:00 pm (EST) March 20, 2024

Applications Due By 5:00 pm (EST) May 1, 2024

Applications must be submitted using the online platform, Submittable. Please visit <u>ResilientSRQ</u> (<u>www.scgov.net/resilientsrq</u>) to access the application link.

Instructions for application completion are contained in this Notice of Funding Availability.

It is the responsibility of the applicant to ensure application(s) are submitted prior to the due date and time. Applications received after 5:00 pm (EST) on May 1, 2024, will not be considered.

This Document can be made available in alternative accessible formats upon request.

The material in this NOFA does not represent all the particular priorities, program components, or funding sources currently/potentially available through local, state, or federal funders and may change upon the release of this NOFA for the various funding sources.

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Version Number	Change Date	Summary of Changes
1.0	03/19/2024	Original version published
1.1		Clarified language to define multifamily for the purposes of Sarasota County's CDBG-DR Program to read as "five or more rental units per parcel"

Summary

Sarasota County announces this Notice of Funding Availability ("NOFA") from the Community Development Block Grant Disaster Recovery (CDBG-DR) Fund (the "Funds") to be used within Sarasota County for New Affordable Multifamily Housing. The availability and use of these funds is subject to the U. S. Department of Housing and Urban Development's ("HUD") approval of the Action Plan, submitted to HUD by Sarasota County pursuant to the CDBG Sarasota County's Plan for Disaster Recovery ("Action Plan"), Subpart I of the regulations at Title 24 Part 570 of the Code of Federal Regulations. Sarasota County's CDBG DR Action Plan was approved on November 21, 2023.

The NOFA complies with the requirements as stated in the Action Plan and establishes the award process, the application acceptance period and eligibility criteria.

The purpose of the program is to address the critical unmet rental housing needs, particularly for individuals who have been displaced from rental houses, apartments, and mobile homes following Hurricane Ian. These multifamily projects will encompass apartment complexes and potentially mixed-use developments. The County will receive applications from eligible applicants as specified in this NOFA to develop multifamily housing projects. The aim is to replace rental housing units that were lost from Hurricane Ian and to stabilize the housing stock to mitigate disruption in the likely event of a similar disaster. This program does not address rehabilitation, reconstruction, or replacement of shelters or transitional housing, as no damage was reported in these types of facilities.

In accordance with CDBG-DR requirements, and Sarasota County's commitment to non-discrimination and equal opportunity in housing, the County will require established procedures to affirmatively market units acquired, rehabilitated, constructed, or otherwise assisted by this program. Sarasota County is also committed to the goal of increasing housing opportunities for persons with Limited English Proficiency (LEP), low-income residents, and underrepresented racial and ethnic groups. Applications for multifamily programs will need to include affirmative marketing for all CDBG-DR-assisted housing with five or more rental units per parcel. These plans should include efforts to reach out to those least likely to apply and individuals with LEP. Furthermore, applications should demonstrate that the proposed projects will actively promote fair housing and help reduce racial, ethnic, and low-income concentrations in the area. They should also aim to promote affordable housing in low-poverty, non-minority areas in response to the impacts from natural disasters like Hurricane Ian.

Allocation of CDBG DR Funds

The U.S. Department of Housing and Urban Development (HUD) announced that Sarasota County will receive \$201,535,000 in funding to support long-term recovery efforts following impacts from Hurricane Ian in 2022 through the Continuing Appropriations Act, 2023 (Pub. L. 117–180, Division A) approved September 30, 2022, and the Department of Housing and Urban Development Appropriations Act, 2023 (Pub. L. 117–328, Division L, Title II) approved December 29, 2022, for major disasters occurring in 2022. Community Development Block Grant - Disaster Recovery (CDBG-DR) funding is designed to address needs that remain after all other assistance has been exhausted. Of the \$201,535,000 in CDBG Disaster Recovery funds, \$40,000,000 is dedicated to fund New Affordable Multifamily Housing ("Program") and

are contained in the approved Action Plan solely for New Affordable Multifamily Housing in the impacted areas. This program will allow for eligibility under the benefits to Low- to Moderate-Income (LMI) Persons LMI Persons, and the Low- to Moderate-Income Housing (LMH).

Eligible applicants can submit applications for proposed projects during the established application window as specified in this NOFA and updated as needed on Resilient SRQ (www.scgov.net/resilientsrq). The County will conduct a comprehensive evaluation of the proposals, carefully considering the feasibility, cost-effectiveness, and sustainability of each project. The County will evaluate proposed projects submitted by applicants based on eligibility criteria (defined below). The Board of County Commissioners will review the project evaluations during a future public meeting and make the final project selections at that time. Throughout the process, transparency and accountability will be maintained by providing regular updates to the public through the Resilient SRQ (www.scgov.net/resilientsrq). No minimum or maximum award has been set.

The application acceptance period for this NOFA will begin March 20, 2024 by 12pm (EST).

Notice of Award

Sarasota County may fund all or a portion of the total requested funding. All applications and evaluation scores will be submitted to the Board of County Commissioners for their review and final selection of awarded projects. Once awards and awarded amounts are determined, Sarasota County will notify all applicants on final determination of their application. Projects selected for award to applicants by the County Commission will be required to execute a Subrecipient Agreement. A draft of the subrecipient agreement will be made available on our website and can be located at Resilient SRQ (www.scgov.net/resilientsrq). Execution of a Subrecipient Agreement is contingent upon both parties' agreement regarding the terms and conditions which include but are not limited to the project scope, budget (e.g., State, and federal construction and financial rules and regulations), and timeliness. Following execution of a Subrecipient Agreement, the Subrecipient shall complete and receive approval to proceed with the project in accordance with the terms and conditions of the Subrecipient Agreement. This may include things like completion and approval of an Environmental Review.

Critical Dates and Timelines

The projected dates and timelines are subject to change. Sarasota County will publish all updates to the timeline at <u>Resilient SRQ (www.scgov.net/resilientsrq)</u>. All times specified in this NOFA are Eastern Standard time.

Date	Time	Action
March 19, 2024	Before 5:00 pm (EST)	Sarasota County Issues Notice of
		Funding Availability (NOFA)
March 20, 2024	By 12:00 pm (EST)	Launch applications
May 1, 2024	By 5:00 pm (EST)	Applications Due

Eligible Applicants

- (1) Non-profits/non-profit developers
- (2) For-profit developers
- (3) Public housing authorities
- (4) Municipalities
- (5) Community-based development organizations

Minimum Eligibility Criteria

Applicants must meet ALL of the minimum eligibility criteria listed below to be considered for CDBG-DR funding.

- 1. Project proposes five or more rental units per parcel and a minimum of 51 percent of the units are affordable in accordance with the annual HOME Investment Partnerships Program or below as described in 24 CFR 92.252.
- 2. Applicant agrees to a minimum affordability period of at least 20 years.
- 3. Project is located in Sarasota County.
- 4. Project is an eligible CDBG-DR activity (rehabilitation, reconstruction, and new construction of affordable multifamily housing projects).
- 5. Applicant has secured or taken adequate steps to secure underwriting.
- 6. Project includes mitigation measures.

Eligible Activities

Housing activities allowed under HCDA Section 105(a)(1), 105(a)(4), 105(a)(9), 105(a)(11), and 105(a)(14-15), including but not limited to:

(1) Rehabilitation, reconstruction, and new construction of affordable multifamily housing projects. For the purposes of this program, multifamily housing is defined as five or more rental units per parcel.

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Scoring Criteria

Minimum Eligibility Criteria

Applicants must meet **ALL** of the minimum eligibility criteria listed below to be considered for CDBG-DR funding.

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- 6. Project includes mitigation measures.

Scoring Criteria

Criteria Category	Description	Points Available
Financial Plan	 Applicant has not demonstrated reasonable steps to secure adequate funding for project – 0 pts OR Applicant has demonstrated reasonable steps to secure adequate funding for project – 5 pts OR All funds needed to complete this project have been accounted for with exception of funds requested from Resilient SRQ - 15 pts 	0, 5, or 15
Leverage of Funding	 CDBG-DR funding would cover 81-100% percent of project costs - 0 pts OR CDBG-DR funding would cover 61-80% percent of project costs - 5 pts OR CDBG-DR funding would cover 41%-60% percent of project costs - 10 pts OR CDBG-DR funding would cover 21%-40% percent of project costs - 15 pts OR CDBG-DR funding would cover 1-20% percent of project costs - 20 pts 	0, 5, 10, 15 or 20
Project Readiness	Level of planning that remains and demonstrated ability to complete the project within five years. • Potential site is identified but not acquired – 0 pts OR • Site is acquired but not zoned for the proposed project use – 15 pts OR • Site is acquired and zoned for the proposed project use– 20 pts	0, 15, or 20
Project Impact	Project demonstrates a reasonable cost-benefit analysis that is proportional to the number of units proposed and requested amount.	0-15

Criteria Category	Description	Points Available	
Number of Affordable Units	Percentage of proposed units that are affordable. • 51% affordable units – 0 pts OR • 51.01% - 70% affordable units – 5 pts OR • 70.01% - 90% affordable units – 10 pts • 20 year period of affordability- 0 pts OR	0, 5, or 10	
Period of Affordability	 21-29 year period of affordability- 5 pts OR 30-39 year period of affordability- 10 pts OR 40 + year period of affordability- 15 pts 	0, 5, 10, or 15	
Pre-Award Assessment	Resources and experience to successfully complete the project and maintain compliance with federal, local, and state regulations.		
Total Maximum Points Available		110	

Affordable Rent Rates

The current HOME rent rates effective June 15, 2023, for North Port – Sarasota – Bradenton are as follows:

	Efficiency	1- Bedroom	2- Bedroom	3- Bedroom	4- Bedroom	5₋ Bedroom	6- Bedroom
FY 2023 FMR	\$1,065	\$1,277	\$1,593	\$2,112	\$2,514	\$2,891	\$3,268
Low Rent Limit	\$800	\$857	\$1,028	\$1,188	\$1,326	\$1,463	\$1,599
High Rent Limit	\$1,020	\$1,094	\$1,316	\$1,511	\$1,666	\$1,820	\$1,973

Any reference in this NOFA for affordable rent shall be considered at the current rates for North Port – Sarasota – Bradenton as provided at https://www.hudexchange.info/programs/home/home-rent-limits/ HUD HOME Rent Limits

Application Submission Requirements

Application Submission Requirements

All projects must have a completed application. Please refer to Sample Application for all required documentation. Eligible Applicants can submit applications for proposed projects during the established application window as specified in this NOFA and updated as needed on Resilient SRQ (www.scgov.net/resilientsrq).

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Sample Application

MULTIFAMILY AFFORDABLE HOUSING APPLICATION

ORGANIZATION INFORMATION

- 1. Legal Name of Organization (Applicant):
- 2. Is this your first multifamily affordable housing submission to Resilient SRQ? Yes/No
 - a. Yes
 - i. UEI # and EIN #
 - ii. Address
 - b. No
- 3. Primary Point of Contact
 - a. Name
 - b. Email
 - c. Phone Number
- 4. Alternate Point of Contact
 - a. Name
 - b. Email
 - c. Phone Number

PROJECT INFORMATION

- 5. Project Name:
- 6. Select which CDBG-DR Eligible Activity project qualifies for.
 - Rehabilitation
 - Reconstruction
 - New Construction
- 7. Does the project have a physical address?
 - a. Yes
 - i. Enter
 - b. No, parcel id only
 - i. Enter parcel id #
 - c. No
- 8. Is the project site leased?
 - a. Yes
 - i. How many years remain on the lease?
 - b. No, the organization owns it.
 - c. N/A, project site has been secured.
- 9. Does this project involve the future acquisition of real property? Yes/No
- 10. Is the site consistent with the Comprehensive Plan?
 - a. Yes
 - b. No
 - c. Unknown
- 11. Project Description:
- 12. Provide the month and year of the estimated completion date of the project.
- 13. Does the proposed project displace current occupants or businesses?

- a. Yes, temporarily displaced
- b. Yes, permanently displaced
- c. No
- 14. Describe the steps that will be taken to ensure disadvantaged, underserved communities, and/or vulnerable populations are not negatively affected.
- 15. Describe how your organization intends to ensure equitable access to support fair housing and non-discrimination.
- 16. Does the proposed project plan to provide permanent supportive housing for qualified tenants?
- 17. Project budget (complete spreadsheet)
- 18. Have funds been received or is there an expectation of receiving funds for the project?
 - a. Yes
 - i. (complete spreadsheet of other sources)
 - ii. For funds that have not been received, explain the process and timeline for securing funds.
 - iii. Documents to support other sources of funding (i.e. award letters)
- 19. Cost benefit analysis (complete spreadsheet)
- 20. Which green building standards does the proposed project anticipate following? (select all that apply)
 - a. Enterprise Green Communities
 - b. LEED (New Construction, Homes, Midrise, Existing Building Operations and Maintenance, or Neighborhood Development)
 - c. ICC- 700 National Green Building Standards
 - d. EPA Indoor AirPlus
- 21. Which minimum energy efficiency standard(s) does the proposed project anticipate including?
 - a. Energy STAR (Certified Homes or Multifamily High-Risk)
 - b. DOE Zero Energy Ready Home
 - c. EarthCraft House, EarthCraft Multifamily
 - d. Passive House Institute Passive Building or EnerPHit certification from the Passive House Institute US (PHIUS)
 - e. International Passive House Association
 - f. Greenpoint Rated New Home, Greenpoint Rated Existing Home (Whole House or Whole Building label)
 - g. Earth Advantage New Homes
- 22. In addition to incorporating resilient construction standards, what other mitigation measures will be used on the project (select all that apply)
 - a. Using resilient building materials and technology
 - b. Elevating structures above the Base Flood Elevation (BFE)
 - c. Integration of open space or use of nature to manage flooding
- 23. In addition to incorporating resilient construction standards, what other mitigation measures will be used on the project (select all that apply)
 - a. Number of acres no longer vulnerable to flood events
 - b. Number of floodplain designs standards updated
 - c. Number of properties with access above 100 year or 500 year flood level
 - d. Number of multifamily units constructed or reconstructed
 - e. Number of residents protected from future flooding

- 24. What is the anticipated period of affordability for the proposed project?
 - a. 20 years
 - b. 21 29 years
 - c. 30 39 years
 - d. 40 + years
- 25. Are there any known or potential environmental/historic concerns associated with the project site? (select all that apply)
 - a. Lead-based paint
 - b. Asbestos
 - c. Chinese drywall
 - d. Endangered or threatened species
 - e. Historic designation
 - f. Other
 - g. Unsure
 - h. None
- 26. Have there been any environmental studies or assessments completed?
 - a. Yes
 - i. Upload copies.
 - b. No
- 27. Do you have any existing contracts related to this project?
 - a. Yes
 - i. Describe
- 28. Has any construction work started for this project?
 - a. Yes
 - i. Describe
- 29. Describe the plan to maintain the property for the duration of the affordability period.
- 30. Describe the financial feasibility for the proposed project.
- 31. If available, provide any additional information such as a pro forma, financial plan, feasibility study, completed underwriting, etc.

PRE-AWARD ASSESSMENT

- 32. Has the organization received grant funding from Sarasota County in the last 5 years?
 - a. Yes
 - i. Provide grant number, award amount, funding source, and purpose.
- 33. Has the organization previously been awarded funding from HUD?
 - a. Yes
 - i. Describe the type of funding awarded and when.
 - b. Has the organization ever been on any corrective action plans?
 - i. Yes, describe.
- 34. Has the organization received any other federal grant(s) in the last 5 years?
 - a. Provide award amount, funding source, and purpose.
 - b. Has the organization ever been on any corrective action plans?
 - i. Describe
- 35. Has the organization ever undertaken the proposed activity before?

- a. If yes, what was the result?
- 36. Describe the qualifications/credentials and experience of key staff responsible for this project.
- 37. Has there been a change in senior level management (e.g. Executive Director/CEO, Finance Director/CFO) within the past twelve (12) months?
 - a. Yes
 - i. Describe
- 38. Describe how and who will monitor progress in implementing the project including any data collection tools that will be used to verify achievement of project's goals and objectives.

DOCUMENTS

Required

- Declaration and Certification Form
- Government Wide Debarment and Suspension Form
- No Lobbying Form
- Foreign Country of Concern Attestation

Optional

- Project Specific Documentation
- Letter of Prioritization (if submitting multiple projects)

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Public Records

By submitting an application, the applicant acknowledges that any material submitted in response to this NOFA is a public record pursuant to the Florida Public Records Law, Chapter 119, Florida Statutes, and may be subject to public inspection.

Ineligible Use of Funds

Ineligible activities are defined in 24 CFR 570.207, these include, but are not limited to, clearance, site assemblage, provision of site improvements and provision of certain housing pre-construction costs set forth in § 570.206(g); political activities; purchase of equipment (except as provided for in 24 CFR 570.201(c)); operating and maintenance expenses; and income payments.

Pre-Award Costs

No pre-award costs are eligible for reimbursement.

Duplication of Benefits (DOB)Review

Section 312 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act prohibits any person, business, or other entity from receiving duplicative financial assistance for the same disaster recovery purpose from multiple sources of federal and other support (42 United States Code [U.S.C.] 5155(a) and (c)). Duplication occurs when a beneficiary receives assistance from multiple sources for a cumulative amount that exceeds the total need for a particular disaster recovery purpose. The amount of the duplication is the amount of assistance provided in excess of need.

In accordance with CDBG-DR regulations, the program's subrecipients are required to disclose all other benefits (e.g., cash, in- kind, grants, loans) received, or which will be received for the proposed project to ensure that federal funds do not duplicate funds received from other sources. The applicant is required to notify the County immediately, in writing, in the event any additional benefits are received after the CDBG DR award. The County will determine whether the funds received are duplicative. If the funds received are deemed duplicative, the applicant is required to return the funds to the County. In the event DOB occurs, the subrecipient shall be required to return the funds to the County. Typical sources of duplicated benefits can include, but are not limited to, the following:

- State Apartment Incentive Loan (SAIL)
- HOME Investment Partnerships Program (HOME)
- State Housing Initiatives Partnership (SHIP)
- 4% Low-Income Housing Tax Credit (LIHTC)
- 9% Low-Income Housing Tax Credit (LIHTC)
- Federal Emergency Management Agency (FEMA) Public Assistance
- FEMA Hazard Mitigation Grant Program
- FEMA National Flood Insurance Program
- FEMA Increased Cost of Compliance Benefits
- U.S. Army Corps of Engineers
- Commercial insurance
- Insurance and personal property replacement
- Forced mortgage payoffs
- Philanthropic cash assistance
- Some subsidized loans

Site Restrictions

All properties must be located within Sarasota County. The property must be either owned or secured under a lease agreement that lasts for a minimum duration of 20 years from the date of occupancy of the first CDBG-DR assisted unit.

Application Review Process

Review and Assessment of Applications.

Applications submitted for consideration for CDBG Disaster Recovery funding under this NOFA will be reviewed according to the process outlined below. An application, during any of these stages of review, may be determined to be ineligible. Applicants will be promptly notified in these instances.

Eligible applicants can submit applications for proposed projects during the established application window as specified in this NOFA and updated as needed on Resilient SRQ (www.scgov.net/resilientsrq). The County will conduct a comprehensive assessment of the proposals, carefully considering the feasibility, cost-effectiveness, and sustainability of each project. The County will evaluate proposed projects submitted by applicants based on threshold and scoring criteria outlined above in this document. The Board of County Commissioners will review the project evaluations during a public meeting and make the final project selections. Throughout the process, transparency and accountability will be maintained by providing regular updates to all applicants and the public through the ResilientSRQ (www.scgov.net/resilientsrq).

Eligibility Criteria Review

All applications will first be reviewed as described above. Applications must meet minimum eligibility threshold criteria to proceed for further detailed review.

Documentation Submission Review

Applications will be reviewed for documentation. Applications that do not meet the documentation requirements will be notified of any administrative deficiencies. In each event, the applicant will be given an opportunity to correct such deficiencies. Applications not meeting documentation requirements after receipt and review of the administrative deficiency response will be considered incomplete and the applicant will be provided with written notice.

Clarifications

The County reserves the right to clarify or request additional information at any time from applicants. Applicants shall respond within the timeframe specified in the County's request to remain eligible for Resilient SRQ funding.

Financial Evaluation

Sarasota County shall evaluate the financial feasibility and underwriting of the proposed project by reviewing areas including, but not limited to, the amount of CDBG-DR requested funds and the projects overall budget and other identified sources of funding.

Compliance Evaluation

After Sarasota County has determined that a project is financially feasible, it will be evaluated for compliance status by applicable Sarasota County staff.

Environmental Review

It will be the responsibility of Sarasota County to facilitate Environmental Reviews. The County has provided an allowance for the environmental review in the application budget. In the event an environmental review concludes site conditions are deemed unacceptable, the award will be rescinded. "Unacceptable" sites include, without limitation, those containing an immitigable environmental factor that may adversely affect the health and safety of the residents.

NOTE: There can be no choice-limiting actions on the part of the developer/owner until environmental clearance is received, and a Notice to Proceed is issued. The concept of prohibiting "choice-limiting" actions is to prevent the developer from investing in a project before all necessary environmental clearances are obtained. Market studies, environmental studies, plan development, engineering or design costs, inspections and tests are not considered "choice-limiting" actions.

"Choice-limiting actions" are defined as any activity that would have an adverse environmental impact or limit the choice of reasonable alternatives, such as acquisition by the developer/owner (or any subsidiary of the developer), construction, demolition of buildings, or rehabilitation or reconstruction of buildings.

Per 24 CFR Part 58.22, failure to comply with the prohibition against committing funds or taking physical action (using either HUD funds or non-HUD funds) before the completion of the environmental review process could result in loss of HUD assistance, cancellation of the project, reimbursement by the developer/owner to HUD for the amount expended, or suspension of the disbursement of funds for the affected activity.

Submission and Review Process

The application acceptance period for this NOFA will begin on March 20th, 2024. For questions regarding this NOFA please contact Program Staff by emailing ResilientSRQ@scgov.net

Applications must be submitted with required supporting documentation as described in this NOFA and associated application materials. Please visit Resilient SRQ (www.scgov.net/resilientsrq) for link to the application.

Application materials including the NOFA, program guidelines, and all applicable CDBG-DR rules, will be available at Resilient SRQ (www.scgov.net/resilientsrq).

Applications will be required to adhere to the CDBG-DR Rule and eligibility threshold requirements in effect at the time of the Application submission. Applications must be completed through Submittable. Forms cannot be altered or modified and must be in final form before submitting them to the County.

Subrecipient Agreement Administration

Any activity funded under this NOFA will be governed by a written Subrecipient Agreement that identifies the terms and conditions related to the awarded funds. The Agreement will not be effective until executed by all parties. Any amendments must be in writing. The Agreement will include provisions to ensure compliance with 2 CFR Part 200, 24 CFR Part 570 and the applicable Consolidated Notice published regarding this funding.

Sarasota County reserves the right to negotiate funding amounts and payment schedules with selected applicants. On a case-by-case basis, negotiations may be appropriate for, but not limited to, situations such as the demand exceeding the amount of funds available, the existence of project readiness issues, and discrete project components meeting program objectives or grant requirements, such as the LMI benefit.

State and Federal Administrative Requirements

Activities must meet all federal, state, and local requirements, including all applicable requirements outlined in the following regulations, statutes, memoranda, policy and guidance documents:

File Name	File Location/Link
Uniform Administrative	eCFR :: 2 CFR Part 200 Uniform Administrative
Requirements (2 CFR 200)	Requirements, Cost Principles, and Audit Requirements for
	Federal Awards
	https://www.ecfr.gov/current/title-2/subtitle-A/chapter-
	II/part-200?toc=1
CDBG Program Regulations (24 CFR	eCFR :: 24 CFR Part 570 Community Development Block
570)	<u>Grants</u>
	https://www.ecfr.gov/current/title-24/subtitle-B/chapter-
	V/subchapter-C/part-570
CDBG Federal Crosscutting	Cross Cutting Requirements (hudexchange.info)
Requirements	https://sites.hudexchange.info/cdbg-dr-consolidated-
	notice/cross-cutting-requirements/
Federal Register, 88 FR 32046 (May	FR-6393-N-01-AAN.pdf (hud.gov)
18,2023)	https://www.hud.gov/sites/dfiles/CPD/documents/FR-6393-
	N-01-AAN.pdf
Applicable additional Federal	CDBG-DR Laws, Regulations, and Federal Register Notices
Register Notices and Memoranda	HUD.gov / U.S. Department of Housing and Urban
	Development (HUD)
	https://www.hud.gov/program_offices/comm_planning/cdbg-
	dr/regulations

(End of NOFA)