# SALT LAKE CITY CORPORATION

COMMUNITY *and* ECONOMIC DEVELOPMENT DEPARTMENT

HOUSING *and* NEIGHBORHOOD DEVELOPMENT DIVISION

# COMMUNITY DEVELOPMENT
# BLOCK GRANT (CDBG) PROGRAM

## FY 2015-2016 APPLICATION HANDBOOK:
### Public Services
### Housing

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Completed applications must be received by 4:00 p.m. on October 3, 2014

**Mailed, faxed or late applications will not be accepted by Salt Lake City**

This handbook is designed to guide interested parties through Salt Lake City's Community Development Block Grant (CDBG) application process. Full disclosure of applicable federal and local policies, procedures, regulations, and reporting standards is not contained within this handbook.

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# 2015-2016 CDBG Application Updates

❖ **Application Submittal**

Two applications must be submitted, as follows:

1. **Hand-delivered Submittal**

    Please hand-deliver one (1) copies to:

    Housing & Neighborhood Development Division
    City & County Building
    451 South State Street, Room 445
    Salt Lake City, Utah 84114

    *This is your official application with original signature. Applications must be received by October 3, 2014 at 4:00 pm to be eligible.

2. **Electronic Submittal**

    Please submit an electronic PDF to the following email address:
    SLCFederalGrants@slcgov.com

    *The PDF submittal does not need a signature.

❖ **Application Types**

Four versions of the CDBG application are available for program year 2015-2016. Only one of the applications should be completed per program/project, based on the type of program/project applying for funds. The application types are as follows:

➢ Building Improvements
➢ Housing
➢ Neighborhood Improvements
➢ Public Services

❖ **Minimum Funding Request: $10,000**

Due to increased competition for funding, a $10,000 minimum funding request has been set for funding year 2015-2016.

# PROGRAM OVERVIEW

Title 1 of the Housing and Community Development Act of 1974 established the Community Development Block Grant (CDBG) program. The CDBG program provides a comprehensive and flexible source of federal funds to communities nationwide. The program's primary objective is to promote the development of viable urban communities by providing the following, principally to persons of low and moderate income:

- **Decent housing**
- **A suitable living environment**
- **Expanded economic activities**

Since 1975, Salt Lake City has received CDBG funding as a designated U.S. Department of Housing and Urban Development (HUD) entitlement community.  The amount of funding the City receives each year is determined by a HUD formula that considers population lag, pre-1940 housing, and poverty rates.

Salt Lake City's CDBG funds are administered and monitored through the City's Housing and Neighborhood Development Division. The CDBG program advances through an annual process that begins in July with solicitation of applications. The process includes application review by City Staff, the Community Development and Capital Improvement Programs (CDCIP) Advisory Board, and the Mayor. The CDCIP Advisory Board and Mayor make funding recommendations to the City Council. The City Council has has the final funding approval authority. Successful applicants receive their funding in July of the year following application submission. Funding decisions by the City Council are subject to approval by the U.S. Department of Housing and Urban Development.


**For more information on Salt Lake City's CDBG program, contact:**

Tammy Hunsaker
Community Development Programs Administrator

HOUSING *and* NEIGHBORHOOD DEVELOPMENT DIVISION
COMMUNITY *and* ECONOMIC DEVELOPMENT
SALT LAKE CITY CORPORATION

TEL  801-535-6168
FAX  801-535-6131

WWW.SLCGOV.COM/HAND

# SCHEDULE OF EVENTS

| DATE | TIME | EVENT | LOCATION |
|---|---|---|---|
| September 2, 2014 | N/A | Applications Available | www.slcgov.com/hand |
| September 5, 2014 | 9:00 am | Application Workshop | City & County Building 451 South State Street Room 126 |
| September 15, 2014 | 5:00 pm | Application Workshop | City & County Building 451 South State Street Room 126 |
| September 29, 2014 | 9:00 am | Application Workshop | City & County Building 451 South State Street Room 126 |
| **October 3, 2014** | **Due by 4:00 pm** | **Applications Due** | **Salt Lake City Corporation Housing & Neighborhood Development Division**<br>**City & County Building 451 South State Street Room 445 Salt Lake City, UT 84114** |
| October 2014 (date and time will be announced two weeks prior to hearing date) | TBA | General Needs Hearing | Salt Lake City Corporation<br>City & County Building 451 South State Street Salt Lake City, UT 84114 |
| January 2015 (date and time will be announced two weeks prior to open house) | TBA | Open House | Sorenson Unity Center<br>1383 South 900 West Salt Lake City, UT 84104 |
| March 2015 (date and time will be announced two weeks prior to hearing date) | TBA | Public Hearing<br>Requests for funding proposed to City Council | Salt Lake City Corporation<br>City & County Building 451 South State Street Salt Lake City, UT 84114 |

# 2015-2016 REQUIREMENTS

For Funding Year 2015-2016, Salt Lake City Corporation is accepting applications for programs/projects in the following categories:

- Public Services
- Neighborhood Improvements
- Housing Activities
- Building Improvements & Rehabilitation

## Project Eligibility:

Applications are deemed eligible when they have been completed and turned in on time. In addition, each proposed program/project must meet the following CDBG program requirements:

1. Align with at least one local *Objective* as outlined in Salt Lake City's Consolidated Plan.
2. Be consistent with *Eligible Activity* provisions as outlined in **Title 24 CFR Part 570**.
3. Comply with HUD's National Objective to *benefit low and moderate-income (LMI) persons*.

## Funding Minimum:

Due to increased competition for funding, a minimum funding request threshold has been set at $10,000.

## Application Workshop:

CDBG applicants are required to attend **one mandatory** application training workshop. Applicants are required to sign in at a workshop in order for applications to be considered. Workshop sessions have been scheduled as follows:

**Date:**       **Friday, September 5th at 9:00 am,**
**Monday, September 15th at 5:00 pm, OR**
**Monday, September 29th at 9:00 am**

**Location:**   **City & County Building**
**451 South State Street, Room 126**

Additional application workshops will be scheduled as needed. Contact Tammy Hunsaker at 801-535-6168 or tammy.hunsaker@slcgov.com for more information.

# 2015-2016 APPLICATION PROCESS

## Application Types:

There are four types of CDBG applications for funding year 2015-2016. Only one application needs to be completed per program/project. Select the type of application based on the category of program/project applying for funds. Application types are as follows:

- **Building Improvements & Rehabilitation**
  - ➢ Complete this application for projects that would result in improvements to non-profit buildings or commercial facilities.

- **Neighborhood Improvements**
  - ➢ Complete this application for projects that would result in improvements to public facilities, parks, streets, trails, or other neighborhood improvements.

- **Housing**
  - ➢ Complete this application housing rehabilitation or homeownership assistance programs.

- **Public Services**
  - ➢ Complete this application for public service programs.

*Make sure you complete the application appropriate for your program type!*

Each application submitted should be for a **single program or project**. Different functions and tasks of the same program or project may be bundled together to form one application. For example, salaries, supplies and equipment purchases may comprise one application. If you have more than one program for which you request grant funds, then submit more than one application. A construction project should be submitted on a separate application from a request for operating funds.

## Submittal

<span style="color:red">**Completed applications are due Monday, October 3, 2014 by 4:00 p.m.
Mailed, faxed, or late applications will not be accepted.**</span>

Two applications must be submitted, as follows:

1. **Hand-delivered Submittal**

    Please hand-deliver one (1) copies to:

    >Housing & Neighborhood Development Division
    >City & County Building
    >451 South State Street, Room 445
    >Salt Lake City, Utah 84114

    *This is your official application with original signature. Applications must be received by October 3, 2014 at 4:00 pm to be eligible.

2. **Electronic Submittal**

    Please submit an electronic PDF to the following email address:
    >SLCFederalGrants@slcgov.com

    *The PDF submittal does not need a signature.

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**Important:**
The printed application is the official copy and must be delivered to the Housing and Neighborhood Development office by 4:00 PM on Friday, October 3, 2014 to be eligible.

Printed applications must be hand-delivered. Mailed, faxed, or late applications will not be accepted by Salt Lake City.

Printed applications should be paper clipped together – *not stapled*. Place applications in a 9"x12" envelope with your organization's name on the front. Please do not bind in a comb or spiral binding or put into a three-ring binder. Make sure your application is printed double-sided. It is not necessary to provide supplemental material on video tapes or CD's. If necessary, the City will request additional information from you and/or take photographs of the proposed project or program site.

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# APPLICATION COMPLETION GUIDELINES

Read the application all the way through so you know what information is requested and may organize your responses accordingly. The following instructions are organized by section of the application:

| APPLICATION SECTION | NOTES & GUIDELINES |
|---|---|
| Part I: General Information | Provide the requested information. Please note the following:<br><br>• **_Agency_:**<br> o Agency information should be for the organization applying for CDBG funds. This is the organization that will be signing the contract and held responsible for the compliance and reporting requirements. If a parent organization will be signing the contract, list the parent organization's info here.<br><br>• **_DUNS Number:_**<br> o DUNS is a unique nine-digit numbering system that is used to identify a business or nonprofit organization. To register for or search for a copy of a DUNS number, go to http://www.grants.gov/applicants/org_step1.jsp. |
| Part II: Eligibility | • **_Local Goals & Priorities:_**<br>New for the 2015-16 Application is an additional focus on local goals and priorities.<br><br> o A primary focus of the City's 2015-2020 Consolidated Plan is to build _Neighborhoods of Opportunity_ to provide low and moderate income residents access to the following community assets:<br><br> ▪ Economic Development<br> ▪ Housing<br> ▪ Education<br> ▪ Health<br> ▪ Transportation<br><br> o Projects funded through Salt Lake City's CDBG program must align with the goals and priorities outlined in the 2015-2020 Consolidated Plan.<br> o Please select the goal which is most appropriate for your program.<br> o Expand on the applicable community needs, how the activity addresses those needs and the anticipated outputs of the activity.<br><br>• **_National Objectives:_**<br>_Benefit Categories_<br> To be eligible for Salt Lake City CDBG funding, a project or program must provide a benefit to LMI residents of Salt Lake City, through one of the following categories: |

| APPLICATION SECTION | NOTES & GUIDELINES |
|---|---|
| Part II:<br><br>Eligibility (continued) | 1. **AREA:**<br>  o Activities that qualify as an Area Benefit must benefit all residents in a particular service area, where at least 51% of the residents are LMI persons. Examples of Area Benefit projects can include street improvements, water/sewer lines, and neighborhood facilities.<br><br>2. **CLIENT:**<br>  o Activities that qualify as a Client Benefit must benefit clientele that are at least 51% LMI persons. The actual number of LMI persons benefiting from the activity determines eligibility, not the LMI concentration of the service area. To qualify as an LMI person, one of the following standards must be met:<br>    ▪ **Presumed Status:** The following populations are presumed to be principally LMI:<br>      • Abused children<br>      • Battered spouses<br>      • Elderly persons<br>      • Severely disabled adults<br>      • Homeless persons<br>      • Illiterate adults<br>      • Persons living with AIDS<br>      • Migrant farm workers<br>    ▪ **Documented as LMI:** Required documentation demonstrates that at least 51% of the clientele are LMI, based on family size and income. Third-party verification if income is necessary.<br>    ▪ **Nature and Location:** The activity's nature and location is such that it can be determined that at least 51% of the clientele are LMI persons. For example, a daycare located next to a public housing complex.<br><br>3. **HOUSING:**<br>  o Activities undertaken to provide or improve housing that, upon completion, at least 51% of the units will be occupied by LMI households. Third-party verification of income is necessary.<br><br>4. **JOB CREATION:**<br>  o Activities that create or retain jobs, of which at least 51% are available to LMI persons. Third-party verification of income is necessary.<br><br>***Describe how your agency tracks incomes and residency of your clients?:***<br>  Discuss methods for qualifying incomes of your clients. A third-party verification method must be used to qualify for *Client: Documented as LMI*, *Housing*, and *Job Creation* benefit categories.<br><br>*\*Note: Benefit Categories will vary by the type of application (Building Improvements, Housing, Neighborhood Improvements, Public Services)* |

| APPLICATION SECTION | NOTES & GUIDELINES |
|---|---|
| Part III: Program/Project Information<br><br>A: Project Description | Provide the requested information. Please note the following:<br><br>• *Provide a concise description of the proposed program/project:*<br>  o Describe the functions and purpose of the specific program/project applying for CDBG funds. Describe the entire program, not just the activities the funding request would support.<br><br>• *Describe how you would use the CDBG funds from Salt Lake City, if awarded:*<br>  o Describe how the proposed funds from Salt Lake City will be used – be specific. For example:<br>    ▪ Salaries (including benefits and taxes) for a specific position<br>    ▪ Utilities for a facility that provides services to LMI persons<br>    ▪ Supplies ( describe as either office supplies or other type of supplies such as medical or dental)<br>    ▪ Building improvements (be specific)<br><br>• *List an address for each project location:*<br>    ▪ List all addresses, including zip codes, where the program or project will be offered. For example, if program activities will be carried out at several elementary schools, list an address for each school. |
| Part III: Program/Project Information<br><br>B: Performance Measures | The U.S. Department of Housing and Urban Development (HUD) requires subgrantees awarded CDBG funds from Salt Lake City to describe the proposed *Objectives and Outcomes* of the programs or projects funded with CDBG dollars.<br><br>• *OBJECTIVES:*<br>Objectives help define the grantee's intended purpose for the activity being funded. Determine which of the three predetermined Objectives best fits the purpose of the activity. Objective choices are as follows:<br><br>  o **Creating Suitable Living Environments**: Activities that are designed to benefit communities, families or individuals by addressing issues in their living environment.<br>  o **Providing Decent Housing**: A wide range of housing activities whose purpose meets individual or family needs.<br>  o **Creating Economic Opportunities:** Activities in economic development, commercial revitalization or job creation.<br><br>• *OUTCOMES:*<br>Outcomes are benefits to an individual or community that result from the program's Activities. Determine which of the three predetermined Outcomes is most applicable to your program/project. Outcome choices are as follows: |

| APPLICATION SECTION | NOTES & GUIDELINES |
|---|---|
| Part III:<br><br>Program/Project<br><br>Information<br><br><br><br>B: Performance | o **Availability/Accessibility**: Activities that make services, infrastructure, public facilities, housing or shelter available or accessible to low and moderate-income persons. In this category, accessibility does not refer only to physical barriers, but also to making the basics of daily living available and accessible to low- and moderate-income persons where they live.<br><br>o **Affordability**: Activities that provide affordability in a variety of ways in the lives of low and moderate-income persons. It can include the creation or maintenance of affordable housing, basic infrastructure hook-ups, or services such as transportation or day care. Affordability is an appropriate outcome whenever an activity is lowering the cost, improving the quality or increasing the affordability of a product or service to benefit a low and moderate–income household.<br><br>o **Sustainability**: Activities that are aimed at improving communities or neighborhoods, helping to make them livable or viable by providing benefit to low- and moderate-income persons. This outcome is designed to promote livable or viable communities and neighborhoods and not for assistance to individual households. |
| Part III:<br>Program/Project<br>Information<br><br>C: Target<br>Population | Document historical and estimated populations served by the project/program applying for funding. Identify the total population served as well as the portion of the population served with funding received from Salt Lake City. Note the following:<br><br>• Newly established projects/programs do not need to document historical populations served.<br><br>• Units for reporting:<br>   o Housing programs are required to report populations served in housing units, not individual people.<br>   o Non-housing programs are required to report individual people served. |
| Part III:<br>Program/Project<br>Information<br><br>D: Proposed<br>Budget | Enter a line item for each program/project expense to be funded by Salt Lake City CDBG funds. The total cost as well as the portion funded with Salt Lake City CDBG funds will need to be documented. Please note the following:<br><br>• For all applicant types:<br>   o The agency's entire budget does not need to be documented; only costs that would be fully or partially funded with Salt Lake City CDBG funds.<br><br>• For Personnel Expenses (Public Service and Housing Activity applicants only):<br>   o Taxes and benefits should be included in individual salary line items, not as separate line items.<br>   o Personnel hours tied to the Salt Lake City CDBG funding request must be included. For example, if your agency is requesting $5,000 in personnel funds, and the position's rate is $20/hour including taxes and benefits, 250 hours must be listed under Personnel Hours. |

| APPLICATION SECTION | NOTES & GUIDELINES |
|---|---|
| Part III: Program/Project Information<br><br>E: Leveraging | Provide the requested information. Note the following:<br><br>• ***Does the program/project collaborate with other service providers in the community?:***<br>  o Discuss efforts to coordinate and leverage your project/program with existing community resources.<br><br>• ***Fund Leveraging:***<br>  o For the proposed program/project, document the total amount of funds needed to complete the project, secured funding, and earmarked funding. In addition, document specific funding sources for the program/project. Include Salt Lake City CDBG, other CDBG programs, other federal programs, private funds, foundation funds, and your own agency funds.<br><br>• ***Describe your contingency plan in the event your CDBG request is not fully funded, or funded at all by Salt Lake City:***<br>  o Discuss your agency's plans for carrying out the project/program if awarded partial funding from Salt Lake City. Include a discussion on your agency's capacity to carry out the project/program if your funding request is not awarded.<br><br>• ***If funded, how would you continue to implement the project/program if CDBG funds are not available in future years?:***<br>  o If funding is awarded for the 2015-16 program year, there is no guarantee that projects/programs will receive funding in subsequent program years. Discuss your agency's plans for continuing programs/projects in consideration of the uncertain nature of future CDBG funding. |
| Part IV: Agency Capacity | Provide the requested information. Projects/programs awarded funding will require a significant amount of accountability and reporting. Note the following:<br><br>• ***Describe the processes your agency will use to track and monitor project progress:***<br>  o Discuss the process used to analyze performance, work performed, and results achieved.<br><br>• ***Describe your agency's record keeping procedures, with regards to the proposed project:***<br>  o Discuss your agency's internal procedures for tracking expenditures, clients served, scheduling, etc.<br><br>• ***Describe the procedures your agency will use to segregate and track CDBG funds from other agency funds:***<br>  o Salt Lake City CDBG funds must be tracked separately from other funds. Elaborate on your agency's process for tracking and reporting Salt Lake City CDBG funds. For each expense, your agency needs to be capable of reporting Salt Lake City CDBG funds, as well as total funds expended. |

| APPLICATION SECTION | NOTES & GUIDELINES |
|---|---|
| Part IV:<br><br>Agency Capacity (continued) | • **Describe your agency internal controls for waste and fraud prevention:**<br>  o Discuss your agency's policies for preventing the waste of funds and resources.<br><br>• ***Does your agency have a Language Access Plan (LAP) to provide services to limited English proficiency persons?:***<br>  o Discuss your agency's LAP policies. HUD has issued a minimum *Language Access Plan* (LAP) requirement for all agencies that receive federal funding. This requirement states that agencies must take "reasonable steps to ensure that Limited English Proficiency (LEP) persons have meaningful access to their respective programs and services." |
| Part V:<br>Application Submittal | • **Two applications must be submitted, as follows:**<br>  1. **Hand-delivered Submittal**<br>    Please hand-deliver one (1) copies to:<br>      Housing & Neighborhood Development Division<br>      City & County Building<br>      451 South State Street, Room 445<br>      Salt Lake City, Utah 84114<br><br>    *This is your official application with original signature. Applications must be received by October 3, 2014 at 4:00 pm to be eligible.<br><br>  2. **Electronic Submittal**<br>    Please submit an electronic PDF to the following email address:<br>      SLCFederalGrants@slcgov.com<br><br>    *The PDF submittal does not need a signature.<br><br>  **Important:**<br>  The printed application is the official copy and must be delivered to the Housing and Neighborhood Development office by 4:00 PM on Friday, October 3, 2014 to be eligible.<br><br>  Printed applications must be hand-delivered. Mailed, faxed, or late applications will not be accepted by Salt Lake City.<br><br>  Printed applications should be paper clipped together – *not stapled*. Place applications in a 9"x12" envelope with your organization's name on the front. Please do not bind in a comb or spiral binding or put into a three-ring binder. Make sure your application is printed double-sided. It is not necessary to provide supplemental material on video tapes or CD's. If necessary, the City will request additional information from you and/or take photographs of the proposed project or program site. |

| Application Checklist | |
| --- | --- |
| 1. Completed and signed CDBG application (one copy, max.) | ☐ |
| 2. If non-profit, IRS 501 (c) (3) status letter (1 copy with the original application) | ☐ |
| 3. If private agency, list of board members (1 copy with the original application) | ☐ |
| 4. If applying for funds for park improvements, cost estimates obtained from City Parks Division (Sean Fyfe, telephone 801-535-6344). | ☐ |
| 5. If applying for funds for street improvements, cost estimates obtained from City Engineering (Lynn Jarman, telephone 801-535-6016). | ☐ |
| 6. If applying for building improvements, cost estimates from contractors, architects, engineers, or other construction professionals. | ☐ |
| 7. If applying for building improvements, proof of flood insurance, if applicable. | ☐ |
| 8. If applying for building improvements, plans and drawings, if applicable. | ☐ |
| 9. If applying for building improvements on leased property, attach a letter of support from the property owner. | ☐ |

# EVALUATION PROCESS

All applications are reviewed by City Staff to ensure that funding requests meet the required criteria. Adequate information needs to be provided on the following:

- National Objective Requirements
- Eligible Activity Requirements
- Background/Mission of Applicant Organization
- Organization's Ability to Carry out Proposed Project/Program
- Adequate Program/Project Description
- Project/Program Location
- Accurate Contact Information Provided
- Clearly Defined Scope of Services
- Proposed Schedule of Work
- Amount Requested and a Clearly Defined Budget
- List of Funding Partnerships Demonstrating Leveraging Capability
- Population to be Served
- Number of People/Households Intended to be Served

**Figure 1: Funding Award Process**
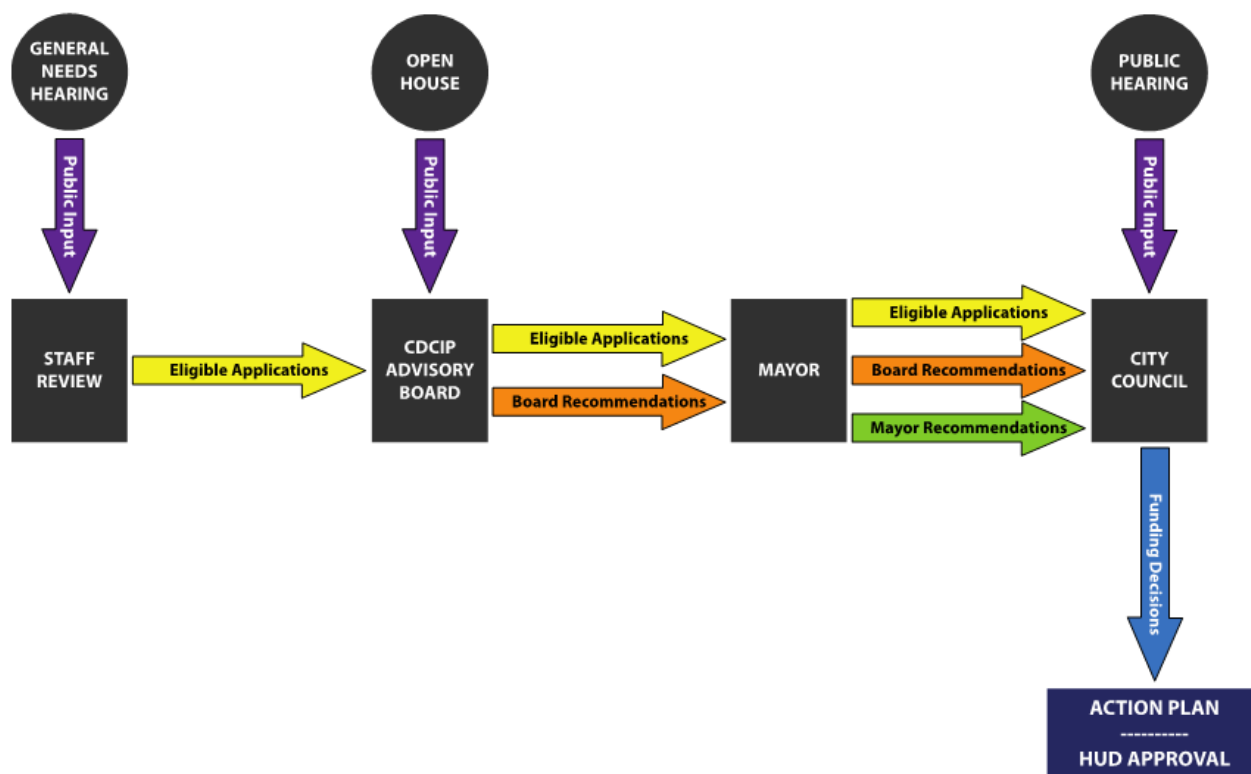


## Funding Recommendations

As *Figure 1* demonstrates, the funding award process will begin in September with staff review of applications. After applications are approved by City Staff for eligibility, they are reviewed by members of the Community Development and Capital Improvement Program (CDCIP) advisory board, a citizen volunteer board comprised of local residents representing each of the City Council districts. The CDCIP advisory board meets every two weeks over the course of three months to review applications and make funding recommendations to the Mayor and City Council.

Applications and CDCIP advisory board recommendations are provided to the Mayor for review. After careful evaluation, the Mayor makes funding recommendations that are provided, along with the CDCIP Board recommendations, to the City Council for their consideration.

## Funding Decisions

The City Council holds a public hearing in order to provide an additional opportunity for public input on the projects proposed for funding. Applications recommended for funding

by the CDCIP Board and Mayor will not necessarily receive an award, as the availability of funding is limited.

Following the public hearing and several briefings on the applications, the City Council adopts their funding recommendations and formally approves the projects/programs that will receive funding. Funds awarded can be for the full or partial amount requested. Funding decisions by the City Council are subject to approval by the U.S. Department of Housing and Urban Development.

**Grant Agreements**

Applicants selected for funding will be invited to enter into a contract with the City. Contract negotiations might require additional requirements, such as the refinement of the final scope of services. Salt Lake City's Housing and Neighborhood Development Division will contract with the selected applicants once negotiations are complete.

# INCOME GUIDELINES

| FY 2014 SALT LAKE CITY/COUNTY HUD INCOME LIMITS | | | |
|---|---|---|---|
| **FAMILY SIZE** | **Extremely Low Income 30%** | **Very Low Income 50%** | **Low Income 80%** |
| 1 Person | $ 14,450 | $ 24,050 | $ 38,500 |
| 2 Persons | $ 16,500 | $ 27,500 | $ 44,000 |
| 3 Persons | $ 19,790 | $ 30,950 | $ 49,500 |
| 4 Persons | $ 23,850 | $ 34,350 | $ 54,950 |
| 5 Persons | $ 27,910 | $ 37,100 | $ 59,350 |
| 6 Persons | $ 31,970 | $ 39,850 | $ 63,750 |
| 7 Persons | $ 36,030 | $ 42,600 | $ 68,150 |
| 8 Persons | $ 40,090 | $ 45,350 | $ 72,550 |

Effective Date: December 2013

➢ FY 2014 AMI: $68,700 (for a family of four)
➢ NOTE: HUD Income Limits for Salt Lake City/County are subject to change for funding year 2015-2016. For a schedule of current income limits, go to:
   http://www.huduser.org/portal/datasets/il.html

# RESOURCES

CDBG program applicants are encouraged to obtain additional information on program requirement through the following sources:

**CDBG Program Information:**

http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/communitydevelopment/programs/entitlement

**CDBG Regulations:**

http://www.access.gpo.gov/nara/cfr/waisidx_09/24cfr570_09.html

**Guide to National Objectives and Eligible Activities for Entitlement Programs:**

http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/communitydevelopment/library/deskguid

**Playing By the Rules – A Handbook for CDBG Subrecipients on Administrative Systems:**

http://portal.hud.gov/hudportal/documents/huddoc?id=DOC_17104.pdf

**Eligible Census Tract and Block Group Data**

http://www.hud.gov/offices/cpd/systems/census/lowmod/