



City of Rapid City, South Dakota
Application for FY2020 Community Development Block Grant Funds
2020 Community Development Block Grant Program Year
(April 1, 2020 – March 31, 2021)

Applications Due by 4:00 p.m. Mountain Time
October 1, 2019

PROGRAM OVERVIEW

The CDBG program is funded by the U.S. Department of Housing and Urban Development (HUD) under Title 1 of the Housing and Community Development Act of 1974, as amended (P.L. 93-383). The City of Rapid City estimates that \$470,000 in FY 2020 Community Development Block Grant funds will be available; 20% (\$94,000) will be used for administration and planning, the Public Service cap is 15% (\$70,500), and Housing and Public Facilities (\$305,500).

HUD awards grants to entitlement communities for the purpose of community development activities intended to revitalize neighborhoods, facilitate economic development, and improve community facilities and services. Rapid City's CDBG Program Division's 5-year Consolidated plan, which was developed with citizen participation and input, describes the programs and funding objectives established for the five-year period from 2018-2022. The City's Annual Action Plan is prepared each year to describe the implementation of the five-year Consolidated Plan.

Eligible projects must meet the National Objectives of the Housing and Community Development Act of 1992, and be an eligible activity defined by the federal regulations. Funds can be utilized for projects and programs that benefit low- and moderate-income (LMI) persons, or to eliminate slums and blight, within the corporate limits of Rapid City. Activities must be consistent with the Rapid City's 2018-2022 Consolidated Plan and Rapid City's Comprehensive Plan. All activities are subject to CDBG regulations.

ELIGIBILITY

Funded projects must document that the people/households served have incomes below 80% AMI.

Eligible applicants must be a 501(c) (3) non-profit organization, government agency, school district, institutions of higher education or, under limited circumstances, a for-profit business.

Housing must be set aside for households at or below 80% AMI, where housing costs are no more than 30% of

household's gross monthly income as of the date of initial occupancy and in continued compliance with annual adjustments published by HUD for the duration of the compliance period.

Rents must include allowances for utilities and services (excluding telephone, cable, and internet). Applicants are encouraged to utilize the allowances established by the local Public Housing Authority or calculate their own allowances based on documentation from service providers.

For owner-occupied housing, the selling price of the home shall not exceed the appraised value. Applicants are to carefully consider the AMI being targeted and develop housing accordingly. Factors to consider include the percentage of the homebuyer's income available to pay the principal, interest, taxes, and insurance (PITI).

Land banking, the acquisition and holding of land for future use, is prohibited.

Additional factors considered:

- Capacity and experience of Applicant
- Leveraged resources
- Project readiness
- Ability to address a City high priority need
- Prior CDBG performance, including timely reports, regulatory compliance, and meeting deadlines

COMPLIANCE PERIOD

Awards in excess of Fifteen Thousand dollars (\$15,000) shall remain in compliance until thirty (30) years from the end of the CDBG program fiscal year in which funded activities were completed. Awards between Seven Thousand and One Dollars (\$7,001) and Fifteen Thousand dollars (\$15,000) shall remain in compliance until ten (10) years from the end of the CDBG program fiscal year in which funded activities were completed.

The City of Rapid City will place an Indenture of Restrictive Covenants on the property to ensure the period of affordability is met.

For housing projects, owner-occupied housing must remain the resident's principal residence during the compliance period. Applicant agrees that the use of such property may not change from that for which the acquisition was made unless the Applicant provides affected citizens with reasonable notice of, and opportunity to comment on, any proposed change, and either (1) the new use of such property qualifies as meeting one of the national objectives in Volume 24 of the Code of Federal Regulations, Section 570.208 (24 CFR 570.208), or (2) if the Applicant determines, after consultation with affected citizens, that it is appropriate to change the use of the property to a use which does not qualify under 24 CFR, Section 570.208. After such determination is made, the Applicant may retain or dispose of the property for the changed use if the CDBG program is reimbursed in the amount of the current fair market value of the property, less any portion of the value attributable to expenditures of non-CDBG funds for the acquisition of, and improvements to, the property.

APPLICATION REVIEW PROCESS

- Applicant submits a complete application along with supporting documents
- Application review, including financial feasibility, is conducted
- Recommendations made to the City Council and Applicant notified of preliminary funding award, 30-day public comment period begins
- Final funding decision made by the City Council

WHAT TO EXPECT IF YOU ARE AWARDED

- Project set up and submit a revised budget, if applicable
- Contract, Indenture of Restrictive Covenants, Mortgage, Promissory Note, and other appropriate instruments executed

- Environmental Review conducted by the City of Rapid City
If an Environmental Review is not completed prior to funding commitments, the project may become ineligible.
- Applicant and CDBG staff meeting outlining Environmental Review findings and program requirements
- Applicant solicits bids, if applicable
CDBG Program Division will provide guidance on required language to be included in the solicitation
- Applicant contracts with developers and/or contractors, if applicable
- CDBG Program Division conducts Federal debarment check on all parties
- CDBG Program Division issues 'Notice to Proceed' letter
Projects that begin before a 'Letter to Proceed' has been issued by the CDBG Program Division office may become ineligible.
- Project and monthly reporting begins; Applicant can begin submitting draw requests
- CDBG Program Division conducts site visit(s)
- Project complete, final draw and reports submitted

Project Setup

CDBG staff will work with Applicant to revise budget documents, if necessary, pursuant to final award, and complete other reviews including Procurement Standards and Code of Conduct policy, Conflict of Interest policy, Affirmative Action/Non-Discrimination policy, Fair Housing policy, etc., and assist with Section 3, Davis-Bacon, and other requirements.

The System for Award Management (SAM)

All parties, including, but not limited to Applicant, engineers, architects, developers, general contractors, consulting firms, and subcontractors must have DUNS numbers registered in The System for Award Management (SAM) government system and must not be debarred by HUD. It is recommended the Applicant complete this registration prior to submitting a funding application. Registration is free.

Conflict of Interest

If any part of the project may pose a potential conflict of interest, the Applicant should immediately notify the CDBG Program Division to begin a conflict of interest waiver process for HUD approval. The conflict of interest process takes approximately 6-8 weeks to complete.

Indenture of Restrictive Covenants, Mortgage, Promissory Note and Other Requirements

If CDBG funding is used for rehabilitation, renovation, or acquisition of property, an Indenture of Restrictive Covenants and/or Mortgage will be required to be filed against the property to recover funding if building ceases to be used for an eligible activity or to benefit low-to-moderate income people for the compliance period.

Environmental Review

An environmental review will be conducted by the City. **If an Environmental Review is not completed prior to funding commitments, the project may become ineligible.**

Reporting Requirements and Monitoring

Applicant is responsible for maintaining sufficient written records to document client income, project eligibility, and project activities. Monthly reports are required.

Construction Projects*

Davis-Bacon regulations are required on construction projects in excess of \$2,000. *Construction includes building, alteration and/or repair, including painting and decorating, or ground work of public buildings, public works, or residential housing. Davis-Bacon regulations **are not** required for single family homes or multi-family housing with less than 8 units, except where ground work of public buildings, public works, or residential housing is part of the project. Certified weekly payroll reports are required for Davis-Bacon projects.

Davis-Bacon projects require Davis-Bacon and Labor Standard (HUD form 1040) in all advertisements, solicitations, bids, and contracts. The CDBG Program Division will provide guidance on mandatory language and provide a wage determination.

NOTE: If a project is delayed, a new wage determination may be required and any wage increases must be incorporated in the project.

A pre-construction meeting must be scheduled with the CDBG Program Division Manager prior to site work beginning.

Site work cannot begin before a ‘Letter to Proceed’ has been issued by the CDBG Program Division office.

Disbursement of CDBG Funds

The Applicant is responsible for submitting draw requests on a reimbursement basis and including invoices and all supporting documentation for payment. Missing documentation and/or reporting will delay payment. Payments must be approved by City Council and are subject to agenda deadlines (allow 3-5 weeks.)

Reports must be current before CDBG funds will be disbursed.

Project Changes

Any significant changes, which include but are not limited to: a change in the number of units, a change in target AMI, a change in the number of bedrooms, a change in square footage, a change in financial feasibility, or a change supportive services may result in loss of funding. **Any proposed changes must be submitted to the CDBG Program Division office, in writing, and receive written approval.**

FUNDING PRIORITIES

AFFORDABLE HOUSING

- Rehabilitation of existing housing, particularly for households earning 50% AMI or less
- Production of rental housing: efficiencies, 1, or 2 bedroom units preferred or large family units, particularly for households earning 50% AMI or less
- Group homes
- Production of owner-occupied housing, particularly for households earning 50% AMI or less

PUBLIC FACILITIES & IMPROVEMENTS

- Emergency Shelter
- Transitional housing
- Safety improvements
- Accessibility improvements
- Energy efficiency improvements
- Other improvements

ECONOMIC DEVELOPMENT

- Micro Enterprise Loans
- Direct Homeownership Assistance
- Individual Deposit Accounts

PUBLIC SERVICES

- Rental Assistance/Rapid Re-Housing
- Counseling
- Homelessness Prevention
- Mental Health Treatment/Services
- Substance Abuse Treatment/Prevention
- Disabled Persons Services

- Domestic Violence Services
- Early Childhood Education/Child Care
- Transportation
- Youth Activities

Activities that duplicate existing services will not be funded.

**City of Rapid City
Community Development Block Grant Program
Application for FY2020 Funds**

PROJECT SPECIFICATION

Project must be located within Incorporated City Limits of Rapid City.

Project Name: _____

Project Location, if known: _____

Legal Description, if known: _____

Amount Requested (*whole numbers only*): \$ _____

Total Cost of Project: \$ _____

GENERAL INFORMATION

Agency Name: _____

DUNS Number: _____

Federal I.D. Number: _____

Organization Tax Exempt Status: _____

Agency Address: _____

Mailing Address: _____

CONTACT INFORMATION

Agency Director: _____

Phone: _____

Email: _____

Board President: _____

Phone: _____

Email: _____

Person in Charge of

Reporting/Draw submittals: _____

Phone: _____

Email: _____

Personnel Assigned to Scope of Work (*list all who will be involved*)

Staff Member	Job Title	General Program Duties	Est. Time Allocation Per Week
<i>Jane Doe</i>	<i>Counselor</i>	<i>Intakes, counseling</i>	<i>10 hours/wk</i>

APPLICANT HISTORY

Mission of the organization:

Narrative describing the organization (*Brief – 3-5 sentences*):

Does the agency have income eligibility requirements which limit services or activities exclusively to low/moderate income persons? Yes No

Explain: _____

Does your agency currently require information on:

Household Size Yes No

Income Yes No

Number of clients served during the last twelve (12) months: In Rapid City: _____ Outside Rapid City: _____

Has the organization expended over \$750,000 in Federal Awards in the previous year? Yes No

Has the Applicant received CDBG funds in the past? Yes No

Does the Applicant have unexpended CDBG funds? Yes No

If Yes, how much \$ _____

When will the unexpended funds be drawn? _____

Did the organization have any findings on the previous year's audit? Yes No

If yes, please attach Audit, findings narrative, and resolution.

PROJECT/PROGRAM INFORMATION

Project type, choose one.

Housing Public Facilities or Improvements Economic Development Public Services

Provide a detailed description of the project (3000 characters max):

Briefly state why is this project needed in this community?

What effect will partial funding have on your project?

Describe specifically what funds will be spent on. Prioritize items if the request is for multiple project components.

Note: New housing construction is ineligible under the CDBG program unless carried out by a CBDO. Several activities which support new housing may be carried out using CDBG funds even though the actual housing construction costs are being supported by other resources. Such supportive activities include, but are not limited to acquisition, infrastructure, and site improvements in the public right-of-way.

This project meets the following HUD National Objective(s) because it (must select at least one):

- Serves low-income persons/households
- Serves a low-income neighborhood/area (*Specify street, Census Tract or area boundaries: _____*)
- Serves a HUD presumed low-income clientele (*see list on next page*)
- Creates jobs for low-income individuals
- Eliminates slums or blight

Total number of people to directly benefit from this project.

Check the populations the project will specifically serve. Check all that apply.

- Homeless
- Elderly
- Persons with physical disabilities
- Persons with mental disabilities
- Persons with developmental disabilities
- Unaccompanied youth
- Veterans
- Victims of Domestic Violence
- Individuals/Single Occupancy
- Illiterate Adults
- Migrant Farm Workers
- People with HIV/AIDS
- Extremely Low Income (30% AMI)
- Very Low Income (50% AMI)
- Low Income (80% AMI)
- Above 80% AMI
- Other
- None of the above

List any other criteria used or any other population served by this project (optional): _____

Client Verification Method Used			
Presumed Lower-Income Populations	OR	Income Verification Method	
<input type="checkbox"/> Elderly Adults <input type="checkbox"/> Severely Disabled Adults <input type="checkbox"/> Abused Children <input type="checkbox"/> Victims of Domestic Violence <input type="checkbox"/> Illiterate Adults <input type="checkbox"/> Homeless Persons <input type="checkbox"/> Migrant Farm Workers <input type="checkbox"/> People with HIV/AIDS		<input type="checkbox"/> Pay Stubs/Wage Statements <input type="checkbox"/> W-2's <input type="checkbox"/> Income Tax Returns <input type="checkbox"/> Social Security Documentation (SSI/SSA) <input type="checkbox"/> Bank Statements <input type="checkbox"/> Support Checks Documentation <input type="checkbox"/> Other: _____ <input type="checkbox"/> Other: _____	
		AND	
			<input type="checkbox"/> Annual Income as defined under Section 8 Housing Assistance Payments Program (24 CFR 5.609); or <input type="checkbox"/> Adjusted gross income as defined for purposes of reporting under IRS Form 1040 (long form) for Federal individual income tax purposes; or <input type="checkbox"/> Annual income as defined for reporting under the Census long form for the most recently available decennial Census.

PROJECT TYPE

PUBLIC FACILITIES & IMPROVEMENTS

Is this a public facility/improvement project? Yes No

If no, skip this section.

Facility type, check all that apply:

AND

Project type, check all that apply:

- Emergency Shelter
- Transitional Housing
- Early Childhood Education Center
- Mental Health Facility
- Substance Abuse Facility
- Senior Center
- Youth Center
- Child Care Center
- Other Public Facility _____

- New Construction
- Accessibility Improvements
- Energy Efficiency Improvements
- Safety Improvements
- Other Improvements or Renovations __

If funds requested are for rehab/renovation, complete the following information:

Existing Liabilities Against the Property: \$ _____
 Appraised Value: \$ _____
 Amount of Insurance Coverage: \$ _____(provide documentation)

ECONOMIC DEVELOPMENT

Is this an economic development project? Yes No

If no, skip this section.

- Micro Enterprise Loans
- Direct Homeownership Assistance
- Individual Deposit Accounts

PUBLIC SERVICES

Is this a public service project? Yes No

If no, skip this section.

If yes, attach fee schedule: _____

Check all that apply:

- Rental Assistance/Rapid Re-Housing
- Counseling
- Homelessness Prevention
- Mental Health Treatment/Services
- Substance Abuse Treatment/Prevention
- Domestic Violence Services
- Disabled Persons Services
- Early Childhood Education
- Child Care
- Transportation
- Youth Activities
- Other _____

HOUSING

Is this a housing project? Yes No

If no, skip this section.

- Rehabilitation of existing housing- Rental
- Rehabilitation of existing housing- Owner-occupied
- Production of rental housing
- Production of owner-occupied housing
- Group home
- Other, Explain: _____

Describe past construction/development experience below:

Is the property currently occupied or will it be occupied between the time this application is submitted and the time the grant is awarded? Yes No N/A

If yes, please explain. _____ It is possible the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 may affect your project.

Number of Buildings _____ Number of Total Units _____

Number of Total Units by Bedroom Size:

0 Bdr 1 Bdr 2 Bdr 3 Bdr 4 Bdr Other _____

Number of Employee/Staff Units _____

Number of Employee/Staff Units by Bedroom Size:

0 Bdr 1 Bdr 2 Bdr 3 Bdr 4 Bdr Other _____

Type of Housing

Single Family Apartment Townhome Condo Group Home Transitional Housing Other _____

Occupant Type – For Every % Units Set-Aside:

For Area Median Income	Receive Points
30%	10
50%	8
80%	6

Must have a minimum of 36 points. 100 Maximum Points earned for 100% set-aside for 30% AMI.

Example: Project with 20% of units set-aside for 30% AMI, 20% set-aside for 50% AMI, and 60% set-aside for 80% AMI= 72 points

Applicant Self-Score: _____ /100 points

Time Line (*insert month for projected progress and completion*):

- _____ Site Plans Approved
- _____ Permits Issued
- _____ Solicitation of Bids
- _____ Award Bid(s)
- _____ Construction Begins
- _____ Certificate of Occupancy Received
- _____ Building Occupied

If funds requested are for rehab/renovation, complete the following information:

- Existing Liabilities Against Property: \$ _____
- Appraised Value: \$ _____
- Amount of Insurance Coverage: \$ _____ (provide documentation)

Is this a rental project? Yes No

If no, move to Service Enriched Housing section.

- Applicant will manage the property
 - Years of rental management experience _____
- Rental management will be contracted to: _____
- Management will be: On-Site Off-Site
- Other: _____

SERVICE ENRICHED HOUSING

Will on-site services be provided? Yes No

If no, skip this section.

If yes, attach fee schedule: _____

Target population services will be provided to. Check all that apply.

- Homeless
- Elderly
- Persons with physical disabilities
- Persons with mental disabilities
- Persons with developmental disabilities
- Unaccompanied youth
- Veterans
- Victims of Domestic Violence

- Individuals/Single Occupancy
- Illiterate Adults
- Migrant Farm Workers
- People with HIV/AIDS
- Other: _____

PROJECT READINESS-HOUSING AND PUBLIC FACILITIES

Is this an economic development or public service project? Yes No
If yes, skip this section.

Site Controls

- The project site is not yet identified.
- The project site is identified.
- An option is in place, attached.
- A long-term lease is in place, attached.
- A purchase contract is in place, attached.
- We own the land/property, the deed is attached.

Check all that apply:

Architectural drawings and engineering plans are: not yet started partially completed (*attach*) complete (*attach*)

The site plan: has not yet been submitted to Planning/Building Services
 was submitted on date _____ (*attach*)
 approved (*attach*)

A building permit has: not been issued been issued (*attach building permit*)

The property is properly zoned. Yes No
If yes, attach evidence.
If no, has zoning change been requested? Yes No
If yes, attach request.

PROJECT READINESS, BUDGET & TIMELINE

_____ % of project funding is secured.

PROJECT FUNDING (whole numbers only)	AMOUNT
Secured Funding	
	\$ _____
	\$ _____
	\$ _____
	\$ _____
	\$ _____
SUBTOTAL	\$ _____
Funding Pending Approval	

Award Notification Date_____	\$
Award Notification Date_____	\$
Award Notification Date_____	\$
SUBTOTAL	\$
Funding Not Yet Applied For	
Award Notification Date_____	\$
SUBTOTAL	\$
TOTAL	\$

PROJECT COSTS- HOUSING AND PUBLIC FACILITIES

Is this an economic development or public service project? Yes No

If yes, skip this section.

A more detailed budget breakdown may be required and Applicant shall provide such supplementary budget information in a timely fashion in the form and content prescribed by the CDBG Program Division.

PROJECT COSTS (SPECIFY ALL "OTHER" COSTS)	AMOUNT
Construction	
Acquisition	\$_____
Demolition	\$_____
Site Improvements	\$_____
Foundation	\$_____
New Construction	\$_____
Rehab/Renovation	
Landscaping/Hardscaping	\$_____
Other (specify)_____	\$_____
Other (specify)_____	\$_____
Construction SUBTOTAL	\$
Professional Fees	
Architect Fee	\$_____
Engineer Fee/Survey	\$_____
Attorney Fee	\$_____
Real Estate Agent Fee	\$_____
CPA-Cost Certification	\$_____
Property Appraisal	\$_____
General Contractor Fee	
Environmental Reports/Testing	\$_____
Other (specify)_____	\$_____
Professional Fees SUBTOTAL	\$

Financing	
Bond	\$ _____
Construction Insurance	\$ _____
Interest	\$ _____
Origination Fee	\$ _____
Title and Recording	\$ _____
Other (specify) _____	\$ _____
Financing SUBTOTAL	\$ _____
Other Costs	
Developer Fee	\$ _____
Other (specify) _____	\$ _____
Other SUBTOTAL	\$ _____
Personnel	
Salaries and Fringe Benefits	\$ _____
Other (specify) _____	\$ _____
Personnel SUBTOTAL	\$ _____
Operating	
Office Supplies	\$ _____
Printing and Postage	\$ _____
Mileage	\$ _____
Other (specify) _____	\$ _____
Operating SUBTOTAL	\$ _____
Total	\$ _____

Cost estimates prepared by:

Name/Title

Contact Email and Telephone Number

PROJECT COSTS - PUBLIC SERVICES AND ECONOMIC DEVELOPMENT

Is this a public service or economic development project? Yes No

If no, skip this section.

PROJECT COSTS (SPECIFY ALL "OTHER" COSTS)	AMOUNT
Program	
Security Deposits/Temporary Rental Assistance	\$ _____
Down Payment/Closing Cost Assistance	\$ _____
Utility Assistance	\$ _____
Professional Services	\$ _____
Vehicles/Trailers	\$ _____
Other Equipment (specify) _____	\$ _____
Program Material/Supplies (specify) _____	\$ _____
Other (specify) _____	\$ _____
Other (specify) _____	\$ _____
Program SUBTOTAL	\$ _____
Professional Fees	
Attorney Fee	\$ _____
Professional Services	\$ _____
CPA-Cost Certification	\$ _____
Property Appraisal	\$ _____
Other (specify) _____	\$ _____
Professional Fees SUBTOTAL	\$ _____

Financing	
Bond	\$ _____
Insurance	\$ _____
Origination Fee	\$ _____
Title and Recording	\$ _____
Other (specify) _____	\$ _____
Financing SUBTOTAL	\$ _____
Other Costs	
Other (specify) _____	\$ _____
Other (specify) _____	\$ _____
Other SUBTOTAL	\$ _____
Personnel	
Salaries and Fringe Benefits	\$ _____
Training and Travel	_____
Other (specify) _____	\$ _____
Personnel SUBTOTAL	\$ _____
Operating	
Office Supplies	\$ _____
Printing and Postage	\$ _____
Mileage	\$ _____
Other (specify) _____	\$ _____
Operating SUBTOTAL	\$ _____
Total	\$ _____

Cost estimates prepared by:

Name/Title

Contact Email and Telephone Number

SUSTAINABILITY

How will the project be financed and/or maintained in the future? Be specific. _____

For rentals, include rent roll projections. Long-term viability must be demonstrated and Applicant must demonstrate rental incomes cover the property's debt and operating expenses.

For owner-occupied housing, list estimated selling price; the selling price of the home shall not exceed the appraised value. Selling price must be tailored for targeted AMI.

How will progress toward meeting the project's goal and objectives be measured?

- # of persons housed
- # of persons benefitting from building renovations
- # of occupied beds per night By-Laws
- # of case management sessions provided
- # of clients receiving treatment
- # of clients with increased income
- # of households purchasing homes
- # of people employed
- # of clients who remained housed
- # of children receiving childcare
- # of clients transported
- Other: _____ (Explain)
- Other: _____ (Explain)

Required Supporting Documents:

- Financial Statements

- List of Board Members and Affiliations or if no Board Members, list of directors, shareholders, and officers.
- Articles of Incorporation
- By-Laws
- Procurement Standards
- Code of Conduct Policy
- Affirmative Action/Non-discrimination Policy
- Conflict of Interest Policy

Additional Supporting Documents, if applicable:

- Appraisal
- Site Control
- Fair Housing Policy (if housing-related project)
- Architectural drawings and engineering plans
- Site plan
- Building permit
- Zoning documentation

This application is submitted for consideration by:

Signature of Agency Director

Signature of Board President

Print
Name: _____

Print
Name: _____

Date: _____

Date: _____

APPLICATION DEADLINE

Completed applications must be delivered (via U.S. Postal Service, Private mailing service, or hand delivery) to the CDBG Program Office by **4:00 p.m. Mountain Time on October 1, 2019.** Applications via facsimile or e-mail will NOT be accepted.

By mail:

*City of Rapid City
CDBG Program Division
300 Sixth Street, Rapid City, SD 57701
or*

In person:

333 Sixth Street – CDBG Program Division Office

Incomplete applications will not be included for consideration.

(605) 394-4181

NOTES:

- 1) Grantees *do not* have to determine income eligibility for the following national objectives:
 - a. Area benefit,

- b. Presumed limited clientele
 - i. abused children,
 - ii. battered spouses,
 - iii. elderly persons,
 - iv. adults meeting the Bureau of the Census' Current Population Reports
 - v. definition of "severely disabled,"
 - vi. homeless persons,
 - vii. illiterate adults,
 - viii. persons living with AIDS, and
 - ix. migrant farm workers;
 - c. Slum/blight, or
 - d. Urgent need.
- 2) The same income definition must be used for all clients, "pick one method and stick with it."
- 3) Methods to verify income
- a. Obtain evidence that the household/person assisted qualified under another program having income qualification criteria at least as restrictive as this program (less than 80% of HUD median income)
 - b. Obtain evidence that the assisted person is homeless; or
 - c. Obtain a verifiable certification from the assisted person that his/her family income does not exceed the applicable income limit; or
 - d. Obtain a referral from a state, county or local employment agency or other entity that agrees to refer individual it determines to be LMI persons based on HUD's criteria and agrees to maintain documentation supporting these determinations.