

# TRANSCRIPT

## *COMMUNITY DEVELOPMENT BLOCK GRANT- DISASTER RECOVERY HERMINE AND MATTHEW PRE-APPLICATION WEBINAR*

PRESENTED BY: JEREMEY NEWBERG

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### INTRODUCTION

**Jeremey:** “Good afternoon. My name is Jeremy Newberg and you have joined the webinar for the pre-application overview session for the Florida Community Development Block Grant- Disaster Recovery (CDBG-DR) Hurricanes Hermine and Matthew. It is a pleasure to be with you. I am with Capital Access. We are a HUD (U.S. Department of Housing and Urban Development) technical assistance provider. We have been working with the Florida Department of Economic Opportunity (DEO) on this application cycle.”

### SLIDE 1

**Jeremey:** “The objectives for the pre-application overview is to review the HUD and Florida DEO CDBG-DR program objectives and compliance requirements. In detail and discuss some strategies you may want to consider in developing successful programs and projects. We will provide ample time for questions and responses at the end. You can submit your questions online through the “GoToWebinar” function. There is a handout section with all the documents. All the documents that I am reviewing with you today are on the Florida DEO CDBG-Disaster Recovery website. I’ll actually show you that in one minute.”

### SLIDE 2

**Jeremey:** “We are going to walk through the application guide. I am going to give you a background in general information on what DEO is looking for in a submission. Talk in detail about the HUD CDBG-DR funding directives and the threshold and scoring criteria. You will clearly understand what DEO is looking for in proposals and then who are eligible applications, what are eligible activities. We will actually review the application in terms of the applicant information form, the proposal information form, housing and non-housing budget templates. Feel free to submit questions and we will review them at the end.”

### SLIDE 3

**Jeremy:** “The DEO website has got a lot of excellent materials for your review. What I would like to do now is just go to that for a minute. Right here, this is the top of the website, “Disaster Recovery Initiative” and as you scroll down you will see the 2017 Register, and then the Hermine and Matthew Competitive Cycle. Below that is the full application guide, the information form, the proposal information form, housing budget template, (we have a sample filled out budget template), and then this actual presentation I am reviewing with you today. In addition, because we live in the digital age, there was an application overview session on April 4th [2018] last week. If you have an extra 3.5 hours, you can sit and watch the whole presentation. I am seeing from the attendance list that a few people were there. Thank you for joining us again today. The whole idea is to be as transparent as possible and give you as many resources as you can to put together a compelling application. Use the website! On the website, you can download the Hermine and Matthew action plan. The application cycle is subject to a pending action plan amendment by HUD. As we were working through this application cycle, there were opportunities to provide clarification and more flexibility for all of you, and DEO made the decision to submit some incremental action plan amendments to facilitate that. Also, there is the HUD exchange [website] which is actually pretty formidable. And we encourage you to check that out. Give me one second here.”

### SLIDE 4

**Jeremy:** “Okay, so this application cycle is for \$22.4 million available for eligible and qualified projects that meet HUD and CDBG-DR program objectives and compliance requirements. Only Units of General Local Government (UGLG), including counties and municipalities that are located in eligible areas that experienced storm damage from Hermine and Matthew are eligible to apply for funding. The minimum amount CDBG-DR allocation amount is \$750,00 per subrecipient. There was a cap for the maximum amount in the action plan and DEO decided to request that it be removed. This is an action plan amendment and that gives you all flexibility in terms of your proposals. The eligible counties are listed below in terms of Hermine and Matthew, Citrus, Dixie, Hernando, Hillsborough, Leon, Levy, Manatee, Pasco, Pinellas, Taylor, Wakulla, Brevard, Duval, Flagler, Indian River, Nassau, Putnam, Seminole, Volusia.”

### SLIDE 5

**Jeremy:** “Now, this is critical. Any proposed programs or projects must be tied to storm damage from Hermine and Matthew. This is the presidential disaster declarations. You can look them up if you feel like it. You cannot use CDBG-DR funds to replace FEMA, individual or public assistance, or small business administration loans. In certain

situations, you can use CDBG-DR funds as a match, such [as] the FEMA Hazard Mitigation Grant Program.”

## SLIDE 6

**Jeremey:** “The next two are specific HUD directives. With each CDBG-Disaster Recovery allocation, HUD issues what is known as a “notice”. And that notice has all the rules. In that HUD does a lot of rulemaking and clarification. For Hermine and Matthew there are two big principles. One, provide maximum feasible priority to activities that will benefit low-and moderate- income families. At least 70 percent of the CDBG-DR grant must serve households and/or areas with low and moderate incomes. And HUD wants to see a focus first on unmet housing needs. Now, some of you may have very significant infrastructure improvement or economic revitalization needs. We understand. HUD understands. In early February, there was a continuing resolution with the federal budget that allocated \$28 billion for Disaster Recovery. Of that is a special program that there will be \$12 billion nationally that will be used just for resiliency, separate from this. So, there will be more resources for infrastructure coming. In this particular funding round the emphasis is on unmet housing needs.”

## SLIDE 7

**Jeremey:** “DEO will apply a two-phased process to review applications. Proposals must first pass HUD CDBG-DR threshold compliance criteria and then DEO will review and score each proposal based on scoring criteria. If a proposal does not meet the threshold, DEO will not and cannot proceed to score it for funding consideration. The maximum score is 200 points per proposal.”

## SLIDE 8

**Jeremey:** “Okay let’s start with national objectives. They are as follows: benefit low-moderate income individuals, (and that is typically moderate income which is 80 percent of area medium) must benefit low-moderate income areas, benefit low and moderate-income jobs, and a new category of the national objective. This came from 2016, [to benefit] low and moderate incomes for buyouts and housing incentives that benefit low and moderate households. This is a big deal because as storms become more frequent and more powerful, certain areas are experiencing repeat storm damage which is creating distress for property owners and burdening the public services community. Some people are asking, “Hey I think it is time to leave, can we get some help?” Here if they are low and moderate income, that service is a buyout with a housing incentive [that] is meeting a national objective. That is progress. If it addresses an urgent need, if

it aids in the elimination of slum or blight areas, or slum and blight spot specific property parcels. Your specific proposals must meet one of these national objectives in order to be considered for funding.”

## **SLIDE 9**

**Jeremy:** “Second, projects or programs must meet a CDBG-DR eligible activity. A proposal can meet more than one, but it must meet at least one. They are typically grouped in housing, infrastructure and economic revitalization. In a minute we will go into greater detail with that.”

## **SLIDE 10**

**Jeremy:** “Third, the projects or programs must address the following clear, unmet needs. It has to be tied to the Hermine and/or Matthew storm damage, primarily serve low-moderate income populations and primarily serve housing activities. Those are your three; meet a national objective, eligible activity, and tied to the storm, primarily serving low-moderate income and primarily housing activities.

## **SLIDE 11**

**Jeremy:** “The scoring criteria is as follows. First management capacity is 35 points. What is your capacity to manage this program and assume a two-year period start to finish your program or project? If you don’t have that capacity, what is your plan to procure it?

Second, readiness to proceed to viable production plan. In the actual proposal application form we give you some benchmarks DEO will use to get a sense of your readiness to proceed. I will give you an example, if you are proposing a new rental housing project to address the unmet need of lost affordable rental housing, then you will site control the property. That’s a good sign towards readiness to proceed. If you have done environmental reviews and it is clean and meets all zoning for what you want to do, [this] gives an example of readiness to proceed. If you don’t have site control then that presents questions. It doesn’t mean you will be excluded, it just means it brings up some questions of concern, and if other proposals are similar in nature and have site control they are closer to readiness to proceed.

Proposals are cost reasonable in the budget. HUD now wants to see that a grantee or subrecipient does their own budgeting prior to going out to bid. Some preliminary research to explore: what is happening in the market for what you want to do (that you

can use as a reference) as you take things out to bid. What is your thought process behind the budget?

Storm resilience. This is very important. There were a lot of storms last year and they seem to come more frequently with a whole lot of power. In many ways, Florida had ten years of quiet and after Andrew did a lot of innovation with the building code. I would submit to you that the housing stock did very well. But, as you know, there is a lot of properties that are 30/40/50 years old and are not up to those storm resilience standards. Going forward HUD wants to see thoughtful integration of storm resilience. Overall, moderate-low income benefit. Overall, what percent benefits low-moderate income (in your areas), overall housing, eligible activities and vulnerable populations is 20 points.”

## **SLIDE 12**

**Jeremy:** “Venerable populations is defined as follows: transitional housing, permanent supportive housing and permanent housing needs of individuals and families that are homeless or at-risk of homelessness, prevention of low-income individuals and families with children, especially those with incomes below 30 percent of the area’s median or below from becoming homeless, special needs, people who are homeless but require supportive housing such as the elderly, with disabilities, persons with substance use addiction, person with HIV/AIDS and their families, as well as public housing residents. So, clearly serving vulnerable populations provides an opportunity for 20 points. A project can get a maximum of 200 points.

## **SLIDE 13**

**Jeremy:** “Eligible applicants are Units of General Local Government (UGLG) including counties and municipalities located in the eligible areas for Hurricanes Hermine and Matthew. DEO recommends a strategic approach to bringing capacity to your team if you currently don’t have it. You may want to consider leveraging the capacity of nonprofit and for-profit organizations who can serve as contractors to the subrecipients. You may want to apply as a group- there may be two or three counties that are adjacent to each other, and you want to do scatter site home repair and mobile home replacement. You may want to join forces in a joint application. The one thing that DEO requires, two things actually, is that there be one lead designated applicant who will contractually serve as the subrecipient. The subrecipient acting as the lead cannot sub-grant funds to other local governments. What does that mean on a contractual basis? Let’s say that a group of three counties joined forces and are awarded an allocation. Prior to executing the subrecipient, DEO will require all parties to enter into an inner local agreement that specifies the terms and conditions for how they will manage the grant together.”

## SLIDE 14

**Jeremy:** “Now we return to eligible activities, and we will start with housing. All of these activities are specified in the Hermine and Matthew action plan. Temporary location that is in compliance with the Uniform Relocation Act, buyouts/acquisitions, demolition/clearance, single family housing rehab or repair, multi-family housing rehab or repair, and new housing construction. This is where CDBG- Disaster Recovery is different from traditional CDBG. You can do new construction housing as long as it is meeting the met need. Public housing repair, shelters for the homeless, repair and replacement of manufactured housing units, hazard mitigation, elevation, and planning activities specifically related to housing. Now, you could in your proposal do more than one eligible activity. For example, if you are doing a bread and butter single-family home repair program you may also do manufactured housing replacement, you may do demolition and clearance, you may do a buyout per relocation. You are serving the needs of your community. How well you identify and quantify that need is what will position you for a stronger proposal.”

## SLIDE 15

**Jeremy:** “With infrastructure, DEO will consider a non-housing proposal when non-housing improvements support housing repair, reconstruction and/or resilience in a community and the applicant provides satisfactory evidence that unmet housing needs have been addressed. So, you may have a very significant critical drainage infrastructure improvement project that needs to get done. But, if you can’t show you have addressed the unmet housing need, [then] that presents an issue. Now you may be presenting a project where you propose to do home repair on a street, and that street also has drainage issues and you are going to write a proposal for funding addressing the drainage issues. The key is that the infrastructure project has a link to the house.”

## SLIDE 16

**Jeremy:** “Additional categories are: restoration of infrastructure, public facilities such as emergency community shelters, demolition and rehabilitation of publicly or privately owned commercial or industrial buildings, economic revitalization which helps restore and improve local economy, public services (just be aware that the 15 percent cap applies), and finally re-nourishment of protective coastal dunes systems.”

## SLIDE 17

**Jeremey:** “Okay, applicants must identify how unmet housing needs will be addressed or how economic revitalization or infrastructure activities will contribute to the long-term recovery and restoration of housing in the most impacted and distressed areas. Economic revitalization activity may address job losses or negative impacts to tax revenues or businesses. You can do loans and grants, job training, improvements to districts and financing efforts to attract and retain workers in devastated communities.”

## SLIDE 18

**Jeremey:** “Now, if you are awarded an allocation of CDBG-DR funds, you are going to execute a subrecipient agreement with DEO. In that, you will have to comply with all of these requirements. Some of these are specific to HUD, and some are what are known as the cross cutting regulation. I want to bring your attention to section three, affirmative actions, which is a big deal to provide opportunities to local hires, particularly those of low-moderate income as well as business enterprises.”

## SLIDE 19

**Jeremey:** “Okay, let’s talk about the mechanics of the application cycle. The application cycle will officially open at a future date, and it will be open for thirty days. The timing of the application cycle is contingent on the rule making and substantial amendment approval by HUD. Here is the thought process, DEO wanted to get this application out to you sooner than later. HUD is currently reviewing the action plan amendment and DEO expects to be completed by the end of April. The application was made available through the website and an email notice to you, I believe on March 26<sup>th</sup>. We did the pre-application overview on the 4<sup>th</sup> [April], and we are doing this webinar now. So effectively, if I were you managing time, then the application cycle would start around May 1<sup>st</sup> and the applications would be due May 31<sup>st</sup>. So that is at least 8 weeks to organize your proposals, engage in public comment and get prepared. So as soon as the action plan amendment is approved, you will get notice of when the application cycle begins, and that will be through the website. When in doubt, check out the CDBG-DR/myflorida.com for more information. Now, for submission purposes, you send one hard copy in the mail to DEO and one electronic copy by email. We are trying to avoid unnecessary paper and you will see how the application was developed. We are trying to keep this as simple as possible for you.”

## SLIDE 20

**Jeremey:** “So what is included in the application submission?”

First you need a cover letter with the name and contact information of the applicant and names of any UGLG partners. List each program or project for which you request funding and how much. Provide a brief summary of what you want to accomplish and what your capacity is to succeed and a signature from an officer with authorized designee. You will also need the application information form which is basic organizational information.

Then there is the proposal information form which is where we get the detail for what you want to do. This is what will be scored by DEO.”

## **SLIDE 21**

**Jeremey:** “In addition, you will need to submit a budget.

There is a separate template for housing and non-housing. If you are doing non-housing, which is infrastructure or economic revitalization you will need to submit a map that has three overlays, the location and/or service area, low-moderate income population service area, and most recent flood plain map. This helps with compliance.

Now, six- provide a work plan for housing and non-housing proposal and provide your evidence of readiness to proceed. This is not a template, you submit the work plan in the format that works best for you. If you do a fifteen-page work plan, that’s a lot of information. If you do a work plan that is one-third of a page that’s not a lot of information. So that is to your judgment in size and depth, but connect the dots for DEO to see you have capacity, readiness to proceed and that you have thought through how you are going to run your program.

As an optional attachment, not required but very helpful, provide an org chart and a schedule of your team roles such as staff, contractors, vendors and community partners and who does what.”

## **SLIDE 22**

**Jeremey:** “Let’s now move on to the forms.

Now, the first thing I want to bring your attention in the guide, is if you go through to page 14 in the guide, there are instructions on how to download these adobe files and then save them. That is important, because as soon as you download it, you want to save it. For the cover letter, let’s say you do it as a word [document]. You would save it as 1 and let’s say the applicant is Florida County, you would save the document as, “1FloridaCounty-Cover Letter.pdf”. For the applicant information form, it would be, “2FloridaCounty-Applicant Form.pdf”. If you are doing a housing project, “3aFloridaCounty-Housing Proposal form.pdf” and for a non-housing proposal it would be the same. The budget forms are the same, service area, work plan and organization chart. This is so when you email or print each document it is very clear.



Here is the applicant information form. Basically, once you download it you can type in all the information that is needed. If you run into any questions about the cells, send an email to Kevin Ogden at Florida DEO and he will get back to you. So, include the name, location, executive officer, any members of your team, if you used a consultant to prepare the application. Who is it? There is the option to call you during the application process to get clarification. Also put how much money you are requesting and list any jurisdiction that you are surveying. Are you in the national flood insurance program? And then confirm that your activities are consistent with the local comprehensive plan. That is the applicant information form- it is one page.

Second is more detailed. This is the proposal information form where you lay out your program. Now, if you find that you need to include more information that what is allowed in the form, provide addition pages. Put your best foot forward. What we tried to do with this is provide an application that wouldn't be too taxing to complete and hopefully we have achieved that goal. So, you put the name, program name, address, brief description, "homeowner's services" and the how much you are applying. Then, explicitly type in yes for what national objectives you will be fulfilling. This is huge for HUD. CDBG is all about national objectives and eligible activities, so be specific. Listing total area population if you can, number of low-moderate income households and help us connect the dots that you are truly doing a low-moderate service area. Then a description for how the service area was determined. This is important because sometimes tying an unmet need to storm damage might get complicated. We want to see your thought process, so it gets recorded properly. With large sums of money, like disaster recovery- it will get audited. The best way to manage an audit is to provide a very clear trail of paper and records that reflect your analysis and thought process.

So, with eligible activities mark yes if it is housing, infrastructure or revitalization and then you see from what we covered in the presentation, all the eligible activities. You may again, like my previous example have a single-family program where there might be some people that need temporary location while the work is being done. You might have to demolish a single-family home and you might need to do some reconstruction. While you are at it, some of the single-family homes are close to some manufactured housing and you need to do that too, that is fine. There is a linkage there, and that makes sense. You have that flexibility. What we ask is, if you have a non-housing proposal, [then] you give another copy of this form and here you would specify which non-housing activities you are performing. Then there is the vulnerable populations.

Now we are moving on to unmet need. This is where you need to share and specify how the unmet need is tied to Hermine and Matthew hurricane disaster events. (we will address these questions at the end, and thank you for providing these questions.) Lay out your thought process and analysis of unmet needs. Describe how your project or program will address these unmet needs. You can specify the number of units and dollars serving low and moderate-income populations, the better. Describe how your project or program primarily serves low and moderate-income populations. If you have

the benefit of a list of updated people who experience storm damage and you know their incomes, the more the better. You may not yet, and that's okay. But if you have it, so much the better. An example to strengthen your proposal, let's say in your county there are 250 people that experienced storm damage in single-family homes. Well it's been 18 months since the storm. How many people have done the work themselves? Was the FEMA money enough? It would be worth your time to engage some of your organizations to do an updated survey and meet with people. And that is a way of updating the needs analysis. Because that is the big thing, when a storm happens people use FEMA, insurance agencies, do they have cash? Take on a loan? But, for low to moderate income people there is not a lot of discretionary income, and so maybe the roof got fixed and electricity is working, but there is still a lot of damage tied to the storm. That is an eligible applicant because there is still unmet need. The more you can do to update that list of people to serve, the stronger your application will be. And then for non-housing we have gone of this but it is important to repeat.

HUD requires each grantee to primarily consider and address its unmet housing recovery needs. Grantees are allowed to allocate funds to address unmet economic revitalization and infrastructure needs, but in doing so, the grantee must identify how unmet housing needs will be addressed or how its economic revitalization or infrastructure activities will contribute to the long-term recovery and restoration of housing in the most impacted and distressed areas. So, this is where you lay out that linkage. And then we want to see how it serves low and moderate-income populations and how it aligns with local mitigation and resilience plans.

Management capacity. This is really big. Florida is getting a lot of disaster recovery money. It has to be spent quickly and there are some rules. The question is, do you have enough staff capacity if you were to get this grant to manage this program. If you don't, then what is your plan to add that capacity. This is where you lay it out. In addition, what is the experience and capacity of your team? Have you done comparable programs like this? What has worked well? What needed improvement, and what steps have been taken to address that capacity? And if you are not fully formed, what is your procurement process? This is a huge issue for HUD and the inspector general. They want to see that you follow procurement part 85 clearly and with integrity. What is your strategy to augment staff and operations in your management capacity? Are you going to get hired staff, contractors, or vendors? Again, an org chart is good. And we will need a copy of your citizen compliant policy.

Readiness to proceed. Starting with programs, like a home repair program, have you updated your unmet needs? What is the documentation to do that? Have you quantified your use of clients, and how did you do it? Do you have in-house staff or contractors on board? Do you have a budget? Did you get any matching funds? If you don't have matching, it is not viewed as a negative. If you have matching funds that is a positive. For projects you have site control, zoning and community approval, environmental clearance. And is your team together with a commitment of matching funds? If you are

proposing a \$15 million apartment building and asking for 2.5 million in CDBG-DR, DEO is going to ask what the plan is for the remaining money. If that isn't clear, [then] it impacts readiness to proceed.

Then provide your production work plan and show that you have a cost readiness budget. In the narrative, this is where you tell the story of how you arrived at your budget. Costs estimates, the basis of costs estimates. Was it a quote? Was it a bid? Experience from previous projects? What is your thought process?

In addition, show how you will not duplicate benefits. The key with DR funding is it does not want to reimburse another funding source. That is not the intention, the intention is to address unmet needs.

Leverage and committed additional sources. You lay them out here, the amount committed, if not, what is the status? And please note, if you provide through your municipality or county a waiver of fees, in-kind office space, in-kind staff, [then] that is a match and leverage. So please consider that.

You may want to turn a county's community center into application intake center to avoid paying a lease. Something to that effect.

Finally, storm disaster resilience. Describe how the proposed CDBG-DR funded programs and/or projects will proactively invest in resilience to damage from future storms as specified in the federal register and action plan. So, let's be clear, you may have a traditional rehab that is \$50,000 and in order to harden the structure and elevate the HBC and mechanicals it will incur an extra \$7,500, to choose a number not specific, so long as you designate that as a storm damage resiliency strategy- that is bona fide. That is important because it is making the house more resilient to storms.

Then finally, your supporting documentation- service area maps and other considerations in terms of other jurisdiction with your proposal.

Finally, a signature from an authorized representative. That is your proposal information form.

Got through it!

Now, we take a look at the budget. On the website, you will see housing budget and sample housing budget. So, this is a sample housing budget, it is for Florida County Florida for a homeowner's services program.

First, we start with direct costs. This budget is organized similar to CDBG budgeting. Direct costs, program activity delivery costs, planning and administrative costs. That is the thought process. First, what are the direct costs? This is a 45-unit program to serve homeowners. There is going to be a home repair comment, a single family and you will see the drop-down menu for all the eligible activities you can choose. Then what national objectives, again with the drop-down menus of the national objectives, and then

how many units. In this particular scenario, the applicant is saying on average they are estimating \$60,000 per repair of a single-family home (25\*16) a simple formula.

Anything in yellow is where you input, anything in white is a formula. This is not a cell protected budget. The formulas will be checked and if you have a nuclear meltdown and the formulas get messed up, call Kevin Ogden at DEO and we will get you sorted out.

In this scenario, here the total costs is \$1.5 million. You will see that the Shula Foundation is offering 250,000 as a match and that is because the Larry Csonka Foundation wasn't interested, I don't know why. That is a Florida joke from the 1970's to show how old I am. Then you have manufactured house replacement programs to replace manufactured housing units for low-moderate income 15 (units) at \$65,000 a unit to equal \$975,000. There is no matching for that, so that is a straight ask of 975,000 for CDBG-DR funds. Temporary location- this example estimates 5 at \$10,800. How did you arrive at 10,800? Oh- 12 months times \$900. Show your rational. You may have a tenant that needs to be out for only 6 months or 14 months. That is the nature of a budget. DEO wants to see your thought process. Here you are looking at total direct costs at \$2,529,000 with the \$250,000 grant from the Shula Foundation, the actual request for CDBG-DR funds is \$2,279,000.

Now we move on to activity delivery costs. A lot of subrecipients might say, "where is the admin? I need admin to run this program." One of the beautiful things about CDBG is, if you can tie staff time to specific project or program, or property address and you are working on that you can bill for that time through program activity delivery costs, opposed to admin costs. Here, there is going to be a program manager, and the estimate for the program manager is they will be working for 24 months on the program, full-time and that the salary and fringe benefits and health care is all \$90,000. \$90,000 dived by 12 gets you to \$7,500 a month or \$180,000 for the 2 years. Then there is a case manager and processor which is roughly \$50,000 a year working full time roughly producing 45 units.

Now, environmental review is an eligible program activity cost- estimate \$500, if your bid comes in at \$400, you simply type in \$400 and it goes from \$22,500 to \$18,000. And there you have the 45 units. You must do environmental review for every property that is getting approved for CDBG-DR funds. And then damage assessors, scope writer, construction inspectors, legal and title, marketing outreach. You may say, "I don't need marketing and outreach because I have a list of 90 people." Okay, don't include it in the budget. This is just to give you an idea of how to approach laying out your budget.

What is a budget? A budget is an outline that tells the story of assumptions and goals and parameters of how you want to do your program or project. This is why in the narrative you want to give as much explanation of how you arrived at it.

Now the intake center the county is donated the space, and the comparable market value is \$250 a month, so that is a savings in-kind of \$30,000, similar with supplies. And then a structural engineer is on call for certain properties. That is hard to estimate, and

your eye-balling it. So, for total activity delivery is \$564,000 with a match of \$48,000 and that comes in at 17.8%. If your activity delivery costs start going above 20%, be clear on why, so it doesn't raise an issue. There might be a good reason behind it. Just specify it. Then in administrative overhead there is executive supervision roughly 10% of executive's time over 2 years. Then, there is financial management that comes in at \$80,000 or 2.5%. The total budget is coming in at \$3,173,000, but the request is \$2,875,000.

If you are doing single-family, DEO will manage the duplication of benefits, verification benefits and overall verification review process centrally. You will not have that responsibility. Once awarded, DEO will provide you with instructions on training and how that works. You do not have to carry that cost in your budget.

We have gone over the forms and the budget.

## SLIDE 23

**Jeremey:** "Let's go over the timeline. We are doing the overview session- this is the webinar. Now we enter the interim action phase.

Three things happen. First, HUD is reviewing and hopefully approving the action plan amendments which DEO estimates will occur in April. Actually, the Florida rule is not an emergency, that is being processed now and is going well. Now, here is what you need to do. Do your targeted outreach. Post your draft plans and funding requests. Engage in the CDBG required 14-day public comment and hearing process. Take advantage to get as much public input as you can. On the assumption that the action plan amendment is approved by the end of Feb [April], you will get a notice saying the application cycle has begun on May 1<sup>st</sup>, that is the estimate. Then you would have until the 31<sup>st</sup> (May) to submit your proposal. In the interim DEO is available to respond to questions. With the in-person overview session we got a bunch of questions. We have gotten a couple questions through email. Within the week they will be posted on the website for your review. The idea is if an individual submits a question related to this application, [then] DEO will provide the question and answer to everyone for your benefit. Again, estimated deadline is the 31<sup>st</sup> of May. Then DEO will take a month to review, score and make the final selection for proposals. After that you enter the process of negotiating and arriving at a subrecipient agreement, so that you can begin to draw down funds.

## SLIDE 24

**Jeremey:** "We got through that. I want to thank you for your time. Please note that the application and the forms are contingent upon the state rulemaking process and approval of the proposed action amendments by HUD. If you have questions please

contact Kevin Ogden at 850-717-8473. His email is listed below. Now we will look at questions.

(the recording does not include the question portion of the webinar.)