



CITY OF BELLINGHAM HOUSING FUND NOTICE OF FUNDING AVAILABILITY (NOFA)



Infill Housing Demonstration Program

2015 FUNDING ROUND

RELEASE DATE: DECEMBER 15, 2014



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• INFILL AND NEIGHBORHOOD PROGRAM
• 2015 FUNDING ROUND

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Application Round

Applications are being solicited in order to establish a list of projects for funding in 2015. Funding from the City of Bellingham Housing and Community Development Fund may include one of three sources: 2012 Housing Levy (Proposition 1), HOME Investment Partnership Program (HOME) and Community Development Block Grant (CDBG).

Eligible Housing Activities and Funding Available

There are a variety of opportunities for City funding of housing projects. Funding is available in the following program areas:

- Rental Housing** - production of new rental (multifamily) housing primarily serving households that earn less than 50% of Area Median Income (AMI). Up to \$3.27 million available.
- Rental Assistance and Supportive Services** - only those agencies that are requesting production of new multifamily housing under this NOFA may request rental assistance and supportive service funds. Up to \$185,000 is available annually for units under 50% AMI, with a total limit of \$588,464 available through 2019.
- Housing Preservation** - preservation of multifamily housing, including shelters and transitional housing. \$275,000 available.
- Infill Demonstration Toolkit** – production of home ownership or rental housing that implements the Infill Demonstration Toolkit or Urban Village Plans. \$200,000 available.
- Winter Emergency Shelter** – services to provide emergency shelter to homeless families during between October 1, 2014 and March 31, 2016. \$30,000 available.
- Public Facilities and Infrastructure** – public facilities and improvements that principally benefit low-income persons or areas, including community facilities such as food banks, senior centers, community centers, and housing shelters. \$325,000 available.
- Housing Services** – services associated with homeless housing projects, leasing or rental costs, interim housing for target populations, and move-in costs. \$271,000 available for period between July 1 and June 30, 2016.
- Human and Social Services** – services that increase access to affordable childcare, mental health services, basic needs (excluding housing), increase economic security, and promote integration and coordination between systems. \$363,110 available for period between July 1 and June 30, 2016.

Other Funding Available

The City and partners provides other financial assistance, including Emergency Multifamily Needs (up to \$50,000), Acquisition & Opportunity Loans (\$875,000), Housing Repair and Weatherization and First Time Homebuyer. Contact the City for more information on these opportunities or referral to one of our partner agencies.

NOFA Schedule

Invitation to Submit Applications	December 15
Applications Due	February 17
Initial Screening.....	February 17 - 23
Priority Ranking Released	March 10
Community Development Advisory Board Applicant Presentations.....	March 12
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Opportunity for Public Comment	March 10 - April 9
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Applications

Applications can be downloaded from Bellingham's Affordable Housing Programs web page at <http://www.cob.org/services/housing/city-programs.aspx>. When submitting your application, make sure you do so in the original format provided. DO NOT scan your Application, or otherwise convert it to other formats. Technical corrections requested by staff will be allowed within three (3) working days of the application.

Consistency with Community Priorities and Plans

Projects that are selected for funding have to demonstrate consistency with Community Priorities and Plans as further described below. But, even more important than demonstrating consistency, the City is looking for projects that specifically demonstrate how these community priorities will be implemented through the project. These Community Priorities and Plans include the following:

- Legacies and Strategic Commitments** - the City Council is working today so future generations will benefit from nine legacies and strategic commitments. <http://www.cob.org/documents/council/legacies-commitments.pdf>
- 2013 - 2017 Consolidated Plan** - this Plan outlines the housing and community development goals and strategies to meet the priority needs in the City of Bellingham. <http://www.cob.org/services/planning/consolidated/consolidated-plan.aspx>
- A Home for Everyone, Whatcom County Plan to End Homelessness** - this Plan provides a blueprint for how our community will work together to prevent and end homelessness. <http://www.cob.org/documents/planning/consolidated-planning/county-plans/a-home-for-everyone.pdf>
- Zoning, etc.** - The city will not reserve funding for projects that require changes in zoning. <http://www.cob.org/services/planning/development/development-codes.aspx>

Applicants are advised to review the City of Bellingham [Housing Levy Guidelines](#) that can be found at <http://www.cob.org/services/housing/planning-performance.aspx>. These guidelines further outline the how applications will be reviewed, contracts and agreements executed, and projects monitored for performance.

I. Infill Demonstration Program, General Terms and Conditions

The Infill Demonstration Program is a special program that uses 2012 Housing Levy and 2014/2015 HOME Investment Partnership funds. This program is intended to create opportunities for projects that meet City infill objectives.

The Infill Demonstration Program must meet the requirements of the 2012 Housing Levy Administrative & Financial Plan; since this program can be either a Homebuyer or Rental project, applicants need to look at applicable requirements before proceeding.

<http://www.cob.org/documents/planning/housing/housing-levy.pdf>.

Funding Available

Infill Demonstration funds are included in a competitive selection round in 2015. Federal funds set aside in the 2015 Action Plan for an Infill Demonstration Project are also included in the amount of funding available.

Housing Levy <i>Homebuyer</i> Funds	\$ 90,000
Federal HOME Funds (rental or homebuyer).....	110,000
TOTAL	\$ 200,000

Restrictions regarding fund sources and projects:

- Available Housing Levy funds are limited to eligible homebuyer projects, and cannot be used to financially assist rental units.
- A homebuyer project can use both Housing Levy and HOME funds, for a total amount available of \$200,000.
- If an infill demonstration project does not include homebuyer units, then the maximum amount of funding under this NOFA is only \$110,000.
- If a rental project requires more City financial assistance than funds available in the Infill Demonstration Program, an application for the Rental Production Program will be necessary.
- A mixed tenure project, consisting of both owner-occupied and rental units, would be eligible for the total amount available of \$200,000.

General Terms and Conditions

The City has established the following terms and conditions for the Infill Demonstration Program. In addition to this overview, applicants are advised to review the City of Bellingham [Housing Levy Guidelines](http://www.cob.org/services/housing/planning-performance.aspx) that can be found at <http://www.cob.org/services/housing/planning-performance.aspx>.

1. **Infill Demonstration Requirements.** Projects receiving funding in this Program must meet one of the following infill or neighborhood objectives:
 - a. Project implements the City's [Infill Housing Toolkit](#), or
 - b. Project is located in one of the City's adopted [Urban Village Plan](#) areas.
2. **Income Targeting.**

- a. **Rental** units must meet the income targeting requirements in the [Rental Housing Development Program](#). (See <http://www.cob.org/services/housing/rental-housing.aspx>.)
 - b. **Homebuyer** units must have incomes greater than 50% AMI, but equal to or less than 80% AMI. The City may waive the 50% AMI minimum under certain conditions (see [Housing Levy Guidelines](#)). Eligible households must complete a pre-purchase homebuyer education program and qualify for a first mortgage.
3. **Project Readiness.** Projects need to demonstrate their ability to carry out the project.
- a. The City would reserve the right to review the funding commitment after one year to determine progress if loan agreements have not been signed.
 - b. The City will hold the funding commitment for two (2) years. At that point, the project will need to have all necessary financing in place (June 2017), although the City may extend that time for circumstances out of the control of the applicant.
 - c. The City will require that the project is complete within four (4) years of funding commitment (June 2019), although the City may extend that time for circumstances out of the control of the applicant.
 - d. The project needs to demonstrate that revenues are sufficient to cover projected operating expenses (Operational Pro forma required).
 - e. Applicant has sufficient capacity to develop, manage and deliver the project.
4. **Funding Limits/Match Requirements.**
- a. **Rental** units would need to meet the funding limitations in the Rental Production Program. The City sets limits on funding based on unit size as shown in the table below. These limits are based on Total Development Costs (TDC) set by the Housing Finance Commission. The City will pay no more than 40% of TDC. For projects with 10-or less units that serve the Homeless, the City can contribute up to 50% of TDC. All sources of City funds are included in these limits.

Unit Size	40% of TDC	Homeless Units (50% of TDC)
(Studio)	\$62,160	\$77,700
1 Bedroom	\$69,520	\$86,900
2 Bedroom	\$77,324	\$96,655
3 Bedroom	\$100,440	\$125,550
4 Bedroom	\$110,520	\$138,150

- b. **Homebuyer** units are limited to \$30,000 for non-resale restricted homes, and \$35,000 for resale-restricted homes. (Levy A & F requirement.)

5. **Evergreen Sustainability Standards.**

All City-funded housing projects must follow the Washington State requirements for Evergreen Sustainable Development Standards, where applicable. Details are available through the Washington State Department of Commerce (<http://www.commerce.wa.gov/Programs/housing/TrustFund/Pages/EvergreenSustainableDevelopment.aspx>).

6. **Period of Affordability.**

- a. **Rental Units.** Projects require a minimum period of affordability of fifty (50) years from the date of project completion. A covenant will be recorded against the property that requires continued use of the property for low-income housing for the Period of Affordability. During this period, the owner or property manager will be required to do annual reporting of tenant incomes and rents to ensure that affordability requirements are met, and the City will monitor those reports to ensure compliance.
- b. **Homebuyer Units.** Homebuyers need to be eligible for financial assistance at the time of purchase. Requests for funding needs to identify whether the applicant intends to enforce resale restrictions on future purchasers of the home. Programs that achieve long-term affordability through restrictions on resale are promoted.

7. **Development Fees.** The City sets limits and requirements for fees as follows:

- a. **Developer Fee.** The City will allow no more than 10% of the Housing Levy award go towards a Developer Fee. (See [Housing Levy Guidelines.](#))
- b. **Contractor's Profit and Overhead.** Contractor's Overhead and Profit cannot exceed 10% of the contract amount.
- c. **City Monitoring Fee.** The City will charge a Monitoring Fee, due at the time of loan closing that will be used to monitor the project for the affordability period required for projects. Projects need to include this fee in their Project Budget.
 - i. **Rental Units.** The annual fee is \$450, plus \$25 per unit for projects with 11 or more units. The fee is an eligible expense for City funds.
 - ii. **Homebuyer Units.** A one-time monitoring fee of \$1,000 per unit is required. The fee is an eligible expense for City funds.

8. **Eligible Organizations and Capacity.**

- a. Priority will be given to applicants that have demonstrated ability to develop, own, and/or manage affordable housing. Applicants that do not have previous experience in these areas will be expected to propose an appropriate relationship with an entity that does have this experience. See Housing Levy Administrative & Financial Plan for eligible borrowers.
- b. Sponsor must demonstrate sufficient capacity to develop the project, manage the project long-term, and deliver appropriate services, if applicable.

9. **Financing Available.** The City's financial assistance is available as a loan, secured by financial interest in the affordable housing property. Loan terms will vary based on the financial needs of the project. The City may authorize deferred payment loans for those projects with inadequate sources to repay the loans. Deferred payment loans shall be secured in a manner to ensure that if the project no longer provides the benefits of affordable housing as approved by the City, that the loan (with interest) would become due and payable.

The interest rate for projects not using low-income housing tax credits will generally be 1% for nonprofit-sponsored projects and 3% for private for-profit-sponsored projects. The interest rate for projects using low-income housing tax credits will be a minimum of 1% simple interest and a maximum of the Applicable Federal Rate for the purposes of Section 42 of the Internal Revenue Code, depending on the project's projected capacity for repayment. The actual interest rate for projects using low-income housing tax credits will generally range from 1-3% and will be set on a case-by-case basis.

Applications should identify the proposed terms for the project, and include payments as applicable in the operating pro forma.

10. **Operating Expenses and Operating Reserves (Rental Projects Only).**

All applications must include an operating expense budget with sufficient detail to demonstrate that the proposal will have sufficient funds to operate once completed. Projects may be allowed to use cash flow to pay for services that are needed by project residents, subject to City approval. Affordable housing projects should not have a cash on cash return greater than 10%.

Operating expenses are not an eligible Infill Demonstration Program expense. *Capitalized operating reserves are an allowed expense and can be included in the funding approved by the City.* Assistance with rent and supportive services must be applied for and approved by the City or other funder in order to be included in the Operating Expense budget.

All projects must demonstrate in the operating pro forma the ability to capitalize an operating reserve by the end of the second full year of project operation. The operating reserve will be equivalent to three months of the project's first year operating expenses.

11. **Replacement Reserves (Rental Projects Only).**

All applications must identify how the project intends to accumulate and provide funds when needed to replace or maintain major systems of the building in order to maintain long-term viability of the property. The assumptions behind the amounts put into the budgets should be stated as part of the narrative explanation for that line item. The per unit reserves need to be reflected in the development budget if they are capitalized and in the operating pro forma if they are to be deposited out of operating income.

Capitalized replacement reserves are an allowed expense and can be included in the funding approved by the City.

12. **Wage and Labor Requirements.**

Applicants seeking funds should assume that state prevailing wage rates (Chapter 39.12 RCW) will apply, and build the requisite costs into all project development budgets. Applicants are advised to consult with the Washington State Department of Labor and Industries and/or private legal counsel prior to applying for funding to determine whether prevailing wages must be paid and, if so, whether commercial or residential rates apply.

Applicants seeking funds should also assume that federal labor requirements will apply, if applicable, as the City reserves the right to assign federal and/or Housing Levy funds for projects. When federal funds trigger prevailing wages determined under the Davis-Bacon Act in a project, the higher of either the State Residential Prevailing Wage Rates (unless modified as stated below) or Davis-Bacon wage rates will apply to each job classification, unless applicable law requires otherwise. The PCD Director may approve a change in these prevailing wage requirements if necessary to achieve compatibility with a state or federal funding source or to promote inclusion of Levy-funded units in mixed income and/or mixed-use buildings. In cases where Davis-Bacon wages are triggered, Davis-Bacon monitoring procedures are followed instead of City monitoring procedures.

13. **Competitive Selection of Contractors.**

Borrowers must competitively select their contractors. Borrowers must propose a competitive process. The borrower shall submit a summary of their proposed competitive selection process. The City reserves the right to review and approve the process prior to implementation.

14. **Project Location.**

All projects funded under this program must be located within the City of Bellingham. The project must be located in an area that allows the proposed use and housing density without requiring zoning changes. All new construction and rental projects must be located no more than ¼ mile from a public transportation route (www.ridewta.com), and preference is given to those projects that are located in a high-frequency transit service area (30-minute headways).

15. **Project Sign.**

All projects receiving funding must post a Project Funding Sign at the project construction site(s). Sign graphics shall be in accordance with the Funding Agreement approved by the City, and must be installed at the commencement of work on the site through project completion and occupancy.

II. Competitive Selection Criteria

In addition to the general requirements of the Infill and Neighborhood Program, the City will evaluate proposals in the following areas.

Infill and Neighborhood Allocation Criteria	Basis	Max Points	Weight
A. Population	<i>Priority for projects with mix of incomes. Priority for targeting special needs population.</i>	20	20%
B. Cost, Notice & Readiness	<i>Priority for projects that have consulted with neighborhoods, have funding committed, and demonstrate cost effective project.</i>	15	15%
C. Leveraging	<i>Priority for projects that leverage other funding, including private and philanthropic funds</i>	15	15%
D. Sustainability	<i>Priority for projects that provide additional sustainability features.</i>	20	20%
E. Community Room	<i>Priority for projects that provide a community room or space for tenants or owners</i>	15	15%
F. Development Amenities	<i>Priority for projects that provide onsite development amenities</i>	15	15%
TOTALS:		100	

A. Population Served (20 points max)

Priority would be given to those projects that mix incomes within the project or neighborhood and that provide units for special need populations. Points will be awarded as set forth below.

1. **Mixed-income set aside** -- Up to **15 points** will be given for those projects that provide mixed-income housing developments. Ways to earn points would include:
 - Projects with the following mix of incomes and market units (**15 points**):
 - No less than 40% and no more than 60% of the units in the project development are set aside as market rate units, and
 - 20 - 40% of the units are set aside for low income (between 50 - 80%¹ AMI), and
 - 20 - 30% of the units are set aside for very low-income (below 50% AMI).
 - Projects that set aside no less than 40% and no more than 60% of the units in the project development as market rate units. Affordable units can be any income that is eligible for Housing Levy funds. (**10 points**)
 - Projects with the following mix of incomes (**8 points**):
 - No less than 40% and no more than 60% of the units in the project development are set aside for low income (between 50 - 80%² AMI)

¹ Housing Levy rental funds are only eligible for units serving less than 60% AMI.

² Housing Levy rental funds are only eligible for units serving less than 60% AMI.

- 20 - 40% of the units are set aside for very low income (below 50% AMI), and
 - 20 - 30% of the units are set aside for extremely low-income (below 30% AMI)
2. **Special Needs Population -- Up to 10 points** (maximum) will be given for those projects that provide housing to the following populations:
- The following Special Needs housing commitments are worth **2 points** each:
 - Projects in which at least 20% of the units are reserved for persons with physical or mental impairment.
 - Projects in which at least 20% of the units are reserved for elderly (62+) persons.
 - Projects in which at least 10% of the units are reserved for veterans.
 - Projects in which at least 5% of the units are reserved for victims of domestic violence.
 - Projects in which at least 10% of the units are reserved for youth or young adults (24 and under).

B. Cost, Notice & Readiness to Proceed (15 points max)

Those projects that demonstrate an ability to provide affordable housing in a shorter timeframe, and can demonstrate cost effectiveness, will get preference.

- Applicant has provided the Neighborhood Association an opportunity to review and comment on the project proposal. (<http://www.cob.org/documents/mayor/boards-commissions/neighborhood/mnac-roster.pdf>) (3 pts)
- The project has site control. (3 pts)
- The applicant(s) experience in development and operation of similar projects demonstrate knowledge, ability and capacity to successfully carry out the proposal. (1-5 pts)
- The applicant presents a capital construction budget, as well as operating expense and capital reserve budgets that demonstrates sufficient knowledge and experience to ensure that the project will perform as proposed. (1-6 pts)

C. Leveraging (15 points max)

Projects which leverage additional funds, requiring less investment than the maximum level allowed, will receive preference.

- Private funding (other than private funding through LIHTC) in an amount equal to at least 10% of project costs is provided. (4 pts)
- Philanthropic assistance from established organizations in an amount equal to at least 5% of project costs is provided. (4 pts)
- Housing Levy Fund Leverage (mixed tenure must meet both)

- Rental project which requests 20% or more per unit below the maximum contribution levels, adjusted for unit size. (See table below.) (5 pts)

Unit Size	Program Limits		20% Reduction	
	40% of TDC	Homeless Units (50% of TDC)	40% of TDC	Homeless Units (50% of TDC)
(Studio)	\$62,160	\$77,700	\$49,728	\$62,160
1 Bedroom	\$69,520	\$86,900	\$55,616	\$69,520
2 Bedroom	\$77,324	\$96,655	\$61,859	\$77,324
3 Bedroom	\$100,440	\$125,550	\$80,352	\$100,440
4 Bedroom	\$110,520	\$138,150	\$88,416	\$110,520

- Homebuyer project which requests 10% or more per unit below the maximum contribution levels. (See table below.) (5 pts)

	Levy Funding Limit	10% Reduction
Resale Restricted	\$ 35,000	\$ 31,500
Non-Resale Restricted	\$ 30,000	\$ 27,000

D. Sustainability (20 points max)

Projects that provide one or more of the following sustainability features would get preference.

- The project renovates or rehabilitates an historic structure eligible for listing on the local, state or national register of historic places. (6 pts)
- The site is a grayfield (abandoned site), brownfield (hazardous site requiring remediation) or an adaptive reuse (converting non-residential). (5 pts)
- The project increases energy efficiency through installation of solar panels, energy efficient appliances, and high-performance heating and ventilation systems, or through other methods that reduce energy use by an additional 7%. (6 pts)
- The project exceeds minimum requirements for retention of stormwater, including use of water-permeable materials in walkways or parking areas, and other methods of cleansing stormwater before infiltration or discharge. (5 pts)
- The project includes advanced water-conserving fixtures and water reuse beyond mandatory requirements. (3 pts)
- The project commits to implementing a smoke-free building. (3 pts)

E. Community Room (15 points max)

Projects that include a community room or space for use by tenants or homeowners would receive preference.

- Provide an onsite community room or space for resident use. (15 pts)

F. Development Amenities (15 points max)

Projects that provide the following non-existent amenities would receive preference:

- Provide an onsite community garden or P-patch for resident use. (5 pts)
- Provide onsite computer business/learning center with high speed internet access. (6 pts)
- Provide onsite playground or fitness trail (3 pts)
- Provide a fitness center (5 pts)

III. Application Information

The City encourages prospective applicants to review this document thoroughly to understand City funding priorities, program requirements, and the City's application and decision-making process. City staff are available to assist applicants understand City programs and policies, and to provide feedback and comments on project concepts in the early stages of pre-development. The City expects applicants to have real estate, development, affordable housing, and management experience or to partner with agencies or firms that do.

Pre-Application Meetings

Applicants are encouraged to schedule a meeting with the City prior to submitting an application for funding. In the meeting, applicants should demonstrate how the proposed project meets the City's goals and priorities. The City will provide feedback as to how the project aligns with available funding and program policies. To arrange a pre-application meeting, please call Heather Aven at (360) 778-8345 or email haven@cob.org.

City's Rights to Limit Funding

The decision to reserve and allocate funding rests with the Mayor of the City of Bellingham, with advice provided by the Community Development Advisory Board and Loan Review Board. Projects with federal HUD funds must be included in the Annual Action Plan of the City, and approved by the City Council. The City may choose not to fund any project which scores less than 80 points. In the event of a tie, the Mayor will choose which project to fund using the Community Priorities and Plans as a guide, along with the amount of funding requested. The City also reserves the right to not allocate all funds being announced in this NOFA.

Application Components

Applications can be downloaded from the City of Bellingham's web site at <http://www.cob.org/services/housing/funding-opportunities.aspx>. Applications for Rental Housing Production consist of the following required documents:

- [Application \(MS Word\)](#)
- [Forms \(MS Excel\)](#)

Background Information

The following information is available to assist you in preparing your application:

1. 2013-2017 City of Bellingham Consolidated Plan - <http://www.cob.org/services/planning/consolidated/consolidated-plan.aspx>
2. Ten Year Plan to End Homelessness - <http://www.cob.org/documents/planning/consolidated-planning/county-plans/a-home-for-everyone.pdf>
3. Rent and Income Limits - <http://www.cob.org/documents/planning/housing/income-table-hud.pdf>
4. Urban Village Plans - <http://www.cob.org/services/planning/urban-villages/index.aspx>

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Applications are due no later than 5:00 p.m. on February 17, 2015.

Submission Format

All applicants must submit the following to the City of Bellingham, Community Development Division as follows:

- One original hard copy of the entire application, tabbed and in a 3-ring binder, with all attachments.
- A CD/DVD, or flash drive, that includes one complete electronic application that meets the following:
 - CD/flash drive is clearly labeled with the applicant and project name.
 - Each Tab should be placed in its own folder. Each folder shall include an electronic version of all narrative responses and attachments for that Tab.
 - The Project Workbook with required forms from all tables may be saved as one file outside of the folders that represent each tab. Linked sheets must be unlocked and formulas must be visible.
 - The Project Workbook must be in Excel format. Narrative responses must be in Word format. Attachments must be in PDF format.

Where to Submit Applications

Please mail or deliver applications to:

David Stalheim, Block Grant Programs Manager
Department of Planning and Community Development
City of Bellingham
210 Lottie Street
Bellingham, WA 98225

Disclosure of Documents

All proposals and related materials become the property of the City upon delivery to the City. State law, RCW Ch. 42.17, provides that public records are subject to public inspection and copying unless specifically exempted. RCW Ch. 42.17 enumerates limited exemptions a public agency's obligation to disclose public records. If the applicant believes that portions of its proposal are exempt from disclosure to third parties, the applicant must clearly label the specific portions sought to be kept confidential and specify an exemption that the applicant is relying on. However, acceptance of an application containing such designations by the City is not an agreement that such material is legally confidential, and the City cannot guarantee that such information will not be disclosed. Marking all or substantially all of an application as confidential may result in the application being rejected.

The applicant recognizes and agrees that the City will not be responsible or liable in any way for any losses that the applicant may suffer from the disclosure of information or materials to third parties, nor for any use of information or materials by third parties. Materials submitted by unsuccessful applicants are subject to disposal unless picked up promptly by the applicant, except that the City will maintain one copy in compliance with public record laws.

Interpreter Services

Interpreter services for the deaf and materials in alternative formats are available upon advance request. TTY users please call (360) 778-8382 or the Washington State Relay Service at 1-800-833-6388 and ask to be connected with the City of Bellingham, Block Grant Programs Manager at (360) 778-8385.

Questions

Please contact David Stalheim at (360) 778-8385 or email dbstalheim@cob.org with any questions about the application process.

The City of Bellingham does not discriminate on the basis of race, color, national origin, sex, sexual orientation, gender identify, religion, age, families with children, and disability in employment or the provision of services. With five business days' notice, special accommodations will be provided. Refer any inquiries or complaints related to HUD regulations implementing Section 504 to the Block Grant Programs Manager. Contact 778-8385 (voice) or 778-8382 (TTY).