NDRC NOFA Q&A Session: MID-URN Summary Checklist Webinar Transcript
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George: Good afternoon. Thank you for joining us for today's NDRC NOFA Q&A Session on the MID-URN Summary Checklist. My name is George Martin. I work for TDA Consulting. We are one of HUD's national technical assistance providers and I will be providing technical support for today's webinar. We have some wonderful HUD presenters with us and I'm going to turn the presentation over to them in just a minute but first I am going to go through some technical instructions for the webinar.

I want to start by reminding everyone to clear away distractions, silence phones that aren't connected to this teleconference and close other programs on your computer and give your undivided attention to our presenters today. If you are having problems with the teleconference or with the webinar, you can get in contact with my colleague Sandy Patel, at the number that is on the screen. It is 210-710-7821. Or, if you are able to get into the webinar you can also send a chat message to the host. There is a little panel on the right hand side called "chat". If you open that up and send a message to the host, that's me and I'll help you resolve the issue.

Everyone has been muted on the call but that is so that our presenters don't get disturbed by any of you guys making noise but of course you'll be able to ask questions. That is why we are here today- to answer your questions. You'll be able to do that in two ways. The first way is to ask a written question. To do that, you're going to locate a panel on the right hand side of your screen and the panel says "Q&A". What you can do is you can type in your question into the field and you can select who you want to ask the question to. Please ask the question of all panelists and then you can click send and we will get the message. You can also ask verbal questions. In order to ask verbal questions, you need to make sure that you have one thing and that is, if you look at the participant panel on the right hand side of your screen, you will see your name right under the word attendees. You should look to the left of your name and see if there is a little telephone icon like there is on the slide here and if there is you are good to go and ready to ask a verbal question. If not, you should click on the tab at the top of your screen called "event info". There is a number on that tab called an identity code and if you enter that code including the # symbol into your telephone keypad then you will see the little telephone next to your name and you will be ready to ask a verbal question. When you see the telephone next to your name and you want to ask a verbal question, all you need to do is look at the bottom of that participant panel and there is a little hand button. If you click that it is like virtually raising your hand and we know you want to ask a question and we'll be able to unmute you so you can ask that question.

Just some reminders on questions. We answer all questions verbally on these webinars so if you'd like a written answer you can request that and we'll do our best to fill that request. We might not be able to answer all questions that you ask and so we'll probably try to answer the ones that are most common to people first before getting into anything about your specific proposals. If you have any additional questions or questions that you'd like to ask privately, please feel free to email them into

Resilient Recovery at HUD.gov and we will do our best to answer them. On that note, I am going to turn the presentation over to Jessie Handforth Kome at HUD.

Jessie: Hello everybody. Welcome to our last webinar for Phase 1. Today we are going to do a quick walk through on the Most Impacted and Distressed Unmet Recovery Needs Summary Checklist and answer your questions on that topic and on whatever other topics you want to ask us questions. Today, I have with me today Todd Richardson from our Office of Policy Development and Research, Meg Barclay, Jenn Hylton, Lynsey Johnson and Dunkin Yetman. So you've got a full team to ask all your questions. I know you are working like crazed squirrels because I can see on Google some of the citizen participation stuff and that's pretty cool and we're really looking forward to getting your applications.

Today, we're going to cover just a really quick overview as we do in virtually all of our webinars, of the Competition, MID-URN threshold criteria and the checklist of resources available to applicants and then we'll take questions.

On the overview, we just want to remind you that this is the National Disaster Resilience Competition and that we have nearly one billion dollars…it is $999,188,000 right now…to communities that have been impacted by natural disasters between 2011 and 2013. The Competition is encouraging communities to not just put things back the way they were before the disaster but to consider how to resiliently recover to avoid future disaster losses and also make it more resilient economically and socially to future shocks and stresses. Of course, you are going to have to link or tie your proposals back to the disaster from which you are recovering because that is what the law said we got the money for, so that is the basics. The way we do tie back and document it is through the analysis that we are calling the Most Impacted and Distressed Unmet Recovery Needs threshold. I am going to pass this out to Todd to talk to you about this. He did the original long webinar and this is just going to be a brief summary of those requirements again.

Todd: You all know this is Appendix G, for the NOFA. This is the threshold criteria you have to pass over to be considered to pass through the Phase 1. Most Impacted is the area you are going to define that the disaster impacted. You need to show damage in that disaster area and how much damage was done at the time the disaster actually occurred. That is the Most Impacted threshold. Distressed shows that the same area has characteristics that would make it difficult to recover from that disaster. Finally, Unmet Recovery Needs are the things you can demonstrate from that area that you still need to recovery from that you do not have adequate local resources to address. Those are the three basic criteria on this requirement.

Why do we make you do this? As Jessie was saying, the statute is very specific that this assistance is for areas that are defined as Most Impacted and Distressed so we need to have you provide information to show that you are Most Impacted and Distressed. Very importantly, you need to also show that you have continuing needs for recovery. We know that it has been a long time since many of these disasters occurred so you are going to have to actually demonstrate Unmet Recovery Needs because the statutory language here is cited.

There have been several other Q&A webinars so I am not going to repeat what they have to say. You can go and look at those webinars online.

The Phase 1 narrative response…by now you know whether you are applying for an area we have already defined as Most Impacted and Distressed, in which case you only have to meet the Unmet Recovery Needs requirement or you are applying for a different area that has not been defined by HUD as Most Impacted and Distressed and you'll need to meet the Most Impacted and Distressed and the Unmet Recovery Needs.

Today's session is going to talk about the checklist that helps you weave your way through this somewhat complicated pathway to show you are Most Impacted and Distressed and have Unmet Recovery Needs.

Jessie: I'm getting a few questions in the mailbox about what happens in Phase 2. If you get an invitation to Phase 2, you will have a chance to update or change these target areas and we will be reviewing and scoring them exactly the same way. That is getting a little ahead of us but the question is being asked and that is the answer.

Todd: Speaking of questions, a very important FAQ #159 has a significant impact on how we are going to be reviewing for Unmet Recovery Needs.

Jessie: Right. We talked about that during our last webinar and we're just bringing it back to show it to you one more time. If you don't read any other FAQ's, definitely read this one. This is allowing, in certain cases, if you have a project that you had already…for example, a house has been damaged in a flood plain by your disaster, you brought the house back to habitability but you had not elevated the house and that elevation cost is actually an eligible CDBG-NDR cost…if you didn't do the resilient part of recovery from damage then you can count the cost if you can get the documentation required by Appendix G…you can count the cost of that additional resilience in your estimate for Unmet Recovery Needs.

This is a two part question and the secondary question is…If you had a house that was damaged and you brought it back to code or you haven't done anything to it yet but instead of repairing that damage or dealing with it you are going to build a dam upstream, that dam upstream is not considered an Unmet Recovery Need. It is a response to an Unmet Recovery Need. We need you to give us your cost estimates and your threshold response based on something that was damaged that the cost of doing a resilient recovery related directly and dealing with that damage and any other costs with resilience on that…not for what may be your big idea or concept which would be eligible…that is not an allocation of funds question, which is what the MID-URN threshold is about is can we give you money? Your idea or concept in your Phase 2 project is about how would you like to respond to your need? To understand this…and 159 does this…you have to read the note put together with Appendix A in the law. Definitely read through 159. It has examples. Make sure you understand it when you are figuring out these costs. It is much more open and flexible then our original response when this question got asked earlier in the Competition. It replaces some earlier response so I just wanted to bring it to your attention one more time.

Now, Meg is going to walk us through the checklist A and checklist B on the summary checklist, which is going to be required by the time we get to March 27th so you need to start working on it now.

Meg: The checklist itself is available at the link that you see on this slide. Don't worry about trying to write the whole link down. It is in there in its entirety because it will be linkable from the

PDF version of the slides that will be posted after the webinar today. That is being provided there for your reference. You can go to the slide and click directly to the checklist.

To start off, the first page of the checklist has a set of instructions on it. The next couple of slides summarize those instructions. First thing you want to do is determine which checklist applies depending on the type of target area that you are completing it for. Checklist A you would use for if your target area is a county that was previously determined by HUD to be most impacted and there is a list of those counties in Appendix B to the NOFA. Summary checklist B is a sub-county area within a county or county equivalent declared by the President to be a major disaster area. It was not determined to be most impacted, but it was declared by the President to be a major disaster area and there is a list of those in Appendix B as well.

Then you will need to complete the appropriate checklist for each target area for grant expenditures. For every target area, you are going to determine which checklist is appropriate and complete it and attach those to your application. They don’t count against the page number limit. One really quick note, this is not meant to be a way around the page number limit so don’t include add any content to the checklist except for your checkmarks indicating which of the criteria that your target area meets as well as the link and page number information required in the data documentation column, which we’ll talk about in a minute.

Moving on, for summary checklist A, each target area must meet at least one Unmet Recovery Need. Since that target area was already determined by HUD to be Most Impacted, you don’t have to do the first part, the Most Impacted and Distressed portions of the checklist, just the Unmet Recovery Need is what you need to demonstrate for each of your target areas that qualify for checklist A. For checklist B, each target area must meet at least one Most Impacted criterion, at least one Distressed criterion and at least one Unmet Recovery Need criterion. All Most Impacted and Distressed and Unmet Recovery Need criterion must be supported with a corresponding data source and documentation described in Appendix G, so that is an important piece of this.

Moving on to the actual…what does the checklist look like…I’m going to go through the slide. The slide will be provided to you but I’m going to go through it actually looking at the checklist itself so here is that first page of instructions. Then, the checklist itself starts on the second page.

You see here, we are in checklist A and it immediately starts with Unmet Recovery Need. You are going to want to copy and paste as many copies of each summary checklist that you need for all the target areas included in your application. If you have five target areas, you are going to need five copies of either summary checklist A or B or a combination of both. It will be easiest to do this within the Word document that you download because it is already formatted with the right margins so that the checklist looks the best and the way it is supposed to look.

Jessie: Please make it easy for us.

Meg: And save yourself time to keep rows from breaking across screens and things like that. The easiest thing to do is select a whole table and copy it into next table before you fill it out. You want to remember and make sure to enter the target area at the top of each checklist. That is important because once you enter the target area it will repeat at the top of each page of the checklist so you can remember which target area you are completing for and as we are going to be reviewing a lot of these and they are going to look very similar, we can remember which target area we are reviewing it for.

Then you are going to want to actually complete the checklist. In the criteria column, just check off which of the criteria this particular target area meets. You need to check at least one box indicating which Most Impacted, which Distressed and which Unmet Recovery Need criterion is met by that target area. If it is housing, you want to make sure you check that it is the housing piece and then which of the two options within housing and then which data source is documenting that and then work across to data documentation. If you have a link to a data source, you want to check the link box and put the link in that data documentation column. If it is actually embedded somewhere in your threshold response, give us the page number. That is what you need to do and then just repeat that for each target area for grant expenditure in your application.

Jessie: One of the biggest problems that we had with the 45 day submission is that we had trouble finding where people thought they were responding to something and we also saw that there were a lot of gaps, like semi-complete. People would talk about data and then not give us the link or data source as described in Appendix G. If you complete this checklist and make sure this information is in your application, then you are much less likely to make…I think almost half of the errors we saw were errors of incompleteness and this should get rid of that. We should emphasize that this checklist was requested by a commenter on the Paperwork Reduction Act posting. We think it is a good idea so we went ahead and did it.

Meg: That covers the instructions on completing the MID-URN checklist. We just have one other slide here before we go to questions and that is the first slide that you should all be very used to seeing now. It has a list of the links to different resources on the HUD exchange related to the recovery and also related to the different topical resources that we have been providing in connection to providing better resources on resilience.

Before we go to Question & Answer, we just want to remind everybody…and we will be sending out an email also to the list serve to this effect…please, please, please make sure that you are properly registered in grants.gov to submit an application. Just providing your email so that you receive notification of any changes to the NOFA does not constitute registration in grants.gov. You need to have a DUNS number that is entered, you need to have an active SAM registration…that is the System for Award Management. We are going to send out resources and information. This is all outlined in the general section of NOFA as well. It would be very, very wise of you to go and confirm that your registration in grants.gov is active and sufficient to submit an application because if it is not, the process for doing it can take three weeks and that is about where we are right now before the 27th. Please, please, please go and just double check it and make sure that you are properly registered.

Unidentified Female: Detailed instructions for the registration process itself can be found on the homepage of grants.gov and it gives you five separate steps on how to accomplish and satisfy each of the five steps.

Unidentified Female: We'll be sending out an email with that information just as another reminder but it would be a real shame for it to have gone through six months of preparing an application and find out that you're not eligible to submit it. It would be really, really sad. We are now at the

Question & Answer portion and so it looks like we have a few questions that have already been entered.

The first one is a questioner located in Mobile, Alabama. The question is how do they find out whether any of the three major declared disasters in Alabama make Mobile eligible?

Todd: It's Appendix B, right?

Jessie: Appendix B. The only applications who can apply to HUD are the 67 eligible applicants that are listed in the NOFA. That would be the State of Alabama, Tuscaloosa, Birmingham and Jefferson County. Anyplace else, if you had a major declared disaster and it shows up on Appendix G you're going to have to go talk to the state and the state is fairly far along, I gather. Being in one of the so-called eligible counties doesn't mean that you can apply to HUD. It means that you had a disaster declared in that county during the eligible time period but you still have to work with one of the 67 eligible applicants that have jurisdiction over you and in this case it would be the State of Alabama to be able to come into the Competition as part of an application.

Meg: The next couple of questions are about page limits. Can they attach the documentation in an attachment rather than a link or would that count against the page limits? If you're talking about data documentation related to your MID-URN threshold response…if you go to Section 4Bc: Exceptions to Page Limits…number 8 under there has map drawings/renderings and other geographic presentations… that's not data, sorry. Number 14: Data linked to or submitted separate and apart from the narrative in Exhibit B demonstrating Unmet Recovery Need and Most Impacted and Distressed threshold requirements is exempt from the page limits.

Jessie: Correct. The thing you need to watch for if you are going to try to upload data into grants.gov is if it has a megabyte limit. There is a reason why we went with this link thing and said "if you want to put the data on your website and give us a link," we don't want anybody slamming into the data limits for grants.gov upload and our systems are all deeply suspicious of zip files, which can be a problem too. Our security protocol sometimes doesn't like those so that is why we offered the link or Dropbox method. Item 14 in the list of things that are not subject to page limits covers that specific case. Make sure you let us know where that data is sourced from.

Meg: The next question is about page limits related to the target areas. Can you explain the page limit requirements to make sure I understand them? If interpretation of the NOFA is that you will allow three additional pages beyond the 40 page limit on exhibit narrative for each additional target area that is identified in Exhibit B threshold narrative and on the MID-URN checklist. For example, if we have five target areas our page limit is 52 pages instead of 40. Is that correct?

Jessie: Yes and we didn't tell you where you had to send those pages in the portion of the NOFA that are covered by page limits. We just gave you the pages. There are a lot of places in the NOFA that talk about larger areas and ask questions about them so yes, that is correct. The first one is covered in the 40 and there are four addition so four times three is 12 + 40 and there you go.

Meg: As it relates to FAQ number 159, how does this change effect equity concerns? Will it potentially help or hinder efforts to protect and further the concerns as it impacts to low-mod and other vulnerable populations?

Jessie: We are not entirely sure but we suspect that it helps low-mod populations and vulnerable populations more than others. The chances that a low-mod household, for example, would have the additional funds available to it any time in the reasonable future to elevate a home in the flood plain is less likely than for a home with more resources but that was not the consideration for actually making the change. The change was to confirm with existing CDBG-DR practice related to how we consider the cost of resilience in dealing with a damaged property. We were trying to be consistent across the entire program.

Meg: Under Appendix G it discusses that information aggregated for all identified and Most Impacted and Distressed areas will also be accepted for threshold areas. How does this apply if you are completing a separate Unmet Recovery Need for each target area?

Todd: If you just submit and qualify each target area under the Unmet Recovery Need requirements then you don't need to worry about the aggregation issue. But, if your Unmet Recovery needs in one target area are less than what the threshold is but your combined target area is—

Unidentified Female: Just address it in the narrative. Do the math. For each target area…say you are trying to add up to your $400,000 for infrastructure, show us how each of the target areas is qualifying on the infrastructure category, $50,000 here, $100,000 here and then a narrative. Just do the math for us.

Meg: Do you want that shown on the checklist as well then? Just having a note?

Jessie: A page number wouldn't hurt to tell us where it is in the narrative but believe me, we are going to try to do the math too. We are going to check all the math done anywhere in these applications that we can check. We have a fixation on documenting and checking the math so that is what we do.

Meg: The question is how should they title the MID-URN checklist, for example…Attachment J?

Jessie: The MID-URN checklist is part of the Exhibit B response. It is actually part of your Appendix G response. If you want to put it in a separate file from the narrative that is not what we described. We are about to do a technical update to the notice once we complete PRA or just before we complete PRA…Paperwork Reduction Act, so we can add this officially to the notice and that is the piece of language I haven't actually written yet. We will be basically saying that the checklist itself is not subject to the page limits but it is part of your response to Appendix G, which makes it part of Exhibit B. It is just a piece of Exhibit B that is not subject to page limits.

Meg: The instructions just say to submit it accompanying your Most Impacted and Destructed threshold response.

Jessie: Right. There you go.

Meg: The next question is…according to Appendix G, applicants may also submit local data provided, A) The data show concentrated damage meeting the standard and, B) HUD agrees with the validity of the data. How do we get HUD to agree to the validity of our data?

Todd: In Appendix G, we give you examples of what we are expecting for a submission. For example, we ask for you to do a windshield survey in some cases or we ask for an engineering report in other cases so that is what we're looking for to be comfortable with the data you're submitting.

Jessie: We're explicitly not going to accept data…there is an FAQ on this…data that just shows, for example…it is an inundation map of some kind and shows that the properties might have been damaged because they were in a flooding area. We need to see actual damage. The big data validity thing is already dealt with in FAQ and it is really for that.

Todd: We have seen people submit…Well, here is the model of what should have happened when this disaster occurred. There is no actual evidence that when that disaster occurred those homes actually got damaged so that doesn't pass our test. You need to show us the house has actually got damage due to the event that occurred.

Jessie: This is the tieback connection and why we're not a pure mitigation program. We're a resilient recovery program. You have to show us there was actually some damage/negative effect from the disaster. We do accept for lack of a better word…downstream damages that you look at the documentation we will accept for…economic revitalization for example. You'll see that businesses don't always go out of business right away after a disaster. Sometimes it happens to them on a little bit of a delay. If you can trace back to the disaster and you give us the data then you will be able to do that. What else do we have in the queue?

Meg: The list of Phase 1 pieces that was provided in last weeks' webinar have items listed in a different order. For instance, the crosswalk is listed first but NOFA has it as the last attachment...Attachment H. Where should it be?

Jessie: The reason the crosswalk checklist particularly has a tendency to move is that some of us think of it as a table of contents and some of us think of it as a completion checklist. It actually serves both purposes. Just number and label them in the order that NOFA says and you won't go wrong. NOFA always wins. If I misspoke, I apologize.

Meg: I think we have a question on the phone, George. Do you want to patch it over?

George: Yes, it looks like Michelle Torres has a question. Michelle, I'm going to unmute your line and you'll probably hear a click and then you'll be good to ask your question.

Michelle: Hi, this is Michelle. My question for you is: On the MID-URN summary for the data source, when we're looking at our Sources and Uses statement, part of that asks also for an explanation of why we need the funding. Is that a general paragraph or is it for each particular project that you want that explanation?

Jessie: I think that we're asking it for each project that you're using to qualify on the threshold. Because of the Stafford Act, we can't fund anything that would be a duplication of benefit that you have money for but if you have the same reason over and over again to give a really extreme example, in a community that is not eligible, you're stocked and you're bankrupt. We're bankrupt. We have no money. We can't pay for this. The court won't let us. You could repeat that everywhere if it applies everywhere. If it is a different reason you are going to have to tell us for each project that this isn't covered in your capital budget, you didn't get any funding from FEMA, there is no other funding, there is no insurance for this…whatever it is. Does that make sense?

Michelle: It does. I have one other quick question that you guys mentioned earlier and I just needed some clarification about the data link. When you're referring to number 14 where data link is submitted separate and apart from the narrative, this also can be in Dropbox, is that not correct?

Jessie: Yes it can be in Dropbox. For those of you that are doing the economic, you will have sent us the information in the Resilient Future at HUD.gov mailbox which is where we're rolling off the things that are covered by the Privacy Act. In abundance of caution, if you have a password protected area and you want to send the password in, if you send us a Resilient Recovery there are about four or five of us who have access to that mailbox. If you send it to Resilient Future it is right now just Jennifer Hilton and me who have access to that and we're really restricting access so that we can survive the audit we're going to have on that. For background, I was a FOIA officer…Freedom of Information Act officer at one point in my career so I know that is not information that you want given out. That is fine if you want to put it there. One thing I would caution, while we're talking about Dropbox, a few of you during the 45 day review gave us access to links and Dropbox sites that were time limited. Don't do that. Put 90 days in or something just in case our Quality Assurance people have to flow back through the links because some of them only had five days and that is really not going to be long enough for all the different people who have to touch the applications to get access to the data.

Michelle: Thank you so much.

Jessie: Thank you.

Meg: We have one more written question and I'm not sure what this is referring to. Is that acceptable on businesses with 10% less revenue, i.e. no longer in business/qualified. We might need some more…I think it is Jody Slick who asked that question. If you could maybe clarify that. You might have been responding at the time she asked the question.

Jessie: They're looking at the businesses with 10% less revenue that are not in business anymore…does that qualify?

Todd: I see. They went out of business. Yes, that does qualify. If a business went out of business because of the disaster that would qualify.

Jessie: Right. You could document that is was there at the time of the disaster and was affected by the disaster. We know that disasters put small businesses out of business at an incredibly high rate.

Meg: The next question is…if we are preparing to use unemployment of 125% of the national average to qualify under Distress, what unemployment number do we use? The ACS year average?

Todd: You may use the ACS year average for the sub-county area for determining Distress here. For most places you are going to need to have it as sub-county area and so ACS can do that for you.

Meg: I think that's our last question unless...is there anyone else on the phone, George?

George: Nope. Quiet crowd today.

Jessie: But there are a lot of them. Does anybody else have any questions? We're here.

Meg: This is your last chance. This is our last webinar.

Jessie: There is always the Resilient Recovery at HUD.gov mailbox.

Meg: This is your last chance to ask a question on an NDRC Phase 1 webinar. Don't let it pass you by. Alright, with that I think we are done until Phase 2. Thank you everyone. You've been a lovely audience.

Jessie: Yes, thank you very much. We really look forward to seeing the applications. Take it away, George.

George: Thanks everyone. Thanks for joining us this afternoon. Just a reminder that you can find resources from this webinar and all the previous webinars at www.HUDexchange.info. Thanks for joining us.