

2021

REGION VI

**SOUTH CENTRAL
DAKOTA REGIONAL
COUNCIL**

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**ALTERNATIVE FORMATS FOR DISABLED
PERSONS ARE AVAILABLE UPON REQUEST**

South Central Dakota Regional Council is a nine-county, voluntary association of governments formed pursuant to the North Dakota Century Code. The Regional Council provides assistance in business and economic development to Barnes, Dickey, Foster, Griggs, LaMoure, Logan, McIntosh, Stutsman and Wells counties in south central North Dakota.

The Board of Director members of the Regional Council include 28 representatives from the nine-county area. **Membership is designed to give broad representation of governmental and economic interest.** The members consist of one mayor and one county commissioner from each of the nine counties. In addition, there are two members representing urban communities with populations over 5,000 – Jamestown and Valley City, along with economic developers, private sector, Soil Conservation District and University delegates.

Public Facilities/Housing/Planning

Friday, February 26, 2021 Public Needs Hearing will be held at 1 pm online via
GoTo Meeting #437-446-917

Friday, May 14, 2021 Deadline for Pre-application submission: on or before 5 p.m.
Friday, May 14th, 2021.

On or about

Wednesday, June 23, 2021 Pre-applications will be reviewed, ranked, and recommended
grant amounts determined. Applicants may meet with Scoring &
Ranking Committee (SRC) to present project information and
answer questions.

On or about

Friday, July 30, 2021 Final applications are due to the Regional Council. The original
application must be received in the Regional Council office on or
before 5:00 p.m. Friday, July 30, 2021.

Economic Development/Emergency

No Deadline Applications for economic development and emergency funds
are accepted at any time.

ALLOCATION OF FUNDS *2021 Funds have not been allocated.

The following amounts have been estimated for the 2021 program year.

2021 Total Amount Anticipated for Distribution	\$265,083.00
Public Facilities	\$265,083.00
Housing	\$ 0.00
Planning	\$ 0.00
Economic Development and Emergency	\$ 0.00
Total	\$265,083.00

AWARD PROCESS FOR PUBLIC FACILITIES/HOUSING/PLANNING SCORING & RANKING

The South Central Dakota Regional Council will appoint a committee to review, score, and recommend projects for funding at its March, 2021 quarterly full Board of Directors meeting. The committee will consist of one representative from each of the member counties. If an appointed member cannot attend the Scoring and Ranking committee meeting, he or she will inform the Regional Council of his or her alternate county representative.

After the SCDRC Scoring & Ranking Committee (SRC) meets on or about June 23, 2021, decisions including transfers from one allocation to another will be made by and at the July 21, 2021 Board of Directors quarterly meeting. However, in the event a timelier decision needs to be made, the Executive Director and the President of the Regional Council Board have been authorized by the Board of Directors to make any necessary decisions. In case of a conflict of interest by the Executive Director and/or President, the decision will be made by three (3) other SRC Members. The Economic Development allocation, to be called the Community Development Loan Fund (CDLF), is under the authority of the Regional Council Loan Funds Committee.

To be eligible for a grant, the activity must benefit a population of 51% or more very low- to low-income (VL & LI) people based on the HUD-approved data per the American Community Survey or serve a limited clientele population. If your entity has less than 51% VL & LI families, the project may be eligible under special assessment. Please contact the Regional Council for census data at 701-952-8050. This requirement applies to Public Facilities and Planning; Housing is a direct benefit activity. A prospective applicant may conduct, at its expense, an "Income Survey" to establish VL/L income population.

Review process for public facilities, housing, and planning:

1. Regional Council staff will review all Pre-applications for eligibility (as described in the State Action Plan & the Pre-App Instructions) and completeness, posing any questions to applicant as soon as possible.
2. Pre-applications will be submitted to Scoring & Ranking Committee (SRC) members for review prior to the SRC meeting.
3. No project will be allocated less than \$75,000.
4. Applicants are expected to attend the SRC meeting to make a presentation, answer questions, and provide clarification. Each applicant will be allowed approximately 15 minutes for a presentation and questions from SRC members and Regional Council staff.
5. After all presentations are complete; the SRC will discuss the projects and their merits.
6. After the applications have been reviewed and discussed, the SRC members will individually score them utilizing the scoring criteria contained in this document.
7. After the scores have been added, the high and low scores out of the 9 will be eliminated and an average score will be determined out of 7 scores. Rankings will be determined, the SRC will recommend an award amount to each project according to ranking. The SRC reserves the right to adjust the amount awarded to the projects during this process. If there are no projects presented or the projects presented do not use the entire allocation or score above the minimum, the committee can move allocated funds from that activity to another. In the event a project does not move forward, the committee may reallocate that funding.

8. In the event of a scoring tie, the SRC will determine the funding sequence by means of a written ballot.
9. Each applicant will be informed of the proposed disposition of its application. Applicants awarded funding must provide the information, assurances, and documentation necessary to show compliance with State and Federal guidelines. This is accomplished by completing a Full Application.
10. The Full Application requires information necessary to determine if the project is in compliance with all federal and state requirements. The Division of Community Services (DCS), ND Department of Commerce, will review Full Applications for such compliance and prepare the final financial award. It is possible that a “Scored and Ranked Project” will not be approved for a Final Application. In such an event, the highest ranged project, able to support the increased funding, will be allocated additional funding. This process will continue until the full allocation to Region VI has been awarded. Final allocations are approved by the Executive Board of South Central Dakota Regional Council.

Public Facility Grants

Eligible activities as described in the State Program Distribution Statement include infrastructure, public safety and removal of architectural barriers. Public facility projects which include removal of architectural barriers projects should be designed to benefit a high percentage of very low and low income (VL& LI) persons, including such groups as the elderly and disabled.

A local commitment, including a cash match, is required for public facilities. Some or all of the local match will be used for CDBG grant administration of up to 10 percent of CDBG funds awarded with a minimum of \$5,000 for administration. If a jurisdiction has no local funds for grant administration, the funds will come out of CDBG. The higher the local commitment, the greater the points. See the scoring sections for commitment and matching funds for points awarded.

An engineer/architect report is to be included in the public facility’s Pre-application. The engineer/architect report provides information helpful in determining the project's appropriateness and cost effectiveness. An Engineer/Architect is mandated if the building project is over \$200,000.

PUBLIC FACILITIES SCORING AND RANKING CRITERIA

1. COMMITMENT

The committee will score each application on the basis of perceived commitment. 90 to 125 points will be awarded for high commitment and 65 to 89 points for moderate. The following criteria will be considered:

- a. 90 to 125 points will be awarded to projects that demonstrate the applicant is asking for the minimum amount of grant funds and is, therefore, providing the maximum amount of local match and/or other funds. This can be shown by documenting all of the following:
 - 1) project cannot proceed without the requested funds.
 - 2) applicant can show it is without additional existing funds to fully fund or increase the local match to the project.

- 3) other potential sources of funding assistance have been explored but no other sources of grants or affordable loans are likely or available to meet the immediate need.
- 4) the problem is:
 - i. long standing or existing and the applicant has made all reasonable efforts to obtain local or other financing to address the problem; or
 - ii. immediate and unexpected, not reasonably foreseen by the applicant.
- b. 65 to 89 points will be awarded to applications which show grant funds are needed to proceed with the project and which meet most, but not all above criteria.

2. APPROPRIATENESS

100 to 125 points to projects that meet each of the following criteria:

80 to 99 points to those that meet 5 of 6.

60 to 79 points to those that meet 4 of 6.

40 to 59 points to those that meet 3 of 6.

- a. the project is the best immediate solution to the problem.
- b. the project provides the best long-term solution to the problem.
- c. the project meets all federal and state requirements and standards.
- d. the project appears to be cost effective considering the number of people to benefit versus the cost (compared to other projects);
- e. cost estimates appear to be reasonable and are well documented.
- f. project appears ready to proceed in a timely manner, with construction beginning & completing within a 12-month period.

3. PERCENTAGE OF MINORITY LIVING IN PROJECT AREA

Communities with above 76% minority population	100 points
Communities with 51% to 75% minority population	75 points
Communities with 26% to 50% minority population	50 points
Communities with below 26% minority population	25 points

4. PERCENTAGE OF VL & LI IN THE PROJECT AREA

One point will be awarded for every percentage point of VL & LI population served by the project.

5. VERY LOW AND LOW INCOME AND/OR TARGET GROUPS BENEFIT -

Two points for each percent above 51 percent VL & LI will be awarded. Projects to assist exclusively VL & LI persons, including senior citizens, removal of architectural barriers projects are eligible. VL & LI benefit will be determined from the HUD approved data or from approved survey method results.

6. PROJECT TYPE

Installation of water and/or sewer facilities	150 points
Rehabilitation of slum or blighted buildings	125 points
Fire protection facilities/equipment	115 points
Install flood & drainage facilities	95 points
Street construction/reconstruction	80 points
Community Center (includes Child Care Initiative)	75 points
Removal of architectural barriers	60 points

All other eligible CDBG projects (includes Façade Program) 50 points

7. TOTAL CDBG COST PER CAPITA COST

\$0 to \$1,000 100 points
\$1,001 to \$3,000 80 points
\$3,001 to \$6,000 60 points

8. RECEIPT OF PUBLIC FACILITY CDBG FUNDS IN THE PAST

No prior funding 100 points
5 years or more prior 80 points
within the past 4 years 60 points
within the past 3 years 40 points
within the past 2 years 20 points
within the past year 0 points

NOTE: Years are to be counted from (and including) the most recent year in which funds were awarded, up to (and including) the funding year immediately prior to the current year.

CDBG funds from any source (including urgent need funds) are to be considered as prior funds received.

9. PROJECT READINESS

Complete plans, and proof of other funding committed 100 points
Complete plans, other funding located – not committed 80 points
Complete plans, other funding not located 20 points

HOUSING

Eligible projects as described in the State Program Distribution Statement that address affordable single and multi-family developments, including rehabilitation, repair, expansion, or similar activities that will better assure meeting of needs, immediate and long-term, viability and health and safety issues; or conversion or new construction providing affordable housing will be considered. Awards may be made in the form of grants, loans, or a combination.

HOUSING SCORE SHEET

SRC will assign points to housing activities applications in the following manner:

1. Proposed number of households to be assisted by the project.

10 and over 40 points
7-9 30 points
4-6 20 points
Under 4 10 points

2. Participation in project by other funding sources as a percentage of total project costs.

50.0% and over 40 points
25.0% to 49.9% 20 points
Under 25.0% 0 points

3. Is there a business development project within the community or within a reasonable commuting radius of the community that is contributing to housing demand as measured by local Housing Authority?

- Yes 30 points
- No 0 points

4. The project will definitively demonstrate the following results:

An increase in the number of housing units available to low and very low-income households 20 points

Concrete mechanisms to enhance the affordability of housing for low and very low-income households. 20 points

An ongoing effort to increase housing opportunities in the locality 20 points

Active and ongoing participation by city government and/or other development organization(s). 20 points

Active and ongoing participation by other groups, including financial institutions, charitable groups, the local business community, etc. 10 points

5. Percentage of Minority Living in Project Area

- Communities with above 76% minority population 50 points
- Communities with 51% to 75% minority population 30 points
- Communities with 26% to 50% minority population 20 points
- Communities with below 26% minority population 10 points

6. Project Readiness

- Complete plans, and proof of other funding committed 100 points
- Complete plans, other funding located – not committed 80 points
- Complete plans, other funding not located 20 points

7. SRC will assign up to **50 points** for the perceived need of each project in the following manner:

Each applicant for housing projects will be invited to present a 5- to 10-minute summary of the project including a description of the type of project, an explanation of the need for the project, growth of the community, if applicable, other proposed financial participants and a general description of beneficiaries (low-and moderate-income households, elderly, female head of households, etc.) After all presentations have been heard, each board member will rank the projects in order of perceived need on a 10-point scale, a rank of 10 the highest and 1

the lowest. The point rankings of each project will be added together and averaged to arrive at a final ranking. Applicants will then be assigned points, the highest-ranking applicant receiving 50 points, the next highest 45 points, etc., in increments of five points.

The score for the perceived need criterion will then be added to the objective score to arrive at a final score.

A tie will be broken by secret ballot of the SRC. The SRC will be polled, with the Chairperson abstaining from the vote. If a tie again results, the Chairperson will cast the deciding vote.

PLANNING GRANTS

Eligible activities relating to the establishment of a Capital Improvements Plan, Community Strategic Plan, Comprehensive Plan, Zoning or other plans.

PLANNING SCORE SHEET

1. NEED

Proposal clearly responds to an existing or anticipated need and describes how the planning project will help address the need or problem.

2. IMPACT

Highest scores will be applied to those that best meet the following criteria:

- Work products are clearly defined.
- Work products and results clearly address described need.
- Consultant is qualified and experienced.

3. COST

Up to 50 points will be assigned if the cost is documented and appears reasonable.

4. PERCENTAGE OF MINORITY LIVING IN PROJECT AREA

Communities with above 76% minority population	50 points
Communities with 51% to 75% minority population	30 points
Communities with 26% to 50% minority population	20 points
Communities with below 26% minority population	10 points

5. VL/LI BENEFIT

One point will be assigned for each percent of VL/LI above 50 percent who will benefit.

6. MATCH

Assign 2 points for each percentage of total project cost paid from local or other sources.

AWARD PROCESS FOR EMERGENCY AND ECONOMIC DEVELOPMENT FUNDING

EMERGENCY FUNDS

Economic Development projects will be funded with the State Revolving Loan Fund. Emergency projects are approved by the Governor's Office. Do not undertake the project prior to approval.

Funding for emergency grants may come from the Economic Development allocation, however,

program income may not be used to fund emergency requests. Eligible activities must meet the national urgent needs objective as stated in the Federal Register. At a minimum, the threat cannot have occurred or become apparent more than 18 months prior to submission of an application or pre-application, but generally it should not have occurred, or a solution identified, until after the regular public facility pre-application deadline. The use of emergency funds due to a failure from lack of a maintenance plan by a community may not be considered urgent need. Projects that are requesting emergency funding will need to convince the Regional Council that failure(s) is not due to a dilapidated system. The Regional Council may also request a higher local commitment in relationship to the age of the system being replaced.

Emergency requests will not be ranked and scored. Decisions regarding funding will be based on the project need, commitment, appropriateness, and availability of funds. Emergency applications will be considered at any time. Final funding decisions are made by the State of North Dakota through the Department of Commerce, Division of Community Services (DCS).

Applicants should contact the Regional Council office for guidance in preparing requests/applications for emergency funding.

ECONOMIC DEVELOPMENT FUNDS

The South Central Dakota Regional Council (SCDRC) is served by a Loan Funds Committee for SCDRC Community Development Loan Fund (CDLF) review. The Economic Development allocation, to be called the Community Development Loan Fund (CDLF), is under the authority of the Regional Council's Loan Funds Committee. The Loan Funds Committee consists of one person from each county in Region VI, who is nominated by the county. The Regional Council staff assists the Loan Funds Committee by providing guidance to the business in developing its application, assuring compliance with HUD regulations, and preparing a staff recommendation for the Loan Funds Committee. Applications to the CDLF are taken on an ongoing basis throughout the program year.

Should all available CDLF funds be committed, applicants will be informed of the status of program funding and potential timeline for future funding. Staff will also assist in researching other potential financing sources.

1. Eligible Activities - (Partial listing for a complete list refer to the State Action Plan).
 - a. Direct loans or grants to businesses including loans for fixed assets, equipment, infrastructure, inventory; and guarantees for working capital; or
 - b. Grants for the development of publicly owned infrastructure which directly serves new or expanding for profit businesses; or
 - c. Purchase of preferred stock limited to 20 percent of the total project.
2. Ineligible Activities - (Partial listing for a complete list refer to the State PDS)
 - a. Interest buy downs.
3. Review Committee

The Loan Funds Committee consists of one member from each of the member counties served. The Loan Funds Committee will consider all applications for funding.

4. Application

The application checklist and complete application packet can be obtained from SCDRC. State eligibility requirements will be applied to regional projects. The staff will work with each applicant to assist in the completion of the application. The application must be completed at least fourteen (14) days prior to the upcoming monthly committee meeting at which the applicant would like its application to be considered. The committee meetings are held on the second Tuesday of each month, as needed.

5. Staff Review

The staff will review the application for completeness and program compliance. If necessary, the staff will request additional information or clarification. The staff will prepare a staff recommendation that will be sent to each Loan Funds Committee member with the application packet at least one week prior to its upcoming meeting.

Minimum program requirements include:

- a. At least 51% of the jobs created or retained by the proposed project must be available to low to moderate income people.
- b. Principal(s) must provide at least 10% of the total project in the form of cash or tangible balance sheet equity, and/or other acceptable assets.
- c. A private financing institution must be involved in all ED projects unless it is a disaster situation.
- d. CDLF may only participate to a maximum of 50% of the total project.
- e. CDLF's maximum investment (loans or equity) should be limited to \$50,000 per job created or retained and \$10,000 per job for infrastructure grants.

Upon a determination that the application does not comply with minimum requirements, a letter will be sent to the applicant identifying specifically what can be done to bring the proposal into compliance with the application requirements.

The staff may also begin the environmental review process on each application to expedite the potential drawdown of loan funds.

6. Applicant Presentation

Each applicant will present his/her application to the Loan Funds Committee and answer any additional questions from the Loan Funds Committee. Typically, the presentation and question/answer period are limited to 30 minutes.

7. Loan Committee Review

The Loan Funds Committee will review the CDLF request based on an analysis of the project. The Loan Funds Committee recommendation may come in the form of any of the following actions:

- a. The Loan Funds Committee may recommend funding as requested; or
- b. The Loan Funds Committee may recommend funding with conditions; or

- c. The Loan Funds Committee may ask the business to restructure its financial package for reconsideration; or
- d. The Loan Funds Committee may request additional information before a recommendation can be made; or
- e. The Loan Funds Committee may recommend that the application not be funded and not be allowed to restructure its financial package for further consideration.

8. Application Approval

If the application is approved by the Loan Funds Committee, the staff will organize the following:

- a. Public hearing held by sponsoring applicant jurisdiction.
- b. Completion of community application requirements.
- c. Complete full application and submit to Division of Community Services (DCS).

9. Amendment Requests

Amendment requests must be made by the loan recipient to the sponsoring unit of government, for approval, denial, or approval with alterations. The sponsoring unit of government will then forward the amendment to the Regional Council who will forward the request to the DCS.

ECONOMIC DEVELOPMENT APPLICATION

1. Pre-Application/Business Plan

- a. The pre-application includes submitting a pre-application and a business plan to the Regional Council which will be accepted any time during the program year. It shall contain all information required by the current State Action Plan.
- b. Regional Council staff will review each pre-application and business plan for compliance with Program Distribution Statement-Economic Development guidelines.
- c. Once the application has been determined complete and in compliance, the Regional Council will complete an in-depth review of it and forward the review to the Loan Funds Committee.

The Regional Council staff, when reviewing the application and business plan will focus primarily on an analysis of the following:

- Need for CDLF assistance and appropriateness of the proposed use of funds.
- Cash flow and the ability to meet current and proposed debt service requirements.
- Strength of the balance sheet, profit and loss statements.
- Financial contribution (equity commitment) and strength of the principals.
- Appropriateness of the proposed terms of CDLF assistance.
- Management strength and expertise.
- Past performance of the firm and/or principals.
- Commitment of other sources or lack of other sources of funding.
- Strengths and weaknesses of the proposed marketing activities.
- Proposed staffing plan, including cost per job based on the amount of CDLF assistance requested.

The results of the Regional Council staff review may consist of any of the following:

- The applicant and/or business may be asked to provide more information.
 - The business may be asked to pursue other sources of funding before giving further consideration.
 - The business may be asked to restructure the financial package.
 - The business may be asked to rework/revise its business plan.
 - The Regional Council staff may request a visit to the business locale and/or a meeting with the business.
 - The Regional Council staff may decide that the business is not feasible as structured with the negative recommendation provided in writing.
 - The Regional Council staff may decide to develop a positive funding recommendation with conditions.
 - The Regional Council staff may recommend that the business not be funded and not be permitted to restructure its proposal, and
 - The Regional Council staff may recommend funding as requested. The above list or potential actions are not all-inclusive and other actions may be taken as the situation may dictate.
- d. At least one week prior to the Loan Funds Committee monthly meeting the pre-application, business plan, and Regional Council staff review and recommendation for funding will be sent to each Loan Funds Committee member.
- e. The Loan Funds Committee, at its monthly meeting, will review the pre-application and business plan, meet with the business owners and/or representatives, and consider the staff recommendation. When reviewing the proposal, the committee will focus on an analysis of the following:
- Need for CDLF assistance and appropriateness of the proposed use of funds.
 - Cash flow and the ability to meet current and proposed debt service requirements.
 - Strength of the balance sheet, profit and loss statements.
 - Financial strength of the principals.
 - Appropriateness of the proposed terms of CDLF assistance.
 - Management strength and expertise.
 - Past performance of the firm and/or principals.
 - Other sources or lack of other sources of funding.
 - Strengths and weaknesses of the proposed marketing activities.
 - Proposed staffing plan, including cost per job based on amount of CDLF assistance requested.

After the meeting with the business and reviewing the proposal the committee will recommend one of the following:

- The applicant and/or business may be asked to provide more information.
- The business may be asked to pursue other sources of funding before giving further consideration.
- The business may be asked to restructure the financial package.
- The business may be asked to rework/revise its business plan.
- The Loan Funds Committee may decide that the business is not feasible as structured with the negative recommendation provided in writing.
- The Loan Funds Committee may decide to develop a positive funding

recommendation with conditions.

- The Loan Funds Committee may recommend that the business not be funded and not be permitted to restructure its proposal, and
- The Loan Funds Committee may recommend funding as requested. The Committee may recommend less funding depending on the availability of funds. The above list or potential actions are not all-inclusive and other actions may be taken as the situation may dictate.

2. Full Application

- a. Following approval by the Loan Funds Committee, the full application will be generated by the Regional Council staff. It will contain all information in compliance with PDS guidelines. The Regional Council staff will then forward the full application to DCS for a compliance review and preparation of the Financial Award. Two copies of the Financial Award will be forwarded to the grantee. The signed Financial Award must be signed and returned within 60 days of the effective date of the award or the award may be terminated. Upon receipt of the Financial Award and prior to completing all environmental review requirements and receipt of an official Notice of Release of Funds, the grantee may only incur administrative costs. No construction, acquisition, or other costs may be incurred before the Release of Funds date.
- b. The loan documents (i.e., loan agreement, promissory note, security agreement, guarantee, and UCC filings) will be generated by the Regional Council staff. It will be the Regional Council's responsibility to submit these documents to the required persons/agencies for execution and/or recording.

OTHER POLICIES

A. Conflict of Interest

South Central Dakota Regional Council and its Community Development Block Grant committees will avoid conflict of interest situations, whether real or perceived. To avoid even an appearance of conflict of interest, the following policies shall be in effect:

1. Adoption of HUD Conflict of Interest Policy.

The committee shall adopt the HUD Conflict of Interest policy as its own policy.

2. Other Policies

Committee members who reside within the applicant's jurisdiction will provide disclosure at the committee meeting and shall refrain from ranking the application.

No employee, agent, consultant, officer or elected official of the state, unit of general local government, designated public agency or sub-recipient shall participate in the scoring or ranking of a project that could be supported by federal grants funds, if a conflict of interest, real or perceived exists. Such a conflict would arise when the employee, agent, consultant, officer or elected official, any member of his/her immediate family, his/her partner or an organization which employs, or is about to employ any of the above has a financial interest or other interest in the project

selected for funding.

If it is not clear whether a conflict of interest, real or perceived, may exist, a committee member may abstain from voting/ranking, or may ask the chairman to determine whether abstention is advisable, or the chairman may ask other committee members to determine if abstention should be required.

DCS reserves the right, without notification except as may be required by state or federal regulations, to modify or transfer allocations and otherwise modify or amend this statement, including but not limited to, clarifications of policy, and deadline or meeting date changes.”

B. Allocations, Adjustments and Transfers

After project scoring is complete, the SCDRC Executive Board of Directors will consider the amount of the recommended award for each project according to ranking. The SCDRC Executive Board of Directors reserves the right to adjust the amount of each award from the amount requested as it determines appropriate, and to apply conditions to the award. Lower-ranked projects that exceed thresholds are not necessarily entitled to grant award even if funds remain in the category. The SCDRC Executive Board of Directors may retain or transfer the balance of allocated funds to any category for current or future applicants, including emergency, other or economic development project as.

If, after making its award recommendations, funds remain in one or more categories, the SCDRC Executive Board of Directors may:

1. Offer all or part of the remaining allocation to applicants in order of ranking until all or part of the allocation is obligated,
2. Transfer all or part of the unobligated balance of the allocation to another category,
3. Retain the unobligated balance for future awards in the same category or transfer to another category,
4. Award all or part of the remaining allocation to an open project, or
5. Any combination of the above.

ACRONYMS

CDBG	Community Development Block Grant: (U.S. Department of Housing & Urban Development) funds distributed to North Dakota
CDLF	Community Development Loan Fund
DCS	Division of Community Services: A division of the North Dakota Department of Commerce
ED	Economic Development
HUD	US Department of Housing and Urban Development
LMI	Low to Moderate Income: Relates to income status as determined by HUD
PDS	Program Distribution Statement
SRC	Scoring and Ranking Committee
RLF	Revolving Loan Fund
SCDRC	South Central Dakota Regional Council
VL & LI	Very Low and Low Income: Relates to income status of households/persons as determined by HUD