



FY 2024 and FY 2025 Continuum of Care Competition and Renewal or Replacement of Youth Homeless Demonstration Program Grants	FY 2025 Continuum of Care Competition and Youth Homelessness Demonstration Program Grants	FY 2026 Continuum of Care Competition and Youth Homelessness Demonstration Program Grants
<p>I. Timing.</p> <ul style="list-style-type: none"> •<u>91 days to complete NOFO submittal.</u> <p><i>The deadline to submit CoC Consolidated applications and project applications for FY 2024 funds is 8:00 PM EDT on October 30, 2024.</i> Published July 31, 2024.</p>	<p>I. Timing.</p> <ul style="list-style-type: none"> •<u>55 days to complete NOFO submittal.</u> <p><i>Applications are due by 8:00 PM EST Eastern Time on 01/14/2026.</i> Published November 20, 2025.</p>	<p>I. Timing.</p> <ul style="list-style-type: none"> •<u>86 days to complete NOFO submittal.</u> <p><i>The deadline to submit applications for FY 2026 funding is 8:00 PM ET on August 26, 2026.</i> Published June 1, 2026.</p>
<p>Program History.</p> <ul style="list-style-type: none"> •<u>FY24/25 NOFO does not include a Program History Section.</u> 	<p>III.F. Program History.</p> <p><i>3. In order to promote balance and increase competition, no more than 30 percent of a CoC's Annual Renewal Demand (ARD) under this NOFO will fund Permanent Housing projects, including PH-PSH, PH-RRH and Joint TH and PH-RRH projects.</i></p> <p><i>4. CoC funds may be used for projects under five program components: transitional housing, supportive services only, HMIS, permanent housing (including rapid re-housing and permanent supportive housing), and in some cases, homelessness prevention. This NOFO is different than prior years in that applicants may apply for Transitional Housing (TH) and Supportive Services Only (SSO) projects including street outreach.</i></p>	<p>III.F. Program History.</p> <ul style="list-style-type: none"> •<u>Removal of Prevention as a component.</u> <p><i>1. Unlike in prior years, CoCs may apply for Transitional Housing and Supportive Service Only projects including street outreach. <u>In order to increase competition, broaden the applicant pool, and restore balance to the Continuum of Care Program, this NOFO provides a set-aside of \$1,300,000,000 for new projects with a priority for Transitional Housing and Supportive Service Only projects.</u> CoCs may use the Transition Grant process to create new projects. HUD reminds CoCs that individuals living in Permanent Housing may be eligible for Transitional Housing (see HUD guidance) and encourages CoCs to assess the unique needs of individuals and families to provide appropriate assistance to meet their needs.</i></p> <p><i>4. Transitional Housing is an eligible DV Bonus project in this NOFO.</i></p> <p><i>10. Recipients of CoC Program funds may establish preferences for:</i></p> <ul style="list-style-type: none"> * <i>Elderly individuals and families. For purposes of establishing preferences under this allowance, HUD is defining elderly as 55 and older.</i> * <i>Disabled individuals or families as defined by section 401(10) of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11360(10)).</i>

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<p>I.B.3.f.(3). New Project Rating:</p> <ul style="list-style-type: none"> •<u>Standalone TH and SSO-only projects NOT listed as eligible new project types. Only available as renewals.</u> <p><i>New Projects Created Through the CoC Reallocation or CoC Bonus processes. CoCs may apply for the following types of new CoC projects through reallocation or the CoC Bonus process:</i></p> <ol style="list-style-type: none"> PH-PSH projects. PH-RRH projects. Joint TH/PH-RRH component projects. Dedicated HMIS project... SSO-CE project to develop or operate a Coordinated Entry system. 	<p>IV.D.1.g. New Project Rating:</p> <ul style="list-style-type: none"> •<u>Addition of TH and standalone SSO added as eligible new project types.</u> <p><i>New Projects Created with CoC Bonus or Through the CoC Reallocation process. CoCs may apply for the following types of new CoC projects through the CoC Bonus or CoC Reallocation processes:</i></p> <ol style="list-style-type: none"> SSO projects. TH projects. PH-PSH projects. PH-RRH projects. Dedicated HMIS project... SSO-CE project to develop or operate a Coordinated Entry system. 	<p>IV.D.1.g. New Project Rating:</p> <ul style="list-style-type: none"> •<u>Incorporates FY25 performance standards/requirements.</u>
<p>III.C.4.b. Project Quality Threshold:</p> <ul style="list-style-type: none"> •<u>No provisions regarding racial preferences, sex/gender binary, or harm reduction. Focus on housing/services quality, cost-effectiveness, and system performance.</u> <p><i>"HUD will review all new project applications to determine if they meet . . . project quality threshold requirements."</i></p>	<p>V.A.4.b.(5) Project Quality Threshold:</p> <ul style="list-style-type: none"> •<u>Introduces language targeting racial preferences, sex/gender binary, or harm reduction.</u> <p><i>"HUD reserves the right to verify past performance and evaluate the eligibility of a project application submitted during the CoC Program Competition for the following reasons:</i></p> <ol style="list-style-type: none"> <i>evidence that the project has <u>previously or currently conducts activities that subsidize or facilitate racial preferences or other forms of illegal discrimination or conduct activities that rely on or otherwise use a definition of sex other than as binary in humans.</u></i> <i>evidence that the project operates drug injection sites or 'safe consumption sites,' knowingly distributes drug paraphernalia on or off of property under their control, permits the use or distribution of illicit drugs on property under their control, or conducts any of these activities under the pretext of 'harm reduction.'</i>" 	<p>V.A.4.a.(6). Project Eligibility Threshold:</p> <ul style="list-style-type: none"> •<u>Deleted references to sex/gender binary.</u> •<u>Clarifies no requirements of participant linkage with substance abuse treatment services.</u> <p><i>"The project applicant will not engage in illegal racial discrimination.</i></p> <p><i>The project applicant will not operate drug injection sites or 'safe consumption sites', knowingly permit the use or distribution of illicit drugs on property under their control, or knowingly distribute drug paraphernalia.</i></p> <p><i><u>This certification is not a requirement that program participants must be sober in order to receive assistance, participate in treatment in order to receive assistance, or be evicted or exited from assistance for a first-time violation of a drug-related program policy or lease requirement.</u></i>"</p>

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<p><u>III.C.4.b. Project Rating Criteria:</u></p> <ul style="list-style-type: none"> •<u>New projects scored on housing/services quality, cost-effectiveness, and system performance. Service participation is voluntary.</u> 	<p>V.A.4.b.(6). Project Rating Criteria:</p> <ul style="list-style-type: none"> •<u>Introduces language targeting racial preferences, sex/gender binary, or harm reduction.</u> •<u>Added criteria include service participation requirements and law enforcement cooperation:</u> <p><i>(a) evidence that the project has previously or currently conducts activities that subsidize or facilitate racial preferences or other forms of illegal discrimination or conduct activities that rely on or otherwise use a definition of sex other than as binary in humans.</i></p> <p><i>(b) evidence that the project operates drug injection sites or 'safe consumption sites'...or conducts any of these activities under the pretext of 'harm reduction.'</i></p>	<p>V.A.4.c.(4)(a). Project Rating Criteria:</p> <ul style="list-style-type: none"> •<u>Deleted references to sex/gender binary.</u> <p><i>Demonstrate that the project will provide and/or partner with other organizations to provide eligible supportive services that are necessary to assist program participants to obtain and maintain housing (i.e., case management, behavioral healthcare, employment training, etc.)"</i></p> <p><i>Tier 2 awards up to 10 points per Sec. V.D.3.b.(3):</i> <i>"Service Participation. Up to 10 points for projects that indicate that they have or will incorporate supportive service participation requirements in their program design, based on individual need in accordance with 24 CFR 578.75(h). Supportive Service Only (SSO) and HMIS will automatically receive 10 points in this category.</i></p>
<p>III.C.4.c. Project Renewal Threshold:</p> <ul style="list-style-type: none"> •<u>No harm reduction or sex/gender binary grounds for rejection.</u> <p><i>Renewal projects must meet the minimum project eligibility, capacity, timeliness, and performance standards identified in this NOFO or they will be rejected from consideration for funding.</i></p>	<p>V.A.4.c.(2). Project Renewal Threshold:</p> <ul style="list-style-type: none"> •<u>Incorporates FY24 performance standards/requirements.</u> •<u>Introduces language targeting racial preferences, sex/gender binary, or harm reduction.</u> <p><i>HUD reserves the right to reduce or reject a project application submitted during the CoC Program Competition for the following reasons:</i></p> <p><i>(h) evidence that the project has previously or currently conducts activities that subsidize or facilitate racial preferences or other forms of illegal discrimination or conduct activities that rely on or otherwise use a definition of sex other than as binary in humans.</i></p> <p><i>(i) evidence that the project operates drug injection sites or 'safe consumption sites,' knowingly distributes drug paraphernalia on or off of property under their control, permits the use or distribution of illicit drugs on property under their control, or conducts any of these activities under the pretext of 'harm reduction.'</i></p>	<p>V.A.4.b. Project Renewal Threshold:</p> <ul style="list-style-type: none"> •<u>Incorporates FY24 performance standards/requirements.</u> •<u>Deleted language targeting racial preferences, sex/gender binary, or harm reduction.</u>

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<p>V.B. CoC Application Scoring:</p> <ul style="list-style-type: none"> •<u>Point factors included experience promoting equity, inclusion, client choice, voluntary services, and preventing criminalization of homelessness.</u> •<u>Maximum 225 pts:</u> <ol style="list-style-type: none"> 1. CoC Coordination and Engagement. 84 pts. 2. Project Capacity, Review, and Ranking. 28 pts. 3. HMIS. 9 pts. 4. Point-in-Time Count. 5 pts. 5. System Performance. 60 pts. 6. Coordination with Housing and Healthcare. 14 pts. 7. CoC Merger Bonus Points. 25 pts. 	<p>V.B. Merit Review:</p> <ul style="list-style-type: none"> •<u>Renamed Merit Review</u> •<u>Service participation requirements added as new criterion.</u> •<u>Racial equity and LGBTQ+ scoring removed.</u> •<u>Introduced factors disadvantage CoCs with Housing First/harm reduction practices.</u> •<u>Introduced factors assess points for local laws regarding public camping and illicit drug use.</u> •<u>Maximum 130 points:</u> <p>a. Project Capacity, Review, and Ranking: 9 pts b. System Performance: 40 pts c. CoC Coordination and Engagement: 81 pts CoC Merger Bonus (V.B.1.e): 15 pts Policy Initiative Preference Points (V.B.2): 4 pts"</p> <p><i>(3) Service Participation. Up to 10 points for projects that have or will incorporate supportive service participation requirements in their program design, based on individual need and evidenced in an occupancy agreement or equivalent document.</i></p>	<p>V.B. Merit Review:</p> <ul style="list-style-type: none"> •<u>System Performance includes up to 20 pts for reducing unsheltered homelessness and up to 8 pts for reducing encampments</u> •<u>Up to 6 points for ratio of funded units requiring substance abuse treatment.</u> •<u>Up to 10 points for policy Prohibiting Illicit Drug Enablement.</u> •<u>Maximum 200 points:</u> <p>a. Project Capacity, Review, and Ranking: 14 pts. b. System Performance: 64 pts. c. CoC Coordination and Engagement. 122 pts. CoC Merger OR UFA Bonus: 6 pts. Policy Initiative Preference Points: 14 pts.</p> <p><i>Describe, using quantitative evidence, a reduction in the number of encampments or the number of people residing in encampments in the geographic area of the CoC..."</i></p> <p><i>Demonstrate that for every 2 persons reporting chronic substance use in the CoC's most recent PIT count, there is at least 1 CoC-funded unit that requires program participant engagement in substance abuse treatment services as a condition of continued participation in the program in accordance with 24 CFR 578.75. List the projects the units are part of. The units may be existing renewals or newly proposed under this NOFO.</i></p> <ul style="list-style-type: none"> o <i>At least 1 unit per 2 per persons = 6 points</i> o <i>At least 1 unit per 4 persons = 3 points</i>
<p>PIPP. Opportunity Zones:</p> <ul style="list-style-type: none"> •<u>FY24/25 NOFO does not include any Policy Initiative Preference Points (PIPP) provisions for Opportunity Zones.</u> 	<p>V.B.2.a. PIPP. Opportunity Zones:</p> <p><i>You may receive up to four (4) points (but no more than 4 policy preference points total) if your proposed activities are within an Opportunity Zone. To receive points, you must complete and submit form HUD-2996, Certification for Opportunity Zone Preference Points. If you expect to use less than 50% of the award in Opportunity Zones, you won't receive preference points.</i></p>	<p>V.B.2.a. PIPP. Opportunity Zones:</p> <ul style="list-style-type: none"> •<u>Incorporates FY25 Opportunity Zone PIPPs.</u>

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<p>PIPP. Immigration Status Verification:</p> <p>•<u>FY24/25 NOFO does not include any PIPP provisions related to Immigration Status Verification.</u></p>	<p>V.B.2.b. PIPP. Immigration Status Verification:</p> <p><i>You may receive up to four (4) points (but not more than 4 policy preference points total) if you can demonstrate that all CoC projects that are non-profit charitable organizations voluntarily, thoroughly, and demonstrably facilitate immigration status verification before distribution of benefits to all recipients using SAVE directly or in coordination with a governmental entity.</i></p>	<p>V.B.2.b. PIPP. Immigration Status Verification:</p> <p>•<u>Deletion of FY25 Immigration Status Verification PIPPs.</u></p>
<p>PIPP. Prohibiting Illicit Drug Enablement:</p> <p>•<u>FY24/25 NOFO does not include any PIPP provisions related to Prohibiting Illicit Drug Enablement.</u></p>	<p>V.B.2.b. PIPP. Prohibiting Illicit Drug Enablement:</p> <p>•<u>FY25 NOFO does not include any PIPP provisions related to Prohibiting Illicit Drug Enablement.</u></p>	<p>V.B.2.b. PIPP. Prohibiting Illicit Drug Enablement:</p> <p><i>You may receive up to ten (10) points if you can describe the policy or statement the CoC has in place to ensure that all housing projects submitted by the CoC will not operate drug injection sites or 'safe consumption sites,' knowingly distribute drug paraphernalia on or off property under their control, knowingly permit the use or distribution of illicit drugs on property under their control, or conduct, permit, encourage, or allow any of these activities under the pretext of 'harm reduction.'</i></p> <p><i>To receive full points, the policy or statement must:</i></p> <ol style="list-style-type: none"> <i>(1) Prohibit CoC-funded housing projects from operating drug injection sites or 'safe consumption sites,' knowingly distributing drug paraphernalia on or off property under their control, knowingly permitting the use or distribution of illicit drugs on property under their control, or conducting any of these activities under the pretext of 'harm reduction';</i> <i>(2) Describe what remedies will be taken for CoC-funded housing projects determined by the CoC to be in violation of the above;</i> <i>(3) Encourage the provision of substance use disorder treatment and recovery housing within or outside of the CoC; and</i> <i>(4) Not restrict or prohibit CoC-funded housing projects that require program participants to be sober or to participate in treatment as a condition of assistance in accordance with 24 CFR 578.</i>

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<p>III.C.1. Risk Review:</p> <p><i>In evaluating risks posed by applicants, HUD may use a risk-based approach and may consider any items such as the following:</i></p> <p><i>a. Financial stability;</i></p> <p><i>b. Quality of management systems and ability to meet the management standards prescribed in 2 CFR part 200;</i></p> <p><i>c. History of performance...including timeliness of compliance with applicable reporting requirements, failing to make significant progress in a timely manner...</i></p> <p><i>d. Reports and findings from audits performed under Subpart F—Audit Requirements of 2 CFR part 200 or the reports and findings of any other available audits; and</i></p> <p><i>e. The applicant's ability to effectively implement statutory, regulatory, or other requirements imposed on non-Federal entities.</i></p>	<p>V.C. Risk Review:</p> <p><u>•Additional criteria added with significant subjectivity.</u></p> <p><i>Before making an award, HUD will evaluate each applicant's likelihood of successfully implementing an award based on the following criteria:</i></p> <p><i>* Ability to promote self-sufficiency and economic independence</i></p> <p><i>* Ability to produce positive outcomes and results</i></p> <p><i>* History of subsidizing or facilitating activities that conflict with the purposes of this NOFO.</i></p> <p><i>HUD may use the results of the risk review to make funding decisions and to apply award conditions.</i></p>	<p>V.C. Risk Review:</p> <p><u>•Removed reference to risk factor of history of subsidizing or facilitating activities that conflict with the purposes of this NOFO.</u></p> <p><u>•New risk factor related to illegal racial discrimination raises interpretation questions.</u></p> <p>Additional factors introduced:</p> <p><i>* History of illegal discrimination, including illegal racial discrimination</i></p> <p><i>* History of subsidizing or facilitating illicit drug use or other illicit activities that conflict with the purposes of this NOFO"</i></p> <p><i>HUD in its discretion may use the results of the risk review as a sufficient and independent basis to make adverse funding decisions, including rejecting an award, applying special conditions on the award, or reducing the amount of an award.</i></p> <p><u>HUD will not penalize a renewal applicant who sufficiently complied with the terms and conditions in prior NOFOs that are in direct conflict with those contained herein.</u></p>
<p>V.C. Conditional Selection and Adjustments to Funding.</p> <p><u>•Eligible renewals then:</u></p> <p><u>* \$52,000,000.00 for DV Bonus projects</u></p>	<p>V.D. Selection Process:</p> <p><u>•Eligible renewals then:</u></p> <p><u>* \$52,000,000.00 for DV Bonus projects</u></p>	<p>V.D. Selection Process:</p> <p><u>•Eligible renewals then:</u></p> <p><u>* \$104,000,000.00 for DV Bonus projects THEN</u></p> <p><u>* \$430,000,000.00 for Permanent Housing projects that serve families with children (awarded until cap reached inclusive of renewals) THEN</u></p> <p><u>* \$1,300,000,000.00 for new Transitional Housing (TH) or Supportive Service Only (SSO) projects ranked in Tier 2</u></p>

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<p>I.B.3.h. Selection Process:</p> <p><i>Applications for YHDP Renewal, YHDP Replacement, CoC Planning, and if applicable, UFA Costs projects are not competitively ranked, and therefore must be excluded from CoC ranking. These non-competitive applications are also excluded from the Tier 1 and Tier 2 selection process.</i></p> <p><i>If a DV Bonus project ranked in Tier 1 is selected with DV Bonus funds, HUD will remove the project from the FY 2024 Priority Listing and move the projects below it up one rank position.</i></p>	<p>V.D.2.a Selection Process:</p> <p><i>All project applications, including YHDP renewal and replacement projects, must be competitively ranked, except for CoC Planning and, if applicable, UFA Costs Applications.</i></p> <p><i>HUD will competitively award all YHDP projects, including renewal and replacement YHDP projects.</i></p> <p><i>DV Bonus and YHDP projects will be selected using the Tier 1 and Tier 2 selection process.</i></p>	<p>V.D.2.a Selection Process:</p> <ul style="list-style-type: none"> • <u>DV Bonus Pool increased to \$104,000,000.00.</u>
<p>I.B.3.h.1. Tier 1:</p> <p><i>Tier 1 is equal to 90 percent of the CoC's Annual Renewal Demand (ARD) as described in section I.B.2.b.(1) of this NOFO minus the sum of all ARAs of non-competitive YHDP Renewal and YHDP Replacement projects.</i></p>	<p>V.D.3.a. Tier 1:</p> <p><i>Tier 1 is equal to 30 percent of the CoC's Annual Renewal Demand (ARD). HUD will conditionally select project applications in Tier 1 from the highest scoring CoC application to the lowest scoring CoC application and according to the rank assigned by the CoC on the CoC Priority listing, provided the project applications pass both project eligibility and project quality threshold review, and if applicable, project renewal threshold."</i></p>	<p>V.D.3.a. Tier 1:</p> <p><i>Tier 1 is equal to 60 percent of the CoC's Annual Renewal Demand (ARD). HUD will conditionally select project applications in Tier 1 from the highest scoring CoC application to the lowest scoring CoC application and according to the rank assigned by the CoC on the CoC Priority listing, provided the project applications pass project eligibility thresholds.</i></p> <p><u>Any competitively ranked project may be placed in Tier 1 according to the CoC's local rating and ranking process and based on local needs and priorities.</u></p>
<p>I.B.3.h.2. Tier 2 Scoring:</p> <p><i>HUD will award a point value to each ranked new and renewal project application that is in Tier 2 using a 100-point scale:</i></p> <p><i>(a) CoC Score. Up to 50 points in direct proportion to the score received on the CoC Application</i></p> <p><i>(b) CoC Project Ranking. Up to 40 points for the CoC's ranking of the project application(s).</i></p> <p><i>(c) Commitment to Housing First. Up to 10 points based on the project application's commitment to follow a Housing First approach. Dedicated HMIS projects and supportive service only for coordinated entry (SSO-CE) projects will automatically receive 10 points.</i></p>	<p>V.D.3.b. Tier 2 Scoring:</p> <ul style="list-style-type: none"> • <u>Removal of Housing First as scoring factor.</u> • <u>Introduction of Service Participation as scoring factor.</u> <p><i>Service Participation. Up to 10 points for projects that have or will incorporate supportive service participation requirements in their program design, based on individual need and evidenced in an occupancy agreement or equivalent document."</i></p>	<p>V.D.3.b. Tier 2 Scoring:</p> <ul style="list-style-type: none"> • <u>Incorporates FY25 standards/requirements.</u> <p><i>Service Participation. Up to 10 points for projects that indicate that they have or will incorporate supportive service participation requirements in their program design, based on individual need in accordance with 24 CFR 578.75(h). Supportive Service Only (SSO) and HMIS will automatically receive 10 points in this category.</i></p>

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<p>VII.B. Administrative Requirements:</p> <p><u>•Required compliance included racial equity, environmental justice, and LGBTQ+ Executive Orders:</u></p> <p><i>Compliance with equity requirements, including racial equity and underserved communities and LGBTQ+ requirements that apply in accordance with Executive Orders 13985, 13988, and 14091.</i></p> <p><i>Compliance with environmental justice requirements that apply in accordance with Executive Orders 12898 and 14008, and OMB Memorandum M-21-28, which implements the Justice40 Initiative, section 223 of Executive Order 14008.</i></p>	<p>VII.A. Administrative Requirements:</p> <p><u>•Removes compliance requirements with prior racial equity and LGBTQ+ EOs.</u></p> <p><u>•Required compliance included Executive Order:</u></p> <p><u>*Ending Taxpayer Subsidization of Open Borders</u></p> <p><u>*Ending Illegal Discrimination and Restoring Merit-Based Opportunity</u></p> <p><u>*Defending Women From Gender Ideology Extremism and Restoring Biological Truth to the Federal Government</u></p> <p><u>*Ending Radical and Wasteful Government DEI Programs and Preferencing</u></p> <p><u>*Initial Rescissions of Harmful Executive Orders and Actions</u></p> <p><i>1. Awards made under this NOFO will not be used to conduct activities that subsidize or facilitate racial preferences or other forms of illegal discrimination, including activities where race or intentional proxies for race will be used as a selection criterion for employment or program participation; or conduct activities that rely on or otherwise use a definition of sex as other than binary in humans.</i></p> <p><i>3. Awards made under this NOFO will not be used to fund any project, service provider, or organization that operates drug injection sites or 'safe consumption sites,' knowingly distributes drug paraphernalia on or off of property under their control, permits the use or distribution of illicit drugs on property under their control, or conducts any of these activities under the pretext of 'harm reduction.'</i></p>	<p>VII.A. Administrative Requirements:</p> <p><u>•Additional Executive Orders:</u></p> <p><u>*Eradicating Anti-Christian Bias</u></p> <p><i>Recipients must use Systematic Alien Verification for Entitlements (SAVE) or another approved system to verify eligibility and prevent benefits to ineligible individuals.</i> (Administrative, National & Departmental Policy Requirements and Terms for HUD Financial Assistance – 2026)</p> <p><i>1. Awards made under this NOFO will not be used to conduct activities that subsidize or facilitate racial preferences or other forms of illegal discrimination, including activities where race or intentional proxies for race will be used as a selection criterion for employment or program participation; or conduct activities that rely on or otherwise use a definition of sex as other than binary in humans.</i></p> <p><i>2. Awards made under this NOFO will not be used to fund, promote, encourage, subsidize or facilitate the use of illicit drugs.</i></p> <p><i>3. Awards made under this NOFO will not be used to fund any project, service provider, or organization that operates drug injection sites or “safe consumption sites,” knowingly distributes drug paraphernalia on or off of property under their control, permits the use or distribution of illicit drugs on property under their control, or conducts any of these activities under the pretext of “harm reduction.”</i></p> <p><i>4. All agreements or contracts made with subrecipients under this NOFO must contain the identical terms and conditions as those in the grant agreement issued by HUD. Any additional or conflicting terms and conditions must be approved by HUD.</i></p>