

# CT BOS HUD CoC Renewal Application Webinar 7/13/2023



**Connecticut Balance of State Continuum of Care**

*Ending Homelessness in Connecticut* | Email: [ctboscoc@gmail.com](mailto:ctboscoc@gmail.com) | Website: [www.ctbos.org](http://www.ctbos.org)



# Agenda

- Welcome
- New and Notable
- Introduction to E-snaps
- Applicant Profile
- Renewal Project Applications
- DOH Con Plan Cert Form
- YHDP
- Timeline
- Resources





Sign up to get BOS e-mails  
Submit Renewals in Zengine



**WHATS  
NEW?**

New and Notable



# New and Notable

- Align applications with HUD strategic goals and objectives, for example:
  - End homelessness
  - Partner with Housing, Healthcare
  - Housing First
  - Improve Racial Equity
  - Reduce Unsheltered Homelessness
  - Improve assistance to LGBTQ+
  - Improve System Performance
  - Increase Affordable Housing Supply
  - Include People with Lived Experience in Planning/Decision making
- HUD will consider the extent to which the application demonstrates applicant experience and resources to effectively address the needs of BIPOC communities

# New and Notable (2)



- New Eligible Activity: VAWA Costs – Facilitating and coordinating activities to ensure compliance with emergency transfer plan requirement and monitoring compliance with confidentiality protections
- DV Bonus renewals may
  - include requests to add eligible activities to a project, and
  - shift up to 10% of funds from one approved activity to another
- Renewals may
  - include requests to add eligible activities to a project,
  - shift up to 10% of funds from one approved activity to another, and/or
  - change subpopulation served.
    - Must continue to serve currently enrolled participants

What's  
NEW?



## New and Notable (3)

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- Check Geographic Area in 4B
  - Use most specific geographic code possible
    - E.g. if all units are within a specific city, choose the city and not a greater region
    - If some in city and some in greater region, choose both
  - Nothing in Fairfield County is Eligible CT BOS Project
- CT BOS will issue additional guidance as it becomes available



# New to E-snaps

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# What is E-snaps?

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- *e-snaps* - electronic platform, containing application forms that are submitted during annual competition under the Continuum of Care (CoC) Notice of Funding Opportunity (NOFO)
- In *e-snaps*
  - CoC Collaborative Applicants (CAs) complete CoC Applicant Profile and submit CoC Registration, CoC Review, and CoC application
  - Homeless Assistance Providers complete the project applicant's Applicant Profile and submit one or more project applications.

# Getting Started in E-snaps

**Front Office**

Front Office Portal

Welcome to e-snaps

Username:

Password:

Login

Forgot your password?

Locale: English - United States

Browse Funding Opportunities

Create Profile

**Log in here**

If you are new, to e-snaps, create a user profile here. Do not update someone else's profile.

**CoC Registration:**

Public reporting burden for this collection is estimated to be 1 hour per response, including the time for reviewing existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

If new to e-snaps, must create a profile (requires a username, valid email, and a password)

My Account  
Change Password

Workspace

Applicants  
Funding Opportunity  
Registrations  
Projects  
Submissions

**Add Registrant**

Delete	Open	Name	User Name
		McGinn, Lena	TestUser2

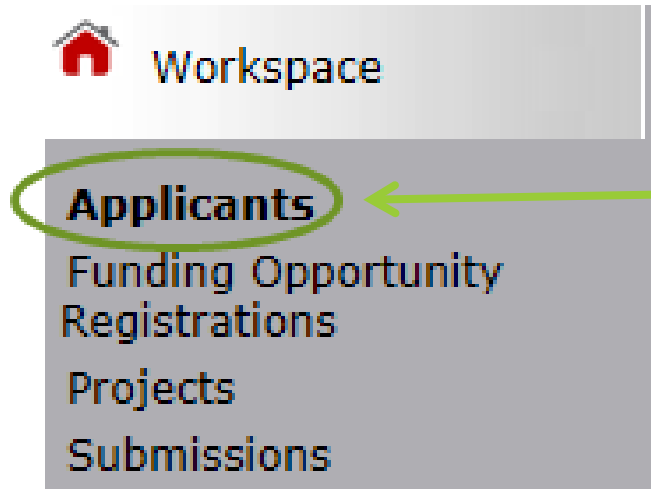
From left-hand menu, choose “Applicant”, then click person icon for “Registrants.” Click on paperclip to add registrants to organization’s e-snaps account.

# Getting Started In E-snaps (2)

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Make sure you are linked to the grantee's e-snaps account

- [Project Applicant Profile Navigational Guide \(hudexchange.info\)](http://hudexchange.info)



Start by clicking  
on 'applicants'

# E-snaps users

Optional: Add Myles Wensek at [mylesw@housinginnovations.us](mailto:mylesw@housinginnovations.us) as a user

**Applicant: Test Organization 2 (030700000)**

**Applicant Details**

**Applicant Name:** Test Organization  
**Applicant Number:** 030700000

**Registrants**

[Add Registrant](#)

Delete	Open	Name	User Name	Email
		McGinn, Lena	TestUser2	Lena.McGinn@i
1				

[Back to List](#)

**HELLO**  
MY NAME IS

- Projects expiring between 1/1/24 and 12/31/24 are eligible to renew
- SNOFO projects are 3-year awards and not renewing at this time

Project Name!

Please use the project name listed here for your renewal project

2023 Renewal Project List



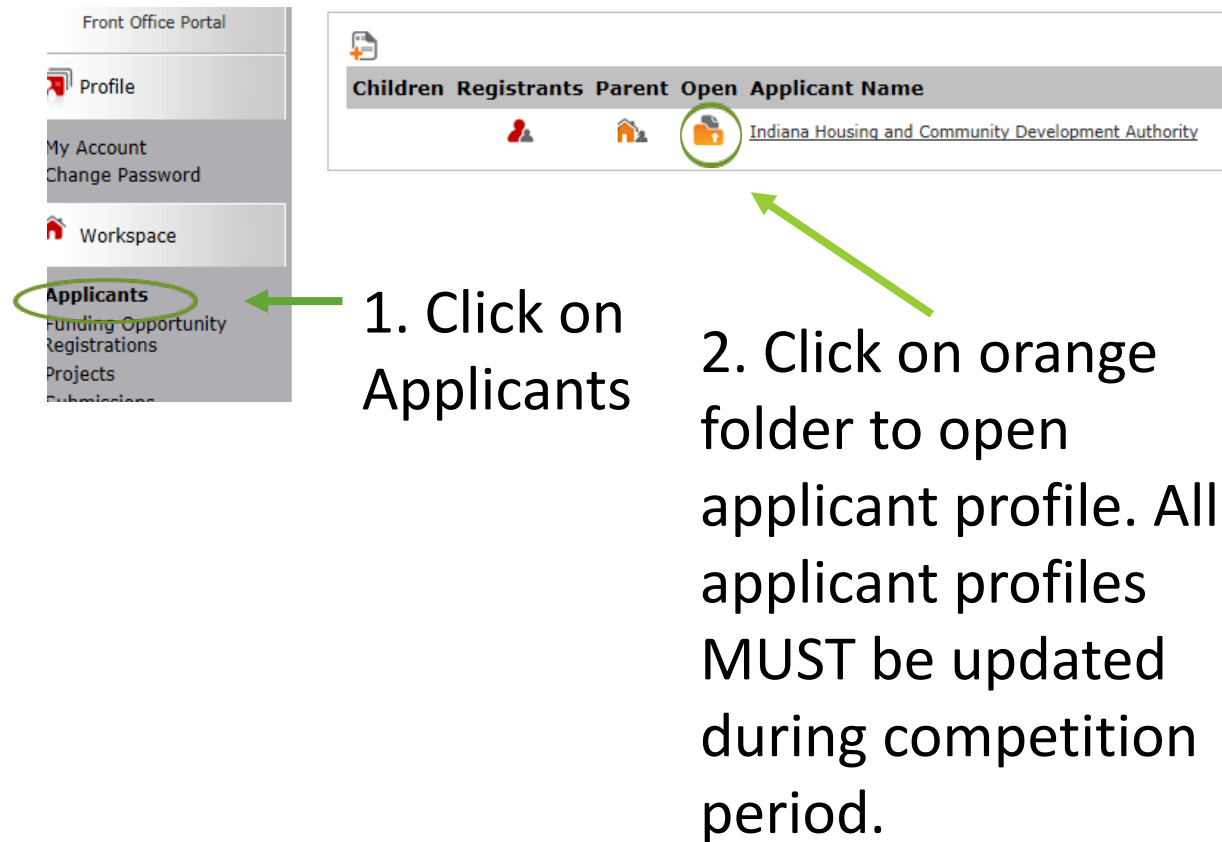
# Applicant Profile

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ALL PROVIDERS REVIEW

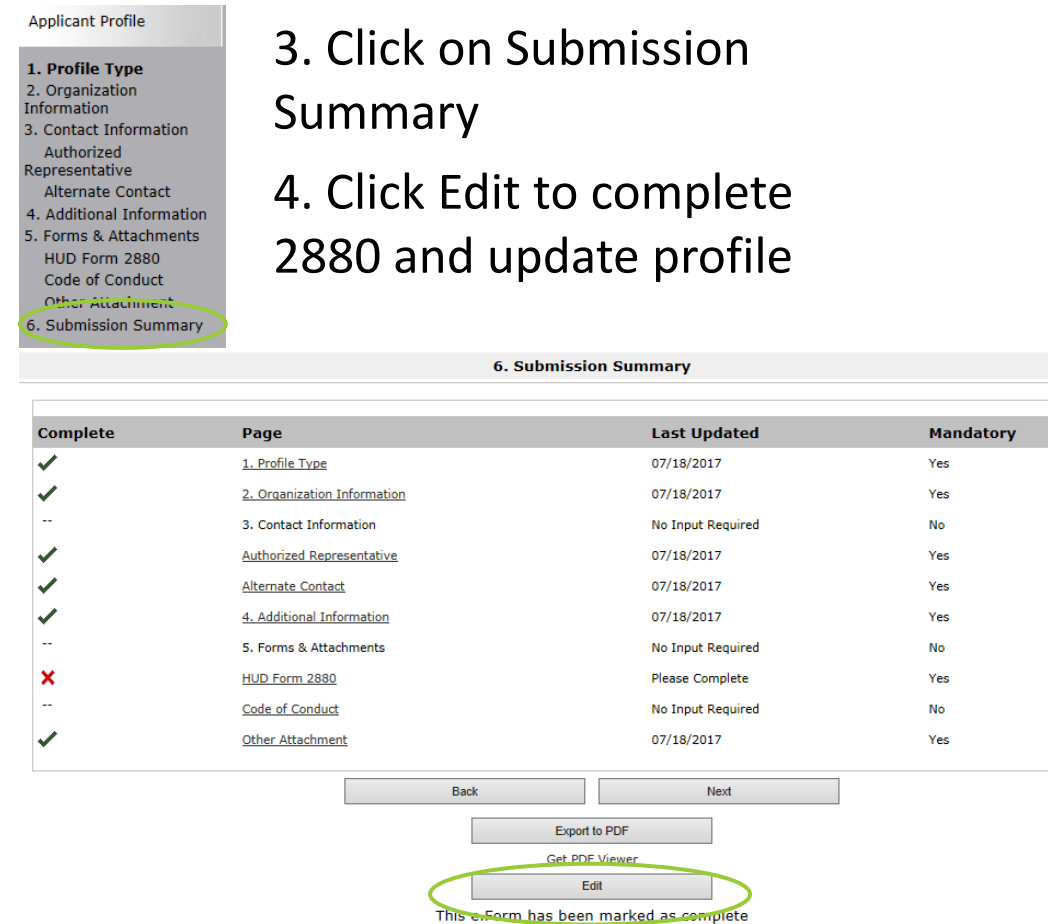
# Applicant Profile

## Open & Review: All must update



1. Click on Applicants

2. Click on orange folder to open applicant profile. All applicant profiles MUST be updated during competition period.



Applicant Profile

- 1. Profile Type
- 2. Organization Information
- 3. Contact Information
  - Authorized Representative
  - Alternate Contact
- 4. Additional Information
- 5. Forms & Attachments
  - HUD Form 2880
  - Code of Conduct
  - Other Attachment
- 6. Submission Summary

3. Click on Submission Summary

4. Click Edit to complete 2880 and update profile

Complete	Page	Last Updated	Mandatory
✓	1. Profile Type	07/18/2017	Yes
✓	2. Organization Information	07/18/2017	Yes
--	3. Contact Information	No Input Required	No
✓	Authorized Representative	07/18/2017	Yes
✓	Alternate Contact	07/18/2017	Yes
✓	4. Additional Information	07/18/2017	Yes
--	5. Forms & Attachments	No Input Required	No
✗	HUD Form 2880	Please Complete	Yes
--	Code of Conduct	No Input Required	No
✓	Other Attachment	07/18/2017	Yes

Back Next

Export to PDF

Get PDF Viewer

Edit

This e-form has been marked as complete

# Applicant Profile

## HUD Form 2880

### Part I Threshold Determinations

1. Are you applying for assistance for a specific project or activity?

\* 2. Have you received or do you expect to receive assistance within the jurisdiction of the Department (HUD), involving the project or activity in this application, in excess of \$200,000 during this fiscal year (Oct. 1 - Sep. 30)? For further information, see 24 CFR Sec. 4.9.

This e.Form has been marked as complete

If applying for more than \$200,000 in this NOFO must indicate 'yes'

### Part II Other Government Assistance Provided or Requested / Expected Sources and Use of Funds

Such assistance includes, but is not limited to, any grant, loan, subsidy, guarantee, insurance, payment, credit, or tax benefit.

Department/Local Agency Name and Address	Type of Assistance	Amount Requested / Provided	Expected Uses of the Funds

Amounts must be consistent with all project applications submitted under NOFO.

Note: If additional sources of Government Assistance, please use the "Other Attachments" screen of the project applicant profile.

Note: If there are no other people included, write NA in the boxes.



# Applicant Profile Completion

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- Review and Confirm that all information is up to date
  - Contact information
  - Applicant's Congressional Districts
  - HUD Form 2880
  - Confirm that Code of Conduct is on file with HUD
- Nonprofit applicants must attach 501c3 to applicant profile
- After verifying all information is correct, go to Submission Summary page and click 'complete'



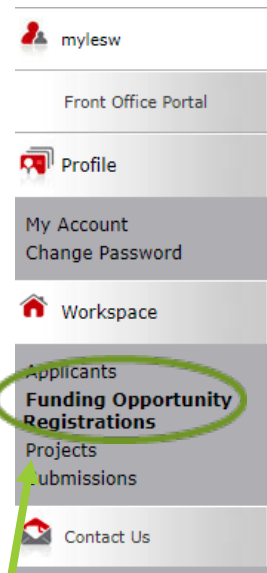


# Renewal Project Applications

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# Creating Renewal Application

Complete section only once per applicant, regardless of number of renewal applications applicant has



1. Click on Funding Opportunity Registrations.

Applicant: Connecticut Department of Mental Health and Addiction Services (103626086)

Applicant listed in the field.

Funding Opportunity Registrations																	
All	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
Register	View	Funding Opportunity Name										Applicants Registered				Start Date	
		CoC Planning Project Application FY2021										1				Jan 11, 2021	
		New Project Application FY2021										2				Sep 16, 2020	
		Renewal Project Application FY2021										5				Jan 11, 2020	
		UFA Costs Project Application FY2021										0				Jan 11, 2021	
		YHDP New Project Application FY2019										0				Mar 5, 2020	
		YHDP Renewal Project Application FY2021										2				Mar 8, 2021	
		YHDP Replacement Project Application FY2021										0				Mar 8, 2021	
1																	

2. Confirm the correct Applicant listed in the field.

3. Click on CoC renewal project application FY 2023 for **CoC Applications**.

4. Click on YHDP renewal project application FY 2023 for **YHDP Applications**.

# Create Renewal Project

2. Filter for correct project type, new or renewal project application 2023

1. Click on Projects

Front Office Portal

Profile

My Account  
Change Password

Workspace

Applicants  
Funding Opportunity Registrations  
**Projects**  
Submissions

Project Status: Open Projects

Funding Opportunity Name: Renewal Project Application FY2017

All	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
Project Name	Project Number	Funding Opportunity Name	Applicant Name														
Catholic Charities	151483	Renewal Project Application FY2017	Indiana Housing and Community Developm														
Coordinated Access SSO 2017	150352	Renewal Project Application FY2017	Indiana Housing and Community Developm														
HMIS FY 2017 IN BOS S...	150335	Renewal Project Application FY2017	Indiana Housing and Community Developm														
Park Center Shelter Plus Care II	151500	Renewal Project Application FY2017	Indiana Housing and Community Developm														

1

3. Click on the paper with + icon to open new project screen

- Verify that all imported information is current and correct.
- Click save and/or save and next in order to save content and move forward.
- If nothing to change, click next.

# Create Project Screen

## Import Last Year's Data

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1. Name new project here

**Applicant:** Indiana Housing and Community Development Authority (086870479) ▼

Create a Project

Funding Opportunity Name: Renewal Project Application FY2017

\* Applicant: Indiana Housing and Community Development Authority (086870479)

\* Applicant Project Name:

Import Data From:

Save

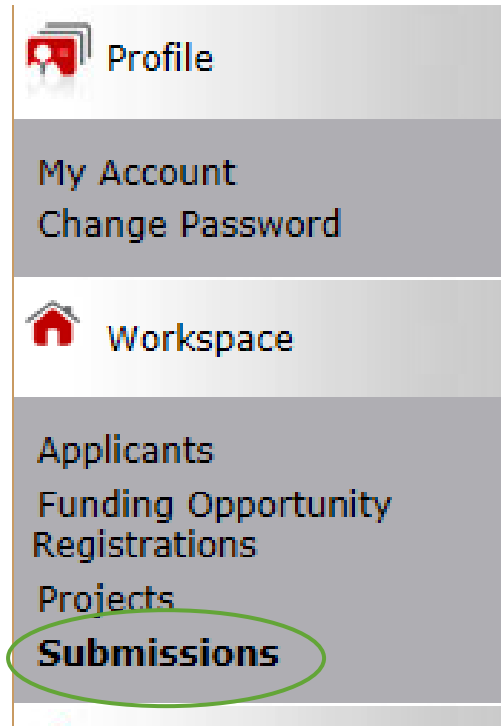
Save & Add Another

Save & Back

Cancel

2. Import previous data here.

# Begin Renewal Application



## Before Starting

### Part 1 - Forms

1A. SF-424 Application Type

1B. SF-424 Legal Applicant

1C. SF-424 Application Details

1D. SF-424 Congressional District(s)

1E. SF-424 Compliance

1F. SF-424 Declaration

1G. HUD-2880

1H. HUD-50070

1I. Cert. Lobbying

1J. SF-LLL

IK. SF-424B

- Click Submissions, and then choose newly created app from menu
- Many of 1<sup>st</sup> screens are “certify” – e.g., lobbying disclosure, drug free workplace, etc.
- 1A: Application Type – PIN# in 5b. Is first 6 digits of Grant Number
- 1D: Congressional District – 17. Ensure start and end dates correct
  - Start in 2023, End in 2024, except if start in 1/1/24

# Submission without changes

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First time renewals may not submit without changes

Check **only** those screens that need changes.

- HUD notes to only change what needs changing. Note changes made (bullets are preferable).

Once checked must go to that screen and click 'save'

# Submit with Changes (2)

Applies only for CoC  
Renewal Application. YHDP  
Renewal Applications do not  
have this page.

Submission Without Changes

\* 1. Are the requested renewal funds reduced from the previous award as a result of reallocation?

-- select --

\* 2. Do you wish to submit this application without making changes? Please refer to the guidelines below to inform you of the requirements.

Make changes

3. Specify which screens require changes by clicking the checkbox next to the name and then clicking the Save button.

Part 2 - Subrecipient Information

2A. Subrecipients

Part 3 - Project Information

3A. Project Detail

3B. Description

3C. Dedicated Plus

Part 4 - Housing Services and HMIS

4A. Services

4B. Housing Type

Part 5 - Participants and Outreach Information

5A. Households

5B. Subpopulations

Part 6 - Budget Information

6A. Funding Request

6D. Match

6E. Summary Budget

Part 7 - Attachment(s) & Certification

7A. Attachment(s)

7B. Certification

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\* The applicant has selected "Make Changes" to Question 2 above. Please provide a brief description of the changes that will be made to the project information screens (bullets are appropriate):

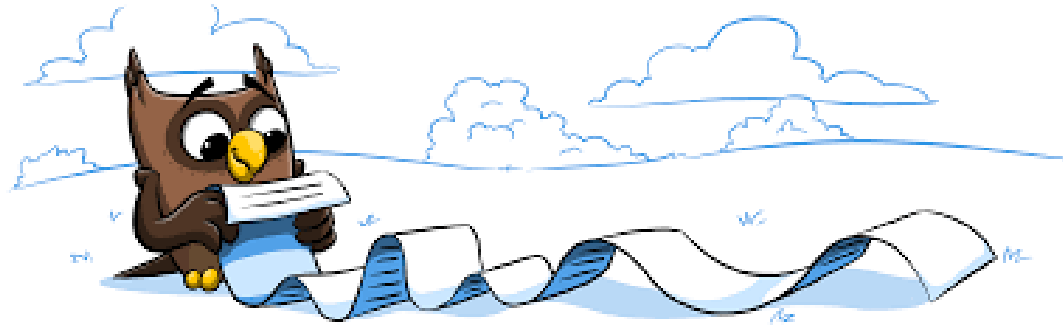
Select "No" for any project not reallocating some funds to the CoC this year.



# Projects that Submit with No Changes

## Must Complete:

- Recipient Performance
- Renewal Expansion
  - New projects selected for expansion must submit both renewal and expansion project applications
- Renewal Grant Consolidation Screen
- 6D – Sources of Match
- Review Part 7 to ensure nothing to add
- All of Part 8



# Consolidations

## Benefits:

- Fewer administrative responsibilities (e.g., APRs, project applications)
  - Increased funding flexibility (e.g. moving 10% of increased budget line items)
- 
- Consolidations must have same applicant and be of the same project type
  - May consolidate 2 – 10 grants at a time
  - Must submit separate applications for each individual project and then one for the combined project
  - Contact CT BOS ASAP if you would like to consolidate grants



# Housing First



... \* 3a. Does the project quickly move participants into permanent housing

... \* 3b. Does the project enroll program participants who have the following barriers? Select all that apply.

- Having too little or little income ☒
- Active or history of substance use ☒
- Having a criminal record with exceptions for state-mandated restrictions ☒
- History of victimization (e.g. domestic violence, sexual assault, childhood abuse) ☒
- None of the above ☐

... \* 3c. Will the project prevent program participant termination for the following reasons? Select all that apply.

- Failure to participate in supportive services ☒
- Failure to make progress on a service plan ☒
- Loss of income or failure to improve income ☒
- Any other activity not covered in a lease agreement typically found for unassisted persons in the project's geographic area ☒
- None of the above ☐

... \* 3d. Does the project follow a "Housing First" approach?



## 4A – Supportive Services

Return to Question 2, and then check the box next each screen that requires a change to match the current grant or reallocation of funds.

1. For all supportive services available to participants, indicate who will provide them and how often they will be provided. Click 'Save' to update.

Supportive Services	Provider	Frequency
Assessment of Service Needs	Non-Partner	Monthly
Assistance with Moving Costs	-- select --	-- select --
Case Management	Subrecipient	Bi-weekly
Child Care	-- select --	-- select --
Education Services	Non-Partner	As needed
Employment Assistance and Job Training	Subrecipient	Bi-weekly
Food	Subrecipient	Bi-weekly
Housing Search and Counseling Services	Subrecipient	Bi-weekly
Legal Services	Non-Partner	As needed
Life Skills Training	Subrecipient	Weekly
Mental Health Services	Non-Partner	Bi-monthly
Outpatient Health Services	Non-Partner	Monthly
Outreach Services	Subrecipient	Weekly
Substance Abuse Treatment Services	Non-Partner	Monthly
Transportation	Subrecipient	Monthly
Utility Deposits	Subrecipient	As needed

- For Provider, “partner” must have a signed formal agreement or MOU
  - If this does not exist, change response to “non-partner”
- All supportive services costs included in the budget in this application, must have applicant or subrecipient listed as provider.
  - For example, if mental health services are included in the supportive services budget in Section 6, then the chart should indicate either recipient or subrecipient as the provider of mental health services.

# 4B Housing Type & Location



- Units must match 2023 GIW or grant agreement
- **Total units & beds must be consistent with 5A. Households and 5B. Subpopulations and indicate maximum capacity at a point in time.**
- Numbers reported must reflect the units and beds directly supported by CoC Program awarded funds.
  - Includes units supported **only** by supportive services costs without rental assistance, leasing, or operating costs

# Budgets

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- In general, summary budget line items (BLIs) must correspond to GIW\*
- Budget changes of more than 10% of BLI are made through amendment not grant renewal
  - Reallocation is an exception

Additional guidance will be provided related to 10% changes as HUD makes it available

\*Projects desiring to reallocate funding would reduce budget line items in section 6E - Summary Budget accordingly.



# Indirect Cost Rate

## Screen 6A: #3



Indirect cost rate proposals should be submitted as soon as the applicant is notified of a conditional award.

Applicants with an approved indirect cost rate must submit a copy of the approval with this application.

Indirect Cost Resources:

- [Fiscal Issues Training](#)
- [Indirect Cost Training](#)
- [Indirect Cost Toolkit](#)



## 6D – Match

Must equal 25% of total assistance requested including admin but excluding leasing costs

- Do not exceed 25% - HUD monitors on entire amount and documentation will be required

1. “Does this project generate program income as described in 24 CFR 578.97 that will be used as Match for this grant?”

- If yes, enter description of program income source (e.g., tenant rent or occupancy charges paid to recipient or subrecipient)

For Third Party In-Kind Match – separate screen will appear to attach MOU documentation confirming the commitment

For more information review the relevant FAQs posted at [www.hudexchange.info/coc/faqs](http://www.hudexchange.info/coc/faqs) by searching for the keyword "match"



# Budget Screens

Renewal projects need not submit detailed budgets for: leased structures, supportive services, operating or HMIS budgets

Review and update screens for rental assistance (RA) and leasing units (type of RA, FMR area, whether full FMR is requested, unit distribution)

Admin fees must be added to summary budget

All BLIs must match GIW: Exceptions for reallocation and up to 10% adjustments

BOS Policy: 7% limit on Admin



Eligible Costs	Total Assistance Requested for 1 year Grant Term (Applicant)
1a. Leased Units	<input type="text" value="\$0"/>
1b. Leased Structures	<input type="text" value="\$0"/>
2. Rental Assistance	<input type="text" value="\$0"/>
3. Supportive Services	<input type="text" value="\$0"/>
4. Operating	<input type="text" value="\$0"/>
5. HMIS	<input type="text" value="\$0"/>
6. Sub-total Costs Requested	<input type="text" value="\$0"/>
7. Admin (Up to 10%)	<input type="text"/>
8. Total Assistance plus Admin Requested	<input type="text" value="\$0"/>
9. Cash Match	<input type="text"/>
10. In-Kind Match	<input type="text"/>
11. Total Match	<input type="text" value="\$0"/>
12. Total Budget	<input type="text" value="\$0"/>

Save & Back	Save	Save & Next
Back		Next

# 7A. Attachments

## Required:

- Non-profit documentation: for projects with non-profit sub-recipients
- Third party in-kind match commitment, if applicable
- Replacement reserve supporting documentation, if applicable
- Federally approved indirect cost rate approved agreement, if applicable



# CT Department of Housing Con Plan Cert Provider forms

- Each year projects that are located in the DOH Con Plan region are required to complete the form
- Forms are due 8/2/23
- Provider DOH Con Plan Cert Form



# Avoiding Common Pitfalls

- APR Spending – if your grant was underspent, pls note this and provide an explanation
- Budget – must match GIW unless you are moving 10% from one line item to another or reallocating part of the grant. Total budget must match GIW.
- Make sure you include attachments – for example, 501c3, in-kind match documentation
- Pops and sub-pops need to match from number of units in Section 4 to Persons Served in Section 5.





# Youth Homeless Demonstration Projects (YHDP)

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# YHDP New and Notable

- YHDP projects in BOS will be ranked and renewed competitively
  - CoC may reallocate YHDP projects to CoC projects or projects may opt to use the YHDP replacement option
- YHDP Projects **are not** required to meet the 25% match requirement **if** applicant can demonstrate it has taken reasonable steps to maximize resources available for youth experiencing homelessness.
  - Template letter
- YHDP Renewals may
  - request to add eligible activities to a project including Special YHDP Activities, and
  - shift up to 10% of funds from one approved eligible activity to another



# YHDP Replacement Projects

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- May be used to change component types (must be approved by the YAB and CAN and notify CT BOS and DOH asap; must be consistent with Coordinated Community Plan) or to consolidate YHDP projects
- May replace portions of its current program design, to conduct YHDP Special Activities
- Must demonstrate it will directly address youth homelessness



# YHDP Replacement Application

## Eligible Activities

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- Have leases for a minimum term of 1 month under RA BLI budget
- Leasing, sponsor-based rental assistance, and project-based rental assistance in RRH projects
- Use admin funds to:
  - support costs associated with involving youth with lived experience in project implementation, execution, and improvement
  - attend conferences/trainings that are NOT HUD-sponsored/approved, subject matter must be relevant to youth homelessness





# YHDP Replacement Application

## Eligible Activities (2)

- May employ youth receiving services (including housing) from organization.
  - Must maintain documentation disclosing nature of work and youth is not in position that creates a conflict of interest.
- May use habitability standards in [24 CFR 476.403\(c\)](#) rather than Housing Quality Standards in 24 CFR 578.75 for housing assistance.
  - Must document which standards are applied to units and proof units complied with standards before assistance is provided for every unit funded.



# YHDP Replacement Application

## Eligible Activities (3)

- Provide moving expenses more than one-time
- Provide payments of up to \$500/month for families providing housing under host home and kinship care model to offset increased costs associated with having youth housed in the unit
- Provide payments of up to \$1000/month for families providing housing under host home and kinship care model, provided recipient can show that additional cost is necessary to recruit hosts to the program



# YHDP Replacement Application

## Eligible Activities (4)



- May be used for the following if **necessary** to assist participants obtain and maintain housing. Must maintain records - how it was determined paying the costs was necessary for participant to do so and must also conduct an annual assessment of participant needs and adjust costs accordingly:
  - Security deposits in an amount not to exceed 2 mo. rent.
  - Costs for damage to housing due to participant's action - may be paid while the youth continues to reside in the unit. Total per participant not to exceed 2 mo. rent
  - Costs of providing household cleaning supplies to clients.
  - Housing start-up expenses, (e.g., furniture, pots and pans, linens, toiletries, and other household goods) not to exceed \$300 per participant.

# YHDP Replacement Application

## Eligible Activities (5)



- CONT'D: May be used for the following if **necessary** to assist participants obtain and maintain housing.
  - 1-time cost of purchasing cell phone and service for participant use, provided access is necessary to obtain or maintain housing and costs of phone and services are reasonable per 2 CFR 200.404.
  - Cost of internet in participant's unit and costs of service is reasonable per 2 CFR 200.404.
  - Rental arrears consisting of a 1-time payment for up to 6 mo. of rent, including late fees on those arrears.
  - Utility arrears of up to 6 months per service
  - Up to 3 mo. utilities, based on utility costs schedule for unit size and location

# YHDP Replacement Application

## Eligible Activities (6)



- CONT'D: May be used for the following if **necessary** to assist participants obtain and maintain housing.
- In addition to transportation costs in 24 CFR 578.53(e)(15), may pay gas & mileage costs for participant's personal vehicle for trips to/from medical care, employment, childcare, or other services eligible under this section.
- Legal fees, including court fees, bail bonds, & required courses & equipment.
- Past driving fines/fees blocking participant from being able to obtain/renew driver's license **and** impacting ability to obtain or maintain housing.
- Additionally, costs for insurance and registration for personal vehicles, if vehicle is necessary to reach – medical care, etc. from bullet 2



# YHDP Replacement Application

## Eligible Activities (7)

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- Provide up to 36 months of RRH RA to participants if recipient demonstrates:
  - How determined which youth need rental assistance beyond 24 months and
  - services/resources offered to ensure youth can sustain their housing at the end of the 36 mos. of assistance
- Continue providing supportive services to participants for up to 24 mos. after participant exits homelessness, TH or after end of housing assistance if recipient demonstrates:
  1. proposed length of extended services to be provided;
  2. how determined services are still necessary; and
  3. how those services will result in self-sufficiency and ensure stable housing for the participant



# YHDP Replacement Application Eligible Activities (8)

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- Continue providing supportive services to program participants for up to 36 months after participant exits homelessness, if services in connection with housing assistance (e.g., Foster Youth to Independence initiative), or if recipient can demonstrate extended services ensure continuity of case workers for participants
- Rental assistance may be combined with leasing or operating funds in the same building, provided recipient submits project plan that includes safeguards to ensure no receipt of double subsidy



# YHDP - Match Requirements

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- Applicants intending to use program income as match must provide an estimate of how much program income will be used for match.



# If you are interested in a YHDP Replacement Project:

- contact BOS: [ctboscoc@gmail.com](mailto:ctboscoc@gmail.com)
- Contact Katie Durand at DOH: [kathleen.durand@ct.gov](mailto:kathleen.durand@ct.gov)



# Timeline

1 week after esnaps  
opens: Renewal Apps  
due in Zengine

3 days: Make revisions as  
necessary and submit to  
reviewer or esnaps

Please have more than  
one person available to  
complete app





Questions???



# USE HUD Guides and Resources

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Renewal/Replacement Resources:

[Accessing the Project Application in e-snaps](#)

[Renewal Application Instructions](#)

[Renewal Application Navigational Guide](#)

[YHDP Renewal Instructions](#)

[YHDP Renewal Navigational Guide](#)

[YHDP Replacement Instructions](#)

Applicant profile:

[Applicant Profile Instructional Guide](#)

[Applicant Profile Navigational Guide](#)

# Contact us!

Liz Isaacs: [Lisaacs@housinginnovations.us](mailto:Lisaacs@housinginnovations.us), 917-449-3918

Shannon Quinn-Sheeran:  
[Shannon@housinginnovations.us](mailto:Shannon@housinginnovations.us), 570-335-3022

Myles Wensek: [MylesW@housinginnovations.us](mailto:MylesW@housinginnovations.us), 718-445-5834 or 646-659-9938

[ctboscoc@gmail.com](mailto:ctboscoc@gmail.com)

Please put in the email subject line “Renewal Application or New Application Question(s)” for a quicker turn-around.

