

OFFICE OF BROWNFIELD REMEDIATION AND DEVELOPMENT (OBRD) CT DEPT OF ECONOMIC AND COMMUNITY DEVELOPMENT (DECD) TARGETED BROWNFIELD DEVELOPMENT LOAN PROGRAM – ROUND 22RL FREQUENTLY ASKED QUESTIONS

July 15, 2025

Please make note to check the FAQ Addendum that will be posted on Fri, August 15, 2025. New questions (included in this round) are highlighted in blue.

- 1. What is the maximum amount that an eligible entity can apply for this round of the Targeted Brownfield Development Loan Program? Is there a minimum amount?
 - The maximum amount that you can apply for in this round is \$6,000,000 (the maximum allowable request in previous rounds was \$4,000,000). The minimum loan amount is \$500,000. DECD will not accept loan application requests below \$500,000.
- 2. Is there a limit to the number of applications that a particular entity can submit?
 - No, there is no limit to the number of applications that an eligible entity can submit. The applicant should, however, be able to demonstrate that all work can be handled and completed in a timely manner. Applicants can also apply for multiple programs under the separate Notice of Funding Availability (NOFA) announcements in this round.
- 3. I intend to submit multiple applications for multiple projects/sites. Do I need to submit separate application forms?
 - Yes, please plan on submitting separate application forms for each distinct project or site or funding request. Also, request for separate SharePoint folders for each distinct project application under any of our programs.
- 4. What does "limited assessment" mean for the remediation and limited assessment loan program?
 - The limited assessment & remediation loan funds are intended to be utilized for shovel-ready projects where the investigation/assessment work is nearly completed & the current site conditions are well understood. "Limited assessment" generally refers to minor activities that may be required in order to refine the remedial plans and design based on proposed redevelopment and end use. DECD recommends that if no previous assessment/investigation data has been collected to date, that the applicant apply to DECD after conducting some minimum investigation, planning and assessment activities and has a more shovel ready project.
- 5. In preparation for this round, I already filled out the application forms that were available on the Website from a previous round. Can I submit an application based on a previous application form?

 The OBRD updates its application forms from time to time. Please make sure that you use the latest Application Form for each announcement. Applications submitted using outdated application forms will not be accepted.

6. What does the Part A: Threshold Eligibility Section of the Application Form cover?

- The following threshold items are covered under Part A of the Application Form. An
 Applicant or Application may be denied funding after review of Part A of the Application
 Form.-
 - Proof that the site is a brownfield as per <u>C.G. S. Sec. 32-760</u>
 - Proof that the Applicant has no direct or related liability for the conditions of the brownfield.
 - Proof that Applicant has access or will have access to the property, site control or path to site control
 - Proof that the Applicant is registered to do business in the State of CT and is in good standing no pending lawsuits, liens filed or tax arrears.
 - If the redevelopment project has a housing component, proof that it will comply with DECD's Affordable Housing policy (see NOFA).

7. Our organization is registered to do business in another state but is not in CT? Do I still need to provide the Certificate of Legal Existence?

• Yes, all private entities who are part of the application will need to be <u>registered to do</u> business in CT (Certificate of Legal Existence from the Secretary of the State).

8. Where do I access the forms and how can I submit my application?

Applicants are required to fill out the Loan Round 22RL Application available on the
 <u>Targeted Brownfield Development Loan Program</u> page. The Application has two separate
 sections – Part A: Threshold Eligibility Section and Part B: Project Details. Applications
 may be denied funding after reviewing Part A of the Application Form.

To submit: All application submittals (along with attachments) shall either be:

- Uploaded to a DECD SharePoint folder [PREFERRED METHOD]
 - a. Applicants must request a SharePoint link by emailing brownfields@ct.gov
 - b. Include Applicant & Project Name and Program Code (22RL) in subject line.
 - c. Please make folder request by Monday, September 8, 2025;

OR

- Emailed to brownfields@ct.gov
 - a. Include Applicant & Project Name and Program Code (22RL) in subject line.

9. Who are the eligible entities who can apply for the program?

- Potential brownfield purchasers and current brownfield owners including, but not limited to, for-profit and non-profit entities, municipalities as defined by <u>C.G.S Section 32-760</u> (12), Connecticut brownfield land banks, as defined by <u>C.G.S Section 32-760 (22)</u>, economic development agencies or regional councils of governments, as defined by <u>C.G.S Section 32-760 (6)</u>. Persons or entities responsible for the contamination are ineligible. All applicants must provide proof of access to the site, site control or path to site control.
- 10. The proposed redevelopment project includes housing. The project municipality has met the CT State Statute Section 8-30g goal of 10% "affordable" housing. The percentage is higher if naturally occurring housing is counted. There is need for market rate housing in the community. Does the proposed project need to comply with DECD's Affordable Housing Policy?
 - Yes, all projects applying to this funding opportunity are required to comply with the DECD's Affordable Housing Policy, if 10 or more units are proposed.

If the project involves a net addition of 10 or more residential dwelling units for rent, a portion of those units must be deed-restricted for 30 years to be offered at below-market rent. If the project involves a net addition of 10 or more residential dwelling units for sale, some of those units must be deed-restricted in perpetuity to be offered for sale at below-market price. Applicants may choose whether to provide 10% of units affordable to households making 50% of the area median income (AMI), or 20% of units affordable to households making 80% of AMI. Affordable unit rent may not exceed 30% of the criteria AMI, and affordable unit sale price may not exceed an amount that would lead to expected monthly housing costs exceeding 30% of the criteria AMI. Expected monthly housing costs are the expected sum of monthly property taxes, 30-year mortgage payment assuming 3% down payment and prevailing interest rates, and any common charges.

Units must be on-site, the unit sizes and finishes must be comparable to market-rate units, the unit bedroom counts for affordable units must be in the same proportion as market-rate units, and the affordable units must be distributed evenly throughout the market-rate units. If construction is phased, affordable units must be constructed as proportionally as is feasible in each phase. Affordable units must use the same building access as market-rate units and have comparable access to building amenities.

The DECD Commissioner may approve projects not in compliance with the above policy following a written request with detailed justification from applicant.

11. The applicant, the property-owner, or one of the related affiliates in the application is also the Certifying Party in a Transfer Act transaction. Will the application be automatically denied at the pre-application stage?

o C.G.S. Sec. 32-765 allows the loan program to be available to potential brownfield purchasers and current brownfield owners who have no direct or related liability for the conditions of the brownfield. Involvement of the Certifying Party in the application to the DECD will not be an automatic disqualifier **only** if the applicant can provide proof that the Certifying Party is not actually the person or entity that caused the contamination but rather assumed the responsibility for the contamination via the requirements of the Transfer Act. The burden of proof, however, lies on the Applicant to provide to the DECD that the entity/owner nor any partner, member, officer, manager, director, shareholder, subsidiary or affiliate of such owner/entity has not caused the contamination or has not willfully continued with operations that have maintained and/or caused additional contamination for which the funding is sought after taking up ownership of the property. It is the Applicant's responsibility to also prove that the applicant team is not otherwise responsible, directly or indirectly, for the discharge, spillage, uncontrolled loss, seepage or filtration of the hazardous substance, material or waste, (C.G.S. Sec. 22a-427, 22a-451 and 22a-452), does not have a pending order or notice of violation from the DEEP to correct the pollution (C.G.S. Sec. 22a-432 and 22a-433), and/or knowingly or willfully has violated any environmental law. The DECD Commissioner reserves the right to approve or deny an application on a case-by-case basis.

12. What criteria will DECD be using to score and award funds?

o Please see the NOFA for details on the criteria that DECD will be using to score and award the funds. But more generally, DECD will be assessing the shovel readiness of the project including completeness of the remediation and redevelopment plans, the economic and community development impact, location in opportunity zones, increase in property value, job creation, support of state and DECD policies and other initiatives, the loan to value ratio, developer equity, and private leverage of DECD funds and applicant experience. The Application Forms, we believe, are mostly straightforward and self-explanatory. The key to a good application is providing clear responses to the questions or providing the information/documents that have been requested. Please be certain that all response fields are completed. If any application response fields are not filled in, DECD may deem the application incomplete.

13. Is there a match required for the loan funding?

Yes, participation in the program will require a minimum developer equity of at least 10% of the total project cost. Equity may include assessment costs, local bonding, cash, administrative expenses, predevelopment expenses, property acquisition costs, deferred developer fee and other investments by the applicant deemed acceptable by the Commissioner of the DECD.

14. Will the loan be forgivable if certain criteria and milestones are achieved?

o No, DECD will not be offering loan forgives options with this loan round.

15. What are the loan terms that DECD will be offering?

o The loan duration can be up to 30 years, the offered rate will be 3% and a debt service coverage of 1.15 will need to be maintained. Please see the NOFA for more details on the minimum loan terms. The loan terms are non-negotiable.

16. Will DECD be expecting collateral for the loan?

O All loan funding recipients will be required to provide collateral to guarantee the successful completion of the redevelopment project and loan repayment. A mortgage lien on the property, and either a limited corporate or personal guaranty are required minimum loan collaterals. The mortgage and guarantee will be released on completion of the redevelopment project and repayment of the loan.

17. What are the criteria that need to be satisfied to be termed as a Brownfield, so the project is eligible to be funded under the Program?

C.G.S. Sec 32-760 defines Brownfield as "any abandoned or underutilized site where redevelopment, reuse or expansion has not occurred due to the presence or potential presence of pollution in the buildings, soil or groundwater that requires investigation or remediation before or in conjunction with the redevelopment, reuse or expansion of the property." DECD will be making sure that the proposed project meets the statutory definition of a brownfield. Projects proposed on sites that do not meet the statutory definition of a brownfield will not be considered for funding. Some aspects that DECD will consider in determining whether a site meets the statutory definition of a brownfield include, but are not limited to whether the property is abandoned or underutilized and whether the presence or potential presence of pollution is the primary obstacle preventing the site from being redeveloped, reused or expanded, given the condition of the site. Entities responsible for the contamination on a site are ineligible to apply for a brownfield project on that site.

Some hypothetical examples are below. These examples are intended to generally illustrate how DECD will determine whether a site meets the statutory definition of a brownfield. These examples are not intended to illustrate every situation that may occur as each site has particular set of facts and circumstances that are unique to that site. DECD will determine whether a particular site is a brownfield and whether a particular project proposed for that site will be funded based on the facts and circumstances that apply to that particular site.

• E.g. 1: The site is a residential complex built in the 1950s. The Phase I indicates that the site has not been used for any other purposes. There are plans to rehabilitate and repair the residential units to bring it up to code. But in the course of performing the

repairs it is realized that there were hazardous building materials used in the original construction. Can this project be considered as Brownfield?

No, this will not be a Brownfield under the state's definition because this is an existing complex that is being rehabilitated to bring up to code. The site is also not being redeveloped, reused or expanded.

• E.g. 2: The site is a residential complex built in the 1950s. The Phase I indicates that the site has not been used for any other purposes. The condition of the structures is significantly deteriorated. It has been decided to demolish and rebuild and minimally expand the residential complex since it has passed its useful life. Due to the age of the structures, there is some abatement work that will be required and potentially some soil remediation due to secondary contamination during abatement and demolition work. Can this project be considered as Brownfield?

No, this will not be considered a Brownfield under the state's definition since the main reason for abatement/demolition is not the potential contamination but the deteriorated condition of the structures.

• E.g. 3: The site is a residential complex built in the 1950s. The Phase I indicates that the site may have been used for other potentially contaminating uses prior to it being developed as a residential complex. The condition of the structures is significantly deteriorated. It has been decided to demolish and rebuild and minimally expand the residential complex since it has passed its useful life. Due to the age of the structures and past operations at the site, there is potential remediation and abatement work. Can this project be considered as Brownfield?

Yes, this site will be considered a Brownfield under the state's definition because in comparison to E.g. 2, there are potential remediation issues on the property along with abatement of the structures.

• E.g. 4: The site is a residential complex built in the 1950s. The Phase I indicates that the site has not been used for any other purposes. The condition of the structures is significantly deteriorated. It has been decided that the property will substantially be redeveloped (potentially to a new use). Due to the presence of contaminants and the age of the structures, there is abatement work that is required prior it to being redeveloped but the extent of the work is hampering redevelopment plans. Can this project be considered a Brownfield?

This site may be considered a Brownfield under the state's definition because in comparison to E.g. 2, the presence of pollution appears to be the primary factor preventing redevelopment of the significantly underutilized site to its highest and best

end use permitted by zoning and market demands. Additional project information may be needed to make a determination.

• E.g. 5: The site is a former agricultural farm. It is slated to be redeveloped into a community kitchen. Past pesticide usage on the farm has resulted in potential contamination of the soil and groundwater. Can this project be considered a Brownfield?

Yes, this can be considered a Brownfield project because the intended end use of a community kitchen cannot be achieved due to the potential contamination caused by the use of pesticides for farming.

• E.g. 6: The site is an abandoned textile mill built in the 1850s. Due to its past use of chemicals and dyes in the process, there are several potential pollution issues in the building preventing the reuse of the mill for other purposes. Due to the age of the structures there are also hazardous building materials present. The mill is being considered to be redeveloped into a residential complex. Can this project be considered a Brownfield?

Yes, this satisfies the definition of a Brownfield since the reuse of the mill has been prevented by the presence or potential presence of the pollution within the buildings. The mill can no longer continue to operate as such and is being proposed for redevelopment once the pollution/contamination has been remediated.

- E.g. 7: The site houses a gas station, which is currently in operation. There is potential soil and groundwater contamination due to the existing use, including the presence of leaking underground tanks. The site is proposed to continue operating as a gas station. Can this project/site be considered a Brownfield?
 - No, this cannot be considered a Brownfield because the site is not vacant or underutilized, and there is no redevelopment, reuse or expansion project involved.
- E.g. 8: The site houses an abandoned gas station there is potential soil and groundwater contamination due to the existing use including the presence of leaking underground tanks. The site is zoned for mixed-use and is being redeveloped to a mixed-use complex. Can this project/site be considered a Brownfield?

Yes, this can be considered a Brownfield in comparison to E.g. 7, because the site is potentially contaminated and is currently underutilized. Proposed plans include redevelopment of the site to the highest and best use, allowed by zoning.

• E.g. 9: The site is currently a parking lot in the center of Downtown. The municipality and developer would like to see it developed to a mixed-use development. Past uses (and an ELUR restricting the site to commercial or industrial use) require the site to be remediated prior to its redevelopment for residential use. Can this project/site be considered a Brownfield?

Yes, this can be considered a Brownfield because the site is underutilized and is being considered for the highest and best end-use, and remediation is required prior to the redevelopment activities.

• E.g. 10: The site has a past history of industrial and commercial use dating back to the turn of the last century. Approximately one-third of the site is currently occupied for warehouse storage, a gym and laundromat but a majority of the usable square footage site is still underutilized due to the presence of hazardous building materials in the structures. The vacant portion of the property is proposed to be remediated and reused/redeveloped for business expansion.

Yes, this satisfies the definition of a Brownfield. In this circumstance, DECD would consider this site to be underutilized since a significant portion of the property is not in use and there is inherent pollution present in the structures.

18. If I am successful in receiving the loan, when is the project start date? When can I start the work and will I be reimbursed for work immediately?

o The project start date will be the date of the award letter from DECD. All eligible expenses and invoices from that day are reimbursable as long as contract and consultancy services are contracted for in accordance with DECD and state guidelines and approved by the assigned DECD Project Manager. However, no expenses can be reimbursed until a DECD Assistance Agreement (Contract) has been fully executed.

19. A consultant is helping me with the application for this loan. Can the consultant get reimbursed from this loan?

 No, consultant services hired by an Applicant prior to the loan award are not eligible for reimbursement from the loan. Also, preparation of an application to DECD is not an eligible expense.

20. Do you anticipate that there will be another round in the near future?

 OBRD is targeting to announce another loan round (Round 23) in January/February 2026 provided there is available legislative and State Bonding Commission funding authorizations.

21. Can you please explain what the new prevailing wage legislation is, as per C.G.S. Section 31-53c?

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- o Please note: <u>C.G.S Section 31-53c</u> was recently amended during the 2025 legislative session (<u>House Bill #7287, Section 160</u>), effective July 1, 2025.
- The statute requires that prevailing wage rates be paid on projects receiving financial assistance under this Program. Specifically:
 - The requirement is triggered when the total financial assistance for cleanup (from any and all DECD source(s)) is a million dollars or more;
 - Prevailing wage rates apply to the cleanup (abatement, remediation, and demolition) phase/contract of a redevelopment project. All non-DECD funding for the cleanup phase/contract will also have to pay prevailing wage rates. If DECD financial assistance is not used for the redevelopment/vertical construction phase, those separate contracts are <u>not</u> covered under this requirement; and
 - The wage rates will have to be adjusted annually as required under C.G.S. Section 31-55a (see updated language as per House Bill # 7287, Section 161).
- Financial assistance from all DECD sources will be considered for the \$1 million threshold trigger. (Example: A project/client is receiving \$500K in cleanup funding under this program and \$500K from another source, example, CIF 2030 or Urban Act Program. The total cumulative financial assistance is \$1 million and therefore will trigger the threshold although the financial assistance from this program is only \$500K).
- o DECD recommends that every applicant review and seek their own legal advice on whether the new legislation affects their proposed project or approach the Department of Labor (DOL) with their specific question. For a formal DOL determination on the applicability of the prevailing wage rates for your project, please contact Mary Toner, Wage Enforcement Agent, Public Contract Compliance at the CT Dept. of Labor (mary.toner@ct.gov; 860.263.6606).

22. Does the new prevailing wage legislation as per C.G.S. Section 31-53c, affect an Applicant that is a municipality?

- The definition of Business Organization under C.G.S. Section 31-53c was amended in the 2025 Legislative Session (see updated language as per House Bill #7287, Section 160), effective July 1, 2025 to specifically include municipalities. It may also be noted that C.G.S. Sec. 31-53 already requires public works projects undertaken by DECD's municipal clients to be subject to prevailing wages. The threshold for new construction projects is \$1 million and for renovation projects is \$100,000.
- DECD recommends that every applicant review and seek their own legal advice on whether
 the new legislation affects their proposed project or approach the Department of Labor
 (DOL) with their specific question. For a formal DOL determination on the applicability of
 the prevailing wage rates for your project, please contact Mary Toner, Wage Enforcement

Agent, Public Contract Compliance at the CT Dept. of Labor (<u>mary.toner@ct.gov</u>; 860.236.6606).

23. Is a Phase I mandatory for the application?

• Yes, we will be expecting that a Phase I Environmental Site Assessment is included with the submission.

24. If awarded funding, is there a requirement for the site to be entered into a specific DEEP Remediation Program? What about sites that are already in a cleanup program (example, under the Transfer Act, the Brownfield Remediation and Liability Relief Program etc.)?

o In conformance with DECD policy and in compliance with <u>C.G.S. Sections 32-765</u>, all recipients of brownfield remediation loan funding not subject to C.G.S. Sec. 22a-134a (Transfer of Hazardous Waste Establishments/Transfer Act Program) shall enter into a program for remediation of the Project Property pursuant to C.G.S. Sections 22a-133x (Voluntary Remediation Program (VRP): Investigation and Remediation of Contaminated Real Property), 22a-133y (Voluntary Remediation Program: Voluntary Remediation of GB/GC Areas), 32-768 (Abandoned Brownfield Cleanup Program), and 32-769 (Brownfield Remediation & Revitalization Program). This requirement does not apply if the Project is receiving remediation funding solely for hazardous building abatement and if, such hazardous building materials represent the sole or sole remaining environmental contamination on the Project Property. As a note, there is no fee associated with entering into a voluntary remediation program as per C.G.S Sec. 22a-6 (i).

25. How do the newly passed Release-Based Cleanup Regulations (RBCRs) impact DECD's Brownfield Program?

- o The newly passed RBCRs will have no negative impact on the Brownfield funding and liability relief programs. They will complement existing programs and will be another effective tool for property owners and developers to clean up all levels of contaminated sites up to safe standards in order to prepare them for new end uses. The RBCRs present cost effective solutions for cleanup of properties that do not have complicated, severe, or site-wide issues that brownfield properties typically have.
- Soil and groundwater cleanup projects funded under the Brownfield Program are implemented under the DEEP's Voluntary Remediation Program (under CGS 22a-133x), unless enrolled into a Liability Relief Program or subject to the Transfer Act under the current regulations. These Programs all require site-wide investigation and cleanup. The Release-Based Cleanup Program (RBCP) framework will maintain exemptions for sites cleaned up under these programs.
- o The RBCP incorporates updates to remediation standards and the new permits by rule.

- The new RBCRs also incorporate the significant hazard notification statutes, CGS Sec. 22a-6u. The significant hazard notification statutes will be applicable for sites in the state's brownfields programs thus, providing clarity and consistency.
- The new regulations also clarify how newly discovered and created releases on a brownfield site are treated under the RBCP regime.

26. Is the DECD Brownfield Program open for funding sites or properties that are going to be cleaned up under the RBCP Program?

No, the DECD Brownfield Program will not be open for funding projects or sites that are proposed to be cleaned up under the RBCP regime. All projects will have to follow sitewide investigation and remediation under a formal site-wide remediation program as described in a previous question.

27. Is the State Historic Preservation Office (SHPO) Notification Form not required as part of the application?

- Previously the OBRD Application Form required the SHPO Notification Form to be submitted. The process has changed. Beginning Round 22 onwards, the form is not required.
- O SHPO will make its preliminary determinations regarding any potential adverse effects to historical or archaeological resources based on the information submitted in the Application Form. Once it has made its preliminary determination as part of the applications review process, and if and when your application is successful in receiving an award, you will be directed to submit an online request for environmental review by the SHPO https://conncris.ct.gov/pages/environmental-review. The SHPO reviews the project's consistency with applicable federal and state laws and evaluate how the award decision could potentially impact historic resources and, if feasible, consider ways to avoid or mitigate those effects.
- Projects that are deemed to have no adverse effect during the preliminary review, will automatically receive a Letter of No Adverse Effect determination and will not need to submit any additional requests.
- For more information on SHPO's review process, please visit:
 <u>https://portal.ct.gov/DECD/Content/Historic-</u>
 <u>Preservation/01_Programs_Services/Environmental-Review/Environmental-Review-Procedures.</u>
- o If you have already completed the SHPO review process and have obtained a No Historic Properties Affected letter, please include it in your application package.
- 28. I am simultaneously applying for funding from DOH/CHFA programs for other portions of the redevelopment project and cannot show proof of award yet. Can I receive a conditional award pending a decision from DOH/CHFA?

o If you have applied and are waiting on CHFA/DOH award announcements or plan to apply for the same soon, DECD may provide only a conditional award pending CHFA/DOH approvals. The conditional award will expire one year after the DECD award, or after the CHFA/DOH funding announcement, whichever occurs earlier.

29. Is there a special allocation for projects located within distressed municipalities?

 Although there is not a special allocation for projects located within distressed municipalities, the application scoring criteria includes additional points for projects located within a distressed municipality.

30. Does DECD have a specific proforma template that should be completed & submitted along with a Brownfield Loan application?

O DECD Office of Brownfield Remediation and Development does not have a required format/template for the proforma. If the project includes DOH/CHFA funding please submit a copy of the CHFA Consolidated Application which can be found at the following location: http://www.chfa.org/developers/consolidated-application/.

31. The space provided in the application forms is limited. Please can I provide an attachment with additional information to respond to the questions?

OECD encourages all applicants to be as succinct as possible with their responses to the questions in the application forms. <u>DECD will only accept responses to the questions included in the space provided within the forms.</u> Material presented outside of the forms may not be reviewed. Incomplete applications will be rejected. The response fields have been restricted to include a limited number of characters. If your response text does not appear within the visible response box, then a portion of your response may be cut off when the form is signed. <u>Please adjust your answers so that all text is visible once the document is signed.</u>

32. I have a question that is not covered above. How can I get a response?

- O Please feel free to send any questions you may have to <u>brownfields@ct.gov</u> (preferred) or contact the dedicated OBRD hotline number at 860.500.2395 by August 11, 2025. All responses to questions not included in this document will also be posted on the OBRD website (as an addendum) by Friday, August 15, 2025.
 - OBRD will be conducting an online presentation and individualized office hours over Microsoft Teams on the days indicated below. See schedule below:

Webinar/Question-Answer Session	
	Webinar: An overview/What's New in Round 22?
	Click <u>HERE</u> to join Teams on your computer or mobile app.
	Or call in (audio only) 1.860.840.2075;

	Phone Conference ID: 194-514-210#	
Scheduled Office Hours on Teams (see below for scheduling info)		
Tue, July 22 nd (10AM – 12PM)	Please email brownfields@ct.gov to request a time for a one-	
Thur, July 24 th (10AM – 12PM)	on-one meeting. Upon request, a meeting confirmation and	
Thur, July 31 st (1PM – 4PM)	Microsoft Teams link will be provided. Please make all	
Tue, Aug 12 th (1PM – 4PM)	requests by August 4, 2025.	

33. What is the due date of the full application form and when can I hear back about award decisions?

- O Please see the NOFA for the detailed schedule. All applications should be submitted by <u>noon</u> on Wednesday, September 10, 2025. Please note that DECD <u>will</u> accept submissions prior to this deadline. Please make sure you receive a receipt of application notice from OBRD staff.
- o DECD hopes to make the loan award announcements in November/December 2025.