

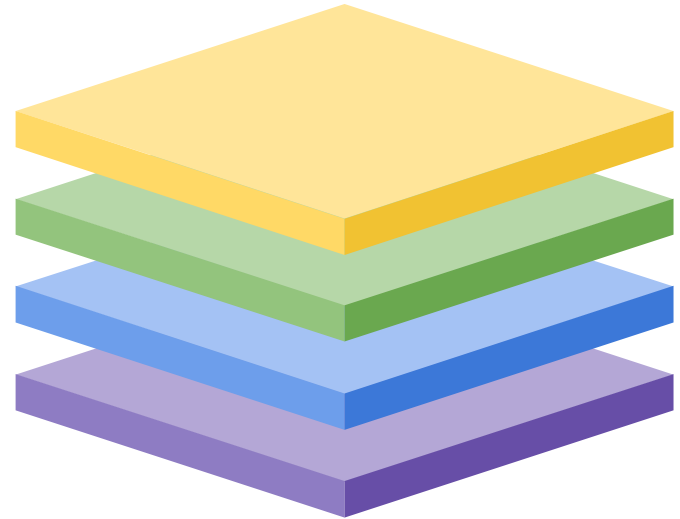
# Increasing Economic Opportunity through HUD's Section 3





## TOPICS COVERED

- Intent & Regulations
- Definitions
- Requirements
- Reporting
- Resources



# 1

## Section 3 Intent & Regulations

Intent and Regulatory Basis for Section 3



To ensure that the **employment and other economic opportunities** generated by Federal financial assistance for housing and community development programs **shall, to the greatest extent feasible, be directed toward low- and very low-income persons**, particularly those who are recipients of government assistance for housing.

Section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. § 1701u(b))

**§1701u. Economic opportunities for low- and very low-income persons.**

(a) Findings

The Congress finds that—

- (1) Federal housing and community development programs provide State and local governments and other recipients of Federal financial assistance with substantial funds for projects and activities that produce significant employment and other economic opportunities;
- (2) low- and very low-income persons, especially recipients of government assistance for housing, often have restricted access to employment and other economic opportunities;
- (3) the employment and other economic opportunities generated by projects and activities that receive Federal housing and community development assistance offer an effective means of empowering low- and very-low-income persons, particularly persons who are recipients of government assistance for housing; and
- (4) past Federal efforts to direct employment and other economic opportunities generated by Federal housing and community development programs to low- and very-low-income persons have not been fully effective and should be intensified.

(b) Policy

It is the policy of the Congress and the purpose of this section to ensure that the employment and other economic opportunities generated by Federal financial assistance for housing and community development programs shall, to the greatest extent feasible, be directed toward low- and very-low-income persons, particularly those who are recipients of government assistance for housing.

(c) Employment

(1) **Public and Indian housing program**

(A) In general

The Secretary shall require that public and Indian housing agencies, and their contractors and subcontractors, make due best efforts, consistent with existing Federal, State, and local laws and regulations, to give to low- and very-low-income persons the training and employment opportunities generated by development assistance provided pursuant to section 1437c of title 42, operating assistance provided pursuant to section 1437j of title 42, and modernization grants provided pursuant to section 1437i of title 42.

(B) Priority

The efforts required under subparagraph (A) shall be directed in the following order of priority:

- (i) To residents of the housing development for which the assistance is expended;
- (ii) To residents of other developments managed by the public or Indian housing agency that is expending the assistance;
- (iii) To participants in YouthBuild programs receiving assistance under section 3226 of title 29;
- (iv) To other low- and very-low-income persons residing within the metropolitan area (or nonmetropolitan county) in which the assistance is expended.

(2) Other programs

(A) In general

In other programs that provide housing and community development assistance, the Secretary shall ensure that, to the greatest extent feasible, and consistent with existing Federal, State, and local laws and regulations, opportunities for training and employment arising in connection with a housing rehabilitation (including reduction and abatement of lead-based paint hazards), housing construction, or other public construction project are given to low- and very-low-income persons residing within the metropolitan area (or nonmetropolitan county) in which the project is located.

(B) Priority

Where feasible, priority should be given to low- and very-low-income persons residing within the service area of the project or the neighborhood in which the project is located and to participants in YouthBuild programs receiving assistance under section 3226 of title 29.

(d) Contracting

The term "a business concern that provides economic opportunities" means a business concern that—

- (A) provides economic opportunities for a class of persons that has a majority controlling interest in the business;
- (B) employs a substantial number of such persons; or
- (C) meets such other criteria as the Secretary may establish.

(f) Coordination with other Federal agencies

The Secretary shall consult with the Secretary of Labor, the Secretary of Health and Human Services, the Secretary of Commerce, the Administration of the Small Business Administration, and such other Federal agencies as the Secretary determines are necessary to carry out this section.

(g) Regulations

Not later than 180 days after October 28, 1992, the Secretary shall promulgate regulations to implement this section.



Recipients of HUD Funding



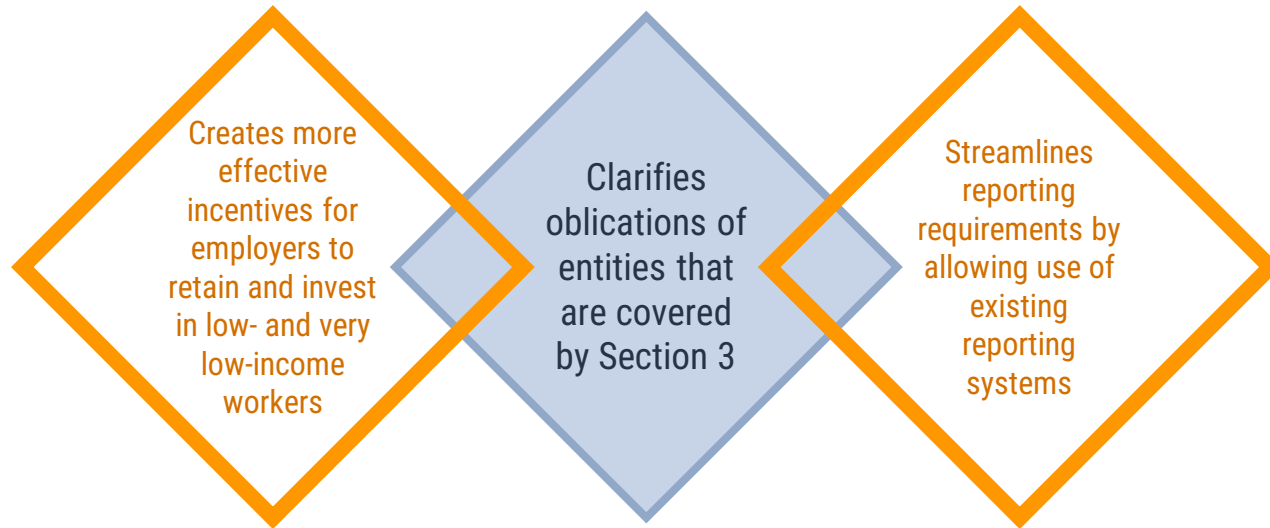
Residents



Economic Opportunity

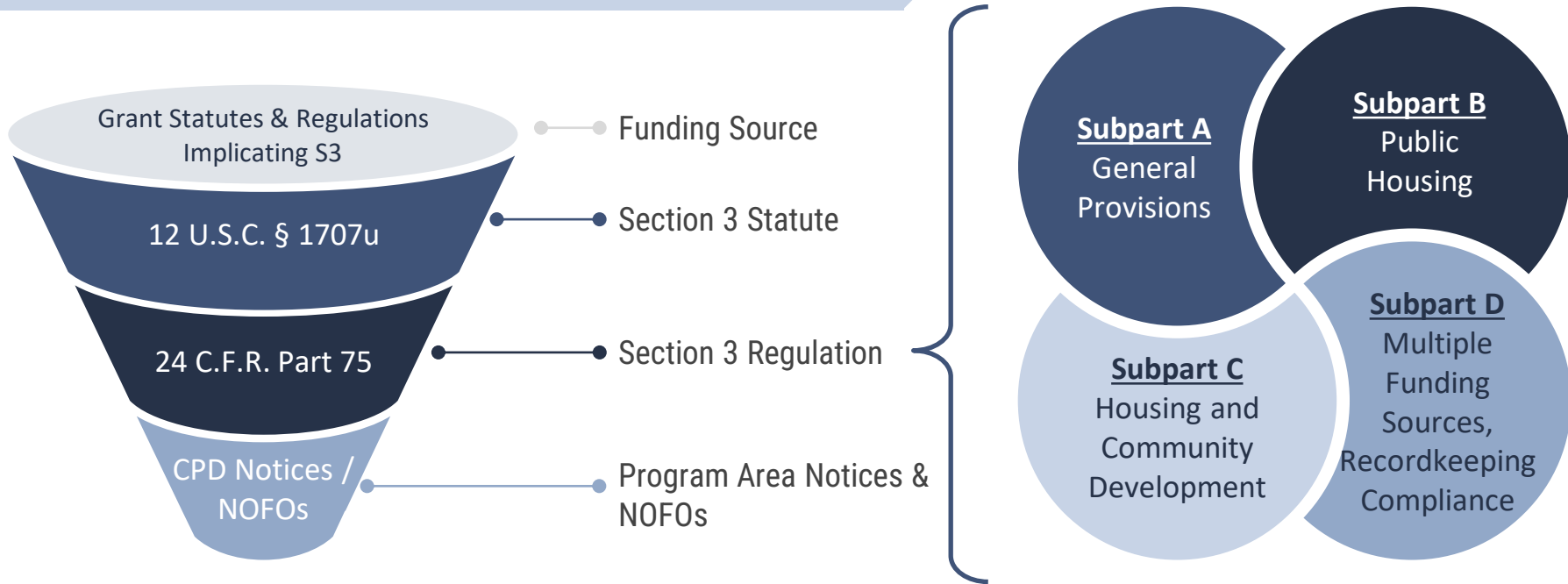


## Statute Promulgated by 24 C.F.R. Part 75



Section 3 is a requirement of certain HUD funding, not a separate program!

# Section 3 Rules & Requirements



## Who in HUD is responsible for Section 3?

### FPM Delegations

- ▶ Manage reporting system
- ▶ Administer T/A Funds
- ▶ Coordinate/Offer best practices to external stakeholders

### Program Area Delegations

- ▶ Compliance/Enforcement
- ▶ Section 3 Administration within Grant Programs

### **Secretarial Delegation promulgated in *Delegation of Authority for the Office of FPM 85 Fed. Reg. 62753:***

- **FPM** assigned the responsibility and authority to ..."manage the [SPEARS], or any successor system, and other related systems of record, to administer Section 3 T/A funds, and to coordinate and offer best practices to external stakeholders."
- **Program areas** are responsible "...to administer Section 3 compliance and enforcement as part of their grant administration process."


# 2

## Section 3 Definitions

Section 3 Key Term Definitions



# Section 3 Worker & Business Concern Definition

 A **Section 3 worker** is, or when hired in the past 5 years\* was:



A low- or very low-income individual; or



A Youthbuild participant; or



Employed by a Section 3 business concern



A **Section 3 business concern** is, documented within the last six-month period:



51% or more owned/controlled by low- or very low-income persons; or



> 75% labor hours performed over prior three-month period are performed by low- or very low-income workers; or



≥ 51% owned/controlled by current residents of public housing or Section 8-assisted housing

\* Only able to look back to November 30, 2020 – the effective date of 24 Part 75

# Individual Income Limits



**First select a state:**  
 Illinois - IL  
 Indiana - IN  
 Iowa - IA  
 Kansas - KS  
 Kentucky - KY  
 Louisiana - LA  
 Maine - ME  
 Maryland - MD  
 Massachusetts - MA  
 Michigan - MI

**Then select a county:**  
 Alcona County, MI  
 Alger County, MI  
 Allegan County, MI  
 Alpena County, MI  
 Antrim County, MI  
 Arenac County, MI  
 Baraga County, MI  
 Benzie County, MI  
 Benzie County, MI

Or view FY 2022 statewide Income Limits for Michigan:

Or select a FY 2022 HUD Metropolitan Fair Market  
 Rent/Income Limits Area (HMFA):  
 Niles-Benton Harbor, MI MSA

Individual Income Area	Low-Income Limit
Akron	\$48,650
Brown County	\$43,900
Canton/Massillon	\$45,600
Cincinnati	\$56,650

Individual Income Area	Low-Income Limit
Cleveland	\$50,650
Columbus	\$55,550
Dayton/Kettering	\$49,850
Hocking County	\$44,000
Ottawa County	\$50,350

Sample Michigan Income Limits  
 Source: <http://www.huduser.org/portal/datasets/il.html> (May 2023)

# Targeted Section 3 Workers



A **targeted Section 3 worker** is a Section 3 worker who is:



- Employed by Section 3 business concern; or
- Who currently fits or when hired fit one of the following definitions, as documented in the previous five years:

**Public Housing Recipients**

- ✓ Resident of public housing or Section 8 assisted housing; or
- ✓ A resident of another project managed by the PHA; or
- ✓ A YouthBuild participant



- Employed by Section 3 business concern; or
- Who currently fits or when hired fit one of the following definitions, as documented in the previous five years:

**Housing & Community Development Recipients**

- ✓ Living within the service area or the neighborhood of the project; or
- ✓ A YouthBuild participant

# 3

## Section 3 Requirements

Applicability and Requirements of  
Section 3



## Section 3 Applicability

2020-23 Ohio HUD Funding

### Determined by source of HUD funding

**\$4.18 Billion**

#### Public Housing:

**Grant based** – applies to all activities funded with the following funds regardless of amount funded:

- Operating Funds
- Capital Funds
- Development/ Modernization Funds
- RAD – Partially (See Notice)
- Check NOFOs!

**NOTE:** Does not apply to HCV only program funding or RAD post-conversion



**\$2.06 Billion**

#### Housing & Community Development:

**Project based** – applies to only those activities that meet the funding threshold (Section 3 Projects):

- CPD Formula Grants
- CPD Competitive Grants
- Lead Grants
- CARES/ARP Funding

**NOTE:** Special provision for multiple funding sourced projects

## (HCD) Section 3 Applies to Section 3 Projects

### Section 3 Project Defined:

- Housing rehabilitation, housing construction, and other public construction project;
- Assisted under HUD programs that provide Housing and Community Development financial assistance;
- When the total amount of HCD assistance to the project exceeds a threshold of \$200,000.
  - ❖ The threshold is \$100,000 where the assistance is from the Lead Hazard Control and Healthy Homes program

A project for this purpose is the site or sites together with any building(s) and improvements on the site(s) that are *under common ownership, management, and financing*.

HOME  
CDBG  
ESG  
HTF  
NSP  
HOPWA  
CoC  
EDI  
Lead  
RAD  
§ 202/811  
VHRMP

Applies to Section 3 projects for which assistance or funding is committed on or after July 1, 2021 – See CPD Notices for more information



# Section 3 Requirements

\* Intent is to maximize impact of funding in L/VLI areas where funding is spent

## PHAs & their contractors and subcontractors

Consistent with existing Federal, state, and local laws & regulations must make their best efforts to provide to Section 3 Workers

### Make Best Efforts to Provide

Employment & Training to:

*PH 24 C.F.R. § 75.9*

Contracting with S3 businesses providing economic opportunity to:

- Targeted Section 3 Workers living in PHA Project
- Targeted Section 3 Worker subsidized by funding PHA
- Youthbuild Participants
- L/VLI Persons residing within Metro/County where assistance provided

## Recipients of HCD Funding

Consistent with existing Federal, state, and local laws & regulations shall provide to Section 3 Workers in Metro/County where project is located

### To the Greatest Extent Feasible

Employment & Training to:

*24 C.F.R. § 75.19*

Contracting with S3 businesses providing economic opportunity to:

- Section 3 Workers residing within neighborhood of the Section 3 Project – **See Neighborhood Tool**
- Youthbuild Participants / Programs

Material Only contracts are exempted from Section 3 Requirements



# Neighborhood Service Area Definition

An area within one mile of the Section 3 project

If fewer than 5,000 people live within a one-mile radius of the Section 3 project, then the circle is expanded until it is sufficient to encompass 5,000 people

Utilize [HCD Neighborhood Service Area Tool](#) on Region 5's Section 3 Resource Hub

Neighborhood Service Area Definition Tool

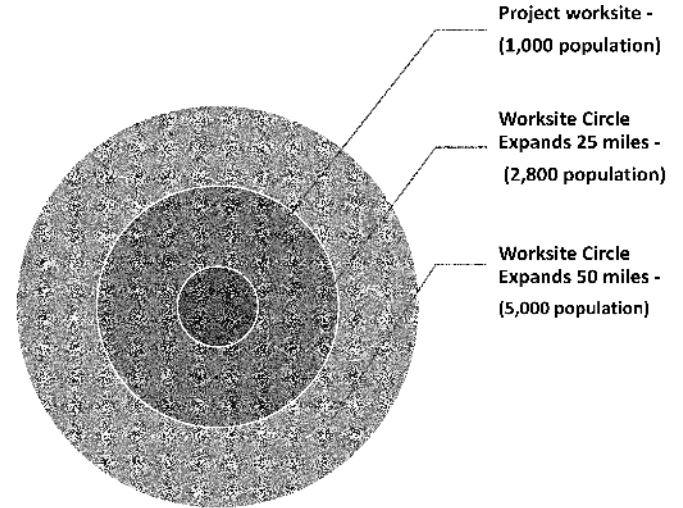
This tool is used to define the Neighborhood Service Area (NSA) for a project. It is based on the Census Bureau's 2010 Census data. The NSA is defined as the area within one mile of the project location. If there are fewer than 5,000 people living within this one-mile radius, the NSA is expanded until it encompasses 5,000 people.

To use the tool, enter the address of the Section 3 project and click the search button. The tool will display a map showing the NSA and the population of the area. The NSA is shown as a shaded area on the map. The population of the NSA is displayed in the table below.

Population

✓ 241,279,720

Population of Selected Area



Above: Graphic depiction showing how the one-mile radius can be expanded where there are fewer than 5,000 people until the 5,000-person population is found.





## Multiple Funding Sources

Housing rehabilitation, construction, or other public construction is funded by Public Housing and Housing and Community Development funds:

- Public Housing must follow their normal requirements (Subpart B)
- Housing and Community Development recipient may follow *either* their normal requirements (Subpart C) **OR** public housing requirements (Subpart B)
  - *May use either* definition of a Targeted Section 3 worker (§ 75.11 or § 75.21)

Recipients of both sources of funding shall report on the project as a whole and shall identify the multiple associated funding sources while reporting on the labor hour numbers:

Total labor  
hours worked

Worked by  
Section 3  
workers

Worked by  
Targeted Section  
3 workers

Highlight Section 3 Opportunities in your newsletters



Hold informational meetings on Section 3 with your community and residents (may request field or regional support from HUD)



Include Section 3 information in your contractor briefings, indicating the advantages of hiring a Section 3 worker and becoming a Section 3 business

Maintain a list of businesses that self-certify as Section 3 for affirmative outreach when contracting opportunities become available

Develop local/regional Section 3 Plan and Shared Business List and put it online

### Section 3 Worker Certification

Would you like to apply for Section 3 preference in hiring? Click below for the Section 3 Worker Certification form.

[Section 3 Worker Certification \(PDF, 2MB\)](#)

### Section 3 Business Certification

Are you a business seeking Section 3 preference? Fill out our form below.

[Apply for Section 3 Preference \(PDF, 278KB\)](#)

### Section 3 Plan

You also need to fill out a "Section 3 Plan" form. It certifies you are committed to complying with the Section 3 act, Section 3 regulations, and the City of Grand Rapids Section 3 Guidelines.

[Section 3 Plan- Owner/Developer and Contractors \(PDF, 270KB\)](#)

[Section 3 Plan- Subcontractors \(PDF, 270KB\)](#)

### Section 3 Business List

For a list of the Section 3 businesses that have submitted certification to the City of Grand Rapids, click below.

[Section 3 Business List](#)



### Family Self-Sufficiency (FSS) PROGRAM

Integrate Section 3 into Employment programs such as FSS and Jobs Plus



Working with Federal Partners and promoting federal/state incentives for hiring low-income individuals



WORK OPPORTUNITY TAX CREDIT

# 4

## Section 3 Verification and Reporting

Required Documentation and Reporting



# Reporting

## REGULATION

24 C.F.R. Part 75 outlines regulatory reporting requirements

R

N

## PROGRAM NOTICES

Program area notices detail specifics required by recipients of program funding

S

C

Recipients of HUD funding will have a Section 3 Plan outlining local requirements

## SECTION 3 PLAN

Section 3 Recipients include required Section 3 language within Section 3 funded activities

## CONTRACT



## When Status is Determined

### Section 3 Business Concern:



Businesses self-certify Section 3 status when signing up for the business registry



Verification that a business meets the definition of a Section 3 business concern is done at the time of contracting



Once verified a Section 3 business concern maintains its Section 3 status for as long as it continues to meet the definition (24 C.F.R. § 75.5)

Section 3 defers to local, state, and other federal rules and regulations. (24 C.F.R. §§ 75.9 & 75.19)

### Section 3 worker:



Workers are established as Section 3 workers or Targeted Section 3 workers at either:

- Date of initial hire/contract; or
- Employee Certification Date (if after date of initial hire)



Established Section 3 workers or Targeted Section 3 workers may count their labor hours for five-years from the date used to establish their status.\*



Workers may reestablish their status as a Section 3 worker or Targeted Section 3 worker at end of the five-year period.

\*Do not look back prior to the effective date of the rule (November 30, 2020)



## Step 2 - Recordkeeping Requirements

Recipients must maintain documentation, or ensure that a subrecipient, contractor, or subcontractor maintains documentation, to ensure workers meet the definition of a Section 3 worker or Section 3 targeted worker:

### Section 3 worker record requirements

- ✓ Worker's self-certification that their income is below the income limit from the prior calendar year ([HUD Form 4736C & D](#))
- ✓ Worker's self-certification of participation in a means-tested program such as public housing or Section 8 ([HUD Form 4736C & D](#))
- ✓ Certification from a PHA or Section 8 program manager that the worker is a participant in such a program ([HUD Form 4736](#))
- ✓ Employer's certification that the worker's income from that employer is below the income limit ([HUD Form 4736A & B](#))
- ✓ Employer's certification that the worker is employed by a Section 3 business concern ([HUD Form 4736A & B](#))

### Targeted Section 3 worker record requirements

- ✓ Worker's self-certification of participation in a means-tested program such as public housing or Section 8
- ✓ Certification from a PHA or Section 8 program manager that the worker is a participant in such a program
- ✓ Employer's certification that the worker is employed by a Section 3 business concern
- ✓ Worker's certification that the worker is a YouthBuild participant





## Safe Harbor – Presumption of Compliance

If you don't meet the benchmarks, you **must report qualitatively**: Basically, show what steps you took in an effort to meet the benchmarks

HUD considers recipients to have complied with Section 3, absent any contrary evidence, if they:

- ✓ *Certify that they have followed the prioritization effort* outlined in § 75.9 or § 75.19 (as applicable), and
- ✓ Meet or exceed the applicable Section 3 Benchmarks (published in Fed. Reg. for comment at least every three years)

### “5 in 25” Benchmarks

$$\frac{\text{Section 3 worker labor hours}}{\text{Total Section 3 labor hours}^*} \geq 25\%$$

MUST INCLUDE WITHIN THE TOTAL (“AND”)

$$\frac{\text{Targeted Section 3 worker labor hours}}{\text{Total Section 3 labor hours}^*} \geq 5\%$$



A **Section 3 worker** is, or when hired in the past 5 years\* was:



A low- or very low-income individual; or



A Youthbuild participant; or



Employed by a Section 3 business concern

\*May excludes labor hours from professional services (24 C.F.R. § 75.15(a)(4))

# HCD Reporting Systems



## HCD Reporting Systems

- Each system has its own reporting method and process
- All will ultimately “flow” into S3RS

CR-58 – Section 3  
Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	2	0	0	0	0
Total Labor Hours	0				
Total Section 3 Worker Hours	0				
Total Targeted Section 3 Worker Hours	0				

Table 15 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers					
Outreach efforts to generate job applicants who are Other Funding Targeted Workers					
Direct on-the-job training (including apprenticeships)					
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training					
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching)					
Outreach efforts to identify and secure bids from Section 3 business concerns					
Technical assistance to help Section 3 business concerns understand and bid on contracts					
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns					
Provided or connected residents with assistance in seeking employment including drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services					
Held one or more job fairs					
Provided or connected residents with appropriate employee referral services					

U.S. Department of Housing and Urban Development  
Office of Community Planning and Development  
Integrated Disbursement and Information System  
Section 3 Report  
Filed Office: DETROIT

REPORT FOR CPD PROGRAM: CDBG, HESG, HOME, HOME-ARP, HOPWA, HOPWA-C, HTF  
POM YR:

Section 3 Total By Program	CDBG	HESG
Total Number of Activities	33	1
Total Labor Hours	19,123	0
Section 3 Worker Hours	2,450	0
Targeted Section 3 Worker Hours	2,834	0
Qualitative Efforts		





# What is Reported: Step 1 – Activity Setup

On the “Add Activity” screen, indicate whether the Activity is subject to Section 3

HOPWA-C	None
HTF	None
*Is this activity subject to Section 3 at 24 CFR Part 75? ⓘ <input checked="" type="radio"/> Yes <input type="radio"/> No	
*Environmental Review: Select	

(HCD) Section 3 Applies to [Section 3 Projects](#)

24 C.F.R. § 75.3(a)(2)

on 3 Project Defined:

- Housing rehabilitation, housing construction, and other public construction project; Assisted under HUD programs that provide Housing and Community Development financial assistance;
- When the total amount of HCD assistance to the project exceeds a threshold of \$200,000.
  - ❖ The threshold is \$100,000 where the assistance is from the Lead Hazard Control and Healthy Homes program

A project for this purpose is the site or sites together with any building(s) and improvements on the site(s) that are *under common ownership, management, and financing*.

HOME  
 CDBG  
 ESG  
 HTF  
 NSP  
 HOPWA  
 CoC  
 EDI  
 Lead  
 RAD  
 § 202/811  
 VHRMP

Applies to Section 3 projects for which assistance or funding is committed on or after July 1, 2021 – See CPD Notices for more information



# What is Reported: Step 3 – Outcomes Reporting

Add or Edit “**CDBG Accomp.**” in the Activity.

Enter gathered labor hours into the system

System will identify if “**Safe Harbor Benchmark Met**” by indicating “**Yes**” or “**No**”

Accomplishments for Program Year: 2022 Select Another Year:

Accomplishment Narrative: (maximum 4000 characters)  
 Example

---

\*Accomplishments

Accomplishment Type	Proposed Unit
11 - Public Facilities	

---

\*Section 3

	Calculated Percentage	Safe Harbor Benchmark Met
Total Labor Hours	<input type="text" value="2000"/>	
Section 3 Worker Hours ⓘ	<input type="text" value="500"/>	25 Yes
Targeted Section 3 Worker Hours ⓘ	<input type="text" value="100"/>	5 Yes

Quick Checks:

1. Total Labor Hours **must be**  $\geq$  Section 3 Worker Labor Hours **must be**  $\geq$  Targeted Section 3 Worker Labor Hours
2. Do the total labor hours make sense for the scope of the project?
3. Are all labor hour entries the same (indicates inaccurate and misrepresented data – think all 1’s)



## Examples of Qualitative Efforts

### Nature of Agency Efforts

This section is required if, based on the labor hours reporting above, the reporting agency did not meet the safe harbor benchmarks.

Check all that apply. Maintain records available for HUD review to document any efforts checked.

<input type="checkbox"/>	Outreach efforts to generate job applicants who are Public Housing Targeted Workers
<input type="checkbox"/>	Outreach efforts to generate job applicants who are Other Funding Targeted Workers.
<input checked="" type="checkbox"/>	Direct, on-the job training (including apprenticeships).
<input type="checkbox"/>	Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.
<input type="checkbox"/>	Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).
<input type="checkbox"/>	Outreach efforts to identify and secure bids from Section 3 business concerns.
<input type="checkbox"/>	Technical assistance to help Section 3 business concerns understand and bid on contracts.
<input type="checkbox"/>	Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.
<input type="checkbox"/>	Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.
<input checked="" type="checkbox"/>	Held one or more job fairs.
<input type="checkbox"/>	Provided or connected residents with supportive services that can provide direct services or referrals.
<input type="checkbox"/>	Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.
<input type="checkbox"/>	Assisted residents with finding child care.
<input checked="" type="checkbox"/>	Assisted residents to apply for, or attend community college or a four year educational institution.
<input type="checkbox"/>	Assisted residents to apply for, or attend vocational/technical training.
<input type="checkbox"/>	Assisted residents to obtain financial literacy training and/or coaching.
<input checked="" type="checkbox"/>	Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.
<input type="checkbox"/>	Provided or connected residents with training on computer use or online technologies.
<input type="checkbox"/>	Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.
<input type="checkbox"/>	Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.
<input type="checkbox"/>	Other. Specify: <input type="text"/>

Section 3 Worker Hours Safe Harbor Benchmarks **Not Met:**

• **“Nature of Agency Efforts”** menu will be presented to indicate efforts undertake.

• When completed, select **“Save and Continue”** to complete adding or updating the Activity Accomplishments.

# HCD Reporting Considerations

## Indicators of Accurate S3 Reporting

Some of the key things to look for when reporting on HCD Section 3 Projects.



### Know what is a S3 Project and Commitment Dates

Knowing where an activity falls within your specific program area notices (e.g. CPD Notice 21-07 & 21-09)



### “Activity” ≠ “Section 3 Project”

System activity entries do not always line up with the definition of a Section 3 Project



### Labor Hour Anomalies

Total Labor Hours *must be* ≥ S3 Worker LHs  
*must be* ≥ Targeted S3 Worker LHs



### Update IDIS Activity Entry Process

Processes updated to reflect new rule and notices relating to S3 Project identification & LH reporting

# 5

## Section 3 Resources

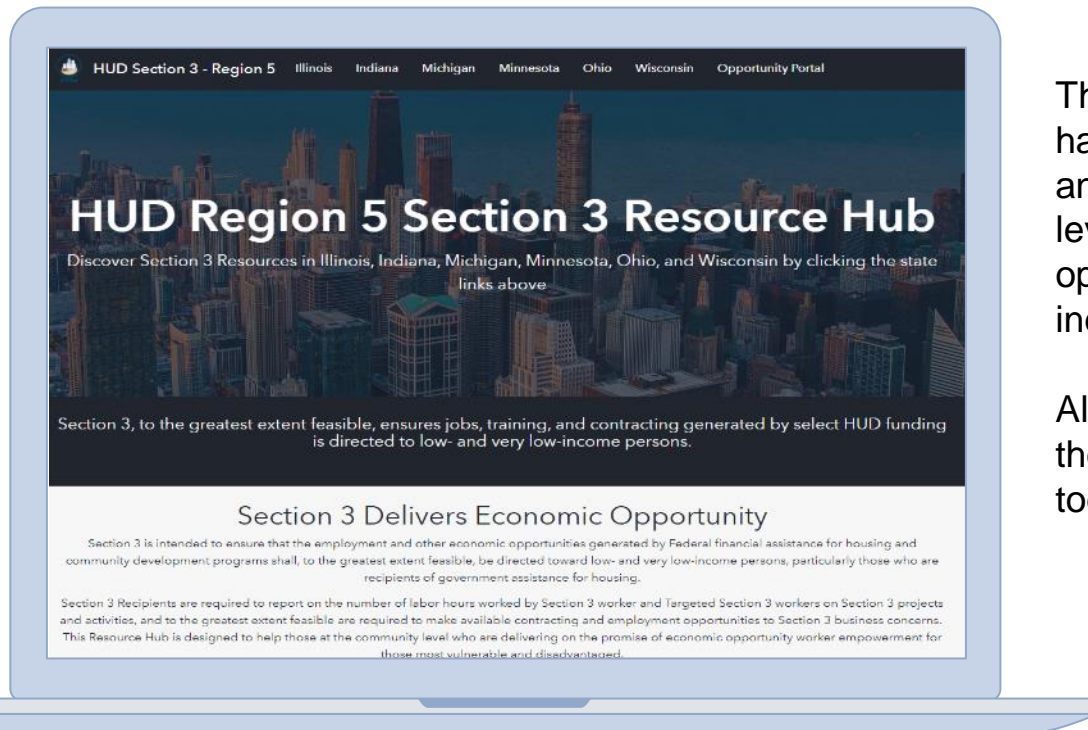
Resources and Best Practices

# Resources

- [Section 3 Final Rule](#)
- [24 C.F.R. Part 75](#)
- [Section 3 Benchmark Notice](#)
- [Section 3 Program](#)
- [Section 3 HUD Exchange](#)
- [HUD Exchange Ask a Question](#)
- [Section 3 Guidebook](#)
- [Section 3 Frequently Asked Questions](#)
- [HHGMS Section 3 Instructions](#)
- [IDIS Section 3 Instructions](#)
- [DRGR Section 3 Instructions](#)
- [Region 5 Section 3 Resource HUB](#)
- [HCD Neighborhood Service Area Tool](#)
- [Sample Section 3 Certification Forms \(HUD-4736 Series\)](#)
- [Sample Section 3 Utilization Forms \(HUD-4737 Series\)](#)
- [PIH Notice 2022-38/FPM-19-2022](#)
- [PIH Notice 2022-10](#)
- [CPD Notice 21-07 and 21-09](#)
- [RAD Section 3 Guidance](#)
- [Bipartisan Infrastructure Act Preferences](#)



## Region 5 Resource Hub



The HUD Region 5 Section 3 Resource Hub has been designed to provide Businesses and Recipients with a starting point in leveraging Section 3 to increase economic opportunity for low- and very low- income individuals.

Allow me to walk you though the hub and the different tools that have been put together to help de-mystify Section 3.



# Thank you!

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