



HHAP Strategic Investment Request for Proposals Frequently Asked Questions (FAQ) & Official Clarifications

Purpose

This document provides responses to questions received during the HHAP Strategic Investment Request for Proposals (RFP) process.

Responses clarify information contained in the published RFP and Application Guide. Unless issued as a formal addendum, responses do not modify or replace the RFP or Application Guide.

Applicants are encouraged to review the RFP and Application Guide before submitting questions. Each response includes references to the applicable sections for additional information.

All current RFP materials and information are available on the RTFH website here:

<https://www.rtfhsd.org/funding/grants-recipients/>

How to Use this Document

To locate answers to your specific questions:

- Navigate the Table of Contents: Find the topic related to your question.
- Review the FAQs: Once you find the relevant topic, explore the detailed FAQs listed under that section to find the answer you need.

If your question is not addressed in this document, please contact the appropriate help desk for assistance:

- HHAP RFP or Application Guide: grants@rtfhsd.org
- Technical Support with Zoomgrants: grants@rtfhsd.org

Restrictions on Queries

Questions that could provide a competitive advantage cannot be answered during the procurement process.

Guidelines for Seeking Assistance

- **Single Topic Per Submission:** Limit each email to one topic to ensure prompt and precise responses.
- **Number Sub-Questions:** If your inquiry involves multiple sub-questions, number them for clarity and efficient response handling.
- **Include Supporting Documents:** Attach screenshots or relevant documents that may help clarify your questions.

Other resources related to the State of California HHAP Program

California Department of Housing and Community Development (HCD) HHAP requirements, including applicable statutory and program requirements. Applicants are responsible for reviewing the HHAP resources identified in this RFP prior to submitting an application, as applicants selected for funding must comply with all applicable requirements of HCD.

- [State of CA Assembly Bill 977 Homeless Management Information System Data Entry](#)
- [Welfare and Institutions Code Section 8255](#)
- [HCD CA System Performance Measure Guide](#)
- [HHAP Collaborative Application Approved by HCD](#)

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SECTION 1: General Information	
Where can I find the official HHAP RFP documents?	The procurement package consists of three companion documents: • HHAP Strategic Investment Request for Proposals (RFP) • HHAP Strategic Investment Application Guide • Frequently Asked Questions (FAQ) The Application Guide mirrors the ZoomGrants application and contains the application questions, required attachments, and guidance for completing each application component. Related Resources • RFP – HHAP Strategic Investment Procurement Package • Application Guide – Section 1, Using the Application Guide
May an applicant submit more than one application?	Yes. Applicants may submit one or more applications. A separate application is required for each Strategic Investment Opportunity. An applicant may submit an application under one or both Strategic Investment Opportunities, provided each application independently meets the requirements of the RFP. The total funding requested across all applications may not exceed the maximum funding amount identified in the RFP, of \$2.4M. Related Resources • RFP – Funding Available • ZoomGrants Help Document – Creating an Additional Application in the Same Program
Who is eligible to apply?	Eligible applicants include nonprofit organizations, tribal governments, public agencies (excluding the County of San Diego and the City of San Diego), and other organizations legally authorized to enter into an agreement and receive HHAP funding. Related Resources • RFP – Applicant Eligibility

Who is ineligible to apply?	The following are not eligible to apply: • Individuals. • Unincorporated groups or associations. • Organizations unable to enter into a legally binding agreement with RTFH. • Organizations that are suspended, debarred, or otherwise prohibited from receiving public funds. • The County of San Diego and the City of San Diego, which receive direct HHAP allocations from the State of California and are therefore not eligible to apply through this Strategic Investment RFP. Related Resources • RFP – Applicant Eligibility
Can organizations partner on an application?	Collaborative partnerships, fiscal sponsors, and professional service providers are permitted as described in the RFP. One organization must serve as the Lead Applicant and remain responsible for project implementation, contract administration, fiscal management, reporting, compliance, performance, and achievement of the proposed Housing Outcomes. The Lead Applicant is expected to play an active role in implementing the proposed investment. While partners may provide specific goods, professional services, or activities that support implementation, responsibility for administering and implementing the proposed investment may not be delegated to another organization. An application in which the Lead Applicant serves solely as a fiscal intermediary or administrative pass-through, without meaningful responsibility for project implementation, is not consistent with the Project Implementation requirements described in the RFP. Related Resources • RFP – Applicant Eligibility • RFP – Project Implementation

SECTION 2: Understanding California System Performance Measure

Why does the HHAP RFP emphasize permanent housing outcomes?	State of CA HCD evaluates local homelessness response systems using six California System Performance Measures (CA SPMs). While all six measures are important, they evaluate different aspects of system performance. This RFP prioritizes housing-focused investments that most directly improve housing system performance by helping people: • Exit homelessness into permanent housing (Measure 3); • Remain permanently housed (Measure 5); and • Successfully move from unsheltered homelessness into shelter or permanent housing (Measure 6). Accordingly, proposals should focus on measurable Housing Outcomes that strengthen regional system performance rather than stand-alone services or homelessness prevention activities. Related Resources • RFP – Introduction • RFP – Investment Principles • Application Guide – Section 2, <i>Strategic Investment Framework</i>
Decrease in first-time homelessness is one of California's System Performance Measures. Can HHAP funds be used for homelessness prevention activities?	Under this RFP, HHAP funding is intended to serve households who are currently experiencing homelessness. Homelessness prevention activities for households who remain housed are not eligible under this funding opportunity. While California tracks first-time homelessness (Measure 2) as one of its statewide System Performance Measures, that measure helps communities understand inflow into homelessness and is influenced by many factors beyond the homelessness response system, including housing affordability, economic conditions, healthcare, behavioral health, and other community-wide factors. This RFP prioritizes housing-focused strategies that move people currently experiencing homelessness into permanent housing, support measurable Housing Outcomes, and contribute to applicable CA SPMs. Related Resources • RFP – Introduction • RFP – Investment Principles • RFP – Funding Opportunity

SECTION 3: Understanding the Strategic Investment Framework

The previous section explains why California emphasizes housing outcomes and system performance. The questions below explain how those principles are reflected in the Strategic Investment Framework and the application process. Applicants are encouraged to review this section before preparing their application.

Why is the HHAP RFP different from a traditional grant opportunity?	This RFP is intentionally designed as a strategic investment opportunity rather than a traditional program funding opportunity. Building on California's emphasis on measurable housing outcomes and system performance, this RFP prioritizes housing-focused investments that strengthen regional system performance through permanent housing outcomes. Rather than asking applicants to describe an existing program or list the activities they provide; the Strategic Investment Framework asks applicants to: • Identify a Housing Challenge; • Propose a Housing Strategy; • Describe the Housing Outcomes expected; and • Demonstrate how the proposed investment strengthens the regional homelessness response system. Related Resources • RFP – Introduction • RFP – Developing a Competitive Proposal • Application Guide – Section 2
Is the HHAP RFP funding programs?	This RFP is not intended to fund existing programs or services simply because they already exist. Instead, it supports housing-focused investments designed to address a clearly defined Housing Challenge, achieve measurable Housing Outcomes, and strengthen regional homelessness system performance. Applications should present an integrated housing strategy that demonstrates how the proposed investment will solve a housing challenge, rather than simply describing an existing program or listing activities and services. Applicants are encouraged to think beyond existing program models and consider how their expertise, partnerships, and resources can be combined into a housing-focused investment that produces measurable Housing Outcomes.

	Related Resources • RFP – Introduction • RFP – Developing a Competitive Proposal • Application Guide – Section 2
What makes a competitive proposal?	Competitive proposals demonstrate how the proposed investment will: • Address an identified housing or funding gap and demonstrate Additional Housing Impact beyond existing resources; • Address a clearly defined Housing Challenge; • Present an integrated, housing-focused strategy; • Produce measurable Housing Outcomes; • Demonstrate readiness to implement; • Leverage partnerships and existing resources; and • Strengthen regional homelessness system performance. Applicants are encouraged to think beyond existing programs and consider how their proposed investment can achieve the measurable housing impact. Related Resources • RFP – Developing a Competitive Proposal • Application Guide – Strategic Investment Framework
What should applicants start with?	Competitive proposals begin with the Housing Challenge, not the activities to be provided. The application then describes the households to be served, the Housing Strategy, and the measurable Housing Outcomes expected from the proposed investment. Related Resources • RFP – Developing a Competitive Proposal • Application Guide – Strategic Investment Framework
What is meant by a Housing Strategy?	A Housing Strategy describes how the proposed investment will address the identified Housing Challenge by removing identified housing barriers and achieving measurable Housing Outcomes.

	The Housing Strategy should explain how the proposed activities work together to achieve measurable Housing Outcomes rather than describe individual services in isolation. Related Resources • RFP – Investment Opportunities • Application Guide – Component 3
What is meant by Additional Housing Impact?	HHAP funding is intended to create Additional Housing Impact by expanding housing opportunities, improving Housing Outcomes, and strengthening regional system performance. The proposed investment should address an identified housing or funding gap and add housing impact beyond resources already available in the community. As a one-time funding source, investments should produce measurable outcomes beyond what would occur in the absence of the proposed investment. HHAP funds may not be used to supplant existing federal, State, local, or private funding supporting the same activities. Related Resources • RFP – Funding Available • Application Guide – Component 6
What is a Right-Sized Investment?	Funding requests should be proportional to the identified Housing Challenge, the proposed Housing Strategy, anticipated Housing Outcomes, implementation capacity, and households to be served. The objective is not the largest investment, but the appropriate investment. Requesting the maximum funding amount does not increase competitiveness. Related Resources • RFP – Developing a Competitive Proposal • RFP – Funding Available

SECTION 4: Housing Strategies

Can emergency shelter be proposed as part of an application?	Emergency shelter may serve as the setting in which a proposed Housing Strategy begins; however, this funding opportunity does not fund emergency shelter operations. Applications should demonstrate how the proposed investment removes housing barriers and advances households toward permanent housing. The emergency shelter itself is not the investment; the Housing Strategy is the investment. Related Resources • RFP – Funding Opportunity • RFP – Concentrated Population Housing Initiative • Application Guide – Component 3
Can interim housing or motel stays be included?	Limited temporary or interim housing assistance, such as hotel or motel stays, may be included when it is time-limited, directly connected to a household’s pathway to permanent housing, and one component of an integrated Housing Strategy. Temporary or interim housing may not function as a stand-alone housing program or Housing Outcome. Applications should demonstrate how the temporary assistance removes an identified housing barrier and advances households toward permanent housing. Related Resources • RFP – Funding Opportunity • Application Guide – Component 3
Can HHAP funds be used for homelessness prevention?	No. This funding opportunity is intended to serve households currently experiencing homelessness. Projects designed primarily to prevent homelessness are outside the scope of this RFP. Related Resources • RFP – Introduction • RFP – Funding Opportunity

Can supportive services be included?	Yes, when they directly support the proposed Housing Strategy and contribute to measurable permanent Housing Outcomes. Projects centered primarily on supportive services, rather than a Housing Strategy designed to move households into permanent housing, are not responsive to this funding opportunity. Related Resources • RFP – Investment Principles • Application Guide – Component 3
Can rental assistance be included?	Yes. Rental assistance, shallow subsidies, flexible financial assistance, housing navigation, landlord engagement, and other housing-focused activities may be incorporated when they are part of an integrated Housing Strategy that moves households currently experiencing homelessness into permanent housing. Time-limited housing stabilization may be included when directly connected to the permanent housing placement achieved through the proposed Housing Strategy. Because HHAP is a one-time funding source, proposals that include rental assistance or shallow subsidies should explain how those resources support the proposed Housing Strategy and contribute to the anticipated Housing Outcomes within the project period. Related Resources • RFP – Investment Opportunities • Application Guide – Component 3

SECTION 5: Budget, Financial Management & Grant Administration

Is there a limit on administrative costs?	Administrative costs may not exceed seven percent (7%) of total program costs, consistent with the HHAP statute and the HHAP Strategic Investment RFP. The administrative cost amount is established by the State of California Health and Safety Code § 50218.7, § 50236, and § 50243. Related Resources • RFP – Funding Available • Application Guide – Budget • California Health and Safety Code §§ 50218.7, 50236, and 50243
Are indirect costs allowable?	No. HHAP does not provide a separate reimbursement category for indirect costs. General administrative or overhead costs, including indirect costs, must be included within the maximum allowable administrative cost established by California Health and Safety Code §§ 50218.7, 50236, and 50243. Applicants may not charge an indirect cost rate in addition to the allowable administrative cost. Costs directly related to implementing eligible HHAP-funded activities should be budgeted as direct program costs, consistent with applicable HHAP requirements. Related Resources • Application Guide – Budget • State of California Health and Safety Code § 50218.7, § 50236, and § 50243
Can HHAP funding replace an existing funding source?	No. HHAP funding is intended to create Additional Housing Impact by expanding housing opportunities, improving Housing Outcomes, or strengthening regional system performance beyond what would occur using existing resources. The proposed investment should address an identified housing or funding gap and add housing impact beyond resources already available in the community. As a one-time funding source, investments should produce measurable outcomes beyond what would occur in the absence of the proposed investment.

	Applicants should explain how the proposed investment supplements—rather than replaces—existing federal, state, local, or private funding supporting similar activities. Related Resources • RFP – Additional Housing Impact • Application Guide – Component 6
What financial documentation should newly established organizations submit?	Newly established organizations that do not have historical audited financial statements should submit the financial documentation currently available to demonstrate organizational financial capacity. This may include a current operating budget, year-to-date financial statements, and/or other documentation demonstrating available financial resources and financial management practices. Additional documentation may be requested, when appropriate, to assess organizational financial capacity and readiness to administer grant funds.
What is the typical payment turnaround time for reimbursement requests?	Complete and accurate reimbursement requests are generally processed within 30 days of receipt. In accordance with the grant agreement, reimbursement requests may be processed within 45 days after receipt of a complete and accurate invoice and all required supporting documentation. Incomplete reimbursement requests or requests requiring additional information will not be processed until all required documentation has been received. Related Resources • HHAP Grant Agreement – Payment Terms • Invoice Instructions (if applicable)

SECTION 6: Application & Review

Are the questions in the online application aligned with the Strategic Investment Application Guide, or are there additional application questions?	The online application mirrors the HHAP Strategic Investment Application Guide. Applicants should use the Application Guide as the primary resource for understanding the application components, narrative questions, required attachments, and evaluation criteria. The online application also includes administrative and non-scoring fields necessary for grant administration and reporting. These fields are not considered as part of the application evaluation or scoring process. Applicants are encouraged to review the entire online application before submission to ensure all required information and supporting documentation have been completed. Related Resources • RFP – Application and Submission Process • RFP – Review and Selection Process • Application Guide – Section 1, <i>Using the Application Guide</i> • Application Guide – Section 3, <i>Required Documents</i>
When will applicants be notified whether they have been selected for an award?	RTFH will post final funding recommendations and award notification on Thursday, October 1, 2026. The published Timeline identifies all the milestones, including when applicants will be notified. Related Resources • RFP Section – Timeline
Can an application be revised after submission?	Applications must be complete at the time of submission, including all required attachments identified in the HHAP RFP and HHAP Strategic Investment Application Guide. Requests for clarification may be made when appropriate; however, applicants should not assume an opportunity to revise, supplement, or correct an application after the submission deadline. Applicants are encouraged to review the complete application before submission to ensure all required information and documentation have been provided. Related Resources • RFP – Application and Submission Process • Application Guide – Section 3, <i>Required Documents</i>

How will applications be evaluated?	Applications will first be reviewed to determine whether they meet the published eligibility, completeness, and responsiveness requirements. Applications meeting the threshold requirements will then be evaluated using the published evaluation criteria. Applications are evaluated as complete housing investments, with reviewers considering the relationship among the identified Housing Challenge, Households Served, Housing Strategy, anticipated Housing Outcomes, implementation readiness, partnerships, and the requested investment. Related Resources • RFP – Review and Selection Process • RFP – Appendix B, <i>Evaluation Criteria</i> • Application Guide – Section 6, <i>Final Proposal Reflection</i>
Are all application questions and required documents scored?	No. The HHAP application includes both scored application components and administrative questions, certifications, and required documents that support applicant eligibility, contract administration, reporting, financial review, and compliance. The scored application components are identified in the HHAP Strategic Investment Application Guide and correspond to the published evaluation criteria. Administrative questions and certifications are collected for grant administration and reporting purposes and are not included in the application score. Applicants should complete all required questions, certifications, and attachments before submitting an application. Related Resources • RFP – Review and Selection Process • RFP – Required Documents • Application Guide – Section 1, <i>Using the Application Guide</i> • Application Guide – Section 3, <i>Required Documents</i>

SECTION 7: ZoomGrant Questions

Do I need to create 2 separate accounts or applications in ZoomGrants?	Applicants applying for more than one Strategic Investment Opportunity must submit a separate application for each proposed investment. The same ZoomGrants account may be used to create and manage multiple applications. Each application must address the specific Strategic Investment Opportunity for which funding is requested and include the applicable narrative, budget, and supporting documentation. Applicants may duplicate an existing application by selecting the duplicate icon next to the application they wish to copy. ZoomGrants allows applicants to duplicate an application up to five times. Once duplicated, applicants are responsible for reviewing and updating all information to ensure the application is specific to the proposed Strategic Investment Opportunity. Applicants should ensure that each application is complete and submitted separately by the September 8, 2026, at 11:59 PM PST deadline. Related Resources • ZoomGrants Help Document – Creating an Additional Application in the Same Program
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SECTION 8: Community Questions & Clarifications as of August 10, 2026

Is HMIS a requirement for this RFP?	Yes. Any project funded under this RFP will have an HMIS data-entry requirement and will require HMIS participation. Applicants should budget for the HMIS setup and license requirements associated with the funded project. Related Resources • RFP – Grant Administration Requirements • State of CA Assembly Bill 977 Homeless Management Information System Data Entry
Are there any concerns with the HUD Continuum of Care (CoC) NOFO pause that will affect the HHAP Strategic Investment RFP?	The HHAP Strategic Investment RFP is funded through the State of CA and is not expected to be impacted by the HUD CoC NOFO pause. Related Resources • RFP – Introduction

We would like to confirm that this is the appropriate funding opportunity for diversion programs seeking to continue services. Previously, we understood that RTFH may be releasing a separate application process for diversion programs. Can you confirm whether there will be any other funding opportunity, separate from this, for diversion programs?	There is not a separate HHAP funding opportunity planned for diversion programs. HHAP Strategic Investment funds are intended to address identified housing and funding gaps and add housing impact beyond resources already available in the community. Significant other funding has been committed to support diversion efforts regionally; therefore, continuation of existing diversion programs is not an identified funding gap for this HHAP investment. This RFP is not intended to provide continuation funding for existing programs or fund stand-alone services or staffing. Housing Problem Solving may be incorporated into an integrated Housing Strategy when it directly supports measurable permanent Housing Outcomes for people currently experiencing homelessness. Applicants should demonstrate how the proposed investment addresses an identified Housing Challenge and funding gap, adds housing impact beyond existing resources, and contributes to one or more California System Performance Measures (CA SPMs). Related Resources • RFP – Developing a Competitive Proposal • RFP – Housing Advancement Initiative • Application Guide – Component 3, <i>Housing Strategy</i> • Application Guide – Additional Housing Impact
Which households are eligible to receive assistance under the HHAP Strategic Investment RFP?	The HHAP Strategic Investment RFP is intended to serve households who are currently experiencing homelessness. The households served depend on the Strategic Investment Opportunity selected: • Concentrated Population Housing Initiative – Applicants begin by identifying a Housing Focus Area and then describe the households experiencing the identified Housing Challenge within that setting. • Housing Advancement Initiative – Applicants begin by identifying the Primary Target Population experiencing homelessness and the Housing Challenge preventing those households from accessing and achieving permanent housing and greater housing stability and independence. Both initiatives include households that can be served such as single adults, families, older adults, transition-age youth, veterans, survivors

	of domestic violence, and other populations, as described in the Application Guide. Related Resources • RFP – Strategic Investment Opportunities • Application Guide – Concentrated Population Housing Initiative, Component 2 • Application Guide – Housing Advancement Initiative, Component 2
What types of activities are appropriate under the Housing Advancement Initiative?	The Housing Advancement Initiative supports housing-focused investments that help households experiencing homelessness access permanent housing and achieve greater housing stability and independence through targeted, time-limited assistance that removes identified housing barriers. Applications should describe an integrated Housing Strategy that is appropriate for the identified Housing Challenge and households to be served. Housing strategies may incorporate one or more housing-focused approaches, such as housing problem solving, housing-focused case management, housing search, landlord engagement, flexible financial assistance, rental assistance, shallow subsidies, time-limited housing stabilization, benefits navigation, employment connections, or other housing-focused activities that support the proposed Housing Strategy. Applicants should explain how the proposed activities work together to move households into permanent housing and achieve measurable Housing Outcomes, rather than describe individual activities in isolation. Related Resources • RFP – Housing Advancement Initiative • Application Guide – Component 3, <i>Housing Strategy</i>
What costs may be included in a Housing Advancement Initiative proposal?	Costs included in a Housing Advancement Initiative proposal should directly support the proposed Housing Strategy and contribute to achieving the anticipated Housing Outcomes. The Housing Advancement Initiative is designed to support targeted, time-limited, housing-focused investments that remove barriers to permanent housing and increase housing stability for households currently experiencing homelessness. Applicants should develop a budget that reflects the activities necessary to implement the

	proposed Housing Strategy and achieve the identified Housing Outcomes. Examples of housing-focused approaches that may be incorporated into a Housing Strategy are described in the RFP; however, applications are evaluated on the overall Housing Strategy rather than individual budget line items or activities. Related Resources • RFP – Housing Advancement Initiative • RFP – Housing Strategies • Application Guide – Component 3, <i>Housing Strategy</i> • Application Guide – Budget
Does permanent shared housing qualify as a permanent housing placement?	Yes. Permanent shared housing may qualify as a permanent housing placement when it meets the definition of permanent housing used for this funding opportunity. Permanent housing is community-based housing without a designated length of stay in which the individual or family has a lease, sublease, or occupancy agreement and the rights and responsibilities associated with tenancy. Shared housing arrangements may qualify when they meet these requirements and provide a stable, ongoing housing option. For purposes of this RFP, shared housing is considered a housing arrangement in which individuals choose to live with others and share housing costs; it is not, by itself, a housing strategy or intervention or program. Applications must describe the broader housing strategy through which households will access and sustain permanent housing. Related Resources • RFP – Housing Outcomes • Application Guide – Housing Outcomes
Can transitional housing be used as a temporary stabilization step before permanent housing?	No. Transitional housing is not an eligible housing investment under this RFP. This funding opportunity is focused on strategies that result in permanent housing outcomes and does not fund transitional housing or shelter programs. Temporary or interim housing assistance, such as hotel or motel stays, may be included when it is time-limited, directly connected to a household's pathway to permanent housing, and one component of

	an integrated Housing Strategy. Temporary or interim housing may not function as a stand-alone interim housing or shelter program. Applications should demonstrate how the temporary assistance removes an identified housing barrier and advances households toward permanent housing. Related Resources • RFP – Investment Opportunities • RFP – Funding Opportunity • Application Guide – Component 3, <i>Housing Strategy</i>
Must participants be referred through Coordinated Entry (CES)?	This is not a HUD-funded RFP; therefore, referral through the Coordinated Entry System (CES) is not required. Applicants may incorporate CES into their proposed Housing Strategy when appropriate and when it supports the identified Housing Challenge, target population, and proposed Housing Outcomes. Related Resources • RFP – Households Served • Application Guide – Housing Strategy
If a “Housing Challenge” is funding for households currently enrolled in a housing program that is ending, can HHAP funds be proposed to continue serving those households until they are stabilized, and then enroll and serve additional households? Would the proposal need to build upon the existing program in some way?	No. This funding opportunity is intended to achieve housing outcomes for households currently experiencing homelessness. A proposal primarily designed to continue housing assistance, retention, or stabilization services for households who are already housed because another funding source or program is ending would not meet the requirements of this RFP. The proposed investment should address an identified housing or funding gap and create Additional Housing Impact beyond resources already available. Applicants may build upon an existing housing effort when the proposed investment expands, accelerates, or strengthens the community’s ability to move people currently experiencing homelessness into permanent housing and aligns with the RFP’s Strategic Investment Framework. HHAP funds may not be used to supplant existing federal, state, local, or private funding supporting the same activities.

	Related Resources • RFP – Introduction • RFP – Funding Opportunity • Application Guide – Strategic Investment Framework
Can HHAP Strategic Investment funds be used for affordable housing development activities or combined with housing-focused services?	No. This RFP does not fund affordable housing development activities, including when development activities are combined with housing-focused services. Proposals should focus on strategies that help people experiencing homelessness access and move into existing permanent housing and achieve measurable housing outcomes. Related Resources • RFP – Developing a Competitive Proposal • RFP – Funding Opportunity • Application Guide – Strategic Investment Framework