

COMMUNITY DEVELOPMENT BLOCK GRANT (Microenterprise Program)

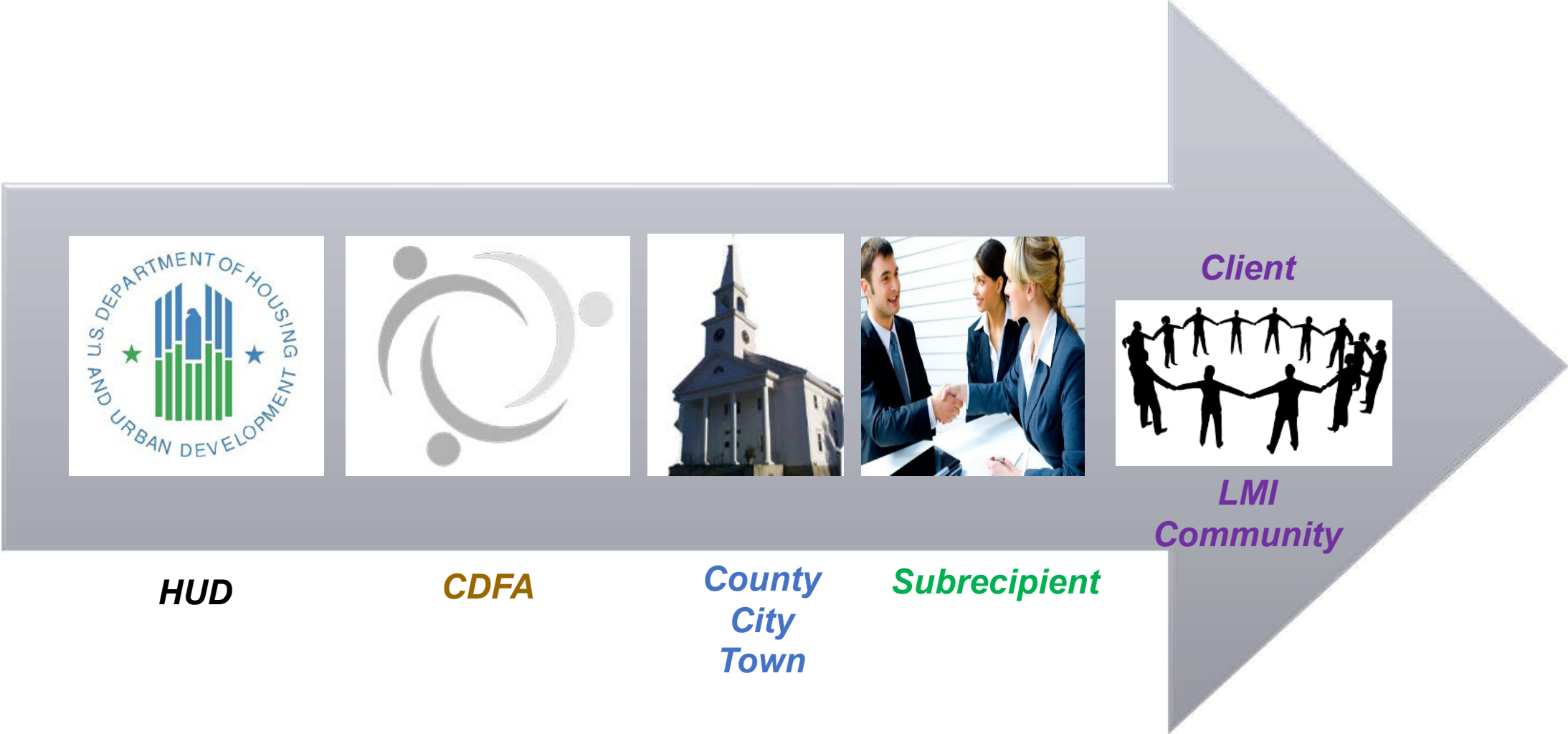


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COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

- Federally funded
- Focus: housing & community development needs
- NH has received yearly funding from U.S. Department of Housing and Urban Development (HUD) since 1982
- Community Development Finance Authority (CDFA) administers NH's allocation (9M)
- CDFFA awards CDBG resources to eligible local governments: cities, towns, and counties
- Local governments often sub-grant the money to a nonprofit agency or other entity (Subrecipient)

CDBG FUNDING FLOW



CDBG PROGRAM OBJECTIVES

The primary objective of the CDBG program is the development of viable communities by:

- 1) expanding economic opportunities**
- 2) providing decent housing**
- 3) encouraging suitable living environments**

principally for persons of low and moderate income



FUNDING OPPORTUNITIES & COMMUNITY LIMITS

For the current year, CDBG funds are available annually to eligible Municipalities/Counties on a competitive basis in each of the following categories:

- Housing Grants: \$500,000
- Public Facilities Grants: \$500,00
- Economic Development Grants: \$500,000
- Emergency Grants \$350,000 to \$500,000
- Planning Grants: \$25,000–\$100,000
- Microenterprise Grants: \$750,000



MICROENTERPRISE GRANTS

Provides a range of services to low- and moderate-income micro-business owners and start-ups:

1) **Technical assistance, advice, and training**

- a. Business advising; b. Business planning, marketing and financial management; c. Business development workshops, training or classes; d. Job training for business owners and/or employees.



2) **Financial assistance**

- a. Loans; b. Loan guarantees; and c. Grants.



3) **Supportive services**

- a. Childcare/dependent services; b. Transportation to/from locations where TA or credit services are provided; c. Peer-support groups; d. Counseling; and e. Assistance accessing/paying for direct costs of training and education (tuition, fees).

NH MICROENTERPRISE GRANT



- **Grafton County** has applied for, competed, and been approved for an annual Microenterprise Grant for the past several years

- The County has sub-granted their award to various **Subrecipients** specializing in meeting the Microenterprise program requirements – Total of 6 different agencies over the years



- LRPC has been Grafton County's Grant Administrator since 2020 and has been involved in 5 different award programs, including Covid funding to Microenterprises

LRPC ROLE: GRANT WRITING/ADMINISTRATION

- **Citizen Input/Public Hearings:** Setup and conduct 2 public hearings – 1 for grant application and 1 mid-way of project regarding project & financial status
- **Applications:** Create and submit separate **subrecipient** applications with proper documentation/forms within the Grants Management System (GMS) (6)
- **Contracts/Agreements:** Grant Award (need G&C approval), Grant Administrative Contract & Subrecipient Contracts to ensure program/payment compliance (6)
- **Compliance:** Ensure grantee (Co) and subrecipient meet program and financial requirements of the program
- **Reimbursements:** Create/process all claims with review of **LMI client** eligibility/forms, setup of direct grants, review/processing of appropriate environmental documentation (Quarterly TA (20-30), individual setup/payment of DG/DP/L-varies based on clients (25)
- **Reports:** Development and submittal of all required reports (semi-annual/final)
- **Data Analysis:** Data collection, tracking, tabulation and analysis of clients and finances

GRAFTON COUNTY MICROENTERPRISE PROGRAMMATIC CHANGES

- **Technical Assistance and Training Program:** Primary focus up to 2021
- **Covid Pandemic:** Additional funding for the LMI clients due to shutdowns to assist with preparing for/responding to the crisis with equipment/operating costs direct grants
- **Direct Grant/Loan/Down Payment/CCA/TP:** Starting in 2022, expansion of program offerings has been encouraged due to the success of the Covid program



GRAFTON COUNTY

MICROENTERPRISE OUTCOMES

- The following is a summary of the program/financial outcomes over the past few years for this program:

Grafton County Summary of Program Outcomes						
FY	Award Period (*G&C date)	Completed Budgetted	Subrecipients	Clients TAT	Clients DG	LRPC Portion (~9%)
20-21	09/23/2020* - 06/30/2021	\$ 384,865	3 Subs (5 Agencies)	134	NA	\$ 37,365
CV 21	03/03/2021* - 12/31/2021	\$ 400,606	3 Subs (5 Agencies)	NA	126	\$ 37,365
21-22	09/01/2021* - 06/30/2022	\$ 385,000	3 Subs (6 Agencies)	140	NA	\$ 35,000
22-23	07/27/2022* - 06/30/2023	\$ 410,204	3 Subs (6 Agencies)	104	18	\$ 47,300
Completed TOTALS		\$ 1,580,675	Completed TOTALS	378	144	\$ 157,030
23-24	07/19/2023* - 12/31/2024	\$ 747,615	5 Subs (5 Agencies)	120	25	\$ 67,965
Budgetted TOTALS		\$ 2,328,290	Budgetted TOTALS	498	169	\$ 224,995

**G&C Approval is Required for Micro TA Awards - Usually allow for retroactive to the start of the State Fiscal Year (July 1)*

MICROENTERPRISE PROGRAM SPECIFICS FOR GRAFTON COUNTY

Award Period: 7/1/2023-6/30/2024*

Funding: \$747,615

Five Subrecipients:

BEDC (Belknap Economic Development Council) \$100,815

CEDC (Coos Economic Development Corporation) \$153,175

GRDC (Grafton Regional Development Corporation) \$245,960

WEDCO (Wentworth Economic Development Corporation) \$85,800

WREN (Women's Rural Entrepreneurial Network) \$161,865

Implementation within the first year: Direct Grants/Loans/Down Payments have up until 12/31/2024 to be paid out to **lmi clients due to timeframe constraints for determining eligibility and disseminating the funds*

LMI CLIENT – SERVICES

***Technical Assistance, Business Skills, and Training (TA):** Up to \$2,500 of services per beneficiary per year. Max TAT allowance per beneficiary: Can receive assistance for up to 3 program years and up to \$5,000 from 2 different providers for different services = total up to \$15,000 (2.5k/yr*3yrs*2providers).

***Technical Assistance, Business Skills, and Training (TA) in a Community Center Area (CCA) or if in a Target Population (TP):** Up to \$3,500 of services per beneficiary per year. Max TAT per beneficiary is: \$7,000 from 2 different providers/different services = total is \$21,000 (3.5k/yr*3yrs*2 providers) *TP: historically, vulnerable community members, including Black, Indigenous, and People of Color (BIPOC); immigrants; LGBTQ; disabled; gender non-conforming individuals.*

***Capital Improvements/Machinery/Equipment:** Up to \$5,000 in direct-grant assistance for business capital improvements and/or machinery/equipment purchases.

***Down-Payment Assistance:** Up to \$10,000 in direct-grant assistance for a down payment for commercial property/real estate that is directly related to the business.

***Loan Support:** \$2,500 in loan support within one program year (provider helps a client prepare/apply for a loan from the service provider/partner micro-program lender or other lender).

LMI CLIENT ELIGIBILITY CRITERIA

- Must be for low-to moderate-income (LMI) individuals/businesses –
See County FIVF
- Must be a microenterprise entity (fewer than 5 employees)
- Must be a NH based business/start up
- Must complete intake & application form



Grafton County FAMILY INCOME VERIFICATION FORM – 2022

MUNICIPALITY: _____ BENEFICIARY NAME: _____
 PROJECT: _____ GRANT NUMBER: _____
 GRANT ADMINISTRATOR: _____

The following information is required to potentially apply for grant/loan funds for the Community Development Block Grant (CDBG) program. If you have any questions, please contact the grant administrator above. Your assistance in the completion of this form is greatly appreciated. It will be held in strict confidence, and used only to verify that we are meeting the requirements of the CDBG program.

Please complete both portions of the form that apply in Part I and Part II.

PART I INCOME AND HOUSEHOLD DATA

Please choose the row that represents your family size and circle the Income Category that best describes your family income. Family Adjusted gross income is defined for purposes of reporting under Internal Revenue Service (IRS) Form 1040 for individual Federal annual income tax purposes. This data is required by the CDBG program.

Number of Persons in Family	Income Category A	Income Category B	Income Category C	Income Category D
1	\$0 to \$19,850	\$19,851 to \$33,100	\$33,101 to \$52,950	\$52,951 +
2	\$0 to \$22,700	\$22,701 to \$37,800	\$37,801 to \$60,500	\$60,501 +
3	\$0 to \$25,550	\$25,551 to \$42,550	\$42,551 to \$68,050	\$68,051 +
4	\$0 to \$28,350	\$28,351 to \$47,250	\$47,251 to \$75,600	\$75,601 +
5	\$0 to \$30,650	\$30,651 to \$51,050	\$51,051 to \$81,650	\$81,651 +
6	\$0 to \$32,900	\$32,901 to \$54,850	\$54,851 to \$87,700	\$87,701 +
7	\$0 to \$35,200	\$35,201 to \$58,600	\$58,601 to \$93,750	\$93,751 +
8	\$0 to \$37,450	\$37,451 to \$62,400	\$62,401 to \$99,800	\$99,801 +

PART II RACE, ETHNICITY AND HOUSEHOLD DATA

Data with regard to (1) Household Status; (2) Racial Characteristics and (3) Ethnicity information – in expanded categories – is being requested, in order to measure the impact of the program on the diverse population of the U.S.

Please circle the appropriate racial, ethnic, familial status, age, and handicapped category that applies to you. A number of categories may apply to you. Please note this information will be used for analysis purposes only. We ask you to provide this information on a voluntary basis. If you do not wish to provide the information, you may refuse to do so.

CIRCLE ALL IN EACH CATEGORY THAT APPLY

RACE

White
 Black or African American
 Asian
 American Indian or Alaska Native
 Native Hawaiian or Other Pacific Islander

American Indian or Alaska Native & White
 Asian & White
 Black or African American & White
 American Indian or Alaska Native &
 Black or African American

ETHNICITY

AND Hispanic or Latino
 NOT Hispanic or Latino

HOUSEHOLD

Elderly (62 + years)
 Handicapped
 Female Head of Household
 Not Applicable

Signature _____

Printed Name _____

Date _____

FIVE:

- Eligibility by County
- Based on applicant's physical address
- Must be within Categories A-C (ex. family of 4 earning up to \$75,600) is eligible

QUESTIONS

