



New York State Housing Trust Fund Corporation
Office of Community Renewal

***Community Development Block Grant Program
2013 REDC CFA Community Renewal Fund
Economic Development Program Application***

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I. INTRODUCTION

In accordance with New York State's 2011-2015 Consolidated Plan and its 2013 Annual Action Plan, the Office of Community Renewal (OCR) invites eligible applicants to submit an application for Community Development Block Grant (NYS CDBG) funding. NYS CDBG funds provide small communities and counties in New York State with a great opportunity to undertake activities that focus on community development needs such as creating or expanding job opportunities, providing safe affordable housing, and/or addressing local public infrastructure and public facilities issues. OCR encourages communities to propose activities that are creative and innovative in addressing their needs.

The Application requests information necessary to document the eligibility of the activity, compliance with the Primary and National Objectives, the need for the activity, and its overall impact on the community. It contains information to assist Applicants in compiling a complete and relevant application. Therefore, it is important for prospective Applicants to read it carefully and to become familiar with all applicable guidelines and requirements. The Federal regulations set forth at 24 CFR Part 570 and specifically, Subpart I of 24 CFR 570 are the governing regulations of the NYS CDBG Program for non-entitlement communities.

II. PROGRAM OBJECTIVES

A. Objectives of the Community Development Block Grant Program

As set forth in the Federal Housing and Community Development Act, the primary objective of the CDBG program "is the development of viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities, principally for persons of low-and moderate-income (LMI)".

B. Objectives of the New York State (NYS) CDBG Program

Financial assistance will be provided for the development of projects that meet the NYS Housing and Community Renewal's Investment Strategy and that provide decent, safe, affordable housing, access to clean drinking water, proper disposal of household wastewater, access to local public facilities, and economic opportunities for persons from LMI households by supporting development projects that are designed to create or retain employment opportunities or foster microenterprise activities.

In support of New York's community development goals, the NYS CDBG Program will:

1. Support a mix of rehabilitation, and conversion activities to preserve and increase affordable housing, for both renters and homeowners;
2. Encourage investment in communities by assisting local governments in devising and implementing economic development strategies to revitalize viable communities and provide economic opportunities that principally benefit LMI persons;
3. Revitalize the vibrancy of New York State's communities and enhance the quality of life;
4. Develop and implement strategies, which facilitate the coordination of NYS CDBG funding with other federal, state, and local community development resources.

III. PROGRAM OUTLINE

A. Funding Availability

Approximately \$40 million of NYS CDBG funds may be available for Program Year 2013. Available funds may be allocated in the following manner: Community Development Funding (60%); Economic Development Assistance (34%); Imminent Threat (3%); Technical Assistance & Capacity Building (1%); and Program Administration (2%).

There are three funding categories under the NYS CDBG Economic Development Program: (1) Economic Development, (2) Small Business Assistance, and (3) Microenterprise. These funds are available to non-entitlement units of general local government to assist for-profit or not-for-profit businesses and organizations to create or retain permanent employment, primarily for persons of low- and moderate-income (LMI) and/or to municipalities for the installation or extension of public infrastructure necessary to facilitate business expansion that will create or retain permanent employment, primarily for persons of low- and moderate-income.

This Application consists of the instructions and forms required for eligible Applicants to apply to the Community Renewal Fund for economic development, small business assistance, or microenterprise funding. **New York State must ensure that at least 70% of the NYS CDBG annual allocation be used to fund activities where at least 51% of the beneficiaries are low- and moderate-income.** To that end, each activity proposed **must satisfy the requirements of the National Objective selected and evidence of compliance must be submitted** with the application as an exhibit, as requested in the Additional Requirements Section A on page 19. **If satisfactory evidence of compliance with a National Objective is not provided, the proposed activity will be considered ineligible and will not be considered for funding.**

PROJECT TYPE	NATIONAL OBJECTIVE CODES AND BENEFICIARIES	
	LOW- MODERATE INCOME	
	LMCMC	LMJ
ECONOMIC DEVELOPMENT	N/A	JOBS
SMALL BUSINESS	N/A	JOBS
MICROENTERPRISE	BUSINESSES/ PERSONS	JOBS
<p>LMCMC – <u>Low/mod limited clientele, Microenterprise:</u> 24 CFR 570.208(a)(2)(iii) microenterprise activities that are carried out under 24 CFR 570.201(o) and the owner(s)/developer(s) are low/mod income.</p> <p>LMJ – <u>Low/mod job creation/retention.</u> 24 CFR 570.208(a)(4) Activities designed to create permanent jobs, at least 51% of which will involve the employment of low/mod persons.</p>		

B. Funding Limits

Economic Development Program	\$100,000 to \$750,000
- Assistance to a business or public infrastructure projects in support of a business	
Small Business Assistance Program	\$25,000 to \$100,000
- Award range for assistance to an individual business	
Microenterprise Program	
(Assistance to multiple businesses and/or entrepreneurs)	
Maximum award amount or authorization for funding	up to \$200,000
Maximum per business grant	\$5,000 to \$35,000

Exceptions to these limits may be made in cases where it is found that a project or projects may have a significant impact that may realize a potential for regional or statewide economic impact.

Applicants should only apply for the amount of funding that can be fully expended and the type of activities that can be completed within the specified project completion period of twenty-four (24) months. All proposed job creation or retention must be completed and reported within the twenty-four month project completion period. Applicants should not proceed with a project that cannot be completed within the specified timeframe or with the assumption that an extension of the project deadline will be considered. Grant recipients who are unable to satisfy the term of their grant agreement may be unable to secure further OCR funding until such time as the prior grants have been completed or the funds recaptured. Inability to meet the required timeframe may be viewed as an issue of project readiness and/or inadequate local capacity to carry out grant activities in a timely manner and may require significant additional actions on the part of the municipality to insure that any potential future grants will be completed within the term of the grant agreement.

C. Eligible Applicants

Eligible applicants are non-entitlement units of general local government (cities, villages, towns or counties), excluding metropolitan cities, urban counties, and Indian Tribes that are designated Entitlement communities. Non-entitlement areas are defined as cities, towns, and villages with populations of less than 50,000 except those designated principal cities of Metropolitan Statistical Areas, and counties with populations of less than 200,000. A list of eligible communities is available at <http://nysdhr.gov/Programs/NYS-CDBG/EligibleCommunities.htm>.

Counties may apply on behalf of units of general local government located within their jurisdiction when the unit of local government has authorized the county to apply. The unit of general local government will be considered the Applicant for determining grant limits, and its statistics will be used for purposes of the selection factors. A cooperation agreement between the County and the local government, an authorizing resolution issued by the local government, and an explanation as to why the arrangement is needed must be included as an exhibit to the application.

D. Eligibility Restrictions

Prior Recipients of the NYS CDBG Program are subject to an evaluation of capacity and performance and must resolve ALL outstanding audit, monitoring and/or non-compliance issues which involve a violation of Federal, State or local law or CDBG program requirements prior to the submission of an application for funding. An Applicant may be ineligible for a grant when its performance evidences significant lack of capacity to carry out the proposed project or program as required and according to the applicable laws, regulations, policies and procedures governing the NYS CDBG Program.

E. Types of Applications

The Economic Development Program provides grant funds to eligible communities for economic development projects that result in the creation or retention of permanent jobs, principally for persons from low- and moderate-income families. Eligible communities can apply for NYS CDBG funds to support a wide range of activities. The Economic Development Program consists of three funding categories: (1) Economic Development, (2) Small Business Assistance, and (3) Microenterprise.

This application is for the Community Renewal Fund Economic Development, Small Business Assistance, and Microenterprise programs.

F. Funding Categories

1. **Economic Development** – Funding is typically provided to eligible communities for traditional economic development activities such as business attraction, expansion, and retention projects to:
 - provide financial assistance to businesses for an identified CDBG eligible activity which will result in the creation or retention of permanent, private sector job opportunities principally for persons from LMI; or
 - construct or improve publicly-owned infrastructure necessary to accommodate the creation, expansion or retention of a business which will result in the creation or retention of permanent, private sector job opportunities principally for persons from LMI families.
2. **Small Business Assistance Program** – Funding provides resources to eligible communities in an effort to foster small business development as a vehicle for economic development and growth while providing job opportunities for persons from LMI families. For the purpose of this program, a small business is defined as a commercial

enterprise that is independently owned, operated, and controlled, and has twenty-five (25) or fewer full-time equivalent employees at the time of application.

3. **Microenterprise Program** – Funding provides resources to support and promote entrepreneurship as a vehicle for economic development by providing grants in conjunction with capacity building and entrepreneurial assistance. A microenterprise is defined as a commercial enterprise that has five (5) or fewer employees, one (1) or more of which is the principal and owns the enterprise at the time of application. This includes part-time and full-time employees.

G. Program Guidelines

1. Economic Development

- a. Maximum award amount of \$750,000 (minimum \$100,000).
- b. Projects must result in the creation or retention of at least one full-time equivalent (FTE) job for every \$15,000 of NYS CDBG funds awarded.
- c. NYS CDBG funds can only fund up to 40% of a total project cost, not to exceed the maximum award amount.
- d. NYS CDBG funds must be used as gap funding to induce project completion.

2. Small Business Assistance

- a. Maximum award amount of \$25,000 to \$100,000 per business.
- b. Projects must result in the creation or retention of at least one FTE job for every \$25,000 of NYS CDBG funds awarded.
- c. NYS CDBG funds can only fund up to 40% of a total project cost, not to exceed the maximum award amount.
- d. Minimum of 20% owner equity contribution to the project is required.* (Equity investment must be in the form of cash.)

*To induce sustainable green projects the equity contribution may be lowered to a minimum of 10% if the activity and/or business are certified by the community and OCR as a NYS CDBG Green Project. For the project to be certified, the Green Incentive Checklist must be completed and submitted as part of this application. See Appendix C.

3. Microenterprise program

- a. Maximum award amount of \$200,000 per community for assistance to multiple microenterprises.
- b. A minimum of 50% of the CDBG award must be awarded to start-up businesses. A start up business is defined as an enterprise that has been in operation for fewer than six (6) months.
- c. Maximum and minimum award amounts per business: \$5,000 to \$35,000.
- d. Each microenterprise must either be owned by a low- to moderate-income person or the project must result in the creation of at least one full-time equivalent position to benefit a low- to moderate-income person.
- e. NYS CDBG funds can only fund up to 90% of a total project cost.
- f. Minimum of 10% owner equity contribution to the project is required. (Equity investment must be in the form of cash.)
- g. Certified completion of an approved entrepreneurial assistance or small business training program is required. Cost of training may be a CDBG eligible expense; attendee may be reimbursed after completing the training.

The maximum award is not intended to serve as a target amount for requests for assistance. Applicants should apply for the amount of funds needed to undertake the project and the amount that can be expended within the term of the grant.

H. Application Review Process

The review process for the NYS CDBG Program is designed to ensure that the limited NYS CDBG funds available are awarded to communities that have met all of the Federal CDBG requirements, demonstrated a significant need for the proposed activity, demonstrated the project is financially feasible, shown a significant positive impact to the community, is consistent with the NYS HCR Investment Strategy and complies with the Smart Growth Public Infrastructure Act.

In evaluating projects, the OCR will analyze the following specific factors:

- The demonstrated need for the project.
- The extent to which the project will create or retain permanent, full time jobs for persons of LMI. At least 51

percent of the jobs created or retained must be made available to, taken by or held by persons of LMI or owners or potential owners of a microenterprise are LMI.

- Evidence of a market for the products and services of each of the businesses.
- The amount of NYS CDBG funds required to create or retain each full time equivalent (FTE) job.
- The degree to which the project is financially and technically feasible.
- Reasonableness of project costs.
- Commitment and availability of funds from other financing sources, in particular the equity investment of the businesses. The infusion of NYS CDBG dollars should leverage a substantial investment of private dollars.
- The extent to which the project can move forward upon award. Issues which may hinder timely completion of the project should be addressed prior to application, but must be addressed prior to award.
- The current and future impact of the project and benefit to the public.
- The degree to which the project supports the strategic plan of the Regional Economic Development Council, as well as any other community-approved strategic/comprehensive plans.

In addition to the factors listed above, for Microenterprise projects, the following key criteria will be evaluated:

- The documented need for microenterprise assistance in the project area.
- The number of employment opportunities estimated for LMI persons.
- The program's impact on increasing the viability of the "Main Street" business sector and/or targeted industry sectors.
- The extent of documentation that supports the timely completion of the proposed activities within the term of the grant agreement.
- Demonstration of expertise in technical assistance and loan fund development.
- Demonstrated assurance of the success of the project, all required financing in place, leveraging of private and other public monies.

The OCR will use the underwriting guidelines that meet the requirements set forth in 24 CFR 570.482(e) and Appendix A to Part 570. The purpose of the underwriting is to select economic development projects which are financially viable and make the most effective use of NYS CDBG funds.

The capacity of the Applicant to complete activities in a timely manner may impact the evaluation of the application. OCR will review an applicant's program history, beginning with Program Year 2000, to determine whether or not the Applicant has completed and/or made appropriate progress with any and all prior OCR grants including the number of extensions requested in order to complete a project beyond the specified deadline. Applicants should only apply for the amount of funding that can be fully expended and the type of activities that can be completed within the specified project completion period of twenty-four (24) months. All proposed job creation or retention must be completed and reported within the twenty-four month project completion period. Applicants should not proceed with a project that cannot be completed within the specified timeframe or with the assumption that an extension of the project deadline will be considered.

I. NYS Housing and Community Renewal (HCR) Investment Strategy

HCR oversees a wealth of resources including financial, human, and physical capital that support housing and community development efforts throughout the state. To effectively deploy these resources we have developed our investment strategy which establishes a common framework and language to direct our resources to those opportunities that produce the best outcomes.

Goals and Objectives - HCR seeks to provide its funding as resources that will act as the building block for the preservation and creation of safe, vibrant and thriving communities across New York State. In addition to the selection criteria set forth for each HCR funding opportunity, HCR will evaluate all investment proposals, using the following three criteria that comprise HCR's Investment Strategy: Fundamentals, Leverage and Outcomes. The framework will remain consistent even though the specifics within each of these categories may vary between programs, regions and activities.

Fundamentals

- Is the investment feasible but for HCR's investment?
- Are all necessary components identified and committed?
- Does the proposer have the proven experience and team members to successfully complete the investment?

Leverage

- Does the investment leverage significant outside resources such as third party funds, local funds or support?

Outcomes

- Does the investment produce a transformative or priority outcome?

HCR will use the investment strategy to make all decisions; it aligns our actions with our stated desired outcomes. Investments that achieve higher outcomes may receive a higher level of investment, including more resources, time and/or streamlined reviews.

HCR strongly encourages applicants to apply this investment strategy to the selection of projects and its proposal for funding.

J. Smart Growth

Please note that the New York State Housing Trust Fund Corporation is subject to the State Smart Growth Public Infrastructure Act (Chapter 433 of the Laws of 2010) and must, to the extent applicable, make funding decisions consistent with the provisions of the Act.

K. Technical Assistance

Prior to the application deadline, OCR will provide technical assistance regarding the application, proposed projects, and program regulations to Applicants upon request. Potential applicants with questions regarding the application and/or the NYS CDBG Program should call 518-474-2057 for assistance.

L. Corrections to Deficient Applications

Under no circumstances will unsolicited information from an Applicant or its representative regarding the application be accepted after the application deadline has passed. Applicants may be advised of technical deficiencies in applications and may be permitted to correct those deficiencies. A technical deficiency is an error or oversight which, if corrected, would not alter, in a positive or negative fashion, the review and/or rating of the application. Examples of curable technical deficiencies could be the failure to submit an application form or failure to submit an application containing an original signature. Applicants will be notified in writing of any curable technical deficiencies in an application. **Applicants will have 10 business days from the date of OCR's correspondence to reply and correct the deficiency. If the deficiency is not corrected within this timeframe, Applicants are at risk of their application being deemed incomplete.** If necessary, Applicants may be requested to submit additional information for clarification of material **contained** in the application.

M. Procuring for Professional Services

1. Consultants

Applicants may contract with a consultant for the preparation of application materials and/or for the administration of the NYS CDBG funded project.

Before selecting a consultant, engineer, architect or other professional to assist in the preparation of an application, please consider the following:

- “Loss-Leader” Arrangements** – Loss-leader arrangements, in which consultants offer to prepare a grant application or make preliminary engineering designs and estimates at reduced rates or at no cost in return for receiving a contract for program delivery and/or administration if the application is funded, are prohibited by federal regulations. Applicants may find this approach attractive because costs they bear prior to the award of NYS CDBG funding, such as application preparation or preliminary engineering studies, are not reimbursable from the NYS CDBG grant. However, **loss-leader arrangements violate federal regulations which require “maximum open and free competition”.**

- b. Selection of Engineers or Administrative Consultants Prior to Grant Award** – Some Applicants may wish to procure the services of a consultant or engineer to assist with grant application preparation, preliminary engineering and administration/program delivery, using one procurement process to obtain all the services. This approach is permitted by HUD regulations, as long as federal procurement procedures found at 24 CFR Part 85 are complied with.

For NYS CDBG funded professional services, the selection of a provider must be conducted in a manner so as to provide maximum open and free competition. The provisions of OMB Circular A-87 and applicable State, Federal (24CFR 85.36) and local laws govern the procurement of professional services. **The selection of consultants must be completed according to the Federal procurement regulations if NYS CDBG funds will be used for payment of the professional services.** Professional services that are not procured in compliance with the Federal procurement regulations are ineligible CDBG expenditures and will not be reimbursed for payment. **For non-CDBG funded professional services such as services for the preparation of the application, Applicants must follow their local procurement policies.** Use of NYS CDBG funds for preparation of the application is not an allowable use of program funds. Regardless of the funding source used to pay for professional services, written agreements must be executed between the parties detailing all responsibilities, standards and fees. For additional information on procuring professional services, reference Chapters 1 and 4 of the OCR Grant Administration Manual, which is available on the OCR website, www.nyshcr.org.

Applicants that elect to use a professional service contractor for both grant application preparation and administration of the program are encouraged to consider issuing one Request for Proposal (RFP) for these services, even though the services may be funded by different funding sources. Issuing one RFP for both of these services typically helps to reduce the amount of start-up time needed after award. Applicants choosing to issue one RFP for these services must comply with the Federal procurement requirements **if any portion of the services will be funded by NYS CDBG funds.** Communities should also be aware when soliciting for professional services, while permissible under State law; Federal requirements restrict the use of Request for Qualifications (RFQ) process to hiring for engineering or architectural services only. Other procurement for professional services would generally be expected to be done through an RFP process.

2. Subrecipients

Applicants may decide to use a Subrecipient to carry out the NYS CDBG funded activity including administration and/or program delivery tasks required to administer NYS CDBG programs. There are typically two kinds of Subrecipients:

- Governmental non-profits, which are public agencies, commissions, or authorities that are created by the Recipient (such as a housing authority or water supply district). They also may have been created by a consortium of municipalities, such as a county or multi-county sewer authority;
- Private non-profits, which are incorporated under the non-profit statutes of state law and frequently have IRS 501(c)(3) status, providing specific services in areas such as job training, day care, housing, community development, homeless shelters, mental health centers, industrial development, etc.

A Subrecipient is an organization that is directly provided NYS CDBG funds for its use in carrying out previously agreed upon eligible activities. In order to be considered a Subrecipient, NYS CDBG funds must flow through the organization. This means that a Recipient must draw funds from OCR and then grant those funds to the Subrecipient who will then pay all vendors and make all grants from their bank account.

Federal procurement standards do not apply to the selection of a Subrecipient. The Recipient and the Subrecipient must enter into a written agreement. The agreement must remain in effect during any period that the Subrecipient has control over NYS CDBG funds, including program income. For additional information on Subrecipients, reference Chapter 1 of the OCR Grant Administration Manual, which is available on the HCR website, www.nyshcr.org.

IV. APPLICATION INSTRUCTIONS

A. Submission Instructions

Proposals for potential CDBG Economic Development Activities will follow a two-step application process. **First, applicants will initially be required to use the Office of Community Renewal's Pre-Submission Form.** Pre-Submission Forms are used to provide the OCR with a brief description of the project, information on the National Objective to be accomplished by the project, and identify the funding sources committed and available to the project. Upon receipt by the OCR, each Pre-Submission Form will be reviewed and approved or denied by the OCR for initial threshold eligibility only. Projects with OCR approved Pre-Submission Forms will be mailed an Invitation to Apply and will proceed to the second part of the two-step process, whereby full applications will need to be completed in their entirety and determined to be eligible.

Pre-Submission Forms must be received no later than Monday, June 30, 2014. Only applications that have been submitted in response to an Invitation to Apply will be considered for funding. Applications received without the issuance of an Invitation to Apply will be returned to the Applicant.

For projects which have received an Invitation to Apply, in order to be considered for NYS CDBG funding, Applicants must submit one original and one copy of an Office of Community Renewal Community Renewal Fund Economic Development Program application to OCR **within sixty (60) days of receipt of an Invitation to Apply or by the application deadline of Friday, August 29, 2014, whichever is sooner.** Applicants must use OCR's application forms unless otherwise noted.

The Office of Community Renewal's Pre-Submission Form and Application for CDBG Economic Development Activities will be available on the NYS Homes and Community Renewal web site:
<http://www.nyshcr.org/Programs/NYS-CDBG/ConsolidatedFundingApplication.htm>.

Full applications will be due no later than Friday, August 29, 2014. Applications are to be mailed or hand-delivered to:

**NYS Homes and Community Renewal
Office of Community Renewal
Hampton Plaza
38-40 State Street
Albany, NY 12207
ATTN: NYS CDBG Community Renewal Fund Application**

- If mailed, applications must be sent via FedEx, UPS or another similar service with delivery confirmation (i.e. U.S. Postal Service), and postmarked **no later than August 29, 2014.**
- If hand-delivered, applications must be received at the above address **no later than 4:00 PM on August 29, 2014.**

The above-stated application deadline is firm as to date and hour. In the interest of fairness to all competing applicants, applications received after the specified date and time will be deemed ineligible and will **not** be considered for funding. Applicants should make early submission of their application(s) to avoid risks of ineligibility resulting from unanticipated delays or other delivery-related problems.

Applicants are strongly advised to thoroughly read the application, review the requirements of the NYS CDBG program and observe all of the application requirements. Applicants seeking consideration for funding must comply with all requests for information including completion of all required forms, providing descriptions, narratives and exhibits. **All parts of the application and required exhibits must be completed in full for the application to be successfully evaluated. Required information that is not provided in the application will have a negative impact on the evaluation of the application.** It is the Applicant's responsibility to provide OCR with an application that is clear, concise, well-organized and that provides all of the information requested.

The application must be submitted as follows:

- ✓ Submit one **original** and **one copy** of the application.

- ✓ The copy must be bound in an appropriate sized 3-ring binder and the original application bound by rubber band.
- ✓ The name of the applicant, the respective Regional Economic Development Council, project/program name and 2013 REDC CFA Community Renewal Fund must be identified on the front cover of both copies. The name of the applicant and project/program name must be on the binding of the bound copy of the application.
- ✓ **Each application must include a Table of Contents that identifies each section of the application and corresponding page numbers.**
- ✓ **Each section, form, and exhibit of the application must be clearly identified and tabbed as required and identified in the Table of Contents.**
- ✓ All pages including the exhibits must be numbered in sequence at the bottom of each page.

B. Submission Checklist

Applicants may use the Submission Checklist below as a guide when putting their application together. **This list is not all inclusive;** therefore Applicants may need to include additional materials in their application.

Forms:

- 1- Applicant/Program Information
- Community Development Proposal
- 2A- Project Budget (for Economic Development and Small Business Projects only)
- 2B – Project Budget (for Microenterprise programs; businesses not identified)
- 2C – Project Budget (for Microenterprise programs; businesses identified)
- 3 Proposed Project Financing and Lien Structure
- 4A - Activity Detail – (for Economic Development and Small Business Projects only)
- 4B – Activity Detail – (for Microenterprise projects only)
- 5 - Program Schedule
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- 9A – Supporting Documents for Economic Development and Small Business projects
- 9B - Supporting Documents for Microenterprise projects
- 10 - Applicant/ Recipient Disclosure/Update Report
- 11 - Certifications

Exhibits:

- Public Hearing Notices
- Items of Supporting Documentation
- Exhibit 2-3A Certificate of State Environmental Quality Review (SEQR) Classification*
- SEQR Short Environmental Assessment Form (EAF) if classified as an Unlisted Action or Full Environmental Assessment Form (EAF) if classified as a Type I Action under SEQR*
- A cooperation agreement and a resolution authorizing an Applicant to submit an application on behalf of a unit of local government, if applicable
- A cooperation agreement and a resolution authorizing a joint application and one of the units of local government as the primary applicant, if applicable

*Fillable forms are located at <http://www.dec.ny.gov/permits/6191.html>.

FORM 1 – APPLICANT/PROGRAM INFORMATION

1–5. **Applicant Information, Applicant Contact Person, Application Preparer, Grant Administrator and Applicant Political District Information.** Enter as requested.

DUNs numbers are required for all local governments. A DUNs number can be obtained from www.dnb.com or by calling 1-800-234-3867.

6. **Type of Application.** Check the appropriate box depending on the program, for which the applicant is requesting assistance.

7. **Business Information.** For each business to be assisted, provide the requested information including the business location(s), DUNS number, primary products produced by the business, and the North American Industry Classification System Code (NAICS). NAICS are used by federal statistical agencies in classifying business establishments. Enter only one NAICS code for each business based on its primary activity. (Generally, the activity that generates the most revenue.) A NAICS Code can be obtained from www.census.gov/eos/www/naics/. Identify if the business is currently seeking

other New York State financial assistance for the proposed project. Identify if the company has ever applied for or received prior NYS assistance for the proposed project. If yes, on a separate sheet, identify the New York State agency, funding program, amount of loan or grant and the status of the funding.

If applying for Microenterprise assistance and no businesses are identified as part of the application, leave section 7 blank.

8. **Citizen Participation:** Enter the date the public hearing was held. Attach a copy of the public hearing notice as an exhibit. See Appendix A, Citizen Participation for guidance.

COMMUNITY DEVELOPMENT PROPOSAL

Each applicant must submit a community development proposal in its entirety. The form presented in this application kit is for reference only. **The proposal must be submitted on 8 ½ by 11 inch paper, typed in 12 point font size or greater and with each of the following descriptions clearly labeled. The proposal should not exceed 10 pages.**

FORM 2A –PROJECT BUDGET FOR ECONOMIC DEVELOPMENT OR SMALL BUSINESS PROJECTS

A Project Budget form is required for each business to be assisted.

Applicant Name. Enter the name of the applicant.

Business Name. Enter the name of the business.

Use of Funds. Enter descriptive, concise names of each proposed use of funds. For example, real estate acquisition, construction, machinery and equipment, etc.

Source of Fund:

CDBG \$ Requested. Enter the amount of CDBG funding allocated for each of the uses listed.

Sources. If there are other funding sources financing the proposed uses, complete Form 3 before proceeding with the completion of this form. For each of the other funding sources listed on Form 3, enter the number associated with the funding source (the number to the left of the name of the funding source on Form 3) and the amount of funding allocated from that source to the proposed use.

Total. Enter the total amount of funding for each use.

Administration. Enter the amount of funds to be expended on the administration of this project

Program Delivery. Enter the amount of funds to be expended on program delivery activities.

The total cost of program delivery and administrative **may not exceed \$16,000** of the total CDBG funds requested. (See Appendix B for more details.)

Total. Enter the total amount of funds requested/available for each funding source listed.

FORM 2B –PROJECT BUDGET FOR MICROENTERPRISE PROGRAMS (BUSINESSES NOT IDENTIFIED)

Use Form 2B only if microenterprises are not identified as part of this application. The Applicant may choose to present an application, which includes microenterprises that may be assisted as part of the proposed program. If microenterprises are identified as part of the application, use Form 2C.

Applicant Name. Enter the name of the applicant.

Microenterprise – A microenterprise is defined as a business employing five or fewer employees, including the owner(s).

Line 1: Microenterprise Program. Enter the total amount of CDBG funds requested, which will be allocated as grants to microenterprises. Following across the row, under Other Funding Sources, enter the amount of Equity to be leveraged as well as any other funding source that is anticipated. Total all funding sources.

Line 1A: Total Program Delivery. Enter the total amount of funds to be expended on program delivery activities.

Line 1B: Total Amount of Training. Enter the total amount of funds to be expended on training reimbursement costs.

Line 2: Grant Administration. Enter the amount of funds to be expended on the administration of this project.

Grant administration, program delivery and training costs **cannot exceed a total of 25%** of the total CDBG grant amount. Of the 25% maximum, administrative costs **cannot exceed 5%** of the total CDBG grant amount requested. **Refer to Appendix B, Local Government Administrative and Program Delivery Costs, for examples of eligible administrative costs.**

Line 3: Total Amount of Funding. Total the amount of funding in each column.

Line 4: % of Total Project Cost. For each column, calculate the percentage each source of funding represents of the total project cost.

FORM 2C –PROJECT BUDGET FOR MICROENTERPRISE PROGRAMS (BUSINESSES IDENTIFIED)

Use Form 2C only if microenterprises are identified as part of this application. The Applicant may choose to present an application, which includes microenterprises that may be assisted as part of the proposed program. If microenterprises are identified as part of the application, use Form 2C.

If more than three (3) businesses are identified, attach additional forms.

Applicant Name. Enter the name of the applicant.

List of Microenterprises.

Microenterprise – A microenterprise is defined as a business employing five or fewer employees, including the owner(s).

Lines 1-3: Enter the name of the microenterprise to be assisted. Enter the amount requested for each microenterprise.

Lines 1A – 3A: For **each** microenterprise listed, enter the program delivery costs associated with that microenterprise.

Lines 1B – 3B: For **each** microenterprise listed, enter the amount to be expended on training reimbursement costs for the entrepreneur.

Program delivery and Training funds must be associated with each individual business receiving assistance.

Line 4: Total CDBG \$ Requested for Microenterprises. (Total 1 – 3) Enter the total amount of CDBG funds requested for microenterprises.

Line 5: Total Program Delivery. (Total 1A – 3A) Enter the total amount of funds to be expended on program delivery activities.

Line 6: Total Amount of Training. (Total 1B – 3B) Enter the total amount of funds to be expended on training reimbursement costs.

Line 7: Grant Administration. Enter the amount of funds to be expended on the administration of this project.

Grant administration, program delivery and training costs **cannot exceed a total of 25%** of the total CDBG grant amount. Of the 25% maximum, administrative costs **cannot exceed 5%** of the total CDBG grant amount requested. **Refer to Appendix B, Local Government Administrative and Program Delivery Costs, for examples of eligible administrative costs.**

Line 8: Total Amount of Funding. Total the amount of funding in each column.

Line 9: % of Total Project Cost. For each column, calculate the percentage each source of funding represents of the total project cost.

National Objective Code. For each proposed microenterprise, enter the National Objective Code that corresponds with the National Objective being claimed. **One National Objective must be selected for each microenterprise project.** Refer to the following chart for guidance on the appropriate National Objective Codes and Beneficiaries.

Each microenterprise proposed must meet the requirements of the National Objective selected and evidence of compliance must be submitted with the application as an exhibit. Applications or activities that do not provide satisfactory evidence of compliance with a National Objective may be deemed ineligible for funding.

PROJECT TYPE	NATIONAL OBJECTIVE CODES AND BENEFICIARIES	
	LOW- MODERATE INCOME	
	LMCMC	LMJ
MICROENTERPRISE	BUSINESSES/ PERSONS	JOBS
<p>LMCMC – <u>Low/mod limited clientele, Microenterprise:</u> 24 CFR 570.208(a)(2)(iii) microenterprise activities that are carried out under 24 CFR 570.201(o) and the owner(s)/developer(s) are low/mod income.</p> <p>LMJ – <u>Low/mod job creation/retention.</u> 24 CFR 570.208(a)(4) Activities designed to create permanent jobs, at least 51% of which will involve the employment of low/mod persons.</p>		

Other Funding Sources. If there are other funding sources financing the proposed businesses, complete Form 3 before proceeding with the completion of this form. For each of the other funding sources listed on Form 3, enter the number associated with the funding source (the number to the left of the name of the funding source on Form 3) and the amount of funding allocated from that source to the proposed use. **A minimum of 10% (of total project costs) owner equity is required.**

Total of Other Sources. For each microenterprise, add across the row totaling the amount of other funding sources allocated to the activity and enter the total amount in the "Total of Other Sources" cell for that activity.

All Sources Total. For each activity, add the "Total of Other Sources" to the "Total CDBG \$ Requested" and enter the amount in the "All Sources Total" cell.

FORM 3 – PROPOSED PROJECT FINANCING AND LIEN STRUCTURE

A Proposed Project Financing and Lien Structure Form is required for each business. If businesses are not identified as part of the microenterprise program, a Proposed Financing and Lien Structure Form is required for the Microenterprise Program as a whole.

Applicant Name. Enter the name of the applicant.

Business Name. Enter the name of the business.

Name of Financing Source. List all of the financing sources including the name of the entity and program providing the funding (e.g. equity, bank financing, local funds, etc.).

Amount of Financing. Enter the amount of financing allocated to the proposed uses.

% of Total. Enter the percentage that the financing source represents of the total project budget.

Interest Rate. Enter the interest rate of each of the financing sources. If equity leave blank, if a grant, list as “grant”.

Terms. Enter the terms of each of the financing sources. If a loan, provide length of repayment term. If there are special terms, provide as applicable.

Annual Payment. Provide the total annual payment (principal and interest).

Financing Status. Enter the status of each of the financing sources (committed or pending).

Date. Enter the date of the financing status for each of the sources (e.g. date approved or date of anticipated funding decision).

Applicants must attach, as an exhibit, letters of commitment from all financial sources. **The Applicant must demonstrate that all the financial sources are committed prior to OCR approval. The Applicant must demonstrate that all the financial sources are needed to bring the project costs within a range affordable to the beneficiaries.**

Beneficiaries of Microenterprise funds must provide a minimum of 10% owner equity contribution. Therefore, Microenterprise applications must include, at a minimum, equity as a financing source.

FORM 4A – ACTIVITY DETAIL – ECONOMIC DEVELOPMENT & SMALL BUSINESS ONLY

Applicants must complete an Activity Detail Form 4A or 4B. Complete Form 4A for Economic Development or Small Business applications only. This proposed accomplishment data will become part of the Grant Agreement between the applicant and the New York Housing Trust Fund Corporation’s Office of Community Renewal.

1. Identify if the jobs to be created as a result of the proposed project meet a National Objective by being made “available to” LMI persons or if the job will be “taken by” persons from LMI households. If jobs will be “taken by” persons from LMI households a description of the businesses hiring practices must be included in the application. The businesses hiring practice must clearly outline how a minimum of 51% of the jobs to be created will be filled by persons of LMI households. **Refer to Additional Requirements Section A on page 19 for more information on meeting a National Objective.**
2. Provide the proposed number of new full-time jobs to be created and/or retained and the proposed number of part-time jobs to be created and/or retained within 24 months. For part-time jobs, provide the average number of hours worked per week.
3. Identify the type of job for each full-time and part-time job listed on table 1. Also, provide the number of jobs with employer sponsored health care benefits.
4. A job table must be completed for each business proposed. Complete the following information for each job title to be created or retained:
 - Job title
 - Skills required – provide a brief description of all required skills and/or education
 - C/R – identify if this position will be created (C) or retained (R)
 - Wage – provide the wage to be paid on an hourly (H), monthly (M), or yearly (Y) basis.
 - Full-time jobs – list the total number of full-time jobs to be created or retained and of each full time job identify how many will be made available to or filled by low-to-moderate income persons.
 - Part-time jobs – list the total number of part-time jobs to be created or retained and of each PT job identify how many will be made available to or filled by low-to-moderate income persons.
5. Identify the current employment, number of jobs to be retained, and/or the number of jobs to be created at the business location of the proposed project. Identify the current employment, number of jobs to be retained, and/or the number of jobs to be created at other NYS business locations and all locations outside of NYS. Provide a list of all sites with the number of employees at each site. Total all employment.

FORM 4B – ACTIVITY DETAIL – MICROENTERPRISE ONLY

Applicants must complete an Activity Detail Form 4A or 4B. Complete Form 4B for Microenterprise applications only. If businesses are identified as part of the application an Activity Detail Form 4B (Table 2) must be completed for **each business proposed and presented in this application**. This proposed accomplishment data will become part of the Grant Agreement between the applicant and the New York Housing Trust Fund Corporation's Office of Community Renewal.

1. Identify the total number of microenterprises the applicant proposes to assist as part of the proposed Microenterprise Program. Of the total number of microenterprises to be awarded, enter the number of business owners who will qualify as LMI.
2. Provide the proposed number of new full-time jobs to be created and the proposed number of part-time jobs to be created within 24 months. For part-time jobs, provide the average number of hours worked per week.

FORM 5 - PROGRAM SCHEDULE

Applicants must complete a program schedule for each activity proposed. The program schedule will assist the Applicant in planning and implementing its activities, and will be used by OCR, along with other information to monitor performance and to process requests for funding. OCR will also use the program schedule as a principal factor in judging performance when Recipients apply for subsequent grants. Therefore, Applicants must be realistic in selecting milestones, judging interrelationships, and establishing time frames. The program schedule must comply with the term of the grant agreement which is twenty-four (24) months.

1. **Recipient Name:** Enter the name of the entity awarded NYS CBDG funds.
2. **Project #:** Enter the project number.
3. **Date:** Enter today's date.
4. **Amendment:** Select amendment if this schedule is an amendment to the program schedule currently on file with OCR.
5. **Program Name:** Enter the name of the project/program as identified on the application for funding.
6. **Effective Date:** Enter the effective date of the schedule.
7. **QTR (Quarter):** Enter the first letter of each month within each quarter.
8. **Activity Name and #:** Enter the name and OCR activity # of the activity. Note that these names and numbers should be consistent with the names and numbers used to identify activities on Schedule B of the CDBG Grant Agreement.
9. **NYS CDBG Funds Allocated for the Activity:** Enter the amount of NYS CDBG funds allocated/awarded for this activity. Do not include Program Income.
10. **\$:** Enter the amount of NYS CDBG funding anticipated to be drawn down each quarter. Do not enter cumulative totals.
11. **Milestones:** Enter each of the milestones to be undertaken to complete the activity within the term's date of the CDBG Grant Agreement. A milestone is one of a series of readily identifiable actions/events which must be accomplished to initiate and carry out the activity. (For example: procurement of professional services, conducting the environmental review, signing of the grant agreement, submitting the Request for Release of Funds application intake, counseling/training, marketing, design/engineering, property acquisition, bid process, construction, rehabilitation, inspections and grant closeout). The number and type of milestones must convey the implementation of the activity.

12. To the right of the milestone, indicate the period of time required to complete each milestone by entering an “X” under the month you expect to begin and complete the milestone.
13. **NYS CDBG Funds Allocated for Administration:** \$: Enter the total amount of NYS CDBG funds allocated/awarded for administration.
14. \$: Enter the amount of NYS CDBG funding anticipated to be requested each quarter for administration. Do not enter cumulative totals.
15. **NYS CDBG Funds Allocated for Program Delivery:** \$: Enter the total amount of NYS CDBG funds allocated/awarded for program delivery.
16. \$: Enter the amount of NYS CDBG funding anticipated to be requested each quarter for program delivery. Do not enter cumulative totals.
17. **Total NYS CDBG Funds Allocated:** \$: Enter the total amount of NYS CDBG funds allocated/awarded to the activity.
18. **Total Amount of Funds Requested (quarterly)** \$: Enter the total amount of NYS CDBG funds anticipated to be requested for each quarter.
19. **Cumulative Total of Funds Requested** \$: Enter the cumulative total of NYS CDBG funds anticipated to be requested for each quarter. The last quarter should equal the amount of the NYS CDBG funds awarded to the activity/project.

FORM 6 – COMMUNITY DEVELOPMENT GRANT/LOAN PORTFOLIO SUMMARY

Applicants must report all open grants or loans awarded to the Applicant for community development projects that are currently being administered by and for the Applicant. The grants and loans reported should not be limited to monies related to the proposed application. Complete the following for each source of funding.

Applicant Name. Enter the name of the applicant.

Funding Agency. Enter the name of the funding agency. (e.g. HCR).

Name of Funding Source. Enter the name of the funding source. (e.g. HOME)

Type. Indicate whether the source is state, federal or local.

Type of Activity Funded. Provide the type of activity funded (e.g. housing rehabilitation).

Award Amount. Enter the total amount of the award.

Balance. Enter the remaining balance of the award.

Contract.

Effective Date: Enter the effective date of the grant or loan agreement with the funding agency.

Term: Enter the term of the grant or loan agreement.

Name of Local Administrator/Administering Agent. Enter the name of the person or organization responsible for administering the funding.

FORM 7 – CDBG PROGRAM INCOME SUMMARY

Each Applicant who has existing program income (income generated by CDBG funded projects that exceeds \$35,000 in one program year) from either HUD administered or New York State administered CDBG grants must provide a summary of the program income on hand. Complete the following for each activity that generated program income.

Applicant Name. Enter the name of the applicant.

Source of Program Income.

Type of Activity: Enter the type of activity generating program income (e.g. housing rehabilitation).

Activity/Project Number: Provide the HUD or OCR assigned activity or project number

Source Code: Identify whether the program income was generated by HUD (F) funding or OCR (S) funding.

Eligible Use of Program Income. Describe the approved use(s) for the program income.

Total Revenue Generated. Enter the total amount of program income generated to date by the activity.

Total Amount Re-loaned or Re-granted. Enter the total amount that has been re-granted or re-loaned.

Current Balance on Hand. Provide the total amount of funding that is currently available.

If it is determined that an Applicant has not reported program income and that income is available to be used towards the cost of the proposed project, the Applicant is at risk of termination of their grant agreement and the recapture of CDBG funds disbursed.

FORM 8 – CERTIFICATION OF BUSINESS

Certification is only required if applying for assistance under the Economic Development (direct assistance to a business) or Small Business Program. The Chief Executive Officer of the business must check the appropriate boxes and sign the Certification of Business. A Certification must be submitted for each business. If additional Certifications are required, additional copies may be produced.

FORM 9A & 9B – SUPPORTING DOCUMENTS

Attach, as appropriate, the supporting documentation listed and any other documentation that provides information that will assist in the evaluation of the project as an appendix to the application. Check off each item that is included in the application and identify those documents that are “not applicable” with an N/A. The list is intended to be a guide and there may be additional documentation that should be provided.

FORM 10 - APPLICANT/RECIPIENT DISCLOSURE/UPDATE REPORT

Section 102 of the Department of Housing and Urban Development Reform Act of 1989 (42 U.S.C. 3531, P.L. 101-235 approved 12-15-89) and HUD implementing regulations at 24 CFR Part 12, contain disclosure requirements for State CDBG Applicants and Recipients. Subpart C of 24 CFR Part 12 requires applicants for state-administered CDBG funds to make a number of disclosures if they meet a dollar threshold for the receipt of certain covered assistance. All Applicants applying for NYS CDBG funds must complete Form 10, which requires all applicants to submit a Disclosure Report with their application.

The following must make full Disclosure Reports:

1. Any Applicant applying for more than \$200,000 of NYS CDBG funds.
2. Any Applicant applying for less than \$200,000 of NYS CDBG funds, but has received or could receive other covered assistance which when added to the NYS CDBG funds exceeds \$200,000.

An applicant that is applying for NYS CDBG funds amounting to \$200,000 or less, and that will not be receiving other covered assistance, is not required to make full disclosures, but must partially complete and submit the Applicant/Recipient Disclosure/Update Report with its application.

Guidance Regarding Disclosures

A. Initial Reports

Applicants required to submit full initial reports must disclose the following:

1. Other government assistance (federal, state and/or local) that is to be used in conjunction with the NYS CDBG project.
2. The pecuniary interest of any developer, contractor, or consultant involved in the application for NYS CDBG assistance or in the planning, development, or implementation of the CDBG project.
3. The pecuniary interest of any other person in the project, which exceeds \$50,000 or ten percent, whichever is lower, of the NYS CDBG assistance applied for.
4. The sources of all funds to be used in the project (including those sources identified for Item 1 above) and the uses to which these funds are to be placed.

B. Update Reports

Subsequent to the submission of NYS CDBG applications, Applicants/Recipients that are required to submit full initial reports are required to submit updated Disclosure Reports when any of the following occur:

1. The Applicant/Recipient discovers that information was omitted from its initial report or last update report.
2. Additional persons or entities can be identified as interested parties. These are persons or entities, that did not have a pecuniary interest when the initial or last update report was submitted, but who can now be identified as having a pecuniary interest that is required to be reported.
3. There is an increase in the amount of pecuniary interest of a person or entity identified in the last report, if this increased pecuniary interest is more than \$50,000 or 10% (whichever is lower) of the pecuniary interest (for that person or entity) listed in the initial or last update report.
4. There is a change in other government assistance from that which was provided in the last report. An updated report must be submitted if the total amount of other assistance reported in the initial or last update report has increased by \$250,000 or 10% (whichever is lower).
5. There is a change in the source and/or use of funds from that, which was provided in the initial or last update report that exceeds the amount of all previously disclosed sources and/or uses of funds by \$250,000 or 10% (whichever is lower).

Recipients must constantly monitor their projects to ensure that an updated Disclosure Report is submitted within 30 days of any change that meets one of the five criteria discussed above. Updated reports are required until the project is closed out.

FORM 11 - CERTIFICATIONS

Place of performance is the street address, county, state and zip code for the community administrative offices. Sign and date the Form where indicated.

ADDITIONAL REQUIREMENTS

A. National Objective Compliance

Activities funded under the NYS CDBG Program must primarily benefit low-and moderate-income persons, aid in the prevention or elimination of slums or blight or meet community development needs having a particular urgency. **Most economic development activities (including small business and microenterprise activities) are undertaken for the purpose of job creation or retention where at least 51% of the jobs are either held by, or made available to, low and moderate income persons.**

Direct Benefit

Activities that are a Direct Benefit are designed to exclusively serve LMI persons. This method is used to determine the LMI benefit for activities that assist a specific known person or household. Activities that qualify under this benefit include residential rehabilitation or job creation activities. For example, a Direct Benefit activity occurs when the community has income eligibility requirements that limit the benefits of the CDBG activity to only LMI families.

Documenting LMI benefit for Direct Benefit projects is relatively clear-cut since potential Recipients of CDBG assistance are screened for income eligibility with the use of the most current HUD income limits for the county in which the project is located. Reference Appendix E for the 2014 HUD Income Limits or visit: <http://www.huduser.org/datasets/il.html>.

Low and Moderate Income Jobs

A LMI Jobs activity is one which creates or retains permanent jobs, at least 51 percent of which, on a full time equivalent (FTE) basis, are either *held by* LMI persons or considered to be *available to* LMI persons.

What jobs can be counted:

In counting the jobs to be used in the calculation for determining the percentage that benefit LMI persons, the following policies apply:

- Part-time jobs must be converted to full-time equivalents (FTE);
- Only permanent jobs count (temporary jobs may not be included);
- Seasonal jobs are considered only if the job is the employee's principal occupation; and
- Jobs indirectly created or retained (i.e., "spin off" jobs) may not be counted.

Jobs "held by" LMI persons:

A job is considered to be held by a LMI person if the person is, at the time their employment commences, a member of a family whose income falls at or below the applicable Section 8 program income limits. The family's entire income must be counted. (This is particularly important when dealing with part-time jobs or jobs taken by students.) The annual salary or hourly wage of the job that the person fills is irrelevant.

Jobs "available to" LMI persons:

Jobs that are not held (filled) by LMI persons may be claimed to be "available to" LMI persons *only* when *both* of the following are met:

- The jobs do not require special skills that can only be acquired with substantial (i.e., one year or more) training or work experience, and education beyond high school is not a prerequisite to fill such jobs, unless the business agrees to hire unqualified persons and train them and
- The state grant recipient and/or the assisted business takes actions to ensure that LMI persons receive "first consideration" for filling such jobs.

Principles involved in providing "first consideration":

- The business must use a hiring practice that under usual circumstances would result in over 51 percent of LMI persons interviewed for applicable jobs being hired,
- The business must seriously consider a sufficient number of LMI job applicants to give reasonable opportunity to fill the position with such a person, and

- The distance from residence and availability of transportation to the job site must be reasonable before a particular LMI person may be considered a serious applicant for the job.

Special rules for retained jobs:

In order to consider jobs *retained* as a result of CDBG assistance, there must be clear and objective evidence that permanent jobs will be lost without CDBG assistance. For these purposes, “clear and objective” evidence that jobs will be lost would include:

- Evidence that the business has issued a notice to affected employees or made a public announcement to that effect, or
- Analysis of relevant financial records which clearly and convincingly shows that the business is likely to have to cut back employment in the near future without the planned intervention.

To meet the LMI job standard, 51 percent or more of the retained jobs must be either:

- Known to be held by LMI persons at the time CDBG assistance is provided and/or
- Jobs which can be reasonably expected to “turn over” to LMI persons within two years.

General:

When assistance is provided to a business for the purpose of creating or retaining jobs, the grant recipient must have on file a written agreement with the business in which that business agrees to keep or create a specific number of jobs and identifies each such job by type and whether the job will be full- or part-time. The agreement must also specify the actions the business and the grant recipient will take to ensure that at least 51 percent of the jobs created or retained will benefit LMI persons pursuant to the program rules.

The program records also must document which jobs were actually created and retained, whether each such job was held by, taken by, or made available to a LMI person, and the full-time equivalency status of each job.

Job creation:

When demonstrating that at least 51 percent of the jobs created will be **made available to** LMI persons, documentation for each assisted business must include:

- A written commitment by the business that it will make at least 51 percent of the jobs on a full time equivalent basis available to LMI persons and will provide training for any of those jobs requiring special skills or education;
- A listing by job title of employees at the time the application for assistance is submitted;
- A listing, by job title, of the total permanent jobs to be created, indicating which jobs will be available to LMI persons, which jobs require special skills or education, and which jobs are part-time;
- Evidence supporting the estimate of the total number of jobs;
- A description of actions to be taken by the recipient and business to ensure that LMI persons will receive first consideration for these jobs;
- A listing, by job title, race, ethnicity, gender and handicapped status of the permanent jobs created; which jobs were made available to LMI persons, and a description of how first consideration was given to such persons for those jobs. That description should include the hiring process used; the number of LMI persons considered for each job; and the number of LMI persons actually hired;
- A description of how the LMI status of those given first consideration was determined; and
- A description of how the total number of jobs was determined.

When demonstrating that at least 51 percent of the jobs will **be taken by** LMI persons, documentation for each assisted business must include:

- A written commitment by the business that at least 51 percent of the jobs on a full-time equivalent basis, will be held by LMI persons;
- A listing, by job title, of employees at the time the application for assistance is submitted;
- A listing, by job title, of the permanent jobs to be created;
- Evidence supporting the estimated total number of jobs to be created;
- A listing, by job title, race, ethnicity, gender and handicapped status of the permanent jobs actually created and those initially taken by LMI persons;
- A description of how the LMI status of those hired was determined by the applicant during the review of the recipient; and

- A description of how the total number of jobs was determined.

Job retention:

Following are record-keeping requirements for documenting records that support compliance with job retention goals.

- Clear and objective evidence that in the absence of the CDBG assistance the jobs will be lost;
- A written commitment by the business to meet the standard for retained jobs involving the employment of LMI persons; and
- A listing by job title, race, ethnicity, gender and handicapped status of the employees at the time the assistance is provided;

For each activity determined to benefit LMI persons based on jobs to be created for or retained by LMI persons:

- The number of jobs to be created and the number of additional jobs expected to be created, if any;
- The nature of the jobs created to date (number skilled, semiskilled, and unskilled, and for semi-skilled jobs, any special education or experience required) and the nature of additional jobs expected to be created; and,
- Any other evidence to support the conclusion that a majority of jobs will be filled by LMI persons, such as:
 - ✓ Evidence to assure accessibility of the jobs to areas where substantial numbers of LMI persons reside; and
 - ✓ Evidence to support any special outreach and/or training to be directed toward LMI persons.

Limited Clientele

Activities that meet the Limited Clientele benefit are activities that provide benefits to a specific group of persons rather than everyone in an area. The activity may benefit particular persons without regard to the area in which they reside, or it may be an activity that provides benefit on an area basis but only to a specific group of persons who reside in the area. To qualify, a Limited Clientele activity may be a microenterprise assistance activity carried out in accordance with the provisions of HCDA Section 105(a)(22) or 24 CFR 570.482(c) with respect to those owners of microenterprises and persons developing microenterprises assisted under the activity during each program year who are low- and moderate-income persons.

Applicants that propose to use CDBG Microenterprise funds for Limited Clientele benefit activities must provide documentation demonstrating that the activity proposed meets the test above, qualifying the activity as meeting the Limited Clientele criteria. The Applicant should provide documentation showing that the activity is designed to be used exclusively by a segment of the population presumed by HUD to be LMI persons.

Additional information on National Objective Compliance can be found at:

<http://www.hud.gov/offices/cpd/communitydevelopment/library/stateguide/index.cfm>.

B. State Environmental Quality Review (SEQR) Compliance (include SEQR classification check list)

Applicants must conduct an assessment to determine the SEQR Classification of the proposed activities. If the Applicant determines the SEQR classification to be an Unlisted Action, the Applicant must include a completed Short Environmental Assessment Form (Short Form) as an exhibit to the application. If the Applicant determines the SEQR classification to be an Type I Action, the Applicant must include a completed Full Environmental Assessment Form (Short Form) as an exhibit to the application. Projects classified as Type II Actions require no further SEQR review. Additional information on SEQR including the SEQR Short Form can be found at: <http://www.dec.ny.gov/permits/6191.html>.

V. APPLICATION FORMS

**NYS HOUSING TRUST FUND CORPORATION
OFFICE OF COMMUNITY RENEWAL**

**2013 REDC CFA COMMUNITY RENEWAL FUND
ECONOMIC DEVELOPMENT PROGRAM APPLICATION**

FORM 1 - APPLICANT/PROGRAM INFORMATION

1. APPLICANT INFORMATION

Applicant Name: _____ County: _____

Type of Applicant: County Town Village City

Federal Identification Number: _____ Fiscal Year End Date: _____
(Month/Day)

DUNS # _____

Chief Elected Official Name: _____ Title: _____

Address: _____

_____ Zip Code: _____

Telephone #: () _____ Fax #: () _____ E-Mail: _____

2. APPLICANT CONTACT PERSON (IF NOT THE CHIEF ELECTED OFFICIAL)

Name: _____ Title: _____

Address: _____

_____ Zip Code: _____

Telephone #: () _____ Fax #: () _____ E-mail: _____

3. APPLICATION PREPARER

Name: _____ Title: _____

Organization: _____

Address: _____

_____ Zip Code: _____

Telephone #: () _____ Fax #: () _____ E-mail: _____

4. GRANT ADMINISTRATOR Local Government Staff Subrecipient Consultant*

Name: _____ Title: _____

Organization: _____

Address: _____

_____ Zip Code: _____

Telephone #: () _____ Fax #: () _____ E- mail: _____

5. APPLICANT POLITICAL DISTRICT INFORMATION

United States:

House of Representatives: Member's Name: _____ District #: _____
 Member's Name: _____ District #: _____

New York:

Assembly: Member's Name: _____ District #: _____
 Member's Name: _____ District #: _____
 Member's Name: _____ District #: _____
 Senate: Member's Name: _____ District #: _____
 Member's Name: _____ District #: _____
 Member's Name: _____ District #: _____

6. TYPE OF APPLICATION

Economic Development Small Business Assistance Microenterprise

7. BUSINESS INFORMATION (For each business to be assisted. Attach additional pages if necessary.)

	A. Name of Business	B. DUNS #	C. Type of Products Produced/Services provided	D. NAICS code	E. Is the business currently seeking funding from another NYS administered program? **	F. Has the business previously applied for or received funding from a NYS administered program? **
1.					<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Location: _____					
2.					<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Location: _____					
3.					<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Location: _____					

*Federal procurement requirements may be applicable, 24 CFR 85.36

**If the answer to E or F is "Yes", provide on a separate page, a description of the project as submitted to the other entity including the date of application, the requested amount of funds and purpose of the funds. Additionally, provide a description of the funding source including the name of the agency and its contact information, the status of the funding and the terms of the funding.

8. CITIZEN PARTICIPATION: Date of Public Hearing: _____

COMMUNITY DEVELOPMENT PROPOSAL

The proposal must be clear, concise and labeled accordingly. It must not exceed 10 pages and must be on letter sized paper in a 12 point font size. Complete each applicable section.

A. Community Needs Description and Underwriting – Required for all activity types (Economic Development, Small Business & Microenterprise)

Provide a brief description of the community's economic development needs including a discussion of economic trends and the community's plan to address the needs identified. The description should also include the following:

- A description of existing industry in the community (i.e. warehousing, manufacturing, agriculture);
- Demographic information including median family income and percentage of persons in poverty;
- A description of the labor force needs, including a discussion of the unemployment rate in the community and region, and the skills available or lacking in the labor market;
- The most recent calendar year's county-wide unemployment data as provided by the New York State Department of Labor. Provide data for yearly and monthly averages;
- A description of disinvestment in the community, as evidenced by recent business closures over the last five years;
- An explanation of how the proposed project supports designated Empowerment Zones, Enterprise Communities, NYS Excelsior Program and NYS Empire Zones;
- Description of the proposed project's relationship to other community development activities underway or planned;
- Description of any municipal strategic or comprehensive redevelopment plans; long-range strategy or community needs assessment survey that the project supports and how the project addresses the needs identified in the plan(s), strategy or community needs assessment. **Explain why the proposed project is the best approach to addressing the need identified.** Provide the date the plan(s) was adopted and the term of the plan. Do not submit plans, strategies or surveys with your application;
- Explain how the project will support or complement other public works, housing, economic development, main street revitalization or other community goals, particularly those that benefit (direct or indirect) LMI persons.
- **For Microenterprise applications**, describe the overall community development needs and the need to be addressed by this grant. Be specific, quantify terms and identify the area or location of the need. Summarize the process used to determine the community's needs.

Underwriting

For each business to be assisted or for a microenterprise program as a whole, describe how the proposed activities meet the following underwriting guidelines for evaluating project costs and financial requirements (see Appendix A to 24 CFR Part 570 – Guidelines and Objectives for Evaluating Project Costs and Financial Requirements for further guidance):

1. That project costs are reasonable;
2. That all sources of project financing are committed;
3. That to the extent practicable, CDBG funds will not be substituted for non-federal financial support;
4. That the project is financially feasible;
5. That to the extent practicable, the return on the owner's equity investment will not be unreasonably high; and
6. That to the extent practicable, CDBG funds will be disbursed on a pro rata basis with the other financing.

B. Project Description – Complete for Economic Development and Small Business projects only

- Provide a detailed description of the business/activity seeking funding including all appropriate quantifiable information and any unique aspects. Examples of quantifiable information include the number of grants or loans to be made; the number of jobs to be created/retained; impact on residents, suppliers or end users, etc. The description should be specific and provide sufficient detail concerning the nature, scope, location, and purpose of activities that will be addressed by the proposed project and coordination of related activities. Describe any past efforts to resolve the needs identified. Explain why the proposed project is the best approach to addressing the need identified.
- Provide the following information for the business(s) to be assisted: (Only if the proposed project involves public infrastructure activities may more than one business be identified.)
 1. A description of the business.
 2. A description of the proposed project.
 3. A description of the benefit of the project to the community.
 4. The National Objective to be achieved by the project.
 5. For each business identified, provide a description of the number and type of jobs to be created and/or retained including the skills required to perform the job and the qualifications for employment.
 6. A list of all project funding sources and uses including the current status of all proposed funding.
 7. A description of the activities to be funded with NYS CDBG funds (e.g. construction, working capital, purchase of machinery and equipment).
 8. A description of how the NYS CDBG funds will be used in financing the project including the amount and terms (e.g. loans, grant, and interest subsidies).

- Provide a detailed description of the program delivery and administration tasks required to undertake this project including who will undertake these tasks, the costs associated with the tasks, and how the costs were determined. (See Appendix B for overview of program delivery and administration costs.)
- Identify the regulatory requirements (e.g. design requirements, board approvals, historic, and environmental requirements, permits, and any actions or requirements of local, state and federal governmental agencies) that are applicable to the proposed project and describe any compliance actions taken prior to submitting this application.
- Describe any form of local regulatory relief (regulatory relief can include any local regulatory actions that could reduce the cost of the project or positively impact the schedule of the project).
- Describe efforts to secure alternative or additional funds from all appropriate public or private sources available to assist in financing the proposed activity. In detail, explain the impact of the NYS CDBG funds on the total cost of the project and the beneficiaries (e.g. lack of other sources of funding). List the sources of cost estimates (where appropriate, project costs should be as recent as possible and documented by a qualified third party).
- Describe how the applicant and business will comply with job reporting requirements contained in the NYS OCR Grant Administration Manual, which is available at www.nyshcr.org. Reference Chapter 9, 'Reporting Requirements' for guidance.

Public Infrastructure Activities Only

In addition to the applicable information required above, applicants proposing public infrastructure (i.e., water or sewer) activities must provide the following:

- Evidence of long-term financial support for operations and maintenance of the facility;
- Source of construction cost estimates;
- A description of the type of labor to be employed (municipal or non-municipal); and
- The status of site control.

If the capacity to operate the new infrastructure does not exist among current municipal employees, describe how the municipality will obtain capacity, including the ability to plan for future capital expenditure needs.

C. For Microenterprise Programs Only

Program Design Plan

Applicants proposing microenterprise activities must submit a Program Design that describes how the proposed activities will be implemented. The Program Design should provide a clear detailed description of the following information:

1. **Eligibility** - Explain who is eligible to participate, the process that will be followed for determining and verifying participant eligibility, and what activities are eligible under the program.
2. **Funding** - Describe the terms and conditions for providing assistance, and the means of securing compliance during the regulatory term (ex. until jobs are created).
3. **Marketing and Supportive Activities** - Describe how the program will be marketed and any outreach efforts. Summarize any unique program design features or additional administrative support for the program (such as business counseling, job training, technical assistance, etc.) that will increase the likelihood of successful completion. In addition, describe the efforts to be taken that will ensure that at least 50% of the grants will be awarded to start up enterprises.
4. **Entrepreneurial Training Requirement** – Describe the entrepreneurial assistance or small business training program each beneficiary must complete prior to receiving NYS CDBG Microenterprise funds.
5. **Program Objectives and Impact** – Provide a detailed description of all appropriate quantifiable information and any unique aspects. Describe how the benefits of the program will be sustained resulting in long-term benefits.
6. **Program Oversight and Grant Approvals** – Provide a clear demonstration of expertise to manage the grant fund program and identify the other resources that will be made available to the participants. In addition, describe the grant approval process and a list of individuals who will be involved in the selection and approval process. The Grant Committee for the Recipient community should be diverse and include qualified individuals from professions, such as bankers, business owners, attorneys, etc.

D. Description of Impact – Required for all activity types (Economic Development, Small Business & Microenterprise)

Describe the expected accomplishments/outcomes to be achieved by the proposed activities and indicate how it will resolve the identified need(s). Use specific measurable items (numerically where appropriate) in describing the results to be achieved. If the project does not fully resolve the identified need, show how the activity will resolve a planned proportion of the needs identified. Include any qualitative or quantitative impact that may be in addition to the creation/retention of job opportunities.

Discuss the benefits resulting from the proposed activity, specifically those that provide a direct benefit to LMI residents. Describe the long-term benefits of the proposed activity and the Applicant's efforts to sustain the benefits of the proposed activity.

FORM 2B – PROJECT BUDGET FOR MICROENTERPRISE PROGRAM (BUSINESSES NOT IDENTIFIED)

APPLICANT NAME:

LIST OF ACTIVITIES	TOTAL CDBG \$ Requested	OTHER FUNDING SOURCES (must correspond to Form 3)			TOTAL FUNDING ALL SOURCES
		EQUITY	Source #____	Source #____	
MICROENTERPRISE					
1 Microenterprise Program	\$	\$	\$	\$	\$
1A Program Delivery	\$	\$	\$	\$	\$
1B Training	\$	\$	\$	\$	\$
2 Grant Administration	\$	\$	\$	\$	\$
3 Total Amount of Funding	\$	\$	\$	\$	\$
4 % of Total Project Cost	%	%	%	%	100%

Training, Program Delivery and Grant Administration costs cannot exceed a total of **25% of the total CDBG grant** amount. Of the 25% maximum, administrative costs cannot exceed 5% of the total CDBG grant amount.

FORM 2B – PROJECT BUDGET FOR MICROENTERPRISE PROGRAMS (BUSINESSES IDENTIFIED)

APPLICANT NAME:

LIST OF ACTIVITIES/BUSINESSES	National Objective Code *	CDBG \$ Requested Per Business	TOTAL CDBG \$ Requested	OTHER FUNDING SOURCES (must correspond to Form 3)			TOTAL FUNDING	
				EQUITY	Source #____	Source #____	OTHER SOURCES	ALL SOURCES
MICROENTERPRISE (#1-3B: list all proposed activities or businesses and list, as a separate activity, the associated Program Delivery and Training costs.								
1		\$		\$	\$	\$	\$	\$
1A Program Delivery		\$		\$	\$	\$	\$	\$
1B Training		\$		\$	\$	\$	\$	\$
2		\$		\$	\$	\$	\$	\$
2A Program Delivery		\$		\$	\$	\$	\$	\$
2B Training		\$		\$	\$	\$	\$	\$
3		\$		\$	\$	\$	\$	\$
3A Program Delivery		\$		\$	\$	\$	\$	\$
3B Training		\$		\$	\$	\$	\$	\$
4	Total CDBG \$ Requested For Businesses (Total 1-3)		\$					
5	Grant Administration		\$					\$
6	Total Amount of Program Delivery (Total 1A-3A)		\$					\$
7	Total Amount of Training (Total 1B-3B)		\$					\$
8	Total Amount of Funding		\$	\$	\$	\$	\$	\$
9	% of Total Project Cost		%	%	%	%	%	100%

Training, Program Delivery and Grant Administration costs cannot exceed a total of **25% of the total CDBG grant** amount. Of the 25% maximum, administrative costs cannot exceed 5% of the total CDBG grant amount.

* **Refer to the eligible national objectives and beneficiaries chart in the application instructions for the appropriate national objective codes.**

If more than three (3) businesses are identified, attach additional forms.

FORM 3 – PROPOSED PROJECT FINANCING AND LIEN STRUCTURE

APPLICANT NAME:		BUSINESS NAME:						
	NAME OF FINANCING SOURCE	AMOUNT OF FINANCING	% of TOTAL	INTEREST RATE	TERMS	ANNUAL PAYMENT	FINANCING STATUS	DATE
1	CDBG							
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								
16								
17								

FORM 4A - ACTIVITY DETAIL – ECONOMIC DEVELOPMENT & SMALL BUSINESS ONLY

APPLICANT NAME:

ACTIVITY NAME (or business to be assisted):

1. Will the jobs to be created as a result of the proposed project meet the Low to Moderate Income Jobs (LMJ) National Objective, made “available to” persons from LMI families or will the jobs be “taken by” persons from LMI households?

Available To Taken By *

*Attach the business’ hiring practices.

2. ALL JOBS MUST BE CREATED AND/OR RETAINED WITHIN THE SPECIFIED PROJECT COMPLETION PERIOD OF **24 MONTHS**.

PROPOSED ACCOMPLISHMENTS	PROPOSED NUMBER:
CREATED	
NEW FULL-TIME JOBS TO BE CREATED	
NEW FULL-TIME LMI JOBS TO BE CREATED	
NEW PART-TIME JOBS TO BE CREATED	
NEW PART-TIME LMI JOBS TO BE CREATED	
AVERAGE # OF HOURS WORKED PER WEEK PER PART-TIME JOB CREATED	
TOTAL PART TIME HOURS # of Part-time jobs X average # of hours (part-time) worked per week	For OFFICE USE ONLY
TOTAL FTE JOBS CREATED	For OFFICE USE ONLY
RETAINED **	
FULL-TIME JOBS TO BE RETAINED	
FULL-TIME LMI JOBS TO BE RETAINED	
PART-TIME JOBS TO BE RETAINED	
PART-TIME LMI JOBS TO BE RETAINED	
AVERAGE # OF HOURS WORKED PER WEEK PER PART-TIME JOB RETAINED	
TOTAL PART TIME HOURS # of Part-time jobs X average # of hours (part-time) worked per week	For OFFICE USE ONLY
TOTAL FTE JOBS RETAINED	For OFFICE USE ONLY

** Provide evidence which clearly demonstrates that jobs will be lost if not for NYS CDBG assistance. (For guidance, refer to *Special Rules for Retained Jobs* on page 18 of the instructions.)

- 3.

TYPE OF JOB:	CREATED	RETAINED
OFFICIALS AND MANAGER		
PROFESSIONALS		
TECHNICIANS		
SALES		
OFFICE AND CLERICAL		
CRAFT WORKERS (SKILLED)		
OPERATIVE WORKERS (SEMI-SKILLED)		
LABORERS (UNSKILLED)		
SERVICE WORKERS		
NUMBER OF JOBS WITH EMPLOYER SPONSORED HEALTH CARE BENEFITS:		

FORM 4B - ACTIVITY DETAIL – MICROENTERPRISE ONLY

APPLICANT NAME:

ACTIVITY NAME:

All activities must be completed within the specified project completion period of **24 months**.

1. Business / Persons to benefit from business assistance activity.

PROPOSED NUMBER:	
TOTAL NUMBER OF MICROENTERPRISES TO BE ASSISTED	
OF THE TOTAL, ENTER THE # OF BUSINESS OWNERS WHO QUALIFY AS LMI (meeting the LMCMC National Objective)	

2. To be completed for National Objective LMJ microenterprise activities only.

PROPOSED NUMBER:	
NEW FULL-TIME JOBS TO BE CREATED	
NEW FULL-TIME LMI JOBS TO BE CREATED	
NEW PART-TIME JOBS TO BE CREATED	
NEW PART-TIME LMI JOBS TO BE CREATED	
AVERAGE # OF HOURS WORKED PER WEEK PER PART-TIME JOB CREATED	
TOTAL PART TIME HOURS # of Part-time jobs X average # of hours (part-time) worked per week	For OFFICE USE ONLY
TOTAL FTE JOBS CREATED	For OFFICE USE ONLY

FORM 6 – COMMUNITY DEVELOPMENT GRANT/LOAN PORTFOLIO

APPLICANT NAME:

Funding Agency	Name of Funding Source	Type			Type of Activity Funded	Award Amount	Balance	Contract		Name of Local Administrator/ Administering Agent
		State	Federal	Local				Effective Date	Term	

FORM 7 – CDBG PROGRAM INCOME SUMMARY

APPLICANT NAME:

Source of Program Income (NYS CDBG or HUD projects only)			Eligible Use of Program Income	Total Revenue Generated	Total Amount Re-loaned or Re-granted	Current Balance on Hand
Type of Activity	Activity/Project Number	Source Code (F, S)				

Source Code: Federal (F), State (S).

For the program income balance listed above, indicate the status of the funds (e.g. encumbered, committed). If funds are available and are not being used to finance all or part of the proposed project, provide an explanation as to why these funds will not be used for this proposed project:

FORM 8 – CERTIFICATION OF BUSINESS

FOR ECONOMIC DEVELOPMENT & SMALL BUSINESS PROJECTS ONLY

Certification of Business

The undersigned does/do solemnly affirm that to the best of my/our knowledge, information and belief, all statements in this application, including all schedules, appendices and additional information submitted in connection herewith, are true and accurate.

- A. Is the Company, or any of its principal officers, presently the subject of any litigation, or is any litigation threatened, which would have a material adverse effect on the Company’s financial condition? Yes No
- B. Has the Company, any of its principal officers, or any of its affiliates, ever been involved in bankruptcy, a creditor’s rights or receivership proceeding, or sought protection from creditors? Yes No
- C. Has the Company, or any of its affiliates, ever settled debt with a lending institution for less than the full amount outstanding? Yes No
- D. Has a senior manager or principal of the Company ever been convicted of a felony or misdemeanor, other than a minor traffic violation, or are any such charges pending? Yes No
- E. Has the Company or any of its affiliates, been cited for a violation of federal, state, or local laws or regulations with respect to labor practices, hazardous wastes, environmental pollution operating practices? Yes No
- F. Are there any outstanding judgments or liens pending against the Company other than liens in the normal course of business? Yes No
- G. Is the Company delinquent on any New York State, federal or local tax obligations? Yes No

(NOTE: If your answer is “Yes” for any of the above questions, please provide an explanation.)

Signature: _____
Chief Executive Officer

Print Name: _____

Date: _____

Title: _____

FORM 9A – SUPPORTING DOCUMENTS

FOR ECONOMIC DEVELOPMENT & SMALL BUSINESS PROJECTS

Attach, as appropriate, those items applicable to the proposed project. Check each item included. Mark the items N/A that are not applicable. Attach the documents following this page or as an appendix.

REQUIRED:

Business Information:

- Business plan, with resumes of principals, market analysis, marketing strategy, and impact on local competitors.
- A written commitment from the business that it will make at least 51% of the jobs on a FTE basis available to LMI persons as well as a commitment of the equity contribution proposed in the budget.
- A description of the hiring process when indicating that at least 51% of the jobs will be "taken by" LMI persons.

Business Financial Information:

- Business financial statements for each of the past three years (balance sheets and income statements), including all notes and disclosures.
- Past three years business federal income tax returns, complete copies.
- Current business financial statements (less than 60 days old).
- Current business debt schedule (corresponds to current balance sheet).
- Projected business debt schedule (with CDBG and other new debt).
- Monthly cash flow projections for two years, with and without CDBG.
- Balance sheet and profit and loss statement for three years with and without CDBG (five years for start-up operations and businesses less than three years old).

Personal Financial Information:

- Current personal financial statement of principal(s) with 20 percent or more ownership less than 60 days.
- Past three years personal federal tax return (complete copies) for each principal with 20 percent or more ownership.

Source Documents:

- Commitment Letter(s) from all other funding sources, including proposed terms.
- Third party cost estimates, including documentation of the cost of real property, acquisition, construction/rehabilitation, and/or equipment costs.

Compliance with Citizen Participation requirements:

- Copy of public hearing notice to demonstrate compliance with Citizen Participation requirements.

Documentation of State Environmental Quality Review (SEQR) Compliance:

- Exhibit 2-3A Certificate of SEQRA Classification.
- Short Environmental Assessment Form if classified as an Unlisted Action or Full Environmental Assessment if classified as a Type I Action under State Environmental Quality Review (SEQR).

OTHER SUPPORTING DOCUMENTATION (as applicable):

- If jobs will be retained as a result of CDBG assistance, provide documentation of clear and objective evidence that those jobs would be lost without CDBG assistance.
- Draft CDBG Loan/Grant Agreement.
- Draft Subrecipient Agreement (if using a Subrecipient).
- Appraisals of real property.
- Evidence of Site Control.
- Draft Lease Agreement(s).
- Written Documentation of Support for the Project.
- Green Checklist* (for applications to assist a small business only).
* Only required if requesting to certify the small business project as "green" to reduce the required equity commitment).

FORM 9B – SUPPORTING DOCUMENTS

FOR MICROENTERPRISE PROJECTS

Attach, as appropriate, those items applicable to the proposed project. Check each item included. Mark the items N/A that are not applicable. Attach the documents following this page or as an appendix.

REQUIRED

- Program Design Plan (see page 25 for details).
- Program Application and other applicable forms that are to be completed by each program beneficiary.
- Draft CDBG Grant Agreement (Agreement between Recipient and Microenterprise).
- List of Grant Committee members and experience (Grant committee is a panel chosen by the applicant to review grant applications and to make recommendations and/or approval of grant award).
- Letters of Support.
- Documentation for all third party costs (Applicants proposing Microenterprise projects that include soft costs such as classroom instruction, technical assistance to businesses, marketing, etc. must provide supporting cost documentation).
- Entrepreneurial training program syllabus.

Source Documents:

- Commitment Letter(s) from all other funding sources, including proposed terms. If Form 2 – Project Budget identifies “Other Funding Sources” provide copies of commitment letters from all funding sources listed.

Documentation of State Environmental Quality Review (SEQR) Compliance:

- Exhibit 2-3A Certificate of SEQRA Classification.
- Short Environmental Assessment Form if classified as an Unlisted Action or Full Environmental Assessment Form if classified as a Type I Action.

Compliance with Citizen Participation requirements:

- Copies of public hearing notices

IF BUSINESSES ARE IDENTIFIED IN THE APPLICATION:

Business Information:

- Business plan, with resumes of principals, market analysis, marketing strategy, and impact on local competitors.

FORM 10 – APPLICANT/RECIPIENT DISCLOSURE/UPDATE REPORT

**Applicant/Recipient
Disclosure/Update Report**

U.S. Department of Housing
and Urban Development

OMB Approval No. 2510-0011 (exp. 9/30/2013)

Instructions. (See Public Reporting Statement and Privacy Act Statement and detailed instructions on page 2.)

Applicant/Recipient Information

Indicate whether this is an Initial Report

or an Update Report

1. Applicant/Recipient Name, Address, and Phone (include area code): () -	2. Social Security Number or Employer ID Number: - -
3. HUD Program Name NYS CDBG PROGRAM	4. Amount of HUD Assistance Requested/Received
5. State the name and location (street address, City and State) of the project or activity:	

Part I Threshold Determinations

1. Are you applying for assistance for a specific project or activity? These terms do not include formula grants, such as public housing operating subsidy or CDBG block grants. (For further information see 24 CFR Sec. 4.3). <input type="checkbox"/> Yes <input type="checkbox"/> No	2. Have you received or do you expect to receive assistance within the jurisdiction of the Department (HUD), involving the project or activity in this application, in excess of \$200,000 during this fiscal year (Oct. 1 - Sep. 30)? For further information, see 24 CFR Sec. 4.9 <input type="checkbox"/> Yes <input type="checkbox"/> No.
---	--

If you answered “No” to either question 1 or 2, **Stop!** You do not need to complete the remainder of this form. **However,** you must sign the certification at the end of the report.

Part II Other Government Assistance Provided or Requested / Expected Sources and Use of Funds. Such assistance includes, but is not limited to, any grant, loan, subsidy, guarantee, insurance, payment, credit, or tax benefit.

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

(Note: Use Additional pages if necessary.)

Part III Interested Parties. You must disclose:

- All developers, contractors, or consultants involved in the application for the assistance or in the planning, development, or implementation of the project or activity and
- Any other person who has a financial interest in the project or activity for which the assistance is sought that exceeds \$50,000 or 10 percent of the assistance (whichever is lower).

Alphabetical list of all persons with a reportable financial interest in the project or activity (For individuals, give the last name first)	Social Security No. or Employee ID No.	Type of Participation in Project/Activity	Financial Interest in Project/Activity (\$ and %)

(Note: Use Additional pages if necessary.)

Certification

Warning: If you knowingly make a false statement on this form, you may be subject to civil or criminal penalties under Section 1001 of Title 18 of the United States Code. In addition, any person who knowingly and materially violates any required disclosures of information, including intentional non-disclosure, is subject to civil money penalty not to exceed \$10,000 for each violation.

I certify that this information is true and complete.

Signature: X	Date: (mm/dd/yyyy)
---------------------	--------------------

Public reporting burden for this collection of information is estimated to average 2.0 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, collection information unless that collection displays a valid OMB control number.

Privacy Act Statement. Except for Social Security Numbers (SSNs) and Employer Identification Numbers (EINs), the Department of Housing and Urban Development (HUD) is authorized to collect all the information required by this form under section 102 of the Department of Housing and Urban Development Reform Act of 1989, 42 U.S.C. 3531. Disclosure of SSNs and EINs is optional. The SSN or EIN is used as a unique identifier. The information you provide will enable HUD to carry out its responsibilities under Sections 102(b), (c), and (d) of the Department of Housing and Urban Development Reform Act of 1989, Pub. L. 101-235, approved December 15, 1989. These provisions will help ensure greater accountability and integrity in the provision of certain types of assistance administered by HUD. They will also help ensure that HUD assistance for a specific housing project under Section 102(d) is not more than is necessary to make the project feasible after taking account of other government assistance. HUD will make available to the public all applicant disclosure reports for five years in the case of applications for competitive assistance, and for generally three years in the case of other applications. Update reports will be made available along with the disclosure reports, but in no case for a period generally less than three years. All reports, both initial reports and update reports, will be made available in accordance with the Freedom of Information Act (5 U.S.C. §552) and HUD's implementing regulations at 24 CFR Part 15. HUD will use the information in evaluating individual assistance applications and in performing internal administrative analyses to assist in the management of specific HUD programs. The information will also be used in making the determination under Section 102(d) whether HUD assistance for a specific housing project is more than is necessary to make the project feasible after taking account of other government assistance. You must provide all the required information. Failure to provide any required information may delay the processing of your application, and may result in sanctions and penalties, including imposition of the administrative and civil money penalties specified under 24 CFR §4.38.

Note: This form only covers assistance made available by the Department. States and units of general local government that carry out responsibilities under Sections 102(b) and (c) of the Reform Act must develop their own procedures for complying with the Act.

Instructions

Overview.

A. Coverage. You must complete this report if:

- (1) You are applying for assistance from HUD for a specific project or activity **and** you have received, or expect to receive, assistance from HUD in excess of \$200,000 during the during the fiscal year;
- (2) You are updating a prior report as discussed below; or
- (3) You are submitting an application for assistance to an entity other than HUD, a State or local government if the application is required by statute or regulation to be submitted to HUD for approval or for any other purpose.

B. Update reports (filed by "Recipients" of HUD Assistance):
General. All recipients of covered assistance must submit update reports to the Department to reflect substantial changes to the initial applicant disclosure reports.

Line-by-Line Instructions.

Applicant/Recipient Information.

All applicants for HUD competitive assistance must complete the information required in blocks 1-5 of form HUD-2880:

1. Enter the full name, address, city, State, zip code, and telephone number (including area code) of the applicant/recipient. Where the applicant/recipient is an individual, the last name, first name, and middle initial must be entered.
2. Entry of the applicant/recipient's SSN or EIN, as appropriate, is optional.
3. Applicants enter the HUD program name under which the assistance is being requested.
4. Applicants enter the amount of HUD assistance that is being requested. Recipients enter the amount of HUD assistance that has been provided and to which the update report relates. The amounts are those stated in the application or award documentation. **NOTE:** In the case of assistance that is provided pursuant to contract over a period of time (such as project-based assistance under section 8 of the United States Housing Act of 1937), the amount of assistance to be reported includes all amounts that are to be provided over the term of the contract, irrespective of when they are to be received.
5. Applicants enter the name and full address of the project or activity for which the HUD assistance is sought. Recipients enter

the name and full address of the HUD-assisted project or activity to which the update report relates. The most appropriate government identifying number must be used (e.g., RFP No.; IFB No.; grant announcement No.; or contract, grant, or loan No.) Include prefixes.

Part I. Threshold Determinations - Applicants Only

Part I contains information to help the applicant determine whether the remainder of the form must be completed. **Recipients filing Update Reports should not complete this Part.**

If the answer to either question 1 or 2 is No, the applicant need not complete Parts II and III of the report, but must sign the certification at the end of the form.

Part II. Other Government Assistance and Expected Sources and Uses of Funds.

A. Other Government Assistance. This Part is to be completed by both applicants and recipients for assistance and recipients filing update reports. Applicants and recipients must report any other government assistance involved in the project or activity for which assistance is sought. Applicants and recipients must report any other government assistance involved in the project or activity. Other government assistance is defined in note 4 on the last page. For purposes of this definition, other government assistance is expected to be made available if, based on an assessment of all the circumstances involved, there are reasonable grounds to anticipate that the assistance will be forthcoming.

Both applicant and recipient disclosures must include all other government assistance involved with the HUD assistance, as well as any other government assistance that was made available before the request, but that has continuing vitality at the time of the request. Examples of this latter category include tax credits that provide for a number of years of tax benefits, and grant assistance that continues to benefit the project at the time of the assistance request.

The following information must be provided:

1. Enter the name and address, city, State, and zip code of the government agency making the assistance available.
2. State the type of other government assistance (e.g., loan, grant, loan insurance).

3. Enter the dollar amount of the other government assistance that is, or is expected to be, made available with respect to the project or activities for which the HUD assistance is sought (applicants) or has been provided (recipients).
4. Uses of funds. Each reportable use of funds must clearly identify the purpose to which they are to be put. Reasonable aggregations may be used, such as "total structure" to include a number of structural costs, such as roof, elevators, exterior masonry, etc.

B. Non-Government Assistance. Note that the applicant and recipient disclosure report must specify all expected sources and uses of funds - both from HUD *and any other source* - that have been or are to be, made available for the project or activity. Non-government sources of funds typically include (but are not limited to) foundations and private contributors.

Part III. Interested Parties.

This Part is to be completed by both applicants and recipients filing update reports. Applicants must provide information on:

1. All developers, contractors, or consultants involved in the application for the assistance or in the planning, development, or implementation of the project or activity and
2. Any other person who has a financial interest in the project or activity for which the assistance is sought that exceeds \$50,000 or 10 percent of the assistance (whichever is lower).

Note: A financial interest means any financial involvement in the project or activity, including (but not limited to) situations in which an individual or entity has an equity interest in the project or activity, shares in any profit on resale or any distribution of surplus cash or other assets of the project or activity, or receives compensation for any goods or services provided in connection with the project or activity. Residency of an individual in housing for which assistance is being sought is not, by itself, considered a covered financial interest.

The information required below must be provided.

1. Enter the full names and addresses. If the person is an entity, the listing must include the full name and address of the entity as well as the CEO. Please list all names alphabetically.
2. Entry of the Social Security Number (SSN) or Employee Identification Number (EIN), as appropriate, for each person listed is optional.
3. Enter the type of participation in the project or activity for each person listed: i.e., the person's specific role in the project (e.g., contractor, consultant, planner, investor).

4. Enter the financial interest in the project or activity for each person listed. The interest must be expressed both as a dollar amount and as a percentage of the amount of the HUD assistance involved.

Note that if any of the source/use information required by this report has been provided elsewhere in this application package, the applicant need not repeat the information, but need only refer to the form and location to incorporate it into this report. (It is likely that some of the information required by this report has been provided on SF 424A, and on various budget forms accompanying the application.) If this report requires information beyond that provided elsewhere in the application package, the applicant must include in this report all the additional information required.

Recipients must submit an update report for any change in previously disclosed sources and uses of funds as provided in Section I.D.5., above.

Notes:

1. All citations are to 24 CFR Part 4, which was published in the Federal Register. [April 1, 1996, at 63 Fed. Reg. 14448.]
2. Assistance means any contract, grant, loan, cooperative agreement, or other form of assistance, including the insurance or guarantee of a loan or mortgage that is provided with respect to a specific project or activity under a program administered by the Department. The term does not include contracts, such as procurements contracts, that are subject to the Fed. Acquisition Regulation (FAR) (48 CFR Chapter 1).
3. See 24 CFR §4.9 for detailed guidance on how the threshold is calculated.
4. "Other government assistance" is defined to include any loan, grant, guarantee, insurance, payment, rebate, subsidy, credit, tax benefit, or any other form of direct or indirect assistance from the Federal government (other than that requested from HUD in the application), a State, or a unit of general local government, or any agency or instrumentality thereof, that is, or is expected to be made, available with respect to the project or activities for which the assistance is sought.
5. For the purpose of this form and 24 CFR Part 4, "person" means an individual (including a consultant, lobbyist, or lawyer); corporation; company; association; authority; firm; partnership; society; State, unit of general local government, or other government entity, or agency thereof (including a public housing agency); Indian tribe; and any other organization or group of people.

FORM 11 - CERTIFICATIONS

CERTIFICATION REQUIRED BY TITLE I OF THE HOUSING AND COMMUNITY DEVELOPMENT ACT OF 1974, AS AMENDED, WITH RESPECT TO THE COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

In accordance with the Title I of the Housing and Community Development Act of 1974, as amended, the Applicant hereby certifies that:

- a. It possesses legal authority to make a grant submission and to execute a community development and housing program;
- b. Its governing body has duly adopted or passed as an official act a resolution, motion or similar action authorizing the person identified as the official representative of the Applicant to submit the subject application and all understandings and assurances contained therein, and directing and authorizing the person identified as the official representative of the Applicant to act in connection with the submission of the application and to provide such additional information as may be required;
- c. Prior to submission of its application to the Office of Community Renewal (OCR), the Applicant has met the citizen participation requirements at 24 CFR 570.486 and New York State's Citizen Participation Plan as amended;
- d. The grant will be conducted and administered in compliance with:

Title VI of the Civil Rights Act of 1964 (Public Law 88-352, 42 USC 2000d et seq.); and
The Fair Housing Act (Public Law 90-284, 42 USC 3601-20);
- e. It will affirmatively further fair housing;
- f. It has developed its application so as to give maximum feasible priority to activities, which will benefit LMI families or aid in the prevention or elimination of slums or blight. The application may also include activities, which the Applicant certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community where other financial resources are not available to meet such needs. The grant shall principally benefit persons of LMI in a manner that ensures that not less than 70% of such funds are used for activities that benefit such persons;
- g. It will not attempt to recover any capital costs of public improvements assisted in whole or in part with funds provided under section 106 of the Act or with amounts resulting from a guarantee under section 108 of the Act by assessing any amount against properties owned and occupied by persons of LMI, including any fee charged or assessment made as a condition of obtaining access to such public improvements, unless:
 - 1) Funds received under section 106 of the Act are used to pay the proportion of such fee or assessment that relates to the capital costs of such public improvements that are financed from revenue sources other than under Title I of the Act; or
 - 2) For purposes of assessing any amount against properties owned and occupied by persons of moderate income, the grantee certifies that it lacks sufficient funds received under section 106 of the Act to comply with the requirements of subparagraph (1) above;
- h. Its notification, inspection, testing and abatement procedures concerning lead-based paint will comply with the applicable laws and regulations found at 24 CFR 570.608;
- i. It will minimize the displacement of persons as a result of activities assisted with CDBG funds;
- j. It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, as required under 24 CFR 570.606 (c) governing the residential anti-displacement and relocation assistance plan under section 104 (d) of the Act (including a certification that the Applicant is following such a plan); and the relocation requirements of 24 CFR 570.606 (d) governing optional relocation assistance under section 105 (a)(11) of the Act;

- k. It has adopted and is enforcing:
- 1) A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in nonviolent civil rights demonstrations; and
 - 2) A policy of enforcing applicable state and local laws against physically barring entrance to or exit from a facility or location which is the subject of such nonviolent civil rights demonstrations within its jurisdiction;
- l. To the best of its knowledge and belief:
- 1) No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any federal contract, the making of any federal grant, the making of any federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any federal contract, grant, loan, or cooperative agreement;
 - 2) If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress or an employee of a Member of Congress in connection with this federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions;
 - 3) It will require that the language of this anti-lobbying certification be included in the award documents for all sub-awards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all Subrecipients shall certify and disclose accordingly;
 - 4) This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.
- m. It will or will continue to provide a drug-free workplace by:
- 1) Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession or use of a controlled substance is prohibited in the Applicant's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
 - 2) Establishing an ongoing drug-free awareness program to inform employees about:
 - i. The dangers of drug abuse in the workplace;
 - ii. The Applicant's policy of maintaining a drug-free workplace;
 - iii. Any available drug counseling, rehabilitation, and employee assistance programs; and
 - iv. The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
 - 3) Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph (1);
 - 4) Notifying the employee in the statement required by paragraph (1) that, as a condition of employment under the grant, the employee will:
 - i. Abide by the terms of the statement; and
 - ii. Notify the employer of any criminal drug statute conviction for a violation occurring in the workplace no later than five days after such conviction;
 - 5) Notifying the OCR in writing, within ten calendar days after receiving notice under subparagraph (4) (ii) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;

- 6) Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph (4) (ii), with respect to any employee who is so convicted:
 - i. Taking appropriate personnel action against such an employee, up to and including termination consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
 - ii. Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purpose by a federal, state, or local health, law enforcement, or other appropriate agency

7) Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs (1), (2), (3), (4), (5) and (6).

8) The Applicant may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant:

Place of Performance (Street address, city, county, state, zip code)

9) Workplaces under grants, for Applicants other than individuals, need not be identified on the certification. If known, they may be identified on the certification. If the Applicant does not identify the workplaces at the time of the application, or upon award, if there is no application, the Applicant must keep the identity of the workplace(s) on file its office and make the information available for federal inspection. Failure to identify all known workplaces constitutes a violation of the Applicant's drug-free workplace requirements.

10) Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g. all vehicles of a mass transit authority or State highway department while in operation, state employees in each local unemployment office, performers in concert halls or radio stations).

11) If the workplace identified to OCR changes during the performance of the grant, the Applicant shall inform OCR of the change(s), if it previously identified the workplaces.

12) This certification is a material representation of fact upon which reliance is placed when OCR awards the grant. If it is later determined that the Applicant knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, OCR may take action authorized under said Act.

- n. It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and the implementing regulations in 24 CFR part 135. Section 3 requires that employment and other economic opportunities arising in connection with housing rehabilitation, housing construction, or other economic opportunities arising in connection with housing rehabilitation, housing construction, or other public construction projects shall, to the greatest extent feasible, and consistent with existing federal, state, and local laws and regulations, be given to low- and very low-income persons;
- o. It will comply with the other provisions of the Act and with other applicable laws;
- p. It is in compliance with a HUD-approved Consolidated Plan;
- q. It is in compliance with grant spending threshold requirements as outlined in the Application; and
- r. It will comply with all applicable federal/state/local affirmative action requirements.
- s. To the best of its knowledge and belief all data provided in this application is true and correct.

Signature of Authorized Official

Date

VI. APPENDICES

A. Program Requirements

A. Eligible Activities

In selecting eligible activities, communities should be aware that although an activity may be legally eligible under the federal statute and HUD regulations, it may not be competitive under OCR's evaluation criteria. An activity being considered for a State CDBG application should be compared against the evaluation criteria for that category before a decision is made to prepare an application. Below is an edited list of eligible activities identified at Section 105(a) of the Housing and Community Development Act of 1974, as amended and 24 CFR 570.482, as amended.

Additional information on eligible activities can be found at:

<http://www.hud.gov/offices/cpd/communitydevelopment/library/stateguide/index.cfm>.

1. Acquisition of real property;
2. Disposition of any real property acquired with CDBG funds or its retention for public purposes;
3. Acquisition, construction, reconstruction, or installation of public works, facilities and site or other improvements;
4. Clearance, demolition, removal, reconstruction, and rehabilitation of buildings and improvements;
5. Public services, including but not limited to those concerned with employment, crime prevention, child care, health, drug abuse, education, energy conservation, welfare or recreation needs;
6. Code enforcement in deteriorated or deteriorating areas;
7. Removal of material and architectural barriers which restrict the mobility and accessibility of elderly and handicapped persons;
8. Payments to housing owners for losses of rental income;
9. Assistance to institutions of higher education;
10. Payment of the non-Federal share required in connection with a Federal grant-in-aid program;
11. Relocation payments and displacement assistance;
12. Activities necessary to develop a comprehensive community development plan;
13. Payment of reasonable administrative costs;
14. Assistance including loans (both interim and long-term) and grants for activities which are carried out by public or private nonprofit entities;
15. Assistance to neighborhood-based nonprofit organizations, local development corporations, nonprofit organizations serving the development needs of the communities in non-entitlement areas to carry out a neighborhood revitalization or community economic development or energy conservation project;
16. Activities necessary to the development of energy use strategies;
17. Assistance to private, for-profit entities, when the assistance is appropriate to carry out an economic development project;
18. Provision of technical assistance to public or nonprofit entities;
19. Housing services;
20. Assistance to institutions of higher education;

21. Assistance to public and private organizations, agencies, and other entities (including nonprofit and for-profit entities) to facilitate economic development;
22. Activities necessary to make essential repairs and to pay operating expenses necessary to maintain the habitability of housing units acquired through tax foreclosure proceedings;
23. Provision of direct assistance to facilitate and expand homeownership;
24. Lead-based paint hazard evaluation and reduction; and
25. Special assessments.

B. Ineligible Activities

1. Buildings, or portions thereof, used for the general conduct of government cannot be assisted with CDBG funds. This definition does not include such facilities as neighborhood service centers or special purpose buildings that may house services provided by government at decentralized locations. However, the removal of architectural barriers within public buildings to make them more accessible to elderly and handicapped persons is an eligible activity.
2. General government expenses, except for those costs directly attributable to administration of a local CDBG program and documented as such.
3. The general rule is that the purchase of equipment with CDBG funds is ineligible. An exception is that compensation for the use of construction equipment through leasing, depreciation, or use allowances pursuant to OMB circulars A-87 or A-122, as applicable, for an otherwise eligible activity is an eligible use of CDBG funds.
 - (a) The general rule is that any expense associated with repairing, operating or maintaining public facilities, improvements and services is ineligible. Specific exceptions are operating and maintenance expenses associated with public service activities, interim assistance and office space for program staff employed in carrying out the CDBG program.
 - (b) The general rule is that CDBG funds cannot be used for income payments for housing or any other purpose. Examples of ineligible income payments include: payments for income maintenance; housing allowances, down payments and mortgage subsidies. One time payments made on behalf of persons or families to meet emergency needs such as housing or essential utilities is not an income payment and is eligible.

C. Primary Objective

The Primary Objective of the Community Development Block Grant Program is to benefit LMI persons. At least 70% of New York State's CDBG allocation must be allocated to activities, which meet the Primary Objective of benefitting LMI persons. For an activity to qualify as benefitting LMI persons, at least 51% of the persons benefiting from the activity must be LMI persons.

Census data and local surveys are the two sources of data for documenting benefit to LMI persons. It is noted that Census data cannot be rounded up. If the Census data shows that the percent of LMI persons is less than 51% (e.g. 50.6%), this figure cannot be rounded to 51%. In such a case, an Applicant may find it necessary to conduct an income survey. Refer to Appendix D for guidance on survey techniques.

Applicants need to determine how the National Objective requirement will be satisfied when during the planning, implementing and documenting of CDBG projects. Each project must meet the Primary and National Objectives. When meeting the benefit to LMI persons National Objective, Applicants must ensure that moderate-income persons (80% of median income) are not benefited to the exclusion of low-income persons (50% of median income).

D. National Objectives

Each CDBG funded activity must meet one of three National Objectives:

1. Benefit LMI persons;
2. Aid in the prevention or elimination of slums or blight; or
3. Meet community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

E. Meeting the National Objectives

Additional information on National Objective Compliance can be found at <http://www.hud.gov/offices/cpd/communitydevelopment/library/stateguide/index.cfm>

1. Benefit to LMI persons

For the purposes of meeting this National Objective, CDBG activities are divided into three main categories: Area Benefit, Limited Clientele, Direct Benefit including housing and job creation or retention. Each activity proposed must fall under one of the above categories in order to be considered for funding. Activities in these categories qualify under the LMI benefit National Objective in one of three ways: Area Benefit, Limited Clientele or Direct Benefit. The Applicant must determine under which category their project meets the requirement to serve at least 51% LMI persons. The following information will assist with that determination.

Direct Benefit

Activities that are a Direct Benefit are designed to exclusively serve LMI persons. This method is used to determine the LMI benefit for activities that assist a specific known person or household. Activities that qualify under this benefit include residential rehabilitation or job creation activities. For example, a Direct Benefit activity occurs when the community has income eligibility requirements that limit the benefits of the CDBG activity to only LMI families. Documenting LMI benefit for Direct Benefit projects is relatively clear-cut since potential Recipients of CDBG assistance are screened for income eligibility with the use of the most current HUD income limits for the county in which the project is located. Reference Appendix E for the 2014 HUD Income Limits or visit www.huduser.org/datasets/il.html.

2. Prevention and Elimination of Slum and Blight

Activities meeting the slum and blight National Objective may involve the rehabilitation or removal of slums and blight in the physical, economic and/or social environments. Activities may address any serious conditions identified in the areas of residential, infrastructure, commercial or industrial facilities. The overall program proposed should resolve all need indicated. CDBG activities directed toward the National Objective of preventing or eliminating slums or blight are divided into two main categories: area basis and spot basis.

Area Basis

Activities meeting one or more of the following criteria, in the absence of substantial evidence to the contrary, will be considered to aid in the prevention or elimination of slums or blight:

The area delineated by the Applicant must meet the definition of a slum, blighted, deteriorated or deteriorating area under State or local law. Applicants must use the strictest definition to determine eligibility. The New York State General Municipal Law Article 18-C, S-970-c defines "Blighted area" as an area within a municipality in which one or more of the following conditions exist: (i) a predominance of buildings and structures which are deteriorated or unfit or unsafe for use or occupancy; or (ii) a predominance of economically unproductive lands, buildings or structures, the redevelopment of which is needed to prevent further deterioration which would jeopardize the economic well being of the people.

Throughout the area there are a substantial number of deteriorated or deteriorating buildings or the public improvements are in a general state of deterioration.

The assisted activity addresses one or more of the conditions which contributed to the deterioration of the area. Rehabilitation of residential buildings carried out in an area meeting the above requirements will be considered to address the area's deterioration only where each such building rehabilitated is considered substandard before rehabilitation, and all deficiencies making a building substandard have been eliminated if less critical work on the building is also undertaken.

Applicants claiming the prevention and elimination of the slum and blight National Objective on an area basis must be able to document that, at the time of application, a majority of the buildings in the area are deteriorated or dilapidated and the area itself is blighted.

Spot Basis

The elimination of specific conditions of blight or deterioration on a spot basis is designed to comply with the statutory objective for CDBG funds to be used for the prevention of blight, on the premise that such action(s) serves to prevent the spread to adjacent properties or areas. To comply with this National Objective, an activity must be designated to

eliminate specific conditions of blight or physical decay not located in a designated slum or blighted area and the activity must be limited to one of the following: acquisition, clearance, relocation, historic preservation, and/or rehabilitation of buildings, but only to the extent necessary to eliminate specific conditions detrimental to public health and safety. To be considered to be detrimental to public health and safety, a condition must pose a threat to the public in general.

Applicants claiming the prevention and elimination of the slum and blight National Objective on a spot basis must be able to document the specific conditions of blight or physical decay for the eligible activity, demonstrate the public health or safety threat to the public and show that the area in which the property is located is outside a slum or blighted area.

An activity that fails to meet one or more of the applicable tests for meeting a National Objective does not comply with CDBG rules.

F. Citizen Participation

The Federal Housing and Community Development Act “encourages citizen participation, with particular emphasis on participation by persons of LMI” both in the preparation of CDBG applications and throughout the implementation of local CDBG projects. Specifically, the Act requires public hearings “to obtain the view of citizens on community development and housing needs” and on “proposed activities”. Congress has mandated that the hearings “be held after adequate notice, at times and locations convenient to potential or actual beneficiaries, and with accommodation for the handicapped”. Therefore, public hearings should be held at a time and place convenient to the general public, with accommodations for persons with disabilities. For hearings where a significant number of non-English speaking persons can reasonably be expected to participate, the notice must also be in the appropriate language(s) and provision must be made for interpreters at the public hearing. Notice of public hearings should also be directed to persons of LMI or those persons who will benefit from or be affected by CDBG activities and/or groups representing LMI persons.

Prior to submitting an application, Applicants must meet the citizen participation requirements at 24 CFR 570.486 and New York State’s Citizen Participation Plan, as amended which require Applicants to follow a citizen participation plan providing for a minimum of one public hearing (one in each jurisdiction of a joint application) prior to the submission of an application for funding, public availability of the application for inspection at the municipal office(s), and one public hearing, if awarded, to be held during the administration of the grant to solicit comments on the effectiveness of the program’s administration.

Applicants must comply with the following citizen participation requirements: Provide for and encourage citizen participation, particularly by LMI persons who reside in slum or blighted areas and areas in which CDBG funds are proposed to be used;

- Ensure that citizens will be given reasonable and timely access to local meetings, information, and records relating to the proposed and actual use of CDBG funds;
- Furnish citizens with information, including, but not limited to:
 - The amount of CDBG funds expected to be made available for the current fiscal year (including the grant and anticipated Program Income);
 - A listing of the activities to be undertaken with CDBG funds;
 - The estimated amount of CDBG funds proposed for activities that benefit LMI National Objective; and
 - The proposed CDBG activities likely to result in displacement and the municipality’s anti-displacement and relocation plan required under 24CFR 570.488;
 - The amount of funds awarded;
 - The types of activities funded; and
 - Progress towards program goals and objectives;
- Provide technical assistance to group’s representative of persons of LMI that request assistance in developing proposals in accordance with the procedures developed by the State. However, such assistance need not include providing funds to such groups;
- Hold a minimum of two public hearings, one at the time of application and one during the grant administration process, for the purpose of obtaining citizens’ views and responding to proposals and questions. The first public hearing must be held prior to preparing the application and the second during the administration of an awarded grant to provide input on the effectiveness of the administration of the grant. The public hearing should provide citizens with reasonable advance notice of, and an opportunity to comment on, proposed activities in an application to the State; and
- Public notice must be provided before public hearings are held. Notice of each public hearing should be published at least once in a newspaper of general circulation in the community at least seven days prior to the hearing. At a

minimum, public notices should contain the time and place of the hearing, offer accommodations for persons with disabilities and include an invitation to submit written comments and where to direct such comments. Additionally, public hearings held at specific times in the process require specific information in the public notice. The notice for the hearing must specifically mention the municipality's intent to apply for NYS CDBG funds. Public notices for public hearings held prior to preparing an application should contain information about the amount of CDBG funds available and the types of activities eligible for CDBG funding. Public notices for public hearings held prior to submitting an application for funding should contain information about the proposed activities and the amount of funds being requested. Public notices for public hearings held during grant administration should contain information on the amount of CDBG funds awarded, the type(s) of activity(ies) funded, and the progress towards beneficiary goals and program objectives.

- Provide citizens with reasonable advance notice of, and opportunity to comment on, proposed activities in an application to the State and, for grants already made, activities, which are proposed to be added, deleted or substantially changed from the application submitted to the State.

In all cases, the local government must conduct the required public hearings, even if the local government is considering applying on behalf of a Subrecipient, such as a local housing authority, human resource development council, or a county water and sewer district. Having the local government conduct the hearings, rather than delegating the task to a potential recipient of the CDBG funds, provides the most objective forum for considering alternative community needs (and potentially competing proposals for CDBG projects) and encourages a frank discussion regarding any proposed community development projects.

H. Environmental Review

Environmental review procedures contained in 24 CFR Part 58 applies to this program. In addition, 24 CFR 58.22 provides guidance on limitation on activities pending clearance and 24 CFR 50.17 provides guidance on decision points for projects subject to environmental procedures. Under part 58, Recipients assume all of the responsibilities for environmental review, decision making and action pursuant to the National Environmental Policy Act of 1969 and the State Environmental Quality Review Act (SEQRA) and other provisions of law specified by the Secretary in 24 CFR part 58 that would apply to the Secretary were he or she to undertake such projects as federal projects.

I. Residential Anti-Displacement and Relocation

Applicants proposing activities that may involve displacement, permanent relocation or demolition or conversion of residential units occupied by low-income persons are responsible for complying with the regulations under the Uniform Relocation Act and Section 104(d) of the Housing and Community Development Act of 1974, as amended. The Act requires displacement of persons which may occur as a result of activities assisted with CDBG funds be minimized. HUD regulations require that if any CDBG activity could result in displacement, Applicants must adopt a plan for minimizing displacement of persons and mitigating any adverse effects of displacement on LMI persons.

Recipients of CDBG funds must provide reasonable benefits and relocation assistance to any person involuntarily and permanently displaced as a result of the use of CDBG funds to acquire or substantially rehabilitate property, including businesses. For projects that may entail the displacement of persons, the Applicant must replace all occupied and vacant, occupiable LMI dwelling units demolished or converted to use other than as LMI housing as a direct result of activities assisted with CDBG funds. In addition, HUD requires that Recipients provide reasonable benefits to persons displaced as a result of use of CDBG funds in cases which are not governed by the Uniform Relocation Act.

I. Labor Standards

Applicants must comply with all applicable federal and state labor standards as required by the Davis-Bacon Act and Article 8 of the New York State Labor Law. It is the Applicant's sole responsibility to fully understand and comply with the requirements of the labor laws that impact the activity being proposed prior to submitting an application. The impact of federal and/or state labor laws on the proposed activity must be reflected in the application for funding, particularly the cost of the project. Additional information may be obtained from www.dol.gov/compliance/laws/comp-dbra.htm.

B. Grant Administration and Program Delivery Costs

Economic Development & Small Business: Program delivery, engineering and administrative funds for the project **cannot exceed \$16,000**.

Microenterprise: Grant administration, program delivery and training costs **cannot exceed a total of 25%** of the total CDBG grant amount. Of the 25% maximum, administrative costs **cannot exceed 5%** of the total CDBG grant amount requested. Program delivery must be allocated to each individual business receiving CDBG assistance.

Grant Administration Costs: Generally, these are costs associated with salaries, wages, and related costs of the grant recipient's staff, the staff of local public agencies, or other staff engaged in program administration for the awarded grant. General operating expenses are ineligible for reimbursement from the grant funds. Examples of eligible administrative costs include:

- Providing local officials and citizens with information about the program;
- Preparing program budgets and schedules and amendments thereto;
- Developing systems for assuring compliance with program requirements;
- Costs associated with the Environmental Review Process for the overall program, including the release of funds.
- Preparing Requests for Proposals with consultants for grant administration or other consulting work, such as architectural or engineering services.
- Developing interagency agreements and agreements with sub recipients and contractors to carry out program activities;
- Monitoring program activities for progress and compliance with program requirements;
- Preparing reports and other documents for submission to the state regarding the grant;
- Coordinating the resolution of audit and monitoring findings;
- Evaluating program results against state objectives; and
- Managing or supervising persons whose primary responsibilities with regard to the program include such assignments as those described above.
- Costs incurred for official business travel in carrying out the program and administrative services performed under a third party contract.
- Purchase of capital equipment, such as file cabinets, for grant administration.
- Training on CDBG grant administration requirements.

For more information concerning eligible administrative costs, applicants should read 24 CFR Subpart C 570.206.

Program Delivery Costs: These are costs that can be directly attributed to the delivery of specific proposed activities. These include in-house staff or third party costs, generally described as:

For housing activities: marketing grant activities, services verifying client eligibility, providing education or counseling to clients, preparation of the environmental assessment or other environmental documents and publishing required notices, development of construction specifications, compiling cost data on individual homes being rehabilitated, construction monitoring, payment processing, filing fees, legal expenses, engineering/architectural fees, site specific environmental review, on-site inspections, bid preparation, contracting, client/contractor troubleshooting, any other professional services required to deliver the program, etc.

For public facilities activities: marketing grant activities, services verifying client eligibility, providing education or counseling to clients, preparation of the environmental assessment or other environmental documents and publishing required notices, legal expenses related to construction, filing fees, permit charges, labor standards compliance work such as on-site interviews, verifying payroll data, reviewing payrolls, site specific environmental review, on-site inspections, bid preparation, contracting, client/contractor troubleshooting, any other professional services required to deliver the program, etc.

For economic development activities: marketing grant activities, services verifying client eligibility, providing education or counseling to clients, preparation of the environmental assessment or other environmental documents and publishing required notices, preparation of closing documents, all costs associated with perfecting security, repayment processing, legal fees, loan disbursement, review of project documentation, labor standards compliance work such as on-site interviews, verifying payroll data, reviewing payrolls, site specific environmental review, on-

site inspections, bid preparation, contracting, client/contractor troubleshooting, any other professional services required to deliver the program, etc.

C. Small Business Assistance Program Green Incentive Checklist

Applicant:			
Business Name:			
<p>Instructions: This green project criterion is designed to promote sustainability, energy conservation, public health, operational savings and green practices. By increasing resource efficiency and reducing environmental impacts, a project may be eligible for a 10% reduction in owner equity requirement. In order to certify the proposed project as eligible for this incentive, it must meet the minimum criteria in at least three (3) of the five (5) sections below. For a section to qualify, the project must include a minimum of two (2) criteria.</p> <p>The project may also qualify if the business model can be documented as innovative, and the project or business product or services reduces environmental impact and encourages sustainability.</p>			
Section A - Sustainable Sites			
Y	N or N/A	Item	Criteria
		1.	Transportation choices: Is project located in close proximity (within 0.5 mile) to public transit services?
		2.	Availability of existing infrastructure: Is project located on a site with access to existing roads, water, sewers, and other infrastructure within or contiguous to existing development?
		3.	Development patterns: Is project located in close proximity (within 0.5 mile) to community center or downtown district?
Section B - Water Efficiency			
Y	N or N/A	Item	Criteria
		1.	Conservation: Will water conserving fixtures be installed?
		2.	Landscaping: Will native trees and plants be selected in order to minimize water usage and maximize energy efficiency?
		3.	Will water-permeable materials be used in 40% or more of walkways and 40% or more of paved parking areas?
Section C - Energy and Atmosphere			
Y	N or N/A	Item	Criteria
		1.	Will Energy Star appliances, and HVAC systems be utilized?
		2.	Will energy efficient light fixtures be installed and daylight sensors or timers be installed on outdoor lighting to maximize energy efficiency?
		3.	Use of green power: Will at least 50% of the electricity be provided from renewable sources?

Section D - Materials and Resources (For each criteria provide a calculation or plan)

Y	N or N/A	Item	Criteria
		1.	Recycled content material: Will project use 25% materials with recycled content? Provide calculation for recycled content percentage based on cost or value of recycled content in relation to total materials for the project.
		2.	Materials reuse: Will project use salvaged, refurbished, or used furniture and furnishings for at least 30% of the total furniture and furnishings budget?
		3.	Regional materials: Will project use a minimum of 20% of the material and products that are manufactured regionally within a radius of 500 miles?

Section E - Environmental Quality

Y	N or N/A	Item	Criteria
		1.	Will project use lead-safe work practices during renovation, remodeling, painting and demolition (for properties built before 1978)?
		2.	Will project utilize low-emitting materials: adhesives and sealants; paints and coatings; carpet systems; composite wood and laminate adhesives; systems furniture and seating?
		3.	Health and safety: Will the project address ergonomic hazards in the workplace?

Innovation

A project may qualify for a 10% reduction in the equity requirement if the project or business can document an innovative, green approach.

Y	N or N/A	Item	Criteria
		1.	Is your project innovative? Does your proposed project or a portion of the project have an environmental benefit beyond those listed in Sections A – E? If so, attach a summary identifying the following: 1. The intent of the proposed innovation, 2. The additional environmental benefit, and 3. The proposed performance metrics to demonstrate the benefit to be received and the approaches (strategies) used to meet the benefit.
		2.	Does the business provide a service or produce a product that significantly reduces impact on the environment, promotes public health, conserves energy and/or implements an innovative, green practice or technology? If so, attach a summary describing the “innovation” and its impact.

Certification

As an applicant to the NYS CDBG Small Business Assistance Program, I do hereby attest that all of the responses to the above checklist will be carried out to the furthest extent possible. I understand that the project will be monitored for compliance with the above checklist. I further understand that if the project is selected as a NYS CDBG Green Project and does not meet the criteria proposed, the Office of Community Renewal reserves the right to recapture 10% of the NYS CDBG award.

Signature of Applicant

Date

Signature of Business' Chief Executive Officer

Date

D. Applicable Laws and Regulations

There are numerous federal, state and local regulations that govern or impact the State CDBG Program. It is the responsibility of the applicant to ensure compliance with all applicable federal, state and local regulations and statutes. The following is a listing that is not all inclusive, of federal regulations that apply to the State CDBG Program:

- Davis-Bacon Fair Labor Standards Act (40 USC 276a);
- Contract Work Hours and Safety Standards Act, as amended (40 USC 327-333);
- Copeland Anti Kickback (18 USC 874)
- Title VI of the Civil Rights Act of 1964 (42 USC 200(d));
- Title VIII of the Civil Rights Act of 1968 (42 USC 3601);
- Section 504 of the Rehabilitation Act of 1973, as amended (29 USC 792 and 3601);
- Section 3 of the Housing and Urban Development Act of 1968, as amended (12 USC 1701 (u));
- Section 109 of the Housing and Urban Development Act of 1974, as amended (42 USC 5309);
- Age Discrimination Act of 1975, as amended (42 USC 6101);
- Architectural Barriers Act of 1968, as amended (42 USC 4151);
- Americans with Disabilities Act of 1991;
- Equal Employment Opportunity (Executive Order 11246, September 24, 1965);
- Equal Opportunity in Housing (Executive Order 11063, as amended by Executive Order 12259);
- The Hatch Act (5 USC 1501 et seq.);
- The National Environmental Policy Act of 1969;
- Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and amendments of 1987;
- Title IV of the Lead-Based Poisoning Prevention Act (42 USC 4831);
- HUD Reform Act of 1989;
- 24 CFR Parts 35, 58, 85, and 570;
- Housing & Community Development Act of 1974, as amended;
- Office of Management and Budget Circulars: A-87 -- Cost Principles for State and Local Governments and 24 CFR Part 85, Administrative Requirements for Grants and Cooperative Agreements to State, Local and Federally Recognized Indian Tribal Governments; A-133 C Single Audit Act; Section 104(d) of the Housing and Urban Development Act of 1974, as amended (Anti-Displacement); A-122-Cost Principles for Non-Profit Organizations.

E. 2014 HUD Income Limits

STATE:NEW YORK		-----I N C O M E L I M I T S-----							
	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Albany-Schenectady-Troy, NY MSA									
FY 2014 MFI: 78300	30% OF MEDIAN	16450	18800	21150	23500	25400	27300	29150	31050
	VERY LOW INCOME	27450	31350	35250	39150	42300	45450	48550	51700
	LOW-INCOME	43900	50150	56400	62650	67700	72700	77700	82700
Binghamton, NY MSA									
FY 2014 MFI: 62900	30% OF MEDIAN	12950	14800	16650	18500	20000	21500	22950	24450
	VERY LOW INCOME	21600	24700	27800	30850	33350	35800	38300	40750
	LOW-INCOME	34550	39500	44450	49350	53300	57250	61200	65150
Buffalo-Niagara Falls, NY MSA									
FY 2014 MFI: 63900	30% OF MEDIAN	13450	15350	17250	19150	20700	22250	23750	25300
	VERY LOW INCOME	22400	25600	28800	31950	34550	37100	39650	42200
	LOW-INCOME	35800	40900	46000	51100	55200	59300	63400	67500
Elmira, NY MSA									
FY 2014 MFI: 63400	30% OF MEDIAN	12950	14800	16650	18450	19950	21450	22900	24400
	VERY LOW INCOME	21550	24600	27700	30750	33250	35700	38150	40600
	LOW-INCOME	34450	39400	44300	49200	53150	57100	61050	64950
Glens Falls, NY MSA									
FY 2014 MFI: 62900	30% OF MEDIAN	13200	15100	17000	18850	20400	21900	23400	24900
	VERY LOW INCOME	22050	25200	28350	31450	34000	36500	39000	41550
	LOW-INCOME	35250	40250	45300	50300	54350	58350	62400	66400
Ithaca, NY MSA									
FY 2014 MFI: 78800	30% OF MEDIAN	16600	18950	21300	23650	25550	27450	29350	31250
	VERY LOW INCOME	27600	31550	35500	39400	42600	45750	48900	52050
	LOW-INCOME	44150	50450	56750	63050	68100	73150	78200	83250
Kingston, NY MSA									
FY 2014 MFI: 71300	30% OF MEDIAN	15000	17150	19300	21400	23150	24850	26550	28250
	VERY LOW INCOME	25000	28550	32100	35650	38550	41400	44250	47100
	LOW-INCOME	39950	45650	51350	57050	61650	66200	70750	75350
New York-Northern New Jersey-Long Island, NY-NJ-PA MSA									
Nassau-Suffolk, NY HMFA									
FY 2014 MFI: 105100	30% OF MEDIAN	22100	25250	28400	31550	34100	36600	39150	41650
	VERY LOW INCOME	36800	42050	47300	52550	56800	61000	65200	69400
	LOW-INCOME	52650	60200	67700	75200	81250	87250	93250	99300
New York, NY HMFA									
FY 2014 MFI: 62500	30% OF MEDIAN	17650	20150	22650	25150	27200	29200	31200	33200
	VERY LOW INCOME	29400	33600	37800	41950	45350	48700	52050	55400
	LOW-INCOME	47000	53700	60400	67100	72500	77850	83250	88600
Rockland County, NY HMFA									
FY 2014 MFI: 94900	30% OF MEDIAN	21050	24050	27050	30050	32500	34900	37300	39700
	VERY LOW INCOME	35100	40100	45100	50100	54150	58150	62150	66150
	LOW-INCOME	47000	53700	60400	67100	72500	77850	83250	88600
Westchester County, NY Statutory Exception Area									
FY 2014 MFI: 103700	30% OF MEDIAN	21800	24900	28000	31100	33600	36100	38600	41100
	VERY LOW INCOME	36300	41500	46700	51850	56000	60150	64300	68450
	LOW-INCOME	47350	54100	60850	67600	73050	78450	83850	89250
Poughkeepsie-Newburgh-Middletown, NY MSA									
FY 2014 MFI: 83100	30% OF MEDIAN	17500	20000	22500	24950	26950	28950	30950	32950
	VERY LOW INCOME	29100	33250	37400	41550	44900	48200	51550	54850
	LOW-INCOME	44750	51150	57550	63900	69050	74150	79250	84350

STATE:NEW YORK

-----I N C O M E L I M I T S-----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Rochester, NY MSA								
FY 2014 MFI: 67000								
30% OF MEDIAN	14100	16100	18100	20100	21750	23350	24950	26550
VERY LOW INCOME	23450	26800	30150	33500	36200	38900	41550	44250
LOW-INCOME	37550	42900	48250	53600	57900	62200	66500	70800
Syracuse, NY MSA								
FY 2014 MFI: 67700								
30% OF MEDIAN	14250	16250	18300	20300	21950	23550	25200	26800
VERY LOW INCOME	23700	27100	30500	33850	36600	39300	42000	44700
LOW-INCOME	37950	43350	48750	54150	58500	62850	67150	71500
Utica-Rome, NY MSA								
FY 2014 MFI: 59500								
30% OF MEDIAN	12500	14300	16100	17850	19300	20750	22150	23600
VERY LOW INCOME	20850	23800	26800	29750	32150	34550	36900	39300
LOW-INCOME	33350	38100	42850	47600	51450	55250	59050	62850
Allegany County, NY								
FY 2014 MFI: 52600								
30% OF MEDIAN	11900	13600	15300	17000	18400	19750	21100	22450
VERY LOW INCOME	19850	22650	25500	28300	30600	32850	35100	37400
LOW-INCOME	31750	36250	40800	45300	48950	52550	56200	59800
Cattaraugus County, NY								
FY 2014 MFI: 49800								
30% OF MEDIAN	11900	13600	15300	17000	18400	19750	21100	22450
VERY LOW INCOME	19850	22650	25500	28300	30600	32850	35100	37400
LOW-INCOME	31750	36250	40800	45300	48950	52550	56200	59800
Cayuga County, NY								
FY 2014 MFI: 62600								
30% OF MEDIAN	13150	15000	16900	18750	20250	21750	23250	24750
VERY LOW INCOME	21900	25000	28150	31250	33750	36250	38750	41250
LOW-INCOME	35000	40000	45000	50000	54000	58000	62000	66000
Chautauqua County, NY								
FY 2014 MFI: 50900								
30% OF MEDIAN	11900	13600	15300	17000	18400	19750	21100	22450
VERY LOW INCOME	19850	22650	25500	28300	30600	32850	35100	37400
LOW-INCOME	31750	36250	40800	45300	48950	52550	56200	59800
Chenango County, NY								
FY 2014 MFI: 56200								
30% OF MEDIAN	11900	13600	15300	17000	18400	19750	21100	22450
VERY LOW INCOME	19850	22650	25500	28300	30600	32850	35100	37400
LOW-INCOME	31750	36250	40800	45300	48950	52550	56200	59800
Clinton County, NY								
FY 2014 MFI: 66000								
30% OF MEDIAN	13900	15850	17850	19800	21400	23000	24600	26150
VERY LOW INCOME	23100	26400	29700	33000	35650	38300	40950	43600
LOW-INCOME	37000	42250	47550	52800	57050	61250	65500	69700
Columbia County, NY								
FY 2014 MFI: 74000								
30% OF MEDIAN	15550	17800	20000	22200	24000	25800	27550	29350
VERY LOW INCOME	25900	29600	33300	37000	40000	42950	45900	48850
LOW-INCOME	41450	47400	53300	59200	63950	68700	73450	78150
Cortland County, NY								
FY 2014 MFI: 60100								
30% OF MEDIAN	12650	14450	16250	18050	19500	20950	22400	23850
VERY LOW INCOME	21050	24050	27050	30050	32500	34900	37300	39700
LOW-INCOME	33700	38500	43300	48100	51950	55800	59650	63500
Delaware County, NY								
FY 2014 MFI: 57500								
30% OF MEDIAN	12100	13800	15550	17250	18650	20050	21400	22800
VERY LOW INCOME	20150	23000	25900	28750	31050	33350	35650	37950
LOW-INCOME	32200	36800	41400	46000	49700	53400	57050	60750

STATE:NEW YORK

-----I N C O M E L I M I T S-----

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Essex County, NY									
FY 2014 MFI: 59500	30% OF MEDIAN	12500	14300	16100	17850	19300	20750	22150	23600
	VERY LOW INCOME	20850	23800	26800	29750	32150	34550	36900	39300
	LOW-INCOME	33350	38100	42850	47600	51450	55250	59050	62850
Franklin County, NY									
FY 2014 MFI: 54600	30% OF MEDIAN	11900	13600	15300	17000	18400	19750	21100	22450
	VERY LOW INCOME	19850	22650	25500	28300	30600	32850	35100	37400
	LOW-INCOME	31750	36250	40800	45300	48950	52550	56200	59800
Fulton County, NY									
FY 2014 MFI: 55500	30% OF MEDIAN	11900	13600	15300	17000	18400	19750	21100	22450
	VERY LOW INCOME	19850	22650	25500	28300	30600	32850	35100	37400
	LOW-INCOME	31750	36250	40800	45300	48950	52550	56200	59800
Genesee County, NY									
FY 2014 MFI: 65300	30% OF MEDIAN	13750	15700	17650	19600	21200	22750	24350	25900
	VERY LOW INCOME	22900	26150	29400	32650	35300	37900	40500	43100
	LOW-INCOME	36600	41800	47050	52250	56450	60650	64800	69000
Greene County, NY									
FY 2014 MFI: 58400	30% OF MEDIAN	12250	14000	15750	17500	18900	20300	21700	23100
	VERY LOW INCOME	20450	23400	26300	29200	31550	33900	36250	38550
	LOW-INCOME	32700	37400	42050	46700	50450	54200	57950	61650
Hamilton County, NY									
FY 2014 MFI: 64100	30% OF MEDIAN	13500	15400	17350	19250	20800	22350	23900	25450
	VERY LOW INCOME	22450	25650	28850	32050	34650	37200	39750	42350
	LOW-INCOME	35950	41050	46200	51300	55450	59550	63650	67750
Jefferson County, NY									
FY 2014 MFI: 54000	30% OF MEDIAN	12400	14200	15950	17700	19150	20550	21950	23400
	VERY LOW INCOME	20650	23600	26550	29500	31900	34250	36600	38950
	LOW-INCOME	33050	37800	42500	47200	51000	54800	58550	62350
Lewis County, NY									
FY 2014 MFI: 55900	30% OF MEDIAN	11900	13600	15300	17000	18400	19750	21100	22450
	VERY LOW INCOME	19850	22650	25500	28300	30600	32850	35100	37400
	LOW-INCOME	31750	36250	40800	45300	48950	52550	56200	59800
Montgomery County, NY									
FY 2014 MFI: 57000	30% OF MEDIAN	12000	13700	15400	17100	18500	19850	21250	22600
	VERY LOW INCOME	19950	22800	25650	28500	30800	33100	35350	37650
	LOW-INCOME	31950	36500	41050	45600	49250	52900	56550	60200
Otsego County, NY									
FY 2014 MFI: 60600	30% OF MEDIAN	12750	14600	16400	18200	19700	21150	22600	24050
	VERY LOW INCOME	21250	24250	27300	30300	32750	35150	37600	40000
	LOW-INCOME	33950	38800	43650	48500	52400	56300	60150	64050
Schuyler County, NY									
FY 2014 MFI: 57300	30% OF MEDIAN	12050	13800	15500	17200	18600	20000	21350	22750
	VERY LOW INCOME	20100	22950	25800	28650	30950	33250	35550	37850
	LOW-INCOME	32100	36700	41300	45850	49550	53200	56900	60550
Seneca County, NY									
FY 2014 MFI: 57700	30% OF MEDIAN	12150	13850	15600	17300	18700	20100	21500	22850
	VERY LOW INCOME	20200	23100	26000	28850	31200	33500	35800	38100
	LOW-INCOME	32350	36950	41550	46150	49850	53550	57250	60950

STATE:NEW YORK

-----I N C O M E L I M I T S-----

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
St. Lawrence County, NY FY 2014 MFI: 54000	30% OF MEDIAN	11900	13600	15300	17000	18400	19750	21100	22450
	VERY LOW INCOME	19850	22650	25500	28300	30600	32850	35100	37400
	LOW-INCOME	31750	36250	40800	45300	48950	52550	56200	59800
Steuben County, NY FY 2014 MFI: 54500	30% OF MEDIAN	11900	13600	15300	17000	18400	19750	21100	22450
	VERY LOW INCOME	19850	22650	25500	28300	30600	32850	35100	37400
	LOW-INCOME	31750	36250	40800	45300	48950	52550	56200	59800
Sullivan County, NY FY 2014 MFI: 63200	30% OF MEDIAN	13250	15150	17050	18900	20450	21950	23450	24950
	VERY LOW INCOME	22050	25200	28350	31500	34050	36550	39100	41600
	LOW-INCOME	35300	40350	45400	50400	54450	58500	62500	66550
Wyoming County, NY FY 2014 MFI: 62600	30% OF MEDIAN	13200	15050	16950	18800	20350	21850	23350	24850
	VERY LOW INCOME	21950	25050	28200	31300	33850	36350	38850	41350
	LOW-INCOME	35100	40100	45100	50100	54150	58150	62150	66150
Yates County, NY FY 2014 MFI: 60900	30% OF MEDIAN	12800	14600	16450	18250	19750	21200	22650	24100
	VERY LOW INCOME	21350	24400	27450	30450	32900	35350	37800	40200
	LOW-INCOME	34100	39000	43850	48700	52600	56500	60400	64300