

VILLAGE OF WATERLOO
Fiscal Year 2014 MICROENTERPRISE ASSISTANCE PROGRAM FINAL
GUIDELINES

Funded by: New York State Homes and Community Renewal under the
Community Development Block Grant Program

MICROENTERPRISE DEFINITION:

A microenterprise is a business that employs or will employ five or fewer persons, including the business owner or owners. The “five or fewer test” is based on total headcount regardless of the number of hours worked by each employee. To be eligible for assistance, an existing microenterprise or newly formed microenterprise must meet a low-to-moderate income test; that is the business owner(s) must be low-to-moderate in income (based on family size and gross, annual income) or a majority of the jobs to be created or retained must be low-to-moderate income jobs and/or available to low-to-moderate income persons. Low-to-moderate income limits are provided in Attachment 1. The determination of whether a job meets the low-to-moderate income test is discussed in Attachment 2.

PROGRAM PURPOSE:

The purpose of the Microenterprise Assistance Program (MAP) is to provide financial assistance to entrepreneurs, start-up businesses, and existing microenterprises that will increase economic opportunity and/or create jobs for persons who are low-to-moderate in income. The Program is especially interested in assisting entrepreneurs who are, or businesses that are owned by, low-to-moderate income persons.

STATE REVIEW OF PROJECTS/STATE DETERMINATION:

Applicants should note that, although a business may technically meet the regulatory definition of a “Microenterprise”, the project and/or the business may not meet the State administrator’s **intent** for the Program. The Program is administered by the NYS Office of Community Renewal (OCR) under the NYS Housing Trust Fund Corporation or HTFC. All projects, project details and the make-up of the business are subject to discussion with OCR. The State reserves the right to eliminate a specific business or applicant from the Program if, in their opinion, the project or the business does not meet the State’s “intent” for this Program. The Village must comply with the direction of the State as to eligibility of an applicant or project. By signing this application, the applicant understands the limit of the Village’s ability to approve Microenterprise funding if the State determines that the project or its owner does not meet the State’s Program intent. By signing below, the applicant or business owner agrees to hold the funding source, the US Department of Housing and Urban Development (HUD); the State’s administrator, the NYS HTFC; HUD’s and HTFC’s offices, agencies and their employees; the Village, its employees and their agents, harmless from any legal recourse as a result of the State’s determination.

LOCATION OF PROGRAM:

To be eligible for assistance, the microenterprise must be located in the Village of Waterloo, and the business location must be zoned appropriately for the proposed business use.

ELIGIBILITY:

1. **At the time of application an existing business must have no more than five employees, including the owner(s).** To meet the “five or fewer” test, the Village will look at the total headcount of the business at the time of application, regardless of the number of hours worked by the owner(s) and its employees.
2. The project must meet a low-to-moderate income test; that is, either the owner(s) must be low-to-moderate in income based on family size and gross, annual income; or the project must result in the creation of jobs, the majority of which meet the low-to-moderate income test. The Village will make this determination with information provided by the applicant (See Attachment 6 for submission requirements for documenting a low-to-moderate income owner).
3. If a business is owned or started by a person that meets the low-to-moderate income test, they may not have to create jobs. If the owner(s) is/are not low-to-moderate in income, they will be required to create at least one full-time, permanent job. Jobs that require 37.5 to 40 hours a week are considered full-time jobs. The jobs or jobs must be available to low-to-moderate income persons pursuant to a program definition.
4. **All businesses, new and existing, must have a current business plan that incorporates the Micro project.** Existing businesses may update an existing business plan to include the new project. Call the Village’s Program Consultants, Thoma Development, for information on accessing services to assist in preparation of a business plan through the Small Business Development Centers at SUNY Binghamton, or Onondaga Community College. Thoma can be reached at 607-753-1433.
5. Applicants must be current on all Village taxes and fees for water, sewer, and any other fees that may be due for both personal and business properties located in the Village. The applicant is not eligible if there are any outstanding code or other violations.

MICROENTERPRISE PRIORITIES:

Most types of microenterprises located within the Village of Waterloo are eligible for assistance. The priorities are as follows: (1) veterans, (2) individuals that have completed an approved Entrepreneurship Training Program through either SUNY Binghamton or Onondaga Community College at the time applications are submitted. Certifications of training completion and a receipt for payment should be submitted with the applications for priority consideration.

ELIGIBLE USES OF FUNDS:

1. Funds can be used to purchase capital equipment, fixtures, and furniture including, but not limited to, manufacturing, processing, or display equipment; computer hardware; office furniture, display fixtures, or other equipment/fixtures that directly support the business activities of the applicant. All equipment and fixtures acquired with Village funds shall be stored and used at the business's primary Village location and will be secured by the Village via a UCC filing.
2. Funds can be used for working capital purposes. The specific use(s) of working capital must be detailed in the microenterprise application for assistance and in any commitment or agreements/documents provided by the Village. In general, working capital will only be considered for new businesses or expansion of an existing business's services, capabilities, or employment. The Village reserves the right to file a UCC lien on the business.
3. Funds can be used for the purchase of inventory. The general type and amount of inventory must be detailed in the microenterprise application for assistance and in any commitment or agreements/documents provided by the Village. The Village reserves the right to file a UCC lien on the business and its assets.
4. Software that is specifically related to the business activity of the applicant may be purchased under the Microenterprise Program. The Village reserves the right to file a UCC lien on the business and its assets and may, more specifically file a lien on the software.
5. Other uses, not specifically noted above and deemed appropriate by the Village, will be considered.

INELIGIBLE USES OF FUNDS:

1. The refinancing of existing debt and payment of interest as a result of interim financing is ineligible under the Microenterprise Program.
2. Any activity(ies) that will result in the loss of a job or jobs or the reduction of hours for any existing employee is ineligible under the Microenterprise Program.
3. Motor vehicles cannot be purchased or leased under the Microenterprise Program.
4. Construction, renovations and building repairs that will trigger Davis Bacon prevailing wage rate requirements.
5. Religious or political activities.
6. Lobbying and/or governmental activities.
7. Use of funds by a not-for-profit.

8. Costs incurred prior to approval of grant award to the business.
9. Any illegal activities; activities that are inconsistent with or will detract from the character of the Village; activities that are reasonably objectionable to the Village or do not comply with local zoning regulations or other municipal plans are ineligible for funding under the Microenterprise Program.

FINANCIAL ASSISTANCE:

1. The total amount of assistance available per project is \$5,000 to \$35,000. The amount to be provided per project will be determined by the Village's Review Committee based on a review of the application and supporting documentation. The determination of the Review Committee is final.
2. All assistance is in the form of a grant, which is subject to recapture if the business closes or relocates outside the Village within five (5) years of the date of the grant agreement. The amount of funds recaptured is determined by the terms of the grant agreement and is generally based on the amount of time the business operated in the Village and the amount of funds provided.
3. If the total project cost exceeds the maximum amount of assistance provided by the Village, the owner is responsible for providing the balance. The balance of the project cost must be documented prior to approval and can be in the form of owner's cash or a loan.
4. A minimum of 10% of the total project cost must be provided as owner's equity.
5. This is a reimbursement program, that is, the State disburses funds based on PAID receipts. Recipients should be aware that they have to purchase the items to be paid for with Micro funds up front with credit cards, cash or a line of credit and then be reimbursed after submission of a PAID receipt to the State funding source. If your project is approved, please discuss this process with Thoma Development to ensure you have the ability and adequate cash flow to undertake the project based on reimbursement of purchases.

EQUITY CONTRIBUTION:

As noted above, grantees must provide a minimum of 10% equity to the project. Grant funds cannot account for more than 90% of the project cost, up to the maximum award of \$35,000. Applicants must provide documentation of availability of equity at the time the application is submitted for review. The 10% equity contribution must be in the form of owner's cash and cannot be associated with debt of any kind.

Additionally, as noted above, the State will only disburse its funding upon submission of paid receipts. Therefore, though your equity contribution may be as low as 10% of the

total project cost, you will have to have some means of providing cash flow to purchase the items funded by the State for reimbursement later.

TRAINING:

Training is a required part of the Microenterprise Program. New York State Homes and Community Renewal (HCR) requires all participating business owners to complete a Business Ownership or Entrepreneurial training course that is approved by the NYS Homes and Community Renewal. The applicant must provide proof of successful completion of such training. No funds will be disbursed without proof of completion of training. Information on approved programs is provided at the end of these guidelines. The applicant is responsible for the cost of the training if they choose to complete it before a commitment is made. If the project is selected for funding, the Program will reimburse the applicant for the training if the applicant provides a program completion certification and receipt for payment. If the project is not selected for funding, no reimbursement can be made. Questions should be forwarded to Thoma Development at 607-753-1433.

DISBURSEMENT OF FUNDS (reimbursement process):

This is a reimbursement program. Documentation of purchases, i.e. PAID receipts or comparable, must be provided before the request for the State funds is submitted. The request for funds is submitted to the State once per month, the second Monday of the month. In no case will assistance be paid in advance of purchases. The accepted documentation of payment is generally a PAID invoice and check. For cash payments, the invoice should be clearly marked, PAID CASH. The equity contribution must be documented prior to complete disbursement of all Microenterprise funds.

OTHER TERMS AND CONDITIONS:

- 1) The microenterprise owner agrees to repay any grant funds in full or in part if the business ceases operation or moves outside the Village of Waterloo prior to the end of the regulatory period.
- 2) A Grant Agreement between the Village and the microenterprise owner(s) will be executed prior to the disbursement of any funds. This Agreement will detail the terms and conditions of the funding.
- 3) All low-to-moderate income jobs to be created through this program will be verified pursuant to a process established by HCR. The process requires the scheduled completion and submission of certain forms and reports to which the microenterprise must agree. The employment monitoring will continue until such time as the jobs obligation is met.
- 4) The microenterprise is required to comply with all local, State, and national laws, regulations, or requirements that would normally and routinely apply to such businesses, and as may be required of recipients of State and/or federal funding.

- 5) All of the above Terms and Conditions will be included in a Grant Agreement, which the business owner must execute with the Village prior to disbursement of funds.
- 6) The Village has the right to amend these guidelines at any time in order to conform to State requirements or requests/suggestions, or to adjust for clerical errors or errors of omission. Applicants or potential applicants that have requested a program package will be notified of any changes or amendments, if in the Village's opinion said changes will impact on the applicant's submissions or project design.

Attachments:

1. Income limits for Seneca County as determined by the US Department of Housing and Urban Development
2. Determining "low-to-moderate income" jobs
3. Project Scoring and Funding Priorities
4. Obtaining a DUNs number for your business
5. Application
6. Submission requirements
7. Approved Business Owner or Microenterprise Training Programs

**ATTACHMENT #1
LOW-TO-MODERATE INCOME LIMITS FOR SENECA COUNTY
(2015)**

| FAMILY SIZE | MAXIMUM INCOME LIMIT |
|-------------|----------------------|
| 1 | \$34,200 |
| 2 | \$39,100 |
| 3 | \$44,000 |
| 4 | \$48,850 |
| 5 | \$52,800 |
| 6 | \$56,700 |
| 7 | \$60,600 |
| 8 | \$64,500 |

*The Applicant/Business Owner or the employees will be considered low-to-moderate in income if the family's **gross annual** income does not exceed the maximum income noted for that family size. For example, if a family has two adults and three children (total five persons) the income opposite the number "5", which is \$52,800, is the maximum income that family can earn on an annual basis and still be eligible. If the family's gross, annual income is less than \$52,800 they are considered a "low-to-moderate" income family. If the family's gross annual income is greater than \$52,800, they do not meet the low-to-moderate income test. Family is defined as those persons in household that are related by marriage, birth or adoption.

ATTACHMENT #2
DETERMINING LOW-TO-MODERATE INCOME JOBS

To be eligible for funding under the Village's Microenterprise Program, the project must meet the low-to-moderate income benefit test in one of two ways; either (1) the business owner(s) must be low-to-moderate in income, or (2) the jobs to be created (or retained) must be filled by or available to low-to-moderate income persons. If the business owner is low-to-moderate in income, this section can be ignored.

If a business owner is not low-to-moderate in income, their project must result in the creation (and in some cases retention) of jobs, 51% of which are considered low-to-moderate income jobs. In addition, the business owner must provide first consideration for the jobs to be created to those persons who are low-to-moderate in income. Jobs may be claimed to be available to low-to-moderate income persons when both the following conditions are met:

- 1) 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/or education beyond high school is not a prerequisite to fill such jobs, unless the business agrees to hire and train unqualified persons; **and**
- 2) Actions are taken by the business owner to insure that low-to-moderate income persons receive "first consideration" for filling such jobs.

Principles involved in providing "first consideration" are as follows:

- 1) The business owner must use a hiring process that under normal circumstances would result in at least 51% of those interviewed meeting the low-to-moderate income status test;
- 2) The business owner must consider a sufficient number of low-to-moderate income job applicants to give reasonable opportunity to fill the position with a low-to-moderate income person;
- 3) The business owner must give consideration to the distance from the residence of a low-to-moderate income job applicant and the availability of transportation to the job site in order for the job applicant to be considered a serious applicant for the job.

The Village is required to monitor job creation/retention activities to determine if the jobs to be created/retained are filled by persons low-to-moderate in income, or meet the first consideration test. To meet this obligation, the Village is required and, therefore, the business owner agrees to follow a plan approved by the NYS HCR. Information on and the forms for completion included in the plan will be provided at a later date.

**ATTACHMENT #3
SCORING AND PRIORITIES**

A committee composed of representatives of Village staff, the Waterloo IDA, the Waterloo Area Chamber of Commerce, and the Waterloo BID, among others, will review applications and determine how program funds will be awarded.

Depending on the level of program demand, projects may be ranked and funded according to the following scoring system:

| <u>Measure</u> | <u>Point Award</u> |
|---|---------------------------|
| 1. Timely submission of <u>complete</u> pre-application in support of request for CDBG funding. | 5 pts |
| 2. The creation of jobs | 1 pt. for each FTE job |
| 3. The Microenterprise owner is low-to-moderate in income | 5 pts. |
| 4. The Microenterprise owner is a State-certified Minority-owned or Women-owned Business Enterprise (M/WBE) | 2 pts. |
| 5. Overall feasibility of the project.* | 0 – 10 pts. |
| 6. Your business has not received grant funds through a Village program in the last 36 months | 5 pts. |
| 7. The business owner is a veteran | 5 pts. |
| 8. The project is a true start-up | 3 pts. |

*The committee will review all projects to determine the financial feasibility of a project and what other feasibility issues may exist. This will be a comparative measure of all projects in the eligibility pool with the greatest number of points being awarded to the

project with the greatest feasibility (or least number of feasibility issues). The long-term feasibility of the microenterprise will be assessed under these scoring criteria. Point award will range from 0 to ten points.

ATTACHMENT #4 OBTAINING A DUNS NUMBER FOR YOUR BUSINESS

The Microenterprise funds for which you are applying were awarded to the Village of Waterloo from New York State Homes and Community Renewal (HCR) as part of the federal Community Development Block Grant Program (CDBG). In keeping with federal regulations, the OCR requires that recipients of CDBG funds secure a DUNS number. If awarded funding, we cannot disburse any funds until you obtain a DUNS number. If you are an existing business and already have a DUNS number at your current location, you do not need to obtain another one.

DUNS stands for Data Universal Numbering System. A DUNS is a unique nine-digit identification number provided by Dun and Bradstreet (D&B). All Microenterprise Program participants **must** have a DUNS number. This requirement is part of the Patriot Act and the federal government's determination that there is a need for improved statistical reporting for businesses that receive federal funds, such as the Microenterprise funds. There is no cost to obtain a DUNS number and it can be obtained at the website address listed below or by phone.

DUNS numbers are site-specific. Therefore, if your business has more than one location, you may have more than one DUNS number. If you are not sure if you have a DUNS number or if you have misplaced the number you can search the website. If it is determined that you do not have a DUNS number, you will be requested to enter certain information about your business and will be assigned a number, free of charge. Enter this number on the application (Attachment 5) in the area requested and keep it in a safe place for future reference.

You can request a DUNS number online at the following web address: <http://fedgov.dnb.com/webform/displayHomePage.do> (when you get to the home page, click on "Begin the D-U-N-S Search/Request Process" option located on the left hand side of the home page) **OR** <http://www.dnb.com> (click on D&B D-U-N-S Number in the upper right hand corner to begin) **OR** by phone at 1-866-705-5711.

**ATTACHMENT #5
PROJECT APPLICATION**

PLEASE SUBMIT THIS APPLICATION TO:

**THOMA DEVELOPMENT CONSULTANTS
34 TOMPKINS STREET
CORTLAND, NEW YORK 13045**

APPLICATIONS ARE DUE ON OR BEFORE: NOVEMBER 2, 2015

QUESTIONS REGARDING THIS APPLICATION MAY BE DIRECTED TO:

**THOMA DEVELOPMENT CONSULTANTS
VILLAGE'S CDBG PROGRAM ADMINSTRATOR**

PHONE: 607-753-1433

COMPLETE THE FOLLOWING APPLICATION AND SUBMIT IT WITH THE INFORMATION REQUIRED IN ATTACHMENT #6. RETAIN ALL OTHER PARTS OF THE GUIDELINES, WITH THE EXCEPTION OF THE APPLICATION, FOR FUTURE REFERENCE.

**VILLAGE OF WATERLOO
MICROENTERPRISE ASSISTANCE PROGRAM**

PROJECT APPLICATION

I. PERSONAL INFORMATION

For corporations and partnerships, this page shall be completed by each corporate officer or partner.

Name: _____

Social Security #: _____

Mailing Address: _____

Business Name: _____

Property Address: _____

Business Phone #: _____ Cell Phone #: _____

E-mail Address: _____

DUNS # (REQUIRED - See Attachment #4): _____

II. BUSINESS INFORMATION (Please Check Appropriate Box And Answer Any Questions Below Box Checked).

Specify Business Type:

Corporation –Complete and submit Sections I and II for each officer
Specify position: _____

Date and State incorporated: _____

Partnership – Complete and submit Sections I and II for each partner

Number of Partners: _____

Specify percent of ownership interest: _____

Date on which business began operations: _____

LLC

Name of LLC: _____

Number of Members: _____

Name of Managing Member: _____

Date on which business began operations: _____

Sole Proprietorship

DBA: Name _____

Other: Specify _____

Check all that applies- Applicant/Business is:

Start-up (In business less than 6 months prior to submission of application)

Located or to locate in Downtown Business District

State certified minority of women-owned business

**III. LOW-TO-MODERATE INCOME QUALIFYING CRITERIA:
CHECK ONE**

- Applicant/Business Owner is low-to-moderate in income (proceed to Part V)
- Project will result in creation of new low-to-moderate income jobs; specify number of new jobs ____; complete appropriate chart below

IV. JOBS INFORMATION: EXISTING/NEW/RETAINED

EXISTING BUSINESS: Check here if project involves an existing business and list all jobs currently at the business. Indicate the number of full-time jobs by position below (full-time jobs are 37.5 hours or more); indicate the number of part-time jobs by position below and the number of hours worked for each part-time position entered.

Summary of Existing Jobs:

| Position | # Full-time jobs | # Part-time jobs | Total part-time hours worked | Wages |
|-----------------------------------|------------------|------------------|------------------------------|-------|
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| For office use only Total FTEs | | | | |

NEW BUSINESS/NEW JOBS: Check here if project involves the creation of a new business OR if an existing business is going to create new jobs. Indicate the number of full-time jobs to be created by position below (full-time jobs are 37.5 hours or more); Indicate the number of part-time jobs to be created by position below and the number of hours to be worked for each part-time job to be created:

Summary of New Jobs to-be-created:

| Position | # Full-time jobs | # Part-time jobs | Total part-time hours worked | Wages |
|----------|------------------|------------------|------------------------------|-------|
| | | | | |
| | | | | |

| | | | | |
|-----------------------------------|--|--|--|--|
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| For office use only Total FTEs | | | | |

V. PROJECT INFORMATION NARRATIVE AND COST

Total Cost of Project: \$ _____

Amount of Project Cost Requested from Village: \$ _____

Provide a *detailed* description of the proposed Microenterprise Project by component including use of all funds requested (attach additional page is necessary):

VI. TRAINING

Training: Have you completed a Business Owner or Entrepreneurship Training program within the past 24 months (See Attachment 7)? Yes No

If so please provide a Copy of the Certificate showing completion of course and date.

If the training was completed after December 11, 2014, AND you are awarded a Microenterprise grant, AND the course is approved for the Village's MAP, you may be eligible for reimbursement.

Did you pay for this training? Yes No If yes, how much? _____ (Receipt must accompany application)

VII. CONFLICT OF INTEREST DISCLOSURE

Under certain circumstances, an applicant for State or federal funding may have a "conflict of interest" and may need a waiver in order to participate in a program. For example, a conflict of interest may be present if the applicant is related to an employee, officer, or elected official of the Village of Waterloo. There are other cases where a conflict of interest may also be present. Please answer the questions below to help us make that determination. If a conflict does exist, the Village will request a waiver on your behalf, if necessary and appropriate. Waivers are reviewed and granted by the NYS HCR.

DISCLOSURE

Please place an "X" in the appropriate box for all questions listed below so that we may make a determination of whether any conflicts may be applicable to your project. Answer for all applicants if there is more than one applicant.

1. Are you now, or have you ever been an employee, agent, consultant, an officer or an elected official of the Village? YES NO

If yes, please provide details in the space below question #3.

2. Are you related to an employee, an agent, or an elected or appointed official of the Village, or a consultant working for the Village, (i.e.: are you related to the Mayor, the Village Clerk, a Member of any Village Board, an employee the Department of Public Works, etc.). YES NO

If so please indicate to whom you are related and the relationship on the space provide below question #3.

3. Do you have a business connection to any of the people listed in #1? YES NO

If yes, please note the relationship below.

VIII. CERTIFICATION/CREDIT AUTHORIZATION/SIGNATURE

By signing below, I certify that all information, which has been or will be furnished in support of this application, is given for the purpose of obtaining funds under the Village of Waterloo's Microenterprise Assistance Program. I further certify that all information submitted has been examined and approved by me and is true, correct, and complete. I understand that this information will be used to assess my proposed project and that additional information may be needed in order to rate and rank my project in accordance with funding criteria. I agree to abide by all requirements to be set forth in connection with said Program. In addition, I understand that falsification of any item contained herein or fraudulent misrepresentation of my business could result in criminal and/or civil penalties applicable to local, state, and federal laws. Lastly, I agree that verification of any information contained herein, or to be provided in support of this grant request, may be obtained, and a formal credit check may be undertaken by any source deemed appropriate by the Village.

SIGNATURE: _____ DATE: _____

SIGNATURE: _____ DATE: _____

**ATTACHMENT #6
SUBMISSION REQUIREMENTS**

A. FOR THOSE QUALIFYING AS A LOW-TO-MODERATE INCOME OWNER (LMI):

The following information is required for **only** those Applicants/Business Owners that qualify for Microenterprise funds as a member of a low-to-moderate income family. Family in this context is defined as all persons that reside in the same household that are related by birth, marriage or adoption.

1. Completed and signed family income verification form (included at the end of this Attachment);
2. Complete business and personal federal income tax returns for the past three years;
3. Documentation of wages for all employed family members of Applicant's family (including Applicant if paid as an employee of the business);
4. Copies of birth certificates or adoption documentation for all family members of Applicant's family;
5. Copies of personal bank statements (both checking and savings) for the last two months.

B. THE FOLLOWING INFORMATION IS REQUIRED FROM ALL APPLICANTS, INCLUDING LMI OWNERS:

1. Documentation of source of all others funds required to complete the project if total project exceeds \$35,000 maximum;
2. Documentation of source of owner's 10% cash equity in project;
3. Cash flow projections (Income and expenses) for one year; should be provided on a monthly basis;
4. Vendor and/or contractor quotes for all components of the project;
5. Proof of site control for project (i.e. deed, long-term lease, executed purchase option, etc.);
6. For projects that involve job creation, provide list of jobs to be created; include number of jobs, timetable for hiring, salaries or wages for jobs and description of jobs with hours;
7. List of all properties owned by the Applicant/Business in the Village of Waterloo;
8. For existing businesses: copy of last two quarters NYS-45 (Quarterly Combined Withholding, Wage Reporting, And Unemployment Return) or NYS- 45-ATT (Quarterly Combined Withholding, Wage Reporting, and Unemployment Insurance Return – Attachment); these forms are needed to document that you are qualified as a Microenterprise (5 or fewer employees including the owner(s))
9. Resume(s) of Applicant/Business Owner/partners/corporate officers; resumes should include (at a minimum) education and employment histories.
10. Current financial statements of applicant business (within last two months), to include: balance sheet and income statements;

and across from the number 4, you will place a check next to the income range "\$30,551 - \$48,850 since \$36,250 falls within that range. Please contact THOMA DEVELOPMENT @ 607-753-1433 if you need further guidance.

Family

Size (circle)

My Family Income is (check one)

- | | | | | |
|---|-------------------------------------|--|--|-------------------------------------|
| 1 | <input type="checkbox"/> < \$12,850 | <input type="checkbox"/> \$12,851 - 21,400 | <input type="checkbox"/> \$21,401 - 34,200 | <input type="checkbox"/> > \$34,200 |
| 2 | <input type="checkbox"/> < \$15,930 | <input type="checkbox"/> \$15,931 - 24,450 | <input type="checkbox"/> \$24,451 - 39,100 | <input type="checkbox"/> > \$39,100 |
| 3 | <input type="checkbox"/> < \$20,090 | <input type="checkbox"/> \$20,091 - 27,500 | <input type="checkbox"/> \$27,501 - 44,000 | <input type="checkbox"/> > \$44,000 |
| 4 | <input type="checkbox"/> < \$24,250 | <input type="checkbox"/> \$24,251 - 30,550 | <input type="checkbox"/> \$30,551 - 48,850 | |
| | <input type="checkbox"/> > \$48,850 | | | |
| 5 | <input type="checkbox"/> < \$28,410 | <input type="checkbox"/> \$28,411 - 33,000 | <input type="checkbox"/> \$33,301 - 52,800 | <input type="checkbox"/> > \$52,800 |
| 6 | <input type="checkbox"/> < \$32,570 | <input type="checkbox"/> \$32,571 - 35,450 | <input type="checkbox"/> \$35,451 - 56,700 | <input type="checkbox"/> > \$56,700 |
| 7 | <input type="checkbox"/> < \$37,730 | <input type="checkbox"/> \$37,731 - 37,900 | <input type="checkbox"/> \$37,901 - 60,600 | <input type="checkbox"/> > \$60,600 |
| | <input type="checkbox"/> < \$40,350 | <input type="checkbox"/> \$40,351 - 42,350 | <input type="checkbox"/> \$42,351 - 64,500 | <input type="checkbox"/> > |

\$64,500

9 or more - # _____ Actual income = \$ _____

Are you currently unemployed (circle answer)? YES NO

Racial Group (Check one): White Black/African American Asian American Indian/Alaskan Native Native Hawaiian/Other Pacific Islander American Indian/Alaskan Native and White Asian and White Black/African American and White American Indian/Alaskan Native & Black/African American Other Multi-Racial

Hispanic (HUD has designated Hispanic as an Ethnic Group. If you check this ethnic origin, please also check one of the racial groups above)

The information provided herein will be confidential and will only be used to provide statistical data required by federal or state funding and/or administrative sources for use under the Community Development Block Grant Program (CDBG). It is subject to verification pursuant to the rules and regulations of the U.S. Department of Housing and Urban Development (HUD), and/or the Housing Trust Fund (HTF) and its New York State Office of Community Renewal, which administers the CDBG Program on behalf of the HTF.

I CERTIFY THAT, TO THE BEST OF MY KNOWLEDGE, THE INFORMATION PROVIDED HEREIN IS TRUE, CORRECT, AND COMPLETE.

Signature: _____

Date: _____

ATTACHMENT #7
APPROVED TRAINING COURSE OUTLINES FOLLOW