

# State of Maine Community Development Block Grant Program



Economic & Community  
Development



## Micro-Enterprise Assistance Grant Program

## 2020 Application Package

Office of Community Development  
111 Sewall Street  
59 State House Station  
Augusta, ME 04333-0059  
Phone: (207) 624-7484  
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[www.meocd.org](http://www.meocd.org)

Application by Invite Only

# **Micro-Enterprise Assistance Grant Program**

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# Micro-Enterprise Assistance Program

## APPLICATION TIMETABLE & REQUIREMENTS

Please take note that eligible applicants for MEA funding are limited to those communities receiving prior written OCD approval of their Letter of Intent to Apply. Applicants submitting a MEA application without OCD approval of their Letter of Intent will have the application returned unscored.

All applications must be received at the physical location of the Office of Community Development by **4:00 P.M., Friday, April 24, 2020.**

Late submissions will not be accepted and will be returned unopened.

Faxed copies will not be accepted.

Applications must be received at the:

**OFFICE OF COMMUNITY DEVELOPMENT  
DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT  
59 STATE HOUSE STATION  
111 SEWALL STREET  
AUGUSTA, MAINE 04333-0059  
FOR FURTHER INFORMATION: (207) 624-7484**

### SUBMISSION REQUIREMENTS

See Page 5 for packaging instructions.  
Include only those attachments requested by OCD

**ONE ORIGINAL** – Packaged in this exact order containing the Signed Cover Sheet with Certifications, Project Information Sheet, Application Responses, Matching Funds Table with attached Letters of Commitment, Budget Summary, and Public Hearing Record and Mandatory Attachments as directed.

**FOUR COPIES** – Packaged in this exact order containing **only** the Application Responses, Matching Funds Table with attached Letters of Commitment, Budget Summary, Public Hearing Record and Mandatory Attachments as directed.

**MARGIN AND TYPE SIZE** for all Applications must contain margins consistent with those in this Application document and be typed using a minimum size 12 Arial font on 8 1/2 x 11 inch paper.

**MAXIMUM LENGTH OF APPLICATIONS** Applications are limited to **four (4) pages** to provide the responses required in Section II (D), not counting required attachments.

**NON-CONFORMING APPLICATIONS WILL NOT BE SCORED**

This Application Package is available electronically at:

**[www.meocd.org](http://www.meocd.org)**

# Micro-Enterprise Assistance Grant Program

## A STEP-BY-STEP GUIDE FOR SUCCESSFUL APPLICATION SUBMISSION

1. Read the entire Application Package carefully! Be sure to follow instructions on Page 3 as to due date, number of copies submitted, font size, and paper size, margins and maximum length allowed for your required responses. For additional information on all CDBG programs consult the 2020 CDBG Program Statement available on the OCD web site.
2. Complete the Application Cover Sheet on Pages 11-13. The Cover Sheet contains places for signatures and lists specific state and federal regulations that applicants certify they will follow if awarded CDBG funds. Make sure all required signatures are obtained. At a minimum, each applicant will need the signature of their Chief Executive Officer (CEO). In addition, signatures are required from each CEO for multi-jurisdictional Applications.
3. Complete the Activity Designation Sheet on Page 14. This sheet will list project activities, MEA amounts requested, and identify if the project is multi-jurisdictional.
4. Use a maximum of four (4) pages for your Required Responses to the Impact, Development of Strategy and Citizen Participation criteria contained on Pages 8-10 in Section 2 (D) of this application package. Make sure you address each applicable subcategory! (Some point totals are for OCD review purposes only). You must submit an attachment documenting cost estimates and projected project timeline. This does not count towards the 4 pages.
5. Complete the Budget Summary on Page 10. Directions for completion are included with the form.
6. Attach documentation of local public hearing to the original and all four copies of the Application. This must be in compliance with the requirements set forth on Page 6-7. Please remember all public hearing notices must comply with the Title VI requirements set forth in the sample notice contained on page 16 of this application package. Any applicant submitting a non-compliant public hearing notice will have five points deducted from their final application score.
7. Package your Application exactly in the order specified on Page 5 and be sure to submit 1 original and 4 copies that meet the requirements contained on Page 4. Do not include binders, report covers, or folders, as they will be discarded prior to scoring.
8. Use the Application Checklist & Packaging Requirements on Page 5 as a tool to make sure your Application will be complete and ready for OCD review.
9. Remember! The Application is due by 4:00 PM, on Friday, April 24, 2020.

# Micro-Enterprise Assistance Grant Program

## APPLICATION CHECKLIST & PACKAGING REQUIREMENTS

Use this to make sure your Application contains all required submissions and is packaged in the proper order!

A complete original application consists of the following items packaged in this exact order. The four copies minus the Cover Sheet and Project Information Sheet must also be packaged in the same order starting with the Required Responses.

**Cover Sheet with original signature;**

**Activity Designation Sheet;**

**Required Responses to the Impact, Development Strategy and Citizen Participation sections. (Maximum of four (4) pages);**

**Budget Summary;**

**Public hearing record including the published public hearing notice, attested hearing minutes and attendance list – Notice must comply with sample notice contained on page 15 of this application package**

**Mandatory attachment documenting *cost estimates and projected program timeline.***

Incomplete packages or applications for projects not demonstrating a firm financial commitment as required in the application materials will be removed from the scoring process during the threshold review.

# SECTION I - MICRO-ENTERPRISE ASSISTANCE GRANT APPLICATION OVERVIEW

## A. Introduction

The Micro-Enterprise Assistance Grant Program (MEA) provides grant funds to assist micro-businesses. Assistance to businesses may be in the form of grants or loans at the discretion of the community. Multi-jurisdictional applications from two or more communities must designate a lead community.

## B. Letter of Intent as MEA Application Eligibility Requirement

Eligible applicants for MEA funding are limited to those communities receiving prior written OCD approval of their Letter of Intent to Apply. Applicants submitting a MEA application without OCD approval of their Letter of Intent will have the application returned un-scored.

## C. Public Hearing Requirements

Each applicant is required to hold a duly authorized public hearing during the Application process with a minimum of 10 days prior notice. The hearing must be advertised in local newspapers and posted according to local requirements. The published notice must meet the Title VI requirements set forth in the sample notice contained on Page 16 of this application package. **Any applicant submitting a non-compliant public hearing notice will have five points deducted from their final application score.** Applicants must attach a copy of the published hearing notice, attested copy of the minutes and attendance list to the original and all four copies of the Application.

## D. Documentation of CDBG National Objective:

Each MEA project activity must meet a National Objective set forth in the 2020 CDBG Program Statement on page 3.

## E. Eligible MEA Activities:

Applicants may apply to obtain funding to assist for-profit businesses, and for eligible **planning activities** necessary to complete the Project Development Phase. **Micro-enterprise grants will be structured as forgivable loans.**

## F. Maximum Grant Amount: \$150,000

## G. Maximum Amount of MEA funding to an Individual Business: \$50,000

## H. Applicant Prohibitions

All MEA applicants must meet the past performance criteria contained in the 2020 Program Statement on page 8, Section 1 (G) (9). **Eligible units of general local government as defined above may apply for CDBG assistance on behalf of the five Maine Indian Tribes. Maine Indian Tribes are not themselves eligible applicants.**

## I. Multi-Jurisdictional Applications

A multi-jurisdictional application is one submitted from two or more communities joining together to create a single MEA program to meet shared problems in the respective communities.

## J. Application Process

The selection process for the MEA Program consists of two phases - an Application Phase and a Project Development Phase.

## 1. Competitive Application

The application must provide a narrative description of the Impact, Development Strategy, and Citizen Participation relating to activities proposed in the application.

The applicant must complete the Application form and may only attach additional information if specifically requested. Please remember to answer briefly and as completely as possible within the allotted space. The focus of the review is to assess the readiness, feasibility, LMI impact, health and safety issues, and need for funding from the basic facts of the situation and proposed solution. Reviewing of applications will begin following the application deadline assigned. Each application will be rated on its own merit and in relation to all other applications. Going down the list, communities will be invited into the project development phase until program funds are exhausted.

## 2. Project Development

An invitation into the Project Development Phase reserves funds for the project. Program funding is contingent upon the Office of Community Development's (OCD) receipt of funds from HUD and successful completion of Project Development criteria. All aspects of the Project Development Phase must be completed prior to the execution of a contract with OCD and include:

- 1) environmental review;
- 2) cost analysis and justification;
- 3) non CDBG project funds commitments;
- 5) management plan development; and
- 6) specific state and federal requirements.

The emphasis during the Project Development Phase is on development of the best project to meet the community's MEA needs. A Development Program Manager will be assigned to work with each community to assist in the finalization of their project. **Applicants have three months to complete the project development phase process or notice of award may be rescinded.**

## 3. Project Implementation

Following contract execution, the community will be awarded MEA funds and will begin to implement their project. The Development Program Manager will remain involved with the community throughout project implementation providing technical assistance and to monitor for compliance with federal and state regulations.

## SECTION II - MICRO-ENTERPRISE ASSISTANCE GRANT PROGRAM APPLICATION INSTRUCTIONS AND SCORING CRITERIA

### A. Introduction

Communities must provide a narrative description of the Impact, Development Strategy and Citizen Participation relating to the Micro-Enterprise Assistance activity proposed in the application. Scoring criteria for Impact, Development Strategy and Citizen Participation are described below. Each application will be rated in relation to all others.

There is no minimum score required for an application to be considered for funding. The maximum length of an application, excluding the Cover Sheet and Activity Designation Sheet, Public Hearing Documentation, and mandatory attachment documenting cost estimates and projected project timeline is **four (4) pages** on 8 1/2 x 11 inch paper with a print size no smaller than Arial 11 point type. Please refer to Page 5 of this application package for required packaging instructions.

**All Nonconforming applications will not be scored.**

### B. Cover Sheet

On Page 11 in this Application Package is the Micro-Enterprise Assistance Grant Program Cover Sheet. The Cover Sheet consists of three sections:

#### 1. Applicant Identification

Community's name, address, Chief Executive Officer (CEO), contact person, and phone numbers. The Cover Sheet must be completed, signed, and attached to the front of the application. The Chief Executive Officer of the applicant or the County Commissioner on behalf of unorganized territories must sign the Cover Sheet.

In multi-jurisdictional applications, one unit of local government must be identified as the lead applicant. Signature of the Chief Executive Officer of **each other participating unit** of general local government signifies approval for the lead applicant to apply on its behalf.

#### 2. State Certifications

List of State Certifications that applicants agree to follow if they are awarded Micro-Enterprise Assistance Program funds.

#### 3. Federal Certifications

List of Federal Certifications that communities agree to follow if they are awarded Micro-Enterprise Assistance Program funds.

### C. Activity Designation Sheet

An Activity Designation Sheet is included on Page 15 of this Application Package and lists the eligible activity category and whether the project is multi-jurisdictional. The applicant is to indicate the MEA amount requested.

### D. Review Team Analysis

Members of the OCD Review Team will rank the applications.

1. **Impact (40 points):** describes the community problems or needs the applicant wishes to address with MEA assistance. The following rating criteria will be used:
  - Provide Identification and description of potential business grant/loan applicants and their needs. – 15 points

- State the problem and explain how it negatively impacts the local economy. – 15 points
- Explain why MEA funds are necessary for the project; describe efforts to secure other grant or loan funds, and tell why they are not available locally to assist – 10 points

**2. Development Strategy (40 points):** presents solutions to the problems identified in the Impact section. The following rating criteria will be used:

- Provide a description of how grant/loan applicants would expend requested funds to meet their needs. – 15 points
- Explain how the MEA project will stimulate business and assist in improving the area's long-term viability. – 15 points
- Provide a project timeline; list activities or actions completed to date. – 10 points

***(You must submit an attachment documenting cost estimates and projected program timeline.)***

**3. Citizen Participation (20 points)** describes how citizens, businesses, community groups and project beneficiaries participated in identifying the problems and solutions included in this application. **(Note: you must also submit a public hearing record consisting of the of the Title VI compliant published public hearing notice, hearing minutes, and attendance list with the original and all four copies of the application.)** The following rating criteria will be used:

- Effective use of any media (newspapers, radio, TV, etc.). – 5 points
- Relevance of listed meeting/hearing activities/comments (not counting required public hearing) in application and project development. – 5 points
- Involvement of downtown and local businesses, Chambers of Commerce, development groups or other business-related organizations in development of the application and project. – 5 points
- How other local resources (cash and in-kind) are directly related to the project. – 5 points

## **E. Final Application Score**

Applications will be awarded funding based on the consensus of the review team. There is no minimum Final Application Score required for an application to be considered for funding.

# Community Development Block Grant Micro Enterprise Assistance Grant Program

## Budget Summary (Include Cash & In-Kind)

Cost Category	Column 1 CDBG	Column 2 Local	Column 3 State	Column 4 Utility	Column 5 Non-CDBG Federal	Column 6 Other	Column 7 Cost Category Total
<b>MEGrants/Loans</b>							
<b>Administration</b>							
<b>Other (List)</b>							
<b>1.</b>							
<b>2.</b>							
<b>3.</b>							
<b>TOTAL COSTS</b>							

### Directions for Completing Budget Summary

1. For each applicable cost (cash and in-kind) in the Cost Category column, list the projected dollar amount for all applicable funding sources in columns 1-6.
2. List the total dollar amount for each cost category in column 7, Cost Category Total
3. Enter the total of all Cost Category amounts in column 7 in the TOTAL COSTS box directly under column 7.
4. Submit a copy of this Budget Summary with the original and all four copies of the application.

**STATE OF MAINE  
COMMUNITY DEVELOPMENT BLOCK GRANT  
COVER SHEET AND CERTIFICATIONS**

**Micro-Enterprise Assistance Grant Program**

**A. Applicant Identification**

<b>Applicant:</b>	
<b>Address:</b>	
<b>Town/City/County:</b>	
<b>Zip Code:</b>	
<b>Chief Executive Officer:</b>	
<b>Phone Number:</b>	
<b>E-Mail:</b>	
<b>Contact Person:</b>	
<b>Phone Number:</b>	
<b>E-Mail:</b>	
<b>Census Tract(s) Where Proposed MEA Activities will occur:</b>	
<b>Applicant DUNS (Dunn &amp; Bradstreet) #:</b>	
<b>(visit <a href="http://www.nea.gov/grants/apply/DUNS.html">www.nea.gov/grants/apply/DUNS.html</a> if applicant needs to obtain a number)</b>	

**B. CERTIFICATION BY AUTHORIZED OFFICIAL OF MUNICIPALITY AND SUB-GRANTEE (if applicable):**

**1. State Certifications**

- a. To the best of my knowledge and belief, the information in this Application is true and correct;
- b. the governing body of the applicant has duly endorsed the document;
- c. the proposed project has been reviewed and it complies with the Community's comprehensive plan and/or applicable state and local land use requirements;
- d. will work with the Office of Community Development to develop a detailed project if it receives a conditional award; and
- e. will comply with all applicable State laws and regulations.

**2. Federal Certifications**

- a. will take actions to affirmatively further fair housing and implement CDBG activities in compliance with Title VI of the Civil Rights Act of 1964 and Title VIII of the Civil Rights Act of 1968;
- b. will not attempt to recover capital costs for the construction of public improvements, assisted in whole or in part with CDBG funds, by charging special assessments or fees against properties owned and occupied by persons of low and moderate income, including any fee, charge or assessment made as a condition of obtaining access to such public improvements, unless:
  - (i) CDBG funds 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 CDBG funds; or
  - (ii) for purposes of assessing any amount against properties owned and occupied by persons of low and moderate income who are not persons of very low income, and the applicant certifies that it lacks sufficient CDBG funds to comply with the requirements of clause (i) above.
- c. prior to expenditure of CDBG funds, it will establish a local community development plan that identifies the Community's housing and community development needs, including the needs of low and moderate income, and the activities to be undertaken to meet them;
- d. will provide in a timely manner for citizen participation, public hearings, and access to information with respect to the Maine CDBG Program and the proposed local CDBG project/program. Indicate in public notices and at public hearings that the State program is competitive, the maximum grant amount that can be requested, and the general type of activities contained in the proposed local program. Also announce in public notices the availability of the local program plan/application, describe the Community's previous CDBG performance (if any), and how the Community will collect, consider and maintain all oral and written comments received on the proposal;
- e. will adopt and follow a residential anti-displacement and relocation assistance plan which complies with Section 104 (d) of the Housing and Community Development Act of 1974, as amended, that at a minimum provides for the replacement of all low/moderate income dwelling units that are demolished or converted to a non-LMI housing use as a direct result of CDBG assistance, and a relocation assistance component;
- f. is not listed on U. S. Department of Labor's Debarred and Suspended Contractor's List and will not employ contractors or subcontractors on this list;
- g. will comply with the requirements of Section 319 of Public Law 101-121 regarding government-wide restrictions on lobbying; and
- h. with the exception of administrative or personnel costs, it will verify that no person who is an employee, agent, consultant, officer, or elected official or appointed official of state or local government or of any designated public agencies, or sub-recipients which are receiving CDBG funding may obtain a financial interest or benefit, have an interest in or benefit from the activity, or have an interest in any contract, subcontract or agreement with respect to CDBG activities, per 24 CFR Part 570.611.
- i. Jobs created/retained must be in the community applying for the EDP award, new jobs to that community and not associated with any other branches of the assisted business located in another community.
- j. Transfer positions cannot be counted toward the job creation/retention requirements.
- k. All projects must document that at a minimum, 51% of all jobs created or retained as a result of the funded activity must be taken/held by persons of low and moderate income as defined by HUD.
- l. The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applications on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); and because all or parts of the applicant's income is derived from any public assistance program; or because the applicant has, in good faith, exercised any rights under the Consumer Credit Protect Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission. If a person believes that he or she was denied assistance in violation of this law, they should contact the Federal Trade Commission, Washington DC 20580.

Signature of Chief Executive Officer	Name of Community	Date: mm/dd/year

**Signature of Each Participating Applicant in a Multi-Jurisdictional Application**

Signature of Chief Executive Officer	Name of Community	Date: mm/dd/year

Signature of Chief Executive Officer	Name of Community	Date: mm/dd/year

Signature of Chief Executive Officer	Name of Community	Date: mm/dd/year

Signature of Chief Executive Officer	Name of Community	Date: mm/dd/year

Signature of Chief Executive Officer	Name of Community	Date: mm/dd/year

# Community Development Block Grant Micro Enterprise Assistance Grant Program Activity Designation Sheet

## 1. Activity Declaration

a. List the activities you will be doing in your proposed project: \_\_\_\_\_

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## 2. MEA Grant Funds Requested

Number of Businesses: \_\_\_\_\_ Total Amount Requested: \_\_\_\_\_

## 2. Multi-Jurisdictional Declaration

a. Is this a multi-jurisdictional project? \_\_\_ Yes \_\_\_ No

b. If yes, which local government has been designated as the lead applicant?

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c. If yes, list all participating or benefiting local governments. \_\_\_\_\_

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**NOTE: Remember all participating or benefiting local governments must sign the Cover Sheet Certification Form.**

## Public Hearing Notice to Comply with Title VI Requirements

Public Hearing Notice  
The City/Town of \_\_\_\_\_

The City/Town of \_\_\_\_\_ will hold a Public Hearing on \_\_\_ (date) \_\_\_, at \_\_\_ (time) \_\_\_, at the \_\_\_ (location) \_\_\_ to discuss an application being submitted to the State of Maine CDBG program for a Micro-Enterprise Assistance Grant. The purpose of the grant application is to state purpose. Public comments will be solicited at this Hearing and will be submitted as part of the application. All persons wishing to make comments or ask questions about the grant application are invited to attend this Public Hearing. Comments may be submitted in writing to: (name of contact, address) at any time prior to the Public Hearing. TDD/TTY users may call (list local TTY number or 711). If you are physically unable to access any of the City's/Town's programs or services, please call (list local contact and phone number), so that accommodations can be made.



***Any applicant submitting a non-compliant public hearing notice will have five points deducted from their final application score.***

**THIS MATERIAL IS AVAILABLE IN ALTERNATIVE FORMAT  
UPON REQUEST**

**BY CONTACTING:**

**OFFICE OF COMMUNITY DEVELOPMENT  
111 SEWALL STREET, 3<sup>RD</sup> FLOOR  
59 STATE HOUSE STATION  
AUGUSTA, MAINE 04333-0059  
TELEPHONE (207) 624-7484  
TTY: 1-800-437-1220**

**ALSO AVAILABLE ON THE OFFICE OF COMMUNITY DEVELOPMENT WEB SITE:**

**[www.meocd.org](http://www.meocd.org)**

**The Maine State CDBG Program is Funded by:**

