

## Sullivan County Division of Planning & Environmental Management CDBG Microenterprise Grant Program

Sullivan County's **Microenterprise Assistance Program ("MAP")** will target two of the small-business sectors identified as priorities for business development within the County, providing much-needed working capital for start-up ventures or expansion of existing businesses.

The two focus areas are: 1) businesses located within **downtown "Main Street" business districts**; and 2) **agricultural-related businesses**. This strategy responds to the diverse geography of the county and to the availability of funding resources in locally controlled revolving loan funds.

The County received \$185,000 in **NYS CDBG Economic Development Program** funds for this program and anticipates assisting ten (10) new or expanding businesses with local MAP grants. Total program costs, including owner-equity contributions, are anticipated to be \$200,000.

**Businesses that qualify are eligible to receive grants ranging from \$5,000 - \$35,000 for their start-up or expansion "projects."** Grants are intended as working-capital for equipment, inventory and operations, NOT for construction.

### Program Rules and Guidelines

1. Businesses must contribute at least 10% of the cost of the project; MAP grants may not exceed 90% of the project cost.
2. Businesses receiving funding must create one (1) new job **offered to or made available to\*** persons from low- or moderate-income (LMI) families\*\* OR be owned by a person defined as LMI. (See National Objectives / LMI Limits below for definitions).
3. New jobs must start within the 24-month grant period (roughly Oct. 2011 – Sept. 2013).
4. Businesses receiving grants must participate in an "Entrepreneurial Training Program," as a requirement for receiving funds. Training dates will be announced shortly.
5. A minimum of 50% of grant funds will be awarded to start-up businesses.
6. Preference will be given to projects located in census tracts where the median income is at or below 80% of Area Median Family Income for Sullivan County.
7. Preference will be given to projects that maximize "leverage" by taking advantage of other grant and loan programs within the County.

The deadline for grant applications is **Friday, February 3, 2012**. County Planning will hold two public information sessions on the MAP program, Thursday, January 12 at 6PM in the Government Center in Monticello and Wednesday, January 18, 2012, at 6PM in the Callicoon Town Hall.

[Link to Information Brochure](#)

[Link to Program Guidelines and Application](#)

### National Objectives / LMI Limits

A portion (51%) of CDBG program funds must benefit persons defined as low- or moderate-income based on federal "HUD" standards, equivalent to 80% of the HUD Area Median Family Income (AMFI). HUD defines the AMFI for Sullivan County as \$60,500 in 2011. In order to qualify as LMI, persons must have combined family incomes below the following limits based on household size (i.e. # of persons):

Sullivan County, NY

FAMILY SIZE:	1 PERSON:	2 PERSONS:	3 PERSONS:	4 PERSONS:	5 PERSONS:	6 PERSONS:
INCOME LIMIT:	\$33,800	\$38,600	\$43,450	\$48,250	\$52,150	\$56,000

### Notes:

\* -- "Available to" LMI persons means the position must be advertised fairly and require no special skills or educational levels beyond a high school education.

\*\* -- Family income limits are for year *prior* to employment; there is no cap on salary for jobs created.