

Applicant Name

Project Title

**APPLICATION FOR COMMUNITY DEVELOPMENT BLOCK GRANT
Economic Development / Microenterprise**



INSTRUCTIONS

1. Please complete a separate application for each project that you are proposing.
2. Answer all questions in the application
3. Submit your application and copies clipped or stapled only. (No binders, folders, or special presentation packaging of any kind.)
4. Submit one (1) original and four (4) copies of the application.
5. Clearly label your original.
6. Only government agencies and nonprofit organizations are eligible to apply for these funds.
7. Applications for Fiscal Year 2008 should be submitted no later than close of business, 5 p.m. on Friday, April 04, 2008.
8. Submit applications at:
 - a. **GHURA Community Planning and Development Office
Research, Planning & Evaluation Division
GCIC Building, 414 West Soledad Ave, Suite 306, Hagatna, Guam.**
9. GHURA will not accept for review and evaluation any application received after the deadline.
10. GHURA will not accept for review and evaluation any application not received at the address listed in #8 above.
11. Number each page.
12. Include a Table of Contents.
13. Clearly label all attachments.

Questions? Please call the Research, Planning & Evaluation Office at 475-1407, if you have any questions.

Executive Director: Ronald S. de Guzman

Deputy Director: Benny A. Pinault

APPLICATION CHECKLIST

Section/Part	Submitted? Indicate Yes/No	Page(s)
General Data Information		3-4
Narrative Sections (Identify page numbers to the right)		
Part 1. Executive Summary		
Part 2. Community Development or Need / Business Description		
Part 3. Specific Use of CDBG Funds / Project Description		
Part 4. Market Analysis/ Marketing Plan		
Part 5. Administrative Capabilities / Organizational Capacity		
Part 6. Measuring Performance		
Part 7. Community Participation		
Part 8. Other Funding		
Certification of Ability to Manage Federal Funds, initials		10
Certification of Fair Housing Laws and Presidential Executive Orders		11
General Certifications, signed		12
Attachments (optional, identify in the space(s) below)		

GENERAL DATA

1. Project Name:	
2. Type of Economic Development Project: (Examples of economic development assistance projects include: tech. assistance to new or existing microenterprise or persons developing a small business, general support to owners of microenterprises or persons developing a microenterprise. (A Microenterprise is a business that has five or fewer employees, one or more of whom owns the business.))	
3. Applicant Information	
Contact Person	
Title	
Mailing Address	
Office Phone	
Fax Number	
Email:	

4. Type of Applicant (Select One)	
<input type="checkbox"/>	Local Government / Line Agency
<input type="checkbox"/>	Local Government / Autonomous Agency
<input type="checkbox"/>	Non-Profit Organization
<input type="checkbox"/>	For-Profit/Private Business
5. Federal Tax Identification Number:	

6. Amount of CDBG Funds Requested:	\$	6a. Total Project Cost:	\$
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7. What component of Guam’s Consolidated Plan does your project propose to address? (Please refer to the attached PY2005-2009 Guam’s Consolidated Plan Priorities sheet.)

8. What CDBG National Objective does your project propose to address? (select one)	
<input type="checkbox"/>	BENEFITS A LOW/MODERATE INCOME AREA <i>The economic development activity will be used for a purpose the benefits of which are available to all residents in a residential area where at least 51% of those residents are low or moderate-income persons.</i>
<input type="checkbox"/>	BENEFITS A LIMITED CLIENTELE OF LOW/MODERATE INCOME PERSONS <i>The economic development activity will be used for an activity designed to benefit a specific group of people, at least 51% of whom are low/moderate income persons.</i>
<input type="checkbox"/>	BENEFITS A LIMITED CLIENTELE PRESUMED TO BE LOW/MOD INCOME PERSONS <i>The economic development activity will be used for an activity designed to benefit a specific group of people HUD considers low/moderate income persons: abused children, elderly persons, battered spouses, homeless persons, adults with severe disabilities, illiterate adults, persons living with AIDS, and migrant farm workers.</i>

9. Project Beneficiaries	
Indicate (I) for Individuals <u>OR</u> (H) for Households with the quantitative figure requested. Example: 40(H) = 40 Households (Note: Choose only one, 'I' or 'H' for your figures.)	
	a. Number of low- and moderate-income beneficiaries you estimate will be served by this project annually.
	b. Total number of beneficiaries you estimate who will be served annually.

10a. Will this project create, stabilize or expand the availability of jobs?		Yes		No
10b. Will this project help businesses create new jobs or help retain existing jobs?		Yes		No

11. Loan or Grant Activity	Loans/Grants
a. If you intend to offer Direct Loans, how many loans do you project to be made in one grant year?	
b. If you intend to offer Deferred Payment Loans, how many loans do you project to be made in one grant year?	
c. If you intend to offer a Grant, how many grants do you project to be made in one grant year?	
d. Other type of loan or grant activity.	

12. Jobs Activity - For proposed Microenterprise or Economic Development activities.					
	Full-Time	Full-Time (Low/Mod)	Part-Time	Part-Time (Low/Mod)	Percentage of Low/Mod Jobs to Total Jobs
Jobs To Create:					
Jobs to Retain:					
TOTAL JOBS:					

NARRATIVES:

Instructions: Acceptable typeface, 12pt, Times Roman
Page Setup, Paper, letter-sized (8½ x 11); Margins, 1-in. left/right/top;0.75 bottom
Please note the page limits identified in each part.
Responses in excess of these instructions for page setup and number of pages will not be reviewed and may impact your final score.

PART 1: Executive Summary [limit: One Page]
(Optional) You may include an executive summary of your Proposed Project.

PART 2: Community Problem or Need/Business Description [limit: One Page]
Describe the business or individual microenterprise or economic development needs your project will address with assistance.
Please restrict your responses to answering items a-c listed here.

- a. Describe the condition(s) which warrant the project.
- b. Describe how the economic situation, lack of available capital and current business trends impact job and business opportunities for low and moderate income persons.
- c. Describe past and current efforts to deal with problems and identify conditions requiring new or expanded microenterprise or economic development opportunities.

PART 3: Specific Use of CDBG Funds/Project Description [limit: Two Pages]
Provide a description of the proposed project.
Please restrict your responses to answering items a-f listed here.

- a. Describe what actions you will take to meet the needs of individuals or businesses to create and/or retain jobs for low/moderate income persons. Remember to address the availability of lending capital or lack thereof.
- b. How does this project strengthen Guam's economy?
- c. Will other financing sources leverage the use of CDBG funds? If so, how?
- d. Explain why CDBG funds are identified as a solution.
- e. Project Budget. (Include as much detail as possible at this time.)
- f. Provide a detailed description of the work to be done in this facility.

PART 4: Market Analysis / Marketing Plan. [limit: One Page]
Please restrict your responses to answering items a-c listed here.

- a. Describe the efforts made to identify potential applicants and users of your services, the types of businesses and capital needs.
- b. What CDBG National Objective will this population meet? How will this project meet that objective?
- c. Describe how your organization intends to reach the low- and moderate-income population not normally likely to apply for microenterprise assistance or economic development loans without special outreach efforts to educate them about the program and encourage them to apply.

PART 5: Administrative Capabilities. [limit: Three Pages]

Describe the organization's capacity.

Please restrict your responses to answering items a-f listed here.

- a. Identify the organizations, offices and persons responsible for implementing the project and describe the roles each will play in service delivery.
- b. Provide an organizational chart only as it relates to the project to be funded.
- c. In your narrative, include brief curriculums vitae for the key individuals involved in the implementation and administration of this project.
- d. Describe the financial management system of your organization to include:
 1. Program administration and fiscal management structure
 2. How invoices will be received and processed
 3. The fiscal staffing and approval authority
 4. Briefly describe your organization's internal control procedures
- e. Describe experience the organization has had in administering loan programs and/or business development programs.
- f. Describe your anticipated timeline for conducting the activity(ies) you have proposed. Provide an outline of project tasks and time when each task will be completed. Give the start date. (Use the chart setup provided below.)

START DATE	TASK	TIME TO COMPLETE
<i>(mm/dd/yyyy)</i>	<i>Identify major project tasks.</i>	<i>(days, wks, months, yrs)</i>

PART 6: Measuring Performance [limit: Use the chart setup provided below.]

- a. Determine which Matrix Goal best fits your project goal. (Use Targeted Outcomes of Economic Development Activities matrix table on page 9.)
- b. Enter the Matrix Goal into the data table below.
- c. Using the data table, detail how your organization intends to best fulfill the **Matrix Goal** selected for your project.
- d. Descriptions of the type of responses for the data table are indicated in parentheses.

PERFORMANCE MEASURES – DATA TABLE					
Matrix Goal	Need to be filled.	Activity proposed	Inputs	Outcomes	Evaluation Process
(Select from matrix table above)	What is the existing condition that must be addressed?	Indicate the activity proposed in this application here.	What resources are needed to support the activity proposed?	(Number and description of beneficiaries) Refer to your response in #9, (General Data).	What data will you capture that will measure your success in providing the services planned for this facility?

Matrix Goal – The Matrix Goal represents the broad issue which your project activities will endeavor to address.

Needs to be Filled. What is the existing situation which your project seeks to correct or improve?

Activities are what the applicant does to achieve its goals and objectives. Activities are noted by the applicant in Narrative Parts 2 and 3. Activities may include providing technical assistance to new or existing businesses or to persons developing an economic development plan or microenterprise endeavor, providing general support to owners of microenterprises/businesses or to persons developing microenterprises/businesses, providing grants, loans, loan guarantees and other forms of financial support for the establishment, stabilization and expansion of economic development activities.

Inputs are resources dedicated to, required for or consumed by the project. Resources include money, personnel, equipment, supplies, materials, consultants, contracts and other direct resources. Resources are described by the applicant in the project budget included in Part 2 and other funding described in Part 6. Distinguish and clearly identify between inputs which are currently available from that which is still proposed/expected to be available for this project.

Outcomes are the direct products of the project’s activities. Outcomes are described by the applicant in Part 2. Results are measured in terms of accomplishments such as the number of microenterprises created, stabilized or expanded, or the number of jobs created or retained, or the number of grants or loans funded and approved.

Evaluation Process should be used as a tool to ensure that the goals are met within the performance period. This process represents your plan to capture the relevant data required for the periodic reporting of your project’s accomplishments and to assess your organization’s progress in meeting the Matrix Goal and Outcomes. Describe how you will combine goals, activities and outcomes to express the effectiveness of the project.

**Targeted Outcomes of Economic Development Activities:
Performance Measurement Outcomes Matrix**

	Availability/Accessibility	Affordability	Sustainability
Suitable Living Environment	<p>Economic development activities that improve/increase the availability/accessibility of goods and/or services by providing a suitable living environment.</p> <p><i>Example: CDBG assistance to a grocery store that serves a Low/Mod Income area.</i></p>	N/A	<p>Economic development activities that focus on improving the sustainability of the community or other defined geographic area by providing a suitable living environment.</p> <p><i>Example: Commercial revitalization of a blighted business district in a low-income neighborhood.</i></p>
Decent Housing	N/A	N/A	N/A
Economic Opportunity	<p>Economic development activities that focus primarily on improving the availability/accessibility of jobs for residents.</p> <p><i>Example: Installing infrastructure for a business locating in a new industrial park that will create new jobs for Low/Mod Income persons.</i></p>	<p>Economic development activities that focus primarily on making capital affordable for businesses that improve the economic health of the community.</p> <p><i>Example: Grant or low-interest loan assistance to microenterprises or small businesses that would otherwise not be able to afford the capital to start-up their operations.</i></p>	<p>Economic development activities that focus primarily on sustaining a specific business(es) or geographic area(s).</p> <p><i>Example: A commercial façade improvement program in a specific geographic area within the community.</i></p>

PART 7: Community Participation [limit: One Page]

Please restrict your responses to answering items a-c listed here.

- a. How was this project identified and prioritized?
- b. Have you engaged citizens, community groups and project beneficiaries (consumers) in identifying the needs and problems that your project means to address? How?
- c. Have you engaged citizens, community groups and project beneficiaries (consumers) in developing the project? How?

PART 8: Other Funding [limit: One Page]

Please restrict your responses to answering items a-b listed here.

- a. Are other funds identified that will leverage the CDBG funds requested in this application for this project?
- b. Complete the chart below.
 - 1. Completely list all sources of funding (EXCLUDING CDBG) available to conduct the proposed project in this application.
 - 2. Identify the level of commitment for each funding source. If the funding is proposed, indicate when funding will be in available for use on this project.

Source of Funding	Funding Type (Grant, Loan, Allotment, etc)	Amount	Status of Commitment	Terms of Grant/Loan

--- END OF NARRATIVE SECTION ---

--- THE APPLICANT IS INSTRUCTED TO INITIAL ITEMS 1 –9 ON THIS PAGE,
ACKNOWLEDGMENT THAT YOU HAVE READ ALL CERTIFICATIONS. ---

CERTIFICATIONS

Certification of Ability to Manage Federal Funds

I certify that the organization responsible for carrying out the project activities under this proposal has a financial management system that satisfies the following requirements for managing federal funds:

The financial management system in place is able to

- a) Properly account for federal funds spent,
 - b) Ensure requests are for the correct amount of federal funds,
 - c) Ensure funds are used for project-related purposes,
 - d) Ensure funds are deposited in the proper account, and
 - e) Maintain necessary documentation for all costs incurred.
- 2) Internal Controls in place include
- a) A written set of policies and procedures that define staff qualifications and duties, lines of authority, separation of functions, and access to assets and sensitive documents;
 - b) A written accounting procedures for approving and recording transactions; and
 - c) A period comparison of financial records to actual assets and liabilities to check for completeness and accuracy.
- 3) An adequate financial accounting system is maintained including:
- a) A chart of accounts,
 - b) A general ledger,
 - c) Cash receipts journal,
 - d) Cash disbursements journal, and
 - e) A payroll journal.
- 4) The standards and procedures for determining the reasonableness, allowability and allocability are clearly defined and are consistent with the basic Federal rules (OMB Circular A-87 or A-122).
- 5) Files of original source documentation (receipts, invoices, canceled checks, etc.) for all financial transactions, including those involving obligations incurred and the use of program income are maintained and up-to-date.
- 6) The approved budget is up-to-date for all funded activities. Comparisons of the budget with actual expenditures for each budget category are performed.
- 7) Regular procedures are in place for accurately projecting the cash needs of the organization, and for minimizing the time between the receipt of funds and their actual disbursement. All program income is used for permitted activities, and such program income is used before further requests for payments are made for the same activity.
- 8) The applicant able to provide accurate, current and complete disclosure of the financial results of each Federally-sponsored project or program in accordance with the reporting requirements of HUD.
- 9) Annual audits of the applicant are conducted in accordance with the Federal requirements (OMB Circular A-133).

CERTIFICATION OF FAIR HOUSING LAWS AND PRESIDENTIAL EXECUTIVE ORDERS

The Fair Housing Laws

Fair Housing Act: Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents of legal custodians, pregnant women, and people securing custody of children under the age of 18), and handicap (disability).

Title VI of the Civil Rights Act of 1964: Title VI prohibits discrimination on the basis of race, color, or national origin in programs and activities receiving federal financial assistance.

Section 504 of the Rehabilitation Act of 1973: Section 504 prohibits discrimination based on disability in any program or activity receiving federal financial assistance.

Section 109 of Title I of the Housing and Community Development Act of 1974: Section 109 prohibits discrimination on the basis of race, color, national origin, sex or religion in programs and activities receiving financial assistance from HUD's Community Development and Block Grant Program.

Title II of the Americans with Disabilities Act of 1990: Title II prohibits discrimination based on disability in programs, services, and activities provided or made available by public entities. HUD enforces Title II when it relates to state and local public housing, housing assistance and housing referrals.

Architectural Barriers Act of 1968: The Architectural Barriers Act requires that buildings and facilities designed, constructed, altered, or leased with certain federal funds after September 1969 must be accessible to and useable by handicapped persons.

Age Discrimination Act of 1975: The Age Discrimination Act prohibits discrimination on the basis of age in programs or activities receiving federal financial assistance.

Title IX of the Education Amendments Act of 1972: Title IX prohibits discrimination on the basis of sex in education programs or activities that receive federal financial assistance.

Fair Housing-Related Presidential Executive Orders:

Executive Order 11063: Executive Order 11063 prohibits discrimination in the sale, leasing, rental, or other disposition of properties and facilities owned or operated by the federal government or provided with federal funds.

Executive Order 11246: Executive Order 11246, as amended, bars discrimination in federal employment because of race, color, religion, sex, or national origin.

Executive Order 12892: Executive Order 12892, as amended, requires federal agencies to affirmatively further fair housing in their programs and activities, and provides that the Secretary of HUD will be responsible for coordinating the effort. The Order also establishes the President's Fair Housing Council, which will be chaired by the Secretary of HUD.

Executive Order 12898: Executive Order 12898 requires that each federal agency conduct its program, policies, and activities that substantially affect human health or the environment in a manner that does not exclude persons based on race, color, or national origin.

Executive Order 13166: Executive Order 13166 eliminates, to the extent possible, limited English proficiency as a barrier to full and meaningful participation by beneficiaries in all federally-assisted and federally conducted programs and activities.

Executive Order 13217: Executive Order 13217 requires federal agencies to evaluate their policies and programs to determine if any can be revised or modified to improve the availability of community-based living arrangements for persons with disabilities.

General Certification

I certify that:

- 1) To the best of my knowledge and belief, the information in this application is true and correct.
- 2) The organization responsible for carrying out the project activities under this proposal will comply with all applicable local and Federal laws and regulations.
- 3) The organization 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.
- 4) The organization will verify that no person who is an employee, agent, consultant, officer, or 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, with the exception of administrative or personnel costs.
- 5) The organization 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 or 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:
 - a) 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
 - b) 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 funds to comply with the requirements of clause (a) above.
- 6) The organization will provide in a timely manner for citizen participation, public hearings, and access to information with respect to the proposed project/program.

Project Sponsor Name:	
Project Name:	
Location of the Project:	
Name of the Federal Program to which the Project Sponsor is Applying: (Indicate CDBG, HOME, or ESG)	
Name of Certifying Official:	
Title:	
Signature:	
Date:	

**U.S. Dept. of Housing and Urban Development
Income Limits for Guam (FY 2007)**

Median Family Income (MFI): \$47,900

Effective as of March 20, 2007

Household Size	30% of Median Income	60% of Median Income (Very-Low Income)	80% of Median Income (Low-Income)
1 Person	\$ 13,250	\$ 22,050	\$ 35,300
2 Person	15,100	25,200	40,300
3 Person	17,000	28,350	45,350
4 Person	18,900	31,500	50,400
5 Person	20,400	34,000	54,450
6 Person	21,900	36,550	58,450
7 Person	23,450	39,050	62,500
8 Person	24,950	41,600	66,550

GUAM'S CONSOLIDATED PLAN 2005-2009

Source Fund	Activity
Economic Development or Microenterprise	
Section 108 Loan Program	Guam Fisherman's Co-Op Building Complex construction
Section 108 Loan Program	Guam Museum construction
CDBG	Loans and other forms of financial support for the establishment, stabilization and expansion of microenterprise.
CDBG	Acquire and construct a small business incubator
Public Facilities and Infrastructure	
<i>To improve the delivery of services to low-income populations</i>	
CDBG	Acquire and construct a police precinct
CDBG	Acquire and construct a fire station
CDBG	Construct or rehabilitate community centers, sports and recreational facilities
CDBG	Construct or rehabilitate Community Learning Resource Centers
<i>To assist special populations</i>	
CDBG	Acquire and construct emergency shelter homeless facilities
CDBG	Acquire and construct a Community Habilitation and Respite Care Center
CDBG	Acquire and construct a group home for abused and neglected children
CDBG	Acquire and renovate a facility for a residential treatment center to assist youth ages 12-17 who are chemically dependent
CDBG	Acquire and construct a hospice facility and respite care program for persons living with terminal illness. Establish guideline criteria for hospice services.
Public Services	
CDBG	Operate a transitional shelter for homeless men with substance abuse problems and provide non-residential services to low-income and/or homeless men and women with substance abuse problems
CDBG	Establish and equip food bank and hire food bank staff. Provide free food to homeless shelter providers for a low-cost small handling charge
CDBG	Provide case management, fund food bank activities, and self-sufficiency training for homeless individuals and families and those at-risk for homelessness
HOME	Provide homeownership education and counseling to low and moderate income families planning to become homeowners
ESG Public Services continued on page 3, following.	

ESG Operating Costs	Provide funds for maintenance, operation, occupancy costs, food, furnishings and equipment. Not more than ten percent (10%) will be used for staff costs.
ESG Essential Services	Provide case management and self-sufficiency training for homeless individuals and families and those at-risk for homelessness
ESG Homeless Prevention	Provide homeless prevention rental/mortgage assistance, utility assistance, for homeless individuals and families and those at-risk for homelessness
Affordable Homeownership	
HOME	Facilitate the building of homes through sweat equity loan programs for low income individuals and families
HOME	Acquire and construct single family dwellings for low and moderate income first-time homebuyers
HOME	Provide low-interest loans to first-time homebuyers qualifying for mortgage loans to cover down payment and closing cost fees.
HOME	Provide low-interest loans to assist low and very-low income homeowners rehabilitate their homes to meet current building code standards.
Affordable Rental Housing	
CDBG/ HOME/ LIHTC	Foster the construction of affordable rental housing through the Low Income Housing Tax Credit Program and other programs
HOME	Acquire and construct one (1) transitional housing homeless facility.
HOME	Acquire property and construct a group home for individuals who are dual diagnosed with both mental illness and mental retardation

Proposed Amendments to Guam's Consolidated Plan		
Applications for projects under Guam's proposed amendment to the Consolidated Plan are subject to final approval and acceptance of those amendments by the Office of Community Planning and Development, U.S. Dept. of Housing and Urban Development.		
CDBG	Construct or rehabilitate community centers, sports and recreational facilities (addl. activities)	PF&I
CDBG	Construct or rehabilitate public transit facilities at key points in the mass transit route (new)	PF&I
CDBG	Acquisition and new construction of two (2) fire stations (addl. activities)	PF&I
CDBG	Acquisition and new construction of one (1) police precinct. (addl. activities)	PF&I
CDBG	Conduct a Comprehensive Housing Study to assess and plan for the impacts on affordable housing brought about the increase in the military population on Guam. (new)	ADM