



**Guam Housing and Urban Renewal Authority  
Funding Application for Program Year 2012  
Community Development Block Grant (CDBG)  
Economic Development / Microenterprise**

Applicant Name

Project Title

**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. Clearly label all attachments.
7. Only government agencies and nonprofit organizations are eligible to apply for these funds.
8. Applications for Program Year 2012 will be accepted until the close of business, **5 p.m. on Friday, March 23, 2012.**
9. Submit applications to:
  - a. **GHURA Community Planning and Development Office, Research, Planning & Evaluation Division, GCIC Building, 414 West Soledad Ave, Suite 306, Hagatna, Guam.**
10. GHURA will reject any application received after the deadline.
11. GHURA will reject any application not received at the address in #9 above.
12. GHURA will reject applications not signed by the organization's authorized representative.
13. Applicant must initial all items on the 'Certification of Ability to Manage Federal Funds' page.
14. Applicant must complete and sign the 'General Certifications' page.

**QUESTIONS?**

Please call the, Michael J. Duenas, GHURA Chief Planner, Research, Planning & Evaluation Office at 475-1407, if you have any questions.

**Executive Director: MARCEL G. CAMACHO**

**Deputy Director: RAY S. TOPASNA**

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**Section 1.01 General Data**

1. Project Name:	
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2. Type of Applicant (Select One):  _____ Local Government / Line Agency _____ Local Government / Autonomous Agency _____ Non-Profit Organization _____ For-Profit/Private Business (Generally, for-profit entities are only eligible for very specific types of activities. Please call GHURA for more information before you proceed with this application).
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3. 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.))
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4. Amount of CDBG Funds Requested: \$ _____  Total Project Cost: \$ _____
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5. What CDBG National Objective does your project propose to address? (select one)  _____ <b>BENEFITS A LOW/MODERATE INCOME AREA</b> <i>The public service 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>  _____ <b>BENEFITS A LIMITED CLIENTELE OF LOW/MODERATE INCOME PERSONS</b> <i>The public service 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>  _____ <b>BENEFITS A LIMITED CLIENTELE PRESUMED TO BE LOW/MOD INCOME PERSONS</b> <i>The public service 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>
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6. Project Beneficiaries

\_\_\_\_\_ Number of low- and moderate-income beneficiaries you estimate will be served by this project annually.

\_\_\_\_\_ Total number of beneficiaries you estimate who will be served annually.

7. Job Creation / Job Stabilization / Job Expansion: (Check Mark all that apply to your application.)

	<u>YES</u>	<u>NO</u>
a. Will this project create jobs?	_____	_____
b. Will this project stabilize jobs?	_____	_____
c. Will this project expand the availability of jobs?	_____	_____
d. Will this project help businesses create new jobs?	_____	_____
e. Will this project help businesses retain existing jobs?	_____	_____

8. Loan or Grant Activity:

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. Do you plan to engage in other types of loan or grant activities? (Yes or No) \_\_\_\_\_

9. Jobs Activity

	a	b	c	d	(b+d) / (a+c)
	Full-Time Total	Full-Time (Low/Mod)	Part-Time Total	Part-Time (Low/Mod)	Percentage of Low/Mod Jobs to Total Jobs
Jobs To Create:					
Jobs To Retain:					
<b>TOTAL JOBS:</b>					

10. Project Site – Location and Address

State the location/address of your project.

**INSTRUCTIONS TO NARRATIVES:**

Acceptable typeface, 12pt, Times Roman  
*Standard Formatting only, please.*

Please note the space limits identified in each part.  
Responses in excess of these instructions will not be reviewed and may impact your final score.

**Section 1.02 Executive Summary (Maximum points: 10)**

Section 1.02 Response

**Section 1.03 Community Problem or Need (Maximum points: 10)**

Please restrict your responses to answering items listed here.

- a. Describe the business or individual microenterprise or economic development needs your project will address with assistance.
- b. Describe the condition or conditions warranting the project.
- c. Describe how the economic situation, lack of available capital and current business trends impact job and business opportunities for low and moderate income persons.
- d. Describe past and current efforts to deal with problems and identify conditions requiring new or expanded microenterprise or economic development opportunities.

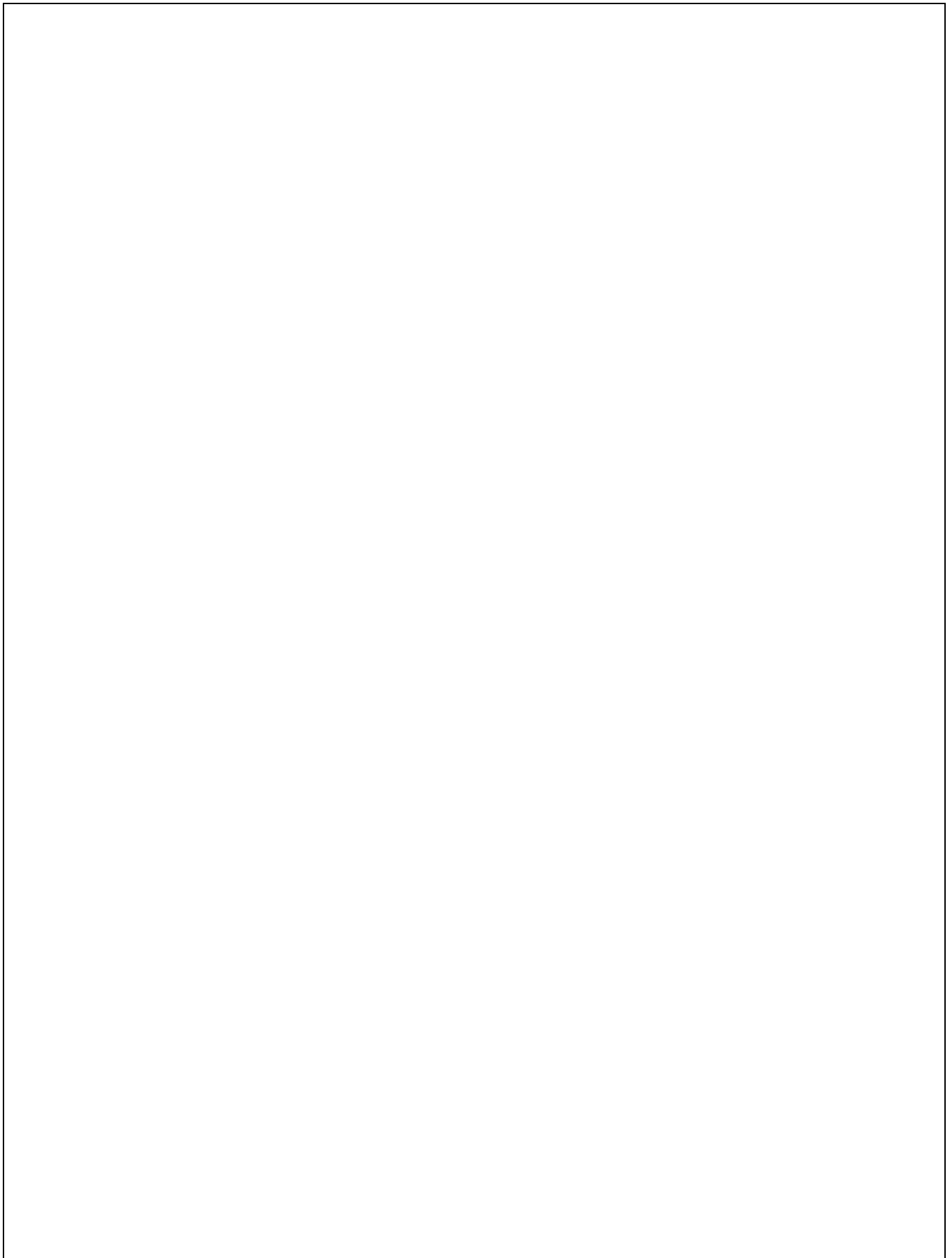
Section 1.03 Response

**Section 1.04 Specific Use of CDBG Funds (Maximum points: 20)**

Please restrict your responses to answering items listed here.

- a. Provide a description of the proposed project.
- b. 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.
- c. How does this project strengthen Guam's economy?
- d. Will other financing sources leverage the use of CDBG funds? If so, how?
- e. Explain why CDBG funds are identified as a solution.
- f. Project Budget. (Include as much detail as possible at this time.)
- g. Provide a detailed description of the work to be done in this facility.

Section 1.04 Response



**Section 1.05 Market Analysis / Marketing Plan (Maximum points: 10)**

Please restrict your responses to answering items 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.

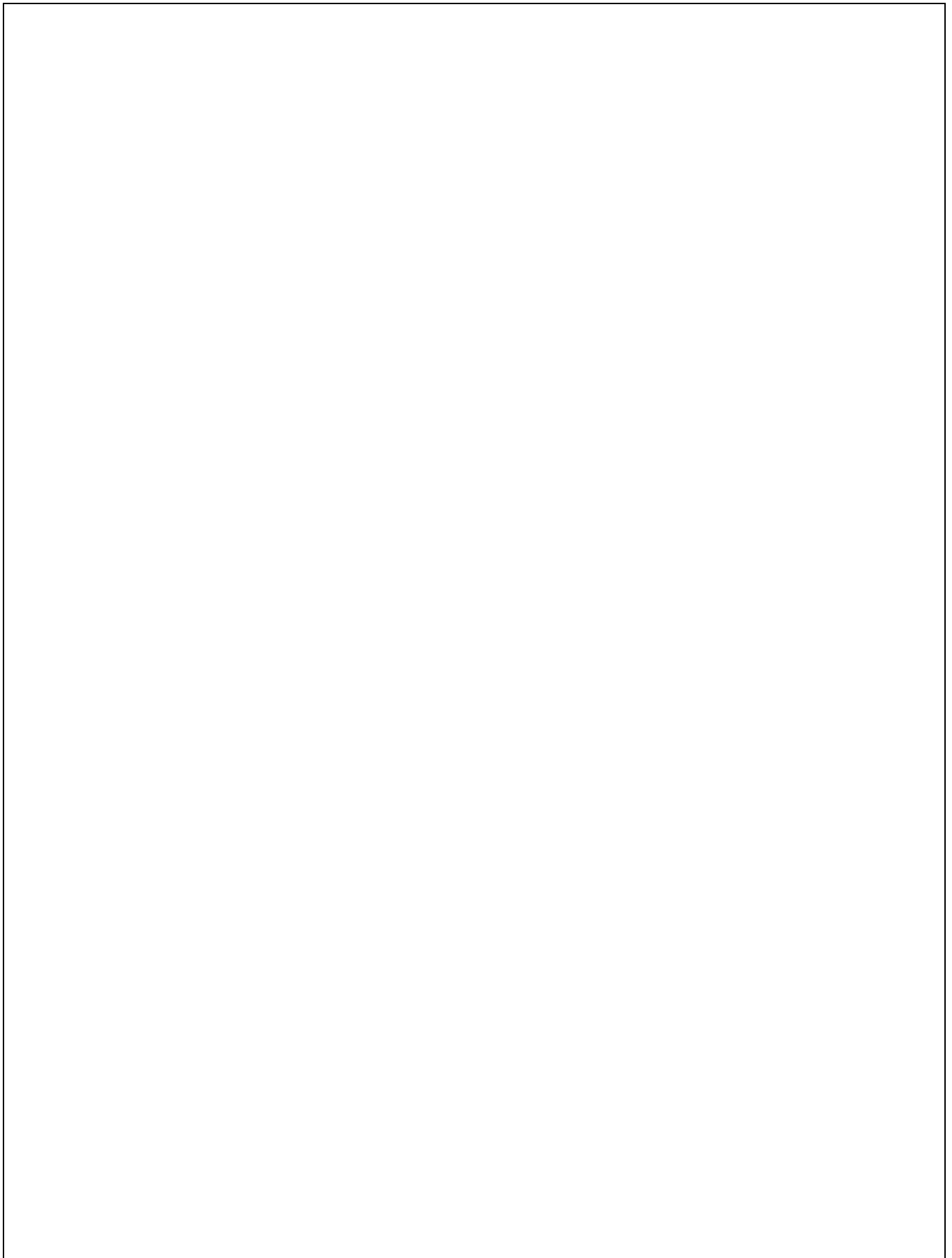
**Section 1.06 Organizational Capabilities (Maximum points: 20)**

Please restrict your responses to answering items listed here.

- a. Provide an overview of your organization, including length of time in existence.
- b. Describe your organization’s experience, skills, current services, or special accomplishments that demonstrate your capacity for success.
- c. Identify the organizations, offices and persons responsible for implementing the project and describe the roles each will play in service delivery.
- d. Provide an organizational chart only as it relates to the project to be funded.
- e. In your narrative, include brief curriculum vitae for the key individuals involved in the implementation and administration of this project.
- f. Describe the financial management system of your organization to include:
  - a. Program administration and fiscal management structure
  - b. How invoices will be received and processed
  - c. The fiscal staffing and approval authority
  - d. Briefly describe your organization’s internal control procedures
- g. Describe experience the organization has had in administering loan programs and/or business development programs.
- h. 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 (mm/dd/yyyy)	TASK Identify major project tasks.	TIME TO COMPLETE (days, wks, months, yrs)
<i>Sample Response</i>		
<i>10/01/2012</i>	<i>Develop Training Materials</i>	<i>3 months</i>
<i>10/01/2012</i>	<i>Outreach</i>	<i>Monthly, continuous</i>
<i>11/01/2012</i>	<i>Secure Office Space through Realty Company</i>	<i>2 months</i>

Section 1.05 Response



### **Section 1.07 Measuring Performance (Maximum points: 5)**

Select one of the following HUD Objectives and one corresponding Outcome that most appropriately reflects the impact of the proposed activity.

#### Objectives

- \_\_\_\_\_ Suitable Living Environment – In general, this objective relates to activities that are designed to benefit communities, families, or individuals by addressing issues in their living environment.
- \_\_\_\_\_ Decent Affordable Housing – The activities that typically would be found under this objective are designed to cover the wide range of housing possible under HOME, CDBG or ESG. This objectives focuses on housing programs where the purpose of the program is to meet individual family or community needs and not programs where housing is an element of a larger effort (such as would be captured under Suitable Living Environment).
- \_\_\_\_\_ Creating Economic Opportunity – This objective applies to the types of activities related to economic development, commercial revitalization, or job creation.

#### Outcomes

- \_\_\_\_\_ Availability/Accessibility – This outcome category applies to activities that make services, infrastructure, housing, or shelter available or accessible to low- and moderate- income people, including persons with disabilities. In this category, accessibility does not refer only to physical barriers, but also to making the affordable basics of daily living available and accessible to low- and moderate- income people.
- \_\_\_\_\_ Affordability – This outcome category applies to activities that provide affordability in a variety of ways in the lives of low- and moderate- income people. It can include the creation or maintenance of affordable housing, basic infrastructure hook-ups, or services such as transportation or day care.
- \_\_\_\_\_ Sustainability – Promoting Livable or Viable Communities. This outcome applies to projects where the activity or activities are aimed at improving communities or neighborhoods, helping to make them livable or viable by providing benefit to persons of low- and moderate- income people or by removing or eliminating slums or blighted areas, through multiple activities or services that sustain communities or neighborhoods.

### **Section 1.08 Finances, Budget and Sustainability of Use (Maximum points: 20)**

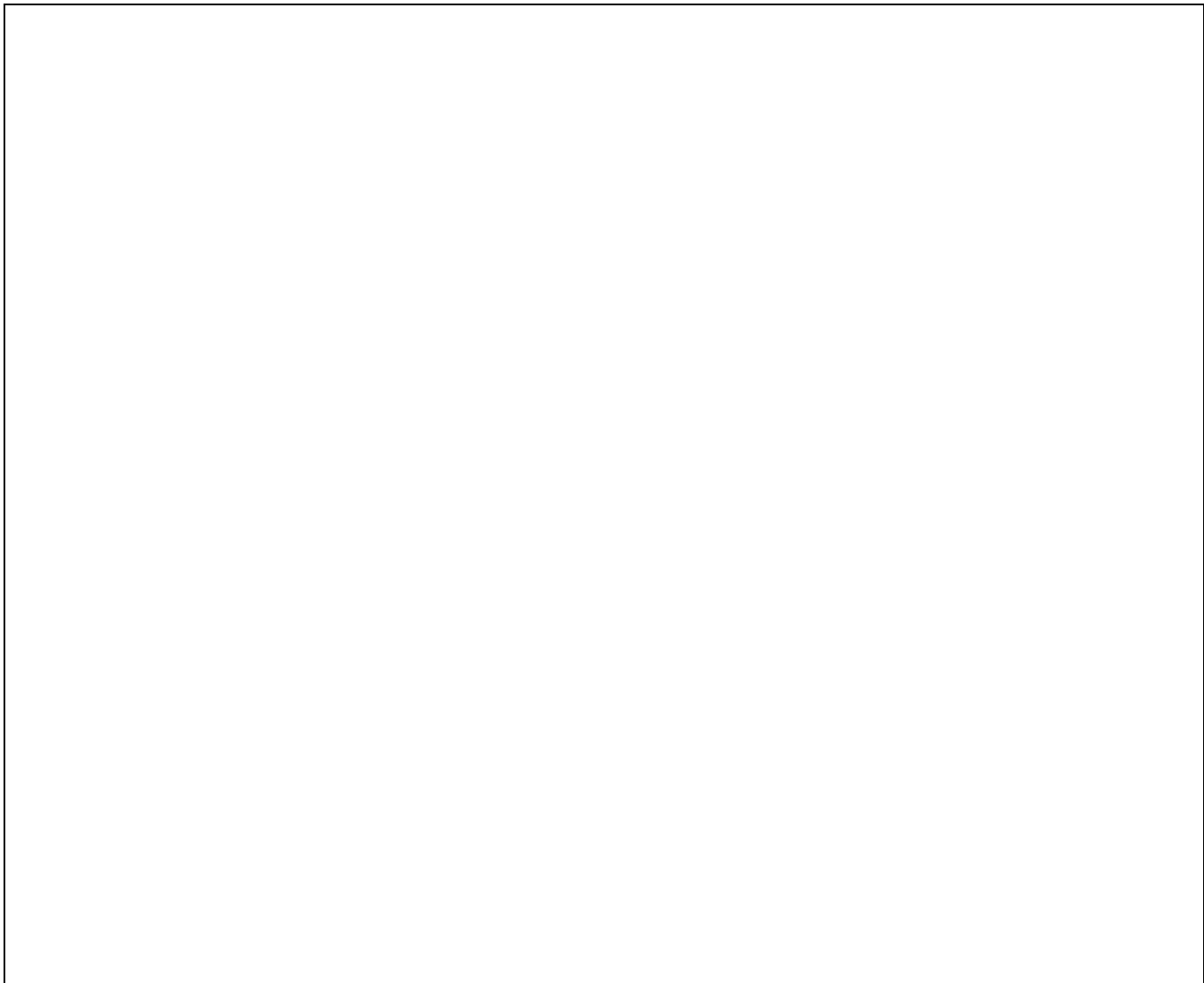
Please restrict your responses to answering items listed here.

- a. Discuss the source or sources of funds that will sustain the operations of the facility (i.e., personnel, utilities, maintenance, insurance, and others).
- b. Complete the attached Budget Summary. More detailed budgets may be attached.
- c. Guam funds are more effectively used primarily as gap funding. Identify sources of leveraged funding for this activity. Include the status of these funds (i.e. cash on hand, grants received, planned fund-raising). Attach copies of funding commitment letters or other evidence of funding support.

- d. Do you have a plan to become self-supporting within the next five years? If so, where will the resources come from to continue the activity? Please describe your plan for self-support.

Section 1.07 Response





## Section 1.10 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:

1. 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 is 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).

## **Section 1.11 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.

## Section 1.12 General Certification

I certify that:

1. To the best of my knowledge and belief, the information in this application is true and correct.
2. I have reviewed and accept the instructions for submission of this application for review and evaluation.
3. The organization responsible for carrying out the project activities under this proposal will comply with all applicable local and Federal laws and regulations.
4. 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.
5. 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.
6. 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.
7. The organization will provide in a timely manner for citizen participation, public hearings, and access to information with respect to the proposed project/program.

<b>Project Sponsor (Organization):</b>	
<b>Federal Tax I.D. Number:</b>	
<b>Project Name:</b>	
<b>Location of the Project:</b>	
<b>Community Development Block Grant Program Economic Development/Microenterprise:</b>	
\$ _____	
<b>Contact Person:</b>	
<b>Title:</b>	
<b>Mailing Address:</b>	
<b>Office Phone:</b>	
<b>Fax Number:</b>	
<b>Email Address:</b>	
<b>Organizations' Authorized Representative:</b>	
<b>Title:</b>	
<b>Signature:</b>	
<b>Date:</b>	

**Section 1.13 HUD Income Limits for Guam**

**U.S. Dept. of Housing and Urban Development  
Income Limits for Guam (FY2012)**

*Median Family Income (MFI): \$52,800*

*Effective as of December, 2011*

<b>Household Size</b>	<b>30% of Median Income</b>	<b>60% of Median Income (Very-Low Income)</b>	<b>80% of Median Income (Low-Income)</b>
<b>1 Person</b>	\$ 12,300	\$ 20,500	\$ 32,800
<b>2 Person</b>	14,050	23,400	37,450
<b>3 Person</b>	15,800	26,350	42,150
<b>4 Person</b>	17,550	29,250	46,800
<b>5 Person</b>	19,000	31,600	50,550
<b>6 Person</b>	20,400	33,950	54,300
<b>7 Person</b>	21,800	36,300	58,050
<b>8 Person</b>	23,200	38,650	61,800

**Section 1.14 Guam Consolidated Plan 2010-2014: Priorities, Goals, and Activities Chart**

Guam Consolidated Plan 2010-2014 Priorities - Goals - <i>Activities</i>	
<b>Decent Housing</b>	
<b>Make Decent Housing Available and Accessible</b>	
<i>Acquire, construct, rehabilitate, or convert structures for use as housing for special needs populations.</i>	
Housing for Persons with Disabilities	
Housing for Youth and Children	
Safe Haven	
<i>Conduct outreach and education on the Fair Housing Act</i>	
<i>Incorporate universal design elements in the construction of affordable housing.</i>	
<i>Support the development and operation of a homeownership counseling program.</i>	
<b>Make Decent Housing Affordable</b>	
<i>Increase homebuyer opportunities for low- and moderate-income individuals.</i>	
Support local lenders to develop innovative programs to increase homeownership.	
Support new development of affordable housing opportunities for homebuyers and renters.	
Elderly Housing	
First Time Homebuyer Housing Choice Voucher Homeownership Program	
Low-Income Housing Tax Credit Program	
Single and multi-family housing	
Sweat-Equity Housing	
Tenant-Based Rental Assistance	
<b>Sustain the available stock of decent housing</b>	
<i>Acquire, construct, or rehabilitate structures to sustain the current stock of affordable housing for low- and moderate-income populations and special needs populations.</i>	
Elderly and Frail Elderly Housing	
<i>Assist very-low and low-income homeowners to sustain the physical and economic life of their homes, to meet current building code standards, and/or to modify to meet ADA standards.</i>	
Rehabilitation Loan Program	
<i>Renovate 150 Public Housing units.</i>	
<b>Suitable Living Environment</b>	
<b>Make Suitable Living Environments Available and Accessible</b>	
<i>Construct or rehabilitate facilities to serve low- and moderate-income communities and special needs populations.: Community centers, sports, and recreational facilities</i>	
<i>Construct or rehabilitate facilities to serve low- and moderate-income communities and special needs populations.: Community Learning and Resource Centers</i>	
Community Habilitation and Respite Care Center	
Day-Care Facility	
Resource Center	
Youth Center	
<i>Construct or rehabilitate facilities to serve low- and moderate-income communities and special needs populations.: Emergency and Transitional Shelters</i>	
Homeless Shelter	
Shelter for Victims of Neglect and Abuse	
Shelter for Victims of Sexual Assault	
<i>Construct or rehabilitate facilities to serve low- and moderate-income communities and special needs populations.: Substance abuse and residential treatment facilities.</i>	
<i>Operational support of facilities providing residential substance abuse treatment and recovery programs.</i>	
<b>Sustain access to suitable living environments serving low- and moderate-income populations and special needs populations</b>	
<i>Improve access to public safety service in low- and moderate-income neighborhoods: Construction or rehabilitation of public safety facilities</i>	
Detention Center	
Fire Stations	
Police Precinct	
<i>Support the work of organizations providing assistance to very-low and low-income individuals, and special needs populations.</i>	
Housing and Supportive Services	
Soup Kitchen or Food Bank Facility	
The conduct (operation) of the periodic Homeless Street and Shelter Count	
<i>Sustain access to suitable living environments serving special needs populations.</i>	
Domestic Violence Shelter	
Drop-In Center	
Shelter for Victims of Neglect and Abuse	
<b>Economic Opportunity</b>	
<b>Make Economic Opportunities available and accessible</b>	
<i>Develop a microenterprise incubator.</i>	
<i>Develop a small business incubator.</i>	
<i>Support job creation opportunities of historic preservation and cultural preservation efforts</i>	
Arts and Cultural Center	
Guam Museum	
Science and Learning Center	
<b>Support the sustainability of ongoing economic opportunities</b>	
<i>Construct or rehabilitate public transit facilities at key points in the mass transit route.</i>	