Micro-Enterprise Assistance Program
District 2
Guidelines FY2017-2018
District 2
Micro-Enterprise Assistance Program
Policies and Guidelines

The City of Miami has established a Micro-Enterprise Assistance Program in accordance with the goals and objectives outlined herein. The Micro-Enterprise Assistance Program, which will be administered by the City of Miami (City) Department of Community and Economic Development (DCED), will be capitalized using Community Development Block Grant (CDBG) funds authorized under 24 CFR 570.201(o). Under this category, grantees and other public and private organizations may use Community Development Block Grant (CDBG) funds to facilitate economic development through the establishment, stabilization and expansion of micro-enterprises.

Purpose

The goal of the Micro-Enterprise Assistance Program is to provide low to moderate income business owners with financial assistance and technical support that will result in business expansion, increased revenues, and economic development of the area. Funds are provided to create economic benefit through increased revenues and the creation and the retention of jobs and businesses in the City.

Eligible Area

- Business is located within the boundaries of District 2 of the City of Miami. Preference will be given to businesses located in the West Grove.

Applications are Evaluated Based on the Business

- Financial viability;
- Community economic impact;
- Capacity to leverage funds from other sources;
- Potential to increase sales;
- Readiness to proceed;
- Owner’s experience.

Grant Amount

Up to: $10,000.00

- A US HUD Release of Grant Conditions or a confirmation of exempt status has to be issued prior to disbursing funds (Environmental Review Clearance.)
Submission Place and Deadline

Applications must be submitted to the following address:

Neighbors and Neighbors Association, Inc.
2017-2018 Micro-Enterprise Assistance Application
5120 NW 24th Avenue
Miami, Florida 33142
(305)756-0605

Applications will be approved on a first-come, first-ready basis, subject to the availability of funds.

Eligible Use of Funds and Activities

- Grant funding expenditures have to be allowed, necessary, and reasonable as stipulated in 2 CFR 200 for the type of business applying for funding. Funds can be used for expenditures such as:
- Purchase and Installation of machinery, equipment, furniture, fixtures;
- Technology infrastructure and upgrades;
- Inventory and supplies;
- Marketing;
- Payment of licenses and insurance.

Ineligible Use of Funds

Expenditures not allowed under this program include, but are not limited to, the following items:

- Rent;
- Salaries;
- Construction/Rehabilitation;
- Vehicle Purchases/Leases;
- Security Deposits;
- Outstanding Debts or paying off a creditor of the business owner/business (credit card debt, etc.);
- Late Fees;
- Providing funds for distribution or payment to the owner, partners, or shareholder of the applicant;
- Paying of any tax lien or liability.
Eligibility Requirements

A business owner/business may qualify for consideration provided it meets the following criteria:

1. Must be a for profit business;
2. Business must be a Micro-enterprise as defined below:
3. Operating business having five or fewer employees, one or more of these (employees) owns the business.
   - Business owner must have an income less than or equal to 80% of the area median income, adjusted for family size (see income chart following this section.)
4. Business must be located in the City of Miami, District 2.
5. Applicants must be current in all financial obligations with the City of Miami. The City of Miami will not fund a business owner or a business with outstanding disallowed costs, defaulted loans, debarment actions and/or any other legal encumbrance, regardless of the merits of the submitted application;
6. Business is an equal opportunity employer;
7. Project involves no negative environmental impacts;
8. Applicant must be willing to comply with all regulations, guidelines and policies as they relate to the program;
9. Business owner(s) and/or business have not received assistance under the Micro-Enterprise Assistance program two or more times;

Note: Applications from business owners who have previously participated in the Micro-Enterprise program for two or more years will not be reviewed and the applicant will not be considered for funding.

Required Information

It is necessary that applicants and/or business owner(s) submit documentation along with the program application supporting requirements listed below. Failure to do so will disqualify applicants and/or business owner(s) from this program.

1- Proof of Income: Business owners with low and moderate income households qualify for this program. Those levels are defined as incomes equal to or less than the low-income or very low-income limits established by HUD annually.
   It is necessary for Applicants to submit documentation showing that they meet low to moderate income household requirements listed below.
Income Qualification Table FY 2018:

<table>
<thead>
<tr>
<th>MIAMI-DADE FY2018 Median Family Income: $52,300</th>
<th>Program</th>
<th>One Person</th>
<th>Two Persons</th>
<th>Three Persons</th>
<th>Four Persons</th>
<th>Five Persons</th>
<th>Six Persons</th>
<th>Seven Persons</th>
<th>Eight Persons</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low Income - 80% of Median</td>
<td></td>
<td>$44,100</td>
<td>$50,400</td>
<td>$56,700</td>
<td>$62,950</td>
<td>$68,000</td>
<td>$73,050</td>
<td>$78,100</td>
<td>$83,100</td>
</tr>
</tbody>
</table>

2- **Proof of number of employees**: It is necessary for Applicants to submit documentation showing that the business employs 5 or less employees (including the owner.) Failure to do so will disqualify applicants from this program.

3- **Proof of location of business**: It is necessary for Applicants to submit documentation showing that the business is located in District 2 of the City of Miami. Failure to do so will disqualify applicants from this program.

4- **Proof that business is for profit**: It is necessary for Applicants to submit documentation showing that the business is a for-profit entity. Failure to do so will disqualify applicants from this program.

5- **Duns & Bradstreet Number**: All business owners must provide a Duns & Bradstreet Number in order to receive funding through this program. If your business does not currently have a Duns & Bradstreet Number, you may attain one free of charge, here: [http://fedgov.dnb.com/webform](http://fedgov.dnb.com/webform)

**Funding Requirements**

1. Business owner must certify it operates a drug-free environment.

2. Business owner must certify it complies with the Americans with Disabilities Act (ADA).

If the applicant fails to demonstrate that these requirements have been met, the application may not be reviewed and the applicant may be disqualified.

**Other Program Requirements:**

- If recommended for funding, Business Owners will be required to sign a contract with the City of Miami. The contract term will be for one (1) year, with the City of Miami retaining the option to renew or extend the agreement with the owner/business for an additional year, subject to satisfactory performance, available funding, and ongoing community needs;
- The application must be submitted in the legal name of the applicant and have an “Active” status in the Florida Department of State, Division of Corporations (i.e. Corporation name
as registered with the Florida Department of State, Division of Corporations, business owner, etc.)

- The business owner or an authorized representative of the corporation who has legal authority to bind the business in a contract with the City of Miami must sign all applications;
- Submission of an application shall constitute acknowledgement and acceptance of all terms and conditions contained in these guidelines and the application. *Acceptance of an application does not constitute a contract and does not obligate the City to award funds.*
- The City may require additional information for the determination of the applicant’s qualifications;
- Application responses must comply with the requirements detailed in this document. Applications that are incomplete, out of order, have an inadequate number of copies, lack required attachments, or have other content errors or deficiencies may be rejected at the sole discretion of the City;
- Payments will be made directly to the vendor(s) on behalf of the program participant;
- All participants may be assigned to work with an agency that will provide Technical Assistance at the sole discretion of the City;
- Program participants will be required to attend a business related course approved by the City. The City may not disburse any funding until this requirement is met, if applicable. The course fee of $300 will be paid from the participant’s grant funds.
- Businesses should have all the valid and applicable City of Miami and Miami-Dade County business licenses (occupational license and certificate of use) and any other professional licenses. If the business does not have the appropriate licenses when this contract is executed, then they must be obtained. Applicants can utilize this grant (if awarded) to obtain said licenses. Applicants must provide copies of all these licenses to the Department;
- All business owners selected to receive this grant must have a Duns & Bradstreet number. This number must be provided to the City before grant funds can be released.

**Non-recommended Applications**

Applications will not be recommended or disqualified for approval for the following reasons:

- Applicant did not provide documentation demonstrating that the eligibility criteria has been met;
- Applicant did not provide income information for all members of household;
- Owner(s) did not provide income information;
- If the business and/or business owner has been assisted under the Micro-Enterprise Assistance Program two (2) or more times;
- The business is not located in District 2 of the City of Miami;
• If the grant will provide funds for speculation in any kind of property, real or personal, tangible or intangible;
• If the applicant is a charitable institution or non-profit enterprise;
• If the purpose of the grant is to finance the acquisition of real property or land;
• If the Applicant and/or its principals are indebted to the City of Miami;
• If the Applicant and/or business owner(s) have been debarred from doing business with federal, state, county or local governments;
• Lack of CDBG funds.

Application Fee

There is no application fee.

Grant Approval

Applications will be approved on a first-come, first-ready basis, subject to the availability of funds.

Appeal Process

Applicants will have 10 business days from the receipt of the letter not recommending the applicant to appeal the decision. The applicant can provide additional documents at that time for consideration from the approval committee. If the applicant is not recommended a second time, no further appeals will be entertained.