



**Guam Housing and Urban Renewal Authority
Funding Application for Program Year 2011
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. Applications for Program Year 2011 will be accepted until the close of business, **5 p.m. on Monday, April 25, 2011.**
8. Submit applications to:
 - a. **GHURA Community Planning and Development Office, Research, Planning & Evaluation Division, GCIC Building, 414 West Soledad Ave, Suite 306, Hagatna, Guam.**
9. GHURA will reject any application received after the deadline.
10. GHURA will reject any application not received at the address in #8 above.
11. GHURA will reject applications not signed by the organization's authorized representative.
12. Applicant must initial all items on the 'Certification of Ability to Manage Federal Funds' page.
13. 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

Table of Contents

Section 1.01	General Data.....	3
Section 1.02	Executive Summary (Maximum points: 10)	5
Section 1.03	Community Problem or Need (Maximum points: 10)	6
Section 1.04	Specific Use of CDBG Funds (Maximum points: 20)	7
Section 1.05	Market Analysis / Marketing Plan (Maximum points: 10)	9
Section 1.06	Organizational Capacity (Maximum points: 20).....	10
Section 1.07	Measuring Performance (Maximum points: 5)	13
Section 1.08	Finances, Budget and Sustainability of Use (Maximum points: 20).....	13
Section 1.09	Community Participation (Maximum points: 5)	16
Section 1.10	Certification of Ability to Manage Federal Funds	17
Section 1.11	Certification of Fair Housing Laws and Presidential Executive Orders	18
Section 1.12	General Certification	19
Section 1.13	HUD Income Limits for Guam	21
Section 1.14	Guam Consolidated Plan 2010-2014: Priorities, Goals, and Activities Chart	22

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: \$ _____

5. What CDBG National Objective does your project propose to address? (select one) _____ BENEFITS A LOW/MODERATE INCOME AREA <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> _____ BENEFITS A LIMITED CLIENTELE OF LOW/MODERATE INCOME PERSONS <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> _____ BENEFITS A LIMITED CLIENTELE PRESUMED TO BE LOW/MOD INCOME PERSONS <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:					
TOTAL JOBS:					

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)

Include an executive summary of your Proposed Project.

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 1.05 Response

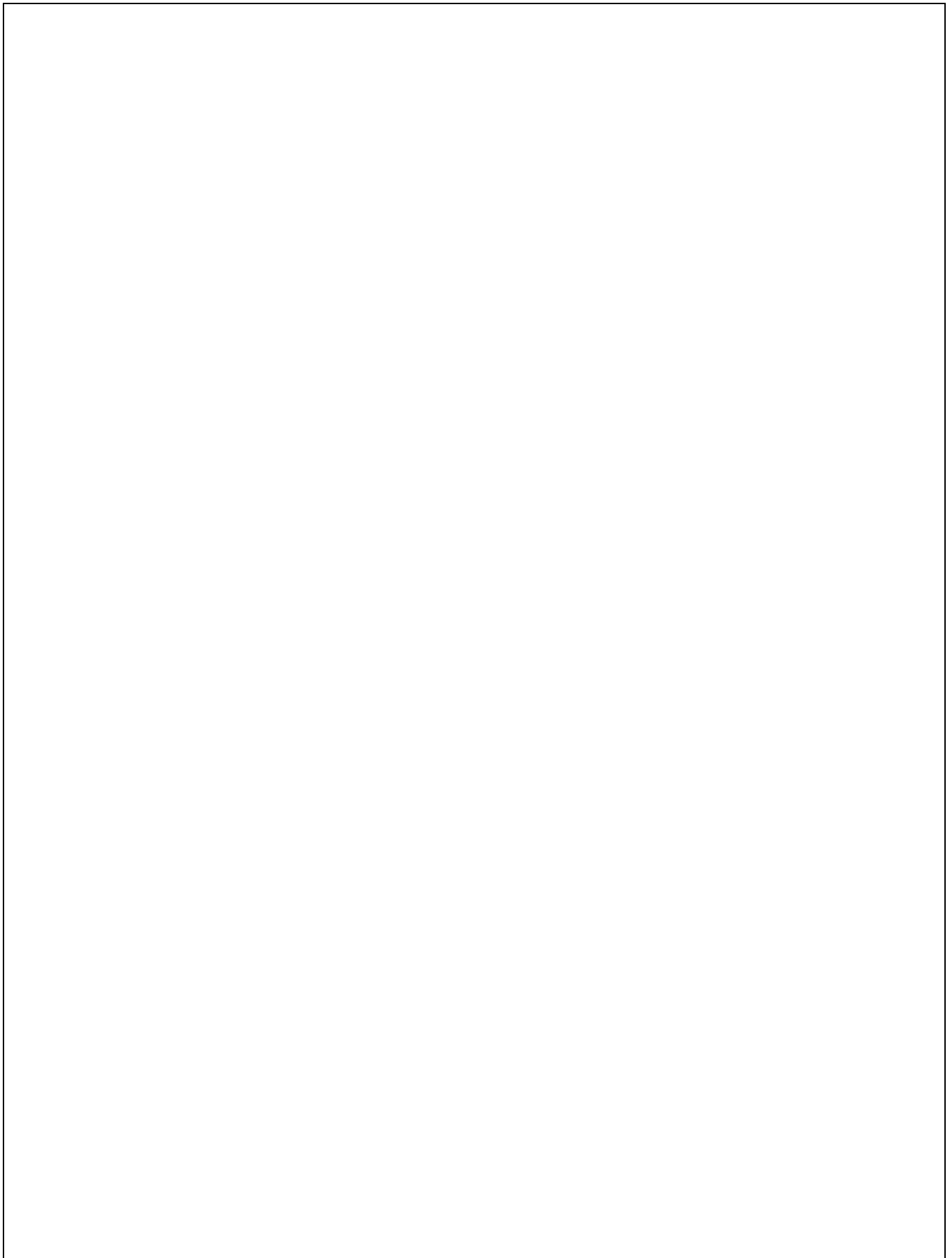
Section 1.06 Organizational Capacity (Maximum points: 20)

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	TIME TO COMPLETE (days, wks, months, yrs)
<i>Sample Response</i>		
<i>10/01/2009</i>	<i>Develop Training Materials</i>	<i>3 months</i>
<i>10/01/2009</i>	<i>Outreach</i>	<i>Monthly, continuous</i>
<i>11/01/2010</i>	<i>Secure Office Space through Realty Company</i>	<i>2 months</i>

Section 1.06 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 objective 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 program (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, identify the source(s) of your financial resources to continue the activity? Please describe your overall plan for self-support.

Section 1.08 Response

Section 1.09 Community Participation (Maximum points: 5)

Please restrict your responses to answering items 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?
- d. Please attach letters of support received from your community program partners.

Section 1.09 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

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.

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

Section 1.13 HUD Income Limits for Guam

**U.S. Dept. of Housing and Urban Development
Income Limits for Guam (FY2010)**

Median Family Income (MFI): \$52,300

Effective as of May 14, 2010

Household Size	30% of Median Income	60% of Median Income (Very-Low Income)	80% of Median Income (Low-Income)
1 Person	\$ 12,600	\$ 21,000	\$ 33,600
2 Person	14,400	24,000	38,400
3 Person	16,200	27,000	43,200
4 Person	18,000	30,000	48,000
5 Person	19,450	32,400	51,850
6 Person	20,900	34,800	55,700
7 Person	22,350	37,200	59,550
8 Person	23,800	39,600	63,400

Guam Consolidated Plan 2010-2014 Priorities - Goals - *Activities*

Decent Housing

Make Decent Housing Available and Accessible

Acquire, construct, rehabilitate, or convert structures for use as housing for special needs populations.

- Housing for Persons with Disabilities
- Housing for Youth and Children
- Safe Haven

Conduct outreach and education on the Fair Housing Act

Incorporate universal design elements in the construction of affordable housing.

Support the development and operation of a homeownership counseling program.

Make Decent Housing Affordable

Increase homebuyer opportunities for low- and moderate-income individuals.

- 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

Sustain the available stock of decent housing

Acquire, construct, or rehabilitate structures to sustain the current stock of affordable housing for low- and moderate-income populations and special needs populations.

- Elderly and Frail Elderly Housing

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.

- Rehabilitation Loan Program

Renovate 150 Public Housing units.

Suitable Living Environment

Make Suitable Living Environments Available and Accessible

Construct or rehabilitate facilities to serve low- and moderate-income communities and special needs populations.: Community centers, sports, and recreational facilities

Construct or rehabilitate facilities to serve low- and moderate-income communities and special needs populations.: Community Learning and Resource Centers

- Community Habilitation and Respite Care Center
- Day-Care Facility
- Resource Center
- Youth Center

Construct or rehabilitate facilities to serve low- and moderate-income communities and special needs populations.: Emergency and Transitional Shelters

- Homeless Shelter
- Shelter for Victims of Neglect and Abuse
- Shelter for Victims of Sexual Assault

Construct or rehabilitate facilities to serve low- and moderate-income communities and special needs populations.: Substance abuse and residential treatment facilities.

Operational support of facilities providing residential substance abuse treatment and recovery programs.

Sustain access to suitable living environments serving low- and moderate-income populations and special needs populations

Improve access to public safety service in low- and moderate-income neighborhoods: Construction or rehabilitation of public safety facilities

- Detention Center
- Fire Stations
- Police Precinct

Support the work of organizations providing assistance to very-low and low-income individuals, and special needs populations

- Housing and Supportive Services
- Soup Kitchen or Food Bank Facility
- The conduct (operation) of the periodic Homeless Street and Shelter Count

Sustain access to suitable living environments serving special needs populations.

- Drop-In Center
- Shelter for Victims of Neglect and Abuse

Economic Opportunity

Make Economic Opportunities available and accessible

Develop a microenterprise incubator.

Develop a small business incubator.

Support job creation opportunities of historic preservation and cultural preservation efforts

- Arts and Cultural Center
- Guam Museum
- Science and Learning Center

Support the sustainability of ongoing economic opportunities

Construct or rehabilitate public transit facilities at key points in the mass transit route.