

Illinois Valley Community Development Organization  
PIER Microenterprise Grant Program  
**Guidance and Attachment List**

Please attach the documents that provide proof of your eligibility and need for this program. Applications missing evidence can not be scored at the highest levels. In some cases, one of several documents could prove eligibility. Please pick the document(s) that best represents your situation.

All forms are available on [our website](#) for download or you can request physical copies by calling 541-592-4440 or emailing [pier@ivcdo.org](mailto:pier@ivcdo.org)

Acronyms and commonly used terms defined:

**LMI** = Low to Moderate Income. For this application, 80% of the area's median income (AMI) is used as the highest limit.

**2020 Labor Day fires** = For this application's purpose, Alameda and South Obenchain fires in Jackson County

**Head of household** is defined by the [IRS here](#).

**Application-Attachment Guidance:**

**Section A:**

**Question 1A:** If you are applying for a new business, a business plan including 2 years of cash flow projections will be required.

**Question 2A:** Proof of the impacts of the 2020 Labor Day fires (including, but not limited to: photographs, utility bill outage documentation, profit-and-loss statements, third party assessments, insurance claims, and/or inventory documentation)

IF qualifying under the urgent need national objective, (only to be used if the owner does not qualify through LMI objectives,) you must provide:

- documentation describing the specific need and the related urgency the application is addressing and how the existing conditions pose a serious and immediate threat to the health or welfare of the community in which the project takes place, and
- Explain how the project responds to the urgency, type, scale, and location of the disaster-related impact as described in the OHCS unmet or mitigation needs assessments in the [ReOregon action plan](#).

**Question 3A:** Unmet need qualifications from fire losses would be documented similarly to question 2. Documents proving utilization of other sources of aid (FEMA, insurance payments, other grant applications or relief funds related to 2020 Labor Day fires submitted on behalf of the business)

**Question 4A:** To prove owner LMI qualification, use [LMI Household certification form](#), to prove LMI job retention/creation, use [LMI Jobs form](#).

Note: Head of household is defined by the [IRS here](#).

The urgent need objective may only be used if none of the other objectives can be met. Please provide the following:

- Describe the specific need and the related urgency the application is addressing and how the existing conditions pose a serious and immediate threat to the health or welfare of the community in which the project takes place, and
- Explain how the project responds to the urgency, type, scale, and location of the disaster-related impact as described in the OHCS unmet or mitigation needs assessments in the [ReOregon action plan](#).

**Question 5A:** [IRS Form 941](#): Recent Employer's Federal Quarterly Tax Return or other proof of total employees

**Question 7A:** Upload your local business license (city or county)

**Question 8A:** Applicants must meet at least one of the following economic criteria and provide proof:

- a. The business owner's combined household income is at or below 80% of area median income (AMI) - [LMI Household certification form](#)
- b. The business is at risk of losing jobs without this assistance - **Payroll Records (Form 941) and/or Profit and Loss Statement**
- c. The applicant is planning to create new jobs with this funding - [LMI Jobs form](#)
- d. The business serves low-to-moderate income persons - **Same proof as e. (below). If the primary people served live in the burn scar then Urgent Need qualification would be used, regardless of whether or not the business serves LMI persons.**
- e. The business serves an area that might benefit low-to-moderate income populations - [Census tract proof \(51%+ LMI\)](#) and explanation of how this tract is predominantly served.
  - The service area may align, but does not need to align, with census tracts or block grants.
  - May use either HUD-provided data comparing census data with appropriate LMI levels or survey data that is methodologically sound.
  - The project services must be available to all residents in the defined service area.
  - The service area must be primarily residential.

***More detailed information about meeting economic criteria and documentation in Question 8A:***

If meeting economic eligibility with **criteria a**, *The business owner's combined household pre-tax income is at or below 80% of area median income (AMI)*, the business owner should reference the table below for Jackson County's pre-tax income thresholds:

1 person	\$51,750
2 persons	\$59,150
3 persons	\$66,550
4 persons	\$73,900
5 persons	\$79,850
6 persons	\$85,750
7 persons	\$91,650
8 persons	\$97,550

If the business owner's combined household income is below this pre-tax dollar figure, please complete [LMI Household Certification form](#), available online with the application materials at [www.ivcdo.org/pier](http://www.ivcdo.org/pier) or a physical copy is available upon request by calling or emailing the IVCanDO office. Contact us at 541-592-4440 or email [pier@ivcdo.org](mailto:pier@ivcdo.org).

If meeting the economic eligibility with **criteria b**, *The business is at risk of losing jobs without this assistance*, documentation may include:

- Evidence of notice issued to potentially affected employees; OR
- Evidence of a public announcement or publication regarding potential job reduction; OR
- A detailed explanation of economic conditions under which these jobs would be lost without CDBG assistance; OR
- Documentation to support job retention claim, including but not limited to financial statements, supplier statements, inventory records, newspaper articles, demonstrating that, in all likelihood, the business would need to reduce employees in the near future without the planned CDBG intervention; AND

- Written agreement specifying a commitment from the applying business to retain a total number of jobs, of which at least 51% must be retained by LMI persons; AND
- LMI Jobs Form; AND
- Actions that the business will take to ensure that at least 51 percent of the jobs will be held by LMI persons.)
- 51% of the job holders must be low-to-moderate income, as documented by income verification. Only permanent jobs count and part-time jobs are converted to full-time equivalent positions. (FTE) FTE is at least 30 hours a week.

If meeting the economic eligibility with **criteria c**, *the business is planning to create new jobs with this assistance*, the applicant must provide required documentation:

- [LMI Jobs Form](#)
- Payroll Register/Journal or similar document to be provided at the time of application and again when jobs are created

If meeting the economic eligibility with **criteria d**, *The business serves a low-to-moderate income population*, the applicant must provide required documentation that:

- At least 51% of the beneficiaries must be documented by an income verification AND
- At least 51% are LMI individuals and confirm they live within the jurisdiction the program serves.

If meeting the economic eligibility using **criteria e**, *the business serves an area that might benefit low-to-moderate income populations*, the applicant must provide census LMI (blocks or tract) that demonstrate 51% of the residents in the area are LMI and that the business is providing goods and services to all residents in the service area. Example businesses include grocery stores, laundromats, healthcare facilities, etc.

## **Section B:**

**Question 8B:** Visit <https://sam.gov/entity-registration> to look up your SAM.gov Unique Identity Number

*You do not need to "register" to receive your Unique Identity Number. If you do not have a SAM.gov Unique Identity Number, please [use this guide](#) to obtain one. We are happy to help you with this process. Call 541-592-4440.*

## Section C:

**Question C2:** Please provide documentation to support or justify these costs. Examples of **eligible economic revitalization and recovery/rebuilding activities** include but are not limited to:

- Working Capital for:
  - Inventory
  - Operating Costs, Utility bills, Insurance, Licenses and Permits
  - Staffing/Salaries/Benefits
  - Moveable Equipment
  - Mortgage/rent payments (flood insurance needed if located within a FEMA 100-year-floodplain)
  - General business supplies
  - Expansion of services
  - Marketing Costs
  - Business related travel/transportation
- Construction projects on buildings essential to business operations on either private/residential property
- Job creation/retention
- Address unmet economic recovery needs from the 2020 Labor Day Disasters
- Demonstrate clear benefits to the fire-affected community or vulnerable populations

Note: Insurance requirements:

- Businesses requesting funds for equipment or supplies will require content insurance.
- Businesses located within a 100-year floodplain and awarded funds for mortgage assistance, inventory or equipment expenses must maintain building or contents flood insurance for the life of the loan or grant agreement. [This tool](#) can help you determine if your business is in a floodplain.

Please note that **ineligible** activities include:

- Assisting privately-owned businesses serving predominantly higher-income households.
- Assistance to a business if the owner has an unresolved finding of non-compliance with previous CDBG programming or unresolved Federal or state tax obligations or delinquencies.
- Assistance to a business that does not have a Unique Entity ID or is not actively registered.
- Program does not meet national objective requirements or have a tie back to the 2020 Labor Day Fires.
- Primary business activity is not eligible to receive Federal funding.

**Question C5:** Simple budget for use of grant funds (you can provide this in the narrative or as an attachment) - Required for all submissions

**Question C6:** Please provide contact information, policy numbers and coverage information, claims information, and amounts received and approved for **all** potentially duplicative sources.

## **Technical Assistance**

### **Need Help? Technical Assistance is Available**

#### **Language Services:**

Email us at [pier@ivcdo.org](mailto:pier@ivcdo.org) in your preferred language. We'll schedule a meeting with an interpreter at no cost to you.

#### **Application Support:**

Contact Ruthie Painter at the Southern Oregon University PIER Support:

 [piersupport@sou.edu](mailto:piersupport@sou.edu) |  541-552-8209

#### **Internet & Printing Access:**

Visit Jackson County Library Services.

Roslyn Donald, Business Librarian, is available to assist:

 [rdonald@jcls.org](mailto:rdonald@jcls.org) |  541-734-3992

 [www.jcls.org/business](http://www.jcls.org/business)

#### **General Questions:**

Contact IVCANDO at [pier@ivcdo.org](mailto:pier@ivcdo.org) or call 541-592-4440