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Officials hope loan program will help businesses impacted by downtown construction

By Rishi Sidhu | Jun 27, 2012

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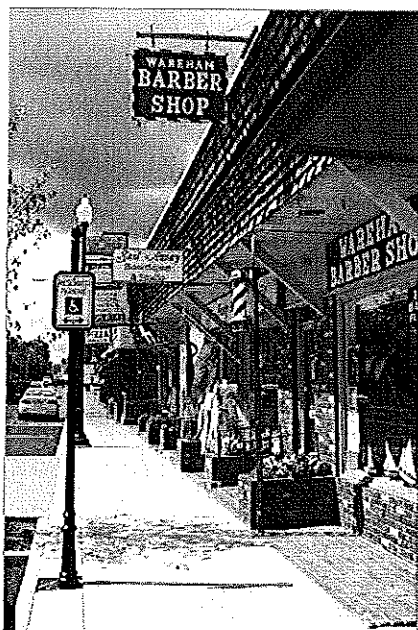


Photo by: Rishi Sidhu

Businesses, including the Wareham Barber Shop, lining Main Street where the northern section of the "Streetscape" construction project was completed.

Town officials hope a new low-interest loan program will help Main Street businesses impacted by the economic downturn and by downtown construction.

A program of the town's Community and Economic Development Authority (CEDA), the small business loan program will offer loans ranging from \$5,000 to \$10,000 with simple interest in the range of 3 to 5 percent and term limits of 3 to 10 years, according to CEDA Director Salvador Pina.

Only businesses in Wareham Village -- which roughly ranges along Main Street from Zecco Marine on the corner of Main Street and Warr Avenue to the Old Company Store on Elm Street -- are eligible to apply for the loans, Pina said.

The loan program is being offered in light of the first phase of the downtown "Streetscape" project, which is slated to be completed in early July. The grant-funded, \$900,000 construction project has been overhauling Main Street from Center Street to the Post Office with wider sidewalks, the installation of "bump-outs," or bulges of curbing into the street, and the addition of benches and new lighting. That section of Main Street and the Pezzoli Square parking lot have also been paved.

The aim of the project is to make downtown more pedestrian friendly, Pina said.

"We understand that we are in a very difficult economic environment. ... We also understand that as we revitalize downtown ... that these [changes] have impacted the businesses," said Pina. "We want to help people with this loan pool."

However, business owners who say they have been negatively impacted by the Streetscape project feel that the loan program is too little, too late.

Gina West, owner of Tropical Tan, a tanning salon at 191 Main Street, said that her business is a seasonal business that peaks during the pre-summer months between February and July.

This year, major construction on the Streetscape project coincided with that busy season.

"My business went from 80 people a day to not even 30 people a day," West said, adding that she estimates her loss at between \$6,000 to \$8,000 dollars. "Come fall and winter time, I'll be lucky to make it through it."

West did not feel that the loan program, even with its low rates, could make up for her loss.

"You're going to give me a discount on it, but I'm still spending money to get money, which I would not have had to do had they not even started [the Streetscape project] in the first place," West said.

Mario Savoia, owner of Wareham Barber Shop at 249 Main Street, also said he lost business due to the project. He did not believe that the loan program was something he would use.

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"The last thing I would do is take out a loan and hope things get better," said Savoia. "Are things going to get better in the near future or going to get worse? I don't know the answer to that, so how can I justify getting a loan?"

Pina said that the loan program was not intended to compensate businesses for their losses, but rather was intended to help businesses going through rough times.

"What we're trying to do, we're trying to provide a low-cost way for businesses to get working capital," Pina said. "It's a business decision. If businesses want to use it, they can."

Pina continued: "It's not the answer for every business ... but it's a resource, and it's one of the things that needs to be in place to help our businesses sustain themselves and be successful."

Jean Connaughton, chair of the CEDA Board, agreed.

"We really think this is an opportunity to provide support to these downtown businesses with the small-interest loans," Connaughton said. "It's part of the goal of revitalizing downtown -- it's not something you do overnight."

The loans are not just for businesses that have been hurt by the downtown construction, however.

The loans can be used for start-up businesses in Wareham Village that are just getting on their feet, for "business stabilization" for a seasonal business that may need a loan to get through the off-season, or for business expansion, perhaps for a business that would like to purchase equipment that will increase profit in the long run, Pina explained.

The CEDA Board is asking that businesses try to get loans from banks before using their loan program, however. "We're not trying to compete with banks," said Pina.

But if owners don't get a loan from a bank, CEDA is hoping that those businesses will take advantage of its loan program, even if a bank may have determined their business to be a high-risk investment.

"We have a different motive [than banks]," said Pina. "The motive of the CEDA Board is: 'I want businesses staying downtown. We might take more risk ... because we want to make sure businesses stay downtown, because it creates jobs. We don't want more vacant storefronts.'"

Pina said that he envisioned businesses using the loans for activities such as improvements to their storefronts, purchasing equipment, and staff training.

Businesses have to meet certain conditions to obtain a loan. For example, if owners plan to use a loan to expand their business, they have to show that they have created a certain number of jobs.

The funding for the loan program comes from a 2007 development agreement between the town and WS Development, the developer of Wareham Crossing.

According to the agreement, WS Development would give the town a total of \$300,000 over a period of five years.

Of that total, \$50,000 was earmarked for "downtown revitalization" and has been used for the loan program.

The total \$300,000 was allocated to various causes, including community events, police, and housing, according to the agreement.

Pina said that though CEDA is charging low interest rates, he expects that the initial loan pool of \$50,000 dollars would continue to grow as loans are paid back with interest.

"It's seed money for a loan pool," said Pina. Over time, "the pool will grow bigger."

Pina is also looking for other sources of funding to expand the loan pool.

Though loans have been envisioned as running between \$5,000 and \$10,000, amounts can vary beyond that depending on the purpose of the loan, Pina said.

Wareham Village business owners interested in the program can visit the CEDA office in Town Hall and fill out an application. Businesses can also call the CEDA office at 508-291-3100, extension 3173, or e-mail CEDA Director Salvador Pina at spina@wareham.ma.us.

Connaughton was hopeful that the program would be successful.

"I hope that [businesses] will take advantage of it, and it will be worthwhile," She said. "We think it will be."

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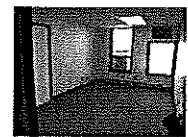
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CEDA Board Financial Report

7/3/2012

Funding Source		Revenue Source		Program Funds	
FY'09 Grant	Original Amount	\$ 697,800.00	Program Income Original Amount Amount Expended Balance % Remaining 10%	Title 5 Septic Program Original Amount Amount Expended Balance % Remaining 6%	\$ 1,185,149.76
	Amount Expended	\$ 697,800.00			\$ 1,111,999.48
	Balance	\$ -			\$ 73,150.28
	% Remaining	0%			6%
FY'10 Grant	Original Amount	\$ 1,263,540.00	Recovery Road Original Amount Amount Expended Balance % Remaining 98%	Title 5 Septic Interest Original Amount Amount Expended Balance % Remaining 100%	\$ 182,300.00
	Amount Expended	\$ 1,118,117.19			\$ -
	Balance	\$ 145,422.81			\$ 182,300.00
	% Remaining	12%			100%
FY'11 Grant	Original Amount	\$ 1,270,800.00	Bay Pointe Original Amount Amount Expended Balance % Remaining 88%	Rte 195 Information Booth Original Amount Amount Expended Balance % Remaining 25%	\$ 29,929.00
	Amount Expended	\$ 303,327.52			\$ 22,501.15
	Balance	\$ 967,472.48			\$ 7,427.85
	% Remaining	76%			25%

*Outstanding Administration Expenses from the Septic Program = \$34,502.25
\$ 30,583.73

Community and Economic Development Authority



PUBLIC SERVICES APPLICATION GRANT YEAR 2013

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM
DATE:

SUBMIT TO:

SALVADOR A. PINA, DIRECTOR
COMMUNITY AND ECONOMIC DEVELOPMENT AUTHORITY
54 MARION ROAD
WAREHAM, MA 02571

**PUBLIC SERVICES APPLICATION
GRANT YEAR 2013**

I. Application Instructions

The Community and Economic Development Authority (CEDA) is making \$125,000 available in grant amounts of \$25,000 each for a total of **five (5) grant awards** for eligible Public Service Activities for inclusion in its **2013 Grant Application**. CEDA In order for the CEDA to consider applications for funding, applicants must comply with the following:

- A. The Community Development Block Grant (CDBG) program is a federal program administered by the Federal Department of Housing and Community Development (HUD) and the Massachusetts Department of Housing and Community Development designed to improve the quality of life for all community residents, but principally for those with low and moderate incomes (**see Appendix B**). Therefore, applicants should detail, to the greatest extent possible, how the proposed project will benefit at least 70% low and moderate-income **Wareham** residents;
- B. Proposals will be evaluated based upon how applicants: address community needs, collaborate with other agencies to provide services and minimize duplication, match funds, and leverage resources. Applicants are encouraged to include letters from stakeholders that demonstrate support for their proposal.
- C. Only applications that are consistent with the governing regulations of the Code of Federal Regulations, Title 24, Part 570, Sections 570.201(e) Eligible Activities (**see Appendix A**) will be considered for funding.
- D. All applicants must respond to the questions below to be considered for funding. Applicants must submit one (1) signed original application and five (5) copies of the application including attachments. All six (6) applications must be submitted in one three-hole punched binder.
- E. The deadline for all application submissions is: **Date**. All applications are due without exception no later than 4:00 P.M.
- F. All applications must be hand delivered to: Community and Economic Development Authority, 54 Marion Road, Wareham, MA 02571. **Mailed, faxed, or emailed applications will not be accepted.**

II. Applicant Information

Project Title: _____

Project Address: _____

Brief Project Description: _____

Total Funding Requested: \$ _____

Total Matching Funds: \$ _____

Check the category that best describes the type of funding requested:

- | | |
|--|--|
| <input type="checkbox"/> Workforce Training | <input type="checkbox"/> Literacy Training |
| <input type="checkbox"/> Transportation | <input type="checkbox"/> Child Care |
| <input type="checkbox"/> Elder Services | <input type="checkbox"/> Supportive Services |
| <input type="checkbox"/> Economic Self-Sufficiency | <input type="checkbox"/> Recreation Programs |
| <input type="checkbox"/> Other (Please explain): | |

Organization Name: _____

Address: _____

Phone/Fax: _____

E-Mail Address: _____

Website (if applicable): _____

Contact Person(s): _____

III. Project Narrative

A. Project Eligibility

The Project must meet the HUD National Objective: "benefits low/moderate income individuals/households." Check the statement that best describes how this project meets the National Objective listed above:

_____ **Area Benefit Activities:** The proposed project or activity meets the needs of low/moderate income persons residing in an area where at least 51% of those residents have incomes within 80% of the Area Median Income. *The benefits of this activity are available to all persons regardless of income.*

_____ **Limited Clientele Activities:** The proposed project benefits a specific group of people (rather than all residents in a particular area), where 70% of the people are documented or presumed to be low/moderate income persons. (Examples include public services for the homeless, meals on wheels for the elderly, or job training for the low and moderate-income individuals.)

B. Program Design (Please respond to the questions below)

1. Identify the specific community need within the Town of Wareham that your proposal will address. *Provide data to support your case.* Describe how the proposed project addresses this need.

2. Identify whether the project is new or ongoing. If the project is ongoing, explain how it has changed to serve additional clients or provide new or enhanced services. Describe how the project is designed to minimize duplication of services and leverage resources through partnerships with other community-based organizations. Provide the proposed timeframe for your project and include the scheduled start and completion dates, as well as, any key milestones.
3. Identify the target population (i.e. who will benefit from this project). Be specific with regard to the characteristics of the target population and include, age, ethnicity, gender, and income in your description. Identify how your agency will document that at minimum, 70% of those assisted with CDBG funds are low and moderate-income Wareham residents.

C. Organizational Capacity & Experience (Please respond to the questions below)

1. Provide an overview of your organization including: mission statement, length of time in existence, services, and other relevant information. Identify the people responsible for program operations and financial management of the proposed project. List all other people involved in your proposed project, along with their skills and qualifications and note whether these positions are current, new, or pending this award (attach resumes for all staff).
2. Describe your organization's prior experience with successfully conducting this type of project. Provide examples of accomplishments that demonstrate your history of success. Describe your organization's prior experience with successfully working with federal funds, especially your experience working with CDBG Funds.
3. Identify any partners in your proposed project and describe their roles and responsibilities. Provide examples of how you have successfully collaborated with these partners in the past.

D. Funding Request (Please respond to the questions below)

1. Describe how the proposed project is economically feasible, can be implemented in a cost effective manner, and sustained at the conclusion of the grant. Describe how your organization will use CDBG funding to leverage non-federal, non-state funds to support your proposed project. (Organizations that provide cash matches for their programs will receive extra consideration).
2. Describe all existing funding sources and amounts for your proposed project and how those funding sources will be used. Provide an itemized budget for your project (use the template below). Specify, by line item, the cost of the project including matching funds.

3. Provide a budget narrative that describes the use of funds for each line item in your proposed budget. Identify all staff positions, for which funding is being requested and specify the hourly wage being paid. If more than one staff position has the same title, list them separately.

PUBLIC SERVICES BUDGET

CATEGORY	CDBG \$ REQUESTED	MATCHING \$	TOTAL \$
PERSONNEL SERVICES			
SALARY & WAGES			
FRINGE			
SUBTOTAL			
NON-PERSONNEL SERVICES			
ADVERTISING			
COMMUNICATION			
EQUIPMENT			
INSURANCE			
SUPPLIES			
MEETINGS			
PRINTING			
RENT			
TRAINING			
POSTAGE			
TRAVEL COSTS			
OTHER (Specify)			
SUBTOTAL			
TOTALS			

IV. PROJECT GOALS & ACTIVITIES

The CEDA has adopted a Performance Measurement Chart (PMC) to assess the impact of funded programs. The PMC is used to define outcome measures that quantify the effectiveness of CDBG Public Services. The information provided in the PMC is used to help determine funding for proposed projects, draft contracts, outline the scope of services, and establish goals for the project.

Each application must have at minimum, one goal, one output that relates to each proposed service, and one outcome that demonstrates the impact the proposed project is expected to achieve. It is recommended that applicants promise only what the proposed project will actually deliver and not overstate their services or goals for the purposes of the Project Review Team's evaluation. Applicants are also encouraged to be realistic about project timeframes. **If projected results do not materialize, the CEDA reserves the right to withhold or reprogram funds until corrective actions have been taken.** Below are definitions of key terms and examples, of goals, activities, outputs, and outcome measures that are required for each proposed project:

Goal: A quantifiable statement that describes a target that an organization anticipates it will achieve through the proposed project.

- Place 10 low or moderate-income applicants into entry-level jobs in the jewelry industry.

Proposed Activities: The objectives that an organization will need to meet in order to achieve their stated goals.

- Provide intake and assessment services for all applicants;
- Provide 100 hours of workplace literacy training;
- Provide 40 hours of in-class soldering training;
- Provide 3 weeks of on-the-job soldering training;
- Place successful applicants in full-time entry level soldering jobs.

Expected Outputs: Quantifiable activities with established timeframes that an organization undertakes to meet their stated objectives.

- Provide intake and assessment services for 20 applicants by December 31, 2010;
- Provide 20 five-hour classes of Workplace Literacy Training beginning January 5, 2011 and ending January 30, 2011;
- Provide 1 week of in-class soldering training beginning February 2, 2011 and ending February 6, 2011;
- Provide 3 weeks of on-the-job soldering training beginning February 9, 2011 and ending February 27, 2011.
- Refer 15 applicants to companies in the jewelry industry who are hiring entry-level solderers.

Expected Outcomes Measures: A statement that provides a measure of how the organization will determine the success of their proposed project. It is important to understand that every expected outcome must be observable and measurable.

- 90% of participants who successfully complete workplace literacy training will be able to understand and use all of the key on-the-job workplace literacy concepts.
- 100% of participants who successfully complete soldering training will be placed in on-the-job training in the jewelry industry.
- 80% of participants who participate in on-the-job training in the jewelry industry will be placed in entry level soldering jobs.

Performance Measurement Chart

Project Name:

**Sponsoring
Agency:**

Needs Statement:

Project Goal:

Proposed Activity (1)

Expected Output	Expected Outcome	Measurement
Quantifiable activities with established timeframes that an organization undertakes to meet their stated objectives	Direct results of program/project	How the outcome is measured

Proposed Activity (2)

Expected Output	Expected Outcome	Measurement
Quantifiable activities with established timeframes that an organization undertakes to meet their stated objectives	Direct results of program/project	How the outcome is measured

V. Evaluation Criteria

The evaluation process considers all aspects of the proposal as described in this application. The CEDA Project Review Team (PRT) will review applications for completeness and rank them using the attached Application Evaluation Worksheet (see Section VI). Incomplete applications may be disqualified from consideration. If a question arises during its review, the PRT reserves the right to contact the applicant to request clarification. Based upon the PRT's review and ranking of proposals, recommendations are presented to the CEDA Board and a final decision on awards are rendered thereafter, prior to entering into contracts. *This is a highly competitive process.* Therefore, applicants are asked to pay close attention to their responses to the questions asked within the application.

Evaluation Criteria: Maximum Points Possible: 100

- A. **Project Eligibility:** The project is eligible under CDBG program regulations and meets a national objective (If it is determined that the project is not eligible or does not meet a national objective the application will be disqualified.)
- B. **Program Design (30 Points):** Includes the demonstration of unmet need, coordination with existing services, evidence of community support, and overall program merit,
- C. **Organizational Capacity and Experience (30 Points):** Includes staff experience, direct program experience, local experience with the target population, partnership experience, and past grant administration.
- D. **Funding request (30 Points):** Includes budget, budget narrative, matching funds, leveraged funds, use of CDBG funds, and program sustainability.
- E. **Performance Measures (10 Points):** Includes activities, anticipated outputs, anticipated outcomes, and performance measurements.

VI. Proposal Evaluation Worksheet PY'13

Below the CEDA has provided a copy of the evaluation worksheet that will be used by the PRT to review all applications submitted for funding. This worksheet is for review and requires no action by the applicant.

A. Project Eligibility:

1. Does the project meet CDBG eligibility guidelines?
2. Does the Project meet a national objective?

(If the answer to either of these questions is no, the project shall be disqualified and no further review will occur.)

B. Program Design (30 Points)

1. To what extent does the proposal identify the specific community need within the Town of Wareham that the proposal will address? Does the proposal provide data to support your case? To what extent does the proposal describe how the proposed project addresses the need identified above? (10 points)

2. Does the proposal identify whether the project is new or ongoing? If the project is ongoing, does it explain how it has changed to serve additional clients or provide new or enhanced services? To what extent does the proposal describe how the project is designed to minimize duplication of services and leverage resources through partnerships with other community-based organizations? To what extent does the proposal provide the proposed timeframe for your project and include the scheduled start and completion dates, as well as, any key milestones? (10 points)
3. To what extent does the proposal identify the target population (i.e. who will benefit from this project)? Is the proposal specific with regard to the characteristics of the target population including age, ethnicity, gender, and income in your description? Does the proposal identify how the agency will document that at minimum, 70% of those assisted with CDBG funds are low and moderate-income Wareham residents? (10 points)

C. Organizational Capacity & Experience (30 Points)

1. To what extent does the proposal provide an overview of your organization, including: mission statement, length of time in existence, services, and other relevant information? To what extent does the proposal identify the people responsible for program operations and financial management of the proposed project? To what extent does the proposal list all other people involved in your proposed project, along with their skills and qualifications and note whether these positions are current, new, or pending this award? Are resumes for all staff attached? (10 points)
2. To what extent does the proposal describe your organization's prior experience with successfully conducting this type of project? Does the proposal provide examples of accomplishments that demonstrate your history of success? To what extent does the proposal describe the organization's prior experience with successfully working with federal funds, especially experience working with CDBG Funds? (10 points)
3. To what extent does the proposal identify any partners in your proposed project and describe their roles and responsibilities? To what extent does the proposal provide examples of how you have successfully collaborated with these partners in the past? (10 points)

D. Funding Request (30 Points)

1. To what extent does the proposal describe how the proposed project is economically feasible, can be implemented in a cost effective manner, and sustained at the conclusion of the grant? To what extent does the proposal describe how the applicant will use CDBG funding to leverage non-federal, non-state funds to support the proposed project (Organizations that provide cash matches for their programs will receive extra consideration)? (10 points)
2. To what extent does the proposal describe all existing funding sources and amounts for the proposed project and how those funding sources will be used? To what extent does the proposal provide an itemized budget for the project? To what

extent does the proposal specify, by line item, the cost of the project including matching funds? (10 points)

-
3. -To what extent does the proposal provide a budget narrative that describes the use of funds for each line item in your proposed budget? To what extent does the proposal identify all staff positions, for which funding is being requested and specify the hourly wage being paid? Are staff positions with the same title listed separately? (10 points)

E. Performance Measures: 10 Points

1. To what extent are the proposed project goals clearly defined and measurable? To what extent are the proposed project activities clearly defined and measurable? To what extent are the proposed project outputs clearly defined and measurable? To what extent are the proposed projects outcomes clearly defined and measurable? (10 points)

VII. Threshold Certification

Applicants must hand deliver one (1) original signed and five (5) copies to the Town of Wareham's Community and Economic Development Authority, 54 Marion Road, Wareham, MA 02571 by Date. In order for your application to be considered complete, your organization must meet and submit the following threshold items.

Submission Checklist

- ☐ Submit one (1) original and five (5) copies of the completed application with all attachments in a three-hole punched binder.
- ☐ Include all requested attachments/certifications
- ☐ Verify that all of the material requested with the application is included
- ☐ Provide evidence that demonstrates your administrative capacity and experience
- ☐ Complete a detailed, itemized budget and budget narrative for the proposed project
- ☐ Completed Performance Measures Chart
- ☐ Provide all required documentation as follows:
 - Articles of incorporation
 - Current list of Board of Directors
 - Certified Organization Audit/Financial Statements of most recent year as applicable:
 - Copy of OMB A-133 Audit (Required if \$500,000 or more in aggregate federal funds are expended); **OR**
 - Financial statements audited by a Certified Public Accountant (CPA) if not bound by the requirements of OMB A-133; **OR**
 - Profit and Loss Statement (Only those that do not meet the above criteria or first time applicants may submit).
 - IRS 501c3 Designation Letter
- ☐ Execute a Statement of Application Form;
- ☐ Submitted Application by **Date** to the Wareham Community & Economic Development Authority.

I hereby confirm that this packet contains all required information and materials.

Signature of Authorized Signer

Date

If you have any questions, please contact Karen Hamilton, at the Community and Economic Development Authority at 508-291-3100 ext. 3170 or by e-mail at khamilton@wareham.ma.us.

VIII. Statement of Applicant - The undersigned acknowledges the following:

1. That to the best of its knowledge and belief, all information provided is true and correct and all estimates are reasonable.
2. That the CEDA may request or require changes in the information submitted, and may substitute its own figures, which it deems reasonable for any or all figures provided.
3. That the applicant will cooperatively assist in the review process and will participate in an applicant interview if the CEDA determines the need for such an interview for the purposes of project assessment.
4. That, if the project(s) is recommended and approved, the CEDA reserves the right to reduce and/or cancel the allocation if Federal or State entitlements are cancelled, reduced or rescinded.
5. The CEDA reserves the right to reject any submissions received.
6. By submission of this application, the organization agrees to abide by the federal and State regulations applicable to CDBG program.
7. That, if the project(s) is funded, the organization agrees to abide by the CEDA's locally established policies and guidelines.
8. That in addition to the applicant's score, past program and financial performance will be considered when making an award.
9. That, if the project(s) is funded, the CEDA may conduct an accounting system inspection to review internal controls, including procurement and uniform administrative procedures, prior to issuance of payments.
10. That if the project(s) is funded, the CEDA may perform an Environmental Review, if applicable, prior to obligating of funds.
11. That, if the project(s) is funded, a written agreement/contract that includes a statement of work, records retention, reporting, program income procedures, local, State and Federal requirements, circumstances that would trigger grant suspensions and terminations, and reversions of assets would be required between the organization and the Town of Wareham.
12. That a project's funding does not guarantee its continuation in subsequent Requests for Proposals.
13. That the applicant agrees to abide by the Town of Wareham's Conflict of Interest policy. Items of concern would include staff members serving on the Board of Directors, staff member's families serving on the Board of Directors, and other matters that may give the appearance of a conflict of interest.

PENALTY FOR FALSE OR FRAUDULENT STATEMENT

U.S. Code Title 18, Section 1001, provides that a fine of up to \$10,000 or imprisonment for a period not to exceed five years, or both, shall be the penalty for willful misrepresentation and making false, fictitious statements, knowing same to be false.

By signature below, the applicant acknowledges the above in its name on this ____ day of

_____, 2012.

By: _____
(Signature)

(Title)

APPENDIX A

SUMMARY OF ELIGIBLE AND INELIGIBLE COMMUNITY DEVELOPMENT BLOCK GRANT ACTIVITIES

This is a summary of the Public Service activities that are eligible and ineligible for assistance under the Community Development Block Grant (CDBG) Program pursuant to governing regulations of the Code of Federal Regulations, Title 24, Part 570, and Sections 570.200 - 570.207. This summary is based upon the Final Rules published in March 1996.

General Policies 570.200

The primary objective of the CDBG Program is the development of viable communities, by providing decent housing and sustainable living environment, and expanding economic opportunities, principally for persons of low and moderate-income. Funds must be used so as to give maximum feasible priority to activities that will carry out the national objective of: benefit to low and moderate-income families. At least 70% of the total CDBG funds must be used for activities that benefit low and moderate-income persons; and at least 70% of the beneficiaries of the individual activities must be low and moderate-income persons.

Basic Eligible Activities 570.201(e)

CDBG funds may be used for the following activities:

- a. Public Services. Provision of public services (including labor, supplies, and materials) including but not limited to those concerned with employment, crime prevention, child care, health, drug abuse, education, counseling, energy conservation, or recreational needs. To be eligible for CDBG assistance, a public service must meet each of the following criteria:
 - ☐ A new service or a quantifiable increase in the level of an existing service above that which has been provided with State and Local funds in the previous 12 calendar months; and
 - ☐ The amount of CDBG funds obligated for public services shall not exceed 15 percent of the annual grant, and 15 percent of program income received during the immediate preceding program year.

Ineligible activities 570.207

The general rule is that any activity that is not authorized under the provisions of 570.207 is ineligible to be assisted with CDBG funds. This section identifies specific activities that are ineligible and provides guidance in determining the eligibility of other activities frequently associated with housing and community development.

- (a) The following activities may not be assisted with CDBG funds:
 - ☐ Buildings or portions thereof, used for the general conduct of government
 - ☐ General government expenses;
 - ☐ Political activities.

- (b) The following activities **may not** be assisted with CDBG funds unless carried out as a special economic development activity, or as a public service, or by an eligible community-based development organization, or by the recipient as specifically authorized.

- ☐ Purchase of equipment;
- ☐ Construction equipment;
- ☐ Fire protection equipment. Fire protection equipment is considered for this purpose to be an integral part of a public facility and thus, purchase of such equipment would be eligible under 570.201(c);
- ☐ Furnishings and personal property;
- ☐ Operating and maintenance expenses;
- ☐ Payment of salaries for staff, utility costs and similar expenses necessary for the operation of public works and facilities;
- ☐ New housing construction;
- ☐ Income payments.

National Objective 570.208

The Primary objective of the CDBG program is to benefit low and moderate-income persons who earn at or below 80% of the median income and/or reside in census tracts with at least 51% low and moderate-income levels. **Without exception, all proposed projects must meet the National Objective listed below:**

- ☐ National Objective 1 -- Principally benefits low and moderate persons who earn at or below 80% of median income,

Appendix B

Town of Wareham, MA Community Development Block Grant Programs

FY'12 Income Guidelines (FY 2013 UNAVAILABLE AT THIS TIME)

Boston – Cambridge – Quincy, MA – NH MSA: HUD Metro Fair Market Area (HMFA)

Median Family Income: \$72,100.

Income Limit Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low - 30 % Income	\$ 20,550	\$ 23,500	\$26,400	\$ 29,350	\$ 31,700	\$ 34,050	\$ 36,400	\$ 38,750
Very Low - 50 % Income	\$ 34,250	\$ 39,150	\$ 44,050	\$ 48,900	\$ 52,850	\$ 56,750	\$ 60,650	\$ 64,550
Moderate - 80 % Income	\$ 45,550	\$ 52,000	\$ 58,500	\$ 65,000	\$ 70,200	\$ 75,400	\$ 80,600	\$ 85,800

Source: U.S. Department of Housing & Urban Development

Salvador Pina

From: Jean Connaughton <rec369@verizon.net>

To: Salvador Pina <spina@wareham.ma.us>

Cc:

Date: 06/12/12 4:58 PM

Subject: Fw: Good News for Main Street

----- Original Message -----

From: Nora Bicki

To: Jean Connaughton

Sent: Tuesday, June 12, 2012 3:57 PM

Subject: Good News for Main Street

Hello!

I just came from a meeting with Rose Berry from Eastern Bank. She is also on the board of the Wareham Village Association. Here is the plan to bring business down to Main Street.

On four Fridays, we will hold MAIN STREET MADNESS! from 11 am to 7 pm. They will be sponsored by the WVA and Eastern Bank. We are still in the planning process but some of the events will be

Sidewalk Sales

Free Raffles at Businesses

Face Painting and Story Times

Musical Events/street performers

Each Friday Concludes with a Cranberry Coast Concert.

The dates are July 20, August 24, September 21, and October 26.

The businesses have been asking for something and this seems to be a plus for everyone! All ideas are welcome. So please share your thoughts and if you'd like to be part of this so called "committee" that we just made up, let me know.

What I am really writing about (and Rose is going to contact "Salvadore"!!) is does CEDA have a small budget that we could use to put full page ads in WW and print posters and fliers?

Neither of us knew if that was something that you could do. We have no money and while we will try to get some from WVA and Eastern Bank, we thought we would also ask your Board to see if you could help out.

Nora