

A main criterion of the CDBG-CV Small Business Grant program is that the businesses being assisted must be able to accurately document that certain jobs they will retain and create will be for persons in low and moderate income households.

Low/Moderate Income Jobs Description

There is a two-part test to determine if a job can be counted as a Low/Moderate Income Job (LMI Job) for the purpose of this grant.

1. The job does not require any education requirements beyond high school or required any specialized job training prior to employment.
2. The household income of the person retained or hired by the business is not above the HUD (Department of Housing and Urban Development) household limits for their particular family size.

LMI Jobs are determined not by the pay rate of the particular job, but by the actual household income of the person who has or obtains the job. For example, two people employed in the same job title, and paid the same rate, but with different household incomes, can mean that one position may count as an LMI Job and another position will not be considered an LMI Job if the household income is above the HUD allowed limits.

Job Retainage/Job Creation

A retained job is a job position that was filled by someone as of March 1, 2020 and that person is still employed (whether FT or PT) or if the person is furloughed or unemployed, that person will be rehired. If you are unsure whether someone who is furloughed or unemployed will accept re-employment, you can still count the job as being retained as long as you intend to offer them the same job position at similar hours.

A created job is a job position that did not exist as of March 1, 2020 or a job that will be filled by a person not previously employed by the business.

Documenting LMI Jobs Retained/Created

For jobs that are being retained, employees will complete a self-certification indicating the number of persons in the household and the income category that they fall into.

For jobs that are to be created, the business would have to have documentation that the job was filled by an LMI person (through the use of the following employee self-certification). If the job was not filled by an LMI person, the business would have to document that it made the job opening available to such LMI persons. Businesses will be required to post job openings through the Middlesex County Workforce Development and County listservs of agencies working with low/moderate income populations.

An employee can also be considered as filing an LMI Job if the address in which they live is located in a low income census tract, regardless of their household income. The Middlesex County Division of Housing will help a business owner determine how many employees might qualify through this criterion.

Each business would have to document that at least 51% of jobs retained or created with CDBG-CV assistance are for LMI jobs, so the County will want to ensure it's providing funding to businesses that will easily be able to achieve this level.

Below is a sample of the self-certification form questions that retained or new employees would complete to document their household income level along with demographic information about race and ethnicity.

SAMPLE EMPLOYEE JOB CERTIFICATION

Name of Business: _____

Job Title: _____

FAMILY SIZE & HOUSEHOLD INCOME

For your family size, include all adults and children in your household, whether related or not, and then circle the income range that indicates your **current** household income situation. Sources of income would include salary, tips, commissions, unemployment, pension, Social Security (SS/SSI/SSDI), TANF, GA, disability, child support, and any recurring, regular assistance.

1 PERSON	2 PERSONS	3 PERSONS	4 PERSONS	5 PERSONS	6 PERSONS	7 PERSONS	8 PERSONS
\$0 – \$25,100	\$0 – \$28,700	\$0 – \$32,300	\$0 – \$35,850	\$0 – \$38,750	\$0 – \$41,600	\$0 – \$44,500	\$0 – \$47,350
\$25,101 - \$41,850	\$28,701 – \$47,800	\$32,301 – \$53,800	\$35,851 – \$59,750	\$38,750 – \$64,550	\$41,601 – \$69,350	\$44,501- \$74,100	\$47,351 - \$78,900
\$41,850 – \$57,800	\$47,801 – \$66,050	\$53,801 – \$74,300	\$59,751 – \$82,550	\$64,551 – \$89,200	\$69,351 – \$95,800	\$74,101 – \$102,400	\$78,901 – \$109,000
Over \$57,800	Over \$66,050	Over \$74,300	Over \$82,550	Over \$89,200	Over \$95,800	Over \$102,400	Over \$109,000

RACE: Please select all that apply.

- American Indian or Alaskan Native (___)
- Asian (___)
- Black or African American (___)
- White (___)
- Native Hawaiian or Other Pacific Islander (___)

ETHNICITY: Please select one.

- Hispanic or Latino (___)
- Non-Hispanic or Latino (___)

HEAD OF HOUSEHOLD:

Are you a female head of household? Yes ___ No ___

I certify that the information provided above is true and accurate to the best of my knowledge.

Full Name (Print) _____

Signature _____

Date: _____