



Adirondack Frontier Small Business Program Frontier Trades Fund Program Guidelines

1. INTRODUCTION

Franklin County is seeking \$300,000 in funding through the Community Development Block Grant (CDBG) to establish the Frontier Trades Fund, which is a workforce development program that provides matching grant funds to small construction and trades businesses looking to start-up or grow. Eligible small business owners could apply for funds for working capital for equipment, furniture, fixtures, operations, salaries, marketing and hardware & software specifically related to business activities. Projects should meet the goals of the program and develop services that will grow the trades within Franklin County. The program would be administered through the Franklin County Economic Development Corporation (FCEDC). For questions, please contact Rachel Child, Community Development Manager, at rachel@adirondackfrontier.com or (518) 481-8211.

2. INTEREST FORM

To demonstrate interest in this funding, submit an interest form by **November 20, 2027 at 5PM**. The form link is <https://form.jotform.com/262185442520149>

3. ELIGIBILITY

ELIGIBLE BUSINESSES

- Be a startup, new or existing private for-profit business entity, corporation, partnership, or sole proprietorship located in Franklin County
- Have 5 or fewer employees, including business owner(s)
- Create at least one full-time equivalent position that is taken by or made available to someone from a low-to-moderate income (LMI) family **OR** demonstrate that the owner of the business is from an LMI family.
 - For LMI owners, if more than one individual owns the business, a majority of the owners must qualify. The most recent tax return at the time of application will be used to determine LMI status of business owners.
 - If more than one job is created, at least 51% must be taken by or made available to someone from an LMI family. Family Income Forms will be collected to document job creation.
- The applicant must provide a minimum 10% cash equity. *Example: If the total project cost is \$20,000, the owner must contribute at least \$2,000 in cash.*
- Be principally engaged in providing construction and/or building trades services (materials suppliers excluded), including but not limited to HVAC, MEP, masonry, roofing, carpentry, framing, interior finishing work, concrete work, site work and environmental remediation
- Complete a mandatory, State approved, entrepreneurial training program

LOW TO MODERATE INCOME REQUIREMENTS TO QUALIFY								
FAMILY SIZE (ALL PERSONS)	1	2	3	4	5	6	7	8
MAXIMUM <u>FAMILY</u> INCOME TO QUALIFY	\$50,350	\$57,550	\$64,750	\$71,900	\$77,700	\$83,450	\$89,200	\$94,950

INELIGIBLE BUSINESSES

- Small businesses that do not meet the above criteria
- Landscaping, lawn maintenance, and snowplowing businesses
- Construction materials suppliers
- Businesses located on Tribal territory (please contact local office for alternative funding sources)
- Not-for-Profit Organizations
- Municipalities
- Religious organizations or private membership-based organizations
- The final determination of applicant eligibility is at the discretion of the project review committee

4. POTENTIAL FUNDING

Description	Minimum Award	Maximum Award ¹	Minimum Match ²
Small Business Support	\$5,000	\$35,000	10%

¹ The grant award will not exceed 90% of the total eligible project cost, up to the maximum award amount under each category.

² The minimum match requirement is 10% of total project cost.

5. ELIGIBLE EXPENSES

Grant funds may be used for working-capital expenses specifically related to the business operation, including:

- New Equipment
- Furniture
- Operations
- Salaries
- Hardware & Software
- Marketing
- Training

6. INELIGIBLE EXPENSES

Grant funds may NOT be used for the following:

- Direct construction expenses for business facilities (i.e. business storage facilities, workshop, offices, etc.)
- Building supplies and other inventory
- Replacement of existing equipment
- Passenger motor vehicles (unless demonstrated that it is crucial to business operations)
- Pay off existing debt
- Lobbying
- Religious or political activities
- Purchase of real estate

7. BUDGET & FINANCING

MATCH REQUIREMENTS

The match requirement for this grant is 10% of total project cost. In-kind match or labor is not eligible. Costs incurred prior to the effective date of the grant agreement are not eligible for reimbursement and not eligible as a match.

ADDITIONAL COSTS

Eligible additional costs include environmental review expenses and entrepreneurial training. Additional costs require matching funds, and in-kind match is not eligible.

FINANCING

Property or business owners are responsible for securing financing for their project.

REIMBURSEMENT

This grant program is a reimbursement program, meaning that the property owner must pay all expenses directly and then submit documentation for eligible expenses for reimbursement upon project completion. Expenses for canceled projects are not eligible for reimbursement. Please see section 8 below for more information on the reimbursement process.

8. JOB CREATION

In order to be eligible for funding, business owners must either create at least one full-time equivalent job filled by or available to an LMI person or be from an LMI family. A full-time position is defined as 37.5 hours/week and a full-time equivalent position is defined as one or more employee(s) averaging 40 hours/week or 2,000 hours/year.

A job is considered to be held by a LMI person if the person is, at the time their employment commences, a member of a family whose income falls at or below the income limits shown above. The family's entire income must be counted (This is particularly important when dealing with part-time jobs or jobs taken by students).

Jobs made "available to" LMI persons are jobs that are not held (filled) by LMI persons and may be claimed to be "available to" LMI persons only when both of the following are met:

- The jobs do not require special skills that can only be acquired with substantial (i.e., one year or more) training or work experience, and education beyond high school is not a prerequisite to fill such jobs, unless the business agrees to hire unqualified persons and train them AND
- The state grant recipient and/or the assisted business takes actions to ensure that LMI persons receive "first consideration" for filling such jobs. "First consideration" means:
 - The business must use a hiring practice that under usual circumstances would result in over 51 percent of LMI persons interviewed for applicable jobs being hired,
 - The business must seriously consider a sufficient number of LMI job applicants to give reasonable opportunity to fill the position with such a person, and
 - The distance from residence and availability of transportation to the job site must be reasonable before a particular LMI person may be considered a serious applicant for the job.

9. ENTREPRENEURIAL TRAINING

If awarded funding, business owners are required to participate in 10 hours of entrepreneurial training. The training will include a mix of online training videos and in-person one-on-one training with a business counselor. The curriculum is centered on key aspects of entrepreneurship and business management, including 1) developing or expanding a business idea 2) promoting a business and developing a customer base 3) day-to-day business management and 4) helping the individual business owner identify their skills, strengths and weaknesses.

In addition to the basic entrepreneurial training requirement, businesses will be required to undertake at least one additional specialized training for employees and/or owners/supervisors, including but not limited to:

- EPA Lead-based Paint Certification (both firm and employee certification)
- Mold Certification (remediation, abatement and/or refresher)
- Asbestos Abatement Certification (allied trades, operations & maintenance, handler and/or contractor/supervisor)
- NYSEDA Qualified Contractor Certification
- National Grid Participating Contractor Certification
- OSHA 10
- OSHA 30
- OSHA Site Safety Training (SST)
- Minority- and Woman-Owned Business Enterprise (MWBE) Certification
- Service-Disabled Veteran-Owned Small Business (SDVOSB) Certification