



**Roxann Wedegartner**  
Mayor

City of  
**GREENFIELD, MASSACHUSETTS**

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**COMMISSION ON DISABILITY ACCESS**

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*Members:*

Lynne Kelley – Chair  
Margo Campbell  
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Cynthia Dodge  
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**Mintues for  
CDBG Public Hearing**

**April 27th, 2020 - 10:00 a.m**  
**Via WebEx remote access (video and phone)**

Attendees:

MJ Adams, Director of Community Development  
Lindsay Rowe, Community Development Administrator  
Robin Fordham, Grant Program Assistant

Terrence McGregor, Adam and Eve of Greenfield  
Kate McGregor, Adam & Eve of Greenfield

John Waite, Franklin County Community Development Corporation

10:06 AM - MJ Adams began the hearing

Attendees asked to list name, contact information, and connection to Greenfield in the chat section. The City is creating a list for people interested in receiving the application materials. Anyone interested should be in touch with Robin Fordham at City of Greenfield. On the call are Lindsay Rowe, Community Development Administrator and Robin Fordham. Also, John Waite from the Franklin County Community Development Corporation (FC-CDC).

We are aware that COVID-19 is stressing most small businesses. Trying to get some funding to small businesses until they're able to get their feet under them. Funds also to serve as possible bridge funding until federal funding comes through. We are cognizant that block grant is modest and will not fill the existing need.

Purpose of hearing is to discuss the reprogramming of FY18 and FY19 Community Development Block Grant (CDBG) funds to create a small business (forgivable) loan program during the COVID-19 pandemic.

A correction to the public notice, this hearing can only address FY19 funding, due to different public hearing requirements for FY18. There will therefore be a public hearing on May 13th to discuss FY18 funds. The City is considering repurposing \$50,000 from FY19. Additional funds would be \$50,000 repurposed from FY18 and possibly any CARES funding from the state.

Phase I of funding to target microbusinesses first. Microenterprise is five Full-Time-Equivalents (FTEs) including the owner, and the owner would have to be income eligible. Phase II to target small businesses with 10 FTEs or fewer.

Since April 17, the draft program description has been on the City's website. The micro-enterprise funding would be up to \$5,000 for business expenses (payroll, salaries, health care, rent, mortgage interest, inventory). We will document the household income for the owner of the business to determine income eligibility.

Second phase is for businesses with 10 FTEs or fewer. The qualification would be owner income or possibly employees' income. Eligible for up to \$1,000/FTE. The business must be in Greenfield. Business must have been in operation on March 1, 2019 and have continuing operations thru March 18, 2020. Business must either be open as an essential business or plan to reopen when the Governor allows.

We are trying to get these funds out as soon as possible, so may be awarded on a first-come-first serve.

Kate McGreggor - if there are funds remaining after initial distribution, would there be consideration for increasing the \$5,000 cap to micro-businesses?

MJ Adams - This is a possibility. We don't know the amount of money coming from the Federal programs. It would be considered, but would still be guided by CDBG limits.

The FC-CDC would administer the funds.

John Waite - We're excited to do this. Also looking to EDA for additional funding. If an applicant receives PPP, they can't double dip into this fund.

MJ Adams - If people are having trouble connecting to the remote meeting, please contact the City Community and Economic Development contact information.

John Waite - Verification of income would be taxes for 2019. If they haven't been filed yet, then 2018 taxes and internal financial documents for 2019 would be used.

MJ Adams - A list of Greenfield Businesses interested in receiving more information is being kept at Community Development – email [robin.fordham@greenfield-ma.gov](mailto:robin.fordham@greenfield-ma.gov) or 413.772.1548 x4.

Expect to see an update and application no later than Thursday morning. Hoping that this will be out the door quickly. If you're interested, please gather employee and financial data to prepare for application.

For this public hearing we're talking about FY19 \$50,000 in CDBG commercial improvement for sign and facade repurposed to this program. On May 13th, we'll discuss FY18 repurposing and additional CARES act funds.

Adjourned public hearing 10:27 am

