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Mayor

City of
GREENFIELD, MASSACHUSETTS

**COMMUNITY & ECONOMIC
DEVELOPMENT DEPARTMENT**

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UPDATES ON 2017, 2018, and 2019 CDBG Awards; and 2020 and CV Applications

FY17 CDBG ACTIVITIES: requesting extension to 9/30/2020 (see ABR)

- 1) Housing Rehabilitation – 6 units goal – 6 units complete
- 2) Social Services
 - a. Center for Self Reliance – COMPLETE
 - b. Summer Youth Employment Program – COMPLETE
 - c. Community Nutrition and Wellness for Elders – COMPLETE
- 3) Infrastructure – note: several projects in the original grant application came in under budget, so we were able to add new projects
 - a. Rehabilitating existing sidewalks
 - i. Street and Davis Street – COMPLETE
 - ii. Leyden Woods Lane – COMPLETE
 - iii. Wells Street Sidewalk – COMPLETE
 - iv. Bank Row Sidewalk – COMPLETE
 - v. Deerfield St Retaining Wall and Sidewalk – COMPLETE
 - vi. Main Street sidewalks/brick replacement/hydrants – COMPLETE
- 4) Parks/Playgrounds:
 - a. Architectural Barrier Removal – Lunt Field – COMPLETE
 - b. Garage Pocket Park – COMPLETE.
- 5) Commercial Improvements
 - a. Engineering and Feasibility Analysis of First National Bank Building – Façade Stabilization/Rehabilitation – This activity has been removed from the CDBG17 program due to other funding sources for pre-development work:
 - i. MassDevelopment funded pre-development work
 1. Architectural/Design study – Final Study Report from MassDevelopment consultant (architectural firm) submitted in June 2019
 2. Market Analysis and Financial Feasibility of cultural venue flexspace – MassDevelopment consultant has been assigned, and

work to start in November 2019 -

- ii. Façade Stabilization/Rehabilitation – at architect’s recommendation, façade stabilization/rehabilitation delayed until seismic bracing complete.
- b. Architectural Barrier Removal
 - i. Greenfield Garden Cinema – reallocated funds from First National Bank to fund the installation of new lift to meet MAAB accessibility requirements. DELAYED DUE TO COVID-19 State of Emergency

FY18 CDBG ACTIVITIES: requesting extension to 12/31/2020

- 1) Housing Rehabilitation – Funding a total of 3 homes in the target neighborhoods to make critical repairs including lead/asbestos abatement, energy efficiency improvements.
 - a. Three projects in COMPLETED; one project in construction – DELAYS DUE TO COVID-19 State of Emergency
- 2) Code compliance assistance to improve tenant/landlord relationships with pre-lease up inspections, mediation, and landlord training. – reworking program design due to staffing changes and COVID emergency.
- 3) Public Facilities
 - a. GCET – funding to assist with the build-out of GCET infrastructure in eligible neighborhoods. Original scope completed, addition of Power Court Neighborhood completed, working on additional allocation to expand in the Deerfield Street area.
 - b. 188 Main Street – After receiving approval from DHCD, Greenfield was able to piece together the funding that enabled the MassDOT funding and other town funding to demolish the building. This demolition was mostly completed by December 2019, however due to the weather, the work had to pause. Completed in spring 2020. Due to this delay and other complications with abutting sites, the City did not use all the allocated funds as originally planned when CDBG18 grant was submitted in the 2018 program year and therefore needs to reprogram some of the funds originally assigned to this project. - COMPLETED
- 4) Commercial Improvements
 - a. FIRST NATIONAL BANK – Greenfield had been trying to move this to a sign and façade program, however once the pandemic hit, the City held public hearings to transfer this funding to a new Microenterprise Assistance Program for small businesses that have suffered negative economic impacts from the required shut-down or restrictions put in place in March 2020 by Governor Baker’s Declaration of COVID-19 State of Emergency. For program information see



attached.

- 5) Social Services
 - a. Center for Self-Reliance food pantry for Greenfield residents - COMPLETE
 - b. Greenfield COA Wellness & Nutrition Outreach – COMPLETE

FY19 CDBG ACTIVITIES: Funds awarded September 20, 2019

- 1) Housing Rehab – 3 units – \$134,549
 - a. Working through waitlist –DELAYS DUE TO COVID-19 State of emergency.
- 2) Infrastructure – \$466,662
 - a. Design & Engineering – West St Water/Sewer – COMPLETE
 - b. Hope Street Sidewalks – Olive to Russell – IN CONSTRUCTION
 - c. GCET- fiber and access point installation – Leyden Woods - working on MOA with GCET
- 3) Commercial Improvements –
 - a. First National Bank – \$78,167 – received approval to use funds on Signs/Facades and ABR activities in commercial properties in slum/blight district & vacant storefront district of Greenfield downtown. REPURPOSED \$50,000 to a new Microenterprise Assistance Program for small businesses.
 - b. Microenterprise Assistance Program – created to help small businesses that have suffered negative economic impacts from the required shut-down or restrictions put in place in March 2020 by Governor Baker’s Declaration of COVID-19 State of Emergency. Application review is ongoing and conditional awards are being made. For program information see attached.
- 4) Social Services – \$83,616
 - a. Center for Self Reliance- ongoing Center for Self-Reliance Food Pantry
 - b. Council on Aging- DELAYED DUE TO COVID-19 State of Emergency
 - c. Lifepath – new congregate meals in partnership with Council on Aging – DELAYED DUE TO COVID-19 State of Emergency
- 5) Grant Administration – \$62,006

FY20 Application – Submitted March 6, 2020

The application for 2020 funding included \$616,899 for West Street – Phase 1; \$35,966 for a Downtown Revitalization Plan; \$109,468 for four social service programs; and \$62,667 for General Administration.

CDBG-CV Application – Due June 12, 2020

The City is taking the lead on the application for CDBG-CV funds to support a Franklin County COVID Recovery Microenterprise Assistance Program for eligible small businesses in any of the 26 Franklin County municipalities that participate.

GREENFIELD MICROENTERPRISE COVID RECOVERY ASSISTANCE

5/7/2020

The City of Greenfield has created a Microenterprise Covid Recovery Assistance Program for small businesses that have suffered negative economic impacts from the required shut-down or restrictions put in place in March 2020 by Governor Baker’s Declaration of COVID-19 State of Emergency.

The City will engage the Franklin County Community Development Corporation (FCCDC) to administer this new small business (forgivable) loan program in support of the continued operation or re-opening of small businesses that are dealing with the negative economic impacts of the COVID-19 pandemic.

The goal of this program is to quickly make funds available to businesses to “tide them over” during the pandemic until they are able to access the other programs and/or restore revenue streams and cash flow for their small businesses.

Microenterprise Assistance (forgivable loans) to small businesses, in operation for at least six months with 5 or fewer employees (including the owner), the owner's household income must be less than 80% of the HUD median income. Loans of up to \$5,000 for up to three months of business expenses (payroll, salaries, health care, rent, mortgage interest, inventory), forgivable 120 days after issued as long as business provides documentation that the funds have been spent in line with the presented budget and the owner certifies that they have not received nor will they receive funds for these expenses from other funding programs.

The following are the eligibility criteria:

1. Business must be a for-profit business located in Greenfield.
2. Business must have been in operation on September 10, 2019 and have continuing operations thru March 10, 2020.
3. Micro enterprise businesses are those with 5 or fewer employees (including the owner)
4. Owner's household income is less than 80% HUD median income adjusted by household size.
5. Business must either be open (as an essential business) or intend to re-open as allowed by guidance issued by Governor's Order.
6. Annual gross sales of \$20,000
7. Priority to businesses with brick and mortar operations
8. First come, first serve. First come identified as when complete initial application is received with requested documents.

The City is well aware that the small businesses are in need of more funds than we can make available. Our goal is to have the FCCDC work with businesses to develop and implement a business survival strategy (if they have not already done so) and to provide some quick financial resources to make at least good faith effort payments to their employees and vendors. FCCDC will also work with the businesses to help them apply for the other small business assistance programs that are available. We are hopeful our program will tide small businesses over so they can access the federal Paycheck Protection Program, SBA Economic Injury Loan Program and/or the expanded Unemployment Program which includes opportunities for self-employed, independent contractors and workers in the "gig" economy to receive unemployment.

Grant (forgivable loans) awards to Microenterprise businesses (5 or fewer employees) will be based on what the business needs for the next 90 days and will be capped at \$5,000. We will ask for a P&L statement for Calendar Year 2019 business operations and a projected budget for the funds requested.

