



Small Business Technical Assistance Round 1

INTRODUCTION AND BACKGROUND

The City of Worcester received approximately \$146 million from the federal government, through the U.S Treasury, as a result of the American Rescue Plan Act (ARPA). This direct allocation is part of the Coronavirus State and Local Fiscal Recovery Funds (SLFRF) program. The goal of the SLFRF program is to ensure that state, local and Tribal governments have the resources needed to fight the pandemic, strengthen and sustain economic recovery, maintain vital public services, and make investments that support long-term growth, opportunity, and equity. The funding is intended to address local needs within these four eligible categories:

- Replacing Lost Public Sector Revenue
- Addressing Public Health and Economic Impacts
- Providing Premium Pay to Essential Workers
- Improving Water, Sewer and Broadband Infrastructure

This application is for activities and programs that meet the eligible ARPA category of **“Addressing Public Health and Economic Impacts.”**

Small Business Technical Assistance

The City of Worcester has recommended **\$1,000,000** over two rounds through a Request for Proposals process to support the costs for community based organizations, nonprofits, or community collaborations to provide targeted assistance to small business COVID-19 recovery. Organization(s) funded through this program will help small businesses within the City of Worcester apply for grant programs, loans, other assistance programs, while also providing outreach for available programs to the small business community. The program seeks to facilitate economic stability for small businesses, specifically business owners who are low income and from disproportionately impacted populations.

Maximum Grant Amount:

Total Program Funding for Small Business Technical Assistance Round 1: **\$500,000.00**. Organizations can apply once (1) either as an individual applicant OR as a joint application.

Individual Organization Request

Individual organizations can request up to **\$50,000.00**

Joint Collaborative Requests

2 or more organizations can submit a joint application and request up to **\$100,000.00**

Period of Performance:

- January 1, 2023 through December 31, 2023



Deadline for Submissions:

Applicants interested in applying to the Small Business Technical Assistance Program have until **5:00pm Friday, September 30th, 2022** to submit application and required documents. Applications received prior to the deadline and missing required documents will be given three business days (**5:00pm Wednesday October 5th, 2022**) to submit remaining required documentation.

Eligibility Requirements:

Applicants interested in applying for ARPA Small Business Technical Assistance Round 1 funds should:

- Have demonstrated experience and capacity to provide high quality services and case management to small businesses in Worcester with a focus on business assistance for the following:
 - Minority and/or Women Owned Businesses
 - Business owners from disproportionately impacted populations
 - Low- to moderate-income Business Owners
- Have an understanding of the challenges and hardships businesses experienced during the peak of COVID-19 Pandemic;
- Have experience educating businesses on documentation sourcing to support their funding applications;
- If group application, the lead applicant must be a Worcester based non-profit organization that provides small business support services.
- Partnerships between a Worcester based non-profit organization and outside non-profit organizations are permitted, so long as the Worcester based non-profit organization is the lead agency for grant management. Services provided by for-profit partners must be sourced through a competitive procurement process.
- If applying as a joint application with partners, please provide Partnership Agreement letters for all partner organizations certifying their role and responsibilities in the proposed work plan.

REQUESTED ACTIVITIES:

This section outlines requested proposal activities under the ARPA Small Business Technical Assistance Round 1 Program.

Technical Assistance

Provide quality and culturally competent small business technical assistance and support services to small businesses within the City of Worcester with a focus on delivering services to businesses in a Qualifying Census Tract, businesses from disproportionately impacted populations, business owners receiving income restricted public programs/services, and/or low-income business owners. Details on eligibility criteria on following section.

Services include:



- Application assistance for grant programs such as the Small Business Safety Net Program, Federal COVID relief programs, loans, certifications, CDBG Financial Assistance programs.
- General business assistance and resources that will assist businesses negatively impacted by pandemic.
 - For example: Bookkeeping training, financial or legal services, access to technology, trainings, marketing activities, and social media training.

Outreach

- Provide outreach to small businesses within the City of Worcester regarding grant programs, available services, upcoming workshops, or other potential funding sources.
- Outreach can take place virtually or in person, with a preference for in person.
- Applicant should address how outreach will focus on eligible Beneficiaries and Populations.

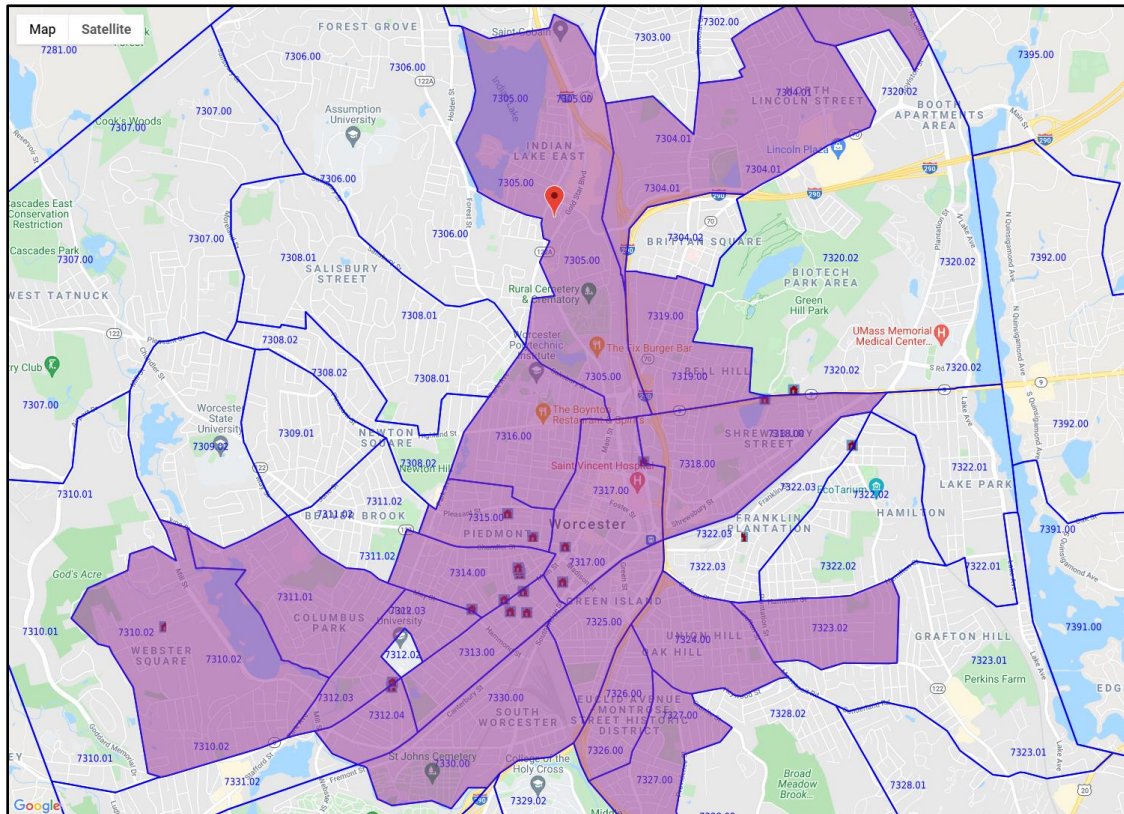
QUALIFYING ELIGIBLE BENEFICIARIES AND POPULATIONS:

As part of this application process, **the City of Worcester will prioritize applications that create equitable outcomes by assisting disproportionately impacted communities** through one of the four qualifying categories.

1. QUALIFYING CENSUS TRACTS (QCTs):

A Qualified Census Tract is defined as any census tract in which at least 50 percent of households have an income less than 60 percent of the Area Median Income (AMI), or which has a poverty rate of at least 25 percent.

The below map is a depiction of the QCTs in the City of Worcester and businesses located in these census tracts are presumed eligible beneficiaries of ARPA funded Small Business Technical Assistance I:



An interactive map can be accessed here: https://www.huduser.gov/portal/sadda/sadda_qct.html

- To determine your census tract, once the map is opened:
 - In the search bar at the top of the page, enter “Worcester, MA”.
 - Below “Map Options” on the left side of the screen, select:
 - Color QCT Qualified Tracts (Zoom 7+)
 - Show Tracts Outline (Zoom 11+)
 - Zoom in to determine your appropriate Census Tract number (ex. 7325.00, 7317.00, etc.)

2. DISPROPORTIONATELY IMPACTED POPULATIONS

The Department of Treasury’s Final Rule provides additional local flexibility granted to the local recipients, such as the City of Worcester, to determine which general households or populations have been impacted and/or disproportionately impacted by the pandemic based on documented data or research. The local recipient may demonstrate that an individual household or business is within the class that experienced a negative economic impact, rather than requiring a recipient to demonstrate that each individual household or small business experienced a negative economic impact, because the impact was already identified for the class. ***The City of Worcester has therefore determined the following populations*** (cohorts of the overall city-wide population) were disproportionately impacted in the City of Worcester based on the current and pre-existing socioeconomic conditions, as well as COVID pandemic specific public health impacts, and are therefore are presumed eligible beneficiaries * :



- Hispanic/Latino Population
- Black/African-American Population
- American Indian/Alaska Native Population

The above referenced populations were more disproportionately impacted, in general, than the overall population and the White population, in particular. This conclusion is based on an analysis of statistics and data from the following sources: U.S. Decennial Census, 2020 U.S. Census American Community Survey (ACS), 2018 U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy, 2019, 2020, and 2021 U.S. Bureau of Labor Statistics, and UMass Memorial Healthcare statistics collected for all of the City of Worcester's COVID positivity and hospitalizations. The narrative below explains further and is a narrative with highlights from said analysis.

Hispanic/Latino Population

The City's Hispanic/Latino population was disproportionately impacted by the COVID-19 pandemic, and had exhibited a host of socioeconomic challenges and conditions prior to the pandemic that appear to have been further exacerbated following the pandemic onset.

University of Massachusetts Memorial Healthcare data shows City of Worcester COVID positivity rates for the Hispanic/Latino population, between March 11, 2020 through January 30, 2022, was two-thirds, or **66% higher**, than the proportional impact within the City's White population. Similarly, the COVID positive hospital admission rate was well in excess of twice the rate, or **138% higher**, the proportional rate of hospitalizations for the City's White population.

In 2020, the Median Household Income (for 2 or more related persons) was noticeably lower than the comparable city-wide Median Household Income (MHI) and less than half the level (**-54.4%**) of the MHI for the City's White population. Prior to the pandemic, in 2019, the Hispanic/Latino population had **48.3% higher** rate of unemployment than the similar unemployment rate for the City's White population. Following the onset of the pandemic, in 2021, the unemployment rate became almost twice that of the proportional rate for the City's White population, or **98% higher**, while also experiencing a more than doubling increase in proportional unemployment relative to the City as whole: moving from 19.4% to **42.3%** higher unemployment rate than the City as whole.

Comprehensive Housing Affordability Strategy (CHAS) data used by the U.S. Department of Housing and Urban Development (HUD) for 2018 indicates that the Housing Cost Burden (% of households spending over 30% of income on housing) for the Hispanic/Latino population was **42.3% higher** than the comparable burden for the City of Worcester's White population. Similarly, the City's Hispanic/Latino population had lower proportional rates of housing unit ownership than the City population as a whole, as well as when compared to solely the White population. In 2020, the Hispanic/Latino population had a **64.0% higher** proportional rental unit occupancy rate than the City's White population, implying a lower homeownership rate amongst the Hispanic/Latino population.



Black/African-American Population

The City of Worcester's Black/African American population was disproportionately impacted by the COVID-19 pandemic, and had a host of socioeconomic challenges and conditions prior to the pandemic that appear to have been further exacerbated following the pandemic onset.

University of Massachusetts Memorial Healthcare data shows City of Worcester COVID positivity rates for the Black/African American population, between March 11, 2020 (effectively near the onset of the pandemic) through January 30, 2022, was over a third, or **38% higher**, than the proportional impact within the City's White population. Similarly, the COVID positive hospital admission rate was almost **40% higher** (39.3%) than the proportional rate of hospitalizations for the City's White population.

In 2020, the Median Household Income (for 2 or more related persons) was noticeably lower than the comparable city-wide Median Household Income (MHI) and almost a third lower (-**38.6%**) than the MHI for the City's White population. Prior to the pandemic, in 2019, the Black/African American population had a **27.6% higher** rate of unemployment than the similar unemployment rate for the City's White population, and following the onset of the pandemic, in 2021, the unemployment rate became **78.4% higher** than that of the City's White population, while also experiencing a ten-fold increase in proportional unemployment relative to the City as whole: moving from 2.8% higher to **28.2%** higher unemployment rate than the City as whole.

Comprehensive Housing Affordability Strategy (CHAS) data used by the U.S. Department of Housing and Urban Development (HUD) for 2018 indicates that the Housing Cost Burden (% of households spending over 30% of income on housing) for the Black/African American population was **47.1% higher** than the comparable burden for the City of Worcester's White population. Similarly, the City's Black/African American population had lower proportional rates of housing unit ownership than the City population as a whole, as well as when compared to solely the White population. In 2020, the Black/African American population had a **48.8% higher** proportional rental unit occupancy rate than the City's White population, implying a lower homeownership rate amongst the Black/African American population.

American Indian/Alaska Native Population

The City of Worcester's American Indian/Alaska Native population was also disproportionately impacted by the COVID-19 pandemic, and also was beset by socioeconomic challenges and conditions prior to the pandemic that appear to have been further exacerbated following the pandemic onset.

University of Massachusetts Memorial Healthcare data shows City of Worcester COVID positivity rates for the American Indian/Alaska Native population, between March 11, 2020 through January 30, 2022, was over a third, or **38% higher**, than the proportional impact within the City's White population. Similarly, the COVID positive hospital admission rate was almost twice the rate, or **193.4% higher**, than the proportional rate of hospitalizations for the City's White population.

In 2020, the Median Household Income (for 2 or more related persons) was noticeably lower than the comparable city-wide Median Household Income (MHI) and more than **-43.8%** lower than the MHI for the



City's White population. Prior to the pandemic, in 2019, the American Indian/Alaska Native population had an almost **37.9% higher** rate of unemployment than the similar unemployment rate for the City's White population, and following the onset of the pandemic, in 2021, the unemployment rate became **58.8% higher** than that of the City's White population.

Comprehensive Housing Affordability Strategy (CHAS) data used by the U.S. Department of Housing and Urban Development (HUD) for 2018 indicates that the Housing Cost Burden (% of households spending over 30% of income on housing) for the American Indian/Alaska Native population was **67.8% higher** than the comparable burden for the City of Worcester's White population. Similarly, the City's American Indian/Alaska Native population had lower proportional rates of housing unit ownership than the City population as a whole, as well as when compared to solely the White population. In 2020, the American Indian/Alaska Native population had a **72.6% higher** proportional rental unit occupancy rate than the City's White population, implying a lower homeownership rate amongst the American Indian/Alaska Native population.

**Note: Terminology referencing race and ethnicity is that utilized by the US Census and other data sources, and as required by the federal Office of Management and Budget.*

3. ASSISTANCE BENEFICIARY

Treasury guidance allows further administrative flexibility by considering recipients of the following income restricted public programs and services as either impacted or disproportionately impacted by the pandemic, and therefore populations and households receiving them are deemed eligible beneficiaries of ARPA assistance:

- Children's Health Insurance Program (CHIP)
- Childcare Subsidies through the Child Care and Development Fund (CCDF) Program
- Medicaid
- Temporary Assistance for Needy Families (TANF)
- Supplemental Nutrition Assistance Program (SNAP)
- Free and Reduced-Price Lunch (NSLP) and/or School Breakfast (SBP) programs
- Medicare Part D Low-income Subsidies
- Supplemental Security Income (SSI)
- Head Start and/or Early Head Start
- Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)
- Section 8 Vouchers
- Low-Income Home Energy Assistance Program (LIHEAP)
- Pell Grants

4. LOW- TO MODERATE-INCOME QUALIFICATION



For this purpose, the U.S. Treasury defines low- to moderate-income as:

- Income at or below 300 percent of the Federal Poverty Guidelines for the size of its household based on the most recently published poverty guidelines; or
- Income at or below 65 percent of area median income for its county and size of household based on the most recently published data.

Applying the above criteria to current income data points for the City of Worcester, the table below highlights the household size and income that business owners would qualify as eligible to receive ARPA funding assistance:

ARPA 2022 INCOME LIMITS								
2022 Income Limit Category	Persons In Household							
	1	2	3	4	5	6	7	8
Annual Income – Moderate	\$44,980	\$52,260	\$65,880	\$79,500	\$93,120	\$106,740	\$120,360	\$133,980

** Note: Determinations for all disproportionately impacted populations, listed above, are based on data from the following sources: U.S. Decennial Census, 2020 U.S. Census American Community Survey (ACS), 2018 U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy, 2019, 2020, and 2021 U.S. Bureau of Labor Statistics, and UMass Memorial Healthcare statistics collected for all of the City of Worcester’s COVID positivity and hospitalizations.*

ADDITIONAL ARPA PROGRAM INFORMATION AND GUIDANCE:

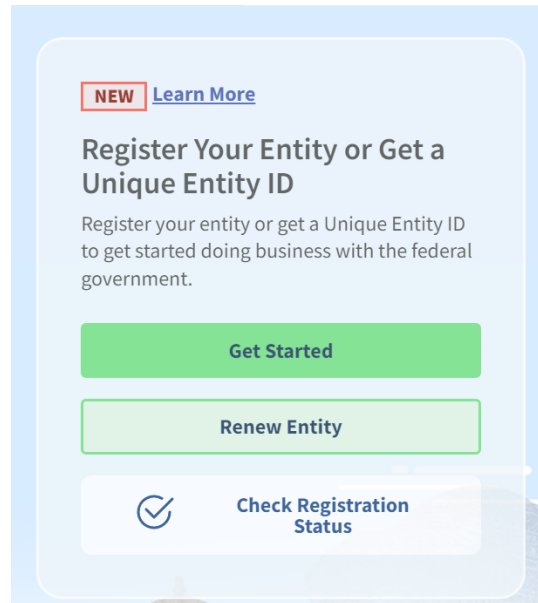
For additional information regarding definitions, eligibility considerations, and more, applicants are encouraged to consult the U.S. Treasury’s Final Rule or Overview, which are available at the City of Worcester’s website at the below link under “Resources”: <http://www.worcesterma.gov/arpa>.

SAM.GOV REGISTRATION:

All individuals and organizations that receive funding through this program will need to register their entity in the Federal System for Award Management (SAM.gov). The entity will be automatically assigned a Unique Entity ID (UEI) number as part of the registration process. This process can take multiple weeks depending on system volume, so applicants are encouraged to start this process now if you do not have an active registration.



If you are already registered in SAM.gov, ensure your entity is still in active status at the time of submitting this application. In order to begin registration, please visit [SAM.gov | Home](#). Once there, on the right-hand side, you will see a window for registering your entity or to get a Unique Entity ID (UEI Number).



Once you click on the 'Get Started' tab, the website will walk you through the steps for completing the process. As mentioned above, it may take multiple weeks for the system to register your entity so it is advised to start this process as soon as possible.

KEY DISCLOSURES AND NOTICES:

- Full Application documents must be submitted to be considered for eligibility.
- The application documents contained herein do not commit City of Worcester to make an award, execute a contract, or pay for costs incurred in the preparation of said application, or to procure or contract for a program or service in connection therewith. The City of Worcester reserves the right to accept or reject any or all applications received, or cancel in part or in its entirety this program.
- The City may seek to obtain further information from any and all respondents and potentially waive any defects to form or content of application or any responses by the applicant.
- The City of Worcester, and thus any sub-recipients awarded ARPA funding through an executed contract as a result of a program, project or service stemming from this application process, are generally subject to the requirements of the Code of Federal Regulations, Chapter 2 Part 200 (2 CFR Part 200), except when certain exemptions are enumerated in the U.S. Treasury's Final Rule.



- Pursuant to 2 CFR 200.205, all RFP applicants may be subject to **pre-award risk assessment** as part of the City of Worcester’s overall decision making process related to making sub-awards stemming from this application process. The risk assessment may involve, at a minimum, evaluating risks posed by applicants related to the following parameters: financial stability, quality of management systems, ability to meet the management standards, and history of past grant performance, to include the applicant's record in managing prior Federal awards.
 - Pursuant to 2 CFR 180, prior to making any awards and contracts for ARPA funded programs or services, the City of Worcester will conduct **suspension and debarment check** to ensure any sub-awards and contracts are not executed parties that have been debarred, suspended or otherwise excluded from or ineligible for participation in Federal programs or activities.
- Applicants must abide by the City of Worcester’s Conflict of Interest policy.
 - False statement or misrepresentations in application documents, or subsequent award contract documents, may automatically disqualify applicants and/or result in immediate repayment of federal funds to the City of Worcester.
 - Upon submittal to the City of Worcester, all application documents become Public Record and property of the City of Worcester.

SELECTION CRITERIA:

The City of Worcester’s Executive Office of Economic Development staff, along with the ARPA Small Business Assistance Ad Hoc Committee will review, score, and recommend proposals for funding.

Proposals must demonstrate the ability to meet the following priorities in order to receive funding:

1. Consistency with eligible uses of funds and compliance with federal regulations as described in the Department of Treasury’s Final Rule on the Coronavirus State and Local Fiscal Recovery Funds.
2. Organizational Qualifications and Experience.
3. Extent to which your plan helps to achieve equitable outcomes for underrepresented communities within the City of Worcester.
4. Extent to which the requested assistance is proportional to and reasonably designed to address the local need and economic harm experienced by small businesses within the City of Worcester.
5. Geographic distribution of services.
6. Quality of record keeping structures in place.

TECHNICAL ASSISTANCE PROGRAM APPLICATION ON NEXT PAGE



GENERAL APPLICATION INFORMATION

Is this an individual proposal or joint proposal?

Individual Joint

A. APPLICANT INFORMATION

Lead Organization Legal Name:	
Lead Organization Primary Address:	
Primary Contact for Application (Name and Title):	
Primary Contact Email:	
Primary Contact Phone Number:	
Active SAM Registration Number (Unique Entity Identifier):	
Partner Organization(s)* <i>If applicable</i>	

B. QUALIFYING ELIGIBLE BENEFICIARIES AND POPULATIONS CATEGORY

Applicants must deliver services to businesses that meet at least one of the four Qualifying Eligible Beneficiaries and Populations categories as described in this application.

Which ARPA Qualifying Eligible Beneficiaries and Populations category will your proposal focus on? (Choose all that apply)

- Qualifying Census Tracts
- Business owners from Disproportionately Impacted Populations
 - Member of Hispanic and Latino Population
 - Member of Black and African-American Population
 - Member of American Indian and Alaska Native Population
- Business owners who receive income restricted public programs and services



- Business owners who are Low- to Moderate-Income

C. NARRATIVE QUESTIONS

1. Organizational Capacity and Experience:

1a. Describe the mission of the applicant organization or partnership and the community it serves:

1b. Describe your organization’s experience, commitment, and/or approach to serving historically underrepresented groups within the City of Worcester:

1c. Describe your organization’s experience providing similar technical assistance programs to the small business community within the City of Worcester historically, and during the COVID-19 Pandemic (responding directly to Part B above)



1d. Describe the team: Use the table below to describe the team that would work on this initiative. Include a list of key staff and volunteers.

Staff/Volunteer Name	Title	Experience	Spoken Language(s)

1e. Please describe your team’s capacity to take on additional case management if you are awarded the funds, and how you would create additional capacity if needed:

2. Technical Assistance Work Plan

2a. Describe how your organization will implement a quality and culturally competent small business technical assistance program, which includes application assistance to funding, as well as general business assistance. Describe the applicant organization’s client engagement process.



2b. Application assistance work plan

Staff involved in this activity from Lead Organization	Staff involved in this activity from Partner organization(s) (joint apps)	Measurement Criteria (Outcome)
		<i>Proposed # of businesses that will receive direct or indirect financing (Grants and or Loans)</i>

2c. General Business Assistance work Plan

Activity	Description	Measurement Criteria (Outcome)
Certifications		<i>Proposed # of businesses that will engage in activity</i>
Access to technology		
Marketing training/services		
Social Media training/services		
Bookkeeping training/services		



Financial training/services		
Legal training/services		
Other		

3. Outreach Work Plan

3a. Describe how your organization will implement an outreach strategy to small businesses regarding available grant programs, available services, upcoming workshops, or other potential funding sources.

3b. Outreach Work Plan

Activity	Description	Measurement Criteria (Outcome)
Canvassing		<i>Proposed # of businesses that will engage in activity</i>
Email Blasts		
Social Media		
Newspapers		
Television		



Radio		
Other		

D. PROPOSED BUDGET

1. Budget Explanation

Describe how ARPA Technical Assistance funding will be used to support the proposed program.

Provide appropriate details including explanation of program expenses, including staffing costs for the program:

E. STATEMENT OF APPLICANT

The undersigned acknowledges the following:

1. That, to the best of its knowledge and belief, all factual information provided is true and correct and all estimates are reasonable.
2. On submission of this application, the organization agrees to abide by the Federal regulations applicable to this program as well as the City's locally established policies and guidelines.
3. That past program outcomes and financial performance will be considered in reviewing this application.
4. That, if the project is funded, the City or a designated agency may conduct an accounting system inspection to review internal controls, including procurement and uniform administrative procedures, prior to issuance of payments for projected expenditures.
5. That, if the project is funded, the City will perform an Environmental Review, if necessary per Federal regulations, prior to the obligation of funds.
6. That a project's funding does not guarantee its continuation in subsequent funding.



7. That proof of insurance (general comprehensive public liability insurance with a company licensed to do business in Massachusetts, and in the aggregate naming the City, its employees and agents as additional insures) will be submitted to the city prior to execution of the contract.
8. Applicant shall provide written signatory authority from the organization’s governing body indicating who has authority to execute contracts and amendments on its behalf, prior to execution of the contract.
9. Applicant agrees to abide by the City of Worcester’s Conflict of Interest policy. Items of concern would include staff members serving on the Board of Directors, staff members’ families serving on the Board of Directors, and other matters that may give the appearance of a conflict of interest.
10. That, if the project(s) is funded, the organization will repay to the City any funds expended on costs consequently disallowed by the City or the Federal Government due to ineligibility based on programs rules and regulations.

By signature below, the applicant acknowledges the above on this _____ day of _____, 2022.

Certifying representative for Applicant Signature	Title	Organization
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F. APPLICATION REQUIRED DOCUMENTS (UPLOADS)

DOCUMENT	COMPLETED	Notes
Resumes of key personnel delivering direct service	<input type="checkbox"/>	
Budget Form. Use template provided	<input type="checkbox"/>	
Current List of Board of Directors	<input type="checkbox"/>	
Most recent Financial Statement of Lead Organization	<input type="checkbox"/>	
Partnership Agreement: If applying with a partner organization or multiple partner organizations	<input type="checkbox"/>	
W-9 Form	<input type="checkbox"/>	
SAM.gov UEI #	<input type="checkbox"/>	