

# Town of Bethlehem Microenterprise Grant Program

Information Sessions  
Sept/Oct 2025



# Background

- Program made possible by the NYS Office of Homes and Community Renewal (OCR) via federal funds from the Department of Housing and Urban Development (HUD).
- Town of Bethlehem is pending a \$200,000 award for this round of the Microenterprise Program.
- We previously facilitated this program in 2014, 2016, 2018, and 2021.
- Awards to individual businesses will range from \$5,000 to \$35,000.



# Recipients

Through the CDBG Microenterprise Program we have supported 29 businesses with a total of 36 awards in the Town of Bethlehem over the last decade.



# What is a Microenterprise?

A Microenterprise is defined as a commercial enterprise that has five (5) or fewer employees, one (1) or more of which is the principal and owns the enterprise at the time of application.



# Eligibility Overview



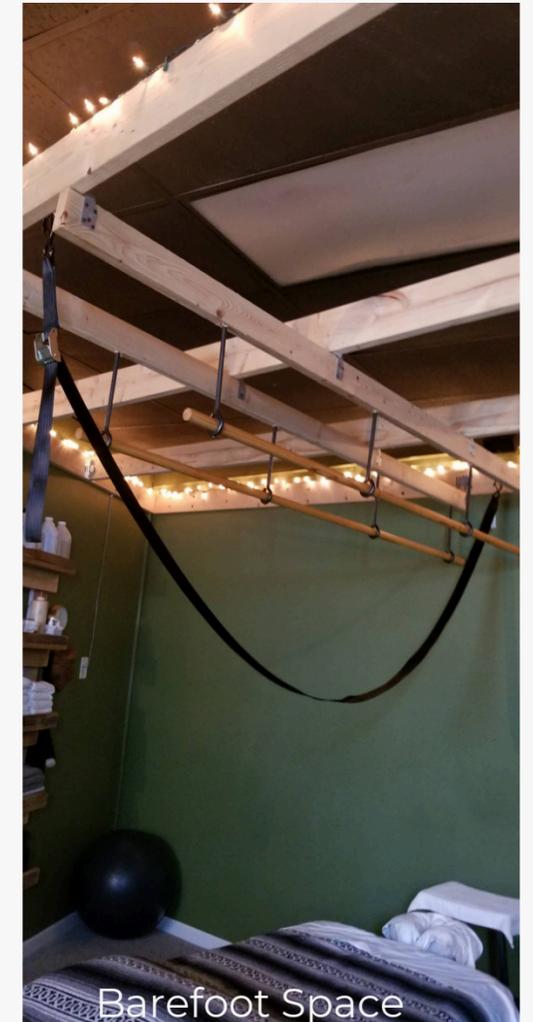
Applicant must be a private for-profit business entity; corporation, partnership, or sole proprietorship that is legal, licensed and operating.



Applicant must be new or existing businesses with 5 or fewer employees, one or more of which may be the owner of the business at the time of application.



Applicant's future or existing business location must be within the Town of Bethlehem.



# Eligible Uses

- Grant funds must be used directly by the applicant to purchase capital goods, including machinery, furniture, fixtures, equipment; and/or to provide working capital to support business operations.
- Grant funds shall not be used to purchase real estate; repay existing debt; undertake building façade or interior renovations.
- Grant funds must be used within the 24 month grant period.



# Grant Limits and Equity Requirements

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- Grant funds may not exceed 90% of the total project cost.
- Grant recipients must contribute at least 10%, in cash equity, of the cost of the project.
- Grant recipients may have a mix of funding contributing to their project.



# Job Creation

- Grant recipients must create one (1) full time equivalent (FTE) new job, taken by or made available to persons from low-to-moderate income (LMI) families **OR** be owned by a person qualified as LMI.



Albany County, New York – FY2025 Income Limits								
Family Size	1	2	3	4	5	6	7	8
Income Limit - AGI	\$65,050	\$74,350	\$83,650	\$92,900	\$100,350	\$107,800	\$115,200	\$122,650

# Job Timing & Reporting

- New jobs must start within the 24 month grant period.
- Businesses must report back to the Town on the number of jobs created and if more than one (1) FTE is created, 51% of jobs must benefit LMI persons.
- When job creation is required, the Town of Bethlehem will withhold a minimum of 25% of the grant award until the proof of job creation is provided by the business.



# Additional Compliance



- Grant recipient's business must remain in existence through the term of the grant agreement or the recipient may be required to repay the full award amount.
- Grant recipient's principal place of business shall be located within the Town throughout the term of the grant agreement or the recipient will be required to repay the full award.

# Entrepreneurial Training Program

- All grant recipients must complete an Entrepreneurial Training Program.
- The Town offers multiple options to meet training requirements.
- Topics to be covered in the training include: legal issues, taxes, recordkeeping, accounting, financing, marketing and advertising, and employee issues
- Grant awards will be used to cover the cost of the training.



# Program Targets



- The Town of Bethlehem anticipates that a minimum of ten (10) businesses will be assisted with the awarded grant funds.
- Of these, five (5) will be businesses that create a job for low-to moderate (LMI) persons and five (5) will be businesses owned by LMI persons.
- A goal of 50% of grant funds shall be awarded to start-up businesses. A start up business is defined as a business that has been in operation for less than six months at the time of application.



# Application Process



Department of Economic Development and Planning Staff (DEDP) will review all applications to determine eligibility and completeness.



Following DEDP review, applications will be forwarded to the Microenterprise Grant Application Review committee for review and recommendations for the Town Board.



All applicants will be notified in writing as to the status of their submission.



Applicants that do not receive grant funds can contact the DEDP to discuss their application and identify opportunities for improvement or other resources.

# Application Review Criteria

All applications will be reviewed and preference will be given to those that:



- 01 Are owned or proposed to be owned by individuals who are low-to moderate income persons (LMI).
- 02 Maximize “leverage” by taking advantage of other grant and loan programs to create a mix of funding support.
- 03 Show a commitment to utilize services and/or equipment from other businesses located within Bethlehem.
- 04 Show a commitment of funds for required equity.
- 05 Demonstrate the reasonableness of project costs.
- 06 Create high quality, well-paying jobs.

# Application

- Applications are available online and in Town Hall, Room 203.
- Include as much detail as possible. If you need more room to answer a question, simply attach additional sheets.
- First application window for this grant cycle is 10/15/25 to 12/19/25
- Given that the Town will review applications during a set application period, businesses should carefully review their applications to ensure completeness, as missing materials will result in delayed review of your application.



# Grant Agreement

Once awarded, a formal agreement between the business and the Town will be executed. This agreement will constitute the means by which the Town enforces compliance with program requirements. The program will include regular periodic monitoring of each business to ensure that it is making good faith efforts to achieve employment goals and other program objectives.



# Disbursement of Funds

- Grant funds will be disbursed based upon documented incurred costs. The type of documentation required will vary based upon expense but a proof that costs have been incurred by the business will be required prior to reimbursement in most cases.
- Examples of documentation accepted include but are not limited to: store receipts, purchase orders, and/or credit card statements
- Each business will be limited to three disbursements.



# Next Steps



- The Town plans to accept applications October 15, 2025 to December 19, 2025.
- Microenterprise Grant Application Review Committee will meet in January to review incoming applications and determine awards.
- If all funds are not awarded, a second round of applications will be opened in Spring 2026.
- We will work with grant recipients to schedule the entrepreneurial training.

# Contact



## How to Apply

Contact Brianne Conner  
Senior Economic Developer

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