

TIOGA COUNTY SMALL BUSINESS GRANT PROGRAM INFORMATION



APPLICATION TO PARTICIPATE IS DUE October 13, 2026

Application must be mailed or delivered in person to Ryan Harriott, Thoma Development Consultants
34 Thompkins Street, Cortland, NY 13053 or
ryan@thomadevelopment.com

Questions:

Contact Ryan Harriott with Thoma Development at ryan@thomadevelopment.com or Casey Yelverton with Tioga County Economic Development and Planning at yelvertonc@tiogacountyny.gov

- Small Business Grant Program Information Zoom session: Wednesday, September 16th at 5:00 PM. Please email Ryan Harriott for the Zoom link in order to attend.
- All applicants are required to take a small business course. The Small Business Development Center (SBDC) offers a free online course, Entreskills. Contact SBDC at 607- 777-4024 or visit their website at <https://nysbdc.org/entreskills/>

TIOGA COUNTY SMALL BUSINESS GRANT PROGRAM

WHAT IS TIOGA COUNTY SMALL BUSINESS GRANT PROGRAM?

Do you ever dream of opening your own business? Are you a small business owner looking to innovate? The time is now! Tioga County, NY is actively seeking makers, creators, movers, and shakers to open retail establishments that will enhance the visitor experience. The small business program will provide financial assistance to new or expanding small businesses that will increase economic opportunity.

IMPACT:

The Small Business Grant Program provides financial assistance to entrepreneurs looking to bring their dream to reality. Opportunities are extended to start-up and existing low-to-moderate income (LMI) businesses. The program will provide winners with training, funding, and the essential resources and tools needed to successfully open or expand their businesses.

The goals of the program are to:

- Recruit new businesses that will enhance the existing business variety
- Assist existing businesses that plan to significantly expand or branch into an additional business concept that enhances the existing business variety
- Improve the economic climate for all area businesses through increased resident and tourist traffic in our Village

ELIGIBILITY:

1. Entries can be a new business start-up or diversification/expansion of an existing business. All ventures must have a retail component and should be located in Tioga County including, Owego, Newark Valley, Apalachin, Waverly, Barton, Lockwood, Richford, Berkshire, Candor. Applicants do not have to live in Tioga County to apply.
2. At the time of application an existing business must have no more than (5) individuals, including the owner(s). This includes both full-time and part-time employees without regard to the total number of hours worked by any employee.
3. The business owner(s)' and the business's County payments including, but not limited to taxes, water and sewer, must be current.
4. Applicant must have a 10% cash equity match of grant award
5. Proposed Business Project must meet National Objective one of two ways:
 - Creating one full time job of 40hrs or part time positions that equal 40 hours when added together for LMI persons OR the grant fund awardee is a LMI person
 - Minimum of fifty-one percent (51%) of the jobs must benefit persons from LMI families
6. The analysis to determine Low/mod ownership will be documented and certified prior to awarding assistance.
7. Before the disbursement of grant funding, applicant will be required to take a business course through the Small Business Development Center (SBDC). Fee of \$150 for full course, however the course fee can be reimbursed through grant funds after the completion of the course. The business course is hybrid, online and in person at the Koffman Incubator.

GRANT STRUCTURE:

- Eligible Funding Uses: Grants to be used for working-capital for equipment, furniture, fixtures, inventory and operation, salaries, hardware & software specifically related to the business operations
- Ineligible Funding Uses: Grants may not be used to pay off existing debt, lobbying, religious or political activities, purchase of real estate, short-term rental properties, private recreational facilities, or projects that do not comply with local zoning, for construction, renovations and building repairs or to purchase equipment and supplies that require a certain level of labor to install; for illegal activities that are inconsistent with or will detract from the county character, that reasonably objectionable to the county or do not comply with local zoning regulations or other municipal plans; to fund not-for-profit applicants; and for costs incurred prior to approval of grant award by the county to the recipient.
- Businesses that cease to exist, relocate during the term of the grant agreement may be required to repay grant funding based on the established recapture schedule.

ENTREPRENEURIAL TRAINING: All grant awardees must complete an OCR approved entrepreneurial/small business training program. The applicant must provide proof of completion of training course. The county will provide information on acceptable training programs.

REVIEW AND SELECTION: Applications are evaluated by and selected by a Review Committee. The determination of the Review Committee is final. Decisions are based on the documentation supplied in the application package. Documentation may include business plans, market analysis/strategy, pro formas, cash-flow projections, resumes of principle(s), credit scores, tax returns, cut sheets and quotes of goods/services, ect. Federal income tax information will be used to determine if applicants is a LMI business owner.

FINANCIAL ASSISTANCE

- The proposed assistance per project us \$5,000 to \$35,000. The award will be determined by the county review committee.
- Assistance is in the form of "deferred loan" that does not require repayment but is subject to recapture if the business closes or relocates outside the county within five years of the date of project completion. The amount of funds recaptured is reduced over time and is determined based on the amount of time the business operated in the village.
- A minimum of 10% of the total project cost must be provided as owners equity. Equity must be in the form of cash, not loan funds.
- If the project cost exceeds the maximum amount of assistance provided by the county, the owner is responsible for providing the balance. The balance of the project cost must be documented prior to approval.

IMPORTANT INFORMATION

TERMS AND CONDITIONS

- The microenterprise owner agrees to repay any microenterprise funds in full or in part if the business ceases operation, transfers ownership, or moves outside the City prior to the end of the 5-year regulatory period from the date of project completion.
- A Development Agreement between Tioga County and the microenterprise owner(s) will be executed prior to the disbursement of any funds. This Agreement will detail the terms and conditions of the funding.
- All low-to-moderate income jobs to be created through this Program will be verified pursuant to a process established by OCR. The process requires the scheduled completion and submission of certain forms and reports to which the microenterprise must agree. The employment monitoring will continue until the job creation obligation is met.
- The microenterprise is required to comply with all local, State, and national laws, regulations/ requirements that would typically apply to such businesses, and as may be required of recipients of State and/or federal funding.
- All of the above Terms and Conditions will be included in a Development Agreement, which the business owner will execute with Tioga County.

DISBURSEMENT OF FUNDS: This is a reimbursement program. Documentation of purchases made and paid for must be provided before the request of the reimbursement funds is submitted to NYS OCR. Each business is allowed a maximum of two reimbursement requests to the state. In no case will assistance be paid in advance of purchases.

PAYMENT PROCESSING: Grant recipients will be reimbursed for approved grant fund uses. The State disburses funds based on PAID receipts. Applicants/recipients should be aware that they have to purchase the items to be paid for with micro funds up front with check, credit/debit card, or a line of credit and then be reimbursed after submission of a PAID receipt to the State funding source. **Cash payments will not be accepted.** If your project is approved, please discuss this process with Tioga County to ensure you have the ability and adequate cash flow to undertake the project based on the State's reimbursement process.

MONITORING: The Small Business Grant Program includes regular monitoring of each business to ensure that it is making good faith efforts to achieve employment goals and other program objectives set forth by Tioga County. HCR required paperwork and reporting documents will be collected from each business owner, maintained on file, and made available to OCR upon request and/or during monitoring.

INCOME LIMITS FOR TIOGA COUNTY

LOW-TO-MODERATE INCOME LIMITS FOR TIOGA COUNTY EFFECTIVE 2024 - DETERMINED BY US DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Family Size	Maximum Income Limit
1	\$50,350
2	\$57,500
3	\$64,750
4	\$71,900
5	\$77,700
6	\$83,450
7	\$89,250
8	\$94,950

*The Applicant/Business Owner or the employees will be considered low-to- moderate in income (LMI) if the family's gross annual income does not exceed the maximum income noted for that family size. For example, if a family has two adults and three children (total five persons) the income opposite the number "5", which is \$77,700, is the maximum income that family can earn on an annual basis and be considered LMI eligible. If the family's gross annual income is less than \$77,700 they are considered a "low-to-moderate" income family. If the family's gross annual income is greater than \$77,700, they do not meet the low-to-moderate income test. The non-LMI owner is still eligible for the MAP, but job creation is required. Family is defined as those persons residing in one household that are related by marriage, birth or adoption.

DETERMINING LOW-TO-MODERATE INCOME JOBS

To be eligible for funding under the County's Microenterprise Program, the project must meet the low-to-moderate income benefit test in one of two ways; either (1) the business owner(s) must be low-to-moderate in income, or (2) the jobs to be created must be filled by or available to low-to-moderate income persons. If the business owner is low-to-moderate in income, this section can be ignored. If a business owner is not low-to-moderate in income, their project must result in the creation of jobs, 51% of which are considered low-to-moderate income jobs. In addition, the business owner must provide first consideration for the jobs to be created to those persons who are low-to-moderate in income.

Jobs may be claimed to be available to low-to-moderate income persons when both of the following conditions are met:

1. The jobs do not require special skills that can only be acquired with substantial training or work experience, (i.e. one year or more of training or work experience) and/or education beyond high school is not a prerequisite to fill such jobs, unless the business agrees to hire and train unqualified persons; and
2. Actions are taken by the business owner to ensure that low-to-moderate income persons receive "first consideration" for filling such jobs. Principles involved in providing "first consideration" are as follows:
 - The business owner must use a hiring process that under normal circumstances would result in at least 51% of those interviewed meeting the low-to-moderate income status test;
 - The business owner must consider a sufficient number of low-to-moderate income job applicants to give reasonable opportunity to fill the position with a low-to-moderate income person;
 - The business owner must give consideration to the distance from the residence of a low-to-moderate income job applicant and the availability of transportation to the job site in order for the job applicant to be considered a serious applicant for the job. The county is required to monitor job creation activities to determine if the jobs to be created are filled by persons low-to-moderate in income or meet the first consideration test. To meet this obligation, the county is required to use, and, therefore, the business owner agrees to follow a process approved by the NYS OCR. Information on the job creation process and monitoring will be provided at a later date.

SCORING RUBRIC

MEASURE	AWARD POINT(S)
The creation of jobs measured in full-time equivalents	1 pt for each FT Job
The microenterprise owner is low-to-moderate income	5 pts
Startup business that has been in operation less than six (6) months from the time of application (5 points)	5 pts
Applicant has a Business Plan with adequate detail to ensure success & overall Feasibility of the Microenterprise Project	0-5 pts
Applicant has cash flow projections that demonstrate feasibility of success	0-5 pts
Located in downtown main street area	5 pts
Majority of funds for hard assets	51% - 90% - (2 pts) >90% - (5 pts)
Adequately demonstrated need for grant funds	3 pts
Overall feasibility of project	0- 10 pts
Applicant has completed a State accepted training program for Microenterprise Program within 24 months	2 pts

*Overall feasibility of the Project: The County's MAP Review Committee will review all projects to determine the financial feasibility of a project and what, if any, other feasibility issues exist. This will be a comparative measure of all projects in the eligibility pool with the greatest number of points being awarded to the project with the greatest feasibility (or least number of feasibility issues). The longterm feasibility of the microenterprise will be assessed under this scoring criteria.