

2025 TOWN OF JAY MICROENTERPRISE GRANT PROGRAM

FUNDED BY THE NYS HOMES &
COMMUNITY RENEWAL COMMUNITY
DEVELOPMENT BLOCK GRANT



ESSEX COUNTY
IN THE PARK
industrial
development
agency



www.townofjayny.gov

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GENERAL INFORMATION

The Town of Jay has been awarded \$200,000 in NYS Community Development Block Grant (CDBG) Microenterprise (ME) funding. NYS CDBG program is a federal program that provides funding for housing and community development activities. Under the Microenterprise program, CDBG funding must be used to promote entrepreneurship and growth while providing job opportunities for low- and moderate-income New Yorkers.

ELIGIBLE APPLICANTS

The term “microenterprise” means a commercial enterprise that has five (5) or fewer employees, one (1) or more of whom owns the enterprise (head count).

Eligibility Requirements and Selection Criteria: must include the following as a minimum:

- Individual grant size: \$5,000 - \$35,000.
- CDBG funds can finance up to 90% of a total project cost.
- Minimum of 10% owner equity contribution to the project is required.
- Awarding a minimum of 50% of the CDBG grant funds to start-up businesses is a priority, defined as a business that has been actively providing goods and services for less than 6 months prior to submitting their grant applications.
- Priority will be given to minority women owned business enterprises (MWBEs) and other disadvantaged populations.
- Create at least one new full time equivalent (FTE) employee position, taken by or made available to persons from low-to-moderate income (LMI) families. If more than 1 job is created at least 51% must be made available or taken by LMI persons. Family Income Forms will be collected to document job creation or the business owner is a person qualifying as LMI. If more than one business owner, 51% of business ownership must qualify as LMI. The most recent tax returns at the time of application will be used to determine LMI status of business owners.
- The business owner or owners and the businesses payments including, but not limited to taxes must be current.
- The business must be physically located in the Town of Jay.
- Business owners are required to participate in the Microenterprise Training Program.



EMPLOYMENT CRITERIA

Full time jobs are considered to be the equivalent of 40 hours a week. If a business has part time employees, the number of full time equivalent jobs (FTE's) will be calculated by dividing by 40 the total hours worked by all part time employees. If the part time hours vary weekly, the weekly average of part-time hours over the most recent three (3) months will be used to calculate FTE jobs for part-time employees.

INELIGIBLE APPLICANTS

Ineligible applicants include, but are not limited to:

- Short-term rentals
- Private recreational facilities that primarily serve a higher income clientele (e.g. golf courses)
- Businesses selling products with 0.3 THC or higher. (Only Hemp-only businesses are eligible)
- Home based businesses are not eligible to request support for operating share expenses

ELIGIBLE USE OF FUNDS

Funds from the Grant Program can be used for the following:

- Working Capital including: rent, utilities, payroll, and inventory
- Furniture and Equipment
- Marketing, Software, & Other Electronics
- Machinery

INELIGIBLE USE OF FUNDS

This program will not provide funding for any business activity which does not meet Program Requirements including but not limited to:

- Paying off existing debt or Refinancing loans
- Acquiring a position in a business: buying an ownership stake in a business (either partial or full)
- Construction

IMPORTANT NOTES

- Grants will be made to for-profit businesses for an expansion or startup of a qualified microenterprise. In no case will the grant assistance be paid in advance.
- Documentation of costs and expenses must be provided prior to disbursement of funds. Funds will be disbursed in agreed upon increments, but in no more than a total of two (2) disbursements.



PROGRAM PROCESS

- A public meeting will be held on 2/10/26, at 6:00 PM, at The Community Center: 11 School Street, Ausable Forks, NY 12912. A press release will be issued prior to this date.
- Contact the Essex County Industrial Development Agency (ECIDA) for more information at info@essexcountyida.com or call 518-873-9114.
- Assistance is available with completing the application, business plan development, and preparing financials at no fee.
- Please contact the North Country Small Business Development Center at SUNY Canton. Appointments are required.
- A completed application is required to be submitted by each applicant: Deadline for submitting application is 3/17/26 by 11:00 AM at the Essex County IDA office in Elizabethtown, NY. NOTE: 1 hard copy must be submitted. Only a complete application will be accepted. The ECIDA will review application eligibility, and completeness.
- All eligible applications of the Grant Program will be forwarded to the Grant Review Committee (GRC). The GRC will submit final project recommendations to the ECIDA Board of Directors for approval. The ECIDA will forward their recommendations to the Town of Jay for final approval.



FINANCIAL ASSISTANCE

- The maximum grant per business is \$35,000. The minimum grant per business is \$5,000.
- Appropriate documentation for use of funds must be provided to the ECIDA.
- The amount to be provided per project will be determined by the GRC based on review of the applications and supporting documents. The determination of the Town of Jay is final.
- All assistance in the form of a grant is subject to be recaptured if the business closes or relocates outside the Town of Jay program area before 6/26/27 (subject to change if project requires extension or grant deadlines changes). The amount of funds recaptured is determined by the terms of the grant agreement and is generally based on the amount of time the business has operated in the Town of Jay program area and the amount of funds provided.
- Each grant application will be reviewed and acted upon within the framework of the program considerations, which reflects the policies of the GP Administrator, GRC, the ECIDA, NYS HCR CBDG Program, and the Town of Jay.
- In no case will the grant program funds be paid in advance. Documentation of all costs and expenses must be provided prior to disbursement of funds.
- All projects are expected to be completed by the date in their program/grant agreement.

REQUIRED TRAINING SESSION

All businesses interested in submitting an application must attend a required business training to receive the official grant program application including the check list of documentation required. The training will be hosted by the SUNY Canton Small Business Development Center in coordination with the ECIDA and a possible additional partner agency.

Required Training Program Information:

Date: 2/24/26

Time: 8:45 AM - 3:00 PM

Location: Senior Center, Community Center
11 School Street, Ausable Forks, NY 12912

Pre-Registration Required by 2/19/26: Email or call the ECIDA.

SUPPORT & ASSISTANCE

Free business assistance is available with completing the microenterprise grant application, business plan development, preparing financials, and the required documentation. Please contact the North Country Small Business Development Center at SUNY Canton. Appointments are required. See contact information below.

THE 2025 TOWN OF JAY MICROENTERPRISE GRANT PROGRAM IS BEING COORDINATED AND IMPLEMENTED BY THE ECIDA VIA A NEW YORK STATE HOMES AND COMMUNITY RENEWAL COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM TO ASSIST BUSINESS ENTITIES THAT ARE EXPANDING, OR START UP BUSINESSES THAT ARE PHYSICALLY LOCATED IN THE TOWN OF JAY. AS QUALIFIED BUSINESSES ARE IDENTIFIED THROUGH THE APPLICATION PROCESS, THE GRANT PROGRAM WILL PROVIDE ASSISTANCE. THE GRANT PROGRAM IS INTENDED TO HELP BUSINESSES EXPAND THEIR SERVICES OR GOODS OFFERED AS WELL HELP IMPROVE THE VIABILITY AND SUSTAINABILITY OF THE BUSINESSES, RETAIN AND CREATE JOBS, AND IMPROVE THE QUALITY OF LIFE FOR RESIDENTS AND VISITORS. IN ADDITION, THE PROGRAM, WILL HELP STRENGTHEN THE LINKAGES OF BUSINESSES, SURROUNDING COMMUNITIES, VISITORS, AND RECREATIONAL OPPORTUNITIES. THE PROGRAM WILL HELP ATTRACT REVENUE FROM VISITORS, ENHANCE THE QUALITY OF LIFE OF THE RESIDENTS, AND LEVERAGE OTHER PUBLIC AND PRIVATE FUNDING SOURCES THAT WILL MAXIMIZE THE BENEFIT THAT COMMUNITIES CAN REALIZE THROUGH INCREASED ECONOMIC ACTIVITIES THAT SUPPORT THE COMMUNITY'S CORE VALUES. INFORMATION SUBJECT TO CHANGE.

FOR MORE INFORMATION, CONTACT US



Supervisor Matt Stanley
518-647-2204 ext 120
supervisor@townofjayny.gov



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Carol Calabrese
518-873-9114
ccalabrese@essexcountyida.com



Dale Rice
315-386-7312
riced@canton.edu

www.townofjayny.gov

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