## Carlisle Borough Commercial Revitalization and Shopsteading Loan Program

## **Federal Funds Requirements**

The Carlisle Borough Commercial Revitalization and Shopsteading Loan Program is funded using the U.S. Department of Housing and Urban Development's Community Development Block Grant (CDBG) Program. As a requirement, those receiving federal funds must provide the following information to the Cumberland County Redevelopment Authority, who administers the Borough's program, and comply with the federal regulations detailed below.

- **ENVIRONMENTAL REVIEW** Use of federal funds requires a formal environmental review to be completed in consultation with the Pennsylvania Historical and Museum Commission's Bureau for Historic Preservation before the Authority can commit loan funds. This process is typically completed within 35 days, however the applicant should be aware that on very rare occasions the project application may require a full 180-day review. The Authority will notify the applicant promptly should a more extensive review be triggered. In order to perform the review, the applicant must:
  - provide a completed copy of the two-part form titled **Environmental Review Record Initial Project Survey**; **complete only Part I** of the form and return it to: Patricia Mrkobrad, Cumberland County Redevelopment Authority, 114 N. Hanover St., Carlisle PA, 17013, or by email to pmrkobrad@cchra.com; **the Authority will complete Part II** and send you a copy notifying you if the project's environmental review response is complete of if additional review is needed
  - provide as much detailed information as possible regarding the work to be performed including a scope of work, any specifications, drawings and, or, photographs when submitting the initial project survey; a more thorough submission minimizes the possibility of additional reviews and requests for information which can delay the project
  - any applicant taking action or making commitments prior to completion of the review does so at their own risk
- **DAVIS-BACON WAGE RATES AND LABOR COMPLIANCE** Any project contract over \$2,000 is subject to the federal Davis-Bacon Act requiring prevailing wage rates be paid. If you are using program funds for work requiring a contractor, contact the Authority's Buck Bigler (717-245-0516 or bbigler@cchra.com) to obtain the current, applicable, wage rates for your project. Wage rates are updated each year. To assure any quotes you receive for project labor reflect wage rates, include the wage determinations in any bid documents.
- **JOB CREATION REQUIREMENT** Use of CDBG program funds requires job creation. For loans up to \$35,000, one full-time or two or more part-time-equivalent jobs must be created within two years of the loan closing date; for loans up to \$70,000, two full-time or part-time-equivalent jobs must be created within two years of the loan closing. The jobs must be made available to persons from low to moderate-income-level households. The borrower must ensure that at least 51% of any new jobs created during the loan period be held by, or made available to, low-to-moderate-income persons; for example, if the business creates seven new jobs during the loan term, four of those must be held by, or made available to, persons making 80% or below the median income for Cumberland County. At the loan closing, you will receive information regarding the job-creation requirement. Contact the Authority's Joyce Gutshall (717-249-0789 x 149 or jgutshall@cchra.com) for additional information about the job-creation reporting requirements and income verification process.
- **DUNS NUMBER** Prior to the commitment of CDBG funds, the applicant must obtain a DUNS number—a requirement for any business receiving federal assistance. If your business does not have one, apply online at www.dnb.com/us. The process is free and takes about 15 minutes to complete. After obtaining the DUNS number, report it to Joyce Gutshall (717-249-0789 x 149) as soon as possible.