

This sheet is intended to supplement the Operating Manual and Subrecipient Agreements. As such, this document does not supersede the Operating Manual and agreement requirements, or procedures established therein.

Determining Participant Eligibility

Prior to the provision of services, subrecipients are required to screen potential program participants to determine CDBG eligibility by ensuring clients are both income eligible and City of San Diego residents intending to establish or expand a business within the City of San Diego. Subrecipients are required to maintain written procedures for the screening, intake process, and documentation utilized to ensure services are provided to eligible clients.

Subrecipients are required to utilize an intake or program enrollment form that verifies eligibility in line with the requirements described below. Subrecipients are required to maintain case files on each client or business assisted with CDBG funds; retaining required supporting documentation physically or electronically.

Income Verification

Determination of Low-Moderate Income (LMI) Status in accordance with the most current HUD Income Limits issued by HUD (<http://www.huduser.org/portal/datasets/il.html>) supported by backup documentation is required for each client or business served on an annual basis. The most recently updated CDBG Income Limits are effective as of June 1, 2026; please see the <http://www.sandiego.gov/cdbg> website for additional details. Microenterprise Assistance projects are required to document that 100 percent of the clients or businesses served with CDBG funds are a member of a low to moderate-income family.

Subrecipients are required to utilize the tiered system outlined below for income verification purposes:

- Separate standards for LMI clients assisted and businesses established versus businesses expanded
 - Higher standard of documentation necessary for business expansions
 - Signed self-certification is only allowed for LMI clients assisted and Business Established; **self-certification is not allowed for Business Expansion**
- Please pay close attention to the documentation distinctions outlined below
- Organizations must incorporate these guidelines into their CDBG policies and intake/program enrollment forms
 - If an organization can demonstrate their current model meets the criterion established below and is approved by their project manager and monitoring staff no change is needed.

Establishing LMI Status for LMI Clients Assisted and/or Businesses Established

The only acceptable documents are listed below. CDBG case files are required to contain at least one of:

- Completed and signed Self-Certification Form Provided by the City, please see Attachment.
- Most recent years tax return establishing annual income and number of household members
- Copy of the most recent paystubs for all employed household members, utilized to calculate an anticipated yearly income and statement on the current number of household members;
 - Signed certification by the client that household information provided is correct
- Monthly Profit and Loss statement supported by documentation of revenue stream (i.e. Business Bank Statements, PayPal/Square Accounts) calculated to show anticipated annual income
 - If other household members are employed, documentation and inclusion of their income is required within the anticipated annual income amount
 - Statement on the current number of household members; signed certification by the client that household information provided is correct

Establishing LMI Status for Business Expansion

The only acceptable documents are listed below. CDBG case files are required to contain at least one of:

- Most recent years tax return establishing annual income and number of household members
- Monthly Profit and Loss statement supported by documentation of revenue stream (i.e. Business Bank Statements, PayPal/Square Accounts) calculated to show anticipated annual income.
 - If other household members are employed, documentation and inclusion of their income is required within the anticipated annual income amount
 - Statement on the current number of household members; signed certification by the client that household information provided on household is correct
- Copy of the most recent paystubs for all employed household members, utilized to calculate an anticipated yearly income and statement on the current number of household members;
 - Signed certification by the client that household information provided is correct

Examples of documents that are insufficient to determine LMI Status include:

- Documentation of public benefits receipt such as MediCal benefits, SNAP, etc.
- Bank statements alone

City of San Diego Residency

Determination of City of San Diego Residency must be established with supporting documentation provided on an annual basis. **At least one of the following documents displaying a City of San Diego address is required:**

- State issued license or identification card
- Copy of lease or rental agreement
- Utility bill (including cellular phone) or bank account statements
- Insurance Documents including medical, dental, vision, life, home, rental, and vehicle
- Mail received from a government agency
- Deed or title to residential real property
- Medical documents and Employment documents
- Internal Revenue Service or California Franchise Tax Board tax return
- California Certificate of Vehicle or Vessel Title or Registration
- Change of Address Confirmation by the U.S. Postal Service (Form CNL 107)
- An acceptable No Fee Identification Card Eligibility Verification (DL 933)
- Voter registration confirmation letter or postcard issued by the California Secretary of State or the San Diego County Registrar of Voters
- Court documents that list the applicant as a resident of the City of San Diego

If an individual is experiencing homelessness and is unable to provide documentation of City of San Diego residency, documentation certifying their status from HMIS or a homeless service provider is required.

Demographic Information

Determination of a client's demographic background is required by HUD to be collected on all CDBG beneficiaries. As such, Subrecipients are required to collect, document and report on relevant demographics. Race and ethnicity are required while gender identity is optional. A 'client' is defined as a City of San Diego LMI resident desiring to establish or expand a microenterprise within the City of San Diego.

Please see the Self-Certification and Intake Attachment for additional information and an example form utilized to collect the required demographics.

Avoiding Duplication

Subrecipients are expected to practice due diligence in avoiding duplications of businesses assisted with establishment or expansion within the same program year. Please note:

- Subrecipients are required to only count a microenterprise as either being assisted with establishment or expansion once per program year (not both)
- Subrecipients may count expansions that occur across different program years
- If a client establishes separate and distinct businesses, Subrecipients may count each different business establishment or expansion service

Monthly Programmatic Reports

Unduplicated LMI clients assisted through technical assistance or workshops are only allowed to be counted once per program year by each Subrecipient. Please note:

- On monthly programmatic reports (MPR), please ensure completion of all relevant tabs including indicators, demographics, and the business tab (utilized to record business details once a business is stated to have been established or expanded)
- Subrecipients are required only to report unique LMI clients assisted through one-on-one Technical Assistance (TA) or Business Assistance (Establishment or Expansion)
- 'New Unduplicated' refers to unique clients and business that are assisted over the course of the program year. As such, the 'Year to Date' figure should represent unique clients and businesses assisted, and no duplication (double counting) should occur with indicators containing 'New Unduplicated' language

Example 1:

- If a client is enrolled in October and attends two different workshops, one in October and another in November, the Subrecipient should only record the initial October entry on their MPR to avoid duplication over the course of the year.

Example 2:

- If a client is enrolled in October and attends a workshop in October as well, and later in December receives one-on-one technical assistance to complete a business plan the Subrecipient should record this distinct LMI client assisted outcomes two times. Once in October, under Workshops and another in December under one-on-one TA.

CED Indicators Tracked (See page 6 for additional details)

- Total Number of New Unduplicated Businesses Assisted (Established or Expanded)
 - Total Number of New Unduplicated Businesses Assisted (Established)
 - Total Number of New Unduplicated Existing Businesses Assisted (Expanded)
- Total Number of New Unduplicated Minority-Owned Businesses Assisted
- Total Number of New Unduplicated Woman-Owned Businesses Assisted
- Total Number of New Unduplicated Veteran-Owned Businesses Assisted
- Total Number of Group Technical Assistance Sessions Conducted (Workshops)
- Total Number of Clients that Attended Group Technical Assistance Sessions (Workshops)
- Total Number of One-on-One Technical Assistance Sessions Conducted
- Total Number of New Unduplicated Clients Receiving One-on-One Technical Assistance
- Total Number of Unduplicated Businesses Receiving Direct Financial Assistance (Grant or Loan Capital) – *Neighborhood Business Improvement Program and CDC Small Business Loan Fund Only*
 - Monthly Total Amount of Direct Financial Assistance Disbursed
- Total Dollar Amount of Non-CDBG Loans Accessed with Organizational Support
- Number of Business Bank Accounts Opened with Organizational Support
- Total Number of New Unduplicated Clients Receiving Financial Literacy Education and TA
- Number of Credit Scores Established or Improved with Organizational Support
- Number of Business Bank Accounts Opened with Organizational Support

Delivery and Documentation of Services

Subrecipients are required to maintain individual client records and supporting documentation on each of the following indicators; LMI clients assisted, businesses established, businesses expanded, and grant or loan capital provided. This is **in addition to documentation of LMI status, demographic information, and City of San Diego residency.**

LMI Client Assisted

Documentation Required:

- Program Enrollment / Intake Form plus at least one of the following:
 - Record of workshop attendance
 - i. Sign-in sheets are required for each workshop held
 - Record of one-on-one technical assistance provided

Business Established (Start-Up)

Documentation Required:

- Program Enrollment / Intake Form
- Recent Business Plan, Containing at a minimum the following elements:
 - Business Description
 - i. i.e., Business ideas, experience, anticipated challenges or strengths, etc.
 - Market Review
 - i. i.e., Competitors, target market, advertising intentions, etc.
 - Anticipated Start-up Steps and Costs
 - i. i.e., Identification of items needed or already acquired, estimated expenses and revenue, securing of capital or savings to be utilized
- City of San Diego Business Certificate/License – *Required for all businesses except in-home childcare providers*
- Fictitious Business Name (Optional) - *Required for all businesses except in-home childcare providers*

Business Expanded (Existing)

Documentation Required:

- Program Enrollment / Intake Form
- *Recent Business Plan, if a business was assisted in their establishment, an updated plan is required to indicate the intent of expansion. Containing at a minimum the following elements:
 - Business Description
 - i. i.e., Business ideas, experience, anticipated challenges or strengths, etc.
 - Market Review
 - i. i.e., Competitors, target market, advertising intentions, etc.
 - Anticipated Start-up Steps and Costs
 - i. i.e., Identification of items needed or already acquired, estimated expenses and revenue, securing of capital or savings to be utilized
 - Current rates for service or product
 - Identification of any acquired business equipment, tools, vehicles, property/storefronts
 - Revenue and expenses for prior two months
- Overview of Expansion Plan
 - Steps and actions required to expand business
 - Provision of a narrative of how these actions will lead to expansion, i.e., expand service capacity or lead to the hiring of staff
- City of San Diego Business Certificate/License - *Required for all businesses except in-home childcare providers*

Monthly Reporting Details

Subrecipients are required to submit monthly programmatic reports (MPRs) that outlines services provided within the indicators tab and details on the businesses assisted on the businesses tab. Please note businesses should only be listed on the business tab once all of steps and documentation necessary as outlined above are completed. All indicators should be supported with documentation.

Indicator Label	Indicator Description
1. Total Number of New Unduplicated Businesses Assisted (Established or Expanded)	This is an auto-calculated number from the sum of 1a and 1b.
1a. Total Number of New Unduplicated Businesses Assisted (Established)	Enter the number of businesses established during the month being reported as a direct result of your organization's assistance. Count each business only once even if it received assistance on more than one occasion from your organization. Businesses reported in previous months of the current grant cycle/fiscal year must be excluded. Each business reported must have a case file including items such as the business plan (in-home childcare excluded), copy of the business tax certificate, loan or grant underwriting documentation (if applicable), proof of DUNS registration (if applicable), demographic data of the owner, etc.
1b. Total Number of New Unduplicated Existing Businesses Assisted (Expanded)	Enter the number of businesses expanded during the month being reported as a direct result of your organization's assistance. Count each business only once even if it received assistance in more than one occasion from your organization. Businesses reported in previous months of the current grant cycle must be excluded. Each business reported must have a case file including items such as the business plan, copy of the business tax certificate (in-home childcare excluded), loan or grant underwriting documentation (if applicable), proof of DUNS registration (if applicable), demographic data of the owner, etc. In addition, the case file must document the expansion (e.g., new equipment purchased increasing output capacity, additional employee hired, new product or service launched, new branch location opened, etc.).
2. Total Number of New Unduplicated Minority-Owned Businesses Assisted	Of the total number of new unduplicated businesses assisted (established or expanded) reported for the month, enter the number of those owned by a minority owner. Each business reported must have a case file with demographic data to support the designation of minority owned. Indicators 2, 3, and 4 are not mutually exclusive.
3. Total Number of New Unduplicated Woman-Owned Businesses Assisted	Of the total number of new unduplicated businesses assisted (established or expanded) reported for the month, enter the number of those owned by a woman. Each business reported must have a case file with demographic data to support the designation of woman owned. Indicators 2, 3, and 4 are not mutually exclusive.
4. Total Number of New Unduplicated Veteran-Owned Businesses Assisted	Of the total number of new unduplicated businesses assisted (established or expanded) reported for the month, enter the number of those owned by a veteran. Each business reported must have a case file with demographic data to support the designation of veteran owned. Indicators 2, 3, and 4 are not mutually exclusive.
5. Total Number of Group Technical Assistance Sessions Conducted (Workshops)	Enter the number of group technical assistance sessions conducted by your organization during the month being reported targeting CDBG-supported individuals, microenterprises, and microentrepreneurs. For each session, ensure that attendance records are maintained, tracking each attendee.
6. Total Number of New Unduplicated Clients that Attended Group Technical Assistance Sessions (Workshops)	Enter the number of individual clients that attended the group technical assistance sessions conducted during the month being reported. Count each client only once even if he or she attended more than one session during the month. Clients reported in previous months of the current grant cycle must be excluded. Each client reported must have a case file documenting the household income determination and demographic data of the client.

Monthly Reporting Details

Indicator Label	Indicator Description
7. Total Number of One-on-One Technical Assistance Sessions Conducted	Enter the number of one-on-one technical assistance (TA) sessions conducted by your organization as part of the CDBG-funded project during the month being reported. "Session" is defined as an instance of one-on-one assistance between your organization and the individual client. For example, if ten individual clients attended two TA sessions each, then the figure to report would be 20 (10 x 2) total one-on-one TA sessions. Each session must be documented in the corresponding client file.
8. Total Number of New Unduplicated Clients Receiving One-on-One Technical Assistance	Enter the number of individual clients assisted via one-on-one technical assistance (TA) by your organization during the month being reported. The number of unduplicated clients assisted through one-on-one TA is the primary indicator to determine the number of individual clients served throughout a fiscal year/grant cycle. Count each client only once even if he or she attended two or more one-on-one TA sessions during the month. Clients reported in previous months of the current grant cycle must be excluded. Each client assisted with TA reported must have a case file documenting the household income determination, the demographic data of the client, and the TA provided (where, when, topics, and results). The demographic data reported by your organization for the month must equal the total number entered here.
9. Total Number of New Unduplicated Businesses Receiving Direct CDBG Financial Assistance (Grant or Loan Capital)	Enter the number of businesses that received a grant or loan from your organization using CDBG funds during the month being reported. Your organization must report a valid DUNS number for each business that received a CDBG-funded grant or loan. Businesses that received a grant or loan from other sources (non-CDBG) must be excluded; however, businesses that received a grant or loan funded in part by CDBG may be counted. For each business reported, documentation must be maintained as to the underwriting that occurred leading to the grant or loan, as well as uses for the funds. The number entered here must equal the number of businesses entered in the 'Businesses' tab. <i>Please note this item only applies for LISC and CDC Small Business Finance.</i>
10. Monthly Total Amount of Direct CDBG Financial Assistance Disbursed	Enter the total amount of direct financial assistance actually issued to businesses during the month being reported in the form of CDBG-funded loans and/or grants. Do not include CDBG funds received from the City for loans or grants but not yet actually issued to businesses. Do not include loans or grants made with other funding sources (non-CDBG). <i>Please note this item only applies for LISC and CDC Small Business Finance.</i>
11. Total Dollar Amount of Non-CDBG Loans Accessed with Organizational Support	Enter the total amount of direct financial assistance actually issued to businesses during the month being reported in the form of loan capital that is non-CDBG. This indicator is intended to capture the amount of non-CDBG loan capital that is received by businesses assisted. The source of the loan capital may either be internal, i.e., a loan fund within your organization if you are a CDFI, or external, i.e., you assisted a business in securing a loan from an outside agency, credit union, or bank. Do not include loan funds made with CDBG capital.
12. Total Number of New Unduplicated Clients Receiving Financial Literacy Education and TA	Enter the total number of new unduplicated clients who received or attended financial literacy courses or received technical assistance directly related to financial literacy at your organization. This can include both one-on-one or workshop sessions provided by staff.
13. Number of Credit Scores Established or Improved with Organizational Support	Enter the total number of new unduplicated clients whose credit score was either established or improved as a direct result of work with your organization. For example, if a client enrolled with a score of 570 and was able to leverage knowledge gained during a financial literacy course to pay down debt and their score is documented to have improved to 640 (screenshot of Credit Karma and Credit Bureau reports are examples of documentation) you would capture that change here.
14. Number of Business Bank Accounts Opened with Organizational Support	Enter the total number of new unduplicated clients who opened a business bank account that was a direct result of work with your organization.

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Business Type - Drop Down Menu Options	Description	Examples
Crop Production - 111	Industries in the Crop Production subsector grow crops mainly for food and fiber. The subsector comprises establishments, such as farms, orchards, groves, greenhouses, and nurseries, primarily engaged in growing crops, plants, vines, or trees and their seeds. The industries in this subsector are grouped by similarity of production activity, including biological and physiological characteristics and economic requirements, the length of growing season, degree of crop rotation, extent of input specialization, labor requirements, and capital demands. The production process is typically completed when the raw product or commodity grown reaches the "farm gate" for market, that is, at the point of first sale or price determination.	Farming, Urban Farms, Farmers Market Vendors
Construction - 23	The Construction sector comprises establishments primarily engaged in the construction of buildings or engineering projects (e.g., highways and utility systems). Establishments primarily engaged in the preparation of sites for new construction and establishments primarily engaged in subdividing land for sale as building sites also are included in this sector. Construction work done may include new work, additions, alterations, or maintenance and repairs. Activities of these establishments generally are managed at a fixed place of business, but they usually perform construction activities at multiple project sites. Production responsibilities for establishments in this sector are usually specified in (1) contracts with the owners of construction projects (prime contracts) or (2) contracts with other construction establishments (subcontracts). Establishments primarily engaged in contracts that include responsibility for all aspects of individual construction projects are commonly known as general contractors, but also may be known as design-builders, construction managers, turnkey contractors, or (in cases where two or more establishments jointly secure a general contract) joint-venture contractors. Construction managers that provide oversight and scheduling only (i.e., agency) as well as construction managers that are responsible for the entire project (i.e., at risk) are included.	Contractors, Construction of Buildings, Residential Construction, Highway, Street and Bridge Construction, Foundation, Structure and Building Exterior Contractors, Electrical Contractors, Wiring Installation, Plumbing, Heating and Air-Conditioning Contractors, Building Finishing Contractors

Food Manufacturing - 311	Industries in the Food Manufacturing subsector transform livestock and agricultural products into products for intermediate or final consumption. The industry groups are distinguished by the raw materials (generally of animal or vegetable origin) processed into food products. The food products manufactured in these establishments are typically sold to wholesalers or retailers for distribution to consumers, but establishments primarily engaged in retailing bakery and candy products made on the premises not for immediate consumption are included.	Bakeries and Tortilla Manufacturing, Animal Food Manufacturing, Grain and Oilseed Milling, Sugar and Confectionery Product Manufacturing, Fruit and Vegetable Preserving and Specialty Food Manufacturing, Dairy Product Manufacturing, Animal Slaughtering and Processing, Seafood Product Preparation and Packaging, Other Food Manufacturing
Beverage Manufacturing - 3121	This industry group comprises establishments primarily engaged in manufacturing soft drinks and ice; purifying and bottling water; and manufacturing brewery, winery, and distillery products.	Soft Drink and Ice Manufacturing, Bottled Water, Ice, Breweries, Wineries, Distilleries
Apparel Manufacturing - 315	Industries in the Apparel Manufacturing subsector group establishments with two distinct manufacturing processes: (1) cut and sew (i.e., purchasing fabric and cutting and sewing to make a garment) and (2) the manufacture of garments in establishments that first knit fabric and then cut and sew the fabric into a garment. The Apparel Manufacturing subsector includes a diverse range of establishments manufacturing full lines of ready-to-wear apparel and custom apparel: apparel contractors, performing cutting or sewing operations on materials owned by others; jobbers, performing entrepreneurial functions involved in apparel manufacturing; and tailors, manufacturing custom garments for individual clients.	Apparel, Clothing, Custom Garments
Other Miscellaneous Manufacturing - 3399	This industry group comprises establishments primarily engaged in miscellaneous manufacturing, such as jewelry and silverware manufacturing, sporting and athletic goods manufacturing, doll, toy, and game manufacturing, office supplies (except paper) manufacturing, sign manufacturing, and all other miscellaneous manufacturing.	Jewelry, Silverware, Sporting Goods, etc.

Wholesale Trade - 42	The Wholesale Trade sector comprises establishments engaged in wholesaling merchandise, generally without transformation, and rendering services incidental to the sale of merchandise. The merchandise described in this sector includes the outputs of agriculture, mining, manufacturing, and certain information industries, such as publishing. The wholesaling process is an intermediate step in the distribution of merchandise. Wholesalers are organized to sell or arrange the purchase or sale of (a) goods for resale (i.e., goods sold to other wholesalers or retailers), (b) capital or durable nonconsumer goods, and (c) raw and intermediate materials and supplies used in production. Wholesalers sell merchandise to other businesses and normally operate from a warehouse or office. These warehouses and offices are characterized by having little or no display of merchandise. In addition, neither the design nor the location of the premises is intended to solicit walk-in traffic. Wholesalers do not normally use advertising directed to the general public. Customers are generally reached initially via telephone, in-person marketing, or by specialized advertising that may include Internet and other electronic means. Follow-up orders are either vendor-initiated or client-initiated, generally based on previous sales, and typically exhibit strong ties between sellers and buyers. In fact, transactions are often conducted between wholesalers and clients that have long-standing business relationships.	Wholesale Merchants, Distributors, Jobbers, Drop Shippers, and Import/Export Merchants. Establishments arranging for the purchase or sale of goods owned by others or purchasing goods, generally on a commission basis are known as business-to-business electronic markets, agents and brokers, commission merchants, import/export agents and brokers, auction companies, group purchasing organizations (e.g., purchasing or arranging for the purchases of goods owned by others), and manufacturers' representatives. wholesaling normally denotes sales in large volumes, durable nonconsumer goods may be sold in single units. Sales of capital or durable nonconsumer goods used in the production of goods and services, such as farm machinery, medium- and heavy-duty trucks, and industrial machinery, are always included in wholesale trade.
Automobile Dealers - 4411	This industry group comprises establishments primarily engaged in retailing new and used automobiles and light trucks, such as sport utility vehicles, and passenger and cargo vans.	New Car Dealers, Used Car Dealers
Automotive Parts, Accessories and Tire Stores - 4413	This industry group comprises establishments primarily engaged in retailing new, used, and/or rebuilt automotive parts and accessories, including tires and tubes. Included in this industry group are establishments primarily engaged in retailing automotive parts and accessories in combination with automotive repair services.	See Description

CED Business Types Dropdown Menu

Supermarkets, Food, Beverage and Other Grocery Stores - 445	Industries in the Food and Beverage Stores subsector usually retail food and beverage merchandise from fixed point-of-sale locations. Establishments in this subsector have special equipment (e.g., freezers, refrigerated display cases, refrigerators) for displaying food and beverage goods. They have staff trained in the processing of food products to guarantee the proper storage and sanitary conditions required by regulatory authority.	Grocery Stores, Supermarkets, Convenience Stores, Specialty Food Stores, Beer, Wine and Liquor Stores,
Health and Personal Care Stores - 446	Industries in the Health and Personal Care Stores subsector retail health and personal care merchandise from fixed point-of-sale locations. Establishments in this subsector are characterized principally by the products they retail, and some health and personal care stores may have specialized staff trained in dealing with the products. Staff may include pharmacists, opticians, and other professionals engaged in retailing, advising customers, and/or fitting the product sold to the customer's needs.	Pharmacies and Drug Stores, Cosmetics, Beauty Supplies and Perfume Stores, Optical Goods Stores, Other Health and Personal Care Stores, Food Supplement Stores
Clothing and Clothing Accessories Stores - 448	Industries in the Clothing and Clothing Accessories Stores subsector retail new clothing and clothing accessories from fixed point-of-sale locations. Establishments in this subsector have similar display equipment and staff that is knowledgeable regarding fashion trends and the proper match of styles, colors, and combinations of clothing and accessories to the characteristics and tastes of the customer.	Clothing Stores, Men's, Women's. Infants, Other Clothing Stores
Jewelry, Luggage, and Leather Goods Stores - 4483	This industry group comprises establishments primarily engaged in retailing new jewelry (except costume jewelry); new sterling and plated silverware; new watches and clocks; and new luggage with or without a general line of new leather goods and accessories, such as hats, gloves, handbags, ties, and belts.	See Description
Other Miscellaneous Store Retailers - 44-45	Not captured in other options	Building Material and Garden Equipment and Supplies Dealers, Lawn and Garden Equipment and Supplies Stores, Gasoline Stations, Shoe Stores, Sporting Goods, Hobby, Musical Instrument, and Book Stores, General Merchandise Stores, including Warehouse Clubs and Supercenters, Office Supplies, Stationery, and Gift Stores, Florist, Used Merchandise Stores, Pet and Pet Supplies Stores

Nonstore Retailers - 454	Industries in the Nonstore Retailers subsector retail merchandise using methods, such as the broadcasting of infomercials, the broadcasting and publishing of direct-response advertising, the publishing of paper and electronic catalogs, door-to-door solicitation, in-home demonstration, selling from portable stalls, and distribution through vending machines. Establishments in this subsector include mail-order houses, vending machine operators, home delivery sales, door-to-door sales, party plan sales, electronic shopping, and sales through portable stalls (e.g., street vendors, except food). Establishments engaged in the direct sale (i.e., nonstore) of products, such as home heating oil dealers and newspaper delivery service providers, are included in this subsector.	Not Food Based - Home-based business other than Childcare, street merchants, mobile carts, pop-up vendors
Ambulance Services - 621910	This industry comprises establishments primarily engaged in providing transportation of patients by ground or air, along with medical care. These services are often provided during a medical emergency but are not restricted to emergencies. The vehicles are equipped with lifesaving equipment operated by medically trained personnel.	Non-Emergency Medical Transport, Ambulances
Truck Transportation - 484	Industries in the Truck Transportation subsector provide over-the-road transportation of cargo using motor vehicles, such as trucks and tractor trailers. The subsector is subdivided into general freight trucking and specialized freight trucking. This distinction reflects differences in equipment used, type of load carried, scheduling, terminal, and other networking services. General freight transportation establishments handle a wide variety of general commodities, generally palletized, and transported in a container or van trailer. Specialized freight transportation is the transportation of cargo that, because of size, weight, shape, or other inherent characteristics, requires specialized equipment for transportation.	Long and Short Distance Trucking, Moving Services, Cargo Transport, Freight Trucking
Taxi, Rideshare and Limousine Service - 4853	This industry group comprises establishments primarily engaged in providing passenger transportation by automobile or van including rideshare services or providing an array of specialty and luxury passenger transportation services via limousine or luxury sedan generally on a reserved basis. These establishments do not operate over regular routes and on regular schedules.	Uber, Lyft, Taxi, TCP, Limo, Carpool Van, Passenger Ground Transportation

Motor Vehicle Towing - 48841	This industry comprises establishments primarily engaged in towing light or heavy motor vehicles, both local and long-distance. These establishments may provide incidental services, such as storage and emergency road repair services.	Tow-Trucks, Road Side Assistance
Furniture and Home Furnishings Stores - 442	Industries in the Furniture and Home Furnishings Stores subsector retail new furniture and home furnishings from fixed point-of-sale locations. Establishments in this subsector usually operate from showrooms and have substantial areas for the presentation of their products. Many offer interior decorating services in addition to the sale of products.	Furniture Stores, Floor Covering Stores, Window Treatment Stores, All other Home Furnishing Stores
Electronics and Appliance Stores - 443	Industries in the Electronics and Appliance Stores subsector retail new electronics and appliances from point-of-sale locations. Establishments in this subsector often operate from locations that have special provisions for floor displays requiring special electrical capacity to accommodate the proper demonstration of the products. The staff includes sales personnel knowledgeable in the characteristics and warranties of the line of goods retailed and may also include trained repair persons to handle the maintenance and repair of the electronic equipment and appliances. The classifications within this subsector are made principally on the type of product and knowledge required to operate each type of store.	Retail electronics and appliances
Information - 51	The Information sector comprises establishments engaged in the following processes: (a) producing and distributing information and cultural products, (b) providing the means to transmit or distribute these products as well as data or communications, and (c) processing data. The main components of this sector are the publishing industries, including software publishing, and both traditional publishing and publishing exclusively on the Internet; the motion picture and sound recording industries; the broadcasting industries, including traditional broadcasting and broadcasting exclusively over the Internet; the telecommunications industries; and Web search portals, data processing industries, and the information services industries.	Publishing Industries, Newspaper, Periodical, Book, and Directory Publishers, Software Publishers, Motion Picture and Sound Recording, Broadcasting, Telecommunications, Satellite Telecommunications, Data Processing, Hosting and Related, Other Information Services

Finance and Insurance - 52	The Finance and Insurance sector comprises establishments primarily engaged in financial transactions (transactions involving the creation, liquidation, or change in ownership of financial assets) and/or in facilitating financial transactions.	Banks, Credit Intermediation and Related Activities, Depository Credit, Nondepository Credit Intermediation, Activities Related to Credit Intermediation, Mortgage and Nonmortgage Loan Brokers, Financial Transactions Processing, Securities, Investment Banking, Portfolio Management, Insurance Carriers and Related Activities, Insurance Agencies and Brokerages
Real Estate and Rental and Leasing - 53	The Real Estate and Rental and Leasing sector comprises establishments primarily engaged in renting, leasing, or otherwise allowing the use of tangible or intangible assets, and establishments providing related services. The major portion of this sector comprises establishments that rent, lease, or otherwise allow the use of their own assets by others. The assets may be tangible, as is the case of real estate and equipment, or intangible, as is the case with patents and trademarks. This sector also includes establishments primarily engaged in managing real estate for others, selling, renting and/or buying real estate for others, and appraising real estate. These activities are closely related to this sector's main activity, and from a production basis they are included here. In addition, a substantial proportion of property management is self-performed by lessors. The main components of this sector are the real estate lessors industries (including equity real estate investment trusts (REITs)); equipment lessors industries (including motor vehicles, computers, and consumer goods); and lessors of nonfinancial intangible assets (except copyrighted works). Excluded from this sector are establishments primarily engaged in renting or leasing equipment with operators. Establishments renting or leasing equipment with operators are classified in various subsectors of NAICS depending on the nature of the services provided (e.g., transportation, construction, agriculture).	Real Estate, Lessors of Real Estate, Offices of Real Estate Agents and Brokers, Activities Related to Real Estate, Rental and Leasing Services, Automotive Equipment Rental and Leasing, Consumer Goods Rental, General Rental Centers, Commercial and Industrial Machinery and Equipment Rental and Leasing, Lessors of Nonfinancial Intangible Assets (except Copyrighted Works)

Professional, Scientific, and Technical Services - 54	The Professional, Scientific, and Technical Services sector comprises establishments that specialize in performing professional, scientific, and technical activities for others. These activities require a high degree of expertise and training. The establishments in this sector specialize according to expertise and provide these services to clients in a variety of industries and, in some cases, to households. Activities performed include: legal advice and representation; accounting, bookkeeping, and payroll services; architectural, engineering, and specialized design services; computer services; consulting services; research services; advertising services; photographic services; translation and interpretation services; veterinary services; and other professional, scientific, and technical services. This sector excludes establishments primarily engaged in providing a range of day-to-day office administrative services, such as financial planning, billing and recordkeeping, personnel supply, and physical distribution and logistics. These establishments are classified in Sector 56, Administrative and Support and Waste Management and Remediation Services.	Legal Services, Accounting, Tax Preparation, Bookkeeping, and Payroll Services, Architectural, Engineering, and Related Services, Specialized Design Services, Computer Systems Design and Related Services, Management, Scientific, and Technical Consulting Services, Scientific Research and Development Services, Advertising, Public Relations, and Related Services, Other Professional, Scientific, and Technical Services
Educational Services - 61	The Educational Services sector comprises establishments that provide instruction and training in a wide variety of subjects. This instruction and training is provided by specialized establishments, such as schools, colleges, universities, and training centers. These establishments may be privately owned and operated for profit or not for profit, or they may be publicly owned and operated. They may also offer food and/or accommodation services to their students. Educational services are usually delivered by teachers or instructors that explain, tell, demonstrate, supervise, and direct learning. Instruction is imparted in diverse settings, such as educational institutions, the workplace, or the home, and through diverse means, such as correspondence, television, the Internet, or other electronic and distance-learning methods. The training provided by these establishments may include the use of simulators and simulation methods. It can be adapted to the particular needs of the students, for example sign language can replace verbal language for teaching students with hearing impairments. All industries in the sector share this commonality of process, namely, labor inputs of instructors with the requisite subject matter expertise and teaching ability.	Educational Support Services, Language Schools, Sports and Recreation Instruction, Technical and Trade Schools

Health Care and Social Assistance - 62	The Health Care and Social Assistance sector comprises establishments providing health care and social assistance for individuals. The sector includes both health care and social assistance because it is sometimes difficult to distinguish between the boundaries of these two activities. The industries in this sector are arranged on a continuum starting with establishments providing medical care exclusively, continuing with those providing health care and social assistance, and finally finishing with those providing only social assistance. Establishments in this sector deliver services by trained professionals. All industries in the sector share this commonality of process, namely, labor inputs of health practitioners or social workers with the requisite expertise. Many of the industries in the sector are defined based on the educational degree held by the practitioners included in the industry.	Offices of Physicians, Dentists, and Other Health Practitioners, Outpatient Care, Medial and Diagnostic Laboratories, Home Health Care Services, Hospitals, Substance Abuse, Specialty Care, Nursing and Residential Care Facilities, Retirement Communities, Residential Intellectual and Development Disability, Mental Health, Social Assistance, Youth centers, Community Food Services
Child Day Care Services - 624410	This industry comprises establishments primarily engaged in providing day care of infants or children. These establishments generally care for preschool children, but may care for older children when they are not in school and may also offer pre-kindergarten and/or kindergarten educational programs.	In-home childcare, babysitting services, nursery schools, child or infant day care centers, preschool centers
Arts, Entertainment, and Recreation - 71	The Arts, Entertainment, and Recreation sector includes a wide range of establishments that operate facilities or provide services to meet varied cultural, entertainment, and recreational interests of their patrons. This sector comprises (1) establishments that are involved in producing, promoting, or participating in live performances, events, or exhibits intended for public viewing; (2) establishments that preserve and exhibit objects and sites of historical, cultural, or educational interest; and (3) establishments that operate facilities or provide services that enable patrons to participate in recreational activities or pursue amusement, hobby, and leisure-time interests.	Performing Arts, Spectator Sports, and Related Industries, Promoters of Performing Arts, Sports, and Similar Events, independent Artists, Writers, and Performers, Amusement and Recreation Industries, Bowling Centers, Golf Courses, Marinas Fitness and Recreational Sports
Caterers - 722320	This industry comprises establishments primarily engaged in providing single event-based food services. These establishments generally have equipment and vehicles to transport meals and snacks to events and/or prepare food at an off-premise site. Banquet halls with catering staff are included in this industry. Examples of events catered by establishments in this industry are graduation parties, wedding receptions, business or retirement luncheons, and trade shows.	Caterers

Mobile Food Services - 722330	This industry comprises establishments primarily engaged in preparing and serving meals and snacks for immediate consumption from motorized vehicles or nonmotorized carts. The establishment is the central location from which the caterer route is serviced, not each vehicle or cart. Included in this industry are establishments primarily engaged in providing food services from vehicles, such as hot dog carts and ice cream trucks.	Ice cream truck vendors Mobile food concession stands Mobile canteens Mobile refreshment stands Mobile food carts Mobile snack stands
Restaurants and Other Eating Places - 72251	This industry comprises establishments primarily engaged in one of the following: (1) providing food services to patrons who order and are served while seated (i.e., waiter/waitress service) and pay after eating; (2) providing food services to patrons who generally order or select items (e.g., at a counter, in a buffet line) and pay before eating; or (3) preparing and/or serving a specialty snack (e.g., ice cream, frozen yogurt, cookies) and/or nonalcoholic beverages (e.g., coffee, juices, sodas) for consumption on or near the premises.	Full Service Restaurants, Take-out establishments, Coffee Shop,. Limited Service Restaurants, Cafeterias, Buffets, Snack and Beverage Bars
Other Services (except Public Administration) - 81	The Other Services (except Public Administration) sector comprises establishments engaged in providing services not specifically provided for elsewhere in the classification system. Establishments in this sector are primarily engaged in activities such as equipment and machinery repairing, promoting or administering religious activities, grantmaking, advocacy, and providing dry-cleaning and laundry services, personal care services, death care services, pet care services, photofinishing services, temporary parking services, and dating services. Private households that engage in employing workers on or about the premises in activities primarily concerned with the operation of the household are included in this sector.	General Repair and Maintenance, Commercial and Industrial Machinery and Equipment (Except Automotive and Electronic) Repair and Maintenance, Personal and Household Goods Repair and Maintenance, Appliance Repair and Maintenance, Reupholster and Furniture Repair, Footwear and Leather Goods Repair, Pet Care (except Veterinary) Services, Photofinishing, Parking Lots and Garages, Grantmaking and giving services, social advocacy organizations, civic and social organizations
Automotive Repair and Maintenance - 8111	This industry group comprises establishments involved in providing repair and maintenance services for automotive vehicles, such as passenger cars, trucks, and vans, and all trailers. Establishments in this industry group employ mechanics with specialized technical skills to diagnose and repair the mechanical and electrical systems for automotive vehicles, repair automotive interiors, and paint or repair automotive exteriors.	Mechanics, Car Interior and Exterior Maintenance

Electronic and Precision Equipment Repair and Maintenance - 8112	This industry comprises establishments primarily engaged in repairing and maintaining one or more of the following: (1) consumer electronic equipment; (2) computers; (3) office machines; (4) communication equipment; and (5) other electronic and precision equipment and instruments, without retailing these products as new. Establishments in this industry repair items, such as microscopes, radar and sonar equipment, televisions, stereos, video recorders, computers, fax machines, photocopying machines, two-way radios and other communications equipment, scientific instruments, and medical equipment.	Cell-phone repair, equipment maintenance, medical equipment, etc.
Hair, Nail, and Skin Care Services - 81211	This industry comprises establishments primarily engaged in one or more of the following: (1) providing hair care services; (2) providing nail care services; and (3) providing facials or applying makeup (except permanent makeup).	Barber shops Hair stylist shops Beauty salons Nail salons
Dry-cleaning and Laundry Services - 8123	This industry group comprises establishments primarily engaged in operating coin-operated or similar self-service laundries and drycleaners; providing dry-cleaning and laundry services (except coin-operated); and supplying, on a rental or contract basis, laundered items (e.g., uniforms, gowns, shop towels, etc.). Included in this industry group are establishments primarily engaged in supplying and servicing coin-operated laundry and dry-cleaning equipment in places of business operated by others, such as apartments and dormitories.	Coin-Operated and non-coin operated Laundries and Drycleaners, Linen and uniform supply, Industrial Launderers,
Delivery Services - 492000	Industries in the Couriers and Messengers subsector provide intercity, local, and/or international delivery of parcels and documents (including express delivery services) without operating under a universal service obligation. These articles may originate in the U.S. but be delivered to another country and can be described as those that may be handled by one person without using special equipment. This allows the collection, pick-up, and delivery operations to be done with limited labor costs and minimal equipment. Sorting and transportation activities, where necessary, are generally mechanized. The restriction to small parcels partly distinguishes these establishments from those in the transportation industries. The complete network of courier services establishments also distinguishes these transportation services from local messenger and delivery establishments in this subsector. This includes the establishments that perform intercity transportation as well as establishments that, under contract to them, perform local pick-up and delivery. Messengers, which usually deliver within a metropolitan or single urban area, may use bicycle, foot, small truck, or van.	Couriers and Messengers, Post Mates, Amazon Flex, Dolly

CED Business Types Dropdown Menu

Janitorial and Housekeeping Services - 561720	This industry comprises establishments primarily engaged in cleaning building interiors, interiors of transportation equipment (e.g., aircraft, rail cars, ships), and/or windows.	Custodial services Service station cleaning and degreasing services Housekeeping (i.e., cleaning) services Washroom sanitation services Maid (i.e., cleaning) services
Landscaping Services - 561730	This industry comprises (1) establishments primarily engaged in providing landscape care and maintenance services and/or installing trees, shrubs, plants, lawns, or gardens and (2) establishments primarily engaged in providing these services along with the design of landscape plans and/or the construction (i.e., installation) of walkways, retaining walls, decks, fences, ponds, and similar structures	Gardners, Landscapers
Other: Please identify business types listed as other within the MPR narrative		

[Insert Subrecipient Name]

Fiscal Year 2027 Community and Economic Development CDBG Grantee – Low to Moderate Income Clients
Personal information requested below is confidential and will remain internal. We collect information directly from you with your permission as required by those funding our programs. As such, this information is required as it allows us to provide services free of charge and better understand the needs of our clients.

Part I: Required Confidential Client / Beneficiary HUD Demographic Data

CLIENT NAME:		CLIENT BIRTH DATE:		CLIENT UNIQUE IDENTIFIER #:	
CLIENT PHYSICAL ADDRESS:		CITY:		STATE:	ZIP:
TELEPHONE:	() —	EMAIL:			
CLIENT ETHNIC BACKGROUND (REQUIRED TO CHECK ONE):	☐ HISPANIC/LATINO ☐ NOT HISPANIC/LATINO	GENDER IDENTITY (OPTIONAL):	☐ FEMALE ☐ MALE ☐ NON-BINARY	IS CLIENT HEAD OF HOUSEHOLD¹?	☐ YES ☐ No
CLIENT RACIAL BACKGROUND (REQUIRED TO CHECK ONE):	☐ WHITE ☐ AMERICAN INDIAN/ALASKAN NATIVE & WHITE ☐ BLACK/AFRICAN AMERICAN ☐ AMERICAN INDIAN/ALASKAN NATIVE & BLACK/AFRICAN AMERICAN ☐ ASIAN ☐ ASIAN & WHITE ☐ AMERICAN INDIAN/ALASKAN NATIVE ☐ BLACK/AFRICAN AMERICAN & WHITE ☐ NATIVE HAWAIIAN/OTHER PACIFIC ISLANDER ☐ OTHER MULTI-RACIAL				

Part II: Required Confidential Client / Beneficiary Income Certification. Must be completed and signed prior to services.

1) Number of Employees & Owners:

The total number of employee(s) is: _____. The total number of Owner(s) is: _____. Combined Employee(s) and Owner(s) = _____.

2) Number of Family Members & Gross Income:

My total family size consists of _____ members, and the total gross annual income* for all adult members is \$_____.

*Gross annual income must include all sources of income (wages, child support, SSI, unemployment, pension, income from assets, etc., but does not include the income of live-in aids, per 24 CFR 5.403).

I certify that the information given on this form is true and accurate to the best of my knowledge. I am aware that there are penalties for willfully and knowingly giving false information on an application for Federal funds, which may include immediate repayment of all Federal funds received and/or prosecution under the law. I understand that the information on this form is subject to verification by City and federal personnel as part of compliance monitoring.

Client / Beneficiary Signature: _____ Date: _____

Client / Beneficiary Name (print): _____

[Insert Subrecipient Name]

Fiscal Year 2027 Community and Economic Development CDBG Grantee – Low to Moderate Income Clients
Information below is to be completed by subrecipient staff. Self-Certification is only allowed for LMI clients assisted and business establishments (start-ups). Documentation of income is required for business expansions (existing business).

Microenterprise Business Size (# of Employees & Owners) Verification

- Business has:** ☐ No employees, as the Participant does not have an operating business
☐ Five or fewer employee positions with owners
☐ More than five employee positions with owners **NOT ELIGIBLE for CDBG ASSISTANCE**

Microenterprise Participant/Beneficiary Income and Location Verification

Effective Date of the HUD Income Limit Chart being used: _____

- Family is:** ☐ 0-30% of median (Extremely Low Income)
☐ 31-50% of median (Very Low Income)
☐ 51%- 80% of median (Low/Moderate Income)
☐ Above 80% of median (Non-Low/Moderate Income) - **NOT ELIGIBLE for CDBG ASSISTANCE**

Program Operator must:

1) Refer to the current City of San Diego CDBG Income limits from <https://www.sandiego.gov/cdbg> to select the appropriate income category (i.e. Extremely Low Income to Low/Moderate Income)

Client / Beneficiary First and Last Name (Printed): _____

Client / Beneficiary Physical Home Address Is*:

☐ Within City of San Diego Limits ☐ Beyond City of San Diego Limits

Business Physical Address*: _____ City _____ State _____ Zip _____

☐ Within City of San Diego Limits ☐ Beyond City of San Diego Limits

*Please note both the client / beneficiary physical home and business address must be within the City of San Diego limits to be eligible for CDBG assistance for organizations working towards LMI client benefit.

Program Operator Certification: I certify that Client / Beneficiary demographic data provided is true and correct, to the best of my knowledge. I certify that, using the current CPD annual income limits for the City of San Diego compared to stated family size and gross income, resulted in the income level indicated above. I certify that the information regarding microenterprise business size is correctly indicated above. I certify that the residency of the Client / Beneficiary and business address is true and correct per the requirements of 24 CFR 570.309.

Note: This completed certification must be maintained in the Confidential Program file for review at time of monitoring.

Program Operator Name (printed): _____ **Job Title:** _____

Program Operator Signature: _____ **Date:** _____

Eligibility is valid until (one year after certification signed) List Date: _____