



# RESIDENT | R.E.T.I. ENTREPRENEURS TRAINING INITIATIVE

## R.E.T.I. to Start, Grow & Succeed in Business!

Dear Resident Entrepreneur,

Thank you for your interest in the Housing Authority of New Orleans' (HANO) new Resident Entrepreneur Training Initiative (RETI). The **FREE 10-week program** was developed by Start Smart, LLC, for HANO public housing and Housing Choice Voucher Program (HCVP) residents striving to grow successful businesses.

The goal of HANO's RETI program is to ensure resident-owned businesses are prepared to compete for public and private sector contracts and new business opportunities. The program consists of weekly workshops, one-on-one consulting and management assistance, personal and business credit counseling, business certification assistance and business-specific technical assistance.

During the weekly workshops, participants will learn:

- The Art & Science of Strategic Business Planning for Innovative Entrepreneurs
- How to Write the Ultimate Bank, Management or Investor-Ready Business Plan
- Understanding Personal Credit & How to Fix It!
- Success through Small Business Certifications
- How to Build Business Credit
- Proposal Writing 101
- Accessing Capital for Growth and more

### QUALIFYING FOR THE PROGRAM

To qualify for the free 10-week program, you must be a HANO public housing or HCVP Section 8 resident interested in starting a new business or growing your existing business.

- Applications are being accepted beginning Thursday, February 1st, 2018
- Completed applications submitted by February 19th will be considered for the inaugural class
- Space is limited to 12 entrepreneurs for the 10-week session
- Incomplete applications will not be considered

### APPLYING FOR THE PROGRAM

You must submit all of the required forms and supporting documents to be considered for the program:

1. Housing Authority of New Orleans' *Section-3 Individual Income Verification Form*
2. RETI Program Application
3. RETI Program Intake Questionnaire

### SUBMITTING APPLICATIONS

By mail or in person (mail slot) to:

**RETI Program c/o Start Smart, LLC**  
7240 Crowder Blvd., Suite 300  
New Orleans, LA 70127

**By e-mail to:**

[NDRoussell@StartSmartLLC.com](mailto:NDRoussell@StartSmartLLC.com)

**By fax to:**

(504) 324-0217

**Questions?** Text "RETI" to (504) 957-7510 and someone will return your call within 1-hour (during normal business hours).



# Housing Authority of New Orleans (HANO) Section-3 Individual Income Verification Form

The following information will be used to verify your individual eligibility under the Section 3 regulations as set forth in 24 CFR Part 135.

A Section 3 resident seeking the preference in training and employment provided by this part shall certify or submit evidence to HANO and/or recipient contractor/subcontractor, if requested, that the person is a Section 3 resident.

I, \_\_\_\_\_, residing at \_\_\_\_\_  
(print name) (address)

\_\_\_\_\_ have a family size of \_\_\_\_\_ and my total  
(city, state, zip code)

annual income for the prior calendar year (20\_\_ ) was \$ \_\_\_\_\_ as is evidenced by the attached documentation.

- Are You A Public Housing Resident or A HCVP (Section 8) Resident
  - Lease / Voucher Holder
  - Tenant on The Lease / Voucher

**Proof of income and residency is a requirement for an individual to become Section-3 certified.**

For proof of residency I have provided at least one of the following:

- Copy of lease
- 2-months of Utility Bills
- Notarized statement from an individual with at least one of the above documents in their name attesting that the person seeking Sec-3 Certification is living at their residence
- One of the acceptable proofs of income listed below that clearly indicates the applicant is a Orleans Parish resident
- Valid State ID

For proof of income I have provided at least one of the following:

- Copy of receipt of public assistance
- Copy of Evidence of participation in a public assistance program
- Proof of income (Check stub, W-2, Tax forms, 1099, employer letter on letterhead, etc.)
- Proof of Unemployed Status
- I Have Zero Income and did not receive any form of subsidy during the calendar year listed above

I have voluntarily provided the above information in conjunction with employment on a HUD related project. I attest to the truthfulness of my statements fully understanding that this information is subject to verification by the appropriate federal agencies.

Signature \_\_\_\_\_ Date \_\_\_\_\_

Contact Phone: \_\_\_\_\_

Title 18, Section 1001 of the U.S. Code states that a person is guilty of a felony for knowingly and willingly making false or fraudulent statements to any department of the United States Government.

Willful falsification of any of the above statements may subject the contractor or subcontractor to civil or criminal prosecution. See Section 1001 of Title 18 and Section 231 of Title 31 of the U.S. Code.

The Housing Authority of New Orleans (HANO) will forward and share your information with city, state and local training providers, employers and employment groups based upon the skills required for the open positions. REV: 10/19/16

## **Housing Authority of New Orleans (HANO) SECTION 3 REQUIREMENTS**

Consistent with the requirements of Section 3 of the Housing and Urban Development Act of 1968, as amended (12 U.S.C. 1701u) and with the Housing Authority of New Orleans' (HANO) Board Resolution Number 93-05, HANO hereby reaffirms its commitment of ensuring that all contractors and any tier subcontractors that are awarded a contract in excess of \$100,000.00 by HANO for work generated through the expenditure of HUD funding shall take all necessary and reasonable steps to provide meaningful, full-time, permanent employment and training to Section 3 residents. It is further reaffirmed that all contractors and any tier subcontractors that are awarded a contract in excess of \$100,000.00 by HANO for work generated through the expenditure of HUD funding shall take all necessary and reasonable steps to provide business opportunities to Section 3 business concerns.

### **Definitions:**

#### **Low-Income Person:**

A family (including single persons) whose income does not exceed 80% of the median income for the area, as determined by the Secretary, with adjustments for smaller and larger families.

#### **Very Low-Income Person:**

A family (including single persons) whose income does not exceed 50% of the median family income for the area, as determined by the Secretary, with adjustments for smaller and larger families.

#### **New Hires:**

Full-time employees for permanent, temporary or seasonal employment opportunities.

#### **Section 3 Resident:**

- 1) A resident of HANO housing site where the work is being done; or
- 2) A resident of any HANO housing site; or
- 3) A participant in HUD Youthbuild program in Orleans Parish; or
- 4) A Housing Choice Voucher Participant
- 5) Low or very low-income resident of Orleans Parish.

#### **Statement of Numerical Goals and Order of Preference:**

In accordance with Section 3, HANO requires that all contractors and any tier subcontractors shall, to the greatest extent feasible, provide training and employment opportunities to Section 3 residents to meet or exceed a numerical goal of 30% of all new hires in the following order of priority:

- Priority 1: A resident of HANO housing site where the work is being done  
Priority 2: A resident of any HANO housing site  
Priority 3: A participant in HUD Youthbuild program in Orleans Parish  
Priority 4: A Housing Choice Voucher Participant  
Priority 5: A low or very low-income resident of Orleans Parish



**Section-3 Individual Verification Form**

**ORLEANS PARISH, LOUISIANA**

**SECTION 3 ANNUAL FAMILY INCOME LIMITS 2017**

Orleans Parish Median Income: \$63,300

<b>FY 2016 Income Limit Category</b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>	<b>5 Person</b>	<b>6 Person</b>	<b>7 Person</b>	<b>8 Person</b>
<b><u>Very Low (50%) Income Limits</u></b>	22,200	25,350	28,500	<b>31,650</b>	34,200	36,750	39,250	41,800
<b><u>Low (30%) Income Limits</u></b>	13,300	16,240	20,420	<b>24,600</b>	28,780	32,960	37,140	41,320
<b><u>Low (80%) Income Limits</u></b>	35,500	40,550	45,600	<b>50,650</b>	54,750	58,800	62,850	66,900

**Definition of Section 3 Resident:**

- 1) A Low or Very Low-Income Resident of HANO housing site where the work is being done; or
- 2) A Low or Very Low-Income Resident of any HANO housing site; or
- 3) A participant in a HUD Youthbuild program in Orleans Parish; or
- 4) A HANO Housing Choice Voucher Participant
- 5)
  - a) A very low-income resident of Orleans Parish (one whose family income does not exceed the limits outlined above).
  - b) A low-income resident of Orleans Parish (one whose family income does not exceed the limits outlined above).

\*Source – HUD FY 2017 Income Limits Documentations System, <http://www.huduser.org/portal/datasets/il/il2017/2017summary.odn>



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### Program Application

Please answer honestly and to the best of your knowledge. The answers you provide will help us develop the most effective plan of action to help you start, grow and succeed in business.

Company & Owner Information									
Business Name									
Owner's Name									
Title									
E-Mail									
Phone Numbers	Work:		Cell:		Fax:				
Website									
Office Address									
	City:	NEW ORLEANS	State:	LA	Zip:		Parish:	ORLEANS	
Business Information									
Type of Business		Service		Retail		Wholesale		Construction	
		Catering/ Food Truck		Entertainment		Franchise		Independent Sales (Avon, Amway, etc.)	
		Child Care		Internet Business		Restaurant		Other (Answer Below)	
Briefly Describe Your Business									

All information provided by the applicant relating to the applicant's private history or the financial information, know-how, and other information relating to applicant's business shall remain confidential and shall not be disclosed by the program manager, Start Smart, or the Housing Authority of New Orleans (HANO) without the consent of the applicant; *provided* that such information is not and does not become publicly available other than as a result of disclosure by HANO.



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## Program Intake Questionnaire

*Please answer all questions honestly and to the best of your knowledge.*

1. Are you currently in business?  
a) Yes   b) No
2. What stage of business are you in?  
a) Pre-start-up      b) Recent start-up      c) Growth/expansion phase
3. Do you have a business plan?  
a) No      b) Yes      c) I am completing my business plan
4. Do you have current financial statements for your company?  
a) Yes      b) No
5. If you have financial statements, were they prepared by an accountant or CPA?  
a) Yes      b) No
6. Is your business...?  
a) Family-owned      b) Minority-owned      c) Women-owned      d) Veteran-owned
7. How do or will you operate your business?  
a) Corporation      b) Limited Liability Company      c) S-Corporation  
d) Partnership      e) Sole Proprietorship      f) I don't know yet
8. Do you need assistance setting-up a legal structure for your company?  
a) Yes      b) No
9. What type of capital are you seeking to start or grow your business?  
a) Business loan      b) Business credit      c) Angel Investor or Venture Capital  
d) Grant      d) Factoring      e) Business line of credit  
f) Building or mortgage loan
10. Have you ever applied for a business loan?  
a) Yes      b) No
11. Was the business loan application approved?  
a) Yes      b) No      c) Pending approval now



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12. If you are seeking capital for your business, how much?
- a) Under \$5,000                      b) \$\$5,001-\$10,000                      c) \$10,001-15,000
  - d) \$15,001-\$25,000                      e) over \$25,001-\$50,000                      f) Over \$50,000
13. How would you rate your personal credit?
- a) Excellent: 750+                      b) Good: 680+                      c) Fair: 650+
  - d) Bad: 450-600                      e) I filed for bankruptcy
  - f) I have judgments, liens, charge-offs and/or collections
  - g) I don't know
14. What experience do you have regarding the business you are in or you are planning to start?
- a) None                      b) Some experience                      c) A lot of experience
15. What type of assistance are you seeking? (Circle all that apply)
- a) I need general business guidance and training
  - b) I need help with writing a business planning
  - c) I need help with getting a business loan, a business line of credit and/or business credit
  - d) I need help with building business credit
  - e) I need to repair my personal credit
  - f) I need help with marketing and sales
  - g) I need help with managing business operations
  - h) I need help with accounting and finance
  - i) I need help getting new clients and/or contracts
  - j) I need help with business certifications (For example, DBE, WBE or Section 3 Business)
  - k) Other:

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