



Project: Pop-Up Medford

Program Guidelines

City of Medford

Office of Planning, Development and Sustainability

A. Program Summary

The City of Medford invites business owners to apply for *Project: Pop-Up Medford*: an assistance program which will provide eligible business owners with a short-term, subsidized retail storefront in Medford. The program will be available to microenterprises – businesses with 5 or fewer full time employees including owners.

The City is partnering with a strategic business consulting firm, UpNext, to host a retail pop-up in a Medford storefront. Through *Project: Pop-Up Medford*, UpNext will develop and implement a comprehensive program to activate one storefront as a pop-up retail incubator, for use by eligible microenterprises. Participating in a pop-up is a lower-risk way for microenterprises to test new uses, collaborate with other microenterprises, and grow their consumer base.

The program aims to support up to three (3) Medford microenterprises. The program will run from November 2025 through January 2026, and will be located at 348 Boston Avenue near Tufts University. Initial applications will be submitted to UpNext which will evaluate applicants for eligibility, retail readiness, and concept viability. Applications will open in Fall 2025 and be accepted on a rolling basis.

This program is funded through the U.S. Department of Housing and Urban Development’s (HUD) Community Development Block Grant (CDBG). The program is subject to the availability of CDBG funding from HUD and to the continued eligibility of the City to receive such funds. Review and acceptance of applicants will be subject to applicable HUD regulations.

B. Program Definitions

1. *Program*: Project Pop Up: Medford offered by the City of Medford in partnership with UpNext LLC.

2. *Program Participants*: The microenterprise businesses selected to participate in the Program.
3. *Program Staff*: The City's Economic Development Director, Sal Di Stefano, and Economic Development Planner, Kayla Myros, who will administer and manage the Program.
4. *Applicant*: An eligible business owner seeking to participate in a short-term retail pop-up.
5. *Potential Participant*: applicants who are semi-finalists, they will be selected to submit income-verification documentation to the City of Medford and will be evaluated for success in the program.
6. *Program Participant*: the business owner who has approved income-verification documents, and was selected by UpNext and City staff for their qualifications, attitude, and readiness to succeed in the Program.
7. *Retail Pop-up*: A retail lease arrangement that is short-term by design, accommodates one or more microenterprises within a physical storefront, and provides a good or product.
8. *Microenterprise*: A business having 5 or fewer Full Time Equivalent employees, including the business owner(s).
9. *Area Median Income (AMI)*: The Area Median Income for the City of Medford, as such income limits are promulgated from time to time by HUD or its successor.
10. *Low- to Moderate-Income (LMI)*: Incomes at or below 80% of the Area Median Income.

C. Program Details:

Physical Space: The City of Medford is partnering with UpNext to provide a retail storefront which will be available to Program Participants for the duration of the Program. The storefront is located at 348 Boston Avenue near Tufts University, and the rental and utility costs will be paid by the City. The space is 522 square feet, and each Program Participant will have dedicated space for their retail setup. UpNext will design and build out the space to accommodate a variety of microenterprise uses, which translates to a turnkey space for the brands. More details and photos of the space can be found on UpNext's webpage or the city's webpage.

Business Development Resources: UpNext will provide Program Participants with educational resources to help to prepare them to launch a successful pop-up. These resources include:

- **The Pop-Up Playbook:** a comprehensive online course that takes founders step-by-step through the pop-up process. The Pop-Up Playbook includes six video-based modules and a 150+ page workbook. This course will take each participant through planning, executing, and the daily operations of running their own brick and mortar shop. Many of the resources provided in this course will also be beneficial to microenterprises if they decide to open their own permanent storefront.

- **Pop-In Strategy: A Crash Course:** a mini-course to help microenterprises learn how to offset rent and increase revenue for a worry-free pop-up or brick and mortar retail experience. This course can be utilized during the pop-up experience or to offset rent as microenterprise owners transition from a pop-up model to a permanent storefront.
- **Retail Marketing Foundations: A Crash Course + Social Media Launch Calendar:** a bundle of resources including a 4-week pop-up launch calendar, digital marketing campaign ideas, and an overview of how to promote your storefront.
- **Seed Stipend & Growth Potential:** participating brands will receive a stipend to be used at the business owner's discretion to support any aspect of their business including compensation, staffing, operations, marketing, etc. UpNext will work with City partners to nurture the retail incubation funnel and facilitate opportunities for brands to find permanent/ongoing storefront space nearby.
- **The Retail Playground:** participating brands will be invited to join an online community platform, where they can interact and brainstorm with fellow entrepreneurs and founders from across Massachusetts and beyond, access the UpNext team and strategic guest experts. Brands will have a two-year membership to the Retail Playground platform.

Marketing: For the duration of the Program, UpNext will market the program through their website, email newsletters, and on social media platforms. In addition to the listed marketing efforts, UpNext will help coordinate influencer visits and campaigns to help amplify the store's local reach.

Growth: UpNext will work with the City of Medford to nurture the retail incubation and facilitate opportunities for the Program Participants to find local, permanent storefront space, if interested.

D. Program Eligibility Criteria:

Interested applicants must meet the following eligibility criteria:

1. **Microenterprise:** An applicant's business must have 5 or fewer Full Time Equivalent employees, including the owner(s).
2. **Residency:** The owner of an applicant business must be a Medford resident.
3. **Income Restriction:** The total family income of all members of the applicant's family residing in the Applicant's household (including all persons aged 18 and over) must be equal to or less than the following amounts:

Federal FY 2025 Income Limit Category	Number of Persons in Family							
	1	2	3	4	5	6	7	8
Income Limits (80% AMI)	\$92,650	\$105,850	\$119,100	\$132,300	\$142,900	\$153,500	\$164,100	\$174,650

See the appendix for what is and is not included in the calculation of family income.

Applicants will be asked to provide documentation on the total income for their family including, but *not limited to*, tax returns, pay stubs, unemployment benefit statements, etc.

Program Staff reserve the right to reject any income verification documentation they may find to be insufficient for meeting minimum qualifications, in their sole discretion.

4. **Conflicts of Interest:** The City of Medford must follow the regulations outlined in Massachusetts General Laws, Chapter 268A, and the standards in 24 CFR 92.356 concerning conflicts of interest. Individuals who currently hold or have previously held roles related to activities supported by CDBG funds, or who have the ability to participate in decision-making processes or access privileged information regarding these activities, are prohibited from obtaining any financial interest or benefit from a CDBG-assisted activity. They are also prohibited from having an interest in any contract, subcontract, or agreement related to such activities or their proceeds, either for themselves or for individuals with whom they have family or business ties, during their tenure or for one year after.

E. Application Process

1. Applicants must apply on UpNext’s webpage.
2. Applicants will be reviewed by UpNext for their business plan, ability to succeed in a short-term retail environment, compatibility with other microenterprise business owners, and availability.
3. UpNext will provide a short-list of **Potential Participants** to Program Staff.
4. **Potential Participants** will be contacted by the Economic Development Planner with instructions for program eligibility verification. **Potential Participants** will be required to submit documents for verification and will have 5 business days to submit all documentation. If an applicant does not submit the requested information within 5 business days, the review process will be terminated.
5. After the determination of eligibility is completed, Program Staff will provide UpNext with a list of verified, eligible **Potential Participants**.

6. UpNext will select the best and most responsible applicants. UpNext and each Program Participant will enter into an agreement for participation in the Program.

Applicants must be comfortable working with UpNext staff and Program Staff. Applicants must be willing and able to provide current and legal income documentation to comply with the City's grant reporting requirements.

F. Program Process

- Once selected as a **Program Participant**, the business owner will work with UpNext to launch the Program.
- The Program Participant will meet with their fellow Pop-up Cohort. The Program allows for up to 3 different business owners to co-occupy the pop-up space. Successful pop-ups rely on collaboration and coordination with fellow cohort members.
- Program Participants will set the store hours and finalize operational tasks amongst themselves. Store hours must conform with the lease agreement and local ordinances. Should they require additional help or mediation, they are able to contact UpNext representatives or Program Staff.
- Program Participants should complete pre-popup workbooks and training modules provided by UpNext.

If you have any questions or would like additional information about the *Project: Pop-Up Medford* program, please contact Kayla Myros at kmyros@medford-ma.gov or 781-393-2480.

If you need reasonable accommodation in order to complete your application, please contact Frances Nwajei at (781)-393-2439 or fnwajei@medford-ma.gov. While the municipality will do its best to accommodate you, certain accommodation requires the hiring of outside contractors who may not be available if requested immediately before the application is due.

SELF-DECLARATION OF INCOME REPORT**Community Development Block Grant – City of Medford****(Income limits effective June 1, 2025)**

Federal regulations require us to obtain this information to document assistance is being provided to low and moderate-income families and households (as applicable based on the activity). The Participant/Guardian should complete this form indicating all persons residing within their household or family. The Grantee should retain this form for reporting requirements as well as for on-site monitoring visits.

INFORMATION PROVIDED ON THIS FORM IS KEPT CONFIDENTIAL AND IS NOT SHARED WITH ANY OTHER AGENCIES

Agency: _____

Please circle the income level for your family or household based on the total number of persons in your family or household. Please see the attached Income Guidelines for details on when to use Household Income or Family Income.

Income Level	Household/Family Size (Number of People)							
	1	2	3	4	5	6	7	8
Extremely Low Income (30%)	\$34,750	\$39,700	\$44,650	\$49,600	\$53,600	\$57,550	\$61,550	\$65,500
Very Low Income (50%)	\$57,900	\$66,200	\$74,450	\$82,700	\$89,350	\$95,950	\$102,550	\$109,200
Low Income (80%)	\$92,650	\$105,850	\$119,100	\$132,300	\$142,900	\$153,500	\$164,100	\$174,650
Over Income Limits	\$92,651+	\$105,851+	\$119,101+	\$132,301+	\$142,901+	\$153,501+	\$164,101+	\$174,651+

Activity type income is based on (please check one): Household Income _____ Family Income _____

Gender of head of household (please write in): _____

Age of head of household: ___ check if over 62 years of age

Nationality:

- White or Caucasian (Non-Latino) Black, African-American, Other African (Non-Latino)
 American Indian/Alaska Native & White Asian, Asian-American
 American Indian or Alaska Native Asian & White
 Hawaiian Native/Other Pacific Islander American Indian/Alaska Native & Black/African American
 Other multi-racial

Ethnicity:

Hispanic (yes or no) _____

Income Verification:

I certify that this information is complete and accurate. I agree to provide, upon request, documentation on all income sources to the HUD Grantee/Program Administrator.

Signature: _____

Date: _____

Print Name: _____

Home Address: _____

INCOME GUIDELINES

Household Income: Applies to all activities involving the acquisition, construction, rehabilitation or improvement of property for housing. Household Income is based on all adults, whether they are related or not, who are 18 years or older living in a single residence.

Family Income: Applies to all activities other than the housing activities described above. A family includes all persons living in the same household who are related by birth, marriage, or adoption. Family Income is based on all adults 18 years or older in one family living in a single residence.

Inclusions in Income:

- (1) The full amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation for personal services;
- (2) The net income from operation of a business or profession. Expenditures for business expansion or amortization of capital indebtedness shall not be used as deductions in determining net income. An allowance for depreciation of assets used in a business or profession may be deducted, based on straight line depreciation, as provided in Internal Revenue Service regulations. Any withdrawal of cash or assets from the operation of a business or profession will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested in the operation by the family;
- (3) Interest, dividends, and other net income of any kind from real or personal property. Expenditures for amortization of capital indebtedness shall not be used as deductions in determining net income. An allowance for depreciation is permitted only as authorized in paragraph (2) above. Any withdrawal of cash or assets from an investment will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested by the family. Where the family has net family assets in excess of \$5,000, annual income shall include the greater of the actual income derived from all net family assets or a percentage of the value of such assets based on the current passbook savings rate, as determined by HUD;
- (4) The full amount of periodic amounts received from social security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of periodic receipts, including a lump-sum amount or prospective monthly amounts for the delayed start of a periodic amount (e.g., Black Lung Sick benefits, Veterans Disability, Dependent Indemnity Compensation, payments to the widow of a serviceman killed in action). See paragraph (13) under Income Exclusions for an exception to this paragraph;
- (5) Payments in lieu of earnings, such as unemployment, disability compensation, worker's compensation, and severance pay, except as provided in paragraph (3) under Income Exclusions;
- (6) Welfare Assistance. (a) Welfare assistance received by the family. (b) If the welfare assistance payment includes an amount specifically designated for shelter and utilities that is subject to adjustment by the welfare assistance agency in accordance with the actual cost of shelter and utilities, the amount of welfare assistance income to be included as income shall consist of: (c) The amount of the allowance or grant exclusive of the amount specifically designated for shelter or utilities; plus (d) The maximum amount that the welfare assistance agency could in fact allow the family for shelter and utilities. If the family's welfare assistance is ratably reduced from the standard of need by applying a percentage, the amount calculated under this paragraph shall be the amount resulting from one application of the percentage.
- (7) Periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from organizations or from persons not residing in the dwelling;
- (8) All regular pay, special pay, and allowances of a member of the Armed Forces, except as provided in paragraph (7) under Income Exclusions.
- (9) For Section 8 programs only and as provided in 24 CFR 5.612, any financial assistance, in excess of amounts received for tuition, that an individual receives under the Higher Education Act of 1965 (20 U.S.C. 1001 et seq.), from private sources, or from an institution of higher education (as defined under the Higher Education Act of 1965 (20 U.S.C. 1002)), shall be considered income to that individual, except that financial assistance described in this paragraph is not considered annual income for persons over the age of 23 with dependent children. For purposes of this paragraph "financial assistance" does not include loan proceeds for the purpose of determining income. (Note: This paragraph also does not apply to a student who is living with his/her parents who are applying for or receiving Section 8 assistance.); and
- (10) Other income, except as indicated below.

Exclusions from Annual Income – Optional:

- (1) Income from employment of children (including foster children) under the age of 18 years;
- (2) Payments received for the care of foster children or foster adults (usually persons with disabilities unrelated to the tenant family, who are unable to live alone);
- (3) Lump-sum additions to family assets, such as inheritances, insurance payments (including payments under health and accident insurance and worker's compensation), capital gains, and settlement for personal or property losses, except as provided in

paragraph (5) under Income Inclusions;

- (4) Amounts received by the family that are specifically for, or in reimbursement of, the cost of medical expenses for any family member;
- (5) Income of a live-in aide, as defined in 24 CFR 5.403;
- (6) The full amount of student financial assistance paid directly to the student or to the educational institution (see Income Inclusions (9), above, for students receiving Section 8 assistance);
- (7) The special pay to a family member serving in the Armed Forces who is exposed to hostile fire (e.g., in the past, special pay included Operation Desert Storm);
- (8) (a) Amounts received under training programs funded by HUD (e.g., training received under Section 3); (b) Amounts received by a person with a disability that are disregarded for a limited time for purposes of supplemental security income eligibility and benefits because they are set aside for use under a Plan to Attain Self-Sufficiency (PASS); (c) Amounts received by a participant in other publicly assisted programs that are specifically for or in reimbursement of out-of-pocket expenses incurred (special equipment, clothing, transportation, childcare, etc.) and which are made solely to allow participation in a specific program; (d) Amounts received under a resident service stipend. A resident service stipend is a modest amount (not to exceed \$200 per month) received by a resident for performing a service for the owner, on a part-time basis, that enhances the quality of life in the project. Such services may include, but are not limited to, fire patrol, hall monitoring, lawn maintenance, and resident-initiative coordination. No resident may receive more than one such stipend during the same period of time; or (e) Incremental earnings and benefits resulting to any family member from participation in qualifying state or local employment training programs (including training programs not affiliated with a local government) and training of a family member as a resident management staff person. Amounts excluded by this provision must be received under employment training programs with clearly defined goals and objectives and are excluded only for the period during which the family member participates in the employment training program.
- (9) Temporary, nonrecurring, or sporadic income (including gifts);
- (10) Reparation payments paid by a foreign government pursuant to claims filed under the laws of that government by persons who were persecuted during the Nazi era. (Examples include payments by the German and Japanese governments for atrocities committed during the Nazi era);
- (11) Earnings in excess of \$480 for each full-time student 18 years or older (excluding the head of household and spouse);
- (12) Adoption assistance payments in excess of \$480 per adopted child;
- (13) Deferred periodic amounts from supplemental security income and social security benefits that are received in a lump-sum amount or in prospective monthly amounts;
- (14) Amounts received by the family in the form of refunds or rebates under state or local law for property taxes paid on the dwelling unit;
- (15) Amounts paid by a state agency to a family with a member who has a developmental disability and is living at home to offset the cost of services and equipment needed to keep the developmentally disabled family member at home; or
- (16) Amounts specifically excluded by any other federal statute from consideration as income for purposes of determining eligibility or benefits under a category of assistance programs that includes assistance under any program to which the exclusions set forth in 24 CFR 5.609(c) apply. A notice will be published in the Federal Register and distributed to housing owners identifying the benefits that qualify for this exclusion. Updates will be published and distributed when necessary.
See https://files.hudexchange.info/resources/documents/HUD_P5_Inclusions_Exclusions.pdf for details on income sources that qualify for that exclusion

Verification of Annual Income

- (1) Annual Income should be supported with documentation from the income source. A representative sample of all job classifications should be income verified. Income verification should be obtained prior to job placement. Determining the job holder's income level will ensure that Targeted Income Group benefit is measured. **A minimum of 70% of clientele should be under 80% AMI.**
- (2) Maintenance of income verification records must be accessible for CDBG program review. Organize income verification records by each loan or funded activity.