

DBE/ACDBE REEVALUATION INFORMATIONAL SESSION

BUSINESS OPPORTUNITY
DEPARTMENT

PRESENTED BY:
CINDY OLIVARES,
ACC CONSULTING, LLC

APRIL 21, 2026



This presentation will be recorded.

WELCOME / INTRODUCTIONS



Purpose of this DBE/ACDBE Reevaluation Informational Session

- Review of Interim Final Rule (IFR)
- Personal Narrative – Information for completing
- Personal Net Worth Form – Information for completing
- Reevaluation Process

IFR – Relative to Certification

- Effective October 3, 2025
- Presumption of Disadvantage eliminated
- All certified firms are required to be reevaluated under new rule
- DBE/ACDBE Goals suspended until reevaluation complete
- Data collection revised
- Certain terms revised



Certification Impact

- Every certified firm must be reevaluated under the new rules
- Case-By-Case Standard
- Each applicant must provide:
 - 1) A personal narrative describing how the individual owner(s) (comprising at least 51% ownership) has/have been disadvantaged in certain areas and how that disadvantage has impacted them
 - 2) An updated personal net worth form and supporting documentation
- Every out-of-state firm must be reevaluated by their Jurisdiction of Original Certification (“JOC”) and, if approved by the JOC, re-apply with the Authority under the interstate rules detailed in 49 CFR § 26.85

Certification Impact -Cont'd

Each DBE / ACDBE firm must establish:

- Existence of disadvantage based on individualized proof regarding specific instances of:
 - Economic Hardship,
 - Systemic Barriers, or
 - Denied Opportunities
- That impeded the owner's progress or success in:
 - Education,
 - Employment, or
 - Business
- Connected to how, and to what extent, the impediments caused the owner economic harm:
 - Type
 - Magnitude



49 CFR Part 26, Section 26.67

§ 26.67 Social and economic disadvantage.

(a) Non-presumptive Disadvantage. All applicants must demonstrate social and economic disadvantage (SED) affirmatively based on their own experiences and circumstances within American society, and without regard to race or sex.

(1) To satisfy the SED requirement and ensure all determinations of disadvantage are not based in whole or in part on race or sex, an owner must provide the certifier a Personal Narrative (PN) that establishes the existence of disadvantage by a preponderance of the evidence based on individualized proof regarding specific instances of economic hardship, systemic barriers, and denied opportunities that impeded the owner's progress or success in education, employment, or business, including obtaining financing on terms available to similarly situated, non-disadvantaged persons.

(2) The Personal Narrative must state how and to what extent the impediments caused the owner economic harm, including a full description of type and magnitude, and must establish the owner is economically disadvantaged in fact relative to similarly situated non-disadvantaged individuals.

(3) The owner must attach to the Personal Narrative a current PNW statement and any other financial information he [/ she] considers relevant.

49 CFR Part 26, Section 26.67

(a) Non-presumptive Disadvantage. All applicants must demonstrate:

- 1) social and economic disadvantage (SED)
- 2) based on their own experiences and circumstances
- 3) within American society
- 4) without regard to race or sex



49 CFR Part 26, Section 26.67

(1) Provide a Personal Narrative (PN) that establishes the existence of disadvantage:

a) by a **preponderance of the evidence**

b) based on individualized proof regarding specific instances of:

- 1) economic hardship
- 2) systemic barriers
- 3) denied opportunities

c) that impeded the owner's progress or success in:

- 1) education
- 2) employment
- 3) business



49 CFR Part 26, Section 26.67

c) that impeded the owner's progress or success in:

- 1) education
- 2) employment
- 3) business



(2) The PN must state:

- a) How and to what extent the impediments caused the owner **economic harm**, including a full description of type and magnitude
- b) must establish the owner is economically disadvantaged in fact relative to similarly situated non-disadvantaged individuals.

(3) The owner must attach to the PN a current PNW statement and any other financial information he considers relevant.



Personal Narrative – Specific Instances

- Specific instances need not occur in all categories. Only one category is required: Economic Hardship, Systemic Barriers, Denied Opportunities
- Specific instances can have occurred anytime in the individual's life
- Must have occurred in American Society

Personal Narrative - Impeded Progress/Success

- Impeded progress or success in:
 - Education
 - Business
 - Employment
- Need not address all 3 areas
- Must be connected to the specific instances



Personal Narrative -Economic Harm

- How did the impediments cause economic harm?
 - Type
 - Magnitude

Personal Narrative - Connections



Specific Instances

Who
What
When
Where



Impeded Progress

Education
Employment
Business



Economic Harm

Type
Magnitude

Personal Narrative - Tips

- Experiences demonstrating disadvantage must be specific.

Describe:

- What happened – describe the incident
- Who was involved – person/institution responsible
- When did the experience occur – specific time or time period
- Where did the experience occur – context, must be in the U.S.
- How did the experience impact your success in:
 - Education
OR
 - Employment
OR
 - Business



Education – examples include but not limited to the following:

- ✓ Denial to college during admissions period
- ✓ Denial of educational honors rightfully earned
- ✓ Denial of entry into special programs or associations
- ✓ Discouraged from pursuing certain fields

Employment – examples include but not limited to the following:

- ✓ Unequal treatment compared to all similarly situated persons in:
 - ✓ hiring
 - ✓ promotions
 - ✓ other aspects of professional advancement
 - ✓ pay and fringe benefits
 - ✓ other terms and conditions of employment
- ✓ Retaliatory behavior by an employer or labor union
- ✓ Channeled into non-professional or non-business fields



Business – examples include but not limited to the following:

- ✓ Unequal access to credit or capital – include times in your business history where you did not have the same access to loans or funding as other businesses
- ✓ Unequal treatment in opportunities for government contracts or other work
- ✓ Exclusion from business or professional organizations

Business Financial Barriers – examples include but not limited to the following:

- ✓ Common financial barriers faced by DBE/ACDBE firms
 - Access to Capital (\$\$)
 - Credit and lending limitations
 - Startup financing
 - Ongoing working capital
- ✓ Financial Constraints

Magnitude of Economic Harm

- Connect the experiences to economic harm (type and magnitude of the economic harm must be described).

Examples may include:

- Lost opportunity
- Delayed opportunity
- Denied access
- Include the magnitude of the economic harm – what was the cost to you?

What to Include

- Factual, unemotional descriptions of experiences
- Specifics – Who, what, when, where, how
- Connection to impeded progress and economic harm
- Any evidence that supports the narrative

What to Exclude

- References to race or sex, including indirect references
- Inconsistencies between narrative and:
 - Financial documents
 - Previously submitted documents (e.g., resumes)



Supporting Documentation

- When available, provide the following supporting documents:
 - ✓ Loan Denial Letters
 - ✓ Employment records
 - ✓ Education records
 - ✓ Association denials
 - ✓ Financial statements
 - ✓ Emails or written communications
 - ✓ Any other supporting documents

Reevaluation - Reviewers

- Reviewers will consider:
 - Is there at least one specific instance (personal experience) in American society?
 - Economic hardship
 - Systemic barriers
 - Denied opportunities
 - Related to similarly situated non-disadvantaged individuals
 - Is the impediment **clearly** explained?
 - Education
 - Employment OR
 - Business (including access to financing)
 - Is the economic harm identified and quantified?
 - PN will be reviewed by a committee



Common Errors

- Descriptions not clear or specific
- General statements as opposed to specific instances
- Missing connections
- Reliance on race/sex
- Missing comparison to similarly situated non-disadvantaged individuals

Personal Net Worth

What is Personal Net Worth?



PNW =

EVERYTHING YOU OWN

MINUS

EVERYTHING YOU OWE

Economic Disadvantage



An individual whose PNW exceeds \$2,047,000 is not presumed economically disadvantaged. (Note this may be adjusted every 3 years).



For our purposes, your PNW excludes:

The Applicant Business
Primary Residence
Retirement Accounts



A PNW form is required for each individual making up 51% of the applicant firm's ownership

PNW Form

- Assets (everything you own)
 - Cash
 - Investment accounts (excluding retirement accounts)
 - Property (excluding primary residence)
 - Personal property
 - Other businesses
 - Life insurance (surrender value only)
 - Receivables (money owed to you by others)
 - Assets held in trust
 - Assets transferred to related parties within 2 years

PNW Form

- Liabilities (everything you owe)
 - Mortgages
 - Loans
 - Other debt
 - Credit cards



PNW – Ownership Rules

Ownership of an asset or liability is based on title, not community property laws

Assets/liabilities should only be included if they are titled to the individual or if the individual jointly owns the asset/liability

For joint assets/liabilities, the value is based on % owed

Basic Instructions

Assets (what you own):

Report assets at their current fair market values as of the date of your PNW form.

In cases of joint ownership, report only the value of your ownership unless Worksheet directs otherwise.

Do not report the value of the applicant firm, value of your primary residence, retirement accounts (list on worksheets, do not carry to summary)

Liabilities (what you owe):

Report:

- Current balances.
- Only your own, direct liabilities.

• **Do not report**

- Guarantees
- Contingent liabilities.
- Business debt
- Debt secured by retirement assets
- Any amount you owe, directly or indirectly, to the applicant

PNW Tips

- Ensure that the form is complete
 - Business name is the applicant firm
 - PNW(s) represents owner(s) of at least 51% of the firm
 - All worksheets are filled in and carried over to the summary accurately
 - Assets or liabilities of firms are not included
 - The Math is Correct
 - Appropriate documentation is attached (including personal tax returns, affiliate business tax returns)



“As Of” Date

- The “As of” date should be recent (within 30 days of the submission date)
- Back-up documentation should be for the date indicated (as close as possible)
- Use B2G PNW

Personal Net Worth Statement

As of January 31, 2026

This form must be completed for each owner comprising a minimum of 51% of the firm's ownership.

PNW Form – Worksheet 1

Worksheet 1—List Cash and Cash Equivalents (checking or savings accounts CDs etc.) (Attach additional sheets as necessary)

Cash/Account	Balance

Total _____

Cash and Cash Equivalents include checking accounts, savings accounts, CDs, etc.

Verification: Statements

PNW Form – Worksheet 1

Worksheet 1—List Cash and Cash Equivalents (checking or savings accounts CDs etc.) (Attach additional sheets as necessary)

Cash/Account	Balance
Chase Checking Account (XXXXXX40168)	\$10,600
Chase Savings Account (XXXXXX01592)	\$15,050
<i>Total</i> \$25,650	

Name	Mary Smith		
Residence (As reported to the IRS) Address, City, State, and Zip Code	123 Main St. Anywhere, TX XXXXX		
Company's Legal Name	Yolo, LLC	Phone:	xxx-xxx-xxxx
Marital Status: <input type="checkbox"/> Single <input checked="" type="checkbox"/> Married/Domestic Partnership	Business Phone:		
Assets	(Omit Cents)	Liabilities	(Omit Cents)
1. Cash and Cash Equivalents (checking and savings accounts, CDs etc.) (Complete Worksheet 1)	\$25,650	10. Mortgages on Real Estate Other Than Primary Residence (Complete Worksheet 10)	\$125,000

PNW Form – Worksheet 2

Worksheet 2—Investment Accounts and Individual Securities (e.g., Brokerage and Custodial accounts, stocks, bonds) (Full Value) (Attach additional sheets as necessary)

Account or Security Name and Number	Value

Total _____

Investment accounts: Brokerage accounts, Stocks, Bonds, etc.
Verification: Statements

PNW Form – Worksheet 3

Worksheet 3—Real Estate Other than Primary Residence (Attach additional sheets as necessary)

	Property 1	Property 2	Property 3
Type of Property			
Address			
Date Acquired			
Purchase Price			
Present Market Value			
Source of Market Valuation			

Total _____

Real Estate Owned

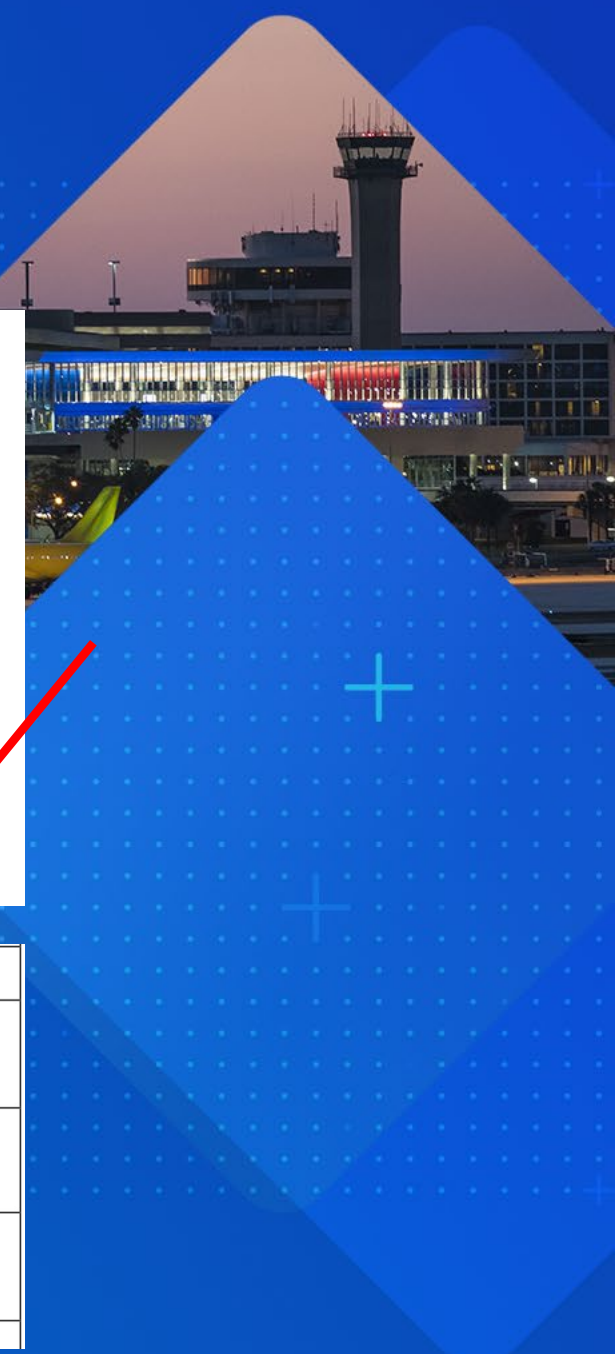
Verification: Online sources (Zillow, Redfin, Realtor, Loopnet)

PNW Form – Worksheet 3

Worksheet 3—Real Estate Other than Primary Residence (Attach additional sheets as necessary)

	Property 1	Property 2	Property 3
Type of Property	Single family home		
Address	456 Main St. Anywhere, TX XXXXX		
Date Acquired	June 1, 2019		
Purchase Price	\$345,000		
Present Market Value	\$450,000 (owned 50%)		
Source of Market Valuation	Zillow.com		
			Total \$225,000

Assets	(Omit Cents)	Liabilities	(Omit Cents)
1. Cash and Cash Equivalents (checking and savings accounts, CDs etc.) (Complete Worksheet 1)	\$25,650	10. Mortgages on Real Estate Other Than Primary Residence (Complete Worksheet 10)	
2. Investment Accounts and Individual Securities (Complete Worksheet 2)	\$85,514	11. Loans on Life Insurance (Complete Worksheet 11)	
3. Value of Your Ownership Interest in Real Estate, Excluding Primary Residence (Complete Worksheet 3)	\$225,000	12. Other Liabilities (Complete Worksheet 12)	
4. Personal Property and Other			



PNW Form – Worksheet 4

Worksheet 4—Personal Property and Other Assets (Attach additional sheets as necessary)

Type of Property or Asset	Is this asset insured?	Value
Vehicles (e.g., cars, trucks, recreational vehicles, motorcycles, boats, etc.) and titled in your name or of which you are the primary operator. (Itemize)		
Household Property (total value)		
Artwork (total value)		
Jewelry (total value)		
Other collectables (total value)		
Amounts owed to you (e.g., loans to others, including companies). (Itemize)		
Other (e.g., livestock, farm equipment, greenhouse)		

Personal property: Vehicles, household goods, electronics, artwork, jewelry, etc.

Verification: Online sources (Kelly Blue Book, Edmunds), insurance riders

PNW Form – Worksheet 4

Name	Mary Smith		
Residence (As reported to the IRS) Address, City, State, and Zip Code	123 Main St. Anywhere, TX XXXXX		
Company's Legal Name	Yolo, LLC	Phone:	XXX-XXX-XXXX
Marital Status: <input type="checkbox"/> Single <input checked="" type="checkbox"/> Married/Domestic Partnership	Business Phone:		
Assets	(Omit Cents)	Liabilities	(Omit Cents)
1. Cash and Cash Equivalents (checking and savings accounts, CDs etc.) (Complete Worksheet 1)	\$25,650	10. Mortgages on Real Estate Other Than Primary Residence (Complete Worksheet 10)	
2. Investment Accounts and Individual Securities (Complete Worksheet 2)	\$85,514	11. Loans on Life Insurance (Complete Worksheet 11)	
3. Value of Your Ownership Interest in Real Estate, Excluding Primary Residence (Complete Worksheet 3)	\$225,000	12. Other Liabilities (Complete Worksheet 12)	
4. Personal Property and Other Assets (Complete Worksheet 4)	\$70,000		
5. Ownership in Other Businesses (Complete Worksheet 5)			

PNW Form – Worksheet 5

Worksheet 5—Ownership in Other Business Investments (excluding applicant firm) Sole Proprietorships, General Partners, Joint Ventures, Limited Liability Companies, Closely-held and Public Traded Corporations. (Attach additional sheets as necessary)

	Business 1	Business 2	Business 3	Business 4
Business name				
Address				
Value				

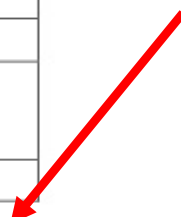
Total _____

Ownership in Other Businesses: May be based on market value or book value.
Verification: Book value – based on tax returns; market value requires a market value developed using generally accepted accounting principles (must be a recognized method of determining market value)


PNW Form – Worksheet 5

Worksheet 5—Ownership in Other Business Investments (excluding applicant firm) Sole Proprietorships, General Partners, Joint Ventures, Limited Liability Companies, Closely-held and Public Traded Corporations. (Attach additional sheets as necessary)

	Business 1	Business 2	Business 3	Business 4
Business name	ABC LLC			
Address	789 Main St Anywhere, TX XXXXX			
Value	\$210,000			
				<i>Total</i> \$210,000



in Real Estate, Excluding Primary Residence (Complete Worksheet 3)	\$225,000	12. Other Liabilities (Complete Worksheet 12)	
4. Personal Property and Other Assets (Complete Worksheet 4)	\$70,000		
5. Ownership in Other Businesses (Complete Worksheet 5)	\$210,000		



PNW Form – Worksheet 6



Worksheet 6— Life Insurance (do not list term life insurance) (Attach additional sheets as necessary)

Policy	Insurance Company	Cash Surrender Amount

Total _____

Life Insurance: Include the cash surrender value only. Do not include term policies as they have no cash surrender value

Verification: Insurance policy

PNW Form – Worksheet 6

Worksheet 6— Life Insurance (do not list term life insurance) (Attach additional sheets as necessary)



Policy	Insurance Company	Cash Surrender Amount
N/A	N/A	\$0
<i>Total</i>		\$0

Assets (Complete Worksheet 4)	\$70,000		
5. Ownership in Other Businesses (Complete Worksheet 5)	\$210,000		
6. Life Insurance (Cash Surrender Value) (Complete Worksheet 6)	\$0		

PNW Form – Worksheet 7

Worksheet 7—Amounts Owed to You (loans to other individuals and entities including applicant firm) (Attach additional sheets as necessary)

Debtor	Description	Balance

Total _____

Amounts owed to you: Include the balance on loans you have made to others that have not been repaid

Verification: Loan documents (if any)

PNW Form – Worksheet 7

Worksheet 7—Amounts Owed to You (loans to other individuals and entities including applicant firm) (Attach additional sheets as necessary)

Debtor	Description	Balance
N/A	N/A	\$0
	<i>Total</i>	\$0

(Complete worksheet 5)			
6. Life Insurance (Cash Surrender Value) (Complete Worksheet 6)	\$0		
7. Amounts Owed to You (Complete Worksheet 7)	\$0		

PNW Form – Worksheet 8

Worksheet 8—Assets Held in Trust (Attach additional sheets as necessary)

Trust Name	Description/Additional Information	Value

Total _____

Trust Assets: Include any assets held in a trust for which you are the grantor, trustee or beneficiary (depending on the type of trust)

Verification: Trust document

PNW Form – Worksheet 8

Worksheet 8—Assets Held in Trust (Attach additional sheets as necessary)

Trust Name	Description/Additional Information	Value
Yolo Family Trust	Family Trust (revocable), includes 1 rental property	\$175,000
		<i>Total</i> \$175,000

(Complete Worksheet 6)			
7. Amounts Owed to You (Complete Worksheet 7)	\$0		
8. Assets Held in Trust (Complete Worksheet 8)	\$175,000		
9. Assets Transferred to Related Parties Within the Past Two Years (Complete Worksheet 9)			
<u>Total Assets:</u>	0	<u>Total Liabilities:</u>	0

PNW Form – Worksheet 9

Worksheet 9— Assets Transferred to Related Parties Within the Past Two Years (Attach additional sheets as necessary)

Asset	Description	Value

Total _____

PNW Form – Worksheet 10

Worksheet 10—Mortgages on Real Estate Other Than Primary Residence (Itemize by loan, attaching additional sheets if necessary)

	Property 1	Property 2	Property 3
Type of Property			
Address			
Name of all Mortgage Holders			
Loan Balance			

Total _____

Mortgages: Include your share of any mortgages related to the properties listed in Worksheet 3.

Verification: Loan statements

PNW Form – Worksheet 10

T Worksheet 10—Mortgages on Real Estate Other Than Primary Residence (Itemize by loan, attaching additional sheets if necessary)

	Property 1	Property 2	Property 3
Type of Property	Single Family Home		
Address	456 Main St. Anywhere, TX XXXXX		
Name of all Mortgage Holders	Mary Smith David Smith		
Loan Balance	\$250,000 (50% for Mary Smith)		
			Total: \$125,000

Name	Mary Smith		
Residence (As reported to the IRS) Address, City, State, and Zip Code	123 Main St. Anywhere, TX XXXXX		
Company's Legal Name	Yolo, LLC	Phone: XXX-XXX-XXXX	
Marital Status: <input type="checkbox"/> Single <input checked="" type="checkbox"/> Married/Domestic Partnership		Business Phone:	
Assets	(Omit Cents)	Liabilities	(Omit Cents)
1. Cash and Cash Equivalents (checking and savings accounts, CDs etc.) (Complete Worksheet 1)	\$25,650	10. Mortgages on Real Estate Other Than Primary Residence (Complete Worksheet 10)	\$125,000

PNW Form – Worksheet 11

Worksheet 11— Loan on Life Insurance (do not list term life insurance) (Attach additional sheets as necessary)

Policy	Insurance Company	Loan Amount

Total _____

Loan on Life Insurance: Include the value of any loans taken out against a life insurance policy.


Verification: Statements




PNW Form – Worksheet 11

Worksheet 11— Loan on Life Insurance (do not list term life insurance) (Attach additional sheets as necessary)

Policy	Insurance Company	Loan Amount
N/A	N/A	\$0
		<i>Total</i> <u>\$0</u>



Assets	(Omit Cents)	Liabilities	(Omit Cents)
1. Cash and Cash Equivalents (checking and savings accounts, CDs etc.) (Complete Worksheet 1)	\$25,650	10. Mortgages on Real Estate Other Than Primary Residence (Complete Worksheet 10)	\$125,000
2. Investment Accounts and Individual Securities (Complete Worksheet 2)	\$85,514	11. Loans on Life Insurance (Complete Worksheet 11)	\$0



PNW Form – Worksheet 12

Worksheet 12—Other Liabilities (Attach additional sheets as necessary)

Type of Debt	Creditor	Amount of Liability (Balance)
Loans on Motor Vehicles (itemize)		
Loans Secured by Property Other Than Real Estate or Vehicles		
Loans Secured by Property Other Than Real Estate or Vehicles		
Unpaid Taxes (fixed in amount and currently due)		
Any Other Amount, Not Reported Above, That You Currently Owe (itemize and describe)		

Total _____

Other Liabilities:
 Include the value of any other liabilities, including loans on vehicles, student loans, unpaid taxes, etc.


Verification:
Statements



PNW Form – Worksheet 12

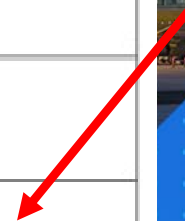
Worksheet 12—Other Liabilities (Attach additional sheets as necessary)

Type of Debt	Creditor	Amount of Liability (Balance)
Loans on Motor Vehicles (itemize)		
Lexus RX 350 (2021)	Toyota Finacial Cop.	\$5,100
Loans Secured by Property Other Than Real Estate or Vehicles		
N/A		
Loans Secured by Property Other Than Real Estate or Vehicles		
N/A		
Unpaid Taxes (fixed in amount and currently due)		
N/A		
Any Other Amount, Not Reported Above, That You Currently Owe (itemize and describe)		
Student loan	America Inc.	64,900
		Total: \$70,000



PNW Form – Worksheet 12

Assets	(Omit Cents)	Liabilities	(Omit Cents)
1. Cash and Cash Equivalents (checking and savings accounts, CDs etc.) (Complete Worksheet 1)	\$25,650	10. Mortgages on Real Estate Other Than Primary Residence (Complete Worksheet 10)	\$125,000
2. Investment Accounts and Individual Securities (Complete Worksheet 2)	\$85,514	11. Loans on Life Insurance (Complete Worksheet 11)	\$0
3. Value of Your Ownership Interest in Real Estate, Excluding Primary Residence (Complete Worksheet 3)	\$225,000	12. Other Liabilities (Complete Worksheet 12)	\$70,000



PNW Form – Worksheet 13

Worksheet 13—Retirement Accounts (Attach additional sheets as necessary)

Account Name	Value
	<i>Total:</i> _____

Retirement Accounts: Include the value of legitimate retirement accounts. These values do not carry over to the front page of the firm as they are excluded from the calculation.

Verification: Statements

PNW Form – Worksheet 14

Worksheet 14--Primary Residence

Address	
Date Acquired	
Purchase Price	
Market Value	
Source of Market Valuation	

Primary Residence: Include the value of your primary residence. This value does not carry over to the front page of the form as it is excluded from the calculation.

Verification: Online sources (Zillow, Redfin, Realtor, etc.)

PNW Form – Worksheet 14

Worksheet 14--Primary Residence

Address	98765 Main St Anywhere, TX XXXXX
Date Acquired	February 1, 2018
Purchase Price	\$720,000
Market Value	\$1,100,000
Source of Market Valuation	Zillow.com

This does not get included on the summary sheet

Personal Net Worth Statement

As of January 31, 2026

This form must be completed for each owner comprising a minimum of 51% of the firm's ownership.

Name	Mary Smith		
Residence (As reported to the IRS) Address, City, State, and Zip Code	123 Main St. Anywhere, TX XXXXX		
Company's Legal Name	Yolo, LLC	Phone: xxx-xxx-xxxx	
Marital Status: <input type="checkbox"/> Single <input checked="" type="checkbox"/> Married/Domestic Partnership	Business Phone:		
Assets	(Omit Cents)	Liabilities	(Omit Cents)
1. Cash and Cash Equivalents (checking and savings accounts, CDs etc.) (Complete Worksheet 1)	\$25,650	10. Mortgages on Real Estate Other Than Primary Residence (Complete Worksheet 10)	\$125,000
2. Investment Accounts and Individual Securities (Complete Worksheet 2)	\$85,514	11. Loans on Life Insurance (Complete Worksheet 11)	\$0
3. Value of Your Ownership Interest in Real Estate, Excluding Primary Residence (Complete Worksheet 3)	\$225,000	12. Other Liabilities (Complete Worksheet 12)	\$70,000
4. Personal Property and Other Assets (Complete Worksheet 4)	\$70,000		
5. Ownership in Other Businesses (Complete Worksheet 5)	\$210,000		
6. Life Insurance (Cash Surrender Value) (Complete Worksheet 6)	\$0		
7. Amounts Owed to You (Complete Worksheet 7)	\$0		
8. Assets Held in Trust (Complete Worksheet 8)	\$175,000		
9. Assets Transferred to Related Parties Within the Past Two Years (Complete Worksheet 9)	\$0		
Total Assets:	\$791,164	Total Liabilities:	\$195,000

Personal Net Worth: \$596,164
(\$791,164 - \$195,000)

Declaration

Declaration

I declare under penalty of perjury that the information provided in this personal net worth statement and supporting documents is complete, true and correct. I declare that no assets have been transferred to any beneficiary for less than fair market value in the last two years. I recognize that the information submitted in this application is for the purpose of inducing certification approval by a government agency. I understand that a government agency may, by means it deems appropriate, determine the accuracy and truth of the statements in the application and this personal net worth statement, and I authorize such agency to contact any entity named in the application or this personal financial statement, including the names banking institutions, credit agencies, contractors, clients, and other certifying agencies for the purpose of verifying the information supplied and determining the named firm's eligibility. I acknowledge and agree that any misrepresentations in this application or in records pertaining to a contract or subcontract will be grounds for terminating any contract or subcontract which may be awarded; denial or revocation of certification; suspension and debarment; and for initiating action under federal and/or state law concerning false statement, fraud or other applicable offenses.

Business Valuations

- Assets include the value of other (excluding the applicant) businesses
 - Sole proprietor (Schedule C)
 - LLC (Form 1065 or 1120S)
 - Corporation (Form 1120 or 1120S)
- Individuals may value their other business interests based on:
 - Book Value
 - Balance sheets
 - Capital Accounts
 - Market Value
 - Analysis completed by an accountant

Key Takeaways & Next Steps

- The **submission date** for Personal Narratives and supporting documents, including a current Personal Net Worth (PNW) form and recent personal/business taxes, to the B2Gnow certification portal is **from:**
May 1 to June 30, 2026.
- Link to B2G submission portal:
<https://tampaairport.gob2g.com/>
- Re-evaluation will be processed in the order they are received. Do not submit an application before the start date.

Business Opportunity Contact Information

DBEprogram@TampaAirport.com

(813) 554 1450

Certification questions: Bonnie Yauilla

Email: BYauilla@TampaAirport.com

Office Number: (813) 801-6023



B2G REEVALUATION INSTRUCTIONS

BONNIE YAUILLA



Certification Application



Home

View

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Message

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Resource Center

Logoff

Show All

Hide All

Welcome to the Tampa International Airport online application for Disadvantaged Business Enterprise (DBE) and Airport Concession Disadvantaged Business Enterprise (ACDBE) certification.

The overall intent of the program is to provide opportunities to participate in the economic benefits of highway construction to small businesses owned and operated by disadvantaged individuals.

Before starting an application, find out if you qualify by clicking the qualifications for certification below:

[Notice to DBE/ACDBE firms](#)

Need Help?
[User manual](#)
[Sign up for a Training Class](#)

Select an Option

[You are an existing DBE and you would like to submit for re-evaluation.](#)

[You are NOT an existing DBE and you would like to submit a new application.](#)

[Your business is currently certified by Tampa International Airport.](#)

[Your business is NOT currently certified by Tampa International Airport.](#)

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Certification Application

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Welcome to the Tampa International Airport online application for Disadvantaged Business Enterprise (DBE) and Airport Concession Disadvantaged Business Enterprise (ACDBE) certification.

The overall intent of the program is to provide opportunities to participate in the economic benefits of highway construction to small businesses owned and operated by disadvantaged individuals.
Before starting an application, find out if you qualify by clicking the qualifications for certification below:

[Notice to DBE/ACDBE firms](#)

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Select an Option

- [You are an existing DBE and you would like to submit for re-evaluation.](#)
- [Submit a 2025 Re-evaluation Application.](#)
- [You are NOT an existing DBE and you would like to submit a new application.](#)
- [Your business is currently certified by Tampa International Airport.](#)
- [Your business is NOT currently certified by Tampa International Airport.](#)

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Certification Application: Start Certification Application



2025 Re-Evaluation Application for Tampa International Airport - Hillsborough County Aviation Authority

This submission is for firms submitting their Re-evaluation Application

You are about to complete the online submission for 2025 Re-evaluation. Complete and submit this form if you are interested in certification.

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Company & Contact Information

Select a company type and form auto-fill option. Confirm or enter your personal and company email addresses to permit us to contact you quickly for technical support, if needed.

This application is for **Test Vendor 1 DBA DBA Testing**
 This application is for a different firm

BUSINESS NAME *

YOUR EMAIL ADDRESS *

COMPANY EMAIL *

COMPANY TYPE *

AUTOFILL * Use existing account information to auto-fill application

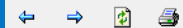
You can save time by using a previous application to fill in the answers; note that you will need to access each section of the application to review and lock-in the auto-filled information to ensure it is accurate and correctly formatted. Select an option below:

Prior applications with other agencies - Relevant previous application data will be copied to the new record (not all fields may be transferred).

Use City of Columbus New EBE Application
Submitted 4/6/2022 by Test Vendor1; Processing Complete



Certification Application: Document List Preview for Corporation



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In addition to completing a form, you will be required to submit supporting document.

Mandatory documents must be submitted, there are no exceptions. **Required** documents must be submitted if applicable to the type of your firm and nature of its work. If you have any questions, please contact the organization before starting.

Review the items below **before** beginning the process to ensure you are able to and are comfortable providing the requested information. If you are unable or unwilling to provide the **Mandatory** documents, **do not proceed**. Failure to submit the attachments without an explanation as to why any such attachment was not provided will result in a delay in processing and your firm could ultimately be denied certification.

NOTE: Some required documents may not be represented here in this document preview.

This document list will continue to be available after you start the form (click the **Documents** tab). You can also print the list to [your printer](#) or a [PDF file](#).

Check this box and click **Continue** to start the submission process.

ALERT: to ensure security of your 2025 Re-Evaluation Application, only **YOU** will have access to this record once it is created. By starting the process, it will initially be assigned to you, and no one else can access unless you reassign it to another user for completion or explicitly grant access by clicking the Utilities tab and adding a user to the Access List.

Timeline: you will have **90 days** to complete and submit this 2025 Re-Evaluation Application. Otherwise, the record will self-delete on **7/16/2026**. Periodic reminders will be sent to you by email up to that point. A deleted 2025 Re-Evaluation Application cannot be recovered; you will need to start again.

Continue

Return

Mandatory Documents

All **mandatory** documents must be provided with the 2025 Re-Evaluation Application. Failure to submit a mandatory document will result in a delay in processing and/or could result in denial.

Personal Narrative (PN)

Provide a written personal narrative that demonstrates how you, as the qualifying owner, have experienced social and economic disadvantage within the United States. The narrative must present individualized proof and specific real-world examples of economic hardship, systemic barriers, or denied opportunities that affected your ability to advance in education, employment, access to capital or credit, or the operation or growth of the business. Do not rely on race or sex alone. The narrative must establish disadvantage by the preponderance of the evidence based on your own experiences and circumstances.

Personal Net Worth DBE/ACDBE

[Download Form](#) -- Download, sign and upload.

Required Documents

Required documents must be provided when applicable to your firm. Failure to submit a required document without an explanation as to why any such attachment was not provided will result in a delay in processing and/or could result in denial.

Additional supporting documents



Certification Application: Main Summary

Main Documents Signature Submit Utilities Cert List

Test Vendor 1

Type: **2025 Re-Evaluation Application**
App #: **4166607**

Status: **Incomplete**
Started: **4/17/2026**

0% complete

Fill in each of the sections noted below by clicking the **Fill In** buttons; edit a completed section by clicking **Edit**. You can complete the sections in any order, and the system will save your information as you go. Once all sections have been completed, the form will be complete and you will be able to sign and submit.

The Contact Person noted below is the only user authorized to access this form. If someone else needs access, change the contact by clicking the drop down menu or grant them access on the Utilities tab.

Need Help?
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2025 Re-Evaluation Application Information

TYPE	2025 Re-Evaluation Application
CERTIFYING AGENCY	Tampa International Airport - Hillsborough County Aviation Authority
BUSINESS NAME	Test Vendor 1 DBA DBA Testing
CURRENT STATUS	Incomplete
APPLICATION NUMBER	4166607
DATE FOR DELETION	7/16/2026 (Extend)
CONTACT PERSON	Test Vendor1 Add user not on list

Only the Contact Person can access the application unless you reassign it or grant access through the Utilities tab by adding users to the Access List. Note: If you reassign the Contact Person, you will lose access to the application.

Sections and Documentation

SECTION 1: GENERAL INFORMATION	Fill In	Incomplete: 0 completed of 0 required; 0 completed of 15 optional
DOCUMENT LIST	Fill In	Incomplete: 0 attached of 2 mandatory; 0 attached of 2 required

Signature and Submittal

SIGNATURE

Q&A



THANK YOU!

