



MEMORANDUM

Date: June 9, 2020

To: Dr. John Moffatt, Director
Economic Development Office

From: C.H. Huckelberry
County Administrator

Patrick Cavanaugh, Deputy Director
Economic Development Office

Regina Kelly, Director
Grants Management and Innovation Office

Arnold Palacios, Director
Community Services, Employment
and Training

Re: **COVID-19 Small Business Assistance Grant Program**

My Executive Assistant Nicole Fyffe prepared the attached document regarding COVID-19 small business assistance grant programs across the United States. Please review Ms. Fyffe's summary work as well as all of the various programs highlighted in the report.

Our first priority in the use of COVID-19 funds is to act as a regional public health agency related to the pandemic. This effort is ongoing and will continue to be a priority.

In addition, as others are earmarking certain amounts of COVID-19 funds for business recovery, it is appropriate to consider the County's role in such an effort and if we should include a portion of our COVID-19 federal CARES Act funding for this purpose. If enacted by the County, the program needs to be transparent, provide equal access to funding, be reserved for small businesses that have incurred significant financial distress during the COVID-19 pandemic and provide a measure of accountability regarding how the funds are expended to assist a particular business and/or enterprise.

At this time, I would like to have input from the various County offices that may be involved in economic development, small businesses, housing, job training, neighborhood investment (as it applies to small businesses in neighborhoods) and others.

I am not in a rush to implement a program until it has been demonstrated to be clearly well thought out and specifically targeted for the purpose of assisting smaller, micro businesses who have documented financial stress caused by the COVID-19 pandemic. Any program

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must also meet all of the requirements of CARES Act funding for these purposes; hence, the need to obtain input from our Grants Management and Innovation Office.

I would appreciate your written responses to the attached report and any suggestions you may have in formulating a specific policy for Pima County by July 1, 2020. Also, please forward your comments on this matter to Ms. Fyffe so they can be consolidated and form the next step for implementing a coherent COVID-19 Small Business Assistance Grant Program for Pima County.

CHH/anc

Attachment

c: The Honorable Chairman and Members, Pima County Board of Supervisors
Jan Leshner, Chief Deputy County Administrator
Carmine DeBonis, Jr., Deputy County Administrator for Public Works
Francisco García, MD, MPH, Deputy County Administrator & Chief Medical Officer,
Health and Community Services
Nicole Fyffe, Executive Assistant to the County Administrator

Over 100 COVID-19 Small Business Assistance Grant Programs Across the U.S.

Cities and counties across the country are using a variety of funding sources to aid small business to reopen, recover and respond to the economic impacts related to COVID-19. The majority of the information in this document is from Institute for Local Self-reliance's May 26, 2020 article, which can be accessed at <https://ilsr.org/information-on-covid-19-small-business-assistance-programs/>. The list of programs in the article was filtered to include only city and county programs, and to exclude loan programs. Information was updated when available. Additional program summaries were also added. The names of the cities and counties are hyperlinked for more information.

Twenty-seven of the programs identified the source of funding as their supplemental allocation of Community Development Block Grant funding (CDBG-CV) that many cities and counties received as part of the Federal Coronavirus Aid, Relief and Economic Security (CARES) Act, which has similar constraints to regular CDBG funds, including benefiting low to moderate income employees. Pima County received \$1.7 million of CDBG-CV funds in April, issued a Request for Proposals to make the funding available via partners (for food distribution, housing and sheltering, and small business assistance), and received \$10 million in applications including \$1.06 million for small business aid, and applications are currently under review.

Descriptions of 14 programs known to be funded specifically by a city or county's allocation of Corona Relief Funds (CRF) under CARES Act, are underlined. Corona Relief Funds were allocated to cities and counties with populations of 500,000 or greater. Pima County received \$87 million in Corona Relief Funds. Seven of these programs are summarized in the table below and additional information about these programs is also attached.

Sample Cities and Counties Using Fed Corona Relief Funds CARES Act for Small Business Assistance										
City or County	Total Program Funding	Grant Per Business	Main Eligibility Requirements			Eligible Use of Funds				
			Max # Employees	For Profit Only	Eligible Even if Received Similar Fed Relief	Salaries/ Payroll	Inventory	Lease, Mortgage, Rent	Utilities	COVID-19 Prevention Expenses
Mesa, AZ ¹	\$20M	no cap	Prioritized 25	Yes	No			x	x	
Riverside Co., CA ²	\$45M	\$10,000	50	Yes	No	x	x	x		x
Orange Co., FL ³	\$72M	\$10,000	25	Yes	No	x	x	x		
Fairfax Co., VA ⁴	\$25M	\$10,000-\$20,000	10 to 49	No	Yes	x	x	x	x	x
Pinal Co., AZ	TBD	\$15,000	No Max	Yes	No			x	x	
Phoenix, AZ ⁵	\$15M	\$5,000-\$10,000	25-May	yes	Yes	x	x	x	x	x
Tucson, AZ ⁶	\$2M	\$10,000	49	No	Yes but prefer not	x		x	x	

¹ Mesa, grant per businesses up to 90 days of utility and rent/mortgage payments.

^{2,3} Riverside Co & Orange Co require implementation of Safe Reopening Plan addressing employee and customer health, and following COVID-19 safety guidelines, respectively.

⁴ Fairfax County identified additional source of funding if any expenses are determined later to be ineligible for CRF CARES funding.

⁴ Fairfax County reserved 30% of funding for women-owned, minority-owned, or veteran-owned businesses

⁵ Phoenix, 3 programs - small business grants targeted at businesses in low income census tracts, microbusinesses, and restaurant/food truck reopening.

⁶ Tucson, preference for women-owned, minority-owned, disabled or veteran-owned or located in low-to-moderate income area.

Alabama

1. The **City of Florence** has created Florence First, a grant program for small businesses negatively affected by the COVID-19 pandemic. To be eligible, businesses must be locally owned or, if the business is a chain or franchise, its parent company must be based in Florence. The program is capitalized by a \$187,000 supplemental Community Development Block Grant allocation provided by the CARES Act. Applications were available until May 14, and grant recipients will be announced on May 22.

Alaska

2. On May 12, the **Municipality of Anchorage** dedicated \$1 million for grants to small businesses negatively affected by the COVID-19 pandemic. Businesses are eligible to apply if they have no more than seven employees at any one time in 2019, had less than \$1 million in gross revenue in 2019, have a physical location within the city limits, and have not received federal COVID-19 relief funding. Certain types of businesses, including franchises, payday lenders, pawn shops, bingo halls, and businesses whose clientele must be over age 18 or 21, are not eligible. Up to 20 percent of the program's grants have been earmarked for sole proprietors, and 20 percent for nonprofit organizations. Applications were accepted through May 22. Awards were made to 40 businesses at \$5,000 each, and to 80 businesses and non-profits at \$10,000 each. The funding for the awards is from the City's allocation of Corona Relief Funds under the CARES Act.

Arizona

3. The **City of Mesa** is using \$20 million of the \$90 million in Corona Relief funds the City received from the CARES Act to create the Mesa Small Business Reemergence Plan. The program launched on May 11, with applications due two weeks later. Businesses must have a physical commercial address within the city limits and not have received other federal COVID-related financial assistance. Certain types of businesses are not eligible for the program, including real estate investment firms, rare coin and stamp dealers, firms involved in lending, and franchisees whose franchises are not headquartered in Arizona. The grants will cover essential expenses, like rent and utilities, for up to 90 days. Applications were accepted through May 24.
4. The **City of Phoenix** began using \$2 million of its Corona Relief funds the City received from the CARES Act for the first round of small business relief grants to assist 200 for profit businesses in low income census tracts with \$10,000 each for payroll and other necessary operating costs. The City is now implementing, via the Phoenix IDA and its Arizona Community Foundation, a second round with an additional \$15 million from the same CRF funds, for three targeted programs. (1) \$10,000 grants to small businesses with 25 employees or less, in operation since January 1, 2019, with no more than \$3 million in annual gross sales and located in or adjacent to a low-income census tract. (2) \$5,000 grants for microbusinesses with 5 or fewer employees and less than \$1 million in annual gross sales. (3) \$10,000 grants for restaurant/food truck reopening costs with no limit on number of employees and gross annual sales. The program was still accepting applications as of June 8, 2020.

5. The **City of Tucson** has allocated \$2 million for a small business continuity grant program for for-profit and non-profit businesses with a maximum of 49 employees. The program will be administered by the YWCA and will provide \$10,000 grants for the purposes of reimbursing costs related to payroll, rent, utilities, etc. Preference will be given to women-owned, minority-owned, disabled or veteran owned businesses and businesses locate in low to moderate income areas. As a condition of accepting a grant, businesses must enroll in a YWCA business training course or workshop and complete a minimum of 75% of the scheduled instruction hours. More details will be presented to Mayor and Council on June 9, 2020, before the program begins receiving applications. The City is funding this program with Corona Relief funds the City received from the CARES Act.
6. Starting June 15, 2020, **Pinal County** will be accepting applications from for-profit businesses of any size for grants up to \$15,000 for 60 days (April and May) of mortgage, rent, and utility payments. The County will administer the program directly. To start with, it will be limited to businesses in unincorporated Pinal County. The County is funding this program with Corona Relief funds the County received from the CARES Act.

California

7. The **City of Arcadia** is using Community Development Block Grant funds to create Arcadia Works!, providing \$5,000 grants to small businesses negatively affected by the COVID-19 pandemic. The application period is May 11-20, with grants awarded on a lottery basis to all qualified applicants. Because the program uses CDBGs, it must meet one of the CDBG program's national objectives and provide benefits to low- and moderate-income people. To be eligible, businesses must have no more than 50 employees; have a bona fide ground-floor commercial storefront within the city limits; and have an active Arcadia business license. Businesses must use the grants to help retain the job of at least one low- or moderate-income employee. Certain types of businesses are excluded, including national chains, businesses with code violations, and pawn shops. The \$245,000 program includes \$180,000 in new CDBG-CV funding authorized by the CARES Act.
8. On March 17, the **Berkeley** City Council created the Berkeley Relief Fund, authorizing up to \$3 million of city funding for emergency relief grants for small businesses, nonprofit arts organizations, and worker rent support. The City has asked members of the community to contribute to a fund to match this amount (as of April 22, the community has contributed almost \$1 million). Business continuity grants of up to \$10,000 are available to Berkeley-based businesses and nonprofits with 50 or fewer employees. The Fund announced its first grant awards on April 28 – 352 business grants totaling \$965,999 and 47 arts organizations grants totaling \$790,445. Public contributions to the Fund had reached \$842,000 by April 24.
9. The **City of El Monte** is offering \$10,000 grants to local businesses with fewer than 20 employees and that have been open for at least one year. The grants may be used for overhead expenses, website development, and equipment needed to continue operations. The City expects to award approximately 55 grants. Because the program is being funded by the supplemental Community Development Block Grant (CDBG) funds the City received via the CARES Act, businesses must either employ and retain at least one low- or moderate-income person and demonstrate that, with the grant, the job would

be lost, or be located in a Census tract where at least 51 percent of the residents are low- or moderate-income.

10. The **Los Angeles County** Department of Workforce Development, Aging and Community Services (WDACS) launched the LA County Employer Assistance Grant Fund on April 9, offering grants of up to \$10,000 to small businesses with 2-50 employees and less than \$2 million in gross receipts on a first-come, first-served basis. Approximately 25 percent of awards were reserved for social enterprises that serve vulnerable populations. Applications were due by April 15 and awards have been made. Funding came from the Federal Workforce Innovation and Opportunity Act. The County intends to offer another phase of this program to be funded with the County's Corona Relief Funds under the CARES Act.
11. The **City of Mountain View** created a \$750,000 relief fund on March 30, 2020, to be capitalized with \$400,000 in city funds and \$350,000 in private pledges, to provide grants or loans of up to \$10,000 per small business. Small businesses with 50 or fewer employees are eligible, as are landlords who own nine or fewer units.
12. On March 25, the **City of Rancho Mirage** launched the Rancho Mirage Food Access Program in March, offering restaurants and other food service businesses one-time grants of \$5,000-\$8,000. To be eligible, businesses must agree to stay open through May 31, be open at least six hours per day and five days a week, provide a weekly report on the number of meals served and staff hours worked, and comply with health orders. Fast food restaurants, those with drive-through service, and chain restaurants were not eligible. The program was capitalized with \$400,000 from the city's emergency reserves.
13. On May 21, the **Riverside County** Board of Supervisors voted to use \$45 million of the County's \$431 million Coronavirus Relief Fund CARES ACT allocation for a small business COVID-19 relief grant program. The program will be administered by the County's Business and Community Services department, and subcontracted to a non-profit partner, and will offer grants of up to \$10,000 to qualified for profit small businesses with 50 employees or less. In order to receive a grant, a small business owner must submit a plan detailing how the business will protect the health of workers and customers. Applications are due between June 3 and June 19, 2020, and a lottery system will be used if more applications are received than can be funded.
14. The **City of San Diego** established a Small Business Relief Fund to provide grants and loans of \$10,000-\$20,000 to small businesses in the cities of San Diego and Chula Vista. Businesses with more than 100 employees, chain stores, nonprofit organizations, home-based businesses, and certain types of businesses are not eligible. The program was initially capitalized with \$6.1 million from California Coast Credit Union, Qualcomm, and San Diego Grantmakers and administered by the City's Economic Development Department. The Fund received more than 9,000 applications by April 14, exhausting its pool. It is continuing to solicit contributions in order to continue offering grants and loans.
15. On April 2, the **City of San Francisco** announced a \$10 million relief fund to support small businesses affected by the pandemic. \$9 million of this went to a Small Business Emergency Loan Fund, providing loans of up to \$50,000. The remaining \$1 million was added to the City's small Business Resiliency Fund, making \$10,000 grants to small

businesses in **San Francisco** with fewer than five employees, less than \$2.5 million in gross receipts, and that can demonstrate a loss of revenue of 25 percent or more.

16. The **City of Santa Clara** opened a \$500,000 grant program for small businesses on April 17 affected by the COVID-19 pandemic. The program offers \$5,000 grants for essential businesses and \$10,000 for non-essential businesses, with grants awarded on a first-come, first-served basis. Businesses must have no more than 25 full-time employees, operate out of a physical storefront within the city, be in good standing, and in operation for at least one year as of March 1. Chains are not eligible. The program received more than 250 applications on its first day of operation.

Colorado

17. The **City of Aspen** has created a \$1 million Small Business Rent Grant Program, with the application process opening on April 24. Under the terms of the Program, the City will pay one-third of a qualified small business's rent for up to three months, up to a maximum of \$14,000, with the landlord paying one-third and the tenant paying one-third. To qualify, a business must have 35 or fewer employees, have a current city business license, be current on all city payments, and be open at least 32 weeks a year. Applications are due by May 1.
18. The **Town of Breckenridge** has expanded its Small Business Rent Relief Program, which it launched in late May. The program provides grants of up to \$4,000 to small businesses to cover their rent, as well as grants of \$2.58 per square foot, up to \$4,000, to business owners who own their buildings. The Town allocated \$1 million for the program and has so far awarded \$453,229 to 153 businesses.
19. The **City of Denver** has a \$4 million Small Business Emergency Relief program, funded by the City's General Fund, offering grants of up to \$7,500. The program prioritizes industries most impacted by the pandemic, such as restaurants, nail salons, barbershops, home childcare providers, and retail shops. The program is intended to be available for four months. As of June 1, 500 awards to businesses have been made. The City will begin using Corona Relief Funds from CARES Act.
20. The **El Paso County Economic Development Office** has created a business relief fund for small businesses in the Pikes Peak Enterprise Zone. Small businesses located within the enterprise zone are eligible for grants up to \$7,500. People who donate \$100 or more to the fund will qualify for a state income tax credit of 25 percent of their donation.

Connecticut

21. The **City of Hartford**, in partnership with the Hartford Foundation for Public Giving, HEDCO Inc., and Capital for Change have launched a \$1 million Small Business Emergency Assistance Grant Program, making grants of up to \$10,000 for Hartford businesses with annual revenues below \$500,000. The Program will begin accepting applications on May 4.

District of Columbia

22. The **City of Washington, DC** created a \$25 million Small Business Recovery Microgrants program, offering grants of up to \$25,000 to small businesses, nonprofits, and self-employed business owners. The application period closed on April 1. The City received more than 7,600 applications but will only be able to award roughly 2,000 grants. On April 29, Mayor Muriel Bowser **announced** that the City will be adding an additional \$8 million to the program.

Florida

23. On May 28, the **Boca Raton** City Council approved \$500,000 from the city's Economic Development fund to create a Small Business Recovery Relief Grant program. The program will make one-time grants of up to \$5,000 to local businesses. To qualify, businesses must not have received assistance from CARES Act programs; must have been in business for at least one year prior to March 1; must have between 3-25 employees; must have annual revenues of \$1 million or less; and must have experienced a 50 percent reduction in revenue due to the pandemic. The application window will open on June 1.
24. The **City of Miami** approved a \$1 million small business relief program on April 23, capitalized with Community Development Block Grants. The program will use \$400,000 to make grants of up to \$10,000 for micro businesses with five or fewer employees, and \$600,000 in emergency loans of \$5,000-\$20,000 for businesses of any size. The loans will be eligible for forgiveness if a business retains its current number of employees for one year and if at least half of the jobs created or maintained are filled by low- and moderate-income workers. The application is not yet available.
25. **Orange County** is using \$72 million of its \$243 million allocation from the Corona Relief Fund under the CARES Act to create a Small Business Financial Assistance program. As approved by the Board, the program will provide \$10,000 grants to small brick and mortar businesses with 25 employees or less, excluding non-profits and those that have already received Federal COVID related relief, to cover normal business expenses, such as employee wages, vendor bills and rent to help offset the significant temporary loss of revenue to qualified small businesses. The County anticipates providing grants for up to 6,500 small businesses that will comply with the safety guidelines proposed by the Mayor's task force. Applications are due June 8th. Orange County will partner with external agencies to review applications for eligibility.
26. **Palm Beach County** is using \$60 million of its \$261 million allocation from the Corona Relief Funds under the CARES Act to create the PBC Cares for Business – Restart Business Grants program. The program offers grants up to \$25,000 to eligible businesses for payroll, inventory, rent/mortgage payments, utilities, and expenses related to new safety provisions. To be eligible, businesses must have 25 employees or less; must have been in operation from October 1, 2019 through at least February 29, 2020; have \$3 million or less in total gross receipts; and not be publicly traded. The program plans to provide assistance to at least 2,000 small businesses. Application period runs May 22 through June 12.
27. **Pinellas County** is using \$35 million of the Corona Relief Funds it received under the CARES Act to create a small business relief program. The program, Pinellas CARES, provides grants of up to \$5,000 for businesses with 25 or fewer employees that have operated in the County since at least October 2019. Home-based businesses are not

eligible. The application period opened on May 4 and will close on June 1. As of May 25, the County had received 3,743 completed applications and has already awarded grants to 307 businesses, totaling \$1.5 million. Pinellas County is administering the application in-house.

28. The **City of Sarasota** launched the \$2.28 million Small Business and Safety Assistance Grant Program on May 18, offering grants of up to \$5,000 to Sarasota businesses with 25 or fewer employees. Priority will be given to businesses that have not received a loan from Sarasota County's COVID-19 relief loan program, and businesses are not eligible if they have received at least \$5,000 from the federal Paycheck Protection Program or Economic Injury Disaster Loan program. Home-based businesses, nonprofits, and professional services businesses are not eligible.
29. **St. John's County** began accepting applications on May 24 for the Back to Business Grant Program, offering grants of up to \$10,000 to help small businesses offset costs like payroll, rent, and utilities. To be eligible, a business must have 75 or fewer employees, have revenues of less than \$5 million in 2019, have been in business for at least one year prior to March 17, not be home-based, and be in good standing with the county and state.
30. The **City of St. Petersburg** announced the launch of the Fighting Chance Fund on Friday, April 3rd. The program offers \$5,000 grants to eligible small businesses, plus \$500 to impacted workers. Businesses must have 25 or fewer employees and be locally owned and independently operated. As of April 16, the program had received about 1,800 applications and awarded roughly \$77,000. On April 14, Mayor Rick Kriseman announced that the city was expanding eligibility requirements; it will now accept applications from travel agencies, businesses open for six months (rather than one year), and businesses whose owners do not live within city limits.
31. The **Tarpon Springs City Commission** has created a \$100,000 Small Business Endurance Grants program, providing one-time \$1,000 grants to small businesses. Businesses must be public-facing, have 50 or fewer employees, be current on taxes, and able to demonstrate a revenue loss due to the pandemic. The program is funded by the City's emergency reserve fund. Applications will be accepted between April 9-23.
32. **Volusia County** has allocated \$10 million of its Corona Relief Funds under the CARES Act allocation to create the Relaunch Volusia Small Business Reopening Grant Program, offering one-time grants of \$3,000 to businesses with 25 or fewer employees. To be eligible, a business must have a brick-and-mortar location, not be publicly-traded, be in operation before December 1, 2019, be in good standing with local and state government, and have lost revenue due to the pandemic. The County opened the application process on May 14 and had received 1,690 applications by May 18, at which point the County decided to expand the program, offering \$5,000 grants to businesses with 26-50 employees in addition to \$3,000 grants to smaller businesses.

Georgia

33. The **City of Milledgeville's Main Street/Downtown Development Authority** is offering grants of up to \$500 to help downtown businesses pay their utility bills. Applications will be accepted throughout May, on a rolling basis, until funds are exhausted. Application information will be available on the organization's **Facebook page** on May 4.

34. The **City of Rome** will use a new \$258,000 Community Development Block Grant to make grants of up to \$5,000 to small businesses with no more than 20 employees. The program, which is still under development, will score applications using a point system, with additional weight given to the smallest businesses. The City anticipates launching the program in early- to mid-May.

Hawaii

35. On May 12, the **City of Honolulu** announced the creation of a \$25 million Small Business Relief and Recovery Fund to help local businesses that have been negatively affected by the COVID-19 pandemic. The Fund, which is using Corona Relief Funds under the CARES Act, will provide grants of up to \$10,000 to qualifying businesses for rent, utilities, and other business expenses, plus expenses for enhancing safety, such as installing Plexiglas barriers or hand sanitizing stations. Businesses must have a commercial address, have no more than 30 employees, and have annual revenues of \$1 million or less. The application period opened on May 18. Grants will be distributed through four Hawaii-based credit unions. Mayor Kirk Caldwell has said that, if the relief fund is successful, he will add another \$25 million to the Fund.

Illinois

36. The **City of Chicago** has awarded \$5,000 grants to 959 micro-businesses – businesses employing fewer than five people, with annual revenues of \$250,000 or less, in one of 36 low- and moderate-income neighborhoods. More than 4,500 businesses submitted applications during the April 28-May 4 application period, with winning businesses selected through a lottery system. Of the grants awarded, more than 55 percent are owned by women, 45 percent are owned by African Americans, and 34 percent are Latinx-owned. The \$5 million Microbusiness Recovery Grant Program was capitalized by donations to the Chicago Community Trust, in collaboration with the One Chicago Fund and with the support of Accion, Chicago Neighborhood Initiatives, Chicago Urban League, SomerCor, and the Women’s Business Development Center, which helped administer the program.
37. The **City of Lake Forest** has created a Local Business Grant Program for small businesses affected by the COVID-19 pandemic. Locally owned and franchise businesses are eligible (although franchisees must operate no more than four locations). Grants of up to \$12,500 are available, with amounts calculated as 0.25 percent of sales tax generated in 2019 sales in Lake Forest. The \$287,000 program was funded from an operating surplus in the City’s general fund budget for FY2020.

Indiana

38. On April 30, the **City of Edinburgh** received \$240,000 from the Indiana Office of Rural and Community Affairs’ (OCRA) COVID-19 Response Program, part of the state’s supplemental Community Development Block Grant allocation via the CARES Act, to establish a small business grant program in partnership with the Johnson County Development Corporation. Program details are not yet available.
39. The **City of Franklin** received \$200,000 on April 30 from the Indiana Office of Rural and Community Affairs’ COVID-19 Response Program, part of the state’s supplemental

Community Development Block Grant allocation via the CARES Act, and will be combining this with \$50,000 from the Franklin Development Corporation to make grants available to small businesses. Program details are not yet available.

40. The Cities of **Lafayette** and **West Lafayette** are using their CARES Act Community Development Block Grant (CDBG) allocations to provide emergency grants to small businesses affected by the pandemic. Lafayette is offering grants of up to \$10,000 from a total pool of \$400,000 to businesses (25 or fewer employees) that have not yet received other emergency government assistance. Businesses must be located in the downtown Entrepreneur and Enterprise District or in a qualified low- to moderate-income Census tract. West Lafayette's \$500,000 pool will provide grants of up to \$10,000 for micro-businesses with five or fewer workers and up to \$15,000 for those with six or more workers. To be eligible, businesses must be locally owned, support low- and moderate-income individuals, and be located in targeted support areas. West Lafayette will close its first grant round of \$300,000 on May 1 and its second grant round of \$200,000 on July 1.
41. The **City of Lawrenceburg**, in partnership with the Lawrenceburg Main Street program, has created a Public Health Emergency Small Business Grant (PHESBG) program, offering \$3,500 grants to brick-and-mortar small, locally owned businesses with under 25 employees and that have been closed or partially closed during normal business hours because of the COVID-19 pandemic.

Iowa

42. The **City of Des Moines** is using \$750,000 of the supplemental Community Development Block Grant it is receiving through the CARES Act for a small business relief fund. Grants of up to \$10,000 will be available to businesses with fewer than 30 employees. The Greater Des Moines Partnership has offered to provide some matching funds for the program. Details of the program's application process are not yet available, although City officials say that the City will likely partner with the organizations that created the Iowa Small Business Relief Fund.
43. Three entities in **Forest City** – the Hanson Foundation, City of Forest City, and Forest City Economic Development – have put together a \$160,000 Small Business Recovery Fund, offering half-grant, half-loan awards of up to \$5,000, interest-free and with repayment deferred for six months. Eligible businesses must have 25 or fewer employees, have a physical location within city limits, and be locally owned. The City contributed \$53,000; Forest City Economic Development contributed \$87,000, and the Hanson Foundation contributed \$20,000. The application period will close on May 15.

Kentucky

44. The **City of Elizabethtown** launched a \$1 million Business Stimulus Funds Program on April 1, making grants of up to \$3,000 for small, locally owned businesses with less than \$1 million in annual revenue. The application deadline was April 15. The Fund was capitalized from the City's general fund.
45. The **City of Newport** is offering rent and mortgage payment reimbursements of up to \$500 per month, for up to four months, to small businesses. The program is open to

businesses with between 3-100 employees and with a valid City of Newport occupational license. The application process is open until May 22.

Louisiana

46. The **City of Lake Charles** is using \$394,000 in CDBG-CV funds to launch the Lake Charles Small Business Stabilization Fund, offering grants of \$2,500-\$5,00 to small businesses with brick-and-mortar locations within the city limits. Program details are available by contacting kimberly.dellafosse@cityoflc.us.
47. On May 11, the **City of Monroe** launched the COVID-19 Small Business Enterprise Loan/Grant program. Small businesses that employ low- to moderate-income workers may apply for forgivable loans of up to \$15,000 to cover payroll and operating costs. The program is one of three that have been capitalized by \$436,000 in supplemental Community Development Block Grant funds via the CARES Act.

Maine

48. On May 18, the **City of Portland** finalized details of three emergency small business assistance programs: the **Business Assistance Program for Job Creation (BAP-Rehire)**, the **Microenterprise Grant Program**, and the **Rapid Response Microloan Program (RRMP)**. BAP-Rehire will provide \$5,000 grants to businesses for rehiring two or more full-time low- or moderate-income employees. The Microenterprise Grant Program will provide grants of up to \$2,500 for businesses with less than two full-time-equivalent employees. The Rapid Response Micro Loan Program will provide loans of up to \$10,000 to businesses with 2-8 employees and less than \$1 million in annual revenues. Up to \$5,000 will be forgiven if half of the business's employees are hired back within nine months of receiving a loan or when the emergency order is lifted, whichever happens first. The first two programs will be funded with the City's CDBG-CV allocation; the latter program will be funded from the Portland Development Commission's unrestricted loan funds.
49. On May 4, the **City of Westbrook** created the Small Business Emergency Commercial Rental Assistance Program to provide grants of up to \$1,500 each up to 67 small businesses to help them pay their rent. Businesses must have fewer than 50 employees and be able to demonstrate financial loss as a result of the COVID-19 pandemic. The Program is being capitalized with \$100,500 from the Westbrook Environmental Improvement Corporation. The application deadline is August 31.

Maryland

50. **Allegany County** created the COVID-19 Small Business Assistance Fund in March, awarding \$109,000 in grants to businesses affected by the COVID-19 pandemic. On May 11, it reopened the Fund, using money it received from the supplemental Community Development Block Grant appropriation authorized by the CARES Act. To be eligible, businesses must have a physical address in the County, have no more than 15 employees, have no tax liens or legal judgments, and be in good standing with the State of Maryland.
51. The **City of Baltimore** launched a \$5.5 million Small Business Assistance Initiative on April 23. The Initiative will be administered by the Baltimore Development Corporation.

\$500,000 will be made available as grants to Baltimore personal protective equipment manufacturers; \$3.5 million will be made available as grants of up to \$15,000 for small businesses in certain Baltimore commercial districts; and \$1.5 million will be used to support social distancing when businesses reopen. Applications will be available on May 4.

52. **Baltimore County** will open a \$10 million COVID-19 Small Business Relief Grants Program on May 11, targeting businesses that have not been able to get assistance from the federal Paycheck Protection Program. Grants of up to \$15,000 will be available on a first-come, first-served basis to businesses with 2-25 employees and that commit to keeping its employees on the payroll through January 1, 2021 (not including business owners). If a business fails, the business owner must return the grant within 14 days.
53. Until April 25, **Montgomery County, Maryland** offered COVID-19 pandemic relief grants of up to \$75,000 for businesses with up to 100 employees. One-quarter of the Public Health Emergency Grant Program was reserved for restaurants and retail businesses. Businesses could also apply for up to \$2,500 for teleworking equipment. The \$20 million program (plus an additional \$10 million for local hospitals) was capitalized with funding from the County's undesignated reserves. Because of overwhelming demand, the Program stopped accepting applications.
54. **Prince George's County** will offer up to \$15 million in grants and loans to businesses impacted by the pandemic. Businesses can apply for loans of up to \$100,000 and grants of up to \$5,000 (for businesses with less than 10 employees) or \$10,000 (for businesses with 10 or more). \$10 million of the fund will come from the Economic Development Incentive Fund, a loan program managed by the PG C county Economic Development Corporation. The remaining \$5 million will come from a mix of state and private funding sources.
55. On May 21, **Queen Anne's County** announced creation of the Queen Anne's County Small Business Assistance and Recovery Fund. The Fund will offer small grants to help businesses meet CDC guidelines for personal protective equipment and social distancing and to help cover reopening expenses. It will also pair eligible low income workers with businesses that need to hire new staff. Program details will be available in late May.

Massachusetts

56. **The City of Boston** created a \$2 million Small Business Relief Fund, making grants of between \$2,500-\$10,000 to businesses impacted by COVID-19, with priority given to those most directly affected by closures or other policies directly related to the pandemic. To be eligible, businesses must have fewer than 35 employees and annual gross revenue below \$1.5 million. In addition, it has created a \$3 million fund to help tenants make their rent payments. The program began accepting applications on April 6, 2020 and, as of May 14, was no longer accepting new applications. By that date, the City had awarded 556 grants, 95 percent of which are going to businesses with 15 or fewer employees, 50 percent to people of color, and 48 percent to women-owned businesses. The program was funded with City operating funds and CDBG funds.
57. On May 26, **Boston** Mayor Martin Walsh announced the launch of the \$6 million Reopen Boston Fund, providing grants to help small, forward-facing businesses prepare for

reopening by buying personal protection equipment, managing outdoor spaces, and installing safety partitions. Businesses must have fewer than 15 employees, operate from a brick-and-mortar commercial space within the city, and physically engage closely with the public (personal care businesses, retail shops, food businesses, arts and entertainment businesses, fitness facilities, event spaces, etc.). The application window will open on May 28, and the City will accept applications on a phased basis, paralleling the phased approach the Commonwealth of Massachusetts is taking to reopen businesses.

58. The **City of Cambridge** has created a Small Business COVID-19 Relief Grant, offering grants of up to \$6,000 for retail, food, personal services, and creative for-profit businesses with brick-and-mortar locations. Grants may be used for paying rent, mortgages, and other operating expenses; employee wages; perishable inventory lost because of business interruption; and resources to get the business established online.
59. The **City of Chicopee** has reallocated \$150,000 from its Community Development Block Grant funds to create an emergency Business Operating Grants Program, with grants of up to \$10,000 to businesses affected by the pandemic. To be eligible, businesses must be Chicopee-based, in operation for at least 24 months, and current on state and local taxes. Because the Program uses CDBG funds, grants must be compliant with federal Block Grant regulations, including continued employment of low- and moderate-income workers.
60. The **City of Fitchburg** launched a Small Business Grant Program on March 18, using \$100,000 from its Community Development Block Grant allocation to make grants of up to \$2,500 to small businesses in Fitchburg. The program gives precedence to businesses with five or fewer employees; restaurants, bars, retail, and entertainment businesses; and businesses with existing loans with the Community Development Small Business Loan Program.
61. The **Greater Holyoke Chamber of Commerce** is collaborating with the City of Holyoke's Community Development Office to offer a \$90,000 Business Emergency Operation Grant Program, capitalized with Community Development Block Grant funds. Businesses must have been in existence as of January 20, 2020 and must demonstrate that it will benefit low/moderate income workers and meet other CDBG requirements.
62. On April 6, the **City of North Andover** created a COVID-19 small business relief program to help business owners with rent or mortgage payments. The program, capitalized with \$222,529 from a gas settlement fund, will provide grants of up to \$3,000 to cover one month of rent or a commercial mortgage payment. The program received 214 applications before its April 27 deadline and will make grant awards on May 1.
63. Through the CARES Act, the **City of Westfield** received a supplemental appropriation of \$216,737 to its Community Development Block Grant Program and is using a portion of this to make grants to small businesses affected by the COVID-19 pandemic.
64. On March 19, the **City of Worcester** created a Small Business Resiliency Program, using \$500,000 of its Community Development Block Grant funds. To be eligible, a business must have less than \$2 million in annual revenues, the business owner must have low- or moderate-income status, and the business must have experienced a loss of

50 percent or more due to COVID-19 since March 10. The first round of applications closed on March 27.

Michigan

65. The **City of Dearborn** created the Dearborn Small Business Relief Grant, offering grants of up to \$5,000 for businesses with 17 employees or less. Applications will be available from April 27 – May 1, with announcements made the second week of May. The City has partnered with several organizations to capitalize and manage the program, including the New Economy Initiative, East and West Dearborn Downtown Development Authorities, and Warren and Dix/Vernor Business District Improvement Authorities. The program prioritizes service businesses, freelancers, makers, home-based businesses, small businesses, restaurants and other prepared food businesses, retail businesses, and businesses whose owners are low- or moderate-income. Franchises and chains are not eligible.
66. The **City of Kalamazoo**, in partnership with the United Way of Battle Creek and Kalamazoo, has created a Micro-enterprise Grant Program to help small businesses with up to ten employees and less than \$1 million in annual revenues. The Program will offer \$5,000 grants, with a priority focus on businesses owned by women, people of color, and indigenous people. The application deadline is May 27, with awards announced on June 1. The \$500,000 program is being funded by \$300,000 from the City and contributions from Consumers Energy Foundation.
67. The **City of Lansing** announced the launch of the first phase of a \$400,000 Small Business Recovery Program on April 9. The program offers grants of up to \$10,000 to businesses with a brick-and-mortar location in the city, 25 or fewer employees, annual revenues of less than \$1.5 million in 2019, and demonstrated income loss related to the COVID-19 pandemic. Applications are due by April 16, and grants will be announced the week of April 27. The program is funded by the Lansing Economic Development Corporation.

Minnesota

68. **Freeborn County, the City of Albert Lea, and the Albert Lea Economic Development Agency** are planning to create a recovery and relief grant program to help small businesses that have been affected by the COVID-19 pandemic. Details are not yet available, but County commissioners have discussed making grants of \$5,000-\$20,000 to locally owned businesses, based on the amount of economic distress a business is experiencing.
69. The **City of Pierz** is using money from the supplemental Community Development Block Grant allocation authorized by the CARES Act to create a COVID-19 Business Assistance Program, offering \$5,000 to eligible businesses, of which half will be an interest-free loan and half will be a grant. Loans will be repaid beginning in March 2021 at \$250/month for 10 months. Applications will be due by June 1.
70. The **City of Saint Paul** is offering flat \$7,500 grants to businesses with gross revenues of \$2 million or less and that have been in operation in St. Paul for at least three months. The \$3.85 million Saint Paul Bridge Fund (which also includes \$1,000 grants to families with children) is supported by the Saint Paul Housing and Redevelopment Authority and

a number of private donors, including the Bush Foundation, John S. and James L. Knight Foundation, Minnesota Wild, and Xcel Energy. Applications are open until April 19.

New Jersey

71. **The City of Summit, Summit Downtown Inc., and The Summit Foundation** created the Sustain Summit Fund on April 8, making grants of \$2,000-\$5,500 to help small, locally owned businesses negatively affected by the COVID-19 pandemic. The Fund raised more than \$340,000 from nearly 450 residents and corporations and made grants to 127 small businesses.

New York

72. The **New York City Employee Retention Grant Program** offers grants to businesses with fewer than five employees to cover 40 percent of payroll costs for two months. To be eligible, businesses must be located in one of the City's five boroughs, have no more than five employees, have been in operation for at least six months, and have no outstanding tax liens or legal judgments. The maximum grant available is \$27,000.

North Carolina

73. The **City of Raleigh** has partnered with the Carolina Small Business Development Fund to create a \$1 million small business grant fund. Grants of up to \$10,000 are available to local, independently owned businesses with fewer than 50 employees, annual revenues of less than \$2.5 million, and a physical storefront within city limits. The application period opened on May 11 and closed on May 21. Awards will be made and funds distributed by June 5th.

Ohio

74. **Cuyahoga County** has launched a \$500,000 Small Business Stabilization Fund, offering grants of between \$2,500-\$5,000 to small businesses affected by COVID-19. The first round opened on April 17 and will close on April 23, with announcements the following week. Businesses also have the option of applying for a larger loan.
75. **Lake County, Ohio** is offering two small business COVID-19 relief programs, totaling \$700,000. The Microenterprise Emergency Relief Grant Program will make grants of up to \$5,000 to small businesses with five or fewer employees. The Emergency Working Capital Loan Program will provide interest-free loans of up to \$20,000 to businesses with 25 or fewer employees, with a percentage of principal forgiven if loans are paid off early. Both programs are capitalized by the supplemental Community Development Block Grant appropriation authorized by the CARES Act, so both programs focus on job retention and creation for low/moderate income business owners and employees.
76. The **City of Lakewood** created a Small Business Rent Relief Fund, making grants of up to \$3,000 to reimburse rent payments. Only businesses operating out of a commercial or retail storefront and with fewer than 50 employees were eligible to apply. The application deadline was March 27, and the City ultimately awarded grants to 118 small businesses, totaling \$187,492. The program was funded by the City's Economic Development Fund and CDBG allocation.

77. The **City of South Euclid** and its One South Euclid community development corporation launched a program, the South Euclid COVID-19 Emergency Business Relief Fund, on April 2 to provide grants of up to \$5,000 for local businesses affected by the COVID-19 pandemic. The application period ran from April 6-17. The Fund was capitalized by \$60,000 from One South Euclid and \$60,000 that was redirected from the City's storefront renovation program. A total of 78 businesses submitted applications, and 47 businesses were chosen to receive grants, the largest of which was \$2,500.

Oklahoma

78. **Oklahoma City** has adopted a \$5.5 million Small Business Continuity Program, funded from the City's Strategic Investment Program. The program provides: 1) cash incentives (reimbursement of up to \$10,000 for the payroll expenses of retained employees, for businesses with fewer than 15 FTEs), 2) no-interest loans (forgivable loans of up to \$50,000 for businesses with up to 50 FTEs, to cover payroll expenses of retained employees), 3) low-interest loans (10-year, two-percent loans of up to \$100,000 for businesses with up to 50 FTEs, to cover payroll and some operational expenses), and technical assistance for small businesses. The Program intends to earmark 25 percent of its funding to businesses in low-income census tracts. Applications were accepted between April 6-April 17, 2020.

Oregon

79. The **City of Beaverton** created the Beaverton Emergency Business Assistance Program, offering grants of \$2,500 per month for rent or mortgage reimbursement to businesses that have been ordered to close because of the pandemic. Businesses must have a physical storefront in Beaverton and fewer than 50 employees. The Program received a large number of qualified applications and is now closed.
80. The **City of Hillsboro's** \$500,000 Small Business Emergency Relief Program offered grants of \$5,000 to small businesses to offset their pandemic-related losses. Priority was given to businesses that serve large groups of people (like bars and restaurants) and that have 10 or fewer employees. The City opened the application process on March 23; demand was so overwhelming that the program's funding was exhausted that same day. The City committed an additional \$500,000 to the Program and, like the first round of grants, the second round was depleted the day it opened for applications. A total of 408 businesses received funding.
81. The **City of Milwaukie** created a business relief fund on April 7, providing one-time grants of up to \$5,000 for small businesses. To be eligible, businesses must have a current Milwaukie business license and be a public-facing business experiencing a loss of revenue of 25 percent or less due to the pandemic. Priority is given to businesses with ten or fewer employees; owned by a woman, person of color, or veteran; and included in the city's economic development plans. National franchises, nonprofit organizations, businesses whose primary revenue is generated from rental properties, and businesses owing fees or liens to the city are not eligible. The funding for this is from the City's construction excise tax.
82. The **Pendleton** Development Commission's Retail and Hospitality Relief Program will give \$2,000 grants to each of 50 small businesses located within the downtown urban

renewal district. The program prioritizes essential businesses. If the City receives more applications than the program's \$100,000 budget, it will select winning applicants by lottery. The program received more than 50 applications by the time it closed on Thursday, April 23, so the Commission voted on April 30 to **extend the grant pool** in order to offer a grant to every business that applied. By May 1, it had dispersed \$140,000 in grants to 70 businesses.

83. **Prosper Portland**, the City's economic development agency, created a \$2 million Small Business Relief Fund on March 19, providing grants of between \$2,000-\$10,000 and zero-interest loans of up to \$50,000. The program closed on April 11, awarding more than 200 grants. The program received more than 11,000 grant applications and 3,500 loan applications. Grants were provided from \$1 million from the City's general fund; loans were provided using Enterprise Zone funds.
84. The **City of Tigard** partnered with Micro Enterprise Solutions of Oregon (MESO) to award 94 grants of up to \$1,500 through the Tigard CARES program. The program began accepting applications on March 31 and closed on April 14. Profiles of some of the businesses that received grants are listed on the program's website.
85. **Umatilla County** is offering 68 \$1,000 Small Business Emergency Grants for businesses with 25 or fewer employees. The application window closed on April 21, and winning applications will be selected by lottery.
86. The **City of Wilsonville** has launched a \$400,000 Small Business COVID-19 Relief Grants Program. The program will provide \$1,000 grants to home-based businesses; \$2,000 grants to brick-and-mortar businesses with five or fewer employees; \$4,000 grants to brick-and-mortar businesses with 6-20 employees; and \$10,000 grants to three local hotels that did not receive grants from the Washington County Visitors' Association's hotel relief program (Wilsonville straddles Clackamas and Washington Counties). Chains are eligible, but only if the franchise is owned by someone living within 25 miles of Wilsonville. Applications will be accepted beginning on April 24. The Program is capitalized with \$200,000 from the City's Urban Renewal Program and \$200,000 from its Transient Lodging Tax fund.

Pennsylvania

87. **Chester County** offered grants of up to \$25,000 to small businesses and agricultural enterprises through its Main Street Preservation Program. The Program accepted applications for one day only – May 11 – and was capitalized by \$5 million of the County's CDBG-CV allocation via the CARES Act. The program was administered by the Chester County Economic Development Council. To be eligible, businesses must be physically located within Chester County, have at least \$20,000 in annual operating expenses, have been in operation in 2019, and have less than \$500,000 in annual revenue. Grants were limited to 25 percent of a business's annual operating expenses, with a \$25,000 cap. The program received more than 750 applications.
88. The **City of Erie** launched the Small Business Emergency Relief Grant Program the first week of April, offering grants of \$5,000 for businesses with 2-10 employees and \$10,000 for those with 11 or more employees. The \$300,000 program was part of a trio of activities that also included a small business survey and a marketing program –

Engaging Erie's Economy – to spotlight the city's small businesses. The program received more than 70 applications and ultimately made grants to 44 businesses.

89. The **City of Harrisburg**, in partnership with Impact Harrisburg, have created a Neighborhood Business Stabilization Program to make grants of up to \$10,000 to Harrisburg businesses whose revenues have dropped by at least 25 percent as a result of the COVID-19 pandemic. Each partner will contribute \$500,000. At least half of the grant funds will be reserved for businesses with annual gross revenues of \$500,000 or less.
90. The **City of Lebanon** will use \$391,418 in CDBG-CV funding it received from the CARES Act to create a loan program for small, locally owned businesses. The program will be administered by the Community First Fund of Lancaster, a nonprofit organization. As of May 28, program details were not yet available.
91. The **City of Philadelphia** has created a COVID-19 Small Business Relief Fund, offering grants or zero-interest loans to small, for-profit businesses. The Fund offers \$5,000 grants to microenterprises with annual revenues under \$500,000; grants of up to \$25,000 for businesses with annual revenues between \$500,000-\$3 million, and zero-interest loans of between \$25,000-\$100,000 for businesses with annual revenues of between \$3-5 million. The Fund was launched with \$9.25 million, including \$7 million from the City, \$2 million from the Pennsylvania Industrial Development Authority, and \$250,000 from the Daniel B. and Florence E. Green Foundation. The Fund was overwhelmed with applications and, as of March 30, was only accepting and reviewing applications from businesses applying for the \$5,000 microenterprise grants.

South Carolina

92. **Richland County** has created a \$1 million Pandemic Relief Grant program, with \$500,000 available for grants of up to \$10,000 for small businesses and \$500,000 available for nonprofits addressing food security and assistance for low- and moderate-income residents. Businesses must have 50 or fewer employees, have been in business for at least one year, be able to demonstrate losses of 50 percent or more in revenue, and have a plan to sustain business operations. The program opened on April 27 and will close on June 30.

Texas

93. **Bexar County** launched a \$5.25 million fund to provide loans and grants for locally owned small businesses hurt by the pandemic. LiftFund, a San Antonio-based loan provider for small businesses, administered the program. The fund was announced on March 23. It received more than 150 applications in its first eight hours and, by the end of that week, had received nearly 650 loan or grant applications, totaling \$42 million. The program has been closed.
94. The **City of Boerne** created the Boerne Strong Stimulus Program, offering grants to small businesses affected by the COVID-19 pandemic. Grants of up to \$2,500 were available for businesses with 1-10 employees; up to \$5,000 for those with 11-25 employees; and up to \$7,500 for those with 26-50 employees. To qualify, businesses must have a brick-and-mortar location within the Boerne city limits, have been in business in Boerne for at least two years, must be engaged in legal activities, and must

have good standing with the city. The application process closed on May 15, and grant awards will be announced after City Council approval on May 26.

95. The **Buda** City Council has created the Still Budaful Stimulus Program to help affected small businesses. The \$380,000 program is funded by the City and by the Buda Economic Development Corporation. Local businesses with 50 or fewer employees are eligible to apply; chains, home-based businesses, and nonprofits are not eligible.
96. The **Dallas Office of Economic Development** will launch a Small Business Continuity Fund on May 4, making grants of up to \$10,000 and loans of up to \$50,000 available to small businesses in operation for at least six months before the COVID-19 pandemic. The \$5 million Fund is being capitalized with Community Development Block Grant funds from the CARES Act. The program is open to low-to-moderate income microenterprise business owners (less than five employees) or small businesses with 50 or fewer employees that retain low- and moderate-income workers. The application period will close on May 11, after which the City will conduct a lottery to select businesses to receive grants or loans.
97. **Dallas County** is setting aside \$400,000 of its \$10 million allocation from the federal Coronavirus Relief Fund to make micro grants to child care facilities.
98. The **City of Georgetown** created a Small Business Support and Recovery Grant, offering grants of up to \$5,000 to all local non-home-based businesses, with priority for those that have frequent, close contact with customers. As of April 16, the program was no longer accepting new applications.
99. The **City of Round Rock** partnered with several private-sector entities to create Round Rock Cares, a small business relief program. The City, the Greater Round Rock Community Foundation, the Round Rock Chamber, and Dell Technologies contributed \$25,000 each to open the fund, and community members boosted the fund to \$356,000. The first round of funding closed on April 3, providing financial assistance to 160 small businesses; as of April 14, there were 50 businesses on the waiting list for the second round.
100. The **City of Rowlett** has created the Rowlett Business Stimulus (ROBUST) grant program to provide short-term, immediate relief to small businesses affected by the COVID-19 pandemic. Businesses must have 20 or fewer employees, have a physical and publicly accessible location within the city, and have been in continuous operation for at least six months. Applications will be accepted between April 17-30.
101. The **City of Seabrook** created a \$250,000 Emergency Business Retention Incentive program on April 20, offering grants of up to \$10,000, depending on business size, type, and operating and ownership status. More than 35 businesses received grants, totaling \$184,000. The City reopened the Fund on May 11 in order to award the remaining \$66,000. Businesses must be located within a Seabrook Empowerment Zone and have been in operation on January 1, 2020 in order to apply. The application deadline for the second round is May 22.
102. On May 5, the **City of Seguin** created the Seguin Strong Stimulus Program, a partnership between the Seguin Main Street Program and the Seguin Economic Development Corporation, to offer grants, loans, and services to small businesses

affected by the COVID-19 pandemic. Using \$250,000 from the city's utility fund, the program offers awards of up to \$5,000 for rent, mortgages, payroll, and other eligible expenses. Businesses must have 75 employees or less, be a Seguin utility customer, be able to demonstrate income loss due to the pandemic, and be in good standing with local and state government. National and regional chains are ineligible, as are home-based businesses, RV parks, and several other types of businesses. The application period is May 6-13.

103. On April 28, the **City of Waco and McLennan County** approved an \$830,000 Small Business Emergency Recovery Fund on April 28. The Fund will provide grants of up to \$5,000 to small businesses. If approved, the Fund will be capitalized with \$415,000 from the Waco/McLennan County Economic Development Corporation and \$415,415 in Community Development Block Grant included in the CARES Act.
104. The **City of Wylie** approved a resolution April 28 establishing a \$301,000 Small Business Assistance Program, offering grants to businesses affected by the COVID-19 pandemic. Sole proprietor businesses may apply for grants of up to \$1,500; those with employees may apply for grants of up to \$5,000, with most of the Program's funding – \$200,000 of the \$301,000 total – reserved for businesses with 25 or fewer employees. To be eligible, businesses must be local and independently owned; must have been in operation for at least six months before the application date; must be in good standing with the City; and must be able to demonstrate a decline in revenue from COVID-19. Businesses that have received a Paycheck Protection Program or Economic Injury Disaster Loan are not eligible. Applications will be available on May 6, and grants will be allocated on a first-come, first-served basis.

Virginia

105. **Amherst County's Economic Development Authority** has reprogrammed \$25,000 from a fund it uses to help startup businesses with water/sewer hookup fees to create a grant program for small businesses affected by the COVID-19 pandemic. The program will offer grants of up to \$1,000 and is open to businesses with 20 or fewer employees. The application process opened on May 11.
106. **Arlington County** has created the Arlington Small Business Emergency GRANT (Giving Resiliency Assets Near Term) Program to help small businesses and nonprofits with fewer than 50 employees and demonstrated revenue loss of 35 percent or more. The County is redirecting \$674,000 in existing funds to capitalize the Program. Several other organizations are contributing to the Program to help small businesses in specific neighborhoods. For example, the Crystal City Business Improvement District, in Arlington, has contributed \$100,000 for grants to businesses in the Pentagon City, Crystal City, and Potomac Yard neighborhoods.
107. The **Town of Bedford** and its Economic Development Authority announced a \$150,000 grant program for small businesses on April 27, offering grants of up to \$5,000 to small businesses affected by the COVID-19 pandemic. The program is funded by existing EDA funds, meal tax revenue, the Town's unrestricted fund balance, and electricity and utility revenues. The program is open to retail businesses and restaurants with a brick-and-mortar location in Bedford, a valid business license, and a demonstrated revenue loss of 25 percent or more. The program's deadline is May 15.

108. The **City of Charlottesville** is offering three small business assistance programs. The Building Resilience Among Charlottesville Entrepreneurs (BRACE) Grant program offers grants of up to \$2,000 for local businesses. The Business Equity Fund (BEF) Resiliency Loan program offers loans of up to \$5,000 for socially disadvantaged businesses, with loans deferred for three months. The Growing Opportunities (GO) Hire Grant program offers grants in varied amounts for wage subsidies and workforce training.
109. On May 12, **Fairfax County** created a \$25 million Fairfax Relief Initiative to Support Employers (Fairfax RISE), providing \$10,000 grants to businesses with ten or fewer employees, \$15,000 to businesses with 11-25 employees, and \$20,000 to those with than 26-49 employees. One-third of the grants are reserved for businesses that have trouble receiving funding, including minority- and women-owned businesses. For-profit businesses, nonprofit organizations, and independent contractors/sole proprietors are eligible. The program is funded with the County's Coronavirus Relief Funds authorized by the CARES Act. The application period will open in early June.
110. The **City of Fredericksburg** and the Fredericksburg Economic Development Authority announced on May 18 that they will launch a second round of small business relief. The first round provided grants totaling \$250,000 to 107 small businesses. The Economic Development Authority is establishing an exploratory committee to decide how to structure the second round. The Authority's contribution to the second round will come primarily from fees paid by private developers; the City's share will come from the \$2.5 million in Coronavirus Relief Funds that it is receiving via the CARES Act.
111. **Loudoun County** created a \$1.4 million grant program, the COVID-19 Business Interruption program, using \$1.15 million transferred from a fund reserved to attract new employers and \$250,000 from the Loudoun Economic Development Authority. The program was open to businesses with between 3-100 businesses, annual receipts of less than \$2.5 million, and able to demonstrate a 25 percent or greater drop in revenue due to the pandemic. Businesses with 3-50 employees, or home-based businesses with fewer than 100, could request grants of up to \$7,500. Those with between 51-100 employees could request grants of up to \$10,000. The program opened on April 29 and closed on May 2, ultimately awarding \$1.4 million to **201 businesses**. It received more than 1,200 applications. All eligible businesses with 51-100 employees received funding, as did all agricultural businesses with 0-2 employees. Other businesses were chosen at random to receive \$7,500 each from the remaining funds.
112. On April 30, the **City of Williamsburg** created a COVID-19 Business Relief Grant, offering grants to local businesses for half of the amount they paid in Business, Professional, and Occupation taxes in 2019. Applications will be available the week of May 4 and are due by June 1. Only non-essential businesses are eligible. The program will be capitalized with money redirected from the City's Tourism Development Grant Fund.

Washington

113. The **City of Everett** is offering \$10,000 grants to 50 small businesses through its Everett CARES Grant Program. Applications will be accepted through May 11. To be eligible, businesses must have 20 employees or less, must demonstrate that they have lost revenue because of the pandemic, must provide needed jobs, and must be "beloved

businesses with a loyal customer base”. The program is capitalized with a supplemental Community Development Block Grant allocation from the CARES Act.

114. The **City of Lacey** is offering working capital grants of up to \$10,000 to small businesses affected by the COVID-19 pandemic. Businesses must have 25 or fewer employees, and preference is given to businesses with 10 or fewer. The total pool available is \$500,000.
115. The **City of Seattle** is making grants of up to \$10,000 available to businesses whose owner is low- or median-income, with five or fewer employees (including the owner), and that has experienced a loss of income because of COVID-19. Franchises, chains, and businesses whose patrons must be older than 18 are not eligible. The program is capitalized with a supplemental Community Development Block Grant allocation from the CARES Act. The first round awarded funds to 250 businesses; however over 9,000 businesses applied. The City is now working on a second round of funding.
116. The **City of Vancouver** will be launching a small business assistance program in late June, using the \$931,834 CDBG-CV allocation the City is receiving via the CARES Act. The program will offer grants, loans, and technical assistance to eligible businesses. On May 19, the City issued a Request for Information to find an organization to administer the program on its behalf.

Wisconsin

117. **Dane County and Dane Buy Local** are offering grants of \$1,000-\$50,000 to small businesses through their \$10.8 million Small Business Pandemic Support Program. The program will accept applications through June 15.
118. The **City of Verona** has launched a \$200,000 Small Business COVID-19 Support Program, offering grants of \$1,000-\$5,000 to local, for-profit businesses with a brick-and-mortar location in Verona, fewer than 25 employees, less than \$1 million in revenue in 2019, and able to demonstrate at least a 25 percent reduction in revenues because of the pandemic. Applications are due May 5.
119. On April 30, the **City of Wisconsin Rapids** created a grant program for small businesses, offering grants of up to \$1,500 to help with lease or mortgage payments. Businesses must be locally owned, with no more than ten employees, a brick-and-mortar location, and must have been in business as of March 17. Franchises and home-based businesses are not eligible. The City will begin accepting applications on May 4, and the deadline is May 6.

More Information

For the following City and County Programs funded with Corona Relief Funds under the CARES Act:

Mesa, Arizona

Riverside County, California

Orange County, Florida

Fairfax County, Virginia

Pinal County, Arizona

Phoenix, Arizona

Tucson, Arizona

Mesa CARES Small Business Reemergence Program

The City of Mesa is using \$20 million of the \$90 million in Coronavirus Relief Funds (CRF) the the City received from the CARES Act to create the Mesa Small Business Reemergence Plan. The program was approved in its final form by City of Mesa Mayor and Council on May 7, 2020 and launched on May 11, 2020 with applications due two weeks later with intake closing May 24, 2020. It provided 90 days of business rent/mortgage and/or business utility funding.

No other backup material was presented to Mayor and Council at its May 7, 2020 videoconference meeting other than the PowerPoint presentation included as **attachment 1**. No meeting minutes of the meeting were available as June 5, 2020. A review of the video of the meeting indicated the program was intended to focus on small business stabilization with significant concerns raised by Council members about providing businesses direct funding rather than to landlords, mortgage lenders or utilities. The program as operated through May 24, 2020 did in fact provide the fund allocations directly to businesses.

The program was intended to assist for-profit, Mesa-based businesses that suffered negative impacts and business interruptions due to required business closures or limited service for the purpose of stemming the spread of COVID-19 that was mandated by an Executive Order of the Arizona Governor.

No grant caps were set for individual disbursements and applying for funding did not guarantee an applicant would receive any funding award. Once the grant application period closed and the demand analyzed, the City determine eligibility of the applicants and award amounts for each business, then contact the applicants. As of June 5, 2020, the City did not have an accounting of the allocations but expected to send that information to Mayor and Council by the end of June.

The City of Mesa developed a Mesa CARES Small Business Assistance Center and used City of Mesa Economic Development and other city department staff to provide processing, guidance and a telephone hotline to help process applications. This program launched on April 16, 2020 and initially provided technical assistance for businesses applying for the Paycheck Protection Program and other financial assistance authorized under the Cares Act. After the launch of the Reemergence Program, the Center provided the primary processing for the CRF-funded Reemergence grants.

Previous SBA (7a or other conventional loan) funding received before March 1, 2020 would not exclude applicants.

Primary Requirements:

- Businesses must have a physical commercial address within the city limits and not have received other federal COVID related financial assistance. The program was open to all business with business having 25 employees or less being prioritized.
- Use of funds was for business rent or mortgage and/or utilities cost. The funding was provided directly to the businesses.
- Business owners were required to provide signed attestation that they met the program requirements.

Applicants were required to submit:

- IRS Form W-9. See below for more information.
- Bills or invoices for commercial mortgage assistance, rental assistance, or assistance with utilities.
- At least two pieces of documentation that verify a Mesa business address.

Specific types of businesses not eligible for program participation were:

- Franchisees that are not licensed to exclusive Arizona-headquartered franchises.
- Publicly held companies.
- Real estate investment firms.
- Firms involved in speculative activities that develop profits from fluctuations in price rather than through the normal course of trade, such as wildcatting for oil and dealing in commodities futures, when not part of the regular activities of the business.
- Dealers of rare coins and stamps.
- Firms involved in lending activities, such as banks, credit unions, check cashing, finance companies, factors, leasing companies, insurance companies (not agents), and any other firm whose stock in trade is money.
- Pyramid sales plans, where a participant's primary incentive is based on the sales made by an ever-increasing number of participants. Such products as cosmetics, household goods, and other soft goods lend themselves to this type of business.
- Firms engaged in illegal activities, including the production, servicing, or distribution of otherwise legal products that are to be used in connection with an illegal activity, such as selling drug paraphernalia or operating a motel that permits illegal prostitution.
- Gambling activities, including any business whose principal activity is gambling. While this precludes grants to racetracks, casinos, and similar enterprises, the rule does not restrict grants to otherwise eligible businesses, which obtain less than one-third of their annual gross income from either the sale of official state

lottery tickets under a state license, or legal gambling activities licensed and supervised by a state authority, including businesses with an off-track betting license.

- Principle or owner of the business is currently incarcerated or on parole.
- Businesses engaged in the growth, harvest, storage, transport, distribution, use or otherwise providing cannabis for medical or recreational purposes, including cultivation facility, dispensary, and infusion facility.
- Any business owned, in whole or part, by a City of Mesa official or employee who, in their official capacity, participates in the oversight, development or implementation of the Mesa CARES business program. This exclusion also includes any business owned by a relative of such public officer or employee. (A.R.S. § 38-502(9).)



Mesa CARES

Mesa CARES Small Business Reemergence Program

Jaye O'Donnell | Assistant Economic Development Director

City of Mesa City Council Study Session | 5.7.20





Mesa CARES

Small Business Reemergence Program

Update on City of Mesa CARES

- Final application form
- Review eligibility and frequently asked questions (FAQs)
- Final timeline of application open, closure, and evaluation period
- Award process, distribution of funds
- Technical assistance program to be launched



Small Business Reemergence Program

City of Mesa Office of Economic Development Mission

- We work to **enhance Mesa's economy**, by promoting a culture of quality, **supporting the creation of quality jobs**, promoting direct investment, increasing prosperity, and **improving life for residents**.

Mesa CARES Small Business Reemergence Program Goal

- **Provide meaningful assistance** to as many Mesa-based businesses as possible.



Mesa CARES

Small Business Reemergence Program – Application

The Mesa CARES Small Business Reemergence Program is a **grant program**, made possible by the federal Coronavirus Relief Fund.

It is designed to assist eligible Mesa businesses with **up to 90 days of utilities and rent/mortgage payments based on the number of applications and funding available** and is aimed at those businesses who have experienced interruption caused by required closures.



Mesa CARES

Small Business Reemergence Program – Application

Eligibility:

1. Business must be an eligible business type **located at a physical, commercial address** in the city of Mesa.
2. Business **has not received** any CARES Act funding through SBA or other federal programs (for example, PPP and EIDL).
3. Business must have suffered negative financial impacts due to Governor's **executive orders that mandated closure or limited service options** for the purpose of stemming the spread of COVID-19.

Other programs may be available if you answer False to any of the above.



Mesa CARES

Small Business Reemergence Program – Application

Eligibility and Frequently Asked Questions

- FAQs are available now at **MesaAZ.gov/CARESBizGrant** and describes the program and eligibility in greater detail
 - Eligibility/ineligibility is aligned with other federal programs (SBA)
 - For-profit businesses
 - Governor Doug Ducey's related Executive Orders, visit <https://azgovernor.gov/executive-orders>
 - Information about other resources and assistance



Mesa CARES

Small Business Reemergence Program – Application

Marketing Campaign for Mesa CARES Business Grant Program

- Partnering with Mesa Chamber of Commerce, Asian Chamber of Commerce and the East Valley Hispanic Chamber of Commerce and other organizations
- Marketing tactics and mediums:
 - Press Releases; Press Interviews; Webinars/Videos in *English* and *Spanish*; Social Media Advertising in *English, Spanish, Chinese, Vietnamese, Korean, Filipino*; NextDoor; Direct Email Campaign/Newsletters; Print Advertising; Outbound Calls
- Re-contacting those businesses we surveyed to inform them of the program
- Integrated 20-day marketing campaign started Tuesday



Mesa CARES

Small Business Reemergence Program - Application

Timeline

- Website with FAQs are live now at www.mesaaz.gov/CARESbizgrant
- Online application goes LIVE **Monday, May 11 at 8AM.**
- Applications close **Sunday, May 24 at 5PM.**
- All verification documents must be submitted at that time or application will be considered incomplete.



Mesa CARES

Small Business Reemergence Program - Application

Timeline

- Call Center staff will be available to **assist 8AM-5PM, Monday - Sunday.**
- Evaluation period will run approximately 7-10 days during which time Council will be presented with recommendations for awards.
- Award notifications will be made to recipients with an acceptance clause and a certification the funds will be used to pay rent and utilities.
- Once the City receives the formal acceptance, money is distributed to the Mesa company.



Mesa CARES

Small Business Reemergence Program

Multi-pronged approach to helping Mesa businesses

1. Financial Assistant Grant Program – Launching May 11
2. Technical Assistance Program – Launch in May/June
3. Marketing Program(s) – TBD
 - Targeting local consumers and businesses to shop/eat local – especially stores/restaurants that were closed
 - Targeting visitors - Leisure travelers, drive markets, and groups, attracting them to Mesa to boost hotel occupancy



Mesa CARES

Questions, Comments, Discussion

**SUBMITTAL TO THE BOARD OF SUPERVISORS
COUNTY OF RIVERSIDE, STATE OF CALIFORNIA**



ITEM: 3.24
(ID # 12633)

MEETING DATE:
Tuesday, June 02, 2020

FROM : ECONOMIC DEVELOPMENT:

SUBJECT: ECONOMIC DEVELOPMENT (ED): Authorize creation of the COVID-19 Small Business Assistance Grant Program in the total amount of \$46,575,000; Approve the Subrecipient Agreement with Main Street Launch for the COVID-19 Small Business Assistance Grant Program without seeking competitive bids through January 31, 2021; All Districts, [\$46,575,000] 100% United States Department of Treasury CARES Act funds; CEQA Exempt

RECOMMENDED MOTION: That the Board of Supervisors:

1. Find that the project is exempt under the California Environmental Quality Act (CEQA) pursuant to State CEQA Guidelines Sections 15061(b)(3) and 15301;
2. Authorize the creation of the County of Riverside COVID-19 Small Business Assistance Grant Program (Grant Program) to assist small businesses in the County of Riverside to respond and recover from COVID-19 related economic impacts to be administered by the Riverside County Business and Community Services department, providing funding for eligible small businesses within the county in amounts up to \$10,000;
3. Approve the attached Subrecipient Agreement for COVID-19 Small Business Assistance Grant Program with Main Street Launch for grant services on behalf of the Grant Program without seeking competitive bids in an amount not to exceed \$46,575,000 through January 31, 2021, derived from United States Department of Treasury's Coronavirus Aid, Relief, and Economic Security Act (CARES Act) Coronavirus Relief Fund, and authorize the Chairman of the Board to sign the Subrecipient Agreement on behalf of the County;
4. Authorize the Director of the Business and Community Services department (formerly known as the Economic Development Agency), or designee, to take any and all necessary steps to implement and administer the Grant Program and the Subrecipient Agreement with Main Street Launch, including, signing subsequent, necessary and related documents to complete this transaction, including but not limited to individual COVID-19 Small Business Assistance Grant Agreements, substantially conforming in form and substance to the template attached as Exhibit D to the Subrecipient Agreement, with small businesses and Main Street Launch, subject to approval as to form by County Counsel; and;
5. Approve and direct the Auditor-Controller to make the budget adjustment as detailed in Schedule A, attached.

SUBMITTAL TO THE BOARD OF SUPERVISORS COUNTY OF RIVERSIDE,
STATE OF CALIFORNIA

ACTION:Policy

Suzanne Holland
Suzanne Holland, Director of EDA 5/26/2020

MINUTES OF THE BOARD OF SUPERVISORS

**SUBMITTAL TO THE BOARD OF SUPERVISORS COUNTY OF RIVERSIDE,
STATE OF CALIFORNIA**

FINANCIAL DATA	Current Fiscal Year:	Next Fiscal Year:	Total Cost:	Ongoing Cost
COST	\$ 46,575,000	\$ 0	\$ 46,575,000	\$ 0
NET COUNTY COST	\$ 0	\$ 0	\$ 0	\$ 0
SOURCE OF FUNDS: United States Department of Treasury's CARES Act funds 100%			Budget Adjustment: Yes	
			For Fiscal Year: 19/20	

C.E.O. RECOMMENDATION: Approve.

BACKGROUND:

Summary

On May 19, 2020, the Board of Supervisors (Board) of the County of Riverside (County) accepted the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) funding from the United States Department of Treasury in the amount of \$431,091,226 and established a budget to be administered through the Executive Office for COVID-19 expenses related to county-wide response and preparation activities. In that budget, the Board authorized the allocation of \$50,000,000 to the Riverside County Business and Community Services (RCBCS) department to be used to assist for profit small businesses affected by interruptions due to the pandemic. While this program will assist for-profit businesses in Riverside County, non-profit small businesses (NPOs) will be able to access a similar assistance grant program being developed by the Housing, Homeless Prevention and Workforce Solutions department. NPOs are a critical part of the economy and crucial in supporting the different populations affected by COVID-19 in Riverside County. This program is expected to be back to the Board of Supervisors for approval on June 9, 2020.

Riverside County Business and Community Services is proposing to implement the Riverside County COVID-19 Small Business Assistance Grant Program (Grant Program) with the goal to assist small businesses in order to promote business sustainability, job retention, and the overall economic preservation of local businesses throughout the county. Small businesses with fifty employees or less comprise approximately 96% of the total number of businesses in the County of Riverside and are therefore critical to the county's economy. The Grant Program will provide grants up to a maximum of \$10,000 per business to assist with economic impacts from COVID-19.

The Grant Program funds must be used for employee salary and other business capital and operating expenses and safe reopening protocols directly related to the immediate impacts of COVID-19 and for no other use. The Grant Program will be open to existing small businesses with at least one year of operating history with less than 50 employees. In addition, they must

**SUBMITTAL TO THE BOARD OF SUPERVISORS COUNTY OF RIVERSIDE,
STATE OF CALIFORNIA**

not have received funding from other federal programs such as Economic Injury Disaster Loan Program or the Paycheck Protection Plan administered by the Small Business Administration as well as any other federal government program pursuant to the CARES Act. The application process will begin with interested businesses accessing an online application through the www.rivcobizhelp.org website. Businesses will need to complete a grant application and provide documentation to ensure they are an active business operating in Riverside County. Prior to funding, the business will need to provide a Safe Reopening Plan to implement policies and practices that will help protect employees and customers. Additionally, an agreement will also be executed by and between the business, the County, and a private sector partner that will provide grant administration and operations services for the Grant Program. The agreement will stipulate the terms and conditions of the funding.

RCBCS will partner with Main Street Launch (MSL), a nonprofit, public benefit corporation and Community Development Financial Institution (CDFI) with 41 years of experience assisting and supporting small business owners. MSL and the County will jointly market the program to ensure all areas of Riverside County are made aware of the grant program. MSL has extensive experience managing loan and grant programs and is currently assisting several municipalities with revolving, microloan and loan guarantee programs. MSL will collect applications and documents required through an online application portal, process grant requests, and recommend grant approval or denial based on submittal requirements as outlined in the Grant Program. MSL will service grant over the term of the grant period. MSL's processing costs for the grant services will be funded with COVID-19 funds so that businesses have no out of pocket expenses and there is no net county cost. MSL will report on grants to the County of Riverside pursuant to program requirements. MSL fees for services to be provided will be 3.5% of deployed capital under the Grant Program. RCBCS is recommending that \$46,575,000 be allocated to establishing a small business grant program. \$45 million will be allocated to direct business assistance and the balance of \$1,575,000 for administrative fees for MSL.

Pursuant to the California Environmental Quality Act (CEQA), the proposed Grant Program and Subrecipient Agreement were reviewed and determined to be categorically exempt from CEQA under State CEQA Guidelines Section 15061(b) (3), General Rule or "Common Sense" exemption, and Section 15301 Class 1- Existing Facilities exemption. The project includes implementing a grant program and granting of funds for use as employee salary and other business capital and operating expenses and safe reopening protocols (Project). The Project will have mostly financial impacts. The grant program and the use of grant funds are strictly for employee salary and other business capital and operating expenses and safe reopening protocols that will not alter the existing facility and is categorically exempt from CEQA under CEQA Guidelines 15301, Class 1 – Existing Facilities, since the Project does not include any change of existing facilities and no expansion of an existing use will occur. In addition, it can be seen with certainty that there is no possibility that the activity in question will have a significant impact on the environment since the Project is implementing a grant program and the granting of funds that will not require any construction activities and will not lead to any direct or reasonably foreseeable indirect physical environmental impacts since the existing use will be

**SUBMITTAL TO THE BOARD OF SUPERVISORS COUNTY OF RIVERSIDE,
STATE OF CALIFORNIA**

maintained. A Notice of Exemption will be filed by RCBCS staff with the County Clerk upon approval of the Grant Program.

RCBCS recommends that the Board approve the Riverside County COVID-19 Small Business Assistance Grant Program, the attached Subrecipient Agreement including all exhibits with Main Street Launch and authorize the Director of Business and Community Services, or designee to administer the Grant Program, Subrecipient Agreement and sign any subsequent necessary and related documents to complete this transaction, including but not limited to individual COVID-19 Small Business Assistance Grant Agreements, substantially conforming in form and substance to the template attached as an exhibit to the Subrecipient Agreement, subject to approval as to form by County Counsel.

Impact on Residents and Businesses

The proposed Grant Program will assist small businesses in the County that were not able to receive funding from other COVID-19 federal programs. It will allow them to access funds for business capital and operating expenses and safe reopening protocols directly related to the immediate impacts of COVID-19. This will benefit the community and will increase taxable revenue generated by these businesses as they reopen or expand their operations.

Additional Fiscal Information

The proposed Grant Program and the attached Subrecipient Agreement will be funded entirely by CARES Act funding from United States Department of Treasury funds and will not impact the County's General Fund.

Attachments

- Main Street Launch Grant Subrecipient Agreement
- Project Budget
- Scope of Services
- Riverside County COVID-19 Small Business Assistance Grant Program Framework
- Riverside County COVID-19 Small Business Assistance Grant Agreement
- Budget Adjustment

COUNTY OF RIVERSIDE RESTART BUSINESS ASSISTANCE GRANT PROGRAM SCOPE OF SERVICES WITH MAIN STREET LAUNCH

Background

The County of Riverside is strongly committed to serving its small business community. The County seeks to be a resource to its local business community by addressing the adverse impacts on small business caused by the COVID19 pandemic. The County desires to structure a program that promotes business sustainability, job retention, and the overall economic preservation of small businesses throughout the County. Main Street launch, a 501c3 Federal Community Development Financial Institution headquartered in Oakland, California, is experienced working with cities and counties on delivering financial products to small businesses otherwise unable to obtain capital.

Main Street is offering the following Scope of Services to the County of Riverside to implement a rapid deployment small business grant program to address the challenges faced by small enterprises located in the County. Main Street Launch will:

1. Work with the County of Riverside, the SBA's Small Business Development Center, area Chambers of Commerce, and other small business support organizations in County to promote and market the program so that as many small business owners as possible throughout the County know about the program and are able to apply, regardless of location.
2. Launch a rapid deployment Application process for the grant program and a public link which will direct to an on-line application on Main Street's web site. The landing page for the application will describe the program and invite eligible applicants to apply. All application responses will be securely stored in Box, which will serve as a repository for all program documents, and available for County staff to view at any time.
3. Applications will be available in English and Spanish.
4. Main Street will open a dedicated Treasury Management account with Wells Fargo Bank for the Benefit of the County of Riverside, which will hold grant funds for deployment and from which grants to approved applicants will be disbursed.
5. Once Phase 1 grant inquiry applications are received, Main Street will determine the initial eligibility status of the business based on criteria set by the County of Riverside and Main Street.
6. Ineligible Phase 1 business grant applications will be notified of Ineligible status.
7. Businesses eligible from the Phase 1 screen will be sent a full application, which will require uploaded documentation along with the Application, sufficient to determine that all criteria are met by the business.
8. Main Street will evaluate the documentation provided by the business and approve or decline the application based on information provided by the applicant and the criteria established for the program by the County of Riverside and Main Street.
9. Both declined and approved Phase 2 applicants with completed applications will be notified within 5 business days of the funding decision.

10. Approved applications will be remotely closed using Main Street's automated grant disbursement system. Documentation will include obtaining signed copies of the Business Grant Recipient Agreement, Safe Reopening Plan, W9, and ACH electronic funds transfer information.
11. Grants will be disbursed electronically through Wells Fargo Treasury Management Services account directly into the business bank account of approved applicants.
12. Main Street will provide the services of a senior small business technical assistance staff member to advise and support applicants who need help after funding.
13. Main Street will provide all necessary reports and documentation, including a wrap up report at the end of the grant period.

EXHIBIT B

BUDGET

COUNTY OF RIVERSIDE COVID 19 SMALL BUSINESS ASSISTANCE GRANT

GRANT PROGRAM FUNDS		
Average Grant Size		10,000
Number of Grants		4,500
Total Grants Disbursed	\$	45,000,000
Administrative Fees @ 3.5%	\$	1,575,000
Total Estimated Grant Program Funds	\$	46,575,000
EXPENDITURES		
Grants Disbursed to Applicants	\$	45,000,000
Disbursement of funds will occur in the following manner:		
25% of allocation upon execution of Sub-agreement		
25% when 75% of initial allocation is exhausted		
25% when 75% of second allocation is exhausted		
25% when 75% of third allocation is exhausted		
Administrative Fees @ 3.5%	\$	1,575,000
Total Estimated Grant Programs Funds Expenditures	\$	46,575,000

RIVERSIDE COUNTY COVID-19 SMALL BUSINESS ASSISTANCE GRANT PROGRAM FRAMEWORK

Background

The County of Riverside (County) is strongly committed to serving its small business community. The County seeks to be a resource to its local business community by addressing the adverse impacts on small business caused by the COVID19 pandemic. With that goal in mind, Riverside County's Business and Community Services department (BCS) has structured the Riverside County COVID-19 Small Business Assistance Grant Program (Grant Program). This Grant Program will promote business sustainability, job retention, and the overall economic preservation of small businesses throughout the County. To implement the Grant Program, BCS has partnered with Main Street Launch (MSL), a 501c3 Federal Community Development Financial Institution headquartered in Oakland, California. MSL has experience working with cities and counties on delivering financial products to small businesses otherwise unable to obtain capital. The partnership with MSL will allow BCS to implement the rapid deployment of a small business grant program to address the challenges faced by small enterprises located in the County. BCS and MSL are committed to ensuring that there is an equitable distribution of grants made under this program throughout the entire county for benefit or our business community. The Grant Program processes and components are as follows:

Administration of Grant Program

1. Centralized Application Process – a weblink on the BCS webpage at _____ will lead potential grantees to the on-line application on Main Street Launch's web site
2. The Main Street Launch website will be the centralized repository for all applications, grant agreements and the tracking database for all reporting required under the Grant Program.
3. The Main Street Launch landing page will describe Grant Program and provide online preliminary eligibility review.
4. Grantees will be required to upload a Safe Reopening Plan and sign a Grant Program Agreement as part of the process to ensure funding is being used appropriately.
5. As part of reporting and tracking requirements, Main Street Launch will submit reports detailing the number of grants provided along with the corresponding funding amount. A Final Report shall be provided no later than January 5, 2021.

Funding Allocation

On May 19, 2020, the Board of Supervisors (Board) of the County of Riverside (County) accepted the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) funding from the United States Department of Treasury in the amount of \$431,091,226 and established a budget to be administered through the Executive Office for COVID-19 expenses related to county-wide response and preparation activities. In that budget, the Board authorized the allocation of \$50,000,000 in funds that will be used for to assist businesses affected by interruptions due to the pandemic. The Business and Community Services department (BCS) was the department identified to implement the program. BCS has set aside \$46,575,000 of allocation for the Grant Program. The breakdown of the funding will provide \$45,000,000 to be used for direct grants of \$10,000 to qualified businesses and \$1,575,000 of administrative fees for MSL's work under the program.

Grant Program Implementation

To implement the Grant Program, BCS will:

1. Work with the MSL, the SBA's Small Business Development Center, area Chambers of Commerce, and other small business support organizations in County to promote and market the program so that as many small business owners as possible throughout the County know about the program and are able to apply, regardless of location.
2. Launch a rapid deployment application process for the grant program and a public link which will direct to an on-line application on Main Street Launch's web site <https://mainstreetlaunch.org/County-of-Riverside-small-business-grant-program/>. The landing page for the application will describe the program and invite eligible applicants to apply. All application responses will be securely stored in Box, which will serve as a repository for all program documents, and available for BCS staff to view at any time.
3. Have applications made available in English and Spanish for Grant Program.
4. Require Main Street Launch to open a dedicated Treasury Management account with Wells Fargo Bank for the Benefit of the County of Riverside, where all grant funds will be held for deployment and from which grants to approved applicants will be disbursed.
5. Have a process that once Phase 1 grant inquiry applications are received, Main Street Launch will determine the initial eligibility status of the business based on eligibility criteria set by the County of Riverside and Main Street Launch
6. Ensure all ineligible Phase 1 business grant applications will be notified of ineligible status by email.
7. Ensure that businesses eligible from the Phase 1 screening will be sent a full application, which will require uploading documentation sufficient to determine that all criteria are met by the business.
8. Ensure Main Street Launch will evaluate the documentation provided by the business and approve or decline the application based on information provided by the applicant and the criteria established for the program by the BCS. Documentation is intended to validate number of employees, business and financial history, business license, and other key documentation necessary to mitigate risk and fraud, and verify adverse impacts caused directly by the pandemic. Main Street Launch will also verify County business location and supervisorial district via Esri Web Map produced by Center for Demographics.
9. Require that both declined and approved Phase 2 applicants with completed applications will be notified within 5 business days of the funding decision.
10. Approve applications and have them remotely closed using Main Street Launch's automated grant disbursement system. Documentation will include obtaining signed copies of the Business Grant Recipient Agreement, Safe Reopening Plan, W9, and ACH electronic funds transfer information.

11. Require that grants will be disbursed electronically via ACH through dedicated Wells Fargo Treasury Management Services account directly into the business bank account of approved applicants.

12. Require as part of Main Street Launch services, that a senior small business technical assistance staff member be provided to advise and support applicants who need help after funding.

13. Require Main Street Launch to provide all necessary reports and documentation, including a progress reports and a Final Report at the end of the grant period. All grant documentation and tracking will be available in real time at all times through access provided to BCS staff through the backend of Main Street Launch's application and data system.

Grant Terms

- Applications accepted beginning June 3, 2020
- Grants up to \$10,000
- Grant funds are not available to businesses that have accessed other Federal assistance such as the SBA Economic Injury Disaster Loan or the Paycheck Protection Program.
- Business must agree to develop and implement a Safe Reopening Plan that addresses employee and customer health.

Eligible Use of Funds

- Payroll/employee retention or supporting employees
- Inventory and Working capital
- Purchase of Personal Protective Equipment
- Rent or mortgage payments
- Addressing temporary COVID-19 related restrictions on business activity
- Increasing technology capacity to enable alternative work forms
- Creating new marketing campaigns or business plans
- Paying vendor invoices
- Facility cleaning/restoration
- Other Grantor approved uses

Eligible Business Types

- Private For-Profit
- Business must be located in Riverside County
- Must have experienced a financial hardship as a result of COVID-19
- Small businesses with fewer than fifty (50) employees including sole proprietorships and independent contractors
- Minimum 1-year operating history as of March 1, 2020

Ineligible Business Types

- Businesses that have accessed other Federal COVID-19 funding such as the SBA's Disaster Loans or Paycheck Protection Program loans.
- Non-Profit or public entities
- New/Startup Businesses (with less than one (1) year of operating history as of March 1, 2020)
- Residential or real estate projects including short-term rental operators
- Casinos/gambling establishments
- Adult-entertainment related businesses
- Cannabis/Cannabis-related

COUNTY OF RIVERSIDE
COVID-19 SMALL BUSINESS ASSISTANCE
GRANT AGREEMENT
(BUSINESS NAME)

This **COVID-19 SMALL BUSINESS ASSISTANCE GRANT AGREEMENT** (“**Agreement**”) is between the COUNTY OF RIVERSIDE, a political subdivision of the State of California through its Business and Community Services (“**County**”); MAIN STREET LAUNCH, a California nonprofit public benefit corporation (“**Main Street**”); and [Business Name], a business licensed to operate in the COUNTY OF RIVERSIDE (“**Business**”).

1. Overview

(a) Purpose: The County COVID-19 Small Business Assistance Grant Program (“**Grant Program**”) provides financial assistance to County-based small businesses impacted by the COVID-19 pandemic.

(b) Program Funding: The County Board of Supervisors has agreed, subject to appropriation, and pursuant to the Coronavirus Aid, Relief, and Economic Security (CARES) Act signed into law by President Trump on March 27, 2020 to utilize funds received through the CARES Act Coronavirus Relief Fund to assist small businesses in the County.

(c) Grant Amount: Pursuant to this Agreement, the County, through Main Street Launch, will disburse \$[grant amount] to the Business (“**Grant**”).

(d) Grant Use: The Grant must be used for employee salary and benefits and other business capital and operating expenses directly related to the immediate impacts of COVID-19 as identified in the application submitted by Business. No other use of funds is allowed by the Business.

(e) Grant Disbursement: Main Street will disburse the Grant to the Business within [XX] business days after all of the following have been completed: 1) all parties have signed this Agreement, 2) the Business has submitted the required application, financial, and disbursement forms and 3) the Business has submitted a Safe Reopening Plan, hereby attached as part of this agreement.

(f) Grant Term: This Agreement will take effect on the Execution Date and terminate on December 31, 2020 (“**Grant Term**”).

(g) Main Street Launch Liaison: The Business will be assigned an individual at Main Street Launch who will serve as a primary point of contact for questions and will connect the Business to resources during the Grant Term.

(h) Final Report:

(i) By December 15, 2020 (“**Reporting Deadline**”), the Business must provide the County with a Final Report on the operational status of the Business, the number of current employees and an accounting of the use of the Grant as of October 31, 2020. The County will provide an online reporting template by November 1, 2020. The Business must either complete the online template, send via email, or mail a paper copy of the completed template to the following address by the Reporting Deadline:

ECONOMIC DEVELOPMENT
3403 10th Street, 4th floor
Riverside, CA 92501
Attn: Business Services Team

(ii) As an attachment to the Final Report, the Business must provide documentation of its reported Grant use, such as expense receipts and payroll filings for the periods covering the Effective Date through December 31, 2020.

(i) Repayment of Grant Funds:

(i) If the Business does not use the Grant as required by Section 1(d), then the Business must repay the \$[grant amount] to the County by January 31, 2021.

(ii) If the Business ceases operations before the end of the Grant Term, the Business must notify the BCS Liaison immediately and must complete the Final Report and repay any unused portion of the Grant to the County within 30 days of business closure.

2. General Provisions

(a) Notices, Demands, and Communications between the Parties: Formal notices, demands, and communications between the Parties shall be given by (i) personal service; (ii) reputable document delivery service, such as Federal Express, with a receipt showing date and time of delivery; or (iii) certified or first-class United States mail, postage prepaid, with a receipt showing date and time of delivery

To the County: Business and Community Services
3403 10th Street, 4th floor
Riverside, CA 92501
Attn: Business Services Team
Email: BizInfo@rivco.org

With Copies to: County of Riverside
Office of County Counsel
3960 Orange Street, Suite 500
Riverside, CA 92501
Attn: Liza Sanchez, Deputy County Counsel

Email:

To the Business: Business Name
Address Line One
Address Line Two
Attn: Main Point of Contact
Email:

To Main Street: Main Street Launch
2101 Webster Street, Suite 1200
Oakland, CA 94612
Attn: Jacob Singer, President & CEO
Email:

Written notices, demands, and communications shall be sent in the same manner to other addresses that any party designates in writing.

(b) Entire Agreement; Amendments: This Agreement constitutes the entire agreement among the parties as to the Grant and may not be amended or modified, except in writing signed by each of the parties. The Business may not assign or transfer its rights and interests in this Agreement to any other person, business or entity.

(c) No Third-Party Beneficiaries: This Agreement is not intended to create any rights or benefits for a person or entity who is not a party, whether as a third-party beneficiary or otherwise.

(d) Governing Laws; Venue: This Agreement shall be governed by the laws of the State of California. Any legal action related to the performance or interpretation of this Agreement shall be filed only in the Superior Court of the State of California located in Riverside, California, and the parties waive any provision of law providing for a change of venue to another location. In the event any provision in this Agreement is held by a court of competent jurisdiction to be invalid, void, or unenforceable, the remaining provisions will nevertheless continue in full force without being impaired or invalidated in any way.

(e) Severability: If any term of this Agreement is held by a court of competent jurisdiction to be invalid, void or unenforceable, the other provisions will remain in force to the extent practicable and taking into consideration the purposes of this Agreement.

(f) Interpretation: The terms of this Agreement shall be construed in accordance with the meaning of the language used and not for or against any Party by reason of the authorship or any other rule of construction that might otherwise apply. The Section headings are for purposes of convenience only and shall not be construed to limit or extend the meaning of this Agreement.

(g) Determinations; Disbursements:

(i) Any determination by the Director of Business and Community Services, or designee of fulfillment or non-fulfillment of the terms of this Agreement by the Business shall be binding on the COUNTY. The COUNTY may request such determinations by the Director of Business and Community Services as necessary.

(ii) The COUNTY shall have no responsibility to disburse any funds beyond the amount that the COUNTY has received from the CARES Act Emergency Relief Funds or has itself contributed for the purpose of the Grant Program.

(h) Non-Liability of Officials, Employees, and Agents: No member, official, employee or agent of the COUNTY or of the Business and Community Services shall be personally liable to the Business in the event of any default or breach by the County Board or by the COUNTY or for any amount that may become due to the Business or its successors or assigns under the terms of this Agreement.

(i) Attorney's Fees: Each Party shall pay its own attorney's fees.

(j) Business Day Convention: If the date of any required action falls upon a weekend day or a holiday when the County is not open for business, the required action may be deferred to the next business day.

(k) Force Majeure: No Party will be held responsible for failing perform its responsibilities under this Agreement if the failure results from any act of nature or other cause that is beyond the reasonable control of the Party and that makes performance impossible or illegal.

(l) Confidentiality: Unless otherwise required by applicable law or regulation, the County and Main Street Launch will use best efforts to keep all reports and other information submitted by the Business confidential and will not make such information available publicly or as part of any Freedom of Information Act request, except that the County (a) will include a list of all businesses that received Grants and the individual Grant amounts (b) may report to the County Board of Supervisors the Business's reported information concerning the operational status of the Business and aggregate data on jobs, tax and revenue data of all businesses that received Grants. The County will destroy records that the Business submits to the County pursuant to this Agreement five years from the date of submission.

(m) Counterparts: This Agreement may be executed in one or more counterparts, each of which shall be an original and all of which together shall be one and the same instrument. A facsimile, .pdf copy or other electronic signature (e.g., docusign) of this Agreement, when signed in compliance with this Section, is an enforceable, original agreement for all purposes.

(n) Dispute Resolution: In the event that an issue regarding or arising under this Agreement cannot be resolved by the parties, the issue will be brought to the Director of Business and Community Services, or designee for final decision.

(o) Non-Discrimination: The Business will not discriminate against any individual with regard to employment or participation or in any other manner for reasons of race, color,

religion, gender or gender identification, sexual identity, pregnancy, childbirth or related medical conditions, national origin, age, marital status, disability or any other characteristic that is protected by local, state or federal law.

(p) Administration: The Board of Supervisors or the Director of Business and Community Services, or their designee(s), are the only authorized County representatives who may at any time, by written order, alter this Agreement. The Director of Business and Community Services, or designee, shall administer this Agreement on behalf of the County.

[BUSINESS NAME]

By: _____

[Name], [Title] **Date**

COUNTY OF RIVERSIDE, CALIFORNIA

By: _____

Suzanne Holland, Director **Date**
Business and Community Services

Main Street Launch

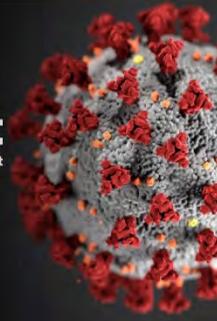
By: _____

Jacob Singer, President/CEO **Date**

Board of County Commissioners

CARES Act Update: Coronavirus Relief Fund

The CARES Act
Coronavirus Aid, Relief, and Economic Security Act



Kurt Petersen, OMB Manager

May 19, 2020



Small Business Financial Assistance - \$72.9 Million

■ Small Business Grants

- Emergency relief funds to support the small brick and mortar businesses with 25 employees and under**
- In discussions with Orlando Economic Partnership, Black Business Investment Fund, Prospera, Hispanic Chamber, National Entrepreneur Center, Central Florida Foundation, City of Orlando and other potential partners**
- The program will offer one-time \$10,000 grants to qualifying small businesses to cover normal business expenses, such as employee wages, vendor bills and rent to help offset the significant temporary loss of revenue to qualified small businesses**
- Anticipate to provide grants for up to 6,500 small businesses that will comply with the safety guidelines proposed by the Mayor's task force**



Small Business Financial Assistance - \$72.9 Million

▪ Eligibility Criteria

- In business by January 1, 2020
- Have a business license in Orange County
- A brick and mortar business
- **Board Added: Home business with 3 or more employees**
- Demonstrate ongoing business operations at time of OC Mayor stay at home Executive Order
- Must have no more than 25 employees
- Business taxes are paid up to date
- Expected to stay in business through December 31, 2020
- Commit to following recommended COVID-19 safety guidelines





Small Business Financial Assistance - \$72.9 Million

▪ Not Eligible

- Not physically located and operated in Orange County
- Received federal funds for COVID-19 (PPP)
- Home-based business
- Non-profit corporations
- Publicly traded companies
- Code Enforcement liens
- Current findings of financial mismanagement **Board Deleted: ~~or felony conviction~~**





Small Business Financial Assistance - \$72.9 Million

Small Business Grants Process

Submit Application Using Digital Online Portal (Initial Application Period 5 days)

Business Location, Business Status (FL Dept. of Corporation), Employee Count, Business Income and Expenses, Vendor W-9 and Signed and Attest that all Information is Truthful

Online Application Information Received by Orange County Economic Development Office and Distribute to Partner Agencies

Orange County Partners Review Application Submitted to Confirm Eligibility and Submit to Orange County Economic Development Office

Internal Team to Provide Final Review and Oversight

Comptroller's Office for Processing of Payment

Partners to Follow-up with Businesses and Provide Financial Status Reports

Fairfax County, Virginia

Board Agenda Item May 12, 2020

ACTION -4

Authorization to Establish the COVID-19 Small Business and Non-Profit Relief Grant Program

ISSUE:

Board of Supervisors' authorization to create a grant program to provide immediate relief to small businesses and non-profits impacted by the COVID-19 pandemic. The program would be funded through an allocation of the Coronavirus Relief Funds provided through the federal CARES Act. Approval is also requested for the County Executive to administer the grant program.

RECOMMENDATION:

The County Executive recommends the Board of Supervisors (Board) approve the expenditure of between \$10,000,000 to \$30,000,000 to establish the COVID-19 Small Business and Non-Profit Relief Grant Program (Grant Program) for businesses and non-profits affected by the COVID-19 pandemic and authorize the County Executive to administer the Grant Program to meet program objectives.

TIMING:

Board action is requested on May 12, 2020, in order to establish the grant program by June 1, 2020.

BACKGROUND:

On April 14, 2020, the Board of Supervisors approved the Fairfax County Small Business COVID-19 Recovery Microloan Fund (Microloan Program) to assist small businesses negatively affected by COVID-19 required closures. The Board allocated \$2.5 million to the Microloan Program, funded through the Economic Opportunity Reserve (EOR). Initial reporting on the Microloan Program was provided to the Board on May 5, 2020.

The Microloan Program demonstrated a need for additional support to small businesses, as well as non-profit organizations which were not eligible for the Microloan Program, the COVID-19 Small Business and Non-Profit Relief Grant Program (Grant Program) is proposed. Under this program, funds will be delivered to eligible entities in the form of grants, which would not be repaid by the selected awardees. The applicant pool will extend to non-safety net non-profit organizations as well as small businesses and remove some eligibility requirements that were part of the Microloan Program.

The primary purpose of the Grant Program is to support eligible small businesses, including non-safety net non-profit organizations in Fairfax County, through grants to address costs of business interruptions caused by required closures.

Desired outcomes include:

1. Help businesses and organizations remain in business through the COVID-19 emergency.

2. Address gaps that may exist among complementary programs at the County, state, and federal level (including the proposed Basic Needs Supplemental Funding and Nonprofit Sustainability Program, SBA programs, unemployment assistance, and Microloan Program).
3. As permitted by federal and state law, provide targeted funding to businesses that are historically less likely to be approved for small business financing and could be at-risk during this crisis, including women-owned, minority-owned, and veteran-owned businesses.
4. Make Fairfax County businesses aware of available assistance and resources at the federal, state and County level.

The size of the Grant Program award would be made based upon the number of employees. With the following structure proposed:

Employees, 1 -10:\$10,000

Employees, 11 –25:\$15,000

Employees, 26 –49:\$20,000

Based upon the demand received for the Microloan Program it is anticipated that the Grant Program at the recommended funding amount of \$10,000,000 to \$30,000,000 will likely be oversubscribed and awards should be made through a random drawing.

All Microloan Program applicants not selected for a loan will be eligible for the Grant Program. These applicants will receive direct communication about their status and entry in the Grant Program and will have the option to remove themselves from consideration. Businesses that were approved for a loan under the County’s Microloan Program are eligible to apply for the Grant Program. However, if they are selected to receive a grant, they must first repay their loan before receiving a grant. Loans received through the Microloan Program may not be repaid with grant proceeds.

Full details for the proposed program structure and award guidelines are identified in the Proposed COVID-19 Small Business and Non-Profit Relief Grant Program Parameters (Attachment 1).

Staff continues to evaluate the most effective means of supporting small businesses during the COVID-19 pandemic. No later than forty five (45) days after the establishment of the Grant Program, staff will make a recommendation to the Board whether to contribute additional funds into the Grant Program, to establish a similar relationship with other non-profit partner(s) to facilitate other small business loans, and/or with alternative options to deploy the balance of the CARES Act funds to support economic recovery. The Board may increase this fund at any time in the future.

FISCAL IMPACT:

Funding for the Grant Program is recommended from the Federal CARES Act funding that has provided to the County. Depending upon final guidance for the use of these funds, and the specific grants awarded per the Grant Guidelines, it may be necessary to utilize Fairfax County Economic Opportunity Reserve funds for a portion of the awards.

It’s anticipated that an appropriation of \$10,000,000 to\$30,000,000 will be used from Coronavirus Relief Funds provided through the federal CARES Act to fund the Grant Program. Funds to administer the

Grant Program would come from the CARES ACT, with additional funding made from the Economic Opportunity Reserve to fund any Grant Program awards selected which are determined to be ineligible to receive CARES Act funding.

Program administration costs authorizes are limited to no more than 3%of the total authorized Grant Program funding amount. For a \$15,000,000 program amount, the maximum program administration cost would be \$450,000.

As staff reconciles the awards made from the program receives updated guidance from the Federal Government for administration of the CARES Act funds, the exact allocation between funding sources will be identified.

ENCLOSED DOCUMENTS:

Attachment 1-Proposed COVID-19 Small Business and Non-Profit Relief Grant Program Parameters

STAFF:

Rachel Flynn, Deputy County Executive Joe Mondoro, Chief Financial Officer

Christina Jackson, Director, Department of Management and Budget Rebecca Moudry, Director, Department of Economic Initiatives Scott Sizer, Department of Economic Initiatives

ASSIGNED COUNSEL:

Patricia McCay, Senior Assistant County Attorney

FAIRFAX COUNTY VA

USES FOR THE GRANT

ARE THERE LIMITS ON HOW I CAN USE THE FUNDS?

Yes. Funds are meant to reimburse businesses and non-profits for the costs of business interruption caused by required closures. The grant can be used for:

- Employee compensation (including wages and benefits)
- Working capital
- Equipment Inventory
- Rent
- Other business critical operating expenses
- Grantees will be required to enter into a grant agreement with Fairfax County prior to receipt of funds.

The grant agreement will detail the compliance and use requirements that grant awardees will be obligated to. A form of the grant agreement is anticipated to be available for applicants to review prior to the end of the application period



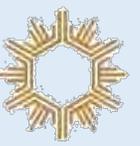
PINAL COUNTY

WIDE OPEN OPPORTUNITY

Pinal County CARES Funding Discussion

Pinal County Board of Supervisors

June 3, 2020



Pinal County CARES Business Assistance

Priorities:

Assist locally owned businesses negatively impacted by the Stay Home, Stay Healthy, Stay Connected Order.

Efficient to administer for ease of application, verification, prompt payment, and documented compliance with state law.

Pinal County CARES Business Assistance



PINAL COUNTY
WIDE OPEN OPPORTUNITY

Business Mortgage / Rent / Utilities Assistance Program

Reimbursements or Payments for 60 days (April and May) mortgage / rent / utilities up to \$10,000

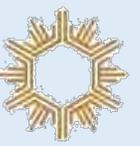
General Eligibility Requirements:

Businesses must be an eligible for-profit business type located at a physical, commercial address in Unincorporated Pinal County (Home residence does not qualify).

Experienced an interruption of business with 25% or more reduction in revenues.

Not all business types will be eligible – For example: Publicly held companies, Marijuana trade, Owner is currently incarcerated, Recipients of duplicate aid from another program, etc...

An application along with certain documentation will be required to be submitted.



Timeline and Administration

Economic and Workforce Development will administer the program with assistance from District administration and county project staff.

If approved today – Will be available for application submissions online and via mail/e-mail by June 15.

Filing period will be open for one month: June 15 through July 15 and may be extended if warranted.

Applications will be processed on a first come first serve basis as expeditiously as possible.

Once eligibility and supporting documents are confirmed, payment will be disbursed.

City of Phoenix Small Business Resiliency Grant Program

The City of Phoenix received \$293 million through the CARES Act and is currently allocating \$15 million in small business assistance in three small business categories.

The current assistance is the second round of Coronavirus Relief Fund (CRF) allocations authorized by Mayor and Council May 20, 2020. (The first round of the Small Business Relief Grants authorized May 1, 2020 assisted 200 businesses in low-income census tracts with \$10,000 each totaling \$2 million.)

The May 20, 2020 proposal originally conceived \$12 million in small business assistance grants but was modified and expanded in the course of the meeting to its current \$15 million/3-tier program which is administered on behalf of the city by the Phoenix Industrial Development Authority and Arizona Community Foundation. A service agreement for implementation attached.

Out of the \$15 million allocation, \$6 million is earmarked to microbusinesses and \$1 million is being set aside for Phoenix restaurants — including food trucks — while another \$1 million will go toward businesses that operate at Phoenix Sky Harbor International Airport, which is run by the City. The current Phoenix estimates 500 small businesses in low-income census tracts will be assisted with a maximum \$10,000 each. Small businesses must have 25 employees or less and no more than \$3 million in taxable receipts and must show loss of income caused by Covid-19. The program was launched May 21, 2020 and has no deadline, operating as “first come first serve” until the funding is expended, but grant funds must be used by November 1, 2020. The 3-tiers are:

Phoenix Small Business Relief Grants

Grants up to \$10,000 will be awarded to businesses with fewer than 25 employees that operate in lower-income areas and generated less than \$3 million in annual sales. The Small Business Relief Grant program initially launched in April with \$2 million. Demand was high and the funds ran out within a few days so the council approved another \$5 million.

Relief grants are intended to help for-profit small businesses and startup companies keep employees on payroll and meet other necessary operating costs. To apply, businesses must be located in economically distressed areas of Phoenix.

Qualifications:

To qualify, small businesses must meet the following requirements:

- Gross total sales declined by at least 25% as a result of COVID-19 in March and April 2020, when compared to March and April 2019.
- In operation in the city of Phoenix prior to January 1, 2019.

- No more than 25 employees as of March 1, 2020.
- No more than \$3 million in gross total sales between January 1, 2019 and December 31, 2019.
- Applicant's business address is located in a low-income census tract or on a street bounding a low-income census tract.
- Ability to provide documentation to verify the economic hardship suffered as a result of the COVID-19 crisis, including tax returns, financial statements, and other financial data.
- Ability to share with City of Phoenix or Phoenix IDA information demonstrating the economic impact of this grant program, including but not limited to, jobs retained, jobs created, increased sales, and access to capital.
- Applicant has not previously accepted funds from the Phoenix IDA Small Business Grant program or any City of Phoenix Resiliency Grant.

Phoenix Microbusiness Resiliency Grant

- With five or fewer employees, the microbusiness sector includes solo practitioners, entrepreneurs and early-stage startups. The grant is open to brick-and-mortar, home-based and mobile businesses based in the city of Phoenix. It includes microbusinesses located in another business, such as a salon chair rental, accountants, the self-employed, and similar businesses. A business based in a work-sharing office may also eligible.
- There are other criteria for the Phoenix Microbusiness Resiliency Grant. The five or fewer employee maximum is based on business payroll as of March 1, 2020. A microbusiness must have been open since January 1, 2019, with gross sales of \$1 million or less during calendar year 2019 and a physical or mobile location inside the city of Phoenix. Grant applicants must demonstrate that gross sales declined by 25 percent or more resulting from Covid-19, in March and April 2020 compared to March and April 2019.

Phoenix Restaurant Restart Resiliency Grant

- Restaurants in the city of Phoenix may apply for the Phoenix Restaurant Restart Resiliency Grant up to \$10,000 per business. There is no limit on calendar year 2019 gross sales or number of employees. The grant may be used to help offset the costs of opening doors to diners or putting a Phoenix-based food truck back on the road by September 1, 2020. The restaurant or food truck must have been operating in Phoenix since January 1, 2019.

- The restaurant must have a physical location in Phoenix, and the mobile truck must headquarter in the city. Gross sales must have declined by 25 percent or more when comparing March and April 2020 with March and April 2019, due to Covid-19.

GRANT SERVICE AGREEMENT

THIS GRANT SERVICE AGREEMENT (the "Agreement"), is made as of May 20, 2020 ("Effective Date"), by and between the City of Phoenix, an Arizona municipal corporation (the "City"), and the Arizona Community Foundation, an Arizona nonprofit corporation ("ACF"), collectively referred to hereafter as the "Parties."

RECITALS

A. The City Manager of the City of Phoenix, Arizona, is authorized by the provisions of the City Charter to execute agreements.

B. The Phoenix City Council approved Ordinance S-46645 on May 20, 2020 to support small businesses impacted by COVID-19 through the City of Phoenix Microbusiness Resiliency Grant Program and the Restaurant Restart Program (collectively the "Resiliency Grants Program") held at the Arizona Community Foundation ("ACF").

C. The City seeks to deposit \$7 million of federal funds received by the City under the Coronavirus Aid, Relief, and Economic Security ("CARES") Act into the Resiliency Grants Program for the purpose of supporting small Phoenix businesses that have been adversely impacted by COVID-19. \$6 million shall be allocated to the Microbusiness Resiliency Grant Program with the remaining \$1 million allocated to the Restaurant Restart Program.

D. The Resiliency Grants Program and all fund deposited therein by the City will be administered by the ACF.

E. In establishing this agreement, it is understood that ACF is serving as a contractor to the City, providing services it provides to others in the ordinary course of business as a grant making organization.

F. ACF possesses the necessary skills and expertise necessary to manage and disburse the funds through the Resiliency Grants Program in a manner that is consistent with the goals and objective of the City is supporting small businesses adversely impacted by COVID-19.

AGREEMENT

NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the Parties hereby agree as follows:

1. **Recitals.** The recitals are incorporated by reference into and made a part of this Agreement.

2. **Term of Agreement.** This Agreement shall commence on the Effective Date written on the first page and will expire on December 31, 2020.

3. Termination. This Agreement will terminate upon the earliest occurrence of any of the following:

- 3.1.** the expiration date of December 31, 2020 as set forth in Paragraph 2; or
- 3.2.** the depletion of the \$7 million in grant awards prior to the expiration date of this Agreement.

4. Grant Program. The City shall release to ACF \$7 million in federal funding it received under the CARES Act to be deposited into the Resiliency Grants Program on a rolling basis as needed to fund grants for award by the City.

4.1. ACF shall administer the Resiliency Grants Program and is permitted to charge an administration fee in an amount not to exceed 1.9% of funds deposited into the Resiliency Grants Program. Administration by ACF shall include developing grant applications, hosting a website for grant application submittals, providing customer service in English and Spanish to applicants, assembling and facilitating the grant application review process, notifying applicants of grant application status, and distributing funds to successful grant recipients.

4.2. Microbusiness Resiliency Grant Program. ACF shall award up to \$6 million to micro businesses, solo practitioners, and entrepreneurs using the following criteria to determine eligibility for a grant award.

- a) Phoenix Microbusiness Resiliency Grants shall not exceed \$5,000 each.
- b) The applicant business must have established and operated their business in the City of Phoenix since January 1, 2019.
- c) The applicant business must have had no more than 5 employees as of March 1, 2020.
- d) The applicant business must have had no more than \$1 million in gross total sales between January 1, 2019 and December 31, 2019.
- e) The applicant's gross total sales must have declined by at least 25% as a result of COVID-19 in March and/or April 2020 as compared to March and/or April 2019.
- f) The applicant business must be able to provide adequate documentation to verify the economic hardship suffered as a result of the COVID-19 crisis, including, tax returns, financial statements, and any other requested financial data.
- g) The applicant business, as a condition of a grant award, will agree to submit an accounting of its use of the grant funds, using a form to be created by the City and provided to ACF, and return any unused funds to the City by November 1, 2020.

4.3. Restaurant Restart Program. ACF shall award up to \$1 million to restaurants using the following criteria to determine eligibility for a grant award.

a) Restaurant Restart Resiliency Grants shall not exceed \$10,000 each.

b) The applicant business must have established and operated their business in the City of Phoenix since January 1, 2019.

c) The applicant's gross total sales must have declined by at least 25% as a result of COVID-19 in March and/or April 2020 as compared to March and/or April 2019.

d) The applicant business must be able to provide adequate documentation to verify the economic hardship suffered as a result of the COVID-19 crisis, including, tax returns, financial statements, and any other requested financial data.

4.4. ACF will take all reasonably necessary steps to ensure all of the funds deposited in the Resiliency Grants Program by the City are distributed as quickly as possible and as a condition of an award will require all grant recipients to return any unused funds to the City by November 1, 2020.

4.5. ACF will work with the City to ensure no business receives multiple grant awards through the Resiliency Grants Program and/or the Phoenix IDA's Small Business Relief Grant Program that is governed by the separate Grant Funding Agreement executed on May 20, 2020 between the City and The Industrial Development Authority of the City of Phoenix.

4.6. The Parties hereby agree that this Agreement may be amended, or a separate agreement may be entered into between the Parties to address additional grant funding arrangements that the City may wish to have ACF administer.

4.7. This Agreement between the Parties is a contractor agreement whereby ACF will provide grant management services for the City and will also disburse grant funding to entities approved by the City. As defined under the Federal Government's Office of Management and Budget's Uniform Guidance Section 200.330, ACF is a contractor for the City in this arrangement and will not be involved in the decision-making with respect to the use of the federal funds, determining the grantees, and determining the amounts paid to the grantees. As a contractor, ACF is not considered a subrecipient of the federal funding in this agreement. ACF will have no obligation or responsibility for monitoring the use of these federally-funded grants. The City will have oversight responsibility over the grantees.

5. Discrimination Prohibition; Equal Opportunity and Pay

5.1. Prior to the distribution of any award contemplated by this Agreement, ACF shall obtain written verification from an authorized representative of all grant recipients

confirming that the recipient agrees to abide, and require all of its subcontractors to abide, by the provisions of the Phoenix City Code Chapter 18, Article V as amended such that any recipient receiving a grant award shall not discriminate against any worker, employee or applicant, or any member of the public, because of race, color, religion, sex, national origin, age or disability nor otherwise commit an unfair employment practice. The grant recipient will take action to ensure that applicants are employed, and employees are dealt with during employment without regard to their race, color, religion, sex, or national origin, age or disability and adhere to a policy to pay equal compensation to men and women who perform jobs that require substantially equal skill, effort and responsibility, and that are performed within the same establishment under similar working conditions. Such action will include but not be limited to the following: Employment, promotion, demotion or transfer, recruitment or recruitment advertising, layoff or termination; rates of pay or other forms of compensation; and selection for training; including apprenticeship. The grant recipient further agrees that this clause will be incorporated in all subcontracts with all labor organizations furnishing skilled, unskilled and union labor, or who may perform any such labor or services on the awardee's behalf. Awardee further agrees that this clause will be incorporated in all subcontracts, job-contractor agreements or subleases entered into by the recipient.

5.2. Prior to the distribution of any award contemplated by this Agreement, ACF shall notify all grant recipients that they must also comply with Phoenix City Code, 1969, Chapter 18, Article V, as amended, Equal Employment Opportunity Requirements.

6. Insurance and Indemnification

ACF ("Indemnitor") must indemnify, defend, save and hold harmless the City and its officers, officials, agents, and employees ("Indemnitee") from and against any and all claims, actions, liabilities, damages, losses, or expenses (including court costs, attorneys' fees, and costs of claim processing, investigation and litigation) ("Claims") caused, or alleged to be caused, in whole or in part, by the wrongful, negligent or willful acts, or errors or omissions of ACF or any of its owners, officers, directors, agents, employees or subcontractors in connection with this Agreement. This indemnity includes any claim or amount arising out of or recovered under the Workers' Compensation Law or arising out of the failure of ACF to conform to any federal, state or local law, statute, ordinance, rule, regulation or court decree. ACF must indemnify Indemnitee from and against any and all Claims, except those arising solely from Indemnitee's own negligent or willful acts or omissions. ACF will be responsible for primary loss investigation, defense and judgment costs where this indemnification applies. In consideration for entering into this Agreement, ACF agrees to waive all rights of subrogation against Indemnitee for losses arising from the services performed by ACF for the City. The obligations of ACF under this provision survive the termination or expiration of this Agreement.

[Signatures on Following Page]

WHEREFORE, the Parties have caused this Lease to be executed as of the date and year first above written.

CITY OF PHOENIX, an Arizona municipal corporation
ED ZUERCHER, City Manager

By: _____
Christine Mackay, Director
Community & Economic Development Department

ATTEST:

Quirinda Isid
City Clerk 05.26.2020

APPROVED AS TO FORM,
CRIS MEYER, City Attorney

By: _____ DRL
Patricia Boland
Assistant Chief Counsel



ARIZONA COMMUNITY FOUNDATION, an Arizona
nonprofit corporation

By: _____
Steven G. Seleznow, President &
Chief Executive Officer