THE CITY OF
COLUMBUS
ANDREW J. GINTHER, MAYOR

Franklin County
BOARD OF COMMISSIONERS
1803

Columbus-Franklin County COVID-19 Small Business Response and Recovery Fund

The Columbus-Franklin County COVID-19 Small Business Response and Recovery Fund offers grants and low-interest loans for small business impacted by the COVID-19 pandemic.

The program seeks to provide relief to small businesses to help them:

- Survive the crisis, maintaining operations and employees;
- Re-train employees;
- Safely get back to business to service their customers; and
- Take advantage of growth opportunities

The fund includes three types of relief:

- **Financial Relief** – To provide financial assistance to existing small businesses including enterprises operating in Low and Moderate Income (LMI) areas of the City of Columbus, in the form of grants and loans, with the goal of job retention. For businesses outside the City of Columbus but within the balance of Franklin County, all Low and Moderate Income (LMI) business owners are eligible.

- **Personal Protective Equipment (PPE) Procurement Assistance** – To provide financial support to assist existing small businesses in securing PPEs and/or making necessary COVID-19 health/safety improvements required to re-open their businesses in the City of Columbus. This criteria is the same for businesses outside the City of Columbus but within the balance of Franklin County.

- **Training and Technical Assistance** – Provide Pre and Post-application training and technical support to grant/loan applicants and recipients, of existing small businesses, seeking to maintain operations and retain existing and potentially add new employees in the City of Columbus; and to track program metrics.

How to Apply

- Applications will open on June 9, 2020, at 5 p.m. ET. Applications will be accepted on a rolling basis until the earlier of close of business on July 17, 2020 or the date that funding is exhausted.

- Business owners will be matched with the regional Entrepreneur Support Organizations (ESOs) and Technical Assistance Providers to complete and submit an application. Begin application process here.

- Learn more at: https://bit.ly/CBUSRecoveryFund

Entrepreneur Support Organizations & Technical Assistance Providers

Columbus Urban League

Ohio | Small Business Development Centers

COLUMBUS CHAMBER OF COMMERCE

OHIO Minority Supplier Development Council

RL Underwood & Associates

YMT consultants
Your Business. Inspired.

WBC INVEST EDUCATE INNOVATE
Women's Business Center of Central Ohio

Neighborhood Referral Partners

FRANKLINTON BOARD OF TRADE
Advocate. Beautify. Connect.

MT. VERNON AREA District Improvement Association, Inc.

LSBA Long Street Businessmen's Association, Inc.
"Living a Lifetime On Along Street"

GLBN Greater Linden Business Network

HBA HILLTOP Business Association

COLUMBUS EMPOWERMENT CORPORATION

PARSONS AREA MERCHANTS ASSOCIATION

Funding & Advocacy Partners

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JPMORGAN CHASE & CO.

rev1ventures

ECDI INVEST EDUCATE INNOVATE

Finance Fund partner • invest • grow

next street

How Applications are Evaluated

• Entrepreneur Support Organization Partners will validate all applications are complete in partnership with business owner

• The review committee will review applications, prioritizing businesses that:

• Demonstrate a strong chance of remaining open post-COVID-19

• Are on a path to generate sales and retain employees

• Have outlined a use of funds narrative and related budget

Fund Program Overview & Requirements

	Recovery Grants	Small Business Return Safely Grants (Personal Protective Equipment)	Pivot Loans
Purpose	• Provide financial assistance to small businesses, in Low and Moderate Income (LMI) areas of the City, or for LMI business owners outside of the City within Franklin County. • Grant assistance to help sustain their business operations through the COVID-19 pandemic • Goal of maintaining existing business operations and retaining jobs	• Provide small businesses throughout the City and Franklin County with financial support to secure PPE • Also supports other necessary COVID-19 health/safety improvements required to re-open their businesses safely for City residents and their employees	• Provide small businesses, in Low and Moderate Income areas of the City of Columbus (or LMI business owners outside of the City within Franklin County), access to low interest loan funding if a business has identified new markets for existing products or new services or products lines that the business can expand into • Loans for businesses in the City may be forgivable after 3 months subject to key benchmarks being met (including participation in TA program and appropriate use of funds)
Who is Eligible?	• **Businesses operating in LMI Neighborhoods (see map) within City of Columbus municipal boundaries, or for LMI business owners outside of the City within Franklin County.** • <25 employees, preference given to <5 employees • Sales reduced (>25%) by COVID-19 since March 17, 2020	• **Businesses operating within City of Columbus municipal boundaries or within Franklin County.** • <25 employees	• **Businesses operating in LMI Neighborhoods within City of Columbus municipal boundaries** • <25 employees, preference given to <5 employees *If your business is outside the City of Columbus but within the balance of Franklin County, and you desire loan financing, you may directly contact the Economic and Community Development Institute at https://www.ecdi.org/invest/loan-program
Funding per Business	• Grants up to $10,000 • Amount determined by review of application	• Grants up to $5,000 to reimburse for purchase of appropriate PPE and COVID-19 health/safety improvement purchased since 3/17/20, with 1:1 match requirement by qualifying business • Amount determined by review of application	• Maximum loan amount of 50% of Total Business/Project Expansion/ Opportunity Cost up to $20,000 (whichever is less) • Low interest rate, capped at 1% • Amount determined by review of application
What is Required?	• Signed business tax return to confirm annual revenue • Signed personal tax return to confirm personal income *Completed application form which includes:* • Basic business information • A description of the impact of COVID-19 on the business (including revenue) • Proposed recovery plan for COVID-19 • Budget for use of funds • Confirmation of whether the business has received PPP or EIDL funding *If funded:* • Business must participate in mandatory Technical Assistance program • Business must provide a one-page annual status report	• Receipts dated 3/17/20 or later for PPE and COVID-19 health/safety improvement purchases, as proof of payment made by the business • Confirmation of whether the business has received PPP or EIDL funding *If funded:* • Business must provide a one-page annual status report	• Signed business tax return to confirm annual revenue • Signed personal tax return to confirm personal income *Completed application form which includes:* • Basic business information • A description of the impact of COVID-19 on the business (including revenue) • Proposed recovery plan for COVID-19 • Budget for use of funds • Confirmation of whether the business has received PPP or EIDL funding *If funded:* • Business must participate in mandatory Technical Assistance program • Business must provide a one-page annual status report

Review Committee

General Program Questions

How do I apply?

Business owners will be matched with the regional Entrepreneur Support Organizations (ESOs) and Technical Assistance Providers to complete and submit an application. Begin application process here.

How much is the initial pool of funding for this program?

The combined pool of funding for this program is $7.75M, shared across all three products - Recovery Grants, Small Business Return Safely Grants (Personal Protective Equipment), Pivot Loans.

Can businesses apply for multiple programs?

Yes.

Do businesses in all industries qualify?

No. Gambling and liquor establishments, adult entertainment establishments, or other similar businesses do not qualify for this program. If you are considering applying and are unsure whether your business would qualify, please submit an inquiry via the website here.

Who is the primary point of contact for questions regarding the program?

The Columbus-Franklin County COVID-19 Small Business Response and Recovery Fund website (available here) is the central point of contact for all questions related to the program. If business owners are interested in applying, they should submit the Get Matched inquiry form on the website to be connected to an ESO partner to apply. The ESO partner can help answer questions related to eligibility and the application process.

I received funding from the federal COVID-19 assistance programs (PPP or EIDL) but they do not adequately cover my business. Can I still apply for funding through one of these programs?

Yes – these programs are available to business owners that have received federal assistance.*

*If your business is located outside of the City of Columbus, but within the balance of Franklin County, you are not eligible if you received federal assistance in the form of the PPP or EIDL program.

Are there printed marketing materials describing the Fund?

Yes, you can download a PDF version at The Columbus-Franklin County COVID-19 Small Business Response and Recovery Fund page (available here).

Will the Fund website be mobile friendly?

Yes. The Columbus-Franklin County COVID-19 Small Business Response and Recovery Fund website (available here), has been designed to be mobile friendly.

Once the Business is referred to the ESO partner, how long does it take to be funded?

Anticipating heavy interest as the program opens, we aim to have the first funds dispersed by June 30th. After that date, we aim to fund applications every 2 weeks, with the final disbursement 2 weeks after the end of the program period.

If a business doesn't qualify for the grants, are there any other resources or referrals that will be made to help that business?

Our intention is to help businesses through this tough period. If a businesses is not funded through the program, the business should maintain a relationship with the ESO provider, who should be able to provide technical assistance on general operating matters. Furthermore, there is a small business resource guide with resources for businesses at The Columbus-Franklin County COVID-19 Small Business Response and Recovery Fund page (available here).

Will there be a map to delineate LMI districts on the website to determine eligibility?

The Department of Technology of the City of Columbus has developed a map to highlight the eligible LMI areas of the City. This tool will allow you to enter an address or zoom into a specific geographic area on a map to confirm whether it is a) in the City of Columbus and b) an eligible LMI area. You can access that map here.

With the recent damage to businesses due to the nationwide protests, will the grant/loan reach be broadened?

Not at this time. Applicant businesses must be seeking aid specifically for COVID-19 recovery and within the LMI tracts targeted by this program.

Can business owners with a felony record participate?

Yes.

Are businesses with outstanding financial obligations (taxes, fines and/or fees) owed to the City of Columbus eligible?

No – the program will only provide financing to businesses with no outstanding financial obligations with the City of Columbus.

What if business is in a current payment plan for taxes owed?

Yes, those businesses are eligible, as long as they are **current on payments due**. Proof of current status will be required with the application. Businesses must also be current on debts owed to Franklin County.

Will debt to Columbus be the only disqualifier, or will businesses be disqualified for Franklin County or State of Ohio debts as well? (e.g., property taxes, state business debts)

Unpaid debt to Columbus is the only disqualifier for the City. The City will not consider debts to the County, State, or Federal government. As stated above, businesses must also be current on debt owed to Franklin County.

Will code violations disqualify a business?

Yes. Businesses that have an **open code violation** will not be eligible. The City will be responsible for providing an up-to-date list of open violations. Additionally, businesses that have been referred to the city attorney's office for non-compliance with the COVID-19 public health orders will **not be eligible**.

Are sole proprietors eligible?

Yes.

Can nonprofits apply?

No, our programs are exclusively intended to support for-profit businesses.

Can for-profit businesses owned by a non-profit organization apply?

For-profit businesses owned by non-profits organizations are eligible, as long as they meet all other requirements. The application must be made through the for-profit business, and not the non-profit parent company.

How and when can I apply?

The Columbus-Franklin County COVID-19 Small Business Response and Recovery Fund will open on June 9, 2020 at 5 p.m. EST. Applications will be accepted on a rolling basis until July 17, 2020 at 5 p.m. EST.

Eligibility and Requirement Questions

Small Business Recovery Grant Program

Does my business qualify?

In order to qualify, a business must:

- Be located in a low- or moderate-income neighborhood in the City of Columbus (link to check if business is located in a qualifying neighborhood will be available on the landing page)*

- Be a for-profit entity

- Have no outstanding obligations (taxes, fines and/or fees) owed to the City of Columbus nor Franklin County

- Have no more than 25 employees across all locations

- Demonstrate that it has lost at least 25 percent of its revenue at the location since the "Stay at Home" order enacted on March 17

What can I use the funding for?

The grant may be used for payroll, operating expenses, lease or rent payments and inventory acquisition vital to the business. Funds cannot be used for capital improvements or personal expenses.

Does the grant application approval process involve a credit check or personal guarantee requirement?

No.

How do I prove I lost at least 25 percent of revenue since the Stay-at-Home Order took effect?

This can be shown by year-over-year or month-over-month comparisons for revenue in April 2020.

What documentation do I need to submit with my application?

- Latest available business tax return

- Latest available personal tax return

* If your business is located outside of the City of Columbus, but within the balance of Franklin County, a business is eligible if the ownership qualifies as Low to Moderate Income.

Small Business Return Safely (Personal Protective Equipment) Grants

Does my business qualify?

In order to qualify, a business must:

- Be located in the City of Columbus or outside the City of Columbus but within the balance of Franklin County.

- Be a for-profit entity

- Have no outstanding obligations (taxes, fines and/or fees) owed to the City of Columbus nor to Franklin County

- Have no more than 25 employees across all locations

What can I use the funding for?

The matching grant must be used to secure personal protective equipment and/or make necessary COVID-19 health/safety improvements required to reopen their businesses safely. Eligible uses include personal protective equipment supplies for employees and customers (e.g. face masks or shields, gloves, hand sanitizer) as well as any changes made to the workspace to comply with healthy and safety requirements given COVID-19 (e.g. splash guards, sneeze guards, COVID-19 prevention signage, and social distancing placards). This may include staff costs, so long as businesses can demonstrate extra staff was necessary to serve expanded physical space to comply with distancing guidelines (e.g., expansion of operations into a parking lot).

Are labor expenditures allowable expenditures under the Return Safely Grants program?

Only as described above.

Is the PPE grant a total reimbursement or can a business propose use of the grant funds for PPE they haven't purchased yet?

It's a reimbursement grant, so there will need to be evidence of purchase (e.g. receipt or invoice). The grant can be provided for purchases already made and/or purchases to be made in the future (as long as evidence of purchase and cost is provided)

Does the grant application approval process involve a credit check or personal guarantee requirement?

No.

What documentation do I need to submit with my application?

Please submit receipts and/or invoices for purchase orders made to acquire protective equipment for employees to support the safe restart of operations for business, or in the case of increased labor costs, payroll records for the relevant time period with a documentation of how labor was used to help the business comply with distancing guidelines.

Pivot Loans

Does my business qualify?

In order to qualify, a business must:

- Be located in a low- or moderate-income neighborhood in the City of Columbus (link to check if business is located in a qualifying neighborhood is available here)

- Be a for-profit entity

- Have no outstanding obligations (taxes, fines and/or fees) owed to the City of Columbus

- Have no more than 25 employees across all locations

- Demonstrate that it has lost at least 25 percent of its revenue at the location since the "Stay at Home" order enacted on March 17

*Note: If your business is outside of the City of Columbus but within the balance of Franklin County and your business is seeking financing please refer eligibility and questions to: https://www.ecdi.org/small-business-loans/

What can I use the funding for?

These loans are designed to help businesses pivot their business models given the challenges presented by COVID-19. Qualifying uses include new markets for existing products or new services or products lines that the business can expand into with the goal of maintaining existing business operations, while retaining existing jobs, creating new jobs or making capital investments due to unexpected market growth.

Are these loans forgiveable?

Loans will be eligible for forgiveness starting in the third month following disbursement subject to recommendation by the business' ESO partner of successful performance relative to key benchmarks. These benchmarks include:

- Confirmation that funds were used appropriately for eligible uses

- Completed at least two meetings with technical assistance partner

- Qualitative description that the business has successfully pivoted its business model with the assistance of the funds

*Note: If your business is outside of the City of Columbus but within the balance of Franklin County, it will not qualify for forgiveness.

Technical Questions and Troubleshooting Help

How do I submit an application for the grant programs with my ESO partner?

The Columbus-Franklin County COVID-19 Small Business Response and Recovery grant products are being administered through a technology platform in partnership with Submittable. When your ESO partner reaches out to you with an application, they will share a link to the Submittable platform. You will then need to create a free Submittable account in order to submit these forms by filling out the **Create your account** form. You will be asked to enter your name, email, and a password to create an account. Once an account has been created you will be taken to the submission form where you can invite your ESO partner to collaborate by clicking the **Invite Collaborators** link on the top right of the page. You and your ESO partner can then collaborate on the preparation of this application form. Once the application form is complete and finalized, you will be able to submit the application by clicking the **Submit** button at the bottom of the page.

I'm having technical issues with my grant application? Who should I contact for support?

If you have any questions and/or are encountering technical difficulties, please review information to troubleshoot your situation at the following link: Submittable Help Center. For more specific technical questions please reach out to Submittable's Customer Support team at support@submittable.com.