

# 15 locations. 750 grants. \$15 million.

Thanks to extraordinarily generous funding from Lowe's, LISC is inviting small business owners in 15 locations across America to apply for the LISC-Lowe's **Neighborhood Business Grants** program. **The application period is now open. Apply here**.

## Who is eligible?

Only small businesses located in the following locations are eligible to receive the Lowe's Neighborhood Business Grant: Atlanta, Charlotte, Chicago, Detroit, Houston, Indianapolis, Los Angeles, New York City, Philadelphia, Phoenix, Rhode Island, Richmond (VA), San Antonio, San Diego and San Francisco-Bay Area.

Use the map below to confirm your business location is eligible. Type your business' address into the search bar in the upper right hand corner on the map. If the location is highlighted in blue, your business is eligible to apply for a grant.

## **Now Accepting Applications**



Applications must be submitted by Sunday, August 23rd at 11:59 PM ET.

For questions, contact neighborhoodgrants@lisc.org.

### APPLY NOW

NOTE: Please be aware that valid grant applications are only accepted through the links posted on www.lisc.org and that LISC will never request copies of personal documentation such as driver's licenses, passports and/or green cards. The Neighborhood Business Grant applications are intended to collect basic information about your businesses and it is LISC's recommendation that applicants should not pay a fee for assistance in completing it. Paid professional services will not increase any applicants chances of selection. If you see instances of fraud online or have questions, contact us at neighborhoodgrants@lisc.org.

Spanish   En Español   FAQ	Chinese   达伟 / 汉语   FAQ	Somali   قىلاموصلا قاغللا   FAQ	Thai   ภาษาไทย   FAQ
Khmer   manifer   FAQ	Portuguese   Português   FAQ	Karen   FAQ	Korean   한국어   <u>FAO</u>
French   Français   FAQ	Vietnamese   Tiếng Việt   FAQ	<u> Urdu   ناجز ودرا</u> <u>FAQ</u>	Russian   Русский   FAQ
Arabic   عبرع   FAQ	Nepali   नेपाली   FAQ	Burmese   FAQ	

## Frequently Asked Questions

#### Are these grants different from the LISC Small Business Relief grants?

Yes, this is a different grant program available only in the following 15 locations: *Atlanta*, *Charlotte*, *Chicago*, *Detroit*, *Houston*, *Indianapolis*, *Los Angeles*, *New York City*, *Philadelphia*, *Phoenix*, *Rhode Island*, *Richmond* (VA), *San Antonio*, *San Diego*, *and San Francisco-Bay Area*. Before proceeding, LISC recommends respondents ensure his/her business qualifies by entering the physical address of the business in the map located here: https://arcg.is/1LSSyn

#### My business has multiple locations. Can I apply more than once?

Each business owner can only apply on behalf of one business. If you own multiple businesses in multiple eligible cities, you should select one business and only submit one application.

## I just applied to Round 5 of the LISC Small Business Relief Grants. Do I need to apply to this?

Yes, to be considered for Lowe's Neighborhood Business Grant round, you must submit an application above.

When filling out the application, I'm seeing the error message "3.1. You're creating a duplicate record. We recommend you use an existing record instead." What do I do? If you've applied for a previous grant, you may see this error message while applying. If so, please submit the application with the exact same First Name, Last Name and Email Address as you did previously. If you are still having issues, please email us at neighborhoodgrants@lisc.org.

#### Can I change my application after it's been submitted?

It is recommended that before completing and submitting the online form, respondents review answers carefully, as your work may not be saved if you leave the web page before submitting the application. You may also lose your work if your internet is disconnected, or as a result of other potential web browser issues. LISC cannot accept changes to the application once it has been submitted, so please review it carefully.

#### Do grant applicants receive a confirmation that they submitted their application?

Every applicant receives a confirmation screen that follows if all fields are filled out correctly and after hitting "done".

## If I received a LISC Covid Relief Grant in a prior round, may I reapply for subsequent rounds?

Prior awardees from earlier LISC Covid Relief Grant pools are ineligible for multiple awards and should not reapply, even if s/he own multiple businesses.

#### How will I be contacted or know if I will receive a grant?

LISC will primarily utilize email to communicate with all applicants. Be sure to check email regularly, including spam folders. Finalists will receive next steps from notifications@lisc.org.

Finalists will be notified by email and must respond promptly. The return of any grantee notification message or document as undeliverable may result in disqualification of the applicable grantee, the forfeiture of his or her interest in the grant and the selection of a substitute from among all remaining eligible finalists.

#### What does it mean to be a "finalist" and will there be additional documentation required?

If your business is selected as a finalist, you will be notified via email. Being selected as a finalist does not guarantee you will receive a grant. As a finalist, additional documentation will be required to screen and verify business information for due diligence, parameters of which are required by the funding source. This may include a background search that LISC will conduct at our expense and submission of additional information to include verification information such as date of birth, SSN, TIN/ITIN, EIN, W-9 and appropriate banking information in order to receive funds via ACH if awarded. The background verification does not involve a credit check or credit score pull.

#### What are the size of the awards?

Grants will be made in amounts ranging from \$5,000 to \$20,000. LISC will use the funding to provide grants to businesses facing immediate financial pressure because of Covid-19.

#### What can the grant be used for?

- Payables to include rent and utilities
- Meeting payroll (to include the applicant)
- Paying outstanding debt to vendors
- Other immediate operational costs

The Grantee shall fully comply with all applicable federal, state, local (and any other governmental) laws, executive orders, rules, and regulations in connection with its use of grant funds.

#### Does anything need to be repaid?

No, these grants do not need to be repaid. However, <u>all taxes associated with the acceptance</u> and/or uses of cash awarded are the sole responsibility of the *individual grantee*. Cash awarded will be reported by LISC to the IRS as LISC deems necessary according to applicable law. It is further the policy of LISC that all LISC grantees be advised to consult with their own tax professionals and/or legal counsel to ascertain the tax impact of the cash awards. LISC will issue a Form 1099 for any grant of \$600 or more.

## Will receiving a grant impact other federal assistance or unemployment insurance eligibility?

A grant may affect your unemployment insurance claim if the grant is used to pay payroll expenses during the period you receive unemployment benefits. The amount of unemployment assistance is usually determined by recent earnings, and most likely, you will have to certify on a weekly basis to any income received the previous week as wages. Please consult your state's unemployment office for more information about unemployment insurance claims.

The awarding of a grant by LISC will not affect the ability of a business to apply for and receive an SBA PPP loan or other federal assistance available under the CARES Act. However, grantees

are advised that the same business expenses cannot be funded by a LISC grant and federal funds. Recipients of PPP loans or other funding under the CARES Act must be prepared to demonstrate, upon request by the SBA or other government agency or as a component of an application for forgiveness of a PPP loan, that no other funding source was used to pay for the same costs as those paid for by the PPP loan or CARES Act funding.

#### Have additional questions?

We are monitoring inquiries sent to **neighborhoodgrants@lisc.org** and will be posting answers and updates on this landing page in an effort to support transparency and equal access to information for all applicants.

### Eligibility

Before proceeding, LISC recommends respondents ensure his/her business qualifies by entering the physical address of the business in the map located here: https://arcg.is/1LSSyn. Only small businesses located in the following locations are eligible to receive the Lowe's Neighborhood Business Grant: *Atlanta, Charlotte, Chicago, Detroit, Houston, Indianapolis, Los Angeles, New York City, Philadelphia, Phoenix, Rhode Island, Richmond (VA), San Antonio, San Diego, San Francisco-Bay Area.* 

Applicants may apply for one business only and must be 18 years of age to apply. For business owners with multiple businesses, please complete this application based on your largest business owned. Each grant is limited to one individual/business.

Awards will be made to qualified businesses, and eligibility is based on accurate and complete submission. Priority will be given especially to entrepreneurs of color, women- and veteranowned businesses and other enterprises in historically under-served places who don't have access to flexible, affordable capital.

All awardees will have to certify that they are promoting the best interests of the community and are negatively impacted by the Covid-19 crisis.

Non-profit organizations are ineligible for this particular relief funding program. Be sure to check LISC's Covid-19 Resource Page: https://www.lisc.org/covid-19/covid-resources/ for the latest resources available to nonprofit organizations and individuals.

## Privacy

Information provided through the application process is the responsibility of each applicant. Applications submitted to the portal remain confidential to the general public and any fellow applicants. Applicants will not hold LISC, its affiliates, members, partners, and staff liable for any losses, damages, costs, or expenses, of any kind relating to the use or **the adequacy**, accuracy, or completeness of any information loaded in the form. See LISC's Privacy Policy for more details: www.lisc.org/about-us/privacy-policy

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#### Conflict of Interest

Current directors, officers, employees and contractors of LISC or Lowe's and such individuals' family members (spouse, parents, children, grandchildren, great-grandchildren, and spouses of children, grandchildren, and great-grandchildren) may not be eligible to receive an award.

### **Publicity**

If awarded, please be advised that the business/applicant's application information, name, statements, and other information provided during the award process may be used for promotional purposes in all forms and media and the business/applicant may be contacted by LISC and/or the program sponsors for such purposes. Applicant grants to LISC and the program sponsors a perpetual license to use such information without additional compensation (except where prohibited by law), and without any right to review and/or approve such content. Until notified, applicants must agree not to share any status as finalist publicly, including but not limited to all social media platforms, news media, or local publications.

### Monitoring

LISC may monitor and conduct evaluation activity funded by the Small Business Recovery Grant. This might involve a review of quantitative or qualitative data needed to understand the impact of the fund.