

Genesee County Small Business Assistance Program Guidelines

Genesee County has established the Small Business Assistance Program to assist low/moderate income business owners with access to short-term working capital in order to mitigate the impacts of revenue losses caused by the COVID-19 pandemic and associated Executive Orders. The fund is to be created with \$216,844 of Community Development Block Grant – CARES Act (CDBG-CV) funds received under the CARES Act.

Grants will be available in amounts up to \$10,000 and will be administered through the Genesee County Metropolitan Planning Commission (GCMPC).

Eligible Businesses

An income-eligible business located in Genesee County, not located within the City of Flint, City of Davison, City of Clio, Village of Otter Lake, or Village of Lennon that meets all the following requirements:

- Business owner's household income is less than or equal to 80% of Area Median Income (see chart below).
- Has 25 employees or less. If it is a franchise or business with multiple locations, employees at ALL locations within Genesee County must be included. Please submit one application per business location. Up to \$10,000 can be awarded per business owner.
- A for-profit business that has been in operation for at least 2 years.
- Must be able to demonstrate a negative impact due to COVID-19.
- Must be able to certify loss of income due to COVID-19 and pledge to continue the business to the best of their ability.
- Must have an active System for Award Management (SAM) registration with no exclusions, and DUNS number at the time of applying.
- Is not a marijuana-related business; which are not eligible for federal funding.
- Is not a political or religious organization.
- Is not a gambling and adult entertainment business.
- Must not currently be in bankruptcy.
- Must not be on debarred list for receiving federal funding.
- Must provide a W-9 in the business's name.
- Must not be delinquent on federal, state or local taxes.
- Must disclose any conflict of interest with any county employee, elected official, or appointee of an elected official.

Household Size	1	2	3	4	5	6	7	8
80% Area Median Income	\$35,800	\$40,900	\$46,000	\$51,100	\$55,200	\$59,300	\$63,400	\$67,500



Intended Use of Funds

Grants are intended to provide funding to help eligible small businesses to replace lost revenue needed to pay regularly occurring costs. The intent is to avoid job loss due to the impact of COVID-19, and to retain a minimum of one low/moderate-income job in the community. Expenses are reimbursable beginning with the start of the COVID-19 crisis.

- Costs Incurred between March 16, 2020 and December 31, 2020
- Supplies/Inventory
- Personal Protective Equipment (PPE) for staff
- Equipment installation to insure a safe environment for workers and customers
- Rent/Mortgage (No property taxes)
- Utilities
- Payroll/Wages
- Other similar expenses that occur in the ordinary course of the recipient's business

Ineligible Uses of Funds

Grant funding may not be used for the following:

- Food or Beverage Items
- Personal Expenses not associated with the business
- Fees, penalties, legal expenses or fines
- Construction or Major Rehabilitation of buildings
- Payment of Property Taxes
- Assistance to a non-profit or government agency
- Assistance to a political or religious organization
- Payment of rent, mortgage, and utilities for a residence (home-based business)
- Purchase of supplies or services that would constitute a conflict of interest, or would provide monetary benefit to someone with a personal or professional relationship with the business receiving grant funding

Duplication of Benefits

During the application, you will be asked to provide details of any other grant funds received through other local, state or federal programs for the purpose of business aid since March 16, 2020. For any such grants, you must provide the amount of the funding received, use of the funds, and the date of receipt. If your business is receiving assistance from multiple sources for the same purpose, the total assistance received cannot exceed the total need for assistance. If the business owner receives additional grant funding following an award from Genesee County, that information must be disclosed to Genesee County.

Application Process

Applications will be available beginning **October 27 until November 13, 2020 at 5:00 p.m.** To apply, please use the following link: <https://www.surveymonkey.com/r/TZS6R3N>

- Fill in all applicable fields of the application through the SurveyMonkey link above.
*NOTE: This application works best using Google Chrome, Firefox or Edge browsers. Internet Explorer is not recommended.
- Ensure that all required documentation has been uploaded (see list below)
- Submit. If submission was successful, you will see a thank you message.
- To receive a PDF copy of your complete application, please call or email our office following submission.

The following information will be necessary to complete the application:

- Completed W9 Form
- Business's 2019 Federal Tax Returns
- Business Owner's 2019 Federal Tax Returns, last 4 weeks of payroll, and copy of photo ID
- Most recent 4 weeks of payroll showing all current employees
- Most recent Profit/Loss statement
- Most recent monthly utility bill
- Description of any present or pending lawsuits, bankruptcy or insolvency, past due taxes, tax liens or levy's
- Listing of business owners/partners with job titles and annual compensation
- Proof of SAM Registration
- Signed Certification Form

Applications will be available until November 13. If funding still remains, applications will be opened for a second round.

Selection Process

- All applications submitted will be reviewed by GCMPC staff. All applications deemed eligible and complete will be scored.
- Staff may choose to reach out to the applicant to request clarification or additional documentation. In this case, the applicant will have 10 days to respond to any questions.
- If funding requests exceed the amount available, the highest scoring applications will be approved. Scoring criteria is set forth in **Exhibit A**.

Award/Distribution of Funds

- Once a decision has been made, the applicant will be notified regarding the approval or denial and amount of award (not to exceed \$10,000).

- Upon approval of the application, the applicant will be required to execute a grant agreement.
- Once this has been done, the applicant may submit a request for reimbursement using the Reimbursement Request Form to be provided with the grant agreement. The request must include documentation of expenses including the following:
 - a. For payroll expenses: List of current employees, their address and pay rates, timesheets, and paystubs for all hours worked being reimbursed.
 - b. For mortgage, rent, utilities: Copy of bill, followed by credit card statements, copies of checks, or other proof of payment.
 - c. For equipment or supplies: Submit receipts, invoices, credit card statements, copies of checks, or other proof of payment.
- Staff will review the reimbursement request and all documentation. Staff may request additional information if the documentation is insufficient. A review will also be completed to ensure no Duplication of Benefits has occurred.
- Once approved by staff, a paper check will be mailed or electronic deposit of funds will be completed within 15 business days.
- If the grant recipient uses the grant funds for any other purpose as stated in the reimbursement request, the grant recipient may be required to repay the grant funds.

IMPORTANT NOTE: Any grant award may be considered taxable income and you will receive a 1099 for the funds at the end of this tax reporting year. Each business should consult with its tax professionals to determine whether the grant award is considered taxable income.

Performance Reporting Requirements

- Quarterly reports must be submitted to GCMPC staff throughout the 2-year term of the grant agreement.
- At least one Low/moderate-income job (according to Genesee County's annual low/moderate income chart by household size) must be retained throughout the 2-year period. If not, grant funding will be required to be repaid.

Contact Information

- Please feel free to contact our office with questions at (810) 257-3010, or GCMPC@geneseecountymi.gov
- Program Contact: Damon Fortney, Lead Planner

Reasonable Accommodations

Genesee County Metropolitan Planning Commission will furnish reasonable auxiliary aids and services to individuals with disabilities upon 24 hours' notice. Individuals with disabilities requiring auxiliary aids or services should contact the Genesee County offices by writing or calling the following:

Damon Fortney, Lead Planner
Genesee County Metropolitan Planning Commission
Room 111, 1101 Beach Street, Flint, Michigan, 48502
810-257-3010
TTY/TDD Users: Michigan Relay Center dial 711

Definitions

- **Section 3 Business:** Section 3 of the Housing and Urban Development Act of 1968 (Section 3) ensures that HUD-funded jobs, training, and contracts are provided to local low-income residents, particularly those that reside in public housing, and businesses that substantially employ them. For more details or to register as a Section 3 Business, go to: https://www.hud.gov/program_offices/fair_housing_equal_opp/section3/section3
- **Minority/Women/Disadvantaged Business Enterprises (MBE/WBE/DBE):** Disadvantaged business enterprises or DBEs are for-profit small business concerns where socially and economically disadvantaged individuals own at least a 51% interest and also control management and daily business operations. African Americans, Hispanics, Native Americans, Asian-Pacific and Subcontinent Asian Americans, and women are presumed to be socially and economically disadvantaged. Other individuals can also qualify as socially and economically disadvantaged on a case-by-case basis.
- **Community Development Block Grant (CDBG):** The Community Development Block Grant (CDBG) Program provides annual grants on a formula basis to states, cities, and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. Additional funds from the CARES Act used to respond to COVID-19 are known as CDBG-CV.
- **System for Award Management (SAM):** Federal government system used to track contractors that are debarred from obtaining any federal awards. Registration with SAM is a requirement before any federal funds can be disbursed. Registration is free and typically must be renewed on an annual basis. To register, go to <https://www.sam.gov/SAM/>
- **DUNS Number:** The Dun & Bradstreet D-U-N-S Number is a unique nine-digit identifier for businesses. D-U-N-S Numbers are often referenced by lenders and potential business partners to help predict the reliability and/or financial stability of the company in question. D-U-N-S, which stands for data universal numbering system, is used to maintain up-to-date and timely information on more than 330 million global businesses.

- **Household Income:** Calculated by combining the annual gross income of everyone 18 or older living in the household regardless of relationship. All sources of income, including unemployment should be included. Stimulus checks received in 2020 do not count towards annual income.

Additional Grant Information

- Documents in the GCMPC's possession may be subject to disclosure under the Michigan Freedom of Information Act ("FOIA"). Accordingly, GCMPC cannot guarantee the confidentiality of an applicant's or grant recipient's submissions. The GCMPC specifically does not warrant that any documents submitted in connection with the grant application or the grant agreement are exempt from disclosure under FOIA. Applicants and grant recipients should clearly mark such information as proprietary and confidential. Applicant and grant recipient data will not be sold.
- The information contained herein is subject to the actual grant agreement and the written terms and conditions contained therein, as the same may be amended from time to time. GCMPC also reserves the right to make the final determination of any person's or organization's eligibility and/or qualifications for program benefits, and to make allocation of program benefits as it may, in sole discretion deem appropriate.

EXHIBIT A

Scoring Criteria

GCMPC staff will verify business eligibility based on self-reported data submitted in the application for the eligibility criteria set forth in the Program Guidelines. All required attachments must be submitted by the due date in order to be considered for funding. Staff will review eligible applications based upon the following criteria, with a 60-point scale:

Percentage of lost revenue, March – September 2020

- 0 – 24% revenue loss: 6 points
- 25 – 49% revenue loss: 8 points
- 50 – 74% revenue loss: 10 points
- 75% or higher revenue loss: 12 points

Capacity: At what capacity has your business been operating since March 16, 2020?

- Business completely shut down and remains closed: 12 points
- Was shut down but has since partially reopened: 10 points
- Was shut down but operations have returned to normal: 8 points
- Remained open but at limited capacity: 6 points
- Remained open at normal capacity: 0 points

Number of Employees as of March 16, 2020 (Full and Part-Time)

- 1-2: 6 points
- 2-5: 8 points
- 5-15: 10 points
- 15-25: 12 points

MBE/WBE/DBE, Veteran, Section 3? Check all that apply.

- Minority Business Enterprise: 2 points
- Women's Business Enterprise: 2 points
- Disadvantaged Business Enterprise: 2 points
- Veteran-owned Business: 2 points
- Section 3 Business: 4 points

Overall Need for Assistance

- 12 points possible; based on overall thoroughness of responses
- Overall strain on business due to COVID-19: 4 Points
- Impact to the community if business were to close: 4 Points
- Level of positive impact grant will have towards health and safety of employees/customers: 4 Points