

## **ELIGIBILITY REQUIREMENTS**

### **SMALL BUSINESS RELIEF INITIATIVE**

The Small Business Relief Initiative provides Clermont County small businesses with modest monetary assistance due to business interruption caused by the COVID-19 pandemic. Eligible small businesses may apply for \$5,000 or \$10,000 (dependent on the size of the small business) in grant funds to be used for the reimbursement of eligible expenses as defined below. Clermont County will be utilizing \$200,000 of its CARES Act allotment for this assistance.

For questions regarding the Initiative, please email [SBRI@clermontcountyohio.org](mailto:SBRI@clermontcountyohio.org).

#### **ELIGIBILITY REQUIREMENTS**

In order to be eligible to apply for grant funds under the Clermont County Small Business Relief Initiative, a business must meet the following criteria:

1. **Must be a business, either for-profit or not-for-profit entity with a location in Clermont County.**
2. **Have a Federal Taxpayer Identification Number for its type of business and a DUNS number. The business must obtain a DUNS number prior to being awarded grant funding. A DUNS number can be requested here: <https://fedgov.dnb.com/webform/displayHomePage.do>**
3. **Have been operational since January of 2020. This can be evidenced, at a minimum, by: a) filing(s) with the Ohio Secretary of State, such as articles of incorporation or other registration documents along with an Ohio Secretary of State Certificate of Good Standing; b) an Ohio vendor's license; c) Federal Schedule C — Profit or Loss Business (Sole Proprietorship); or any other documents that demonstrate that the business has been in operation as a for-profit entity since January 2019.**
4. **Have less than \$2 million in gross revenue/receipts on an annual basis. This can be evidenced by records such as the business' 2018 and 2019 federal income tax return or financial statements.**
5. **Must have experienced a decrease in gross revenue/receipts of 35% or more due to COVID-19 when comparing March 1-April 30, 2019 revenue/receipts to revenue/receipts for March 1-April 30, 2020. This can be evidenced by financial information/records, including, at a minimum, bank statements. This criteria is not required for businesses who have started operations after March 1, 2019.**
6. **Have 50 or fewer employees or 1099 workers as of March 22, 2020. This can be demonstrated by forms such as 2019 Form W-3 (Transmittal of Wage or Tax Statement) or 2019 Form 1096 (Annual Summary and Transmittal of U.S. Information Returns) and payroll reports or checks that evidence number of workers March 22, 2020 or statement attesting/certifying that your business has no employees or 1099 workers.**
7. **Has eligible expenses that have not been paid by another federal assistance program or initiative for lost revenue or expenses arising from the pandemic (i.e. Paycheck Protection Initiative, Emergency Disaster Loan, etc.).**

8. **Has not been approved for a business interruption insurance claim as result of COVID-19 for eligible expenses in this Initiative.**
9. **Business location in Clermont County, Ohio and the grant funding will be used for expenses for that business. This can be evidenced by records such as a mortgage statement, utility bill, insurance premium statement and property tax bills.**
10. **Must be able to attest that it is in compliance with federal, state, or county and local requirements applicable to its type of business.**
11. **Must be able to attest that it is current with all federal, state, county and local taxes and fees.**
12. **Must be able to attest that it is in good standing with all applicable government regulations related to building code or property maintenance issues.**
13. **Must be able to attest that it is not a nuisance property for police/fire/EMS calls.**
14. **Must be able to attest that it is not currently in bankruptcy.**

#### **INELIGIBLE SMALL BUSINESSES**

**A business is not eligible to apply for Grant Funds under the Clermont County Small Business Relief Initiative if it primarily operates as one of the following:**

1. **Adult entertainment establishment**
2. **Bank, savings and loan or credit union**
3. **E-commerce only company**
4. **Liquor / wine store**
5. **Vaping store**
6. **Tobacco store**
7. **Cannabis dispensary**
8. **Franchised business not locally owned and independently operated**
9. **Businesses owned by employees of Clermont County, their immediate family or those living in the same household of Clermont County employees**

#### **ELIGIBLE EXPENSES**

**Grant Funds provided by Clermont County's Small Business Relief Initiative can only be used to pay the expenses of the business: a) related to the costs of business interruption caused by required closures; or b) that the business faces due to its uncertainty as to its ability to pay due to the pandemic. Eligible expenses include but are not limited to:**

1. **Mortgage costs. Mortgage costs for businesses that are located in or operated out of a personal residence are not an eligible expense.**
2. **Rent or lease costs. Rent or lease costs for businesses that are located in or operated out of a personal residence are not an eligible expense.**
3. **Expenses for utilities, such as electric, gas, sewer, water, trash removal. Utility costs for businesses that are located in or operated out of personal residence are not eligible expense.**
4. **Salaries, wages or compensation paid to employees or 1099 workers.**
5. **Materials and supplies related to interruption of the business caused by required closures.**

6. Personal Protective Equipment or other COVID-19 related costs such as expenses related to compliance with Responsible RestartOhio.
7. Sole proprietors can use grant funding as income replacement by providing documentation on lost revenue from March 1, 2020 through April 30, 2020 due to COVID so long as no unemployment benefits, have been received, are being received, or are expected to be received by the applicant. If not already submitted, upload the most recent filed Schedule C - Profit or Loss from Business (Sole Proprietorship).

If awarded, all Grant funding distributed as a part of this Initiative must be spent within 60 calendar days of receipt. Grant funds can be used to reimburse eligible expenses incurred from March 27, 2020 through 60 calendar days from receipt of grant funds. At the end of the grant term, the business shall submit an itemization of all expenditures along with all supporting documentation. Documentation shall be in the form of paid invoices and canceled checks, bank statements, or similar documentation showing payment of eligible expenses. If the business cannot properly substantiate its eligible expenses, the business will be required to repay undocumented grant funds. The business must also provide an affidavit that no other relief funds were used for the same eligible expenses.

#### **INELIGIBLE EXPENSES**

1. Cost of vehicle or equipment leased or purchased after March 27, 2020, except if the purchase of equipment is to comply with Responsible RestartOhio.
2. Personal, non-business expenses of the business or its owner(s).
3. Construction costs.
4. Any tax, license or fee obligations payable to any governmental entity.

#### **PROCESS**

##### **1. Application**

A business that is interested in participating in the Initiative must fill out the application to determine if it meets all of the eligibility criteria set forth above.

A business can apply for a \$5,000 or \$10,000 grant. Businesses with 1-10 employees are eligible for up to \$5,000 in grant funding while businesses of 11-50 employees are eligible for up to \$10,000 in grant funding. If awarded, all grant funding distributed as part of this Initiative must be spent within 60 calendar days of receipt. Grant funds can be used to reimburse Eligible Expenses incurred beginning March 23, 2020 and ends 60 calendar days from receipt of grant funds. **Applications will be accepted through Thursday, October 31, 2020 at 4:30 p.m.** Applications will be accepted via the web site address, email to [SBRI@clermontcountyohio.gov](mailto:SBRI@clermontcountyohio.gov), Fax to (513) 732-7366, or by personal delivery to the Board of County Commissioner's office, 101 East Main Street, Third Floor, Batavia, Ohio, or by regular mail. Please note that applications will be time stamped when received and not mailed. Therefore, a postmark will not be an acceptable method of time stamping applications.

##### **2. Method of Allocating Funding**

Applications that have met all of the eligibility criteria through the application will be awarded on a first-come, first-served basis until the initial round of funding has been exhausted. Applicants not receiving an award will be kept on file in the event that further funds become available or in the event that a funded business becomes ineligible thereby allowing for funds to be awarded to the next eligible business.

**3. Documentation Submission**

**A business selected as a part of the initiative will be invited to the next stage which will require the business to upload information and documents demonstrating it meets the eligibility requirements and confirming how the grant funds will be spent. The business shall upload all required documentation within 5 calendar days of notification.**

**Clermont County (and/or its designees) will review and verify the documents. If the submitted information and documents do not demonstrate that the business has met the eligibility criteria, the next business in line will be contacted to submit the required documentation.**

**4. Payment and Signed Agreement**

**Once approved for a grant, the business must sign and return the Grant Agreement within 5 calendar days of receipt and provide its bank account number and routing number for grant fund payment.**

**5. Close-out Report**

**Businesses are required to submit a grant final close-out report which is expected to include at minimum, proof of payment (paid invoices cancelled checks, bank statements, or other documentation showing proof of payment of Eligible Expenses), and a summary of the impact the funds had on the business and its operations.**