



# CITY OF EVERETT

## **COVID-19 SMALL BUSINESS RELIEF GRANT PROGRAM CDBG-CV 2020**

The City of Everett is providing grants to small business owners to help them continue operations as they recover from the COVID-19 pandemic. This program, which is funded by the Massachusetts Department of Housing and Community Development (DHCD) Community Development Block Grant Program (CDBG), will provide grants to small businesses to pay for rent/mortgage, employee wages, and technical assistance.

The City of Everett's Department of Planning & Development will act as the grant manager. Applicant's may apply for up to \$10,000.

**Small business grant applications will continue to be received on an on-going basis.**

Incomplete applications will be rejected.

### **Applicant Eligibility:**

*Before moving forward with this application, review this checklist to ensure you are eligible for this program. If your business does not meet these minimum eligibility requirements you do not qualify for this grant program.*

- The business must have a physical establishment in the City of Everett.
- The business must be a for-profit corporation.
- The business must not exceed 5 employees including the owner(s) to be eligible. This number includes all full-time and part-time staff at the time of the application submittal.
- The owner(s) of the business must earn an annual income equal to or less than 80% Area Median Income (AMI). See income limits by household size for Everett in the table.

Household Size	FY2020 HUD Income Limits
1	\$67,400
2	\$77,000
3	\$86,650
4	\$96,250
5	\$103,950
6	\$111,650
7	\$119,350

- The business must be in operation, even if working remotely due to COVID-19, or have temporarily suspended operations pursuant to the Governor’s Emergency Order effective March 24, 2020.
- The business must be currently in operation and have been established prior to January 1, 2019.
- The business must be in good standing with the City of Everett, including being current on all taxes due through March 1, 2020, and not be a party to litigation involving the state or city.
- The business must either have a business license on file with the Everett City Clerk’s Office, have a license to operate within the Commonwealth, or have a license to operate from a professional governing body.
- Per federal and state requirements, the business must **NOT** be listed as one of the following excluded business types:
  - Real estate rentals/sales businesses
  - Businesses owned by persons under age 18
  - Businesses that are chains
  - Liquor stores
  - Weapons/firearms dealer
  - Lobbyists
  - Cannabis-related businesses

### Proof of COVID-19 Impact & Eligible Funding Requests:

- The applicant must detail COVID-19's impact on their business and demonstrate that these funds are needed to continue to operate the business.
- Grant funds must support ongoing operations during the COVID-19 pandemic.
- The business may apply for one or more types of assistance:
  - ✓ Funds to pay commercial mortgage, rent and other bills (utilities, accounts payable)
  - ✓ Employee wages
  - ✓ Technical assistance (ex. updating website, marketing, guidance on applying for federal or state relief).
  - × Funds may **NOT** be used for major equipment purchases, purchase of real property, construction activities, business expansion, or lobbying.

### Required Documentation Needed to Complete an Application:

- Completed and signed application
- A copy of your license to operate/business license/professional certification
- Provide your nine-character DUNS Number

What is it used for?

*The federal government uses the DUNS number to track how federal money is allocated.*

How Do I look-up my DUNS number or create one?

Visit this website: [www.dnb.com/duns-number.html](http://www.dnb.com/duns-number.html)

*A free DUNS number can take up to 30 business days. For the purposes of this application, you may submit evidence that you have filed for a DUNS number.*

- A copy of the lease or mortgage bill, if applying for rent or mortgage relief
- Proof of business impact, for example:
  - a. *Revenue over a six-month period for both 2020 and 2019*
  - b. *Copies of profit and loss statements for the last 6 months*
- 2019 IRS Tax Return
- Copies of any invoices or quotes, dated after June 11, 2020, that you wish to use the grant money to cover
- A copy of the business W-9 Form

### **Waiting List:**

As noted previously, the City will conduct a lottery drawing. In the event the program receives more applications than the City can fund, applications will be placed on a waiting list by order in the lottery pick.

### **Application Submission Instructions:**

Your completed application along with attachments as stated in "Required Documentation" section can be completed and submitted online at [cityofeverett.com](http://cityofeverett.com), or the completed application may be hand-delivered to Everett City Hall.

### **Application Questions:**

Small business grant applications will continue to be received on an on-going basis. If you have any questions, please contact David Marino at 617-542-3300 X305 or email him at [dmarino@cogincorp.com](mailto:dmarino@cogincorp.com)