

BELLINGHAM REGIONAL MICROENTERPRISE GRANT PROGRAM PROGRAM OVERVIEW AND INSTRUCTIONS

ELIGIBILITY:

1. The business must qualify as a microenterprise (a ***for-profit*** business that has 5 or fewer employees, including the owner(s). (Note 5 employees means actual people, whether full- or part-time NOT Full-Time- Equivalents (FTEs) that has been adversely affected by Covid-19. The business can be a sole-proprietorship, partnership, corporation, or LLC.;
2. The business must have a physical establishment in one of the participating towns:

Bellingham	Foxboro	Franklin
Medfield	Walpole	Wrentham

3. The business must be currently in operation and have must have been established prior to January 1, 2019;
4. Owner(s) of the business must qualify under HUD Low-Moderate Income guidelines based on family income of the owner(s) household(s) adjusted for household size, for the geographic area in which they reside (not the area in which the business is located). All owners must have a family income of not more than 80% of area median income (AMI);

Income will be calculated by one of two methods:
 - a. Gross income from tax returns (business and personal) for the most recent tax year for which returns have been filed. (2019, unless 2019 returns are on extension, in which case 2018 may be used); or
 - b. Actual income for the most recent 8 weeks, as determined by source documents, annualized;
5. The business must provide goods or services to multiple clients or customers;
6. The business must be able to document a loss of income equal to or greater than requested assistance, due to COVID-19;

7. The business must be in good standing with the state and the town and current on all taxes due through 3/1/2020;
8. The business must have active and valid state and local licenses or registrations as applicable to the type of business;
9. The business must not be party to litigation involving the Commonwealth or the town in which it operates;

INELIGIBLE BUSINESSES:

The following types of businesses are ineligible for assistance through this program under state guidelines:

- Real estate rentals/sales businesses;
- Businesses owned by persons under age 18;
- Businesses that are chains;
- Liquor stores;
- Weapons/firearms dealers;
- Lobbyists; or
- Cannabis-related businesses.

AMOUNT OF FUNDING:

The maximum grant to a single business is \$10,000, with demonstrated costs greater than or equal to the amount requested. Priority will be given to businesses requesting \$5,000 or more.

USE OF GRANT FUNDS:

APPROVED USES:

Grant funds may be used for working capital to cover business costs, such as rent, staffing, and utilities, insurance, cost of goods. Funds may also be used for purchasing personal protection equipment (PPE).

NON-APPROVED USES:

Grant funds may not be used for major equipment purchases, purchase of real property, construction activities, business expansion, or lobbying.

FUNDING SOURCE:

Funding for this program will be provided through a grant from the Massachusetts Department of Housing and Community Development (DHCD) of CDBG-CV funds, which are allocated by the United States Department of Housing and Community Development (HUD) to DHCD for distribution to small cities and towns within the Commonwealth.

APPLICATION PROCESS:

There will be a two-part application process. Part 1 of the application will determine that the business meets the minimum eligibility requirements established by the program and outlined above.

Preliminary Application Process:

Applicants will complete a preliminary application that collects the basic information about the business and business owners, including:

1. Name and address of business;
2. Date business was established;
3. Type of business (product or service provided);
4. Owner(s) certification that the business is still in operation;
5. Owner(s) certification that the business is current on taxes through 3/1/2020 (this will be verified in Part 2 of the application process);
6. Name and address of owner or owners;
7. Number of persons employed by the business (including the owners);
8. DUNS number of the business (this is a federal requirement that businesses receiving federal funds must obtain a Dun and Bradstreet Number. Businesses who do not currently have a DUNS number must apply for one and submit proof of application – which can be done online.
9. An estimate of the amount of assistance requested (no documentation is requested at the preliminary application stage) and the use of the funding.
10. A signed Duplication of Benefits certification form stating that the assistance requested will not duplicate benefits received from other sources. (Copy attached)

Preliminary Applications, including this program description, the application form, and process for obtaining a DUNS number are expected to be available on September 23, 2020.

Applications will be distributed to each participating town to make available on the towns' websites for downloading, and may also be obtained in the following ways:

Applications will be available to pick up at the Bellingham Community Development Office, 2 Mechanic Street, Bellingham (Old Town Hall)

Applications may be picked up at Bellingham Municipal Center (10 Mechanic Street, Bellingham) at the Town Clerk's office.

Applications may be requested by phone or email from the Community Development Program Manager (617-388-1331 or pstuart@cogincorp.com) and can be mailed or emailed.

Application Deadline and Lottery:

Initial applications received by the **application deadline of October 7, 2020 at 4:30 p.m.** will be reviewed for eligibility. Applications meeting basic eligibility requirements will be placed in a Lottery (by town) to establish the order of the initial waiting lists. All applicants will be notified of their status (eligible or not eligible) and, if eligible, will be provided with their lottery number and placed in the lottery for the town in which the business is located.

The Lottery will be held on October 14, 2020 (time to be announced) on Zoom. Each town will have a separate lottery which will create the waiting list for that town.

Ballots with the lottery numbers will be placed into a container at the lottery for the town and will be drawn from the container (The lottery number rather than the business name will be drawn and announced in the lotteries to protect the privacy of the businesses). As lottery numbers are drawn, they will be recorded in the order drawn to create the order of the preliminary waiting list for the town.

Preliminary Applications Received after The Lotteries:

The program will continue to accept preliminary applications after the lottery deadline. Applications received after the deadline will be added to the end of the waiting list for the town in which the business is located, in the order they are received.

Detailed Application Process:

Following the Lottery, all applicants will be notified of their place on the waiting list for the town in which the business is located.

The program staff will mail full applications to the first two applicants from each town's waiting list (12 total applications opened). Applicants will have two weeks to complete the detailed applications and return them to the Community Development Office **with all required documentation.**

When complete applications are received, the program staff will review the applications, and the submitted documentation, and determine the eligibility of the business and the amount for which the applicant is eligible. If there is documentation missing, or additional clarifying information is required to make an eligibility determination, the applicant will be notified and given an additional week to provide the missing/additional information. In order to be fair to all applicants on the waiting lists, applications will be closed administratively if applicants do not submit completed applications and documentation within a three week period, and the program staff will open the next application from the waiting list. Applicants may re-apply if this occurs and will be given the next available place at the end of the waiting list for their town.

Applicants will be advised of the results of the eligibility review by email (preferred) or mail (if no email is provided).

If the applicant is eligible, a Grant Agreement will be prepared for the applicant's signature stating the terms under which the funds are being provided. Once the program agreement has been signed by the applicant and the Town of Bellingham (as the manager of the grant), checks will be requested and should generally (with exceptions for holiday weeks or other exceptional circumstances) be available within 10 days of the date the program agreement is executed.

Grant recipients will be required to submit proof that the funds were used for the intended purposes within 45 days of the check date. Cancelled checks, for example should be provided to demonstrate that the grant funds were expended to pay back rent or mortgage payments if that was the purpose for which funding was requested.

While funds are provided as a grant, provisions of the grant agreement will ensure that the funds may be reclaimed if used for unauthorized purposes or required documentation is not submitted.

TO REQUEST OR LOOK UP AN EXISTING DUNS NUMBER

You can look up your DUNS Number by following the link below:

<https://www.dnb.com/duns-number.html>

If you do not yet have one, you can put in a free, expedited request for a number (24-hour turnaround) by specifying that you are applying for a government grant. Use the Self-Service Portal link:

www.dnb.com/govtduns

and choose "Federal Government Contractors or Grantees DUNS Number Support".)

Duplication of Benefits Certification for CDBG-CV funds (Instructions)

A duplication of benefits occurs when a person, household, business, government, or other entity receives financial assistance from multiple sources for the same purpose, and the total assistance received for that purpose is more than the total need for assistance. Duplication of benefits occurs when Federal financial assistance is provided to a person or entity through a program to address losses and the person or entity has received (or would receive, by acting reasonably to obtain available assistance) financial assistance for the same costs from any other source (including insurance), and the total amount received exceeds the total need for those costs.

The CARES Act requires HUD to ensure that there are adequate procedures in place to prevent any duplication of benefits as required by section 312 of the Stafford Act, as amended by section 1210 of the Disaster Recovery Reform Act of 2018 (division D of Public Law 115-254; 42 U.S.C. 5121 et seq.) and all applicable Federal Register notices, including FR-6218-N-01.

HUD requires each grantee to have procedures in place to prevent the duplication of benefits when it provides financial assistance with CDBG-CV funds. Grant funds may not be used to pay for a cost if another source of financial assistance is available to pay for the same cost.

This certification must be completed by any subrecipient, individual or family, business, direct beneficiary, or other entity that receives assistance and serves to document compliance with the CARES Act requirement to ensure that there are adequate procedures in place to prevent any duplication of benefits as required by section 312 of the Stafford Act, as amended by section 1210 of the Disaster Recovery Reform Act of 2018 (division D of Public Law 115-254; 42 U.S.C. 5121 et seq.) and all applicable Federal Register notices, including FR-6218-N-01.

Duplication of Benefits Certification for

I/We, _____

(Name(s) and Title(s) of Business Owner(s))

Hereby certify that:

- A. The Community Development Block Grant-CV Funds, awarded to the city/town of Bellingham, MA for a Regional Microenterprise Grant Program including the towns of Bellingham, Foxborough, Franklin, Medfield, Walpole and Wrentham through the Coronavirus Aid, Relief and Economic Security Act (CARES Act) from which my/our business has applied for or received a grant, does not duplicate/replace any other funds from the following sources:
1. The Paycheck Protection Program
 2. Unemployment compensation benefits
 3. Insurance claims/proceeds
 4. Federal Emergency Management Agency (FEMA) funds
 5. Small Business Administration funds
 6. Other Federal, State or local funding
 7. Other nonprofit, private sector, or charitable funding.
- B. Further, this executed certification serves to acknowledge that any subgrantee, subrecipient, individual or family, business, direct beneficiary, or other entity understands and agrees that the CDBG-CV funds must be repaid if it is determined that such assistance is determined to be duplicative.

Business Owner Signature
Printed Name:_____

Date

Business Owner Signature
Printed Name:_____

Date

Business Owner Signature
Printed Name:_____

Date

(To be signed and dated by all business owners)