Hamilton County Small Business Relief Program Round Three

Website: https://www.hamiltoncountyohio.gov/sbrelief
FAQs: FAQs Link
Application: https://hc.smapply.io/prog/hamilton_county_small_business_relief_program_round_three/

The Board of County Commissioners, Hamilton County, Ohio ("Board") received $142 million from the Coronavirus Relief Fund of the Federal CARES Act to combat the ongoing impacts of COVID-19 in the community. The Board has established the Hamilton County Small Business Reimbursement Program to provide small businesses located in Hamilton County, Ohio with monetary relief from business interruption costs caused by the COVID-19 pandemic ("Program"). Eligible small businesses are able to apply for up to $10,000 ("Grant") to be used for the reimbursement of certain Eligible Expenses, as defined below. The amount of grant funding available is the loss between your 2020 and 2019 gross revenues with a maximum of up to $10,000 (as long as the loss in revenue was at least 15 percent).

The receipt and review of source documentation as well as the payment of funding by Board shall in no way be construed as Board's determination or approval of the eligibility of the business or the eligibility of the expenses being reimbursed. In all cases and under all circumstances, a business is ultimately responsible for the determination of the eligibility of expenses (eligible expenses must have been paid by the eligible business between March 23, 2020 – August 31, 2021).

For assistance purposes only, US Department of Treasury’s guidance on the Coronavirus Relief Fund follows: https://home.treasury.gov/system/files/136/Coronavirus-Relief-Fund-Frequently-Asked-Questions.pdf

For questions regarding the program, please email SBRelief@hamilton-co.org.

Once you have registered for the SurveyMonkey application website, please make note of the username / password used to register. You may need to step away and finish the application at a later time and to accept the Grant.
1. Application

Interested businesses must complete an Application to determine if they meet the Eligibility Criteria.

The maximum amount a small business can request for reimbursement is limited to $10,000. Under no circumstances will a small business receive more than its documented revenue reduction.

Applications can be submitted online beginning at 12:00 p.m. on September 16 and ending at 5:00 p.m. on October 4. Under no circumstances will late or incomplete Applications be accepted. An Application is not complete and considered submitted unless and until all the steps in the Application are marked complete, including acceptance of the Terms and Conditions, and the Application is submitted.

2. Use of Lottery to Allocate Funding

A business that has met all of the eligibility criteria and has submitted a completed application will be entered into one of two lotteries based on the number of its employees/1099 workers.

- Lottery A: 0 – 10 employees/1099 workers;
- Lottery B: 11 – 50 employees/1099 workers.

The allocated funding will be distributed to each of the lotteries based on the percentage of applicants in each lottery (for example, if 70 percent of total applicants are in Lottery A; then 70 percent of the allocated funding will be allocated to Lottery A and 30 percent of the allocated funding will be allocated to Lottery B).

3. Review of Application

Representatives of the HCDC, Inc. ("HCDC") and Urban League of Greater Southwestern Ohio will review and verify the information contained on the Application and all submitted documents. If the submitted information and documents do not demonstrate that the business has met the Eligibility Criteria, another business will be chosen from the lottery.

4. Payment of Grant Funds to Approved Small Businesses

If approved for the grant, HCDC will notify the small business via the email address that the business used to submit its application. This notification will prompt the business to submit its direct deposit/ACH information via a secured portal so that grant funds can be transferred to the business’s account.
ELIGIBILITY

Eligible Small Businesses

Must be a for-profit entity with a business location in Hamilton County (that is not permanently closed).

Have a Federal Taxpayer Identification Number for its type of business.

Must have been in operation as of December 31, 2019, or earlier.

Have less than $2.5 million in gross revenue/receipts on an annual basis.)

Must have experienced a 15% revenue loss when comparing 2019 gross revenue to 2020 gross revenue due to COVID-19 public health emergency and the Grant funding is necessary to help it recover from the impact of COVID-19. This can be evidenced by submitting the business’ 2019 and 2020 business federal tax return. Calculation of revenue loss must be inclusive of any other state, local, or federal assistance.

Have 50 or fewer W-2 employees or 1099 workers as of December 31, 2019.

Have Eligible Expenses directly associated with a Hamilton County business location.

For a small business that received funding in Round 1 or Round 2 of the Hamilton County Small Business Relief Program, it has timely and properly submitted all close-out reports and requested information.

Is able to attest that it is in compliance with federal, state, or county and local requirements applicable to its type of business, including tax payments and code enforcement.

Is able to attest that it is not currently in bankruptcy or the subject of a receivership.

Is able to attest that it does not have any federal, state or local tax liens.

Must have paid Eligible Expenses over and above any other expenses already paid for, or to be paid for, with other federal, state, local government funding, insurance proceeds, or other funding assistance. Grant funding cannot be used to reimburse for expenses already paid for with other federal, state, or local funding.

Ineligible Small Businesses

Adult entertainment establishment.

E-commerce only company.

Liquor / wine store.

Business that primarily sells tobacco products, cigarettes, electronic smoking devices or vapor products.

Cannabis dispensary.

Financial institutions, including banks, credit unions, payday lenders, or other similar businesses.

Franchised business not locally owned and independently operated.
Real estate investment trusts.
Real estate leasing companies/landlords.
Real estate development companies.
Property management companies.
Independent contractors working on gig platforms (such as Airbnb, Fiverr, Uber, Lyft, Instacart, etc.).

**Eligible Expenses**

Mortgage costs. However, mortgage costs for businesses that are located in or operated out of a personal residence are **NOT** an eligible expense. (Only principal and interest is eligible not any real estate property taxes)

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.

Utility costs, such as electric, gas, sewer, phone, internet, water, trash removal. Utility costs for businesses that are located in or operated out of personal residence are **NOT** an eligible expense.

Salaries, wages or compensation paid to employees or 1099 workers (owner and member draws are not eligible)

Business insurance (Business Name must appear on policy and match name on submitted as a part of the application)

Personal Protective Equipment and costs to protect employees and customers from COVID-19, including masks, gloves, cleaning services and cleaning supplies, barriers, touchless systems, additional ventilation or other air filtering equipment; markers for social distancing, and tents to allow for distancing.

Lost Income (only single owner businesses with no employees)

*The ONLY eligible expenses are listed above. No other expenses will be considered, including but not limited to: personal expenses, taxes, licenses or government fees (aside from water and sewer). Grant funds may not be used to reimburse for expenses for which a business has or will receive from another source, including any other government loan or grant program.*
How-To Documentation

Register / Log In to website

Navigate to the Small Business Relief Program website, at https://hc.smapply.io/. You should see the following:

Register
Click the **Register** button:

Enter your registration information, then note the username and password entered (you may need to return to complete the application). Once complete, click the **Create Account** button.
Log In
Click the Log In button:
Enter the login information you used when you registered with SurveyMonkey Apply, then click **Log In**:

If you applied for Round One or Two, you will see your previous application once logged in. To access the program page, and to apply for Round Three, click **Programs**.
If you did not apply for Round One, or you clicked Programs above, you will be taken directly to the program page. Click More > to access Round Two of the Small Business Relief Program:

Scroll to review the program requirements, then click Apply:
Here you will see the progress indicator and Submit Button (Section A), your login and collaborator information (Section B), and the Application Task(s) (Section C).

Click the task “Step 1: Application Questionnaire” to begin:

Fill out the application

Please read the questions carefully and answer the mostly text and yes/no questions according to your situation. Once you have completed the first 21 questions, you will be required to upload documentation verifying some of your previous answers, then review the terms and conditions before signing and submitting your application. The next sections describe how to upload the required documents.
Once finished with a task, you must click “Mark as Complete” to move your application to the next task.

If you are on a mobile device, you will need to click “Back to Application”, then select the next task to advance.
Documents Requiring Upload

Here, you will see the documents required in order to complete the application process. The questions describes some potential documents that could be uploaded to verify your status ("mortgage statement, utility bill, insurance premium statement, and property tax bills"). Click the **Upload a File** button. You may upload more than once document if needed.

Navigate to the appropriate location where the document is stored, select the file, and click **Open**.
Once all documents have been uploaded, you will need to sign your application.

Review the terms of the Grant, use your mouse or finger to sign, and your title, then click **Mark as Complete**:

If you did not answer a required question, or your answer was not of the correct format (phone number, etc.), you may receive validations errors in red notifying you. The application should then show you which question you need to answer to complete your applications.
Save & Continue Editing Application
If you are unable to complete the application at one time, or you need to obtain additional documentation, you may save the application and return later to complete. To do this, click the Save & Continue Editing button:

Note: This will trigger the validation, and may tell you that all of the questions have not been answered (or answered correctly). The application has been saved however, and you can close the website, and return to you application at a later time where you left off.

Review / Edit Application
You may review your application before submitting it. To make changes to the application prior to submission, click the Ellipses beside the program name on the right side, then click Edit:

Submit Application
After all information has been entered and documents have been uploaded, and the task has been marked as complete, you will need to submit the application:
Click **Submit** to complete the submission of the application:

You will see a verification message that your application has been submitted.
Next Steps

You should be notified via email if you have passed the initial qualification check and awaiting the lottery to be moved to the Review stage.

Once approved for a grant, the business must sign and return the Grant Agreement and provide its bank routing number for grant fund payment.

Accepting the Grant
You will be prompted to return to SurveyMonkey and accept the Grant award. You will need to use the same account to log back into SurveyMonkey and complete the Grant Acceptance task.
You will be asked if you accept the awarded amount, then you will need to sign, add your title, and “Mark as Complete”, just like in Stage 3: Acceptance of the Terms and Conditions.

**Submitting Your Bank Information**

If on a mobile device, you will need to click “Back to Application” to be able to move ahead to the next task, “Step 5: Supply Bank Information”. Select the task name to go to that task.

Click the link to go to the Bank Account Form - [https://www.tfaforms.com/4930282](https://www.tfaforms.com/4930282).
Enter your Bank Account information and other business identification information in the secure form so that HCDC will be able to deposit the Grant funds into your account once processed.
Once that has been submitted, please mark this task as complete, then submit your acceptance. This notifies HCDC that you have accepted the Grant, and have provided them with everything needed to award your Grant funds.