Hamilton County, Ohio Small Business Reimbursement Grant Program

1. Overview

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).

An eligible business that is interested in receiving funding from the Program must be prepared to submit an Application and other required documentation evidencing that it has met the Eligibility Criteria and has paid for costs and expenses that comply with the requirements of the CARES Act and related guidance issued by the federal government and State of Ohio.

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).


2. Eligibility Criteria

A small business will qualify for the Program if it: i) is an Eligible Business; and ii) has incurred and paid for Eligible Expenses (as defined below).

A. Eligible Business

1. Must be a for-profit entity with a business location in Hamilton County (that is not permanently closed).
2. Have a Federal Taxpayer Identification Number for its type of business.

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

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

5. 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.

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

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

8. 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.

9. 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.

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

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

12. 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.

In order to demonstrate a small business is an Eligible Business, the following documentation is required:

1. Copy of business owner’s driver’s license or government issued ID.

3. Proof of business location in Hamilton County (mortgage statement, rental agreement, utility bill, insurance statement, and/or property tax bill).

**Ineligible Small Businesses**

The following types of business are NOT eligible to receive Grant funding under the Program:

1. Adult entertainment establishment.

2. E-commerce only company.

3. Liquor / wine store.

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

5. Cannabis dispensary.

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

7. Franchised business not locally owned and independently operated.

8. Real estate investment trusts.

9. Real estate leasing companies/landlords.

10. Real estate development companies.

11. Property management companies.

12. Independent contractors working on gig platforms (such as Airbnb, Fiverr, Uber, Lyft, Instacart, etc.).

**B. Eligible Expenses**

1. 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)

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. 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.

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

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

6. 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.

7. 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.

3. Application and Payment Process

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 (if necessary)

To the extent that requested reimbursements are greater than the amount of funding allocated to the Program, a small business that has timely submitted a complete 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; and
- Lottery B: 11 – 50 employees/1099 workers.

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

3. Review of Application

Representatives of the HCDC, Inc. (“HCDC”) and 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.