

Microenterprise & Small Business Assistance with CDBG & CDBG-CV



NCDA – Winter Meeting

January 28, 2021

Closed Captioning

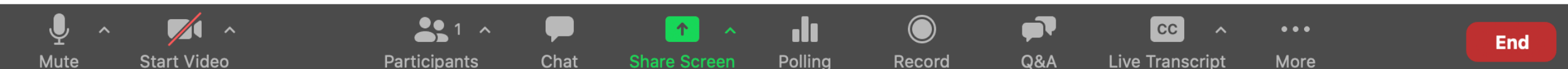
Live Transcript is available for this meeting. As a viewer, you do have the option to turn it off or change the text size.



The screenshot shows a dark grey meeting control bar at the bottom of the screen. From left to right, the buttons are: Unmute (with a red slash over the microphone icon), Start Video (with a red slash over the video camera icon), Security (with a shield icon), Participants (with a group of three people icon and a '1' next to it), Chat (with a speech bubble icon), Share Screen (with a green square icon containing an upward arrow), Record (with a circle icon), Live Transcript (with a 'CC' icon), Reactions (with a smiley face icon), Support (with a speech bubble icon), and More (with three dots). A context menu is open over the Live Transcript button, containing three options: 'Hide Subtitle', 'View Full Transcript', and 'Subtitle Settings...'. A small red slash icon is visible on the far left edge of the control bar.

Asking Questions and Commenting

Type your **questions for speakers** in the **Q & A** box and I will direct them to the speakers as your moderator.



If you have general questions or comments or just want to say hello, please use the chat feature.

Speakers

- Moderator:
Melissa Horr Pond, City of Quincy, MA; NCDA
- City of Quincy, MA:
Elizabeth Manning, Senior Principal Planner
Neil McCole, Finance Director
- City of Seattle, WA:
Domonique Meeks, Small Business Advocate



City of Quincy, MA



Quincy, MA in Regional Context

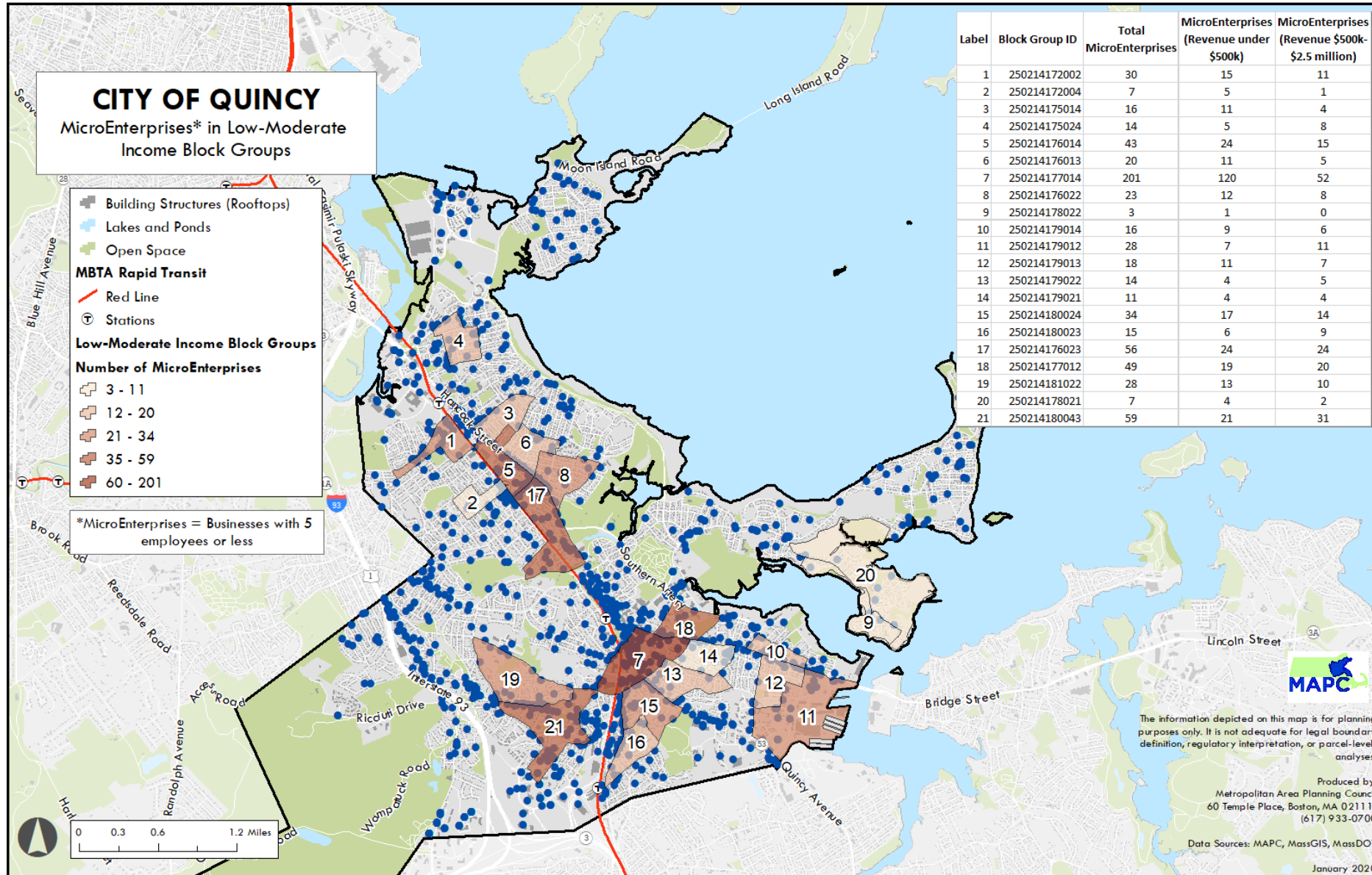


Quincy: Helping Small Businesses



- Redevelopment squeezing small businesses
- 3,000 small businesses (<50 employees)
- 692 Micros in LMA's
- 30% all small business minority owned
- LMC – owner self certification
- LMJ – businesses up to 20; owner certifies retained low/mod job

LMI Microenterprises (692)



COVID-19 - Local Impacts

- Business Shutdowns
- Employee Layoffs
- Reduction in Services
- City Shutdown
- Schools Impacts
- Economic Ripples



The Challenge – Helping Businesses Survive

- What are other Communities Doing?
- Helping Service Employees who are Quincy Residents
- Helping Quincy Small Businesses
- Dealing with City Reduction in Services



The Solutions

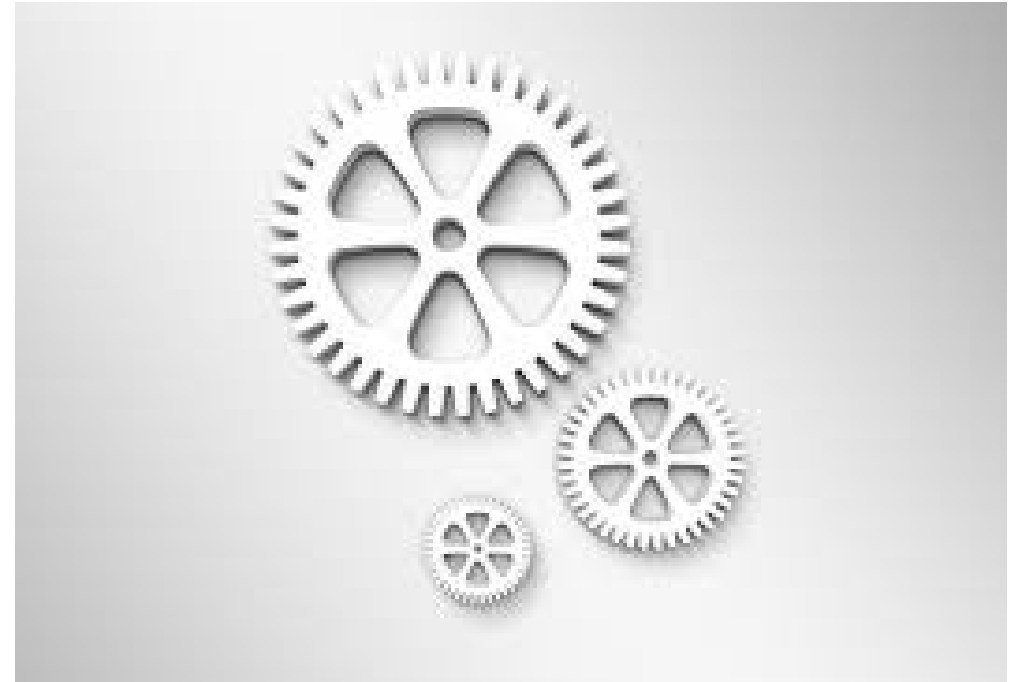
- Rental Assistance for Residents in Hospitality Industry
- Small Business Grants
- CARES Act Funding
- Budgeting – Moving Target
- Outdoor Dining Solutions
- City Sponsored Restaurant Status Report



SBG – Small Business Grants

The Process – Build It – Launch It

- Paperless & Contactless Interactions
- Software Needs & Tools
- Design Application and Required Documentation
- Alignment with Federal Funding Sources & Requirements
- HUD -> Low-Moderate Income Businesses and/or Job Creation
- Non-CDBG Eligible Businesses same requirements
- Identify Critical Path to achieve program goals
- Develop new virtual and office workflows



The Process – Build It – Launch It (continued)

- Leveraging existing staff and cross-training on functions
- Marketing via Zoom / Chamber of Commerce/ Social Media / Newspaper Ads – Two Week Window
- Intake Process – Phone Calls In/Out & Web Based Solutions
- Reporting – Reporting – Reporting for Application Statuses
- Application Shut-Off and Upfront Denials
- Underwriting Requirements and Execution with Follow Up
- Funding Decisions & Check Cutting Process
- Business Follow Up



Business Impacts & Follow Up

- Raw Emotions
- Stories - Early American & Urban Beauty Lounge



Monitoring & Compliance

- Paperless Application and Documentation
- Maximize Upfront Documentation
- Avoiding Duplication of Benefits
- Digital Grant Agreement
- Documentation Follow Up

QUINCY SMALL BUSINESS GRANT REPORTING FORM

Expenses must be/have been incurred between 3/1/2020 and 8/31/2020

INELIGIBLE expenses include:

(1) expenses already paid with other funding such as PPP, EIDL, FEMA, etc.
 (2) acquisition of new property
 (3) construction or repair of real property
 (4) expenses paid BEFORE March 1, 2020 or AFTER August 31, 2020

<i>Line 1</i>	BUSINESS NAME:	
<i>Line 2</i>	DATE of Grant Deposit	
<i>Line 3</i>	GRANT AMOUNT	\$

Please indicate how much of your grant was used for each of the following:

<i>Line 4a</i>	RENT/MORTGAGE	\$
<i>Line 4b</i>	WAGES	\$
<i>Line 4c</i>	INVENTORY	\$
<i>Line 4d</i>	ANY "OTHER" COSTS	\$
<i>Line 5</i>	TOTAL GRANT EXPENSES	\$

Certification:
 I certify that the information submitted on this form is true and correct to the best of my knowledge.

Signature/E-Signature:	Please TYPE your name in this block. This constitutes your electronic signature. If you would rather provide a written signature, please print this form and sign.
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LINE-BY-LINE INSTRUCTIONS:

Line 1: Please enter the business name under which you applied for assistance
Line 2: Enter the date your check was deposited.
ACTION ITEM: Upload proof of deposit (bank statement or deposit slip) into your Neighborly portal
Line 3: Enter the amount of the grant awarded to you through Quincy's Small Business Grant Program
Line 4a: Enter the amount of your grant that was used for Rent/Mortgage payments (if applicable)
Line 4b: Enter the amount of your grant that was used to pay Wages (if applicable)
Line 4c: Enter the amount of your grant that was used for inventory costs (if applicable)
Line 4d: Enter the amount of your grant that was used for "Other" costs (if applicable)
Line 5: Enter the sum total of Lines 4a-4d. This amount must equal or exceed the Grant Amount indicated on Line 3
ACTION ITEM: Upload proof of ALL expenses (statements/receipts) into your Neighborly portal

Small Business Plan: Actions for COVID Recovery

- Strengthen Municipal to Business Relationships
- Plan for Communications Access
- Offer Capacity Building Opportunities



Small Business Plan: Actions for COVID Recovery

- Strengthen Business to Business Connections
- Improve Quincy's Business Districts
- Promote Small Businesses





Seattle Office of Economic Development



By the Numbers

- CDBG
- General Fund
- Lottery
- National Objective
- Sub-Category
- 700+ Grants
- 4 Rounds

Business | Local Business

Seattle small business owners say COVID-19 relief money from city was a 'godsend'

Sep. 3, 2020 at 6:57 pm | Updated Sep. 5, 2020 at 4:27 am



Geoff Ramler manages Market Magic & Novelty Shop in the Pike Place Market, which received a \$10,000 stabilization grant from the city of Seattle because of COVID-19. (Alan Berner / The Seattle Times)

By Geoff Baker
Seattle Times staff reporter

Duplication of Funds

- Access to funding
- More Funding
- Business Operation Agreements
- Needs met
- Accountability
- Contracts



Staffing and Partnerships

- Project roles and teams
- Interdepartmental staffing
- Timelines and expectations



Lessons Learned

- Outreach
- Business license compliance
- Double dip
- Scam reassurance
- Alternative funding
- Data, tracking and dashboards
- Building team moral



Question and Answer

