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www.waterfordmi.gov

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Rob Merinsky, PE
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Brent A. Gibson
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Division
Jeffrey M. Polkowski, AICP
Superintendent of Planning &
Zoning Division

Local Business Covid-19 Assistance Program

Introduction

In response to the economic hardships experienced by small businesses resulting from the COVID-19 pandemic, the Waterford Township is launching the Local Business Covid-19 Assistance Program in an effort to retain jobs and businesses within the community. It is the aim of the Township to provide assistance to low- and moderate-income persons within the community by aiding in job retention during the global pandemic. This program will operate until all funding is exhausted.

This Program is a gap financing program for businesses that have lost business as a result of social distancing measures to combat the coronavirus pandemic, as well as business that seek to establish new lines of business in response to the crisis. Assistance funds may be use for, but are not limited to, paying commercial rent, lease, and mortgages of facilities utilized for retail, wholesale, manufacturing, personal service, entertainment, or food services. Assistance provided will be up to a maximum of \$10,000 per business with a minimum request of \$1,000. The application is free to submit with a maximum of one request per project per applicant. Initial applications will be accepted until funds are depleted.

Eligibility

Financing under this Program is available to eligible for-profit businesses registered and located within the Charter Township of Waterford jurisdictional boundaries. The location of the business will consider the place of business administration and registration address.

Eligible businesses may be awarded up to \$10,000 in grant funds through the Relief Program application process. Requirements for applicable businesses are as follows:

1. For-profit business small business (sole proprietorship, corporations, limited liability corporations, and sub-chapter S corporations) located in the Charter Township of Waterford.
2. Have less than fifty employees at the time of application submission

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3. subject to restrictions set forth in 24 CFR 570.203 regarding Special Economic Development projects.
4. Applicant is 51% + majority owner of business
5. Owner is a qualified Low/Mod Income household **OR** business commits to retain at least one full-time job held by a member of a Low/Mod Income household.
6. Owner is 18 years or older
7. Owner has or will have a valid SS #, EIN & DUNS, Business Bank Account
8. Owner/Applicant is not currently in bankruptcy
9. Owner/Applicant is current with property taxes and Township fees
10. Business has active liability insurance
11. Not have a conflict of interest with the Charter Township of Waterford
12. Eligible applicants must have their business registered with the Township Clerk's office.

Non- Eligible businesses are as follows:

1. Liquor and tobacco stores
2. Marijuana related businesses
3. Pawn shops
4. Firearm or other weapons dealers
5. Adult entertainment
6. Passive real estate investments
7. Home-based businesses operating without appropriate zoning and/or permits.
8. Indoor/outdoor commercial storage establishments
9. Businesses that have been awarded CARES Act funded grants from other government entities

No person or business shall be excluded from participation in, denied the benefit of, or be subjected to discrimination under any program or activity funded in whole or in part with CDBG program funds on the basis of his or her religion, religious affiliation, age, race, color, ancestry, national origin, sex, marital status, familial status (number or ages of children), physical or mental disability, sexual orientation, or other arbitrary cause.

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Funding Source

The Relief Program is funded through Community Development Block Grant (CDBG-CV) funds provided under the CARES Act by the Federal Department of Housing and Urban Development (HUD) to the Charter Township of Waterford. As such, some of these funds have Federal requirements. Applications will be accepted until funds are depleted.

Reimbursement

Funds will be disbursed by reimbursement to the applicant after proving documentation for eligible project expenses such as receipts, mortgage statements, or leases. Financial assistance from the program is designed to keep businesses operational and retain jobs. Terms and conditions are determined by material submitted in the application. This funding is in the form of a grant. Business must be able to provide evidence (in the form of payroll records) of job retentions for at least 6 months, otherwise the funds must be repaid to the Charter Township of Waterford.

Upon successful completion of application process and approval, the applicant submits invoices to request reimbursement funds from the Township. Township staff will review invoice requests and initiate the reimbursement payment process. Funds will only be disbursed for reimbursement to the borrower for documented eligible project expenses. All receipts must be submitted to the Township.

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Eligible Use of Funds

The Waterford Township Development Services Department will review submitted applications. Funding assistance is restricted to certain eligible costs as a relief of the COVID-19 pandemic, especially those related to basic operating capital for leasing space. As secondary requests, the Township will also consider requests for inventory, supplies, furniture, software, construction costs less than \$2000. These secondary requests may include but are not limited to:

- Purchasing inventory, supplies, accounting and inventory software, furniture, fixtures, and equipment
- Rehabilitation of owner-occupied or leased space (maximum \$2000 construction costs)
- Professional services including engineering, architectural, local permits or fees, business consulting services as approved by Township staff
- Equipment purchase (with or without installation costs)

Ineligible Use of Funds

In addition to CDBG-ineligible costs outlined in 24 CFR 570, funds under this Program may not be used to:

- Reimburse expenses incurred prior to Applicant approval of grant or grant.
- Pay off non-business debt, such as personal credit cards for purchases not associated with the business.
- Purchase personal expenses such as buying a new family car or making repairs to a participant's home.
- Direct financing to political activities or paying off taxes and fines.
- Purchase personal items, or support other businesses in which the borrower may have an interest.
- Construction fees over \$2,000
- Refinancing of existing business debt in conjunction with financing other eligible costs.

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Applicant Capacity

The Township must confirm that the business and the applicant(s) possess the capacity to successfully execute the proposed project using Local Business Covid-19 Assistance funds. As such, applicants for the Relief Program are required to demonstrate management capacity and ability to successfully operate a business through their applications.

Job Retention

Priority will be given to applicants that commit to retaining employees or jobs. Unless a business applicant's owner is a member of a low-/moderate-income household and the business qualifies as a HUD-defined microenterprise, then retention or creation of at least one job held by a low-/moderate-income household is required to access funds in this program.

Persons in Family	1	2	3	4	5	6	7	8
Low (80%) Income Limits	44,000	50,250	56,550	62,800	67,850	72,850	77,900	82,900

Job retention is defined as total full-time equivalent positions retained at 40 hours per week, or any combination of part-time positions combining for 40 hours per week, including owners. At least 51% of the positions retained or created must be held by employees who are a member of a low/moderate-income household.

Questions and Contact

Please submit all applications and questions to the addresses listed below.

Jeffrey M. Polkowski, AICP
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 Charter Township of Waterford
 5200 Civic Center Drive, Waterford, Michigan 48329

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