



# U.S. SMALL BUSINESS ADMINISTRATION Restaurant Revitalization Fund 2021

*Grant Application Process Begins Noon, May 3*

## GRANT PROGRAM OVERVIEW

### ELIGIBLE BUSINESSES

The \$9.5 billion Restaurant Revitalization Fund (RRF) provides emergency assistance for eligible restaurants, bars, and other qualifying businesses impacted by the COVID-19 pandemic. This fund is part of the American Rescue Plan Act (ARP) and is managed through the U.S. Small Business Administration (SBA) to help these businesses keep their doors open:

- Restaurants
- Food stands, food trucks and food carts
- Caterers
- Bars, saloons, lounges and taverns
- Snack and nonalcoholic beverage bars
- Bakeries\*
- Brewpubs, tasting rooms and taprooms\*
- Breweries and/or microbreweries\*
- Wineries and distilleries\*
- Inns\*
- Licensed facilities or premises of a beverage alcohol producer where the public may taste, sample or purchase products\*

*\*Onsite sales to the public comprise at least 33% of gross receipts*

### GRANT FUNDING

This program provides eligible businesses with funding equal to their pandemic-related revenue loss up to \$10 million per business and no more than \$5 million per physical location. Recipients are not required to repay the funding as long as funds are used for eligible uses no later than March 11, 2023. The minimum award is \$1,000.

ALLOCATION OF FUNDS*	APPLICANT GROUPS
\$5 billion	With 2019 gross receipts of not more than \$500,000
\$4 billion	With 2019 gross receipts from \$500,001 to \$1,500,000
\$500 million	With 2019 gross receipts of not more than \$50,000

*\*First phase of funding goes to businesses with minimum 51% ownership by women, veterans, and socially and economically disadvantaged individuals.*

### ELIGIBLE USES FOR GRANT FUNDS

- Business payroll costs, including sick leave
- Payments on any business mortgage obligation
- Business rent payments (note: this does not include prepayment of rent)
- Business debt service, both principal and interest (note: this does not include any prepayment of principal or interest)
- Business utility payments
- Business maintenance expenses
- Construction of outdoor seating
- Business supplies, including protective equipment and cleaning materials
- Business food and beverage expenses, including raw materials
- Covered supplier costs
- Business operating expenses

### PROGRAM DETAILS

Visit the SBA website to apply or for more information on the following:

- Application preparation and form samples
- Fund program guide
- Formulas for payment amounts
- Documentation required
- How to receive email alerts
- Finding your local SBA district office

*NOTE: Some materials are translated into Spanish, Arabic, Vietnamese, Chinese (simplified and traditional), Tagalog, German, French, Italian, Portuguese, Polish, Russian, Gujarati, Haitian Creole, Hindi, Japanese and Korean. Registration with SAM.gov, DUNS or CAGE identifiers are not required.*

**[sba.gov](https://sba.gov)**

**U.S. SBA Call Center Support:**  
(844) 279-8898 or contact your local SBA District Office

# U.S. Small Business Administration (SBA) COVID-19 Relief Overview of Programs

## **PAYCHECK PROTECTION PROGRAM (PPP)**

An SBA-backed loan that helps businesses keep their workforce employed during the COVID-19 crisis. SBA is currently offering PPP loans until May 31, 2021. In 2021, program changes have been made to make access to PPP loans more equitable. There are resources to match you with a lender in your area.

## **COVID-19 ECONOMIC INJURY DISASTER LOAN (EIDL)**

Provides economic relief to small businesses and nonprofit organizations that are currently experiencing a temporary loss of revenue.

## **SHUTTERED VENUE OPERATORS GRANT (SVOG)**

Provides emergency assistance for eligible venues affected by COVID-19.

## **RESTAURANT REVITALIZATION FUND (RRF)**

Provides emergency assistance for eligible restaurants, bars and other qualifying businesses impacted by COVID-19.

## **SBA DEBT RELIEF**

Offers debt relief to existing SBA loan borrowers whose businesses have been impacted by COVID-19, including 7(a), 504, and Microloans.

## **CROSS-PROGRAM ELIGIBILITY ON SBA COVID-19 RELIEF OPTIONS**

A summary of the criteria to meet when considering different funding options:

	Paycheck Protection Program Applicant	Shuttered Venue Operators Grant Applicant	COVID-19 EIDL Applicant	Restaurant Revitalization Fund Applicant
<u>PPP recipient</u>	First Draw PPP borrowers may be eligible to apply for Second Draw PPP loans	May apply for SVOG if received a PPP loan; if PPP loan received after Dec. 27, 2020, the PPP loan amount will be deducted from the SVOG. May not apply for PPP after receiving SVOG	May apply for EIDL and PPP, but cannot be used for the same purpose/costs	PPP loans received by the RRF applicant will affect the applicant's funding calculation
<u>Shuttered Venue Operators Grant recipient</u>	May not apply for PPP loan after receiving SVOG	May be eligible to receive a supplemental SVOG award	May apply for EIDL and SVOG, but cannot be used for the same purpose/costs	Entities that have a pending application for or received a Shuttered Venue Operators Grant are not eligible to apply for RRF
<u>COVID-19 EIDL recipient</u>	May apply for PPP, but cannot be used for the same purpose/costs as EIDL	May apply for SVOG, but cannot be used for the same purpose/costs as EIDL	The same business cannot apply for more than one EIDL	May apply for EIDL and RRF
<u>RRF recipient</u>	PPP loans received by the RRF applicant will affect the applicant's funding calculation	Entities that have a pending application for or received an RRF are not eligible to apply for Shuttered Venue Operators Grants	May apply for EIDL and RRF	The same business cannot apply for RRF more than once

## **REPORT ID THEFT AND FRAUD**

Instructions for businesses on how to report ID theft and fraud to SBA.

To monitor your personal credit, visit [www.annualcreditreport.com](http://www.annualcreditreport.com). This is the only authorized source for the free reports guaranteed by law. The three major credit bureaus — Experian, TransUnion, and Equifax — are offering free weekly online reports through April 2022, so you can keep a close eye on what's in your credit report.

To monitor your business credit, you can get a copy of your company's report from Experian, Equifax, Dun & Bradstreet, or other several smaller credit reporting services.



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