

**Guidelines for the Small Business Grants
Provided by the City of Cambridge's
Mayor's Disaster Relief Fund
&
the Cambridge Redevelopment Authority**

The temporary emergency public health orders that were issued by City of Cambridge and other such orders that were issued by the Commonwealth of Massachusetts to combat the COVID-19 Pandemic had an immediate negative economic impact on Cambridge's small business community. This has presented an unprecedented urgent need to which the Cambridge community must respond with swift, decisive, and immediate investment directly in our most vulnerable small businesses. The Cambridge community must do everything possible to keep small businesses operational.

The Small Business Grants provided by the City of Cambridge's Mayor's Disaster Relief Fund & the Cambridge Redevelopment Authority for small businesses located in Cambridge will result in the award of grants of up to \$6,000.00, which will not have to be repaid. The Mayor's Disaster Relief Fund ("MDRF") & the Cambridge Redevelopment Authority ("CRA") will prioritize businesses that have not received prior funding. Regardless of the application status, due to the volume of applications received, there is no guarantee that an applicant will receive a grant nor receive the maximum possible amount of grant funds. The Mayor's Disaster Relief Fund & the Cambridge Redevelopment Authority reserve the right to deny any application for a grant if it determines in its judgment that the application does not meet the goals of the Mayor's Disaster Relief Fund & the Cambridge Redevelopment Authority guidelines.

The MDRF and CRA are both contributing funds for the Small Business Grants. The MDRF is contributing \$400,000 and the CRA is contributing \$200,000, and the Small Business Grants will be awarded from this combined source of funds. Grant determinations will be made by the MDRF Committee. By combining funding for this program and awarding funding through one application process, the MDRF and CRA are able to maximize available funds and resources and assist small businesses.

The maximum grant amount for each business is \$6,000. Allowable business expenses may include personal protective equipment, average rent, salaries, utilities, cost of goods, and outdoor dining infrastructure, including tables, chairs, and patio barriers, not covered by other programs.

Grant applications will be reviewed after the May 7, 2021 application deadline.

I. MAYOR'S DISASTER RELIEF FUND & CAMBRIDGE REDEVELOPMENT AUTHORITY PROGRAM GUIDELINES

Eligibility Exclusions:

1. A chain business that is not locally franchised.
2. Businesses and owners/operators whose businesses have delinquent invoices due to the City of Cambridge other than FY2021.
3. Restaurants that have an outstanding health code violation issued against them by the City of Cambridge.
4. Cambridge residents with businesses located outside the City of Cambridge.
5. Non-profit organizations.
6. Applicants who are not in compliance with any federal, state or local laws or regulations, including those pertaining to zoning and licensing.
7. Incomplete applications.

Funding Priorities & Policies (20 Points for Each Item Achieved):

1. Small businesses who have not received any funding from other COVID-19 relief programs, including the City's Small Business Relief, Recovery, and Winter grant, the CRA's Small Business Grant program, the CRA's Loan program, State's MGCC program and the SBA EIDL or PPP programs.
2. Small businesses who make or have (and retain) employees who make less than \$75,000.
3. The grant and will promote small business activity owned by one of the following - Cambridge resident, Black, Indigenous and People of Color (BIPOC), Women (WBE), Service-Disabled Veteran (SDVOBE), Veteran (VBE), Lesbian, Gay Bisexual, Transgender (LGBTQ) and Disabled-Owned Business Enterprise (DOBE) (status in these categories must be documented with evidence of proper certification).

Business Operation Considerations (5 Points for Each Item Achieved)

1. Small businesses that had 2019 and 2020 gross operating revenues of less than \$1,000,000.
2. Small businesses that have been in operation for at least three years.
3. Small businesses that have brick and mortar retail, restaurant or personal service operations.
4. Small businesses that employ at least one Cambridge resident.
5. Small businesses employing disabled veterans.

Review Process

1. Applications will be reviewed. Applications are ranked on the basis of the points awarded according to the scoring process. Funding is limited, so if there is a tie between applicants, the following criteria may also be considered: (a) how funds would be used by the business; (b) how many full-time employees were employed prior to the COVID-1- Pandemic; and (c) how many full-time employees are currently employed. Incomplete applications will not be reviewed.

2. Initially, the application period will be open for three weeks and applications will be reviewed at the close of the three-week period. If funding remains after the initial application period, additional applications will be reviewed.
3. The maximum a small business can receive from the Small Business Grant Program is a \$6,000 grant.
4. Applicants who previously received funds from Federal, State or local sources, including the Cambridge Redevelopment Authority's grant or loan programs will receive lower ranking than those who have received no funding. This includes funds previously received for Payroll, Rent, Utilities, Outdoor dining infrastructure (seating, patio heaters, tables, etc.), and Personal Protective Equipment.
5. Grant funds will be awarded and distributed after applications close on May 7th, 2021.

Application Requirements

Before you apply, prepare these items:

1. Check that your business meets the eligibility requirements.
2. If your business has been open for two years or more you need the last TWO (2) years of your business tax returns or the schedule C of your personal tax returns. - You will need to attach the returns to your application.

If your business has been open for less than two years, you will need to attach any tax returns that your business has filed the last two (2) years of your personal tax returns and either a copy of your Cambridge Business Certificate or State Articles of Incorporation. You will need to attach the returns and forms to your application.