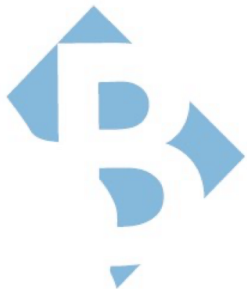


WARD 1 BUSINESS TOWNHALL

**HOSTED BY
COUNCILMEMBER BRIANNE K. NADEAU
DISTRICT BRIDGES
ADAMS MORGAN PARTNERSHIP BID**

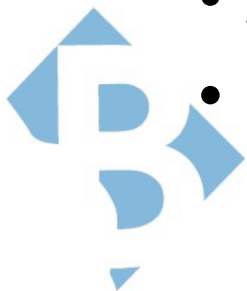


COVID-19 Response Emergency Amendment Act of 2020

Highlights for Small Businesses

- Unemployment Insurance ([UI](#))
- FMLA
- DC Small Business Recovery Microgrants
- Eviction Protection
- Tax Extension
- Utilities
- Alcohol Sales
- Licenses

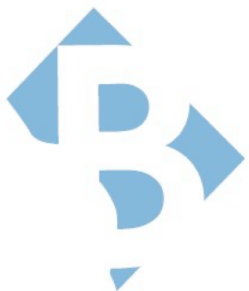
A summary of the Emergency can be found [here](#).



What the legislation does not do...

The Emergency does not:

- Exempt property owners and businesses from paying BID tax
- Provide mortgage relief or rent freezes
- Delay the payment of property taxes



What is an Essential Business?

(<https://coronavirus.dc.gov/release/mayor-bowser-orders-closure-non-essential-businesses>)

The District of Columbia closed all non-essential businesses beginning on March 25 at 10:00 p.m. through April 24.

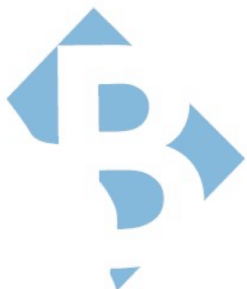
WHAT CAN STAY OPEN*

- ✓ Automotive repair and automotive supply stores
- ✓ Banks and credit unions
- ✓ Bicycle sales and bicycle repair shops
- ✓ Childcare facilities
- ✓ Grocery stores, supermarkets, licensed farmers markets, liquor stores, convenience stores, and food retailers
- ✓ Hospitals, clinics, dentists, pharmacies
- ✓ Veterinarians and animal care services

WHAT MUST CLOSE*

- ✗ Door to door solicitations
- ✗ Gyms, health clubs, spas, and massage parlors
- ✗ Hair salons, barbers, tanning salons, tattoo parlors, and nail salons
- ✗ Retail clothing stores
- ✗ Theaters, auditoriums and nightclubs
- ✗ Tour guides and tour services
- ✗ Restaurants, cafes, coffee/tea shops, bars, and other food service locations **except** those offering delivery, grab-and-go and carryout

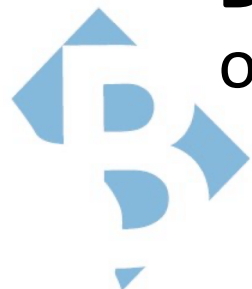
***For the full list of all essential and non-essential businesses, visit coronavirus.dc.gov.**



[#StayHomeDC](#)

Utilities

- **Pepco** - Customers who may be challenged in paying their Pepco bill should contact Pepco Customer Care at 202-833-7500.
- **Washington Gas** - For assistance, you can contact Washington Gas at 1-844-WASHGAS (927-4427) or visit their E-Service portal at eservice.washgas.com.
- **DC Water** - For assistance, please contact DC Water at 202-787-2000 or customer.service@dcwater.com.



US Small Business Administration (SBA) Economic Injury Disaster Loans

STEP 1: Apply for Loan

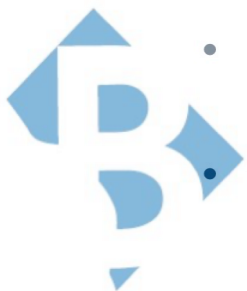
- Apply: 1) online; 2) in-person at a disaster center; or 3) by mail.
- Apply online at the SBA's secure website disasterloan.sba.gov/ela.
- As a business of any size, you may borrow up to \$2 million for physical damage.
- As a small business, small agricultural cooperative, small business engaged in aquaculture, or private non-profit organization you may borrow up to \$2 million for Economic Injury.
- As a small business, you may apply for a maximum business loan (physical and EIDL) of \$2 million.
- As a homeowner you may borrow up to \$200,000 to repair/replace your disaster damaged primary residence.
- As a homeowner or renter, you may borrow up to \$40,000 to repair/replace damaged personal property.

STEP 2: Property Verified and Loan Processing Decision Made

- SBA **reviews your credit** before conducting an inspection to verify your losses.
- An SBA verifier will **estimate** the total physical loss to your disaster damaged property.
- A loan officer will determine your **eligibility** during processing, after reviewing any insurance or other recoveries. SBA can make a loan while your insurance recovery is pending.
- A loan officer works with you to provide all the necessary information needed to reach a loan determination. Our goal is to arrive at a decision on your application within 2 - 3 weeks.
- A loan officer will contact you to discuss the loan recommendation and your next steps. You will also be advised in writing of all loan decisions.

STEP 3: Loan Closed and Funds Disbursed

- SBA will prepare and send your Loan Closing Documents to you for your signature.
- Once we receive your signed Loan Closing Documents, an initial disbursement will be made to you within 5 days:
 - Physical damage:
 - \$25,000
 - Economic injury (working capital):
 - \$25,000 (In addition to the Physical damage disbursement)
- A case manager will be assigned to work with you to help you meet all loan conditions. They will also schedule subsequent disbursements until you receive the full loan amount.
- Your loan may be adjusted after closing due to your changing circumstances, such as increasing the loan for unexpected repair costs or reducing the loan due to additional insurance proceeds.



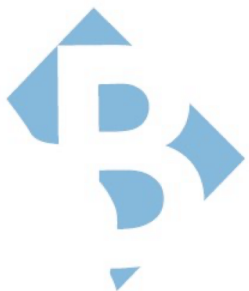
SBA Economic Injury Disaster Loans Contd.

More information is available at

<https://coronavirus.dc.gov/SBAdisasterloans>

For questions, please contact the SBA disaster assistance customer service center at:

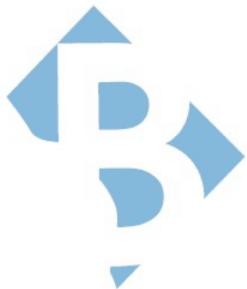
1-800-659-2955 (TTY: 1-800-877-8339) or
e-mail disastercustomerservice@sba.gov



DC Small Business Recovery Microgrants Program

Who Is Eligible?

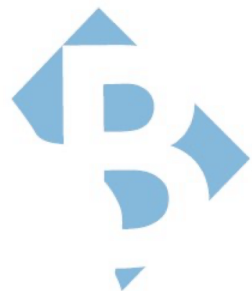
Small Businesses	Non-Profits	Independent Contractors / Self-Employed
<ul style="list-style-type: none">• Your principal office is physically located in Washington, DC; and• You are not a franchise; and• More than 50% of owners, employees, or gross receipts must be based in the District; and• You meet Small Business Administration definition of small business	<ul style="list-style-type: none">• Your main office is located in Washington, DC• You have registered as a not-for-profit organization with DCRA• You are not a national or global organization, meaning your services do not extend beyond the DMV region (except for art and cultural non-profits)	<ul style="list-style-type: none">• You are a Washington, DC resident operating a business in Washington, DC as a sole proprietor.• You pay self-employment taxes• You are not eligible to receive unemployment insurance through a full-time employer, as determined by DOES
Examples: <ul style="list-style-type: none">• Restaurant• Retail store• Performance venue• Fitness studio• Travel agency• Boutique hotel	Examples: <ul style="list-style-type: none">• Arts organizations• Community-based organizations• Festivals organizations• Certain Theaters	Examples: <ul style="list-style-type: none">• Freelancer• Artist• Musician• Writer• Actor



DC Small Business Recovery Microgrants Program

Who Is NOT Eligible

- **Great Streets:** Great Streets grantees from FY20 are not eligible
- **Good Standing Requirement:** Must be in Good Standing
- **SBA Size Standards:** Must meet the SBA small business size standards
- **Revenue Loss (UPDATE) :** Revenue loss is a factor considered by DMPED, it is not a qualifier for eligibility
- **Main Office Location:** It must be in the District
- **Ineligible Businesses:**
 - Adult entertainment, banks, financial services, exclusively E-commerce, seasonal (only operates part of the year), liquor stores, tobacco stores, cannabis dispensaries, and franchises



DC Small Business Recovery Microgrants Program

Necessary Documents

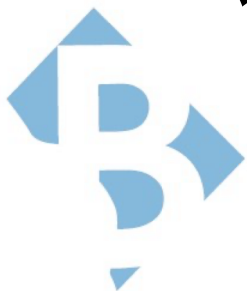
For Small Businesses, Ind. Contractors, or Self-Employed:

- ✓ Federal EIN or Social Security Number
- ✓ 2017 and 2018 Federal Tax Returns
- ✓ 2019 income statement showing monthly sales
- ✓ 2020 YTD income statement showing monthly sales
- ✓ Roster of employees/states of residence
- ✓ Documentation of the business owner or owners' state residency
- ✓ Bank statements from January — March, 2017-2020

For Non-profits:

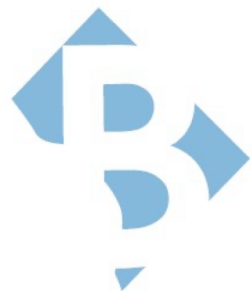
- ✓ Federal Employer Identification Number (EIN)
- ✓ 2017 and 2018 Federal Informational Tax Returns - Form 990
- ✓ 2019 Statement of Activities showing revenues less expenses
- ✓ 2020 YTD Statement of Activities showing revenues less expenses
- ✓ Roster of employees/states of residence
- ✓ Bank statements from January — March, 2017-2020
- ✓ Other Supporting Documentation (Example: proof of canceled revenue-generating events)

If you have any questions about your eligibility,
email dmped.grants@dc.gov



DC Small Business Recovery Microgrants Program Application Process and Tips

- **STEP ONE – Determine if you are eligible**
- **STEP TWO – Prepare your documents**
- **STEP THREE – APPLY (NOW)**
 - Please use the [Application Instructions & FAQ Document](#) to walk you through every step of the application process.
 - **Small Business, Independent Contractor, & Self-Employed** | [Apply Here](#)
 - **Non-profits** | [Apply Here](#)
 - If you get an error message, wait 30 minutes to try again. If there is still an error, screenshot the message and e-mail it to MS_DMPEDGRANTS_Grantmaking@blackbaud.com.

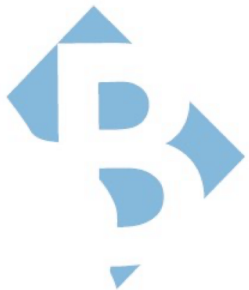


More information available at

<https://coronavirus.dc.gov/dc-small-business-recovery-grants>

Additional Updates

- DDOT Updates
- Tax Updates
- Critical Agency Operations



QUESTIONS?

