



# Peer-to-Peer Discussion

May 7, 2020

# Housekeeping



- You are on mute throughout the workshop
- Submit all questions in the CHAT section of your control panel and send to “organizers only”
- Questions will be shared with the presenters during the workshop
- If you wish to verbally ask a question or comment at any time, please use the ‘raise hand’ feature and you will be unmuted

# Peer-to-Peer Discussion



## Discussion Topics

- **Ideas for CDBG-CV**
  - Brian Iorio, OCCD Treasurer, Cleveland Heights
  - Angela Brown, OCCD President, Kettering
- **HOME Waivers**
  - Rita Parise, OCCD Vice President, Columbus
- **Open Discussion**

# Poll

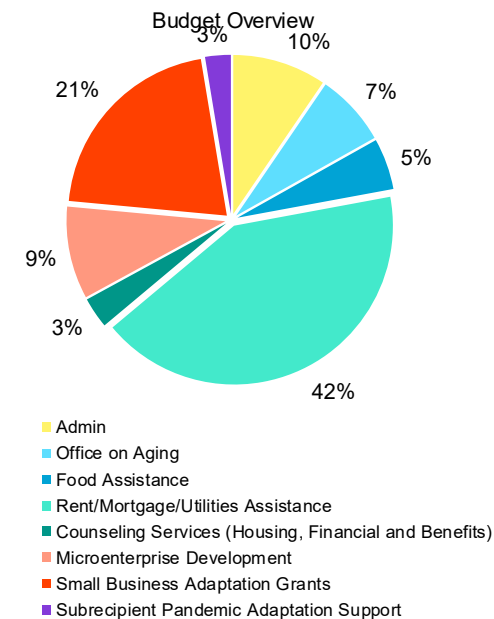
How are you going to access your funding?

# Budget Planning (\$956,215.00)

## CDBG-CV

Proposed Allocation

General Program for Approval	Budget for Approval	Intended Uses	Total Costs	Est. Beneficiaries	Beneficiary Type
CDBG Administration	\$91,215.00	Admin	\$91,215.00		mailings, literature, staff, training for ED counseling
Emergency Assistance	\$550,000.00	Office on Aging	\$70,000.00	7,200	Delivery/Meals/Social Work Clients
		Food Assistance	\$50,000.00	10,000	deliveries made
		Rent/Mortgage/Utilities Assistance	\$400,000.00	160	LMI Households assisted
		Counseling Services (Housing, Financial and Benefits)	\$30,000.00	125	min. number of residents assisted
Commercial District Revitalization	\$290,000.00	Microenterprise Development	\$90,000.00	18	loans made to Delivery/Cleaning/etc. businesses
		Small Business Adaptation Grants	\$200,000.00	20	Businesses Assisted
Subrecipient Support	\$25,000.00	Subrecipient Pandemic Adaptation Support	\$25,000.00		funds to assist subrecipients with adapting their programs
		<b>Budget Total</b>	<b>\$956,215.00</b>		



# CITY OF KETTERING BUSINESS ASSISTANCE PROGRAM

COVID-19 EMERGENCY LOAN PROGRAM

## BACKGROUND

The City of Kettering offers businesses located within the City low-interest forgivable financing through Kettering's Business Loan program. This unique financing tool offers loans to small businesses operating in the City of Kettering that have been negatively affected by the outbreak of the COVID-19 virus.

Retail, commercial, and entertainment businesses that rely on customers making purchases at their establishments are especially affected; this program is designed to provide relief to those types of businesses. Businesses must demonstrate hardship caused by the COVID-19 virus outbreak.

## HOW IT WORKS

Under this program, the City will provide emergency micro-loans to businesses negatively affected by the COVID-19 outbreak. Businesses with **twenty-five (25)** or fewer employees are eligible to apply for funds, which will be used to pay for normal businesses expenses that have been made more difficult due to declining revenues caused by the COVID-19 outbreak. Businesses may apply for up to **\$5,000** in funds under this loan program.

Businesses must have a physical location in the City of Kettering and have experienced a loss of income due to COVID-19. Funding is limited and applications will be accepted on a rolling basis.

## INTEREST RATE

The CITY will be offering COVID-19 Emergency forgivable loans. This loan will have a three-year term at a 0% interest rate. If your business is able to retain at least ONE low or moderate income employee for the first three months after the receipt of loan funds then the loan will be completely forgiven.

If your business is unable to provide such documentation, it will not be deemed to have met the requirements to enable it to be forgiven, however repayment will be deferred for the first twelve (12) month period after the loan is administered. Businesses will begin monthly loan repayments on month 13. After repayment begins, businesses shall have two (2) years (Twenty-four (24) months) to complete full repayment of the loan.

## ELIGIBLE BUSINESSES

Retail • Wholesale • Service • Entertainment • Restaurant/Bar

## ELIGIBILITY

Small businesses, meeting the criteria stated above, that have experienced 30% or more loss in revenue due to the COVID-19 outbreak are eligible to apply for this emergency loan. Funds may be used for operating expenses for running day to day business operations including but not limited to covering payroll and rent. **Businesses that are chains or franchises are not eligible to apply to this program. Loan funds are for commercial purposes only. Funds cannot to be used for equipment purchases, construction or expansion related costs.**

## JOB REQUIREMENTS

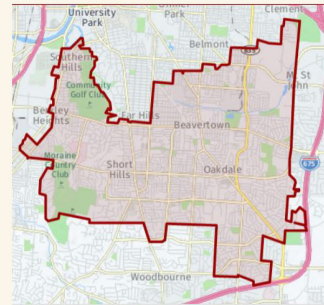
To meet the threshold for this loan there must be sufficient documentation that the jobs would have been lost without the loan assistance. This will include the certification provided by returning the attached Income Verification Form for each low/moderate income employee.

The CITY requires either that (i) a business owner submitting the application for the loan must be a low/moderate income individual (see attached income guidelines); or (ii) the business must provide evidence that at least one (1) low/moderate income employee is being retained.



## GEOGRAPHIC COVERAGE

This program only provides assistance to small businesses located in the City of Kettering, Ohio



## PROCESS

The CITY has a Loan Review process that is carried out through city staff. Normally it takes approximately thirty (30) days to review applications, however considering the seriousness of the situation and projected need, the loan review process shall take no more than one (1) week after all required submittal materials have been received. After review, and if approval is granted, checks will be mailed to businesses which may take up to two (2) additional weeks, although the goal would be to mail the checks within one (1) week.

All of the information submitted for our review must be signed and dated. Please contact Angela Brown with any questions or comments 937-296-2524 or by email at [angela.brown@ketteringoh.org](mailto:angela.brown@ketteringoh.org).

For more information on the Kettering Business Loan Program and the available loan programs, go to <https://www.ketteringoh.org/economic-incentive-programs/>.

\* Disclaimer: This loan program and any specific loans are contingent upon the availability of funds. If at any time this funding source is depleted, this loan program and any commitments to fund specific loans may become null and void.





**KETTERING BUSINESS COVID-19 EMERGENCY LOAN  
PROGRAM APPLICATION**

First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_

Home Address: \_\_\_\_\_  
Street

\_\_\_\_\_ City State Zip Code

Business Name: \_\_\_\_\_

Business Address: \_\_\_\_\_  
Street

\_\_\_\_\_ City State Zip Code

Phone Number(s): \_\_\_\_\_ Cell: \_\_\_\_\_

E-Mail Address: \_\_\_\_\_

EIN # \_\_\_\_\_ DUNS# \_\_\_\_\_

**Business Organization Type:**  Sole Proprietor  Limited Liability Company  
 Corporation  Partnership

**Ownership/Management:**  
Company Name % Interest Owned Title  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Please provide a brief narrative of the impact COVID-19 has had on your business:**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



While we understand that there is uncertainty, the City of Kettering hopes that businesses receiving a loan will successfully persevere through the COVID-19 State of Emergency.  
Please describe your plans and ability to persevere to the best of your ability:

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Please describe the economic and/or community benefits your business creates for the City of Kettering:

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#### SUBMISSION INSTRUCTIONS

Due to the COVID-19 State of Emergency, completed application forms and all attachments should be scanned and emailed to [angela.brown@ketteringoh.org](mailto:angela.brown@ketteringoh.org) or can be mailed or dropped off to:

City of Kettering  
ATTN: Angela Brown  
3600 Shroyer Rd  
Kettering, OH 45429

If you have questions about the application requirements or have any issues with submitting any of the required documents, please email [angela.brown@ketteringoh.org](mailto:angela.brown@ketteringoh.org)

The City of Kettering does not discriminate in its programs and activities on the basis of age, color, gender expression/identity, genetic information, marital status, national origin, physical or mental disability, pregnancy, race, religion, sex, sexual orientation, or veteran status, as applicable.

**Community Development Block Grant Program (CDBG)  
City of Kettering Business Assistance Program**

**INCOME VERIFICATION FORM - For Job Retention**

DATE \_\_\_\_\_: Business: \_\_\_\_\_

Your employer has received assistance through the City of Kettering to maintain/retain the business and associated job(s), including your job. We are asking your cooperation in completing this form for record keeping purposes to verify both the job retention and income benefits being provided through the City of Kettering's small business.

As soon as you have completed the information listed below, you may submit it directly to your employer or return it to the Kettering Department of Planning and Development, 3600 Shroyer Rd, Kettering OH 45429 . Thank you for your cooperation.

Full Name (print please):			
Address:			
Telephone:			
Job Title:			<input type="checkbox"/> full-time <input type="checkbox"/> part-time
Are you a resident of the City of Kettering? <input type="checkbox"/> Yes <input type="checkbox"/> No	Please select the <u>number</u> of people in your household, including yourself: <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8		

Was your total household income during the last 12 months higher or lower than the amount indicated below?  
The dollar amount represents annual household income.  Higher  Lower

1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
\$40,800	\$46,600	\$52,450	\$58,250	\$62,950	\$67,600	\$72,250	\$76,900

Describe any employer paid benefits you receive as an employee: \_\_\_\_\_

Please identify the appropriate race category and Hispanic ethnicity if applicable (optional):			
<input type="checkbox"/> American Indian/Alaskan Native		<input type="checkbox"/> Black/African American	
<input type="checkbox"/> American Indian/Alaskan Native & Black/African American		<input type="checkbox"/> Black/African American & White	
<input type="checkbox"/> American Indian/Alaskan Native & White		<input type="checkbox"/> Native Hawaiian/ Other Pacific Islander	
<input type="checkbox"/> Asian		<input type="checkbox"/> White	
<input type="checkbox"/> Asian & White		<input type="checkbox"/> Other Multi-Racial	
<b>Hispanic ethnicity if appropriate</b>		<input type="checkbox"/> Hispanic	<b>Female Head of Household</b> <input type="checkbox"/> Yes
		<input type="checkbox"/> Not Hispanic	<input type="checkbox"/> No

I hereby certify that the information contained on this form is accurate and complete to the best of my knowledge, under penalty of law and verifiable by federal government representatives.

\_\_\_\_\_



# Thank you for attending the Peer-to-Peer Discussion Workshop

The Webinar was recorded and will be uploaded to the  
OCCD website under Learning Resources – Webinars.