



## **City of Yucaipa**

COVID-19 Related Small-Business Assistance

Loan-to-Grant Program

### **Program Guidelines**

## Overview

### *About the Program*

The City of Yucaipa’s Small Business Assistance Loan-to-Grant Program will provide funding to small businesses needing financial assistance in overcoming the temporary loss of revenue due to the COVID-19 pandemic. Specifically, the program aims to assist eligible small businesses retain their workforce in the retention of at least one full time equivalent (FTE) employee from a low to moderate income household for at least six months. The FTE employee may consist of two part-time employees. The FTE employee from a “low and moderate income household” must have a total, combined, household income that does ***not*** exceed 120 percent of the County median income (including unemployment benefits that member(s) of the household may receive), adjusted for family or household size. Below are the income limits for moderate income in San Bernardino County.

Number of Persons in Household	1	2	3	4	5	6	7	8
Moderate Income 120% AMI	\$42,200	\$48,200	\$54,250	\$60,250	\$65,100	\$69,900	\$74,750	\$79,550

Under this program, small businesses with 6 to 500 employees (not including the owner) may be eligible to receive a working capital loan of up to \$10,000. The purpose of the loan is to help businesses retain their workforce with the additional funding to assist with day-to-day business operating expenses such as payroll, rent/lease/mortgage payments, utility expenses, Personal Protection Equipment (PPE) and/or other expenses that occur in the ordinary course of operations. In the application process, priority will be given to businesses with an existing FTE of low to moderate income that the business is at the risk of terminating due to insufficient funds, if not for the assistance of this program.

All other sources of funding assistance must have been exhausted before receiving this funding. Businesses that have been awarded loans under this program may be published on both the City of Yucaipa’s website and in marketing material that will be displayed throughout various channels. The City is obligated to fulfill

the terms and conditions of the funds as established by the City Council, these program guidelines, and Federal, State, and local rules and regulations.

### *Loan Terms*

Approved businesses will be required to execute a Loan Agreement with the City (Attached). Loans will be set at 0% interest, and have a term of 18 months, effective the date a Loan Agreement is executed. Disbursement will occur in two installments: the first installment will be half of the loan amount as soon as reasonably possible after Loan Agreement execution, and the second installment will be the remaining half of the loan amount within the loan term of 18 months only if the City can verify program compliance by the business retaining the FTE identified in their application for a continuous six-month period.

### *Program Compliance, Loan to Grant*

If the business complies in retaining an income-qualified FTE employee for a continuous six-month period, the business will receive the following additional benefits: (1) the business will receive the second installment for the remaining half of the loan amount, and (2) the loan will turn into a grant and need not be repaid. Approved businesses that are not currently employing the FTE identified in their application will have six months (time to cure) from the time the Loan Agreement is entered into, to re-employ the FTE.

The 6-month retention period for all businesses must conclude no later than December 31, 2021. **A business that has completed the 6-month retention should submit documents demonstrating compliance as soon as possible after completing the retention period, with a final deadline of January 31, 2022 or risk not receiving the second installment for the remaining half of the loan amount.**

Non-compliant businesses – in being unable to retain, or re-hire and retain, an income-qualified FTE employee for six months - will not be eligible for loan forgiveness, will not receive the second installment for the remaining half of the loan amount, and must re-pay the first installment of the loan. Businesses that are not able to retain, or re-hire and retain, an income-qualified FTE employee for six months will be able to choose from two options for repayment: in monthly installments (of amounts agreed to between the business

and the City) following the determination of non-compliance through the end of the 18-month term, or in a single payment in full at the end of the 18-month term.

### *Application Process*

Loans will be distributed under a lottery system. Applications will be received during the period of October 15, 2020 through November 2, 2020. The application process is two steps:

#### STEP 1

Pre-Application. The pre-application may be submitted during the period of October 15, 2020 through November 2, 2020 through an online portal through a fillable PDF or by submitting a paper application through City Hall. The pre-application requires general business information and is described in more detail in the “Applications” section of these guidelines, under the sub-heading “Application/Documentation Requirements” (beginning on page 10). All applicants must certify that they have read and understand all eligibility requirements and will comply with all requests for information if selected under the lottery.

Once the basic application period is complete, applicants will be grouped into one of two groups: (1) a priority group consisting of businesses with an existing FTE of low to moderate income that the business is at the risk of terminating due to insufficient funds, if not for the assistance of this program, and (2) a group of all other eligible applicants.

Lottery. A lottery will be held for the priority group of applicants, followed by a lottery for the group of all other eligible applicants. The lotteries will randomize all applicants in each group into a rank order position (i.e., position 1, 2, 3, 4, and so on).

#### STEP 2

Pre-Award Underwriting Process following Lotteries. The SDBC will evaluate all application documents, utilizing the loan evaluation criteria further detailed in these Guidelines to determine which applications are approved or denied for funding. Applicants that are denied funding will be removed from the process. Applications will be processed in the order determined by the lotteries beginning with the priority group

ordered list, followed by the “all other applicants” group lottery ordered list, until all program funds are allocated.

### *Funding Availability*

It is anticipated that with \$187,000 in CDBG-CV funding provided to the City and loan amounts of up to \$10,000, at least eighteen (18) businesses may be approved for loans through this program. Program funds are provided by the Federal Coronavirus Aid, Relief, and Economic Security (CARES) Act through the Community Development Block Grant – Corona Virus (CDBG-CV) funding to prevent, prepare for, and respond to coronavirus (CDBG-CV). Under CDBG guidelines, funds must address one of the three national objectives:

1. Benefit to low- and moderate-income persons
2. Aid in the prevention or elimination of slums and blight, or
3. To meet an urgent need

Specifically, funding in this program is to be used for supporting community and economic development efforts in response to the COVID-19 pandemic.

The City has been provided \$202,897 by CDBG for this program; of this amount, approximately \$187,000 will be used towards this program and approximately \$15,000 - \$16,000 will be used towards staff costs to develop and administer the program. As a disbursing agent for these funds, the City's Economic Development Division shall be responsible for administering the Small Business Assistance Loan to Grant Program. The City's Loan to Grant Review Committee shall be responsible for reviewing the applications and recommending approval to the City Manager / City Council. As the City's Program Partner, the Inland Empire Small Business Development Center (SBDC), shall be responsible for program marketing, application processing, underwriting and packaging all loan applications for submission to the City staff for review and approval.

## **Eligibility**

To be eligible to apply for the Small Business Assistance Loan-to-Grant Program, a business must meet the following eligibility requirements. Please note that as part of the application submittal, additional documentation to support and prove the below eligibility requirements will be required either as part of the Pre-Application, or if the business is selected to move forward through the lottery process, as part of the Pre-Award Underwriting process. (See page 10, 'Application/Documentation Requirements')

The business must:

1. Be physically located in Yucaipa;
2. Be a "small business" defined as having 6-500 employees, not including the owner;
3. Be "for-profit";
4. Have an active Yucaipa business license at the time of the application, for a minimum of six (6) months;
5. Be negatively impacted by the COVID-19 pandemic. Examples of a business being negatively affected by the pandemic include, but are not limited to:
  - A decrease of 25% or greater in sales
  - The business has had to lay off at least one of its employees (Full or Part time).
  - One or more of the employees in the business have contracted COVID-19, while at work.
6. Have exhausted any other financial assistance (for example, other loans and grants including those from the Small Business Administration such as the PPP and EIDL; and the County of San Bernardino's COVID Compliant Business Partnership Program);
7. Identify one or two FTE employee(s) of low to moderate income that will be retained for a continuous six-month period.
8. Demonstrate the availability of sufficient reserves to fund the employment of the income-qualified FTE employee for a continuous six-month period (if the loan amount will not cover the entire six-month period of the income-qualified FTE employee's employment) or ability to repay the loan by the end of the 18-month loan term (in the event of inability to retain the income-qualified FTE employee for the continuous six-month period) .

### *Eligible Activities*

The purpose of the program is to help businesses retain their workforce by providing funding of up to \$10,000 to support the retention of one FTE employee of low to moderate income for a continuous six month period by assisting with day-to-day business operating expenses such as payroll, rent/lease payments, mortgage payments, utility expenses, inventory, Personal Protection Equipment (PPE) or other similar expenses that occur in the ordinary course of operations. Applicants will fill out a use of funds form that will breakdown how the funds will be spent within their business, with each activity in response to the effects of the coronavirus pandemic on their business, specifically supporting the retention of one income-qualified FTE employee. Each applicant will need to sign and verify that the use of funds will be spent on approved expenses, such as those expressed above. Proof of Expenses will be requested, such as invoices, receipts, cashed checks, etc. Any use of funding other than that to support the business is strictly prohibited.

### **Applications**

The Small Business Assistance Loan to Grant Program application is available through the SBDC and can be filled in directly through an online portal, through a fillable PDF or by submitting a paper application through City Hall. Pre-applications will be received, followed by a period for the applications accepted into the second phase of the application process, the 'Pre-Award Underwriting Phase.' Applications will be linked from the City of Yucaipa website, through the SBDC website and can be filled out and printed, if necessary. Applicants who advance to the Pre-Award Underwriting Phase through the lottery process following the pre-application period will be required to submit additional application information, as described further below.

Applicants will be required to provide a Beneficiary Qualification Statement, in the form appended to the Loan Agreement as Exhibit "D," completed, executed and certified by the income-qualified FTE employee(s) that the applicant identified in its application, either prior to execution of the Loan Agreement, or if the business needs to re-hire the income-qualified FTE employee(s), then by the earlier of ten business days after the business has re-hired and identified the employee or six months after executing the Loan Agreement.

## Online Application

The SBDC will develop and manage the online portal for application submission. The online portal will support submission electronically in English, unless otherwise requested. The online application page can also be supported by other webpages hosted on the SBDC website, which explain the program, eligibility and requirements contain FAQs and contact information. These pages can be developed in conjunction with the City as requested and appropriate. The online portal is hosted on a secure server whereas any application data can only be accessed with login credentials residing with the SBDC. Any additional documentation required from business owners can also be submitted via the online portal or via a secure, SBDC file transfer service.

## SBDC Sample Landing and Application Pages

- <https://ociesmallbusiness.org/city-of-anaheim-small-business-smallloan-program/>
- <http://ociesmallbusiness.org/buena-park/>



### ANAHEIM City of Anaheim Small Business Microloan Program

The Anaheim Small-Business Microloan Program was developed for for-profit businesses with 1-5 employees, facing economic hardships as a result of the coronavirus. This program is in partnership with the Orange County Inland Empire Small Business Development Center Network (SBDC) and is designed to support small-businesses, strengthen small business enterprise and support job retention.

Applications are available here through this application or paper applications can be downloaded on this site or picked up and submitted at Anaheim City Hall (200 S. Anaheim Blvd.) or Anaheim West Tower (201 S. Anaheim Blvd.). Paper applications and submission drop boxes are only available between the hours of 9 am and 5 pm on Thursday, May 21, 2020 and Friday, May 22, 2020. Online applications can be submitted any time between May 21, 2020 at 9 am and May 22, 2020 by 5 pm. For more information visit: [the Anaheim Small Business Microloan Program page.](#)

**Anaheim Eligibility** > **Ineligible Applicants** >  
**Download Application** >

#### CITY OF ANAHEIM MICROBUSINESS LOAN PROGRAM BORROWER APPLICATION FORM

Check One:  
 Sole proprietor  Partnership  C-Corp  S-Corp  LLC  
 Independent contractor  Eligible self-employed individual  Other

DBA or Tradename if Applicable

**Need Some Help? The SBDC is Here!**

Don't forget the SBDC is here to help you work through any of the questions on this application



### Buena Park - Small Business Emergency Relief Grant Program

The City of Buena Park has created the Small Business Emergency Relief Grant Program in partnership with the Orange County Small Business Development Center (SBDC), which will provide funding to small businesses needing financial assistance in overcoming the temporary loss of revenue due to the COVID-19 outbreak. The program is based on the availability of funds, program guidelines and submission of all required information and supporting documentation. Small businesses with 10 or less employees may be eligible to receive a working capital grant of up to ten thousand dollars (\$10,000). The grant may be used for working capital to cover the day-to-day business operating expenses such as payroll expenses, rent/lease payments, mortgage payments, utility expenses, or other similar expenses that occur in the ordinary course of operations.

Applications will be accepted online using this application and at Buena Park City Hall - Economic Development front counter beginning Thursday, May 21 at 8:00 am until Friday, May 22 at 5:00 pm.

**Buena Park Grant Eligibility** > **General Terms and Conditions** >  
**Download Application** >

#### APPLICANT/BUSINESS OWNER

Name of Applicant

Street

City



### Buena Park – Small Business Emergency Relief Grant Program

The City of Buena Park has partnered with the Small Business Development Center (SBDC) to develop a Small Business Emergency Relief Grant Program to provide vital economic support to small businesses needing assistance in overcoming the temporary loss of revenue due to COVID-19. Small businesses negatively affected by COVID-19, with 10 or less employees, may be eligible to receive a working capital grant of up to \$10,000. The grant may be used for business operating expenses such as rent/lease, payroll, utility expenses, etc.

Applications accepted online at: BuenaPark.com/businessgrant Thursday, May 21, 2020 at 8:00 a.m. until Friday, May 22, 2020 by 5:00 p.m.  
Applications will be accepted in-person at Buena Park City Hall Economic Development front counter on Friday, May 22, 2020 between 8:00 a.m. and 5:00 p.m. only.

**APPLICANT/BUSINESS OWNER**

Name of Applicant \_\_\_\_\_  
 Street \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_  
 Phone Number \_\_\_\_\_ Email Address \_\_\_\_\_

**BUSINESS**

Name of the Business \_\_\_\_\_  
 Legal Entity Name \_\_\_\_\_  
 Business Employer Identification Number (EIN) \_\_\_\_\_  
 Street \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_  
 Phone Number \_\_\_\_\_ Email Address \_\_\_\_\_  
 Year Business Started \_\_\_\_\_ Website \_\_\_\_\_  
 Type of Business \_\_\_\_\_

What is your for-profit business structure? (Non-profits are ineligible).  
 Sole Proprietor  Partnership  Limited Liability Company  
 S-Corporation  C-Corporation

Total Grant Amount Requested (Up to \$10,000) \_\_\_\_\_

Do you have a current business license with the City of Buena Park for a minimum of six months?  
 Yes  No

City of Buena Park Economic Development Department | (714) 562-3586  
 Need Help? Contact the Small Business Development Center 1-800-618-7232 | oc@smallbusiness.org



### Buena Park – Small Business Emergency Relief Grant Program

The City of Buena Park has partnered with the Small Business Development Center (SBDC) to develop a Small Business Emergency Relief Grant Program to provide vital economic support to small businesses needing assistance in overcoming the temporary loss of revenue due to COVID-19. Small businesses negatively affected by COVID-19, with 10 or less employees, may be eligible to receive a working capital grant of up to \$10,000. The grant may be used for business operating expenses such as rent/lease, payroll, utility expenses, etc.

How has your business been impacted by COVID-19 (Mark all that apply):

- The business has been deemed non-essential and has been forced to shut down by the state or local government;
- Sales from the business are down more than 25% compared to the previous three months (Prior to February 15, 2020);
- The business has had to lay off at least one of its employees (full- or part-time employee);
- One or more of the employees in the business have contracted COVID-19 while at work;

#### COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) ELIGIBILITY

The business applicant must meet the CDBG eligibility requirement:

The business owner's current household income is at or below 80% of the Orange County median income, adjusted for household size OR The business intends to retain at least one full-time equivalent, permanent low- and moderate-income job and the business owner(s). Can show that 51% of its employees are low- and moderate-income, full-time or equivalent employees; and Agrees that the grant funds provided will ensure permanent employment of the retained employee for a period of two years; and Agrees that if the low- and moderate-income job retained under this program is vacated within two years of the date of assistance, the business will take the necessary steps to fill the position with another low- and moderate-income employee for two years following the date of assistance.

MAXIMUM Household - GROSS Income Limits as of April 1, 2020							
1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
\$71,750	\$82,000	\$92,250	\$102,450	\$110,650	\$118,850	\$127,050	\$135,250

Gross Income Includes: All gross income (before any deductions) for persons 18 years of age and older including but not limited to, wages, bonuses, unemployment, social security, pensions, disability, child support, alimony, asset income from retirement accounts, checking accounts, savings account, CDs, stocks, bonds, etc.

Please review the chart above and mark the options below that apply:

- The business owner's current household income is at or below 80% of the Orange County median income, adjusted for household size;
- The business intends to retain at least one full-time equivalent, permanent low- and moderate-income job and the business owner(s): Can show that 51% of its employees are low- and moderate-income, full-time or equivalent employees; and Agrees that the grant funds provided will ensure permanent employment of the retained employee for a period of two years; and Agrees that if the low- and moderate-income job retained under this program is vacated within two years of the date of assistance, the business will take the necessary steps to fill the position with another low- and moderate-income employee for two years following the date of assistance.
- None

City of Buena Park Economic Development Department | (714) 562-3586  
 Need Help? Contact the Small Business Development Center 1-800-618-7232 | oc@smallbusiness.org

### Details about the loan to grant:

The goal of this program is to help businesses retain their workforce with additional funding of \$10,000 to assist in the retention of one FTE employee from a low to moderate income household. The FTE employee may consist of two part-time employees.

- The program is open to all for-profit businesses located in Yucaipa that have from 6 to 500 employees.
- The City will loan amount up to \$10,000, disbursed in two installments: the first installment will be half of the loan amount and disbursed to the business as soon as reasonably possible after Loan Agreement execution, and the second installment will be the remaining half of the loan amount and disbursed to the business within the loan term of 18 months once the City has verified program compliance in the business retaining one FTE employee of low to moderate income for a continuous six month period.
- Loan Term – 18 months
- Interest rate - 0%
- Time to rehire income-qualified FTE employee – 6 months

- 100% of the loan will be forgiven for one (1) full-time equivalent (FTE) position/employee from a low-to-moderate income household that is retained for a minimum of 6 continuous months.
- Loan can be used to assist with day-to-day business operating expenses such as payroll, rent/lease/mortgage payments, utility expenses, Personal Protection Equipment (PPE), and/or other expenses that occur in the ordinary course of operations.

### *Application/Documentation Requirements*

#### 1. Pre-Application

The pre-application will require information about the small business, including but not limited to, the number of employees, location, and whether the business currently has an existing FTE of low to moderate income that the business is at the risk of terminating. The pre-application requires applicants to acknowledge and self-certify program requirements and documentation should they be selected to proceed in the application process. All applicants must certify that they have read and understand all eligibility requirements and will comply with all requests for information if selected to proceed in the application process.

Following the basic application process, a lottery will be then be held for the priority group of applicants – businesses with an existing FTE – followed by a lottery for the group of all other eligible applicants. All applicants selected by the lottery will move to the second phase of the application process, the ‘Pre-Award Underwriting Phase’ requiring the business to submit additional application information for underwriting.

#### 2. Additional Application Materials for Pre-Award Underwriting Process

If a business is selected under the lottery process to proceed to the Pre-Award Underwriting Phase, the following additional documents must be submitted for consideration of a loan to grant request:

1. Complete loan to grant application;
2. Current City of Yucaipa business license;
3. 2018 and 2019 business and personal tax returns;
4. 2018, 2019 and interim 2020 business financial statements, including balance sheets and profit and loss statements;

- Demonstrable hardship endured by business due to COVID-19 pandemic, such as decreased business sales more than 25% compared to the previous three months, lay off of employees (full or part time).
  - Proves exhaustion of other financial assistance (for example, other loans and grants including those from the Small Business Administration such as the PPP and EIDL; and the County of San Bernardino's COVID Compliant Grant Program)
5. Bank statements for last 3 months;
    - Proves exhaustion of other financial assistance mentioned above.
  6. 2019 and 2020 – Form 940 and Form 941 report for employment verification;
  7. Financial projections for the next two (2) years
    - Proves ability to repay the loan by the end of the 18-month loan term (in the event of inability to retain the FTE employee for the continuous six-month period).
  8. Planned use of funds – form
  9. Form 413 – Personal Assets/Liabilities
  10. Form 4506T – Permission to run Credit
  11. Form 1368 – Expenses for 1 year, along with past sales performance
  12. Listing of at least one (1) full time equivalent (FTE) position/employee that will be retained to meet the requirement of this loan-to-grant program.
    - If the FTE is currently employed, monthly payroll records for the FTE employee that will be retained for a period of six continuous months.
    - If not currently employed, documentation that demonstrates efforts towards hiring the FTE that will be retained for a period of six continuous months.
  13. Documentation of the identified employee(s) household income and family size.
  14. Other documentation that identifies and confirms other sources of revenue to demonstrate ability to repay the loan by the end of the 18-month loan term (in the event of inability to retain the FTE employee for the continuous six-month period)
 

Other documentation that identifies and confirms other sources of revenue, in addition to the loan, that will fund the employment of the FTE employee for a continuous six-month period.

## **Loan Qualification/Evaluation Criteria**

In addition to the above-listed materials, applications that have been selected by the lottery process to advance to the Pre-Award Underwriting Phase shall be further evaluated to determine program qualification based on the following criteria:

1. Completeness of application
2. Eligibility of the applicant
3. Existing FTE employee of low to moderate income currently employed?
4. Profits and Losses
  - a. Total expenses of payroll, less owner/s
  - b. 2019 business revenue
  - c. Ability to repay the loan based on 2019 profit and loss statement
5. Length of time in business
6. Square footage of business
7. Impact on business from coronavirus:
  - a. Loss of employees
  - b. Gross sales loss
  - c. Lockdown protocols required for business operation
  - d. Lockdown protocol required business to close for specified period

## **Review and Approval Process**

Loans will be distributed under a lottery system. Applications will be received during the period of October 15, 2020 through November 2, 2020. The lottery and review and approval process for applications is as follows:

- Pre-Application: The pre-application form is to be submitted during the prescribed period of October 15, 2020 through November 2, 2020. In addition to basic information about the business and its potential eligibility, all applicants must certify that they have read and understand all eligibility requirements and will comply with all requests for information if selected under the lottery.

- Review: The basic application and documents will be reviewed by the SBDC to determine application/documentation completeness. If the SBDC determines that additional information or supporting documents are needed to review a basic application, then the application is not considered complete.
- Lottery: Once the basic application period is complete, applicants will be grouped into two groups: (1) a priority group consisting of businesses with an existing FTE of low to moderate income that the business is at the risk of terminating due to insufficient funds, if not for the assistance of this program, and (2) a group of all other applicants. A lottery will be held for the priority group of applicants, as well as a separate lottery for the group of all other applicants, to identify which applications will proceed to the next step in the application process. The lotteries will randomize all applicants in each group into a rank order position (i.e., position 1, 2, 3, 4, and so on). All applicants whose lottery position falls within the program funding amount available to the City will move to a pre-award phase requiring the business to submit additional application information for underwriting. Any applicants selected under the lottery process that are denied for funding will be removed from the process. The City will continue down the priority group lottery ordered list to identify which applications will proceed to the next step in the application process, and then down the “all other applicants” group lottery ordered list, until all program funds are allocated.
- Pre-Award Phase Information Submission; Verification and Eligibility Determination: If a business is selected under the lottery process to proceed to the Pre-Award Underwriting Phase, additional documents must be submitted for consideration of a loan to grant request, either through an online portal through a fillable PDF on the City’s website at [www.yucaipa.org](http://www.yucaipa.org), or by submitting all required supporting personal and business financial documents through City Hall. The SBDC shall verify all submitted information as necessary. If the loan request meets the criteria for program funding and has submitted all required documentation, the application package will be prepared for submission to City staff.
- City Staff Final Review and Approval: The SBDC will present the application package to City staff for further review of eligibility requirements. Staff will review and approve or deny applications in the order determined by the lottery process described above.

- Final Approval: Following the Staff's recommendation of approval, the loan application package will be submitted to the City Manager for final review and approval. Funding decisions will be made within 30 days of receiving a complete application.
- Loan Disbursement: Upon City Manager approval, a loan agreement will be initiated. City staff will notify the applicant that they have been approved and will soon receive a loan document to review, sign, and return. Once the loan agreement is executed, the fully executed loan agreement will be sent to the City's Finance Department for the first disbursement of funds, equal to one half of the approved loan amount. The second disbursement for the remaining half of the approved loan amount will occur within the 18-month loan term if the business can demonstrate compliance by retaining one FTE or FTE equivalent of a low to moderate income household for a continuous six-month period.

**Deadlines relating to Retaining Income-Qualified FTE Employee(s)**

- December 31, 2021 - final day to conclude the 6-month retention period for income-qualified FTE(s)
- January 31, 2022 - final day for businesses to submit documentation demonstrating 6-month retention

**All businesses that have completed the 6-month retention should submit their paperwork to the City as soon as possible after completing the retention period or risk not receiving the second installment for the remaining half of the loan amount.**

- February 28, 2022 - final day for City to make final determinations of compliance or non-compliance.

**Notice of Lottery Selection for Pre-Award Underwriting Phase**

If an applicant has been selected through the lottery process to proceed to the Pre-Award Underwriting Phase of the application process, the applicant shall be notified in writing of such selection and that additional information will be required to be submitted by the applicant for evaluation and loan underwriting.

## Notice of Loan Award or Denial

Each applicant that has advanced to the Pre-Award Underwriting Phase shall be notified in writing whether their application has been approved or denied. All small businesses that have been awarded loans may be published on both the City of Yucaipa's website and in marketing material that will be displayed throughout various channels.

## Marketing and Outreach

The City of Yucaipa and the SBDC will create marketing and outreach pieces to promote the Small Business Assistance Loan-to-Grant Program. The goal will be to alert small businesses throughout the City about the loan to grant program and bring awareness to those small businesses that may be in need of this capital to survive. The SBDC will build all marketing and informational collateral in English and Spanish in order to promote and educate small businesses throughout the City. Outreach and marketing will include promotion of program on the City's website, social media, and webinars, and an official press conference to announce the program and kick off the application period.

## E-Flyers

The City of Yucaipa and the SBDC will create e-flyer's that will be sent out to all small businesses within the City. The flyer will outline the program and discuss eligibility requirements. Flyers will also be sent to other business development and community partners within the City.

## Sample Marketing Flyer

**Buena Park City of Buena Park**

**Small Business Emergency Relief Grant Program**

Assisting Commercial Startups Experiencing Financial Losses due to COVID-19 in partnership with the Small Business Development Center

**ELIGIBILITY BUSINESSES MUST:**

- Have been affected by COVID-19
- Be located in Buena Park
- Be a small business
- Have an active Buena Park Business License (BBL) or permit
- Meet all other applicable licensing, zoning, and additional funding requirements (if applicable)

**GRANTS AWARDED BY LIVE LOTTERY**

Business owners will be selected by lottery during a Facebook Live event and will be personally notified.

**NEED HELP? CONTACT THE SBDC**

The Small Business Development Center (SBDC) can help you with your application and help you understand additional funding opportunities. For more information, contact us at 1-800-616-2322 or visit our website for help on application and funding.

**AMERICA'S SBDC**

**\$10,000 Grants Available**  
Low-income businesses in Buena Park that meet eligibility requirements.

**Application Opens**  
Thursday, May 21<sup>st</sup> 8:00 a.m.  
until Friday, May 22<sup>nd</sup> 5:00 p.m.

**Informational Webinar - May 18th**

Don't miss this webinar on Monday, May 18 at 12:00 p.m. at City of Buena Park Small Business Development Center (SBDC) present information on the grant program and answer your questions. Register now: [BuenaPark.com/BusinessGrant](http://BuenaPark.com/BusinessGrant)

**FOR MORE INFORMATION AND THE APPLICATION VISIT:**  
[BuenaPark.com/BusinessGrant](http://BuenaPark.com/BusinessGrant)  
or call (714) 562-3586

**Ciudad de Buena Park Programa De Subsidio De Ayuda Para Pequenas Empresas**

En asociación con el Centro de Desarrollo para Pequeñas Empresas (SBDC) para asistir a las Tiendas Comerciales que están experimentando pérdidas financieras debido al COVID-19.

Subsidios Disponibles por \$10,000  
Para negocios con bajos ingresos en Buena Park que cumplan con los requisitos.

Las Aplicaciones Se Recibirán  
A partir del jueves 21 de mayo 8:00 a.m. y hasta el viernes 22 de mayo 5:00 p.m.

Seminario de información 18 de mayo  
No se pierda este seminario de información en línea que se llevará a cabo el lunes 18 de mayo a las 12:00 p.m. con funcionarios públicos de la ciudad y asesores del Centro de Desarrollo para Pequeñas Empresas (SBDC) quienes compartirán los detalles de este programa de subsidios, y responderán a sus preguntas en vivo.  
Regístrate Ahora: [BuenaPark.com/BusinessGrant](http://BuenaPark.com/BusinessGrant)

**PARA MAYORES INFORMES, ELIGIBILIDAD Y DESCARGAR LA APLICACIÓN VISITE:**  
[BuenaPark.com/BusinessGrant](http://BuenaPark.com/BusinessGrant) o llame al número (714) 562-3586

**부에나파시 소기업 긴급 구호 보조 프로그램**

소기업 영적 센터와 함께 covid-19으로 어려움을 겪는 상점들 가해줄 도와드립니다.

\$10,000 보조 가능  
부에나파시에서 파괴된 중추하는 저소득 사업

신청기간  
본요일 5/21에서 단요일 5/22 까지  
월요일 5/18 12시  
5/18 12시 웨비나를 놓치지 마세요

(sbdc)에서 보조프로그램에 대해 질문응답을 하실 수 있습니다.  
지금 신청 및 소기업 지원 해주세요

소기업 개발 센터 SBDC에서 무상으로 신청서 작성과 보장은 안을의 기타 필요조건을 도와드립니다

지금 등록하세요: [BuenaPark.com/BusinessGrant](http://BuenaPark.com/BusinessGrant)

## *Webinars*

The City of Yucaipa and the SBDC will conduct at minimum three webinars, prior to the opening of the applications for the Small Business Assistance Loan Program. The webinars will be conducted in English and Spanish, and will outline the program, the application, and additional documents needed.

## **Post Loan Follow Up**

The SBDC will continue to work one-on-one with each loan awarded a small business, throughout the term of the loan (eighteen months). As part of the ongoing program monitoring for compliance, loan awardees will be required to submit documentation to the SBDC to verify compliance, including employee payroll records that demonstrate the retention of the income-qualified FTE position/employee listed as being retained for a continuous six-month period.

## **Program Complaint and Appeal Process**

Complaints concerning the Small Business Assistance Loan to Grant Program should be made to the City of Yucaipa Economic Development Division (“the City”). If unresolved in this manner, the complaint or appeal shall be made in writing and filed with the City Manager.

## **Equal Opportunity Policy**

The City shall not discriminate upon the basis of sex, age, race, creed, color, religion, national origin, marital status, ancestry or physical handicap in accepting applications and processing the Small Business Assistance Loan to Grant Program application.

## **Reporting**

One of the unique abilities that the Inland Empire SBDC Network has is a database collection system called Neoserra that allows each client to be tracked, monitored, and measured throughout their time using SBDC services. The system will track every seminar/workshop they attend, each consulting session that the client completes with a business advisor along with the notes of what happened in the meeting. Vital demographics including type of industry, veteran status, address, type of formation and more are inputted into the system. Neoserra is also used to track the metrics of each client including the following metrics: start of business,

change in sales, capital infused into business including both debt and equity, jobs created and jobs retained. The tracking system will allow the IESBDC Network to produce accurate reports and success stories for the City of Yucaipa to use moving forward.

### **Continued Support from the SBDC**

The SBDC will continue to consult and train all awarded small business owners and those that were denied funding, during the life of their business. The network has more than 100 business consultants that will work with each applicant one-on-one, all at no cost to the business owner. The SBDC receives funding from the Federal government and the State of California, to be able to deliver services to the business owners throughout the region.

### **Contact Information**

For questions or additional information regarding the Small Business Assistance Loan to Grant Program, please contact the following:

City of Yucaipa  
ATTN: Caroline D. Velarde  
34272 Yucaipa Blvd.  
Yucaipa, CA 92399  
(909) 797-2489 ext. 227

For assistance in completing the Small Business Assistance Loan to Grant Application and to set up a one-on-one consultation (at no cost), please contact the Inland Empire Small Business Development Center:

Paul Nolta  
Interim Director  
Inland Empire Small Business Development Center  
3780 Market Street, Riverside, CA 92501  
(951) 781-2345  
pnolta@iesmallbusiness.com