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## **Bayfield County CDBG-CV Microenterprise Business Assistance Grant Program Information**

### **1.0 Introduction**

Bayfield County has received a \$250,000 CDBG-CV award from the Wisconsin Department of Administration to provide grants to eligible Microenterprise businesses in Bayfield County. The funding targets eligible Microenterprise businesses with five (5) or less employees including owner(s) of the business who meet Low to Moderate Income standards.

CDBG-CV assistance, in the form of a grant, will be provided by Bayfield County to eligible Bayfield County businesses to reimburse costs the Microenterprise business incurred resulting from the COVID-19 pandemic. Bayfield County's CDBG-CV funds cannot be used to duplicate reimbursements Microenterprise businesses may have already received from other federal/state funds to pay for COVID-19 expenses.

Assistance provided by Bayfield County to eligible Microenterprise businesses will be a grant of up to \$10,000, this will depend on request and number of applicants.

### **2.0 Eligible Applicants**

- Assistance is available to Microenterprise businesses with a physical presence in Bayfield County; and
- Microenterprise businesses are those with five (5) or less employees including the owner(s) of the business; and
- The business owner must qualify under the Low-to-Moderate Income (LMI) threshold for income based on household size; **OR** the employees must qualify under the Low-to Moderate Income (LMI) of making a gross annual salary at the Microenterprise of \$40,250 or less; and at least 51% of the Microenterprise business owner(s) and employees are considered LMI; and
- Business must be able to document expenses incurred responding to the COVID-19 pandemic, such as purchases of PPE, hand sanitizer, plexi-glass, etc; loss of revenue due to

having to close store/reduce hours; unpaid rent or utilities; e-commerce development/upgrades; or other COVID-19 related expenditures.

Business must be currently in operation and have been established prior to February 28, 2021.

**NOTE:** Loss of revenue is a *qualifier* of the program; however, funds cannot be used to replace actual loss of income to the business. If the business shows a Covid related loss of income, eligible expenses moving forward such as mortgage, rent, utilities, business insurance, supply inventory could be considered.

### 3.0 Award Process

Applications will be taken on a first come-first served basis and will be reviewed to determine eligibility. The award ceiling is up to \$10,000; however, based on the number of applications and financial need, awards could be less.

### 4.0 Required Documentation

Microenterprise businesses will be required to submit an application to determine eligibility, meet all eligibility requirements during the time from eligibility notice to final payment of grant funds, and submit proof of documentation for all requested funds as they are related to COVID-19.