

City of Holyoke and
Greater Holyoke
Chamber of Commerce

COVID-19 Business Emergency
Operation Grant Program

POLICIES AND PROCEDURES
MANUAL

April 2020

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2 PURPOSE

The primary purpose of this COVID-19 Business Emergency Operations Grant Program is to help Holyoke-based businesses to withstand and mitigate the effects of the COVID-19 public health emergency. Businesses receiving assistance through the COVID-19 Business Emergency Operations Grant Fund must be permitted and located within the City of Holyoke. The Grant Program is administered and funded by the City of Holyoke Office for Community Development.

Funds for the COVID-19 Business Emergency Operations Grant Program come from the US Department of Housing and Urban Development through the Community Development Block Grant program as authorized in 24 C.F.R. 570.201(o). Any business activity receiving proceeds from the COVID-19 Business Emergency Operations Grant Fund must comply with all applicable federal regulations. Grant proceeds may not be used for any activity deemed ineligible in 24 C.F.R. 570. Assistance through the COVID-19 Business Emergency Operations Grant Program is separate from any other economic development program in which the City might participate.

Technical Assistance for prospective candidates will be provided through the City of Holyoke Office for Community Development and the Holyoke Chamber of Commerce. Chamber and City staff will work with prospective candidates to prepare them for Grant readiness, then continue to work with the candidates' businesses after the Grant has been issued.

The City understands that local businesses need access to money but often can not qualify for standard bank loans because they lack a business history, enough collateral, access to lending or have limited credit. This program is about retaining and creating jobs and salaries for low and moderate income residents, supporting businesses that serve low and moderate income neighborhoods, enabling the continuation of economic activity and strengthening our local economy.

3 DEFINITIONS

APPLICANT

The person or persons who submit the required paperwork and application materials requesting financial assistance from the Microenterprise Grant Program. Applicant must be 51+% majority owner of the business.

EXISTING BUSINESSES

Eligible businesses must have 500 or fewer employees, one of whom is the owner of the business and have been in business by January 20, 2020.

COUNSELING

Grant recipients are encouraged to utilize SPARK Launch Class or comparable programs to define their business model and are also encouraged to partake in appropriate business counseling and/or training through the local SCORE (Service Corps of Retired Executives). These resources are intended to assist in the development of a business plan, as well as strengthen marketing, management and financial capabilities. If additional business counseling is required by the City, either prior to Grant approval or throughout the course of the Grant, the business owner must agree to complete it.

LOW/MODERATE INCOME PERSONS

Persons/household having income that meets the current HUD CDBG Program requirements for low/moderate income depending on household size and income. Generally, between 0 and less than or equal to 80% of the Area Median Income (AMI). Income eligibility will be confirmed with the use of HUD's online Income Calculator (<https://www.hudexchange.info/incomecalculator/>)

GRANT AWARD

The amount of Community Development Block Grant funds awarded to an Applicant. Funds awarded in the form of a grant do not have to be repaid to the COVID-19 Business Emergency Operations Grant Program.

MICROENTERPRISE

A Microenterprise is a business having five or fewer employees, one or more of whom owns the business as defined by 24 CFR 570.201(o).

Applicants receiving funding as a Microenterprise must meet the CDBG definition of a microenterprise business per 24 CFR 570.201(o) a microenterprise business is:

A business that has five (5) or fewer employees, including the owner(s).

All employees, part time and full time, on the business payroll at the time of grant application.

“Employee” includes all owners of the business on the payroll

Business must provide third party records documenting the current number of employees on the payroll, including all owners of the business. Acceptable documents include IRS filings, WI Department of Workforce Development withholdings, or third-party payroll records.

Microenterprise business owner(s) households must be income eligible per HUD household income limits as defined in HUD's 24 CFR 570.

BUSINESS GRANTEE

A person who has applied to the COVID-19 Business Emergency Operations Grant Program and has been awarded grant funds.

EMERGENCY GRANT PROGRAM

The program administered by the City of Holyoke and Greater Holyoke Chamber of Commerce to provide access to funding for local businesses.

4 FUNDING

The COVID-19 Business Emergency Operations Grant Program will provide grants to eligible applicants with approved applications a minimum of \$1,000. While there is no specific maximum amount at this time, there are limited resources and the City will seek to maximize the impact of the COVID-19 Business Emergency Operations fund. Total fund availability at this time is \$90,000.00.

Grants will be determined based on project scope, and feasibility, and the amount determined by the Grant Review Committee as necessary to support the business. All funding requests must be supported by estimates and cash-flow statements, documenting viability of business investment. Grants shall not exceed documented need and all expenditures must be HUD eligible.

5 PROGRAM APPLICATION PROCESSING

Applications will be available on April 9, 2020 and the first round of reviews will begin on April 16, 2020 and will continue on a weekly basis until all funds are committed. The Grantee will accept applications and review for HUD income eligibility, Department standards and allowable number of employees.

All applications received, both funded and unfunded, will be logged and kept on file in accordance with federal records retention requirements. Applicants that do not meet eligibility requirements for the program will be notified in writing with an explanation of ineligibility. Files will be set up for all eligible program participants to document compliance with CDBG regulations, Department policy, adopted guidelines and all provided support services.

6 ELIGIBILITY

To be eligible for assistance from the COVID-19 Business Emergency Operations Grant Program, an applicant must meet the following criteria:

- Must be a for-profit business entity located in the City of Holyoke as determined by any one of the following documents:
 - Doing Business As (DBA)
 - Registered with the Commonwealth as a Business Entity Located in the City of Holyoke
 - Lease Agreement
 - City of Holyoke Business Certificate
 - City of Holyoke Permits
 - Federal Tax Filings
- Must meet a National Objective as outlined in section 12 for the benefit of low and moderate income employees or residents.

To be considered for funding, the applicant must also:

- Be the business owner. The business must be a sole proprietorship, partnership, limited partnership, corporation, LLC or other form of business recognized under Massachusetts law. Before the Grant award, the applicant must provide proof the business has all permits, licenses and other documentation required by the City and a DUNS number.
- Applicant must be compliant with the Massachusetts Department of Unemployment Assistance and all applicable state and federal employment laws and regulations, including but not limited to minimum wages, unemployment insurance, workers' compensation, child labor, and the Massachusetts Health Care Reform Law, Chapter 58 of the Acts of 2006, as amended.
- Have an established business plan
- Provide a 10% collateral match on grant funds in the form of Cash, Business Equipment, Building Space, etc. (depending on the submitted budget this amount may be adjusted by the Grant Review Committee)
- Must provide a current financial statement and a current personal credit report.
- Hold a traditional bank account.
- Not listed on the Federal Debarred list (sam.gov)
- Must be current on all City of Holyoke taxes, fees, liens, water and sewer charges, parking tickets, and other financial obligations both as the business and personally.
 - Complete Grant Application and submit all required attachments

Prohibited Businesses- The business must not fall within the following categories:

- Pawn Shops
- Check Cashiers
- Financial Services
- Adult Services and Entertainment
- Casinos, Gambling (Lottery)

- Marijuana Dispensaries or related any uses, products or services
- Religious Institutions
- Government
- Educational uses
- Institutional uses
- Alcohol and tobacco related uses
- Private Clubs
- Firearms or other weapon dealers
- Passive real estate investors
- Home-based businesses operating without appropriate zoning and/or permits
- Assistance to professional sports teams
- Assistance to home based business except where owner's home is integral to business (i.e bed and breakfast lodgings or home based day care)
- Assistance to privately owned recreational facilities
- Assistance to a for-profit business while that business or any other business owned by the same person or entity is the subject of unresolved findings of noncompliance relating to previous CDBG assistance provided to the business

The applicant must meet the following criteria:

- Be 18 years or older
- Not currently in personal or business bankruptcy
- Not currently involved in enforcement matters with the City of Holyoke, including but not limited to, code enforcement, housing court, or other litigation
- Business must have a valid DUNS Number, EIN and an active sam.gov account (see Section 6.1 for more detail) prior to the award of funds

6.1 DUNS NUMBER AND SAM.GOV

A Duns and Bradstreet number (DUNS) is required for businesses receiving grant assistance. The DUNS number is free and can be obtained online at <https://www.dnb.com/>. A copy of the printout with the applicable DUNS will be kept in the program participant file. DUNS must be provided so that the City can ensure that all businesses and participants are not on the federal debarment list.

All applicants must register online with sam.gov. The registration process is free and is required to receive federal funds. Sam.gov is used to verify that a recipient of federal funds has not been debarred (prohibited from participation in federally funded activities).

6.2 SMALL BUSINESS DEVELOPMENT EXPERIENCE

In reviewing applications, the Grant review Committee will consider the business experience of the applicant and the likelihood of continued success with the investment of CDBG funds.

Applicants are encouraged to research training and mentoring options available from the following resources:

- <https://www.msbdc.org/training/>

- <https://eforall.org/>
- <https://valleyventurementors.org/>
- <https://www.sba.gov/>
- <https://www.hcc.edu/courses-and-programs/workforce-development>
- <https://www.score.org/>
- <https://careertraining.ed2go.com/stcc/business-programs>

7 PROGRAM SERVICE AREA

Financing under this program is available only to eligible small businesses and microenterprises located and headquartered within the City of Holyoke, Hampden County, Massachusetts. Applicants shall be required to submit proof of business ties to the City of Holyoke in the form of federal tax filings, City of Holyoke Business Certificate, Commonwealth of Massachusetts incorporation registration or other comparable proof of business address.

8 THE APPROVAL AND UNDERWRITING PROCESS

Applications will be reviewed for:

- Strength of Business Model
- Owner's preparedness and experience
- Business Viability
- Business skills and experience of business owner
- Acceptable financials and projections
- Reasonable costs and financial feasibility
- Acceptable risk
- Availability of collateral, assets and access to credit
- Compliance with all CDBG Program and Covid-19 Business Emergency Operations Grant Program requirements

The Chamber of Commerce and the City will confirm that the business and the applicant(s) possess the capacity to execute the project proposal to be successful with the use of CDBG funds. As such, applicants for the COVID-19 Business Emergency Operations Grant Program are required to demonstrate management capacity and ability to successfully operate a business.

The Chamber of Commerce shall be responsible for distributing application materials and accepting application materials from prospective grantees. Applicants determined by the Office for Community Development to be CDBG eligible will be forwarded to the COVID-19 Business Emergency Operations Grant Review Committee for review and funding recommendations and conditions.

The Grant Review Committee consists of representatives from the City of Holyoke, the Greater Holyoke Chamber of Commerce, and EforAll. The Committee is responsible for reviewing the business acumen and viability of the application. The Committee will issue a majority decision as to whether to fund the business, the grant amount and determine any grant conditions.

An initial review of the application and a CDBG-eligibility income determination will be made by the City of Holyoke Office for Community Development. The income determination is valid for six months from date of approval. If grant funds are not disbursed within six months of the date of income certification, the applicant may be required to provide updated income information.

Although personal credit scores will not be used to determine eligibility, personal debt accrued to finance business operations will be considered to determine the owner's equity and debt service. Applicants may provide pertinent information as it relates to the business and may elect to submit personal statements regarding credit if they feel it would strengthen their application. Applicants whose personal credit history indicates current past due accounts (30/60/90 days) or a history of repeated poor credit management (such as multiple charged-off cell phone or utility accounts) are strongly encouraged to bring all accounts current prior to application.

The application will be reviewed by the City of Holyoke Office for Community Development Office and the Chamber of Commerce. All funding decisions shall be reviewed and approved by the City of Holyoke Office for Community Development staff. The Chamber of Commerce shall issue its decision in writing with the approval or denial, reasons for its decision, and if an approval, the amount the grant, terms, timing, scope of work and final budget.

Applicants must be prepared to proceed with expenditure of CDBG grant funds within thirty days of award of the COVID-19 Business Emergency Operations Grant.

Appeals of funding decisions may be made in accordance with the Appeals section herein.

Applicants should expect that the application review process may take up to 14 days depending on completeness of application. Applications may be delayed if other state or federal agencies must be consulted.

Grantees must enter into a written agreement with the Chamber of Commerce and City of Holyoke prior to receipt of any COVID-19 Business Emergency Operations grant funds.

Review Process

Projects will be individually reviewed and awarded on a weekly basis starting on April 16, 2020 by the Grant Review Committee. Funding decisions will favor applications which: based on the following:

- How closely the application aligns with the stated Funding Priorities & Policies
- How well the application evidences the owner/operator's experience, capacity, and economic ability to meet the stated Funding Priorities
- How well the application addresses the Priority Considerations

Priority Considerations

1. Priority consideration given to applications from businesses located in or serving low and moderate income neighborhoods
2. Priority consideration given to businesses that had 2019 operating revenues of less than \$250,000
3. Priority consideration given to applicants that create/retain more than one (1) LMI job.

4. Priority consideration given to owners/operators that are residents of Holyoke
5. Priority consideration given to applicants that commit to retaining or hiring Holyoke residents
6. Priority consideration given to businesses that have demonstrated business success including-
Successful prior business ventures, time of operation, proof of business growth
7. Priority consideration given to applicants that evidence matching funds to leverage the grant
8. Priority consideration given to applicants that have NOT received any CDBG funding within the last 3 years

9 NOTIFICATION OF GRANT DECISION

All Applicants will be notified in writing of the decision regarding their application as soon as possible after submission of a complete application. If grant funds are awarded the Applicant will be required to sign an acceptance letter which outlines the conditions and requirements of the grant and execute a CDBG Grant Agreement with the Chamber of Commerce. Use of the grant award will be controlled by the CDBG Grant Agreement, the award letter, the approved scope of work, and the approved budget.

10 DISBURSEMENTS

Successful applicants will be notified in writing of their grant award and the terms. To accept the grant award, applicants must execute a written agreement with the Chamber of Commerce. Each COVID-19 Business Emergency Operations grant will be set up in IDIS as an individual activity and funded with the total grant award.

Disbursement of grant funds will be made as follows:

- Up to \$500 may be disbursed to the business directly. When COVID-19 Business Emergency Operations grantees request access of up to \$500 in direct disbursement, documentation of the expenditure of that disbursement shall be provided to the City of Holyoke prior to the next disbursement.
- Over \$500 - Reimbursements for access to amounts more than \$500.00 will be made with proper receipts and proof of payment (where the grantee expended his/her own funds) or payments may be made directly to the vendor with appropriate invoice and documentation.
- Businesses may receive disbursements in amounts greater than \$500.00 depending on the requested and approved budgets.

All expenses and disbursements are subject to confirmation and inspection by the City of Holyoke Office for Community Development Office. Invoices will be paid within 30 business days or as quickly as possible.

Applicants awarded grant funds shall submit in writing on company letterhead or provided form, a written request for access to grant funds with a requested amount, proposed use of those funds, and documentation of compliance with procurements requirements.

Any grant funds not expended or committed for the purposes of the grant must be returned to the COVID-19 Business Emergency Operations Grant Program upon expiration of the grant award period.

11 ELIGIBLE USE OF FUNDS AND ADDITIONAL GRANT FUNDS

Grant funds may be used for working capital, equipment and/or machinery. Working capital is defined as salaries, utility expenses, insurance, rent/mortgage payments, accounts payable and other operating costs that meet "arms-length transaction" guidance issued by the Department of Housing and Urban Development in 24 C.F.R. 570, Appendix A.

Examples Include:

Marketing: Brochures, Business Cards, Website, Business Organizations

Materials: Paper, Electronics, Office Supplies

Attorney Fees: Consultation, Contracts

Insurance: Business Related Insurance, Liability Insurance

Accounting: Bookkeeping, Consultation, Accountant Fees, Business Consultant fees

Engineering, architectural, surveying, or other professional services

Equipment Purchase (with or without installation costs)

Build out of space, business space rehab or construction (not to exceed \$2000.00)

Purchasing inventory, supplies, accounting and inventory software, furniture, fixtures, and equipment

Operating capital for leasing space, insurance, utilities, staff salaries (not owners' salaries)

Grant funds may not be used for the owner's salary; personal property purchases; food or beverage unless included in the approved project budget; refinancing existing debt; venture capital investments; grants to private clubs with restriction on membership or patronage; paying off taxes or fines, or any grant prohibited by local, state or federal law. No cost incurred prior to written grant approval is an eligible use of funds. Grant funds may not be used for political activities, religious activities, lobbying, political patronage or nepotism activities.

Grant recipients have six months to use grant funds from date of grant approval.

Funding recipients may not shift more than 10% of the total project budget from one budget category to another without written approval from the City.

Job pirating is prohibited.

12 COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM REGULATIONS, NATIONAL OBJECTIVES AND PUBLIC BENEFITS

The City of Holyoke and all COVID-19 Business Emergency Operations grantees are required to comply with all Community Development Block Grant Regulations at 24 CFR Part 570 and all other applicable local, state and federal law. All COVID-19 Business Emergency Operations grantees shall be required to execute a CDBG Agreement with the Greater Holyoke Chamber of Commerce and shall comply with the requirements therein.

All business grantees are required to meet and document a HUD National Objective in order to be funded. The City of Holyoke Office for Community Development staff will determine which National Objective best fits the business' application and may request additional documentation to substantiate the National Objective.

Applicable National Objectives:

National Objective	Documentation
Jobs retention for low or moderate income employees 51% of the full time equivalent jobs retained by the business by this assistance must be held by or available to LMI employees within two years	LMI employee(s) must complete a Client Intake Form indicating total household size and income and self-certify LMI status Job listing of permanent jobs retained, which jobs are held by LMI at the time of the CDBG grant, full-time equivalency status of each job LMI jobs will be lost without this assistance
Low or moderate income business owner (must meet Microenterprise definition)	Business owner is low-moderate income household and submits income source documentation for the household with a Client Intake Form
Low or moderate income service area (LMA)	Business must serve low and moderate income residents of a primarily residential neighborhood where 51% of more of households are low or moderate income; generally a neighborhood retail business or service

To ensure compliance with HUD's Public Benefits requirements, for each \$35,000.00 in CDBG assistance, the business will be required to retain at least one full time equivalent (FTE) low or moderate income employee if the National Objective is LMI employee retention..

13 COMMITMENTS

Any material change in the financial status of the Applicant or COVID-19 Business Emergency Operations grantee may result in the grant commitment being withdrawn, reduced or terminated.

14 POST GRANT EXPECTATIONS

All COVID-19 Business Emergency Operations grantees must agree to operate their businesses for a minimum period of three years from the date of grant award. If a business moves operations away from Holyoke prior to the expiration of three years, the COVID-19 Business Emergency Operations grantee will be expected to repay CDBG grant funds according to the following schedule:

- ❖ Business leaves Holyoke within one year of grant award, 100% of grant funds must be repaid to the COVID-19 Business Emergency Operations Grant Program;
- ❖ Business leaves Holyoke within two years of grant award, 66% of grant funds must be repaid to the COVID-19 Business Emergency Operations Grant Program;
- ❖ Business leaves Holyoke within three years of grant award, 33% of grant funds must be repaid to the COVID-19 Business Emergency Operations Grant Program
- ❖ Business leaves Holyoke three years and one day after the grant award, 0% of the grant funds must be repaid to the COVID-19 Business Emergency Operations Grant Program.

In calculating the amount of grant funds due for repayment, the COVID-19 Business Emergency Operations Grant Program will consider the value of CDBG-purchased equipment returned to the Program in lieu of cash repayment. All CDBG-purchased equipment and goods must be returned to the City of Holyoke if the business ceases operations within three years and one day after grant award.

COVID-19 Business Emergency Operations grantees agree to provide the COVID-19 Business Emergency Operations Grant Program with annual post grant reports on success of business number of employees, business growth from three years from date of final disbursement of funds.

COVID-19 Business Emergency Operations grantees shall submit a completed Quarterly Report Form, on a form to be provided, during each quarter of the grant award term to the City of Holyoke until all funds are disbursed.

15 EQUIPMENT AND PROPERTY PURCHASES AND MANAGEMENT

Property and equipment can only be acquired with CDBG funds for a specific purpose that must be approved by the City of Holyoke as contained in the approved Budget and Scope.

The use of that property for the approved purpose must continue; in the case of personal property, generally for three years from date of purchase, and in the case of real property (acquired or improved with CDBG funds more than \$25,000), generally for at least 5 years following the expiration of the Subrecipient Agreement.

If Applicants own the property acquired with CDBG funds, they must keep accurate records for it (e.g., purchase date, price, location, physical description, maintenance history and condition, original and current use, and other inventory types of data). Equipment purchases over \$300.00 will be subject to annual inspections by the City of Holyoke Office for Community Development for a period of three years following the purchase date.

Grantees must control the use of the property (in accordance with its intended purpose) and take good care of it (that is, take adequate steps to prevent its damage, theft, or loss).

If grantees no longer needs the property, it may be disposed of after permission is granted by the City of Holyoke Office for Community Development.

If a business closes, fails, or ceases operations within three years of the grant award, all equipment must be returned to the City of Holyoke Office for Community Development Office.

16 RELOCATION, ACQUISITION AND DISPLACEMENT

COVID-19 Business Emergency Operations grantees shall comply with 24 CFR 570.606 relating to the acquisition and disposition of real property utilizing CDBG funds. Projects which result in the displacement or relocation of persons, businesses, nonprofit organizations and farms shall not be awarded grant funds.

17 CONFLICT OF INTEREST

Officials, employees, or agents of the City of Holyoke and their spouses and family members are eligible to participate in this program, however, they will be subject to Conflict of Interest Waiver requirements.

Applicants in need of a Conflict of Interest Waiver should anticipate a ninety-day process for approval of their applications. Requirements include public notification of the application and determination from HUD. Eligibility of officials, employees, or agents of the City of Holyoke and their spouses is not definitive and is subject to HUD determinations of eligibility.

18 TIME LIMITS FOR USE OF GRANT AWARD

Grant recipient has six months to use grant funds from date of grant approval.

19 PROCUREMENT

Approved applicants are required to comply with HUD standards related to procurement and contracting. These standards include a free and open competitive process in securing products or services; properly documenting your purchasing activities and decisions; observing special rules for particular kinds of purchases; properly bonding and insuring work involving large construction contracts and/or subcontracts; and using local businesses and contracting with small, minority and/or women-owned businesses to the maximum extent feasible.

The Grant Program requires that all purchases of goods and services up to \$10,000.00 be supported with at least three written quotes or price solicitations issued within the last 45 days. A Small/Informal Bid Form will be provided to grantees receiving grant awards.

Procurement guidance will be provided on a case by case basis to ensure compliance with City of Holyoke and HUD requirements.

20 ENVIRONMENTAL REVIEW

The City of Holyoke Office for Community Development will complete an environmental review pursuant to 24 CFR Part 58 for all funded activities. Grant funds will not be released to funded applicants until the City completes its process. An environmental review is required by HUD to be completed by the City for each business funded with CDBG monies (24 CFR 58). The review must be completed prior to any project related activities commencing with the business, and the review must encompass all aggregated project-related activities for the business. The environmental review will comply with HUD's regulations regarding the National Environmental Policy Act (NEPA). The City of Holyoke is required to complete and certify the NEPA review. The level of environmental review is determined by the type of proposed project and the associated activities. The applicant will be informed of any additional grant processing time due to the NEPA review. No costs will be charged to the applicant for this process.

21 PROHIBITION AGAINST CHANGE IN OWNERSHIP, MANAGEMENT AND CONTROL OF PARTICIPANT

The qualifications and identity of the Applicant and the Applicant's business are of concern to the City of Holyoke. It is because of those qualifications and identity that the City may make a grant award. Any change in ownership, management, and control during the grant award period shall be subject to the prior written approval of the City. Grant awards are not transferable.

22 ADDITIONAL MATERIALS

To ensure project compliance with program and funding requirements, Applicants may be asked to provide additional materials during the application phase and post award.

23 CITY AND OTHER GOVERNMENTAL PERMITS

COVID-19 Business Emergency Operations grantees are required to obtain and maintain in good standing, all required City and other governmental permits for the type of business that they are operating for the term of the grant award. Failure to obtain required permits shall be grounds for immediate termination of the grant award.

24 PUBLICITY

COVID-19 Business Emergency Operations grantees are encouraged to publicize their use of Community Development Block Grants in their business advertising. Grantees may have their business name used by the City of Holyoke in the promotion of the program. Under no circumstances, will personal information be released to the public. If there are any special considerations concerning the public announcement of a grant award or if Microenterprise grantees wish to coordinate public announcements of the grant award, the Grant Program coordinator should be contacted.

25 EQUAL OPPORTUNITY COMPLIANCE AND MARKETING

This program will be implemented in ways consistent with the Grantee's commitment to state and federal equal opportunity laws. No person or business shall be excluded from participation in, denied the benefit of, or be subjected to discrimination under any program or activity funded in whole or in part with CDBG program funds on the basis of his or her religion or religious affiliation, age (must be able to enter into a contract), race, color, ancestry, national origin, sex, marital status, familial status (number or ages of children), physical or mental disability, sexual orientation, ethnicity, or other arbitrary cause.

Program marketing will be conducted by the City and will affirmatively target women and minority-owned enterprises. Examples of marketing include media coverage with ads in local papers and distribution of marketing brochures to local chamber of commerce, and business networking organizations. Presentations may be scheduled for these groups as well as real estate groups, local commercial banks and other organizations. The local Small Business Development Center (SBDC) or other similar entity may be used as a referral agency.

26 PROGRAM PARTICIPANT / APPLICANT CONFIDENTIALITY

All personal and business financial information will be kept confidential. Program participant files will be kept in locked secured storage units by the City.

27 DISPUTE RESOLUTION / APPEALS PROCEDURE

Applicants whose applications are not selected or not deemed eligible have the right to appeal the decision of the City, limited to procedural errors in the selection process. If no such procedural errors are found to have occurred, the decision of the City shall be final. An aggrieved applicant may, within seven (7) business days after receipt of their denial letter, appeal in writing to the Administrator of the Community Development Authority. The appeal must state all facts and arguments upon which the appeal is based. The Director, or the appointed Designee, will review the content of the City's solicitation document (NOFA), the applicant's application, and the facts which form the basis for the appeal. The Administrator, or the appointed Designee, will render a written decision within thirty (30) business days of the receipt of the appeal. Administrator decisions may be appealed to the Mayor's Office.

28 EXCEPTIONS / SPECIAL CIRCUMSTANCES/CHANGES IN POLICIES & PROCEDURES

Exceptions are defined as any action, which would depart from policy and procedures stated in these adopted guidelines. Exceptions for Special Circumstances may be made on a case by case basis with approval from the Office for Community Development. Due to HUD Regulations, some exceptions will never be permitted such as lending to a non-CDBG income eligible business owner.

The City may make changes to the Policies and Procedures, program requirements, program guidelines, and qualifications at any time without notice.

29 TERMINATION OF GRANT AWARD

The City of Holyoke Office for Community Development may terminate a grant award by written notice to the grantee in the following instances:

- (1). If the grantee is found to be in default under their Agreement.
- (2). If the timely completion of such work is rendered illegal, unfeasible, or impossible due to circumstances beyond the control of the Microenterprise grantee.
- (3). If the Office for Community Development determines that the objectives of the Scope of Services are not being achieved.
- (4). If HUD terminates the program under which this Agreement is funded, or if the Federal Government does not appropriate the funds for said program.

The grant award may be terminated by either party if circumstances beyond the control of the terminating party such as natural disasters, involuntary bankruptcy, or Acts of God, render completion impossible.

The grant award may be terminated for convenience, in whole or in part, by mutual agreement of the parties.

If the grant award is terminated prior to the completion of the Scope of Services, the City of Holyoke Office for Community Development may pay the Microenterprise grantee for reimbursable expenses incurred to the date of termination and any reasonable termination expenses, all of the foregoing to be determined by mutual agreement.

If grant award is terminated for default, the City of Holyoke Office for Community Development may withhold any funds due the grantee until the completion of the Project. These withheld funds may be used to offset expenses incurred in excess of the budget caused by the default of the grantee.

If mutual agreement as to termination expenses cannot be reached, the parties shall have recourse to the appropriate courts of the Commonwealth or such other means of arbitration as shall be mutually agreeable.

If during, or after completion of, this Agreement HUD disallows costs paid under this agreement because of a failure of the grantee to meet CDBG eligibility or National Objective requirements, the Applicant shall reimburse the CDBG program account, using non-federal funds, the amount of such disallowed costs.

30 CONTACT INFORMATION

Greater Holyoke Chamber of Commerce
Andrea Marion
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Holyoke MA 01040
413-534-3376
Andrea@holyokechamber.com

City of Holyoke - Office for Community Development
Alicia Zoeller – Administrator
Zaida Hoyt- Finance Manager
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31 RESOURCES

Applicants are encouraged to research training, counseling and mentoring options available from the following resources:

- Massachusetts Small Business Development Center
 - <https://www.msbdc.org/training/>
- SPARK EforAll
 - <https://eforall.org/>
- Valley Venture Mentors
 - <https://valleyventurementors.org/>
- United States Small Business Administration

- <https://www.sba.gov/>
- Holyoke Community College
 - <https://www.hcc.edu/courses-and-programs/workforce-development>
- SCORE Small Business Volunteer Program
 - <https://www.score.org/>
- Springfield Technical Community College
 - <https://careertraining.ed2go.com/stcc/business-programs>

Duns Number

- <https://www.dnb.com/>

Section 3

- <https://www.springfield-ma.gov/housing/index.php?id=section3>
- <https://www.hud.gov/section3>

Federal Debarment

- <https://sam.gov/SAM/>

EIN

- <https://www.irs.gov/businesses/small-businesses-self-employed/apply-for-an-employer-identification-number-ein-online>

Commonwealth of Massachusetts Secretary of State Corporations Division

- <https://www.sec.state.ma.us/cor/coridx.htm>