

HAMILTON COUNTY CARES Small Business Relief Program



HAMILTON COUNTY, OHIO

The Hamilton County CARES Small Business Relief Program aims to provide direct relief to local businesses financially impacted by the COVID-19 health crisis. The second round of grants allows the small business to apply for an amount up to \$10,000.

Q: Why did you choose a lottery system rather than first come first serve?

- A. Not every small business in Hamilton County has a team of experts who can help them apply for assistance at a moment's notice. We realize that applicants may need more time to locate documents and pull their materials together in order to submit their application. A lottery ensures that all applicants who qualify have equal access to the grant funding.

Q: When can I apply?

- A. Applications will be accepted online **starting Monday, August 24 at 12 p.m. and must be received by Friday, September 4, at 12:00 p.m.**

Q: I am a sole proprietor with no additional employees. Do I qualify for this fund?

- A. Yes, provided that you meet the eligibility criteria. Eligibility criteria include being a locally-owned and operated for-profit business in Hamilton County, under \$2 million in annual gross revenue and in business since January of 2019 with 50 or fewer employees. For a complete list of eligible criteria, [click here](#).

Q: Who should I contact for questions?

- A. Please contact SBRRelief@hamilton-co.org for questions. Due to the interest in the program, responses may be delayed. Keep in mind the deadline of 9/04/20 at 12:00 p.m. is final.

Q: How is the grant amount determined?

- A. The small business owner determines the amount based on eligible expenses up to \$10,000.

Q: What documents are required to be submitted for verification?

- A. Mortgage statement, utility bill, insurance statement, or property tax bill to document that the business is located in Hamilton County; most recent federal income tax return (2018 or 2019 federal income tax return) to document being in operation since January 2019

and less than \$2 million in annual revenue/receipts; most recently filed Schedule C - Profit or Loss from Business (Sole Proprietorship)

Q: How will the funds be disbursed?

- A. Direct deposit. Once approved for a grant, [the business must sign and return the Grant Agreement](#) and provide its bank routing number for grant fund payment.

Q. What is a DUNS number and why is it needed?

- A. The Dun & Bradstreet D-U-N-S Number is a unique nine-digit identifier for businesses. Lookup your number here <https://fedgov.dnb.com/webform/searchAction.do>
The **federal** government uses **DUNS numbers** to identify organizations and companies doing business with the government and provide consistent name and address data for its grant application systems. This number will be required to enter into the Grant Agreement. It is free to request a number on the above link.

Q: What if I have businesses in Hamilton County and Butler County; can I use the grant funds for both businesses?

- A. No, the grant funds can only be used to assist with the business in Hamilton County

Q: Are there any restrictions on the usage of the grant money?

- A. Yes, please see the ineligible expenses on the website- <https://www.hamiltoncountyohio.gov/sbrief>

Q: How long do I have to use these funds?

- A. Funds can be used to reimburse Eligible Expenses incurred between March 15, 2020 and December 1, 2020.

Q: What if I don't have employees, only 1099 workers, can I use this to pay them?

- A. Yes, salaries, wages and compensation to 1099 workers is an eligible expense.

Q: Must a small business enter into a Grant Agreement for use of these funds?

- A. Yes, the business must sign and return the [Grant Agreement](#) and provide its bank routing number for grant fund payment.

Q: Would those grant funds be considered gross income taxable to a business receiving the grant under the Internal Revenue Code (Code)?

- A. Yes. The receipt of a government grant by a business generally is not excluded from the business's gross income under the Code and therefore is taxable (<https://www.irs.gov/newsroom/cares-act-coronavirus-relief-fund-frequently-asked-questions>).