



## RETAIL BRIDGE FUND FREQUENTLY ASKED QUESTIONS

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### Eligibility

#### **I've closed my storefront business temporarily. Am I still eligible?**

Businesses that are temporarily closed (as defined below) with plans to reopen on or before January 15, 2021 are eligible. Businesses that are operating at a limited capacity (as defined below) are also eligible.

- Temporarily Closed = physical location is closed to the public and not selling products online for store pickup or delivery.
- Limited Capacity = limited capacity can fall in one of the following categories (1) physical location is closed to the public but selling products online for store pickup or delivery, or (2) physical location is open but with reduced hours

#### **I've closed my business permanently. Can I apply to offset previous losses?**

No, this grant opportunity is designed to sustain businesses that are currently open.

#### **I don't have a brick-and-mortar location, but I sell my products in shared retail spaces and/or at markets and event pop-ups. Am I eligible?**

No, the purpose of this Bridge Fund is to support brick-and-mortar stores which have larger fixed expenses. It's important for these storefronts to stay open for corridor vitality and so makers can have retail locations in which to sell their products.

#### **Can I apply for multiple Bridge Fund grants for one business? For example, if my restaurant has a small retail store, can I apply to both the Restaurant and Retail Funds?**

No, each business location can only receive one Bridge Grant. We encourage you to carefully review the grant application guide and eligibility chart to determine which grant opportunity is the best fit for your business based on your primary source of revenue.

**I am a food service establishment. Should I apply for Retail Bridge Fund?**

All establishments serving food and beverages are ineligible under this program. These businesses would be eligible for funding under the Restaurant Bridge Fund.

**I own a fitness studio. Should I apply for the Retail Bridge Fund?**

Gyms, fitness, dance, and yoga studios are eligible under this program.

**I have more than one business. Can I apply for more than one business to the Retail Bridge Fund?**

Yes, you may apply for each business that has a separate EIN and separate business license. However, the maximum amount of applications that can be submitted per owner is 5.

**I opened my business prior to the pandemic (by March 17<sup>th</sup>), but it hasn't been open for more than one year. Is my business eligible for the grant?**

Yes, but you must demonstrate through your financials an economic injury of 25% or more due to the pandemic.

**I received an SBA disaster loan earlier this year. Am I eligible for the retail grant too?**

Yes, SBA funding will not impact your eligibility for the grant.

**I received a grant from another DC Government agency. Am I still eligible for the Retail Grant?**

You are eligible to apply but the other grants may impact your funding amount.

**Are franchises eligible?**

Yes, if they are independently owned and operated.

**Can non-profit retailers apply for this grant?**

Only for-profit businesses are eligible.

**Are freelancers eligible? (e.g. hair stylist, cosmetologist, massage therapist, fitness instructor)**

No, you must own a brick-and-mortar retail business (e.g. salon, massage parlor, fitness studio, etc.).

**Are sole proprietors eligible to receive a grant from the Retail Bridge Fund?**

They are eligible to receive a grant if they have a physical storefront in DC and are DC residents.

**I am a religious organization with a retail component. Can I apply?**

If you have a separate, for profit retail business, you can apply for that business. Religious organizations themselves are not eligible to apply for the Retail Bridge Fund.

**I am a distillery, winery, brewery, or cidery. Am I eligible for the Retail Bridge Fund?**

You are eligible for the Retail Bridge Fund if you hold a manufacturer class A or B license or an off-premise retailer license through ABRA. If applicant holds any on-premise retailer license (such as a tavern or nightclub license), you should apply to the Restaurant or Entertainment Bridge Fund instead. Apply to the Restaurant Bridge Fund if you have a tavern license and food sales make up at least 25% of your revenue. Apply to Entertainment Bridge Fund if you carry a nightclub license or a tavern license but food sales make up less than 25% of your revenue.

**What is the definition of a Local Business Enterprise (LBE) eligible business?**

LBE is a category of the Certified Business Enterprise certification, administered by the Department of Small and Local Business Development (DSLBD). The definition for an LBE is below:

- Principal office physically located in the District;

- Chief executive officer and highest-level managerial employees maintain their offices and perform their managerial functions in the District;
- Meets one of the four following standards:
  - More than 50% of the assets, excluding bank accounts, are in the District;
  - More than 50% of the employees are residents of the District;
  - The owners of more than 50% of the business enterprise are residents of the District; or
  - More than 50% of the total sales or other revenues are derived from transactions in the District
- Is properly licensed under DC law; and
- Is subject to tax under DC law (Chapter 18 of Title 47)

### **Are there any ineligible business types?**

The following businesses are ineligible for the Retail Bridge Fund:

- E-commerce businesses
- Home-based businesses
- Seasonal businesses (only open part of the year)
- Health care and social assistance (physicians, dentists, acupuncture and chiropractor offices, etc.)
- Child care providers
- Financial Institutions (banks, credit unions, check cashing establishments, pay day lenders, etc.)
- Professional Services (accountant, insurance, law office, etc.)
- Construction and Real Estate (general contracting, architecture, development, property management, realtors, etc.)
- Freelancers (massage therapists, hair stylists, cosmetologists, nail tech, fitness instructors, dance teachers, etc.) who do not own or lease a storefront retail location
- Makers who sell their products in shared retail spaces but do not own or lease a storefront retail location

## Application Process

### **The holiday season is a busy time for retailers. If I don't submit my application as soon as the application opens, will I be penalized?**

This fund will not be first come, first serve. We will begin to review applications as they come in, but we will not finalize awardees until after the application deadline closes.

### **Can I submit the same Certificate of Clean Hands that I used for the Microgrant Program?**

No. A current Certificate of Clean Hands (dated within 90 days prior to application date) must be submitted at the time of the application.

### **I do not have a Basic Business License. Can I apply for the Retail Bridge Fund?**

No. A copy of your active DC Business License must be submitted with the grant application.

### **What if I can't provide my documents in time?**

To be eligible for funding, businesses must provide all required documentation at the time of their application.

### **Can I submit the application via email?**

No. All applications must be submitted on the designated online portal no later than Friday, January 8<sup>th</sup>, 2021 at 5:00 PM EST. DMPED and its program partners are not responsible for unreadable, incomplete, and/or out-of-order submissions.

**Can I ask a question about my materials before submitting my application?**

Yes. Please email [RetailBridgeFund@dc.gov](mailto:RetailBridgeFund@dc.gov) with your question in as much detail as possible.

**I have furloughed but not laid off my employees. Should I include these employees in my application materials?**

No. The Retail Bridge Fund requires the business' number of employees and payroll as of September 30, 2020. Furloughed employees should not be included in the calculation and/or reporting of active employees as of September 30, 2020.

**Should I include independent contractors as employees in my application materials?**

Yes, contractors should be included when providing employee numbers. Differentiate between full-time employees, part-time employees, and independent contractors on your payroll roster document

## Grant Funds

**What are the minimum and maximum amount of funds that I can receive?**

The minimum award is \$5,000 and the maximum award is \$25,000.

**How will you determine how much I'm awarded?**

Award amounts are based on number of DC resident employees, business tenure, and fixed expenses.

**When will I receive my award notification letter?**

We anticipate award notifications will begin in late January.

**I applied for the Retail Bridge Fund. Am I guaranteed to receive a grant?**

No. We cannot guarantee that you will receive a grant if you apply for the fund as it is a competitive selection process. Awardees will be selected based on business viability, number of employees, and tenure.

**Can I use grant funds to cover expenses from earlier in 2020, before I received funding?**

Grant funds may only be used for new expenses incurred after the execution of the grant agreement.

**How long do I have to spend the grant funds?**

Grant funds must be spent before June 30, 2021.

**What happens after I receive the grant funds?**

After spending the funds on eligible expenses, you will send a report sharing information on how your business used the funds. Your grant agreement will provide guidance on reporting requirements.