



BRIDGE FUND **FREQUENTLY ASKED QUESTIONS**

Eligibility

What types of businesses are eligible for the Bridge Fund?

A brick-and-mortar small business or a sole proprietor in the retail, restaurant, or entertainment sector that is an eligible business type (see below, not an exhaustive list); that earned no more than \$5 million in gross receipts in any year for 2019, 2020, and 2021; and experienced revenue losses or significant costs as a result of the COVID-19 pandemic during the period beginning April 1, 2020 through December 31, 2021.

- Restaurant:
 - Bakery
 - Bar or Tavern
 - Cafe
 - Cafeterias
 - Caterer
 - Coffee Shop
 - Delicatessens
 - Food Court
 - Food Trucks
 - Restaurant
 - Vending Trucks or Carts
 - Winery, Brewery, Distillery (with tavern license)
- Retail:
 - Art Gallery
 - Art Supply Store
 - Bookstore
 - Cards, Gifts, Party Store
 - Clothing/Specialty Apparel Store
 - Consignment Shop
 - Convenience Store
 - Corner Stores
 - Dry Cleaner
 - Electronics Store
 - Flooring Center
 - Florist with On-Site Retail
 - Furniture Store
 - Grocery Store
 - Gyms / Yoga, Dance, or Fitness Studios
 - Hair Salon / Barbershop
 - Hardware Store
 - Home Goods
 - Jeweler
 - Laundromat
 - Massage Therapy
 - Nail Salon
 - Pet Supply Store
 - Pharmacy
 - Printing & Signage Shop
 - Specialty Foods Store
 - Specialty Products (e.g. beads, incense, candles)
 - Specialty Retail Store
 - Tuxedo/Dress Rental Shop
 - Waxing Center
 - Wine Shop
 - Winery, Brewery, Distillery (with manufacturer license)
- Entertainment:
 - Billiard Parlor
 - Bowling Alleys
 - Event Venues
 - Live Music Venues
 - Movie Theaters
 - Museums (private institutions)
 - Nightclubs
 - Performance Venues
 - Skating Rinks
 - Specialty Experience Venues
 - Theaters
 - Audio & Visual
 - Event Equipment Rental
 - Event Planners
 - Event Promoters
 - Event Production Companies

- Music Promoters
- Performing Artists
- Photographer
- Sound Engineers
- Talent Booking Agency
- Trade Show or Event Staffing Services

What are the requirements of my business to be eligible for grant funds?

- Must be a business in the retail, restaurant, or entertainment sector. Businesses in other sectors are not eligible.
- Must be a for-profit, small business at a brick-and-mortar location OR a sole proprietor in an eligible sector. Nonprofits are ineligible.
- Primary business location must be registered in the District of Columbia and have an active DC Business License
- Must have earned no more than \$5 million in gross receipts in any year for 2019, 2020, and 2021
- Must have begun operating prior to January 1, 2022.
- Must have experienced revenue declines or incurred significant costs as a result of the COVID-19 pandemic, during the period from April 1, 2020, to December 31, 2021
- Franchises with multiple locations must be independently owned and operated, and owners of multiple businesses are eligible, as long as each location has a unique EIN and satisfies all eligibility criteria.
- Must be currently in operation
- Must have site control of the business location (pop-ups are not eligible)
- Must have a Certificate of Clean Hands dated within 90 days of application
- Businesses that received an award from the Restaurant Revitalization Fund are not eligible
- Sole proprietors must be District of Columbia residents

Are there businesses that are not eligible?

The following businesses are not eligible for the Bridge Fund (not an exhaustive list):

- Business operating as a secondary form of income or side business for the business owner
- Businesses that are permanently closed and have taken steps to cease business operations under DLCP Corporations Divisions and OTR Guidelines
- Business that are franchises that are not independently owned and operated
- Businesses that received a grant from the Restaurant Revitalization Fund (RRF)
- Businesses that receive dedicated state or federal tax revenue
- Cannabis dispensaries
- Childcare providers
- Construction and Real Estate businesses (general contracting, architecture, development, property management, realtors, etc.)
- Financial Institutions (banks, credit unions, check cashing establishments, payday lenders)
- Health care and social assistance businesses (physicians, dentists, acupuncture, and chiropractor offices, etc.)
- Hotels, Bed and Breakfasts, and Inn and Motels
- Nonprofit organizations
- Online only / e-commerce businesses
- Professional services companies (Accountant, Insurance, Law Office, etc.)
- Seasonal businesses (only open for part of the year)
- Temporary activations and pop-ups
- Transportation companies and service providers (includes taxi drivers, rideshare drivers, shuttle providers)

What does it mean to have experienced economic injury as a result of the COVID-19 pandemic?

Applicants will indicate whether their business lost revenue, incurred significant costs to open, owe back rent, lost out on business opportunities, or are operating with limited capacity as a direct result of the COVID-19 pandemic, during the period April 1, 2020 through December 31, 2021. Applicants will indicate which situation applies to their business and will need to provide documentation of the specific economic injury.

I'm a sole proprietor. Can I apply for this grant?

Yes, sole proprietors are eligible for the Bridge Fund as long as the sole proprietor meets all the eligibility requirements and is a District of Columbia resident. The business must be the sole proprietor's primary form of income.

I'm a sole proprietor and not a DC resident. Am I eligible?

No, sole proprietors must be DC residents to be eligible for Bridge Fund 3.0

I operate more than one business. Can I apply for multiple businesses?

Yes, you may apply for up to three locations, so long as each location has a unique EIN and each location meets all eligibility requirements. If a parent company or ownership group operates more than three locations, only three total locations will be eligible.

My business is a nonprofit. Am I eligible?

No, nonprofit organizations are not eligible for Bridge Fund 3.0. Businesses must be for-profit.

If I received a grant from the District government, does that count as revenue toward the \$5 million annual revenue requirement?

No, a grant received from the District government will not be counted toward your gross receipts. Businesses must have earned no more than \$5 million in gross receipts in any year for 2019, 2020, and 2021.

I received a grant from the Paycheck Protection Program. Am I eligible for this grant?

Yes, businesses that received an award from the Paycheck Protection Program (PPP) are eligible to apply. However, funding will be prioritized for those businesses that did not receive a PPP award.

I received a Bridge Fund grant or a grant from another DC Government agency. Am I eligible?

This program will prioritize businesses that have not previously received relief funds. Businesses that received prior Bridge Fund awards are eligible but are not guaranteed to receive funding.

I operate a business but do not have a brick-and-mortar location. Am I eligible to apply?

If you are a sole proprietor operating primarily from your home, you meet all eligibility criteria, and your business is an eligible business type, you are eligible. If you operate a home-based business that primarily provides services in-person at a physical location and meets all eligibility criteria, your business is eligible. Retailers that operate exclusively online are not eligible.

What does it mean to have site control?

Site control means that you have the right to operate within a specific space on a continuous basis. You can demonstrate site control through a deed, lease, sublease, affidavit from your landlord stating your business is allowed to operate from the space, or a Home Occupancy Permits.

I operate a food truck. Am I eligible to apply?

Food trucks that also operate from a commercial kitchen are eligible. Sole proprietors that are District residents and operate a food truck without a commercial kitchen are eligible.

Application Process

How do I apply?

Applications for the Bridge Fund must be submitted online via the application portal available through the [ObviouslyDC website](#).

When are applications due?

Applications open on Monday, November 28, 2022 at 12:00 PM ET. Applications close on Friday, January 13, 2023 at 5:00 PM. Applications submitted after the application deadline **will not** be accepted. Applicants should start their application at least an hour before the deadline. If an application is started minutes before the deadline, the application may close in the middle of processing the application and may not be accepted.

I have submitted my application. Will I receive a grant?

A submitted application does not automatically mean a grant will be awarded. The application needs to be reviewed and then selected for an award.

When will I hear if I have received an award?

All applications will be reviewed prior to conditional award notices being sent. Conditional award notifications are expected to be sent in late March 2023.

If I am selected for an award, when will I receive my funds?

A disbursement of funds will occur upon completion of the award recommendation, receipt of required documents, and a signed grant agreement. We anticipate that grantees that disbursements will begin in late March 2023.

What documents do I need to apply for the Bridge Fund?

You will need to provide the following documents with your application:

- 2019 Federal Tax Return, if operating in 2019 (Schedule C only for sole proprietors)
- 2020 Federal Tax Return, if operating in 2020 (Schedule C only for sole proprietors)
- 2021 Federal Tax Return (Schedule C only for sole proprietors)
- Active DC Business License for the location where the business operates
- Evidence of site control (lease, deed, or landlord affidavit for businesses with commercial leases; home occupancy permit for home-based businesses)
- Certificate of Clean Hands dated within 90 days prior to application date
- State-issued identification of the business owner (passports not accepted)
- Payroll or Roster of Employees dated within 30 days of application (including employees states of residence)
- Form W9

Do I need a business license to apply?

Yes, you must have an active DC Business License to be eligible for this program. The business license address must match the primary business address.

Will the District require any additional documents for the Bridge Fund?

In its sole discretion, the District of Columbia and/or City First Enterprises may elect to request additional documents at any point of the application and/or funding process. The District of Columbia and/or City First Enterprises will notify applicants and/or potential awardees of the documentation requirements.

Can I submit the same Certificate of Clean Hands that I used for a previous grant application?

No. A current Certificate of Clean Hands (dated within 90 days prior to application date) must be submitted at the time of the application. Grants will not be disbursed to businesses that do not provide a Certificate of Clean Hands. The Certificate of Clean Hands must match the EIN or SSN indicated on the application.

How do I request an updated Certificate of Clean Hands?

Businesses can request a Certificate of Clean Hands through the MyTax.DC.gov portal. Learn how to navigate this process by visiting OTR's website: www.otr.cfo.dc.gov/page/certificate-clean-hands.

Do I need to provide proof of insurance to receive this grant?

Yes, you will need to submit a valid Certificate of Occupancy verifying that your business carries the required amount of insurance. Insurance coverage that is lower than the requirements will not be accepted.

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

Businesses must provide all required documentation at the time of their application. Incomplete or missing documents may result in your application being deemed ineligible.

Can I submit the application via email?

No. All applications must be submitted on the designated online portal no later than Friday, January 13, 2023 at 5:00 PM EST. DMPED and its program partners are not responsible for unreadable, incomplete, late, and/or out-of-order submissions.

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

Yes. City First Enterprises is administering the Bridge Fund on behalf of DMPED. Please email bridgefund3@cfenterprises.org with your question in as much detail as possible.

Can I ask a question about my application after it has been submitted?

Yes, please email City First Enterprises at bridgefund3@cfenterprises.org for specific questions regarding your application.

Where can I get help with my application?

There are a number of organizations that can provide technical or language assistance with your application. For technical assistance, you may contact your [DC Main Street organization](#) (if applicable) or contact a [Small Business Technical Assistance Community-Based Organization](#).

For language assistance, you can contact the Mayor's Office of Community Affairs at one of the following numbers:

- Mayor's Office on Latino Affairs: (202) 671-2825
- Mayor's Office on African Affairs: (202) 727-5634
- Mayor's Office on Asian and Pacific Islander Affairs: (202) 727-3120

[Grant Funds](#)**How much are the grant awards?**

Grant awards vary from \$5,000 - \$45,000 for the Bridge Fund 3.0.

What can I spend grant funds on?

Eligible uses for grant funds are as follows (not an exhaustive list). A more complete list is available on the [ObviouslyDC website](#):

- Business rent or mortgage payments (if you owe back rent, at least 50% of the award must be spent on back rent, up to 100% of the amount of back rent owed)
- Payroll and labor
- Inventory (includes supplies but not items for sale)
- Operating expenses (complete list on [ObviouslyDC website](#))

What expenses are included in “business rent”?

Business rent includes base rent and other occupancy costs like property insurance and common area maintenance (CAM).

Are there expenses that are not eligible to spend grant funds on?

The following expenses are ineligible (not an exhaustive list):

- Decorative painting/landscaping/signage
- Inventory items for sale
- Loan payments
- Professional development
- Real estate taxes
- Refunds for customer order returns or cancellations
- Sales taxes
- Travel expenses

I am a sole proprietor. What expenses can I spend the grant funds on?

Sole proprietors may spend grant funds on deductible expenses that can be reported on the business owner’s federal tax return. Businesses operating with a Home Occupancy Permit cannot use the grant to pay for home mortgage or rent expenses. For additional guidance on claiming business expenses as a sole proprietor, please refer to the [IRS Publication 535](#), [Instructions for Schedule C](#), and [Instructions for Form 8829](#).

How long do I have to spend the grant funds?

Grant funds must be spent no later than September 30, 2023.

What happens after I receive the grant funds?

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