



CITY OF CAMBRIDGE

Community Development Department

IRAM FAROOQ

Assistant City Manager for
Community Development

SANDRA CLARKE

Deputy Director
Chief of Administration

KHALIL MOGASSABI

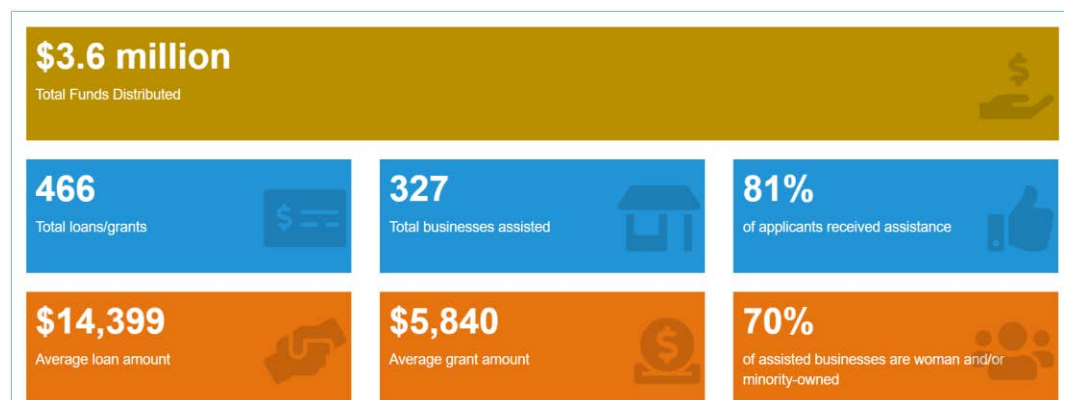
Deputy Director
Chief of Planning

To: Louis A. DePasquale, City Manager
From: Iram Farooq, Assistant City Manager for Community Development
Date: February 1, 2021
Re: Awaiting Report 20-56 dated October 26, 2020 to establish a plan that will allow for greater outreach and technical assistance to women- and minority-owned businesses and small businesses that have not yet received financial assistance to access any future City funding.

In response to the above-mentioned Awaiting Report, CDD reports the following:

COVID-19 Small Business Grant and Loan Support: To assist businesses during the COVID-19 closures and with reopening, the City of Cambridge and Cambridge Redevelopment Authority awarded \$3.6 million in grants and loans to support small businesses. Funds were distributed via three different programs involving \$500,000 from the Mayor's Disaster Relief Fund, \$1.5 Million from the Cambridge Redevelopment Authority Zero-Interest Loan program, and a combined \$1.6 Million from Community Development Block Grant funds and Federal CARES Act Funds administered through the City of Cambridge Relief and Recovery Programs. The grant criteria prioritized brick and mortar businesses that are women- and/or minority-owned and those that have been more severely affected by the impact of the COVID-19 Pandemic. In total, the City of Cambridge received over 550 applications for these programs and provided 466 grants and loans to assist Cambridge businesses. More than 70% of the recipients are women, minority, or women and minority owned businesses.

Results of these rounds of funding are shown on the City's [Small Business Assistance Dashboard](#) and below:





The outreach and technical assistance strategies used for that round of funding included:

- Emailed businesses and sent news announcements.
- Staff initiated direct personal communication with business owners.
- Word-of-mouth notification – previous grantees helped spread the word to neighbors about the programs.
- Worked with business associations and other neighborhood and community leaders (including religious organizations) to connect businesses to staff and the grant program.
- Handed out fliers directly to businesses, targeting underserved neighborhoods and businesses not represented by a specific business association.

- Ensured all materials were clear and provided interpretation services upon request.
- Offered assistance in filling out applications.
- Made copies of documents for businesses that were unable to do so easily during the shutdown.
- Accepted applications over the phone and picked up application documents from businesses to follow up.
- Offered phone, email, and text assistance to businesses that applied to the grant including step-by-step application assistance.

COVID-19 Small Business Winter Grant: At the December 7th City Council meeting, the City Manager appropriated Federal CARES Act funds in the amount of \$628,059 to support the Small Business Winter COVID-19 Grant program. Funding will provide short-term financial assistance to over 190 eligible businesses impacted by the COVID-19 Pandemic. The program is providing grants of up to \$6,000 to be used for commercial mortgage/rent, inventory, payroll, website upgrades, and/or purchase of Personal Protective Equipment (PPE).

Eligibility criteria for these grants was weighted to provide greater favorability to those businesses that had not received funding in previous rounds of grants and those businesses that are woman- and/or minority-owned.

For the new Winter COVID-19 Grant, staff continued previous outreach efforts, and included the following outreach and technical assistance strategies:

- Handed out fliers and paper applications directly to businesses in Neighborhood Revitalization Strategy (NRS) neighborhoods (Central Square, East Cambridge, Cambridgeport, The Port, North Cambridge, and Inman Square). This included fliers with information about the new grant opportunity and a paper copy of the application form.
- Translated the flier into the 5 major languages in Cambridge – Amharic, Arabic, Bengali, English, Mandarin, and Spanish.
- Mailed fliers and the application directly to over 150 NRS eligible businesses that did not apply to either the Relief or Recovery Grants. The flier included information on their eligibility, how to prepare for applying, points of contact, information on how to schedule an appointment, and phone office hours. Note: This is not necessary for those businesses that previously applied, as their eligibility had already been confirmed.
- Provided information on grant programs to other City departments, neighborhood associations, local religious institutions, and local non-

profits with connections to the local business community for distribution through their networks.

- In the last week of the grant program application window, conducted reminder phone calls to the 126 NRS-eligible businesses that had not responded to the City mailer and applied to the grant (this is in addition to the mailer, emails, and flier drop off).
- Provided 'phone office hours' three times while grant applications were being taken where businesses could call and talk to a staff person to confirm their eligibility and get assistance with filling out the application.

As a result of these efforts, we received 236 applications to the Winter COVID-19 Grant, including a 54% response rate to our new outreach efforts to businesses that did not receive a Relief and/or Recovery Grant. It is expected that over 190 eligible businesses will receive a Winter COVID-19 grant, with 87% of the awardees self-identified as woman- and/or minority-owned.

In addition to direct financial assistance, CDD staff continues to provide support to the local business community, including co-hosting the City Manager's Small Business Advisory Committee, attending business associations meetings, hosting topic-specific webinars, and referrals to other economic stabilization funds, among other initiatives.

The City and its key partners are fully committed to the work of sustaining our business community, particularly women- and minority-owned businesses and those most severely impacted by the pandemic. We have taken an all-hands-on deck approach to providing direct support—financial and beyond. We continue to learn from these interactions, to broaden our reach, and find new ways to connect with those who would benefit from assistance in the face of multiple challenges.