



## Small Business Sustainability Loan Borrower Application

<b>Please Check One:</b>	<input type="checkbox"/> Sole Proprietorship	<input type="checkbox"/> Partnership	<input type="checkbox"/> C Corp	<b>DBA or Tradename, If applicable</b>	
	<input type="checkbox"/> Independent Contractor	<input type="checkbox"/> Eligible Self-Employed Individual	<input type="checkbox"/> S Corp		
	<input type="checkbox"/> LLC	<input type="checkbox"/> Other		<b>City of Healdsburg Business License No.:</b>	
<b>Business Legal Name</b>			<b>Business TIN (EIN, SSN)</b>	<b>Phone #</b>	
<b>Business Address</b>			<b>Name of Primary Contact</b>	<b>Contact's Email Address</b>	
Number of Full-Time Equivalent (FTE) Employees (as of March 1, 2020):		<b>How do I calculate a Full-Time Equivalent #?</b> Divide the hours worked by an employee by the hours in a workweek. If you assume a 40 hour workweek, and an employee works 15 hours, then that is 15/40 or 0.375 FTE.			
Purpose of the Loan (you may select more than one):		<input type="checkbox"/> Payroll & Benefits	<input type="checkbox"/> Lease/Mortgage		
		<input type="checkbox"/> Utilities	<input type="checkbox"/> Other (explain) _____		
<b>Applicant Ownership</b>					
Please list all owners of 20% of more of the equity of the Applicant. Attach a separate sheet if necessary.					
Owner Name	Title	Ownership %	TIN (EIN, SSN)	Address	

**Please refer to the *Healdsburg Small Business Sustainability (SBS) Information & Guidelines* for additional details.**

**Loan Amount.** The Healdsburg SBS Loan program will offer loans of between \$5,000 (applicants with 5 FTE or less) and up to \$15,000 (applicants with FTE of 6 to 25). Awarded loan amounts may depend on the number of applications received and the total loan amounts requested. **I am seeking a loan in the amount of \$\_\_\_\_\_.**

**Loan Term/Repayment.** Installment or lump sum payments of the Healdsburg SBS Loans are due starting May 1, 2021. The balance outstanding as of May 1, 2021 will be repaid over three (3) to five (5) years, depending on the size of the loan. A loan up to and including \$5,000 will have a repayment period of three (3) years. A loan between \$5,000 and up to \$15,000 will have a repayment period of five (5) years. These are zero-interest loans for payments during the repayment period. For loan balances that are not paid in full by the end of the repayment period, interest will be charged at a rate no lower than 5% APR. Loan recipients will be required to make monthly loan payments via automatic debit from recipient's bank account in equal monthly installments to ensure the loan is paid in full by the end of the repayment period. The Finance Department of the City of Healdsburg (COH) will administer your loan once granted.

**Certifications and Authorizations:** Each owner with 20% or more ownership, as noted above, must certify in good faith to all of the below by initialing next to each one. By initialing, I certify that:

\_\_\_\_ I have read the statements included in this form, together with the document titled *Healdsburg Small Business Sustainability (SBS) Loan Program Information & Guidelines*, and I understand them.

\_\_\_ My business is a for-profit business that is located within the Healdsburg city limits, and has a “brick and mortar” presence here.

\_\_\_ My business has been in business in Healdsburg since at least March 1, 2020.

\_\_\_ My business has been adversely impacted because of the COVID-19 crisis and related public health orders.

\_\_\_ I will be using the SBS Loan funds for my business’ personnel costs (wages, benefits), lease or mortgage payments, utilities, or materials and supplies to help improve my business’ ability to re-open with distancing orders.

\_\_\_ I have attempted in good faith to apply for a Paycheck Protection Program (PPP) loan from the Small Business Administration (SBA) and did not receive a PPP Loan.

As related to the above certification on your PPP loan application, please elaborate on the below, as applicable:

- Please explain why you did not apply for a PPP loan: \_\_\_\_\_
- OR - I applied for a PPP loan but do not know if I will receive a loan. The amount I applied for is \$ \_\_\_\_\_
- OR - I applied for and have secured funds for a PPP loan in the amount of \$ \_\_\_\_\_  
*Please note, if you have secured funds for and/or have received a PPP Loan, you may still apply for this SBS Loan, but preference may be given to those applicants who, despite a good faith effort, were unable to get a PPP Loan.*

\_\_\_ I acknowledge that the SBS Loan funding source is limited, and that I may not receive the loan amount I have requested or any loan amount at all if the program is oversubscribed.

\_\_\_ I am not (and nor have any individuals owning 20% or more of the equity in my business been) subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction, or presently incarcerated, or on probation or parole.

\_\_\_ Within the last 5 years, for any felony, I have not, nor has any owner of my business: 1) been convicted; 2) pleaded guilty; 3) pleaded nolo contendere; 4) been placed on pretrial diversion; or 5) been placed on any form of parole or probation (including probation before judgment).

\_\_\_ I am eligible to receive a loan under the rules in effect at the time this application is submitted and as stated on this application.

**Documentation Necessary for a Complete Application.** Please submit the following documentation along with your signed application (see additional instructions at the bottom of this application):

\_\_\_ Form W-9 from the IRS (showing your Taxpayer ID number and business tax classification);

\_\_\_ A photo or copy of your current (as of March 1, 2020) Healdsburg Business License; and

\_\_\_ A payroll register, or similar documentation, including the number of employees and hours each employee worked to verify the number of FTE employees your business had as of March 1, 2020. Please do not show any social security numbers (SSNs) on this documentation.

**If selected and awarded an SBS Loan:**

- You may be required to provide additional documentation; and
- To provide transparency for the loan review and approval process, the COH will be posting the names of the businesses that received a loan and the loan amount on its website.

**By Signing Below, You Make the Following Representations:**

I certify that:

- I have read the statements included in this form and in the Information & Guidelines, and I understand them.
- I am not engaged in any activity that is illegal under federal, state or local law.
- I further certify that the information provided in this application and the information provided in all supporting documents and forms is true and accurate in all material respects.

\_\_\_\_\_  
Name of Applicant (Print Name)

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Title of Applicant

\_\_\_\_\_  
Date Signed

**Please submit the application form and the supporting documentation via a scanned email to**

**[recovery@ci.healdsburg.ca.us](mailto:recovery@ci.healdsburg.ca.us) as soon as possible.** Alternatively, you can drop off your application packet in an envelope (please write "SBS Loan Application" on the envelope) at Healdsburg City Hall, 401 Grove Street, Healdsburg CA in the Utility Billing drop-box just north of the City Hall building. **To be considered in the 1<sup>st</sup> Review of loan applications, your materials must be in by 5:00 p.m. on Thursday, April 30, 2020.** Please know that the City's intent is to consider loans to as many businesses as possible who provided a complete packet before the 1<sup>st</sup> Review period. If funds remain after the 1<sup>st</sup> Review period, the **2nd Review** period shall be those applications received after the close of the 1<sup>st</sup> Review period but by **5:00 p.m. on Thursday, May 7<sup>th</sup>, 2020.**

Contact the City of Healdsburg at [recovery@ci.healdsburg.ca.us](mailto:recovery@ci.healdsburg.ca.us) with any questions, or call us at 707-431-3319. **Please leave a message if we miss you and we will return your call promptly.**

*Funding for the Healdsburg Small Business Sustainability Loan Program was approved by the Healdsburg City Council on April 20, 2020. The purpose of the SBS Loan Program is to help Healdsburg-based businesses survive the economic downturn caused by COVID-19 and the related Shelter-in-Place orders.*