CHALLENGES RELATED TO GRANT & LOAN PROGRAMS

	Program Design	Open Period	Eligibility Review	Selection Process	Distribution of Funds
LOCAL OFFICIALS — Actions	▶ Decide eligibility criteria, application requirements and selection mode ▶ Decide amount per grant/loan ▶ Plan and execute outreach engagement ▶ Coordinate with CDBG guidelines ▶ Gather input on program design & application	▶ Provide technical support	▶ Categorize applicants based on geographic determinants ▶ Manage stringent CDBG compliance	▶ Verify and coordinate review of applications ▶ Determine make-up of advisory/review committee ▶ Rate business recovery plan objectively	▶ Ensure number of applicants selected matches funding
LOCAL OFFICIALS — Challenges & Constraints	▌ Rapidly evolving pandemic & urgency to distribute funds ▌ Crafting eligibility criteria around equity implications ▌ Structuring selection process around equity ▌ Reaching underrepresented small business owners ▌ Establishing partnerships with business administration or city council officials in promise zone ▌ Addressing discrimination against underserved groups ▌ Accounting for digital equity in outreach engagement ▌ Identifying which communities to reach/target ▌ Considering supplemental small business funds and tech assistance (to avoid relying on major financial institutions)	▌ Administrative capacity ▌ Technical infrastructure to handle application demand	▌ Balancing local-level interests with CDBG criteria	▌ Minimizing discretion of city officials in determining outcomes	
APPLICANTS — Actions	▶ Learn about program	▶ Access and complete application ▶ Complete tax documentation ▶ Prove loss of business from covid-19 ▶ Produce recovery plan to indicate business survival post-covid ▶ Submit other required documentation			
APPLICANTS — Challenges & Constraints	▌ Exposure and awareness ▌ Digital access	▌ Lacks knowledge about gathering and completing required documentation ▌ Digital access ▌ Site crashes			
+ STRUCTURAL BARRIERS	▌ General exclusion of underserved population	▌ Historical barriers to starting or owning a business	▌ Owners' race/ethnicity & wealth shape loan access	▌ Discriminatory lending practices	▌ Unequal time, attention knowledge, and resources