

City of Atlanta Emergency Ordinance to Develop a Financial Relief Fund for Small and Medium-Sized Businesses Impacted by the Water Crisis State of Emergency

AN EMERGENCY ORDINANCE OF THE ATLANTA CITY COUNCIL TO ESTABLISH THE ATLANTA SMALL BUSINESS WATER CRISIS RELIEF FUND TO PROVIDE FINANCIAL SUPPORT TO SMALL AND MEDIUM-SIZED BUSINESSES IMPACTED BY THE WATER EMERGENCY DECLARED BY THE MAYOR; TO OUTLINE ELIGIBILITY CRITERIA AND APPLICATION REQUIREMENTS; AND TO ENSURE TRANSPARENCY AND ACCOUNTABILITY IN THE DISTRIBUTION OF FUNDS.

WHEREAS, the City of Atlanta has experienced a significant water crisis due to multiple water main breaks, prompting the Mayor to issue a state of emergency;

WHEREAS, the water crisis has resulted in substantial disruptions to water service, adversely affecting local businesses through no fault of their own, leading to revenue losses and operational challenges;

WHEREAS, small and medium-sized businesses are particularly vulnerable to such disruptions, which can threaten their operational viability and long-term sustainability;

WHEREAS, small and medium-sized businesses play a crucial role in Atlanta's economy, employing nearly half of the city's workforce and contributing significantly to the local economy;

WHEREAS, small and medium-sized Black, minority, and women-owned businesses are especially vulnerable during crises, facing systemic barriers that can exacerbate financial challenges;

WHEREAS, providing financial relief to impacted businesses is essential to maintaining the economic stability and resilience of Atlanta's small business community;

WHEREAS, establishing a dedicated fund will enable timely and effective support for businesses facing unexpected disruptions due to water crises;

NOW, THEREFORE, BE IT ORDAINED BY THE ATLANTA CITY COUNCIL that:

Section 1: Establishment of the Atlanta Small Business Water Crisis Relief Fund

1. Fund Name: The Atlanta Small Business Water Crisis Relief Fund.
2. Purpose: To provide financial assistance to small and medium-sized businesses impacted by water crises, addressing loss of revenue and supporting insurance premium payments for businesses that have filed a loss of revenue claim with their commercial insurance provider.
3. Funding Sources: City budget allocations, state and federal emergency relief funds, and private donations and grants.

Section 2: Definitions

1. **Small Business:** A business with fewer than 50 employees and annual gross receipts of less than \$5 million.
2. **Medium-Sized Business:** A business with between 50 and 250 employees and annual gross receipts of less than \$25 million.
3. **Water Crisis:** Any event resulting in significant disruption to water service, including but not limited to water main breaks, contamination, or other infrastructure failures impacting business operations.

Section 3: Eligibility Criteria

1. **Business Size:**
 - Must be classified as a small or medium-sized business as defined in Section 2.
2. **Location:**
 - Must be located within the City of Atlanta.
3. **Impact Verification:**
 - Must demonstrate direct impact from a water crisis, evidenced by loss of revenue or operational disruptions.
4. **Insurance Claim:**
 - For businesses seeking assistance with insurance premiums, proof of a filed and accepted loss of revenue claim with a commercial insurance provider must be provided.

Section 4: Application Process

1. **Application Form:** Businesses must complete an application form provided by the City of Atlanta, including:
 - Business name, address, and contact information.
 - Proof of business size (employee count and gross receipts).
 - Description of impact due to the water crisis.
 - Documentation of lost revenue.
 - Insurance claim documentation (if applicable).
2. **Submission:** Applications must be submitted to Invest Atlanta within 60 days of the declared water crisis.
3. **Review Process:**
 - Applications will be reviewed by a committee appointed by the Mayor, consisting of representatives from Invest Atlanta, the Department of Grants and Community Management, and the Department of Watershed Management.
 - The committee will verify the authenticity of claims and ensure all documentation is complete.
4. **Approval and Disbursement:**
 - Approved applicants will receive funds within 15 days of approval.
 - Disbursements will be made directly to businesses and/or their insurance providers as applicable.

Section 5: Fraud Prevention and Accountability

1. Verification: All applications and supporting documents will be subject to verification.
2. Audit Rights: The City reserves the right to audit any business receiving funds.
3. Penalties: Any business found to have submitted fraudulent claims will be required to repay the full amount received and may face legal action.

Section 6: Reporting and Transparency

1. Annual Report: Invest Atlanta will publish an annual report detailing the allocation and use of funds, including the number of businesses assisted and the total amount disbursed.
2. Public Access: Reports will be made available to the public to ensure transparency and accountability.

Section 7: Implementation

1. Engagement: The City Council directs the Mayor and Invest Atlanta to engage with community leaders, business associations, and other stakeholders to ensure widespread awareness of the fund and its application process.
2. Training: The City Council encourages the development and implementation of training programs for public safety personnel to ensure they are equipped with the knowledge and skills to assist impacted businesses effectively.

Section 8: Financial Assistance Range and Budget Allocation

1. Assistance Range:
 - Small businesses: Up to \$10,000 per business.
 - Medium-sized businesses: Up to \$25,000 per business.
 - Average assistance: Approximately \$15,000 per business.
2. Total Budget Allocation:
 - The fund will be allocated an initial budget of \$5 million to support the estimated 200 to 300 businesses that may apply for assistance.
 - Additional funds may be allocated based on need and availability of resources.

BE IT FURTHER ORDAINED, that upon approval, the City Clerk shall send a copy of this emergency ordinance to the Mayor, the Director of Invest Atlanta, the Director of the Department of Grants and Community Management, the Commissioner of the Department of Watershed Management, and relevant business associations posthaste as a declaration

of the City of Atlanta's commitment to supporting its business community in times of crisis.

ADOPTED AND APPROVED by the Atlanta City Council this [Day] day of [Month], [Year].

[Signature of City Council President]

[Signature of City Clerk]