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COVID-19 Economic Recovery Grant Program Agency of Commerce and Community Development and Department of Taxes

The following report was prepared by the Agency of Commerce and Community Development (ACCD) and the Department of Taxes (Tax). This report provides data and outcomes for the Economic Recovery Grants programs, passed in accordance with the Act Relating to Creating Emergency Economic Recovery Grants, No. 115 (2020) and the Act Relating to COVID-19 Funding Assistance for Broadband Connectivity, Housing and Economic Relief, No. 137 (2020).

VERMONT ECONOMIC RECOVERY GRANT PROGRAM

SUMMARY OF TOTAL ACCD & TAX DEPT. AWARDS

Agency	Count (Organizations)	Percent of Organizations	Total Award Amount	Percent of Total Amount	Raw Unmet Need	2.0 Award Totals	Remaining Unmet Need
ACCD	2,789	57%	\$131,535,082	40%	\$344,325,180	\$74,400,250	\$ 269,924,930
TAX	2,067	43%	\$198,517,296	60%	\$336,478,670	\$91,187,277	\$ 245,291,393
TOTAL ECONOMIC RECOVERY AWARDS	4,856	100%	\$ 330,052,378	100%	\$ 680,803,850	\$ 165,587,527	\$ 515,216,323

**PROGRAM
IMPACT:**
4,856
Businesses
Received
\$330,052,379

**ROUND 2
APPLICANTS
REPORTED
UNMET NEED:**
\$680,803,850

**REMAINING
UNMET NEED:**
\$515,216,323

Vermont's CRF Assistance Program Has Had a Huge Impact, But Much More Could be Done:

- Almost 5,000 VT organizations served with assistance of over \$330,000,00 - thus far
- However, still over \$500,000,000 in Unmet Need remains

NOTES:

ACCD amounts are reported as of 2/10/21

TAX DEPT. amounts are reported as of 2/9/21

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ACCD amounts include the ACCD Cares Act appropriations for the Economic Recovery and Economic Relief Grants, as well as the amounts appropriated to; 1) Vermont Community Loan Fund (Women & Minority-Owned businesses); 2) Vermont Arts Council (Non-profit arts organizations); 3) ANR (Outdoor Recreation Organizations); 4) Health Care Provider Stabilization Grants paid by ACCD but reimbursed by AHS.

Unmet Need was calculated as the basis for awards in the Second Economic Relief Grant Program. Thus, "Raw Unmet Need" and "Remaining Unmet Need" calculations only include those organizations that applied to the Second Economic Relief Grant Program through ACCD or Tax. As a result, since the Total Award Amount includes the Round 1 awards, supplemental awards in addition to the Round 2 awards, subtracting that amount from the Raw Unmet need does not equal the Remaining Unmet Need.

The "Raw Unmet Need" was calculated as the organization's March to September 2019 Revenue minus their March to September 2020 Revenue, less the organization's total prior Covid-19 Aid. Prior Aid Included: 1) State CRF economic assistance grants; 2) Federal PPP loans and or EDIL grants and; 3) Business Interruption Insurance claims.

The "Remaining Unmet Need" is equal to an organization's Unmet Need minus their Second Emergency Economic Relief Grant Award.

ACCD's "Raw Unmet Need" and "Remaining Unmet Need" calculations include awards to Health Care Provider Organizations that were subsequently reimbursed by AHS in the second round of Economic Relief Grants.

VERMONT ECONOMIC RECOVERY GRANT PROGRAM

SUMMARY AWARD DATA - ACCD AWARDS

ACCD Summary Data By Grant					
	Average	Median	Minimum	Total Awards	Number of Grants
All Grant Programs by Individual Grants	\$ 35,724	\$ 19,213	\$ 32	\$ 131,535,082	3,682
AHS-Health Care Provider Stabilization	\$ 35,808	\$ 37,489	\$ 1,888	\$ 2,685,587	75
ANR-Outdoor Recreation	\$ 36,102	\$ 50,000	\$ 171	\$ 1,480,172	41
VT Arts Council Grants	\$ 36,672	\$ 24,458	\$ 654	\$ 4,767,424	130
VT Community Loan Fund for Women & Minorities	\$ 8,202	\$ 5,272	\$ 210	\$ 4,952,280	614
Total ACCD Recovery and Relief Grants	\$ 41,661	\$ 25,822	\$ 32	\$ 117,649,618	2,822
ACCD Summary Data By Organization					
	Average	Median	Minimum	Total Awards	Number of Organizations
All Grant Programs by Organization	\$ 47,162	\$ 23,441	\$ 171	\$ 131,535,082	2,789
AHS-Health Care Provider Stabilization	\$ 40,083	\$ 48,174	\$ 1,888	\$ 2,685,587	67
ANR-Outdoor Recreation	\$ 40,005	\$ 50,000	\$ 2,681	\$ 1,480,172	37
VT Arts Council	\$ 41,820	\$ 22,544	\$ 693	\$ 4,767,424	114
VT Community Loan Fund for Women & Minorities	\$ 8,242	\$ 5,273	\$ 210	\$ 4,952,280	611
Total ACCD Recovery and Relief Grants	\$ 51,541	\$ 27,509	\$ 32	\$ 117,649,618	2,281

Vermont's Businesses Received Meaningful Amounts of Assistance:

- **The average grant in the ACCD Program equaled almost \$36,000**
- **The average received by an organization equaled almost \$50,000**

NOTES:

The breakout of organization recipients in the "By Organization" Table does not equal the total number of organizations in "All Grant Programs by Organization" since some organizations received grants from more than one program.

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VERMONT ECONOMIC RECOVERY GRANT PROGRAM

NON-PROFIT / FOR-PROFIT BREAKDOWN - ACCD AWARDS

Organization	Count (Organizations)	Percent of Organizations	Total Award Amount	Percent of Awards	Raw Unmet Need	Remaining Unmet Need
Non-Profit	314	11%	\$ 18,954,748	14%	\$ 78,711,618	\$ 68,443,348
For Profit	2,475	89%	\$ 112,580,334	86%	\$ 265,613,562	\$ 201,481,582
TOTALS	2,789	100%	\$ 131,535,082	100%	\$ 344,325,180	\$ 269,924,930

- ***Non-Profits Fared Proportionally Better Than For-Profit Businesses***
 - Non-Profits represented 11% of the applicants, but received 14% of the award dollars

NOTES:

Non-Profit / For-Profit Organization Breakdown was not available for Tax Dept. awards

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The "Remaining Unmet Need" is equal to an organization's Unmet Need minus their Second Emergency Economic Relief Grant Award.

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VERMONT ECONOMIC RECOVERY GRANT PROGRAM

AWARDS BY SECTOR - TOTAL ACCD & TAX DEPT. AWARDS

Sector	Count (Organizations)	Percent of Organizations	Total Amount of Awards	Percent of Total Amount	Raw Unmet Need	Remaining Unmet Need
Accommodation and Food Services	1,190	25%	\$ 137,627,876	42%	\$ 257,492,287	\$ 179,069,708
Administrative and Support and Waste Management and Remediation Services	69	1%	\$ 4,884,794	1%	\$ 18,680,600	\$ 16,072,026
Agriculture, Forestry, Fishing and Hunting	64	1%	\$ 2,713,032	1%	\$ 6,367,522	\$ 4,502,953
Arts, Entertainment, and Recreation	435	9%	\$ 22,878,547	7%	\$ 46,869,407	\$ 36,640,936
Construction	387	8%	\$ 28,210,905	9%	\$ 63,474,155	\$ 50,320,685
Educational Services	146	3%	\$ 6,876,006	2%	\$ 50,682,528	\$ 46,871,068
Finance and Insurance	13	0.3%	\$ 329,989	0%	\$ 415,795	\$ 244,529
Health Care and Social Assistance	171	4%	\$ 4,853,306	1%	\$ 5,077,159	\$ 3,152,740
Information	82	2%	\$ 5,466,386	2%	\$ 10,369,128	\$ 7,575,701
Management of Companies and Enterprises	4	0.1%	\$ 165,384	0.1%	\$ 169,990	\$ 99,971
Manufacturing	356	7%	\$ 25,763,240	8%	\$ 54,314,662	\$ 42,286,966
Mining, Quarrying, and Oil and Gas Extraction	2	0.04%	\$ 62,031	0.02%	\$ 56,017	\$ 32,944
Other Services (except Public Administration)	471	10%	\$ 14,969,585	5%	\$ 15,634,784	\$ 10,243,862
Professional, Scientific, and Technical Services	426	9%	\$ 14,648,063	4%	\$ 30,161,213	\$ 23,509,211
Real Estate and Rental and Leasing	88	2%	\$ 3,494,469	1%	\$ 6,983,889	\$ 5,443,744
Retail Trade	697	14%	\$ 39,852,046	12%	\$ 52,738,950	\$ 38,173,141
Transportation & Warehousing	130	3%	\$ 4,677,908	1%	\$ 16,621,942	\$ 14,020,064
Utilities	4	0.1%	\$ 402,326	0.1%	\$ 1,625,108	\$ 1,272,782
Wholesale Trade	91	2%	\$ 9,053,440	3%	\$ 27,871,609	\$ 21,781,353
Suppressed Industries (<10 Recipients)	30	1%	\$ 3,123,044	1%	\$ 15,197,104	\$ 13,901,938
TOTALS	4,856	100%	\$ 330,052,378	100%	\$ 680,803,850	\$ 515,216,323

NOTES:

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25%
Of recipient organizations were *Food and Accommodation businesses*. They had the greatest unmet need (\$257,492,287) and received **42%** of the proceeds.

14%
of the recipients were in the hard hit *Retail Trade sector*. These awards accounted for 12% of the total.

VERMONT ECONOMIC RECOVERY GRANT PROGRAM						
SUMMARY OF AWARDS BY REPORTED 2019 REVENUE - TOTAL OF ACCD & TAX DEPT. AWARDS						
2019 Revenues	Count (Organizations)	Percent of Organizations	Total Amount of Awards	Percent of Total Amount	Raw Unmet Need	Remaining Unmet Need
\$22,000 - \$500,000	3,116	64%	\$ 86,296,989	26%	\$ 67,764,762	\$ 25,970,770
\$500,001 - \$1,500,000	1,082	22%	\$ 119,248,518	36%	\$ 98,123,363	\$ 43,679,461
\$1,500,001 - \$5,000,000	489	10%	\$ 85,970,531	26%	\$ 167,131,722	\$ 122,918,430
\$5,000,001 - \$10,000,000	97	2%	\$ 20,669,217	6%	\$ 91,974,961	\$ 80,005,744
\$10,000,001 - \$15,000,000	34	1%	\$ 7,904,960	2%	\$ 58,622,530	\$ 53,967,569
\$15,000,001+	38	1%	\$ 9,962,163	3%	\$ 197,186,512	\$ 188,674,349
TOTALS	4,856	100%	\$ 330,052,378	100%	\$ 680,803,850	\$ 515,216,323

86%
of recipients
(4,198) had
revenues of
\$1.5 million or
less in 2019

VERMONT ECONOMIC RECOVERY GRANT PROGRAM						
AWARDS BY NUMBER OF EMPLOYEES - TOTAL ACCD & TAX DEPT. AWARDS						
Employee Count	Count (Organizations)	Percent of Organization	Total Amount of Awards	Percent of Total Amount	Raw Unmet Need	Remaining Unmet Need
0	1,194	25%	\$ 30,768,543	9%	\$ 107,574,284	\$ 81,300,176
1-4	1,414	29%	\$ 48,514,585	15%	\$ 47,147,404	\$ 27,972,573
5-9	877	18%	\$ 56,025,723	17%	\$ 60,449,120	\$ 38,409,190
10-19	688	14%	\$ 72,533,024	22%	\$ 80,918,165	\$ 46,246,667
20-49	487	10%	\$ 78,202,644	24%	\$ 144,709,687	\$ 105,913,769
50-99	128	3%	\$ 27,556,935	8%	\$ 87,824,330	\$ 72,805,696
100-149	34	1%	\$ 8,320,566	3%	\$ 59,906,687	\$ 55,212,945
150+	34	1%	\$ 8,130,359	2%	\$ 92,274,173	\$ 87,355,307
TOTALS	4,856	100%	\$ 330,052,378	100%	\$ 680,803,850	\$ 515,216,323

53%
of recipients
(2,608) had 4 or
less employees.

NOTES:

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VERMONT ECONOMIC RECOVERY GRANT PROGRAM

AWARDS BY DEMOGRAPHIC - TOTAL OF ACCD & TAX DEPT. AWARDS

Organization Owner Demographic	Count (Organizations)	Percent of Organizations	Total Amount of Awards	Percent of Total Amount	Raw Unmet Need	Remaining Unmet Need
Minority-OR- Women Owned Organization	1,666	34%	\$ 59,699,437	18%	\$ 61,442,723	\$ 35,489,576
All other Organizations	3,190	66%	\$ 270,352,941	82%	\$ 619,361,127	\$ 479,726,747
TOTALS	4,856	100%	\$ 330,052,378	100%	\$ 680,803,850	\$ 515,216,323

34%
of awards
were made to
WBE or MBE
recipients

NOTES:

Categories require 51% Minority or Women ownership.

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VERMONT ECONOMIC RECOVERY GRANT PROGRAM

AWARDS BY DEMOGRAPHIC - ACCD AWARDS

Organization Owner Demographic	Count (Organizations)	Percent of Organizations	Total Amount of Awards	Percent of Total Amount	Raw Unmet Need	Remaining Unmet Need
Minority Women-Owned Organizations	161	6%	\$ 4,417,896	3%	\$ 5,995,492.71	\$ 3,881,809
Women-Owned Organization	908	33%	\$ 21,575,975	16%	\$ 25,836,671.39	\$ 15,862,378
Minority-Owned Organization	168	6%	\$ 4,007,322	3%	\$ 5,842,354.86	\$ 3,502,489
Minority-OR- Women Owned Organization	1,237	44%	\$ 30,001,193	23%	\$ 37,674,518.96	\$ 23,246,676
All other Organizations	1,552	56%	\$ 101,533,889	77%	\$ 306,650,660.75	\$ 246,678,254
TOTALS	2,789	100%	\$ 131,535,082	100%	\$ 344,325,179.71	\$ 269,924,930

44%
of ACCD
awards were
granted to
WBE or MBE
recipients

VERMONT ECONOMIC RECOVERY GRANT PROGRAM

AWARDS BY DEMOGRAPHIC - TAX DEPT. AWARDS

Organization Owner Demographic	Count (Organizations)	Percent of Organizations	Total Amount of Awards	Percent of Total Amount	Raw Unmet Need	Remaining Unmet Need
Minority-OR- Women Owned Organization	429	21%	\$ 29,698,244	15%	\$ 23,768,204	\$ 12,242,900
All other Organizations	1,638	79%	\$ 168,819,052	85%	\$ 312,710,466	\$ 233,048,493
TOTALS	2,067	100%	\$ 198,517,296	100%	\$ 336,478,670	\$ 245,291,393

21%
of Tax awards
were granted
to WBE and
MBE recipients

NOTES:

Categories require 51% Minority or Women ownership. Tax data is only available for minority and women-owned organizations in aggregate.

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VERMONT ECONOMIC RECOVERY GRANT PROGRAM						
AWARDS BY COUNTY - Percentage Comparison - ACCD & TAX AWARDS						
County	Number of Awarded Organizations by County as a Percent of Total (%)	Amount of County Awards as a Percent of Total Awards (%)	GDP Percentage by County (%)	County Employment as a Percent of State Employment (%)	County Unmet Need as a Percent of State Total (%)	County Remaining Unmet Need as a Percent of State Total (%)
Addison	5%	4%	5%	6%	4%	4%
Bennington	5%	6%	5%	6%	4%	3%
Caledonia	4%	3%	3%	4%	3%	3%
Chittenden	31%	35%	35%	28%	37%	38%
Essex	1%	1%	0.5%	1%	1%	0.4%
Franklin	4%	3%	6%	5%	4%	4%
Grand Isle	1%	1%	1%	1%	0.4%	0.2%
Lamoille	6%	7%	4%	5%	6%	6%
Orange	3%	3%	3%	3%	3%	2%
Orleans	3%	3%	3%	4%	4%	4%
Rutland	8%	9%	8%	9%	8%	8%
Washington	12%	10%	11%	11%	9%	8%
Windham	8%	6%	7%	8%	13%	15%
Windsor	9%	9%	8%	10%	6%	5%
TOTALS	100.0%	100.0%	100%	100.0%	100.0%	100.0%

NOTES:

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VERMONT ECONOMIC RECOVERY GRANT PROGRAM						
AWARDS BY COUNTY - TOTAL ACCD & TAX AWARDS						
County	Count (Organizations)	Total Amount of Awards	2019 GDP By County	2019 County Average Employment	Raw Unmet Need	Remaining Unmet Need
Addison	231	14,230,974	\$ 1,755,115	14,855	\$ 27,428,100	\$ 20,625,967
Bennington	260	\$ 19,107,026	\$ 1,799,219	17,531	\$ 25,537,182	\$ 15,466,409
Caledonia	180	\$ 11,484,835	\$ 1,148,781	10,827	\$ 21,496,002	\$ 15,528,589
Chittenden	1,514	\$ 113,988,125	\$ 11,805,010	103,458	\$ 249,782,626	\$ 194,130,246
Essex	31	\$ 1,754,695	\$ 157,584	1,107	\$ 3,590,213	\$ 2,275,782
Franklin	200	\$ 10,600,875	\$ 2,111,211	18,229	\$ 24,564,797	\$ 19,434,014
Grand Isle	51	\$ 2,696,202	\$ 198,436	1,197	\$ 2,503,496	\$ 958,955
Lamoille	283	\$ 22,328,568	\$ 1,228,737	11,970	\$ 39,864,061	\$ 29,061,700
Orange	148	\$ 8,264,973	\$ 861,642	7,867	\$ 17,661,060	\$ 12,442,751
Orleans	156	\$ 10,146,337	\$ 1,108,982	10,830	\$ 28,009,900	\$ 22,124,444
Rutland	404	\$ 28,818,415	\$ 2,771,352	26,903	\$ 54,029,618	\$ 39,545,417
Washington	579	\$ 34,364,624	\$ 3,900,571	34,191	\$ 59,486,068	\$ 42,218,593
Windham	393	\$ 21,241,204	\$ 2,434,474	21,471	\$ 85,562,584	\$ 75,205,451
Windsor	426	\$ 31,025,524	\$ 2,732,285	23,340	\$ 41,288,142	\$ 26,198,005
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NOTES:

Addresses reflect the county reported by the applicant and may not reflect the address of the applicant organization.

ACCD amounts include the ACCD Cares Act appropriations for the Economic Recovery and Economic Relief Grants, as well as the amounts appropriated to; 1) Vermont Community Loan Fund (Women & Minority-Owned businesses); 2) Vermont Arts Council (Non-profit arts organizations); 3) ANR (Outdoor Recreation Organizations); 4) Health Care Provider Stabilization Grants paid by ACCD but reimbursed by AHS.

Unmet Need was calculated as the basis for awards in the Second Economic Relief Grant Program. Thus, "Raw Unmet Need" and "Remaining Unmet Need" calculations only include those organizations that applied to the Second Economic Relief Grant Program through ACCD or Tax. As a result, since the Total Award Amount includes the Round 1 awards, supplemental awards in addition to the Round 2 awards, subtracting that amount from the Raw Unmet need does not equal the Remaining Unmet Need.

The "Raw Unmet Need" was calculated as the organization's March to September 2019 Revenue minus their March to September 2020 Revenue, less the organization's total prior Covid-19 Aid. Prior Aid Included: 1) State CRF economic assistance grants; 2) Federal PPP loans and or EDIL grants and; 3) Business Interruption Insurance claims.

The "Remaining Unmet Need" is equal to an organization's Unmet Need minus their Second Emergency Economic Relief Grant Award.

ACCD's "Raw Unmet Need" and "Remaining Unmet Need" calculations include awards to Health Care Provider Organizations that were subsequently reimbursed by AHS in the second round of Economic Relief Grants.

ACCD amounts are reported as of 2/10/21

TAX DEPT. amounts are reported as of 2/9/21

Reported amounts may change as a result of reconsiderations, repayments or recaptures