Pflugerville Cares Small Business Grant Program



Frequently Asked Questions

Income and Economic Injury

Do I have to demonstrate economic injury to qualify for this program?

Yes, you must show a 15% decrease in gross income for the period of March 1, 2020, to June 30, 2020, as compared to gross income for same period of the previous year, March 1, 2019, to June 30, 2019.

My business was on track to show big growth this year, but only grew slightly or did not grow at all. Am I eligible for this program?

In order to be eligible, you must show a 15% decrease in gross income for the period of March 1, 2020, to June 30, 2020, as compared to gross income for the previous year, March 1, 2019, to June 30, 2019.

Is there a minimum or maximum annual revenue to qualify for this program?

No. Eligibility for this program is based on a demonstrated 15% decrease in revenue (see above) and on a minimum number of employees.

Geographic Eligibility

Where does my business need to be located to be eligible for this program?

Your business must be located and operating within BOTH the Pflugerville City Limits AND within Travis County.

What if my business is in the small portion of the City of Pflugerville that is not within Travis County?

Because this funding is provided through Travis County, your business must be located and operating within BOTH the City of Pflugerville Limits AND within Travis County.

What if my business has a Pflugerville address but isn't in Pflugerville City Limits?

To qualify for this program, your business location must be within both in the Pflugerville City Limits and Travis County.

What if my home address is within the City of Pflugerville limits, but my business is not?

For the purposes of eligibility for this program, <u>only the address where your business is</u> <u>physically located and operating</u> is considered and it must be within both the Pflugerville City Limits and Travis County limits. Your home address is not a factor for eligibility for this program.

What if I live outside of Pflugerville, but my business is within the Pflugerville City limits?

For the purposes of eligibility for this program, <u>only the address where your business is</u> <u>physically located and operating</u> is considered and it must be within both the Pflugerville City Limits and Travis County limits. Your home address is not a factor for eligibility for this program.

What if my business address is in the eligible area, but my service area is outside of Pflugerville City Limits?

For the purposes of eligibility for this program, only the address where your business is physically located and operating is considered. Your service area is not a factor in eligibility.

Are businesses located in the extrajudicial territory of Pflugerville eligible?

No. Your business must be physically located and operating at an address within Pflugerville City Limits, as well as within Travis County.

<u>Eligibility – Number of Employees</u>

How many employees must I have to be eligible for this program?

Your business must have had 2 or more full-time equivalent employees as of March 1, 2020.

I have some part-time employees. How do they factor in to eligibility?

Full-time equivalency is calculated by the number of hours part-time employees work. You may reference this full-time equivalent employee (FTE) calculator provided by healthcare.gov to help you determine your number of FTE employees: <u>https://www.healthcare.gov/shop-calculators-fte/</u>

I have more 2 or more employees, but some are part-time. Am I eligible for this program?

Maybe. Your full-time equivalent number of employees must be 2 or greater as of March 1, 2020. Full-time equivalency is calculated by the number of hours part-time employees work. You may reference this full-time equivalent employee (FTE) calculator provided by healthcare.gov to help you determine your number of FTE employees: <u>https://www.healthcare.gov/shop-calculators-fte/</u>

I used to have 2 or more full-time equivalent employees in the past, but I no longer do. Am I eligible for this program?

Your business must have had 2 or more full-time equivalent employees as of March 1, 2020.

I've recently added employees and now have 2 or more full-time equivalent employees. Am I eligible for this program?

The date used to determine eligibility based on the number of employees is March 1, 2020. We will only look at how many full-time equivalent employees you had on that date.

Am I required to keep the same number of employees that I had on March 1, 2020, in order to be eligible at time of this application?

No, the date used to determine eligibility based on the number of employees is March 1, 2020. We will only look at how many full-time equivalent employees you had on that date.

Do contractors count as employees?

No, independent contractors are not counted in the number of employees. Only W-2 employees may be counted.

My business is a sole proprietorship. Am I eligible?

Businesses must have had a minimum of 2 full-time equivalent employees as of March 1, 2020, to qualify for this program.

I am the only employee. Am I eligible?

No, single employee businesses are not eligible.

Why does this grant only provide funding for businesses with 2 or more employees?

When the economic impacts of the pandemic hit, we knew that microbusinesses urgently needed capital to continue their operations and we made funds available to these smaller businesses first, through programs such as the Pflugerville Pfund and Travis County Thrive programs.

Funding Questions

What is a maximum amount of funding my business may qualify to receive?

Businesses may receive grant awards for expenses up to \$75,000, based on the number of fulltime equivalent (FTE) employees. Maximum grant amount is divided into 3 tiers based on the number of FTE employees as follows:

- a. \$15,000 2-14 FTE employees
- b. \$50,000 15 40 FTE employees
- c. \$75,000 > 41 FTE employees

I have some part-time employees. How do they factor in to which award tier I meet?

Full-time equivalency is calculated by the number of hours part-time employees work. You may reference this full-time equivalent employee (FTE) calculator at healthcare.gov to help you determine your number of FTE employees: <u>https://www.healthcare.gov/shop-calculators-fte/</u>

How will I receive funding for this program if I am awarded a grant?

Funding is provided on a reimbursement basis for eligible expenses incurred from March 1, 2020, to September 30, 2020.

What expenses are eligible?

- Machinery and equipment
- Payroll expenses
- Vendor and Supplier payments
- Rent, lease, or mortgage payment for real property used for business purposes
- Utility (gas & electric only) payments for business properties
- Personal Protective Equipment (PPE) and/or sanitation supplies and equipment
- Improvements to business location to accommodate COVID-19 sanitation requirement, distancing, drive up windows, temporary closure materials, and employee testing
- Business Equipment Rent, lease, or purchase payment for business equipment such as delivery vehicles, food truck, kitchen equipment, technology, communications systems, Point of Sale equipment
- New or expanded technology applications, software, and Wi-Fi services
- Marketing and advertising expenses due to COVID-19

For what time period are expenses eligible?

You may request reimbursement for eligible expenses from March 1, 2020, and up to September 30, 2020.

Can I use grant funds to pay my employees?

Yes, but only if wages have not been paid by another COVID-19 program.

Can I use grant funds to pay for product and inventory?

You may pay supplier or vendor costs.

Must expenses be new expenses directly related to Covid-19 to be able to be eligible?

They must be directly related to Covid-19 economic injury or solutions to address business changes related to Covid-19.

When will I receive funding?

Awards will be made on or before October 31, 2020.

I run my business from my home. Can I use this program for my home mortgage or utilities?

No. Only properties that are used exclusively for business purposes are eligible.

What if I lose my receipts / pay with cash?

Documentation is required for reimbursement.

Other Grant Programs

Am I eligible if I've applied for another grant or loan program?

In order to qualify for this program, you must certify that you have not received another grant or loan for the same expenses.

Am I eligible if I've applied for the Paycheck Protection Program (PPP) or SBA Economic Injury Disaster Loan (EIDL)?

Yes, but you may not use this grant to cover expenses that you already covered using other funds. You may use this grant to cover expenses that the PPP and EIDL programs did <u>not</u> cover.

Am I eligible if I've received funding from other local grant programs?

It depends. Many local funding programs, such as Travis County Thrive, City of Austin, etc., are also from C.A.R.E.S. Act funding. Due to federal guidelines, each business owner can receive only <u>one</u> source of C.A.R.E.S. Act funding. If you have received an award from a private funding source, such as the Pflugerville Pfund, that will not affect your eligibility.

What if I've applied for another program but haven't received a decision yet?

An active application with another Covid-19 relief or C.A.R.E.S. Act funding program will require the business owner to choose between programs and withdraw its application from the program it does not prefer.

Other Eligibility Questions

How long does my business need to have been open to qualify for this grant?

Eligible businesses must have been in operation since March 1, 2019.

Am I eligible with an Individual Taxpayer Identification Number?

It depends. The registered business must have an Individual Taxpayer Identification Number and the owner must be a permanent resident to qualify.

How do I apply if I have multiple businesses, or multiple locations for one business?

Each business owner may only submit one application, regardless of the number of locations or businesses. To be eligible the business location that applies and must be located within both Pflugerville City Limits and Travis County.

My business has multiple locations. Can I submit an application for each location?

No, each business owner may only submit one application and it must be within both the Pflugerville City Limits and within Travis County.

Applications and Priority

Is this program a first-come, first-served program?

Yes, applications will be reviewed for completeness and compliance with the grant eligibility standards <u>in the order they were received.</u>

What will happen if I submit an incomplete application or have some documents or pages missing?

If any information is missing or incomplete, it will be incumbent upon you, as the applicant, to correct the missing or incomplete information – otherwise, your application will be determined incomplete and ineligible. Our team is not responsible to reaching out to you to correct an incomplete application.

What happens if I need to correct my application or add new documents?

Changes to an application will be allowed prior to 8:00pm on August 31, 2020.

If you submit new or corrected documents, <u>your application will be timestamped based on the</u> <u>time in which all required documentation is received</u>. This may change your order in the firstcome, first-served queue.