

**Fort Bend County Coronavirus Response
Small Business Emergency Assistance Grant Program
Frequently Asked Questions (FAQs) rev 09.01.2020**

1. Is this for Fort Bend Business only?

A: Yes, this program is for businesses located in Fort Bend County

2. Can non-profits apply?

A: This program is for profits only. We recommend that if you have not done so already, you make application for PPP through the SBA

3. Can churches apply?

A: Non-profits are not eligible. We recommend that if you have not done so already, you make application for PPP through the SBA

4. Where do I apply?

A: The on-line application will be available on Monday, June 15th at 8 am at www.fortbendcountytexas.gov

5. Can I apply through my bank?

A: No, you would apply on-line through www.fortbendcountytexas.gov

6. Is this open to self-employed or sole proprietors?

A: Yes, however you must have filed a Schedule C on your federal tax return for 2019, or have an active and valid Texas Franchise Account that is current.

7. If I applied for an EIDL but don't have it yet, do I qualify?

A: We encourage you to apply as soon as the program is on line and then if you do receive funds from EIDL prior to the funding of the Fort Bend County Grant, you will be eligible after the first two weeks of the program when it opens to those what have not received SBA assistance.

8. Is this available to travel agents who are independent contractors with no employees?

A: You are encouraged to apply in case there is a second phase that may adjust the criteria. Your information will be used to indicate if there is a need.

9. Is there a credit score requirement?

A: No, the FICO report is to determine if the business is in good standing and viable. This is determined by an independent agency and their determination is provide to the County as either "Meets requirement" or "Does not meet requirement" No other information is provided to the County.

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Small Business Emergency Assistance Grant Program
Frequently Asked Questions (FAQs) rev 09.01.2020**

10. What if my annual business revenue is way below \$100,000?

A: You are encouraged to apply in case there is a phase two that may adjust the criteria. Your information will be valuable in determining if there is a need.

A2: **UPDATED** - The County changed the criteria and now small businesses can apply for the program with annualized revenue of \$25,000 to \$5,000,000, and no more than 50 employees.

11. What is considered inventory?

A: Inventory would be property, goods in stock, or the contents of a building. If you had to replenish inventory as a result of COVID-19 due to spoilage, or expiration dates that prevented the sale due to forced closures, then these are considered inventory losses impacted by COVID-19. For example, a restaurant who had to replenish perishable food.

12. When it says no more than 20 FTE's, does that mean full-time only? How do part-time employee's count?

A: **UPDATED (See Question 10)** - The calculation of full-time equivalent (FTE) is an employee's scheduled hours divided by the employer's hours for a full-time workweek. When an employer has a 40-hour workweek, employees who are scheduled to work 40 hours per week are 1.0 FTEs. Employees scheduled to work 20 hours per week are 0.5 FTEs.

13. If I registered my business in Fort Bend County but my business is located in Houston, can I apply?

A: Your business must be physically located and operational in Fort Bend County

14. How are FTEs calculated among multiple locations?

A: For businesses with multiple locations, the employee count will be calculated per location.

15. Do other counties have similar programs?

A: Yes, some do, you would need to locate the other county website for more information.

16. Is there going to be a second phase that expands the eligibility?

A: We hope that there will be additional funding and then we will be able to determine if the criteria needs to be changed at that time.

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A2: On June 23, 2020 Commissioner's Court approved an expansion of the program to include the following eligibility requirements:

- Grant amounts will be based on total 2019 revenue or projected 2020 revenue (if not in business during 2019):
- Annual Sales up to \$100,000 -- Grant Award up to \$5,000
- Annual Sales from \$100,001 to \$2,000,000 -- Grant Award up to \$15,000
- Annual Sales from \$2,000,001 to \$5,000,000 -- Grant Award up to \$25,000

17. Does this apply to small businesses that were in the process of being built but construction was put on hold due to COVID-19?

A: The business must have been operational as of February 15, 2020 and has not permanently closed.

18. Will you pull personal credit or business credit?

A: A FICO report will be pulled under the Federal Employer Identification Number (FEIN) provided or the Social Security Number (SSN) if a Sole Proprietor.

19. Does the Fort Bend County program support eligibility for persons who have been laid-off, applied for full-time positions with no luck, but who now wish to start their own consulting firm?

A: The business must have been operational as of February 15, 2020. Visit your local chamber of commerce to see what resources are available. Also, Fort Bend County is currently operating a business coaching program at Gallery Furniture.

20. Does a business that actually opened mid-March that had a loan since 2019 and started paying rent and the loan back in 2019 qualify?

A: The business must have been operational as of February 15, 2020.

21. Can we view the application on-line prior to Monday?

A: The on-line application will not be available until Monday, June 15th at 8 am. The application will be very simple and straightforward. If you gather all the information ahead of time it should be a simple process.

22. What if I have multiple locations? Can I apply for just one or all? Is it based on my FEIN number?

**Fort Bend County Coronavirus Response
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A: The application is based on the FEIN number or SSN if a sole proprietor that does not have a FEIN. One grant application per FEIN.

23. What if my company just opened in 2020 and I have no financials for 2019?

A: The business must have been operational as of February 15, 2020. If there is a definitive demonstration of loss of revenue due to COVID-19 (approximately 25% decline) even though you were not in business in 2019, send in your application and the case worker will review your application for program eligibility.

24. What if I made over \$2M in 2019, but know we will not hit that mark this year due to COVID?

A: See **updated in Question 16**. We encourage you to apply and you may be able to qualify should there be a phase two of this program.

25. If we have over \$2,000,000 in revenue, can we apply?

A: See **updated in Question 16**. Although this initial phase is for businesses under \$2,000,000 in revenue, we encourage you to apply and you may be able to qualify should there be a phase two of this program.

A2: UPDATE: Phase 2 has expanded the income to allow businesses that have 2019 annualized revenue of \$25,000.00 to \$5,000,000.00.

26. How do I obtain a Franchise Account Tax Status?

A: A Franchise Account Tax Status can be obtained through the Texas Comptroller's office. Use the following link to obtain the form needed for your grant application: [Franchise Account Tax Status](#)

POST GRANT AWARD

27. I have been approved for a grant award. How long will it take to receive my payment/check?

A: It may take up to 3 weeks from the time you have been approved to receive your grant payment.

28. What are the eligible expense that the grant funds can be used for?

A: Grants are available to businesses for the following eligible CARES ACT activities:

- Personal Protective Equipment (PPE)
- Payroll expenses to retain employees (employees must remain on payroll for the entire period in use)

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- Re-opening supplies, equipment & renovations
- Inventory
- Utilities
- Remote working expenses
- Leases
- Mortgage assistance

29. Do we only have 3 months to use all of the grant money awarded?

A: You have until December 29, 2020 to use all the funds received. Funds can be used for eligible expenses incurred as of April 3, 2020 (Stay at Home Order) as long as they meet the eligibility in Question #27 and have not been reimbursed through any other loan or grant program.

30. Can the grant be used on staff salary?

A: The grant can be used on payroll expenses to retain employees (employees must remain on payroll for the entire period in use)

31. How can a business use the grant money?

A: See Question #27 - The funds can be used for operating expenses such as payroll, inventory, rent, mortgage, personal protective equipment (PPE) for employees, and for marketing strategies (including creating an online presence and other sales alternatives).

32. How do I submit all required document?

A: You must retain all receipts for all expenditures related to the grant award. A suggested method is to track expenses by the date of purchase, the specific use, quantity and price per unit, etc. Keep photocopies of equipment and other information that will provide evidence of the expenditure. Keep detailed and itemized receipts of all purchases and expenditures. If possible, have itemized receipts taped to a blank sheet of paper and the documented use listed next to the receipt and photocopied. Please provide specific, legible and accurate information.

A case manager will contact you between September and the end of the program for all documentation and receipts. You must present this information and supporting documentation or return the grant award amount that can not be supported by complete and eligible expenditures.

33. Should I send email or do you have online form?

A: You will be contacted by a case manager on how to submit your expenditures.

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34. When is the last date to submit receipts?

A: The last date to submit is December 30, 2020.

35. What are the acceptable date time frames for eligible receipts of expenses for the Fort Bend Small Business Grant? If I read correctly expense occurred starting 4/3 are eligible however I do not see an ending date?

A: The time period for eligible expenditures is April 3rd through December 29, 2020.