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# **Greene County CARES Act Relief Funds for Small Business – Frequently Asked Questions**

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## **BACKGROUND**

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On March 27, 2020, the federal Coronavirus Aid, Relief, and Economic Security (CARES) Act was passed to provide economic assistance for those impacted by the COVID-19 pandemic. This relief package provided over \$2 trillion in aid, including \$150 billion in direct funding for state and local governments through the Coronavirus Relief Fund.

The State of Missouri received \$2.4 billion in federal funding, and a portion of this was dispersed to counties based on population. Greene County received approximately \$34 million in grant funding to help support local coronavirus response efforts through payments focused on medical, public health, payroll, provisional support, compliance and other COVID-19 related expenses incurred from March 1, 2020 through December 30, 2020.

Applications for the Greene County CARES Act Relief Fund opened on July 20, 2020 with \$6.5 million allocated specifically for small business grant awards. After receiving feedback from members, the Springfield Chamber has provided this FAQ document to provide further direction on the application process and grant guidance for small business applicants.

*The information in this document was gathered from the U.S. Treasury Department and guidance from Greene County officials; please check with your own tax professional and/or banker on your specific situation.*

**1. Q: What businesses are eligible to apply?**

**A:** Businesses with a physical location in Greene County and 80 or fewer employees are eligible to apply for small business CARES Act funding. Per Greene County guidance, start-up businesses are not typically eligible.

**2. Q: Is this funding considered a loan or a grant?**

**A:** The funding is considered a grant and will not have to be repaid, assuming the recipient complies with the established guidelines and parameters of the grant.

**3. Q: What expenses are eligible for CARES Act reimbursement?**

**A:** Overall general considerations include **1)** Fund payments may be used only for expenditures necessary to address the current COVID-19 public health emergency and **2)** A recipient may use payments from the Fund to purchase a durable good that is to be used during the current period and in subsequent periods if the acquisition in the covered period was necessary due to the public health emergency.

*Examples of eligible business expenses include:*

- Costs for purchase of PPE.
- Costs to address increase in solid waste as a result of the public health emergency, such as relates to the disposal of used PPE.
- Cost of modifying workspaces to add barriers or accommodate social distancing protocols.
- Expenses for disinfection of public areas and other facilities in response to the COVID-19 public health emergency.
- Expenses for quarantining employees.
- Expenses to improve telework capabilities to enable compliance with COVID-19 public health precautions.
- Investments in technology or capital for the purpose of virtual business activity or telework due to COVID-19 closures or partial closures to support social distancing protocols.
- Business rent assistance not reimbursed by the federal government pursuant to the CARES Act or otherwise.
- Business mortgage payment assistance not reimbursed by the federal government pursuant to the CARES Act or otherwise.

- Business utility costs assistance not reimbursed by the federal government pursuant to the CARES Act or otherwise.
- Increased workers compensation costs associated with COVID-19 impact.
- Costs associated with equipping employees' homes or other remote work locations for work usage.
- Costs associated with contract tracing.
- Costs associated with emergency recovery planning & actions.
- Costs to facilitate livestock depopulation incurred by producers due to supply chain interruption.
- Documented lost sales or inventory due to business interruption related to the COVID-19 public health emergency.
- Costs to retrain employees whose jobs were fundamentally altered due to the COVID-19 public health emergency.
- Costs of business interruption caused by voluntary full or partial closure to promote social distancing measures.
- Economic impact of decreased customer demand as a result of the COVID-19 public health emergency.
- Hazard pay for employees performing hazardous duty or work involving physical hardship that is related to COVID-19.
- Payroll or benefits expenses during pandemic-related business reduction (expenses that have not been reimbursed by the federal government pursuant to the CARES Act or otherwise).
- Costs to expand farm and meat processing capacity as a necessary response to the public health emergency.
- Costs associated with temporary hiring or other payroll implications of managing a workforce impacted by full or partial school closures.
- Other documented costs of business interruption caused by required closures.
- Contracted employment services.

- 4. Q: How did Greene County determine what expenses are eligible?**  
**A:** Eligible expenses are based on [guidance from the federal government](#).
- 5. Q: What documentation will be required to prove that I incurred expenses eligible for reimbursement through the grant?**  
**A:** Applicants will need to provide paid receipts/invoices, comparative financial statements and [Form W-9](#).
- 6. Q: Do eligible expenses include ones that my business has already incurred or those that I anticipate in the future?**  
**A:** Both past and future expenses that meet application requirements are eligible for reimbursement.
- 7. Q: Are there limits on what size grant my business is eligible to receive?**  
**A:** The size of the grant award is based on the following employee count:
- 0-10 employees: \$5,000
  - 11-25 employees: \$10,000
  - 26-40 employees: \$15,000
  - 41-50 employees: \$20,000
  - 51-60 employees: \$25,000
  - 61-70 employees: \$30,000
  - 71-80 employees: \$35,000
- 8. Q: How do I account for full-time versus part-time employees when calculating my total number of employees?**  
**A:** Please report all full-time and part-time employees in the respective field on the grant application.
- 9. Q: If my business received a Paycheck Protection Program (PPP) Loan, am I still eligible to receive CARES Act funds?**  
**A:** Yes. However, you cannot request funding for the same expenses that were already reimbursed through a PPP loan. For example, if you used PPP funding to pay for June, July and August rent, you could still receive CARES Act funding for the category of rental reimbursement, however, you cannot use the CARES Act funding for reimbursement of rent for those specific months.
- 10. Q: When do awarded grants funds have to be spent?**  
**A:** It depends on the grant request. If you apply for funding to reimburse COVID-related expenses either already incurred or anticipated in the remaining 2020 calendar year for your business, those will need to be spent by December 30, 2020, per Treasury guidelines. However, Greene County will provide a deadline for expenditures to be submitted that precedes the December 30 deadline to allow them to account for the funds and provide all necessary paperwork and compliance reporting to the federal government. A final date has not been established yet for when all documentation for expenditures should be submitted to the County but is anticipated to be mid-November. That allows Greene County time to complete the audit and compliance while still allowing time to redistribute unspent funds. Additionally, if a grant is awarded to address
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**10. A: CONTINUED**

economic impact the pandemic has had on your business, like for payroll or revenue loss, there is no set date that funds are required to be spent.

*\*This guidance has the potential to change based on future federal action.*

**11. Q: What if I don't use all the funds I receive prior to the end-of-year deadline?**

**A:** Grant funds awarded for COVID-related expenses that are not spent prior to the end of 2020 will have to be returned to the County. Grant funding awarded to address COVID-related economic impacts do not have a spending deadline.

**12. Q: What if my business has pandemic-related expenses that exceed the grant amount I am eligible for under the employee count guidelines?**

**A:** Per advice from Greene County officials, small business applicants are encouraged to provide a comprehensive grant request in order for the CARES Act Citizens Advisory Committee, to provide a complete picture of the pandemic-related expenses of the business.

**13. Q: How and when can I apply for grant funding?**

**A:** Applications are currently open as of Friday, September 18, 2020; businesses are encouraged to apply as soon as possible while available funding remains. The application process is open until end of the business day September 30, 2020.

**14. Q: What is the process for grant approval?**

**A:** After an application is submitted through the [Greene County CARES Act Grant Application Portal](#), the application will be reviewed by the CARES Act Citizens Advisory Committee, a 30 member volunteer group created to review grant applications. Each week thus far, the subcommittee focused on small business applications has been able to review approximately 50 to 60 applications. After review, a recommendation will be made to the Greene County Commission for final decision and applicant notification.

**Note:** *Applicants should receive confirmation from Greene County after submission of the funding application. If this is not received, please reach out to Greene County to confirm your application has been submitted correctly.*

**15. Q: If my grant application is approved, when can I expect to receive funding?**

**A:** The County has a team working to verify all information provided in the grant and will contact the recipient for any additional documentation needed, included but not limited to, receipts for items purchased, payroll information, rent statements, and utility statements. This verification period will also include verification of compliance answers, confirmation of a completed and submitted Form W-9, and further determination of the negative impact of COVID-19 by comparing current financial year statements with the same period from the previous year. Where applicable, Greene County could need verification of a business license and Secretary of State filing, as well as confirmation the business is current on property and/or sales taxes. Awards are currently being mailed for COVID-19 expense reimbursements (amounts already spent and documented); awards will be mailed soon for economic impact grant stipends.

**16. Q: Will I be notified if my grant application has been denied?**

**A:** Yes.

**17. Q: Will my grant application be made public if it is denied?**

**A:** If requested, the application would be made available; however, any financials or protected data would not be made public.

**18. Q: Will my grant application be made public if it is approved?**

**A:** Yes, the grant recipient and amount will be made public. Documents submitted such as financial statements, tax returns and other confidential information will not be made public.

**19. Q: If I am awarded a grant for my business, will those funds be considered taxable income?**

**A:** Yes, the grant award is considered taxable income to the recipient.

**20. Q: If my business has experienced significant growth this year, am I still eligible to apply for this grant funding?**

**A:** If your business saw significant growth, but also experienced pandemic related expenses and/or pandemic related economic impacts, you are still eligible to apply for grant funding. CARES Act funds are not to be used to fund business growth or for other non-pandemic related uses.

*Example: A t-shirt business is experiencing increased sales, so their business is considered to be "growing." However, their supply chain was interrupted due to COVID-19, which did not allow the business to maintain sufficient inventory to operate normally. This supply chain interruption is an eligible expense for CARES Act funding, which could, in this example, theoretically cover that economic impact by helping re-stock the inventory. This business would want to focus on COVID-related expenses and/or pandemic economic impact in their grant application.*

**21. Q: How can I track what funding has been awarded and how much is still available?**

**A:** Greene County tracks and provides this information through their [CARES Transparency Portal](#), including total applications received and in review, and funding amount awarded versus amount remaining for multiple funding categories.

**22. Q: Who can I contact if I have questions about the grant application?**

**A:** For specific questions, contact Dr. Lyle Foster, Greene County grant administrator, at [lfoster@greencountymo.gov](mailto:lfoster@greencountymo.gov).

**23. Q: I submitted my application and did not receive any response from Greene County. What should I do?**

**A:** Once you submit your application, you should receive a confirmation email from Greene County. If you do not receive this confirmation, your application may not have been submitted correctly, and you should reach out to Greene County to confirm your application submission.

**24. Q: Am I able to make revisions to my application after it's been submitted?**

**A:** Please email Lauren Mustoe on Chamber staff to check on the status of your application. If your application has not yet been reviewed by the Advisory Council small business subcommittee, there may be potential to provide additional revisions to your application.

**Links to additional CARES Act Relief Fund guidance:**

- [Greene County CARES Act Relief Fund Website](#)
- [Greene County CARES Transparency Dashboard](#)
- [Application Information Sheet](#)
- [Application Instruction Guide](#)
- [U.S. Department of Treasury Frequently Asked Questions](#)