

1. What size businesses are eligible to apply?

Businesses with less than 50 employees are eligible

2. When and where do I apply?

Applications will open up on July 6th on the Allen County website.

3. What is the deadline to apply?

All applications must be received by end of business day on July 19th.

4. What is the award amount?

The amount will depend on how many eligible businesses apply. Businesses with 5 or fewer employees can receive up to \$3,000 and businesses with 6-50 employees can receive up to \$7,500

5. What documents do I need to submit with my application?

In addition to the completed application, all businesses are required to submit the following documentation:

- LMI Certification Worksheets- for all employees categorized as “retained with funding” and those that will be retained regardless of funding. If you are in a business with fewer than 5 full-time employees, the owner may complete a certification worksheet. If the owner qualifies as low to moderate income no one else needs to complete the certification worksheets. If the business has over 5 employees then the owner is not allowed to complete a certification worksheet. If one is completed for the owner, it will be considered ineligible and removed from the application.
- A letter from the business owner stating the total number of employees, if they are considered full-time or part-time, and how many are categorized as “retained with funding” and those that will be retained regardless of funding.
- Invoices, receipts, and other documentation to verify reimbursement amount.
- Proof that you have applied for a DUNS number if you do not currently have one.

6. Where do we send the documentation and supplementary documents?

Submit all LMI Certifications, Letters of Employment Verification, invoices, receipts, applications, and any other documentation in the same email to coclerk@allencounty.org

7. When will we be notified if we qualify for an award?

Businesses should be notified by July 31st by email whether or not they qualified to receive the grant.

8. How will we receive payment from the grant?

Once you submit receipts, invoices, and other documentation for reimbursement and it has been processed, funds will be disbursed via check.

9. What is LMI Certification

A federal requirement that employers that receive CDBG funding must provide employment to employees that are from low-to-moderate income households. A business must show that 51% of "retained" employees meet the LMI certification requirement shown on the worksheet. "Retained" means that this employee's job is at risk of being eliminated, laid off, or furloughed if additional funding is not received. Not all employees have to be categorized as "retained". Those that are not at risk of losing their jobs count as "BASE EMPLOYEES" and LMI worksheets are not required for BASE employees. A business is eligible for funding if 51% of the "Retained" employees meet LMI certification, by falling below column C on the LMI Worksheet.

10. How do I determine if I meet the 51% LMI requirement?

All employees that are being retained (retained means that their job is at risk if the business does not receive this funding) are required to complete the LMI certification. 51% of those "retained" employees must meet LMI requirements. For example, a business has 30 employees. 20 employees are not at risk of job loss. However, 10 will not be retained unless funding is received. All 10 employees must complete the LMI worksheet, and 51% of those 10 (6) must meet LMI qualifications.

11. How do we prove who is "retained" and who is not at risk of job loss?

The business owner must provide a signed letter stating the total number of employees. This letter must also designate the number of employees at risk of job loss if funding is not received, and those who are not. From example above: Owner must provide a letter stating that 20 of the 30 employees are not at risk of job loss, but 10 might not be retained if funding is not received.

12. How do I determine my income for LMI certification?

Your income is based on your TOTAL HOUSEHOLD adjusted gross income. This is based on the 2019 tax return.

13. What if I haven't filed my 2019 tax return?

2019 Tax returns are due July 15, 2020. This must be submitted in order to be eligible.

14. What is household income?

Household income includes all tax returns filed in a household for those 18 years old or older.

15. Are there other disqualifiers for this program?

The CARES Act states that businesses cannot receive duplicate funding. Therefore, the following programs automatically disqualify a business from this grant opportunity:

- EIDL - Economic Injury Disaster Loans - (if ANY funds have been received)
- Express Bridge Loans
- Debt Relief Program - As part of SBA's debt relief efforts will automatically pay the principal, interest, and fees for: current 7(a), 504, and micro-loans for a period of six months, and new 7(a), 504, and microloans issued prior to September 27, 2020.
- USDA Relief Program for farmers and ranchers

16. I received PPP funding. Am I still eligible?

Yes, however the CARES Act states that businesses cannot receive duplicate funding. Therefore, only expenses incurred after the PPP term are eligible, or inventory purchases are eligible.

17. What can the funds be used for?

Funding can only be used for inventory, supplies, wages/benefits, mortgage, utilities, and rent.

18. What can funds NOT be used for?

Funding cannot be used to repay long-term debt (cannot be used to repay CDBG loans for example), for future purchases, or capital projects.

19. Can a contractor utilize the program with a subcontractor as a wage earner?

No, only employees that receive a W-2 from the employer count under that businesses application. However, the subcontractor can apply on their own.