
**San Joaquin County Small Business and Family
Assistance COVID-19 Grant Programs
Frequently Asked Questions (FAQ)**

The following FAQ regarding these programs and the grant application process is intended only as a guide for general and easy reference.

Q1. How do I apply for this grant?

Submit your complete application package via e-mail for the grant you wish to apply:

Small Business Assistance Grant: SmallBusinessGrant@sjgov.org

FamilyCOVID19Assistance Grant: FamilyCOVIDGrant@sjgov.org

Personal Protective Equipment Grant Program: PPEGrant@sjgov.org

Cash grants will be awarded on a first-come, first-served basis, for qualified applicants, as long as funding is available or January 31, 2021, whichever is earlier.

Q2. Who is eligible to apply for these grants?

For a **Small Business Assistance Grant**, a small business or nonprofit located in San Joaquin County must meet the following criteria:

- Applicants must be a small business that operates in San Joaquin County with no more than 100 full-time employees.
- Has experienced financial harm due to the COVID-19 pandemic.
- Has either realized expenditures for rent/lease, mortgage, utility or personal protective equipment, or in specified circumstances, has overdue unpaid mortgage, rent or utility bills.
- Operates out of a physical commercial storefront, or a residence that is open to the public for normal business operations, or a residence while working at locations within the County (such as a plumber or landscaper) within the County limits of San Joaquin. *(This requirement does not apply to independent health-care providers and health-care clinicians. Independent health-care providers and health-care clinicians must have a primary residence in the County to qualify.)*

[See question 11 for more information.]

- Has an active Business License in San Joaquin County and is in good standing.
- Had commenced operation in San Joaquin County prior to March 1, 2020.

For a **Family COVID Assistance Grant**, an individual or family must reside in San Joaquin County and meet the following criteria:

- Applicants must have monthly income below the following thresholds depending on household size:

Household Size (Person)	1	2	3	4	5	6	7	8
Maximum Monthly Income	\$4,375	\$5,000	\$5,625	\$6,250	\$6,750	\$7,250	\$7,750	\$8,250

- Has experienced financial harm due to the COVID-19 pandemic.
- Has either realized expenditures for rent/lease, mortgage, utility or personal protective equipment, or in specified circumstances, has overdue unpaid mortgage, rent or utility bills.

For a **Personal Protective Equipment Grant** (masks are available for pick-up), a business or nonprofit located in San Joaquin County must meet the following criteria:

- Applicants must be a business that operates in San Joaquin County with at least one employee, counting the business owner.
- Operates out of a physical commercial storefront, or a residence that is open to the public for normal business operations, within the County limits of San Joaquin. (This requirement does not apply to independent health-care providers and health-care clinicians. Independent health-care providers and health-care clinicians must have a primary residence in the County to qualify)
- Has an active Business License in San Joaquin County and is in good standing.

Q3. What are the COVID-19 related expenses eligible for grant funding?

The following COVID-19 related expenses are eligible for grant funding through the San Joaquin County Small Business Assistance Grant or Family COVID Grant Programs. For first-time applicants, the expenses must have occurred between March 1, 2020 and the date of the grant application. For recipients of prior San Joaquin County Small Business Grants, the expenses must have occurred after August 31, 2020. **The grant applicant must include and attach documentation of the expenses. See question 10 for more information.**

- Paid mortgage
- Unpaid (overdue mortgage)
- Paid rent/lease costs
- Unpaid (overdue) rent, if the applicant agrees to have the County directly reimburse the landlord and has completed the Landlord Participation Form as part of their application.
- Paid utility costs. Utilities include electricity, natural gas, propane, water, sewer garbage, internet, and phone
- Unpaid (overdue) utility costs
- In addition, Small Business Grant Applicants (but not family applicants) may seek reimbursement for Personal protective equipment (PPE) expenditures. This includes individual equipment such as masks. It also includes the costs associated with making modifications to the business to accommodate COVID-19 restrictions, such as tents, Plexiglas barriers, heaters, etc.

Q4. Are there limits on the size of the grant I can request?

Yes.

- A Family COVID Assistance Grant is limited to \$5,000.
- A Small Business Assistance Grant is limited to \$25,000.

Also, grants may not exceed the total financial harm due to the COVID pandemic.

Q5. I own a business in San Joaquin County and a business outside of San Joaquin County – can I still apply?

Yes. Only for the business within San Joaquin County. Confirm that the business meets the remaining eligibility requirements for application.

Q6. I have received financial assistance from other organizations, will that impact my eligibility?

Possibly. Depending upon the type and source of previous funding. The application requests this information so that the County can make the appropriate determination.

Q7. Can I mail my application?

No. Because applicants are being reviewed on a first-come, first-served basis, we are only accepting e-mailed applications. Please e-mail complete applications and all required supporting documents.

Q8. Can I use the grant funds to pay for business expenses incurred prior to March 1, 2020?

No. Funds from this program may only be used for expenses incurred due to COVID-19 that occur between March 1, 2020 and the date of the grant application.

Q9. Are building owners eligible to apply for this program?

Yes. If the building owner operates out of a physical commercial storefront (not a residence), and has no more than 100 employees, and meets other eligibility requirements.

Q10. What kind of documentation is needed to substantiate the rent/lease, mortgage, utility or PPE expenses claimed in the application or the COVID Harm and Maximum Grant Calculation Worksheet

If you are seeking reimbursement for one or more of the following expense categories please provide the relevant additional documents.

Paid rent/Lease

- Bank statements or check stubs showing rent/lease payments made since affected date
- Copy of lease

Unpaid (overdue) rent/lease

- Statement of landlord showing amount of overdue rent

Paid mortgage

- Bank statements or check stubs showing mortgage payments made since affected date
- Copy of mortgage statement

Unpaid (overdue) mortgage

- Copy of mortgage statement showing amount of overdue mortgage

Paid utilities

- Bills, invoices, bank statements or check stubs showing utility payments made since affected date

Unpaid (overdue) utilities

- Bills, invoices, or statements showing amount of overdue utilities

Personal Protective Equipment

- Invoices
- Receipts
- Bank statements
- Credit card statements or check stubs for expenditures related to purchase of personal protective equipment.

Q11. Are there any exceptions to the requirement that businesses seeking Small Business Assistance Grants operate out of a commercial storefront within the boundaries of San Joaquin County?

In general, any small business with a physical location in a non-residential building in San Joaquin County is eligible to apply. Businesses that transact online must have a physical non- residential operation in San Joaquin County.

There are three exceptions to the requirement that a business operate in a non-residential physical structure.

First, independent health-care providers and health-care clinicians are not subject to this requirement

Second, businesses that operate from a residence, while also conducting their work at other locations within the County may still qualify. For example, a General Contractor, whose headquarters is his or her home, but who employs crews to work at job sites (including individual residences) throughout the County may be eligible for grant funding if the business meets the other requirements of the grant.

Third, businesses licensed to operate within their residence, and whose license allows them to serve the public at their residence, may be eligible. For example, a family day care center operated out of a residence in which parents drop off and pick-up their children may be eligible if the day care center meets the other requirements of the grant.

Conversely, a home-based business, not licensed to have face-to-face interaction with customers in their home, would not be eligible for grant funding. For example, a home-based business primarily using the ETSY craft website to sell their crafts on-line would not be eligible, because such a business is not licensed to allow in-person meetings with customers in the residence.

The owner of an ETSY business, described above, may be eligible for the Family COVID Assistance Grant, as might be Uber and Lyft drivers.

Q12. What does it mean to be in good standing?

Applicants for the Small Business Grants must not be currently involved in litigation with the County (or a City within the County) or in breach of contract with the County or local city.

Q13. Are payroll expenditures eligible for grant funding?

No. Although payroll expenses were eligible for grant reimbursement in previous grant programs, it is no longer eligible for grant funding.

Q14. Are there any limits on the amount of PPE that can be obtained through the PPE Grant Program?

The number of masks provided will be determined based upon the number of workers the business currently has employed (full-time, part-time, contract, etc.). The PPE will be awarded as follows:

Employee(s)	Masks
1	40
2 - 5	80
6 - 12	160
13 - 25	320
25+	400

This program is first come, first serve, and will end when mask supplies are depleted.

Q15. I am having trouble with the COVID-19 Harm and Grant Calculation worksheet. What should I do if the page will not automatically calculate the “TOTAL NET HARM”, the “MAXIMUM GRANT”, or the “Total costs proposed for grant funding”?

It is okay if the calculator is not working. You have several options.

Option One: is to type in the numbers and not worry that the totals do not auto-calculate. The County team can calculate the totals for you once we receive the application.

Option Two: is to print out the blank page, handwrite in the numbers, scan or take a photo of the completed page, and then email it along with your application. If you want to attempt the math yourself, please do so and handwrite those numbers too. However, this is not required.

Option Three: is to download the latest version of Adobe Acrobat onto your computer or try using a different web browser (Google Chrome, Internet Explorer). This may enable the calculation feature. However, you will not need to do this if you followed the above recommendations for simply writing in the numbers in options One and Two.

As a final option, you could fill in the worksheet using excel if you have access to the excel worksheet program. You can obtain the excel version of this form by going to the Small Business Assistance Grant web page, scrolling down to “Documents” and clicking the link. Remember to attach this excel file when you email your application.

***Note:** Pages 2 and 3 of this form are examples to illustrate how the harm and maximum grant should be calculated. There is no need to include these samples with your application, but there is no problem if they remain attached.*

Q16. For the Family COVID Assistance Grant question on page 3, how do I determine “Total Estimated Household Income Loss Due to COVID Pandemic”?

In answering this question regarding total loss of income in Section A, think about when your household first experienced a financial loss due to the COVID-19 pandemic. Did it begin in late March or early April as many businesses were ordered closed? Or did it begin later, when your employer may have done layoffs or reduced hours of employment in response to the pandemic? Add together the amount of lost income from every month. From that total, subtract any Unemployment Insurance (UI) benefits received. This includes both the “regular” UI benefits and the \$600 or \$300 per week that was specific to COVID. It **does not** include the \$1,200 stimulus checks, which were one time.

Example #1-- Prior to the pandemic, Holly had a job paying her \$4,000 per month. In May 2020, Holly’s employer laid her off and this continued in June and July. From August through October, Holly went back to work part time making \$1,000 per month. Then in November, Holly was laid off again. From May through December, Holly received a total of \$10,000 in UI benefits (regular and COVID specific). Here’s how to do the calculation.

Loss for May, June and July is \$12,000 (3 months times lost income of \$4,000/month)

Loss for August, Sept., and Oct. is \$9,000 (3 months times lost income of \$3,000/month) [Before pandemic, income would have been \$4,000, Holly did make \$1,000 during these months, so her lost income would be the difference, \$3,000.]

Loss of income for Nov. and Dec. is \$8,000 (2 months times lost income of \$4,000/month)

Total loss of income is \$29,000 (\$12,000 plus \$9,000, plus \$8,000)

Finally, subtract the \$10,000 in UI benefits to arrive at a total income loss of \$19,000 (\$29,000 minus \$10,000 in UI). Holly should enter \$19,000 of financial harm on the line labeled “Total Estimated Household Income Loss Due to COVID Pandemic.”

Households may be eligible even if one only member of the household experienced economic harm from the pandemic.

Example #2-- Household consists of Mom (Holly), Dad (Bill) and their 3 children. Holly had a job paying her \$2000 per month. Bill has a job paying him \$2000 per month. In May 2020, Bill's employer laid him off due to Covid-19 and this continued through November. In December, Bill went back to work part time making \$1000 per month. From May through December, Bill received a total of \$9,800 in UI benefits (\$100 weekly UIB plus UI pandemic benefits of \$600.) Here's how to do the calculation.

Loss from May-November is \$14,000 (7 months times lost of income of \$2000/month)

Loss for December is \$1,000 (1 month loss of \$1,000) [\$2,000 normal income minus the \$1,000 that he made.]

Total loss of income is \$15,000 (\$14,000 plus \$1,000)

Finally subtract the \$9,800 UI benefits to arrive at a total loss of \$5,200 (\$15,000 minus \$9,800 in UI). The family should enter \$5,200 of financial harm on the page 3 where it asks for "Total Estimated Household Income Loss Due to COVID Pandemic."

Q17. For the Family COVID grant how do I determine monthly income in Part B on page 3 to see if I qualify?

For Part B on page 3, the income in question is your *current income in the month of application, or the immediate past month*. For **example**, if you had no income in December 2020, but collected \$1,200 in UI benefits, then your income would be \$1,200. If you had no income or benefits in December 2020, your income would be zero. If your income was \$3,000 in December with no UI, then \$3,000 is your income.

If your current (December 2020 or January 2021) monthly income exceeds the income limits on page 1, then we ask for your lowest monthly gross income during the pandemic. For example, if you are part of a household of 3 and your income in December was \$6,000, that amount is above the threshold. However, if back in May, 2020 you were unemployed, and only received \$2,400 in UI benefits that month, then you would qualify because \$2,400 is below the \$5,625 monthly income limit from page 1.