

COVID-19 Business Relief Grant Program Q & A from Webinar

Question:

I have applied for EIDL, PPP, EDD but have not been granted funding, or been notified if I qualify for funding. How can I provide proof for element #1 that we are not eligible for other funding?

Answer:

Provide any documentation showing that you filed/applied for the Economic Injury Disaster Loans (EIDL), Paycheck Protection Program (PPP), Pandemic Unemployment Assistance (PUA) other loans, or grants, regardless of whether you received/applied for the grant(s) or loan(s) or are qualified or not.

Question:

Does having received PPP Loan disqualify us or make us less likely to get an Alameda grant?

Answer:

No.

Question:

What are odds of getting this grant? There is a lot of work required here, and I'm happy to do it, but it is a lot of hoops for another black hole.

Answer:

It depends on the number of qualified applicants. As of 5/5/20 there are 187 applicants that are not located on Alameda Point so if your application meets the criteria your chances are roughly 39%. The fund for Alameda Point are restricted to Alameda Point. As of 5/5/20, Alameda Point applicants who meet the criteria have 100% chance of getting the grant.

Question:

"Is your business closed" - physical location yes but we are operating minimally online. Will this affect our chance of being eligible?

Answer:

No. However, the business must have a physical (brick and mortar) location in Alameda. If it is closed due to COVID-19, but will open after the restrictions are lifted, and is either not operating now or minimally operating as long as it plans to reopen, it should not impact your eligibility.

Question:

Do we count as employees, even if we don't pull a salary?

Answer:

The owner is not an employee, even if the owner is pulling a salary.

Question:

Are you using 30 hours per week as full time equivalent?

Answer:

Full-time employees are those normally scheduled to work at least 30 hours per week, as determined by the company in its sole discretion. Part-time employees are those normally scheduled to work less than 30 hours per week, as determined by the company in its sole discretion.

Question:

Will some of the grant be less than \$7,500 so they can be given to more businesses?

Answer:

No. The grant amount is \$7,500.

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Question:

Is a nonprofit 501c7 Corp WITH employees eligible to apply for the grant? Our nonprofit has 6 full time equivalent employees and 3 of those have been furloughed since the shelter in place order began. We have sustained more than a 20% loss in revenue.

Answer:

No. The City is creating a Community Relief Fund. I am hoping that the fund will be open to nonprofits. I would also recommend you check out our Business Resources page as the Community Fund information will be announce on this page. (<https://www.alamedaca.gov/ALERTS-COVID-19/Business>).

Question:

How about self-employed?

Answer:

Self-employed without employees do not qualify for this grant. The City is creating a Community Relief Fund. I am hoping that the fund will be open to self-employed businesses without employees. I would also recommend you check out our Business Resources page as the Community Fund information will be announce on this page. (<https://www.alamedaca.gov/ALERTS-COVID-19/Business>).

Question:

How can we check to make sure the license is up to date?

Answer:

If you do not have a current copy of your Business License or Business Tax Certificate for fiscal year 2019/2020, the City will look up your information. Please do not contact the City for this item if you do not have it.

Question:

Could you explain what a BIA is?

Answer:

There are two Business Improvement Areas (BIA) in Alameda. One in the Park Street area and one in the Webster Street area in and around the main streets. Businesses pay an assessment that shows up on their Business License if they are located in a BIA.

Question:

The application asks for income statements for March 2019 and March 2020. I own a medical practice on Park Street and much of our income is from health insurance, so our accounts receivable are usually delayed 30 days. My income from March 2020 is a reflection of our business from February 2020, before the shelter-in-place. Can I submit income statements from April instead? That is a better illustration of our loss in income.

Answer:

Yes, you can provide revenues and expenses for April 2019 and 2020 as long as you also provide revenues and expenses for March 2019 and 2020 with an explanation of why you are also including information for April 2019 and 2020.

Question:

In addition to providing all the required information, can you share what criteria, or the process for determining who is funded or how the grant awards are determined?

Answer:

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Applications that are current with their business license tax and BIA assessments prior to the date that the application period opened will be entered into the lottery. If selected, the application will be further reviewed to determine if all documentation was provided and if there is a 20% loss.

Question:

I spent all day yesterday gathering the info for application and submitted last night. Just received email saying sole proprietors are NOT eligible! Why not? I have been closed since Mar 16 and have had zero income. I implore the committee to allow sole proprietors without employees.

Answer:

Sole proprietors without employees are not qualified for this grant. The City is creating a Community relief fund. I am hoping that the fund will be open to sole proprietors businesses without employees. I would also recommend you check out our Business Resources page as the Community Fund information will be announce on this page. (<https://www.alamedaca.gov/ALERTS-COVID-19/Business>).

Question:

It's asking for our March numbers...If we didn't show the 20% drop in March, but did show an 80% decrease in April, should we include those numbers?

Answer:

Yes, you can provide revenues and expenses for April 2019 and 2020 as long as you also provide revenues and expenses for March 2019 and 2020 with an explanation of why you are also including information for April 2019 and 2020.

Question:

If you applied for, and were granted a PPP loan, are you still eligible to apply for this grant? Would that be considered in your determination to award a grant?

Answer:

Yes, you are still eligible and it will not be considered to determine whether you qualify for the grant.

Question:

Why are sole proprietors that own a brick and mortar not included? There are many businesses in Alameda that are family owned and where the family works in the business. To exclude all these family businesses does not seem fair, so my questions is why? Most family businesses have 2 or more family members work full time in their business.

Answer:

Sole proprietors without employees are not qualified for this grant. The City is creating a Community relief fund. I am hoping that the fund will be open to sole proprietors businesses without employees. I would also recommend you check out our Business Resources page as the Community Fund information will be announce on this page. (<https://www.alamedaca.gov/ALERTS-COVID-19/Business>).

Question:

Another thing I wanted to bring up is that all membership based businesses will see the drop in. April and not March as memberships get billed on the first of the month. Think all gyms and our co working space. I think we should compare April 2019 to April 2020 for this reason.

Answer:

You can provide revenues and expenses for April 2019 and 2020 as long as you also provide revenues and expenses for March 2019 and 2020 with an explanation of why you are also including information for April 2019 and 2020.

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Question:

Would there be a way to count the owner drafts as employees for a family owned business?

Answer:

The owner is not an employee, even if the owner is pulling a salary or transferring funds to a personal account through a demand draft.

Question:

How much is the interest rate?

Answer:

There is no interest rate. This is a grant.

Question:

Is this first come, first served, or will all applications be considered together after the deadline?

Answer:

No, the applications are not first, come first serve. Applications that are current with their business license tax and BIA assessments prior to the date that the application period opened will be entered into the lottery. If selected, the application will be further reviewed to determine if all documentation was provided and if there is a 20% loss. **Please note that this is a change in the review process from what was said in Webinar 1 in order to meet the deadline.**

Question:

I am a sole proprietor with no employees, am I eligible for a grant?

Answer:

Sole proprietors without employees are not qualified for this grant. The City is creating a Community relief fund. I am hoping that the fund will be open to sole proprietor without employees. I would also recommend you check out our Business Resources page as the Community Fund information will be announce on this page. (<https://www.alamedaca.gov/ALERTS-COVID-19/Business>).

Question:

Does having received PPP Loan disqualify us from Alameda grant?

Answer:

No.

Question:

Does having received PPP Loan make us less likely to get Alameda grant?

Answer:

No.

Question:

What kind of proof to show we've applied for other grants?

The amount of payroll or the number of employees?

Answer:

Provide any documentation showing that you applied for or filed for the grants and loans, such as an email confirmation a confirmation letter from the bank, or an email or letter indicating that your application is pending or that you are not qualified.

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Question:

What is the proof #1

Answer:

Provide any documentation showing that you applied for or filed for the grants and loans, such as an email confirmation a confirmation letter from the bank, or an email or letter indicating that your application is pending or that you are not qualified.

Question:

What documents would be accepted for proof of income?

Answer:

Bank statements, report(s) from quickbooks or similar software, Certified Public Accountant (CPA) generated income statement, bookkeeper records, or other reports that document income for the period requested.

Question:

What documents are acceptable for March 2019/2020 revenue and expenses?

Answer:

Bank statements, report(s) from quickbooks or similar software, Certified Public Accountant (CPA) generated monthly income statement, bookkeeper records, or other reports that document income and expenses for the periods requested.

Question:

Are the questions in this chat going to be address and/or answered?

Answer:

Yes. We answered questions in the chat at the end of the presentation and these are the written answers.

Question:

Establishment address, can I put PO Box?

Answer:

No. You must have a physical (brick and mortar) establishment.

Question:

Proof of having applied for the loans is very hard. There has been virtually no confirmations coming back from those entities.

Answer:

Proof is required. Provided the details of the loans or grants that you have applied for. The SBA loans provide a confirmation number and the banks providing PPP loans should confirm that you have applied for a loan. Provide bank information if you cannot get confirmation.

Question:

Can you be an internet only business?

Answer:

No. You must have a physical (brick and mortar) establishment.

Question:

Can I use the bank statement?

Answer:

Yes. It must sufficiently document your income.

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Question:

Is a 501c7 nonprofit with employees eligible?

Answer:

No. The City is creating a Community relief fund. I am hoping that the fund will be open to nonprofits. I would also recommend you check out our Business Resources page as the Community Fund information will be announce on this page. (<https://www.alamedaca.gov/ALERTS-COVID-19/Business>).

Question:

My QuickBooks program combines revenue and costs on one form. Can I upload just that form, or do you need separate forms?

Answer:

Yes.

Question:

We do the revenues and expenses in a spreadsheet since our POS is, well a POS. Is that acceptable?

Answer:

Yes.

Question:

Not clear how the six month income statement is "payroll" Are you asking for just the total amount of payroll over 6 months, or the number of employees or both?

Answer:

A six-month income statement is not payroll. Please provide proof that you have a payroll, thus showing proof that you have employees.

Question:

Which documents are acceptable for the 6 months income and expenses?

Answer:

Bank statements, report(s) from quickbooks or similar software, Certified Public Accountant (CPA) generated income statement, bookkeeper records, or other reports that document income for the period requested.

Question:

Some of us get paid with a 2 month delay and showing income reflects nothing of what actually goes on day to day for the business. Will you accept invoices to compare the two years rather than bank returns?

Answer:

You can provide bank statements, report(s) from quickbooks or similar software, Certified Public Accountant (CPA) generated income statement, bookkeeper records, or other reports that document income for the period requested.

Question:

Did you say 1099 do or do not qualify as employees?

Answer:

Yes. Correct, 1099 workers are not employees.

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Question:

Whoo...so that means that a sole proprietor who pulls a draw instead of salary does not count as having someone working for the store??

Answer:

Sole proprietors that pulls a draw or a salary and does not have employees are not qualified for this grant. The City is creating a Community relief fund. I am hoping that the fund will be open to sole proprietors businesses without employees. I would also recommend you check out our Business Resources page as the Community Fund information will be announce on this page. (<https://www.alamedaca.gov/ALERTS-COVID-19/Business>).

Question:

My business license is expired, can I renew it ASAP and still qualify?

Answer:

No. You must have a current business license as of the date the applications 4/27/20.

Question:

Is there a possibility of reconsidering the 1 employee requirement? There are several businesses in our district who are being locked out of eligibility for this program and many are having trouble qualifying for other relief programs as well.

Answer:

No. Sole proprietors/self-employed without employees are not qualified for this grant. The City is creating a Community relief fund. I am hoping that the fund will be open to sole proprietors/self-employed businesses without employees. I would also recommend you check out our Business Resources page as the Community Fund information will be announce on this page. (<https://www.alamedaca.gov/ALERTS-COVID-19/Business>).

Question:

I have 5 part time employees and myself, but I put everything back in the business, only pulling a draw when I need it. Under this criteria, I may not qualify and that seems massively unfair.

Answer:

If your part-time employees are the equivalent of, at minimum, one fulltime employee and are W-2 employees (not 1099 workers), you can apply for the grant.

Question:

Who should we discuss the March only look at income reduction? It seems April is very reasonable to look at .. City Council?

Answer:

Yes, you can provide revenues and expenses for April 2019 and 2020 as long as you also provide revenues and expenses for March 2019 and 2020 with an explanation of why you are also including information for April 2019 and 2020.

Question:

What's the definition of Small Business?

Answer:

The applicant must be a small business and have one (1) to twenty-five (25) full-time equivalent employees, or be a restaurant (no limit on the number of employees). In addition, we use the Small Business Administration's definition of small business <https://www.sba.gov/size-standards>.

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Question:

Then why is proof required that you applied for the PPP?

Answer:

We want to provide support to those that help him/herself. Provide any documentation showing that you filed/applied for the Economic Injury Disaster Loans (EIDL), Paycheck Protection Program (PPP), Pandemic Unemployment Assistance (PUA) other loans, or grants, regardless of whether you received/applied for the grant(s) or loan(s) or qualified or not.

Question:

No we do an owner draw. Memberships are billed on the first of the month, but were frozen per April 1.

Answer:

Sole proprietors/self-employed without employees are not qualified for this grant. The City is creating a Community relief fund. I am hoping that the fund will be open to sole proprietors/self-employed businesses without employees. I would also recommend you check out our Business Resources page as the Community Fund information will be announce on this page. (<https://www.alamedaca.gov/ALERTS-COVID-19/Business>).

You can provide revenues and expenses for April 2019 and 2020 as long as you also provide revenues and expenses for March 2019 and 2020 with an explanation of why you are also including information for April 2019 and 2020.

Question:

Is there anyone to revise the requirement for FTE and instead include part-time employees without requiring their hours to equate to 100% to be counted as 1 employee? The reason is, most of these part-time employees have other part-time jobs, which would be common for folks working in the service and food industries. Additionally, these workers are at a disadvantage because they don't get much from UI IF they qualify. Is there any way* Allowing the small businesses with mainly part-time employees will help keep their jobs too.

Answer:

Businesses with part-time employees can still qualify, if your part-time employees are the equivalent of at minimum one fulltime employee and are W-2 employees (not 1099 workers), you can apply for the grant.

Question:

Can you share why restaurants are not included in this opportunity?

Answer:

Restaurants are included. The applicant must be a small business and have one (1) to twenty-five (25) full-time equivalent employees, or be a **restaurant** (no limit on the number of employees). In addition, we use the Small Business Administration's definition of small business <https://www.sba.gov/size-standards>.

Question:

Why was the choice made for it to be a lottery? Wouldn't it make more sense to make sure to give grants to a wide variety of businesses and make sure each branch of business gets some?

Answer:

There were many ways to manage how the grant funds would be distributed. The lottery is a way to be impartial once certain thresholds are met.

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Question:

Interesting on all information is available for FOI request ... business license exact income is not released ... only amount of fees paid

Answer:

Information is subject to the Public Records Act.

Question:

If we rent space at Phoenix co-work for our business address are we still qualified as a brick-mortar location?

Answer:

Yes it is a physical establishment. However, you must meet all of the other qualifications including having one to 25 employees and showing a loss of 20%.

Question:

With so many small businesses not qualifying for relief grants and Alameda being such a great place filled with mom and pop shops, could the next step also include advocating for rent waivers of commercial spaces by private landlords during the pandemic?

Answer:

California law prevents the City from providing rent waivers for commercial spaces owned by private landlords.

Question:

I've already submitted my application on Monday April 24th. If I have additional information to upload, is there a way to do it?

Answer:

You can log back into your application and request to edit you document. The City will receive and email and will open your application up as long as it is before the deadline.

Question:

Please consider a higher threshold for the amount of loss. Again. 20% is a bad year, but survivable. 50-80% is not.

Answer:

The criterion is 20%.

Question:

W-2 and W-3 forms are definitely similar. The main difference lies in their receiver. Copies of a W-2 form go from the employer to the employee. Copies of a form W-3 go from an employer to the Social Security Administration (along with additional copies of W-2s).

Answer:

W-3 with copies of W-2s or copies of W-2s can be used to document the number of employees.

Question:

Income did not drop until the end of March so there may not be a 20% drop in March but if we measure from March 15 to April 15 our income has dropped about 50%.

Answer:

You can provide revenues and expenses for April 2019 and 2020 as long as you also provide revenues and expenses for March 2019 and 2020 with an explanation of why you are also including information for April 2019 and 2020.

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Question:

So many family owned businesses and mom and pop shops will not qualify because the owners do not count as employees :-)

Why do restaurants not have to have employees but other businesses do?

Answer:

Restaurants provide part of the character of Alameda. They are a significant part of the front facing businesses in the City.

Question:

Why not three have grant levels \$2,500, \$5,000, and \$7,500 and allocate grants based on the level of taxes generated for the City of Alameda? This way more businesses could benefit and grants would be more based on need. Seems like this would be a fairer system and would help far more companies.

Answer:

The grant is \$7,500.

Question:

When you do lottery?

Answer:

After the grant applications close. The lottery will be done.

Question:

20% is too low an amount of loss...please aim these grants at the businesses that are at real risk, those who are at 50% or more loss of income.

Answer:

The criterion is 20%.

Question:

This was one of our renters asking if they would qualify, not PHOENIX itself. Brick and mortar implies any business renting a building, not just stores. We have been closed since March 16th and have more than an 80% loss. But don't worry we are family owned just like you so won't qualify anyways.

Answer:

Phoenix it is a physical establishment. However, you must meet all of the other qualifications including having one to 25 employees and showing a loss of 20%.

Question:

Will a list of awardees be make public?

Answer:

Yes

Question:

Thanks for doing this grant program so quickly ... it seems you are implying there may be future grant opportunities discussed 5/19, can you tell us more?

Answer:

The City Council asked staff propose a plan that allows donations and other funds from the City.

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Question:

So home office is not qualified?

Answer:

No, home offices do not qualify.

Question:

Yes, so will there be a grant for sole proprietors without employees?

Answer:

Staff will provide City Council with information and the Council will provide direction on any future grant program.