



# CARES Act Assistance: Small Business Assistance Program Application Guide

***Applications must be Submitted by September 23, 2020.***

## Dates and Deadlines

*(subject to change; additional details available in Application Section)*

Date	Activity / Deliverable	Details
Tuesday, September 8, 2020	Application available on Economic Health website	Online system used is ZoomGrants
Thursday, September 10, 2020 10-11 a.m.; & Monday, September 14 6-7 p.m.	Technical Assistance for Application	Optional: RSVP required to receive link
Wednesday, September 23rd, 2020	<b>APPLICATION DEADLINE</b>	<b>Must be submitted by 5 pm MST</b>
As early as Thursday, September 24, 2020	Invitation to Finalists	Finalists will be asked to submit supporting documents and provide additional information.
Friday, October 2, 2020	Evaluation of Applications Complete	Contracting Process will include signatures via DocuSign
Monday, October 5, 2020	Remaining Invitations to Finalists	Finalist will be asked to submit supporting documents and provide additional information
Friday, October 9, 2020	Supporting Documents Due	Submitted through ZoomGrants
Friday, October 9, 2020	Contracting Process Begins	Signatures via DocuSign
Wednesday, December 16, 2020	All CARES Assistance Funds Expended	Submit invoices & documentation in ZoomGrants (ongoing)

Friday, January 22, 2021	Final Recipient Survey	Required: Submit in ZoomGrants
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## Overview

The purpose of the City of Fort Collins Small Business Assistance Program is to provide relief to small businesses impacted by the COVID-19 pandemic. The program will provide up to \$7,500 to each individual business to help offset the significant, temporary loss of revenue during this pandemic and to assist businesses in sustaining through impacts to their business from public health orders.

To expedite issuance of funds, applications will only be received using the online tool. If you do not have access to internet, please contact staff at [business@fcgov.com](mailto:business@fcgov.com) or (970) 416-4349 for further assistance in filling out an application. Please carefully read and review program eligibility criteria – a checklist is provided as an aid. Frequently asked questions and answers are also available. Those with additional questions may contact the Economic Health Office at (970) 416-4349 or [business@fcgov.com](mailto:business@fcgov.com).

The program aims to:

- Provide financial assistance to small businesses to help them survive this crisis.
- Allow businesses to retain as many employees as possible.
- Maintain the provision of goods and services for Fort Collins residents and visitors.

*City of Fort Collins is committed to helping our small businesses in need of aid as quickly as possible. Due to the widespread impact of the pandemic to our local community, we anticipate a high volume of requests.*

*PLEASE NOTE: Funds received from the Small Business Assistance Program are taxable. The City of Fort Collins will send a 1099-MISC form to be filed with your 2020 tax return.*

## CARES Act Restrictions and Requirements

The CARES Act provides that assistance payments may only be used to cover costs:

- Incurred due to the public health emergency with respect to COVID-19 (see additional details below).
- Not accounted for in the organization's budget most recently approved as of March 27, 2020.
- Incurred during the period that begins on March 1, 2020 and ends on December 30, 2020.
- Not already offset by any other designated funding sources.

## Funding Period

The funding period is March 1, 2020 – December 16, 2020.

- Funding may support prior, eligible expenses already incurred, as well as upcoming expenses that are anticipated in the final months of 2020.
- To receive funding, an applicant must apply and be selected for an award.

- A Recipient Agreement must be executed before funding is made available for reimbursement.
- Funds are delivered via reimbursement of eligible expenses within 30-days of required financial documents being submitted.

## Eligible Uses of Assistance Funds

Assistance funds must be used to reimburse the costs of business interruptions due to closures whether state or local, social distancing, reduced hours or use of business space, or decreased customer demand due to the COVID-19 pandemic.

The program is intended to provide relief to businesses that have experienced economic injury in one of the following manners:

- Loss of revenue due to the COVID-19 public health emergency associated with a stay at home order.
- Loss of revenue due to the COVID-19 public health emergency associated with a voluntary closure of the business to promote social distancing measures.
- Loss of revenue due to a decrease in customer demand due to the COVID-19 public health emergency.
- Increased costs to operate the business due to the COVID-19 Public Health Emergency.

All applicants will be required to document the economic injury sustained by their business. The initial application asks for an estimate of the economic injury, which can be calculated using the provided worksheet (please attach the complete worksheet to your application).

Reimbursable expenses **must include** one of the following costs:

- ✓ Working capital, payroll expenses, and healthcare benefits
- ✓ Rent, lease, or mortgage payment for real property used for business purposes
- ✓ Costs associated with critical business operations
- ✓ Machinery and equipment
- ✓ Personal protective equipment (PPE)
- ✓ Sanitation supplies and equipment necessary to protect employees and customers consistent with national, state, or local guidance
- ✓ Software/Hardware to encourage remote work
- ✓ Costs associated with supporting employees providing care to an individual impacted by COVID (e.g., virtual school, childcare impacts, caring for a sick family member, etc.)
- ✓ Other similar costs/expenditures to be considered by the selection committee based on need and circumstance

Assistance funds **cannot** be used for:

- X Repayment of existing loans, including Payroll Protection Program (PPP) and Economic Injury Disaster Loans (EIDL).

- X Refinancing existing bank debt or investor loans
- X Construction and/or infrastructure work

## Business Eligibility

To be eligible for assistance a business must:

- ✓ Have between two and twenty (2-20) non-family employees (including the owner) as of February 29, 2020.
- ✓ Have gross revenues of less than \$2 million per year.
- ✓ Have incurred an annualized revenue loss of at least 20 percent due to the COVID-19 pandemic.
- ✓ Be physically located in the City of Fort Collins official boundaries in an appropriately zoned location (if your business is conducted in a mobile truck, this question refers to the location of your commissary kitchen, home office, or place of incorporation).
- ✓ Have been in operation since July 1, 2019.
- ✓ Have an active City of Fort Collins Sales Tax/Business License.
- ✓ Must be in good standing with the City and not have any current unpaid code enforcement or utility lien.
- ✓ Must be current with property taxes and City fees or have a payment plan in place with the County and/or City as of April 30, 2020.
- ✓ Expects to return to full operations after local and state emergency guidelines enacted during the COVID-19 pandemic are rescinded.
- ✓ Owner can verify lawful presence in the United States
- ✓ If a non-profit, can provide proof of non-profit status (excluding 501(c)6 or any entity engaged in lobbying efforts).

The following businesses are not eligible for assistance regardless of the above criteria:

- X Marijuana retail and wholesale businesses.
- X Corporate-Owned Franchises and/or publicly traded companies.
- X Businesses owned or operated by officials or employees of the City of Fort Collins.
- X Businesses involved in real estate investment, multi-level marketing, adult entertainment, or firearms.
- X Companies with outstanding local tax liabilities or tax liens as of July 1, 2020, or currently in bankruptcy (Corporate or Personal).
- X Businesses who have received over \$50,000 in other COVID-19 related grants or loans.
- X Businesses operating in violation of any State, Federal, or local laws

*NOTE: The City of Fort Collins reserves the right to expand the list of ineligible businesses. If you have concerns about eligibility, please contact the Economic Health Office at (970) 416-4349 or [business@fcgov.com](mailto:business@fcgov.com).*

## Selection Criteria

The following criteria will be used to evaluate applications and used in a scoring rubric to determine which businesses will receive assistance:

- **Location** – Priority will be given to businesses within an Urban Renewal Plan Areas or Enterprise Zones. Unsure if your business is in a target area, check at the sites below:
  - Urban Renewal – Please go to <https://www.renewfortcollins.com/> and click on Plan Area Maps in the top menu options.
  - CO Enterprise Zone - <https://choosecolorado.com/doing-business/incentives-financing/ez/>
  - Opportunity Zone - <https://www.irs.gov/credits-deductions/businesses>
- **Receipt of Other Assistance** – Priority will be given to businesses that have not previously applied for and/or received other COVID-19 assistance from any source.
- **Percent of Revenue Decline** – Priority will be given to businesses that have sustained greater revenue decline.
- **Gross Annual Revenue** – Priority will be given to businesses with annual revenue under \$500,000 in 2019.
- **Employee Count** – Priority will be given to businesses with 10 or fewer employees.
- **Use of Funds** – The proposed use of funds will be evaluated as part of the selection process.
- **Capacity Impacts** – Priority will be given to applicants that can demonstrate they have had to reduce their capacity due to a public health order or guideline.
- **Owner's Household Income** – Priority will be given to low-income business owners.

# Application Information

The application will be available at:

<https://zoomgrants.com/gprop.asp?donorid=2061&limited=3011>

**Application deadline is September 23, 2020.**

The application process for the City of Fort Collins Small Business Assistance Program will involve two steps:

1. An initial application must be submitted by September 23, 2020 by any eligible business wishing to be considered by the Small Business Assistance Program.

***An internal selection process will occur based on the initial application.***

2. Then, all finalists will be invited to provide the required documentation to support their claim of economic injury and request for funding.

*NOTE: Applicants may submit only one application per business. If an applicant owns more than one business, please consult with the Economic Health Office at (970) 416-4349 or [business@fcgov.com](mailto:business@fcgov.com) before applying for more than one business.*

## Online Application Tool

The City of Fort Collins will use ZoomGrants to administer the entire application process, including the initial application and required documentation.

- The Application can be repeatedly accessed and saved in ZoomGrants before submission.
- ZoomGrants will automatically save the information you enter, however; it is recommended that applicants back up their responses in a word processing document.
- If you do not have access to internet, please contact staff at [business@fcgov.com](mailto:business@fcgov.com) or (970) 416-4349 for further assistance in filling out an application.

The following documents must be supplied as part of the application:

1. A copy of a current City of Fort Collins Sales Tax License;
2. A copy of Certificate of Good Standing from the Colorado Secretary of State; and
3. A completed Economic Injury Worksheet
4. A copy of a current W-9 for your business

## Application Process

The application will occur in two steps:

1. **Initial Application** – The initial application will contain ten questions and request minimal documentation making application to the fund an easy process.
2. **Full Application** – Finalists will be required to complete a full application with additional information and documentation (see the list below). Finalist will receive an invitation by email or phone between September 24, 2020 and October 5, 2020. The invitation will provide applicants a link to the full application website. Applicants will have approximately 5 to 10 business days to finalize their application.

## Full Application Document List

Finalists will be required to supply the following documents through ZoomGrants:

- Current and active liquor license (if applicable)
- Most recent Larimer County Health Inspection report (if applicable)
- List of COVID-related federal, state and/or local government assistance the business has applied for and or received (PPP, EIDL, etc.)
- Most recent filed Tax Return
- Organization budget for current fiscal year
- Certification that financial assistance provided by the City of Fort Collins will not be used to cover expenses already covered by other federal programs, such as the Payroll Protection Program (PPP) and/or Economic Injury Disaster Loan (EIDL)
- Certification that financial assistance provided by the City of Fort Collins will not be used to repay PPP and/or EIDL loans or any other loans
- Financial documents for April 2019 and April 2020 demonstrating revenue decrease due to COVID-19. Financial documents may include:
  - Point-of-sales reports,
  - Bank statements,
  - Quarterly sales tax fillings,
  - 2019 tax returns,
  - Software-generated company financials (e.g., Quickbooks), or
  - CPA-certified profit & loss statements
- Any other documents the City requires to verify revenue loss and reimbursable expenditure

*Please note that the City may also do a credit inquiry to verify certain information.*

## Statement of Understanding & Certification

All applicants will be required to agree to the following as part of the application submittal process:

“I have read the program eligibility criteria for the Fort Collins Small Business Assistance Program and I certify that I am authorized to sign this application as, or on behalf of, the Applicant. I agree to assist the City of Fort Collins in verifying any of the information contained in this application from any available source as requested.

By signing below, I certify that all information in this application, and all information furnished in support of this application, is given for the purpose of obtaining cash assistance to offset an economic injury sustained as a result of the COVID-19 pandemic and that the information provided is true and complete to the best of my knowledge.”

## Disclosure Information:

The City of Fort Collins supports the public’s right to access public records. Information submitted through the application is a public record and may be subject to disclosure under the Colorado Open Records Act, C.R.S. §§ 24-72-200.1, et seq (“Act”). In addition, the City of Fort Collins may be required to disclose information by subpoena, civil-investigative demand or court-ordered or court-authorized discovery. The City of Fort Collins will use its best efforts to maintain the confidentiality of financial or proprietary information submitted by the applicant, as permitted by law, but cannot guarantee confidentiality. Applicant must mark financial and proprietary documents as confidential and failure to do so, will be deemed a waiver of any liability if the City releases any information.

If an Open Record request is received, the City is required to make a determination under the Colorado Open Records Act and may only withhold documents that are confidential under the law. If the City releases documents marked as confidential in compliance with the Colorado Open Records Act, the applicant waives any claims for liability or damages.

All applicants will be asked to:

- Certify that all information is true and correct.
- Agree that any information submitted through this application may be subject to disclosure under the Colorado Public Records Act or through another legal process as outlined above.



## Technical Assistance

The City of Fort Collins will provide technical assistance in the following ways:

- Two virtual sessions have been scheduled to provide technical assistance during the application period, RSVP required to receive link watch the City's business website at [fcgov.com/business](http://fcgov.com/business) for additional details and RSVP link:
  - Thursday, September 10, 2020 from 10:00 am to 11:00 am
  - Monday, September 14, 2020 from 6:00 pm to 7:00 pm
  - Spanish translation services will be available at both events.
- Direct assistance by contacting the Economic Health Office at (970) 416-4349 or [business@fcgov.com](mailto:business@fcgov.com).
- For Spanish language support please reach out to Natalia Infante Caylor at [admin@InfanteConsultingandResearch.com](mailto:admin@InfanteConsultingandResearch.com) and (970) 488-9047.

## Other Assistance

The City of Fort Collins will make reasonable accommodations for access to City services, programs and activities and will make special communication arrangements for persons with disabilities. All venues for participation in this process are fully accessible. Please call (970) 416-4254 for assistance. Auxiliary aids and service aids are available for persons with disabilities.

V/TDD: Dial 711 for Relay Colorado to call (970) 416-4349. All materials or translators are available in Spanish or other languages on request. Please call 970.416.4254 or email [titlesix@fcgov.com](mailto:titlesix@fcgov.com).