

**Frequently Asked Questions:**

1. What is the definition of a microenterprise for this grant?
  1. For purposes of this grant, it is a business that has been in operation for at least 1 year and has 5 or less employees including the owner(s) . Includes commercial storefront (bricks and mortar) businesses.
2. Who is eligible to apply for this program?
  1. Owners of businesses that have not more than five (5) employees (including the owner(s)); **AND**
  2. The owner/applicant qualifies as a low- to moderate income household; **AND**
  3. The business must have a Dun & Bradstreet number (DUNS) which is currently registered in the federal System for Award Management (SAM)
  4. Business has been in existence over 1 year
3. How is the household income calculated?
  1. Household income is determined by combining the annual gross income (before deductions) of all family and non-family 18+ years old living in the household. All sources of income must be counted from all persons living in the household. NOTE: applicant may be required to provide verification of income including but not limited to tax returns, pay stubs, benefit letters, etc.
  2. The maximum household income varies based on household size as shown in the following table:

**INCOME LIMITS**

| Household Size | 1        | 2        | 3        | 4        | 5        | 6        | 7        | 8        |
|----------------|----------|----------|----------|----------|----------|----------|----------|----------|
| Income Limit   | \$44,000 | \$50,250 | \$56,550 | \$62,800 | \$67,850 | \$72,850 | \$77,900 | \$82,900 |

4. What is an Employer Identification Number and how do I find mine?
  1. An EIN is also known as a Federal Tax Identification Number, and is used to identify a business entity and to file taxes with the IRS.
5. How do I apply for DUNS number and complete my SAM registration?
  1. The process to obtain a DUNS number and register in SAM is **free**. More information can be found at : <https://www.dnb.com/duns-number/get-a-duns.html> and <https://www.sam.gov/SAM/pages/public/index.jsf>

6. What is a Section 3 Business?

1. Section 3 is a provision of the Housing and Urban Development Act of 1968. The purpose of Section 3 is to ensure that preference for employment, training and contracting opportunities generated from the expenditure of certain HUD funds is directed to local low- and very-low income person, particularly those who receive federal housing assistance, and businesses that are owned by or substantially employ such persons. For more information go to:

<https://www.hud.gov/sites/documents/SEC3BIZFAQ.PDF>

2. If you qualify as a Section 3 business, in order to receive preference points you must be registered in HUD's Section 3 Business Registry:

<https://www.hud.gov/sites/documents/SEC3BIZFAQ.PDF>

7. Can a non-profit organization apply for the Microenterprise Assistance Grant?

1. No. For the Microenterprise Assistance Grant Program you must be a for-profit establishment.

8. If I laid people off in November and have not hired them back, do these count in the equation?

1. No, only employees included in your last four (4) weeks of payroll are included.

9. If my business is closing for good because of the pandemic, can I still apply for the grant to recover losses?

1. No

10. If I receive a grant, what can I use the funds for?

1. Funds will be provided on a reimbursement basis to the owner/applicant for approved costs such as payroll expenses, rent, mortgage payments, utility expenses, inventory, or other similar expenses related to the prevention, preparation or response to COVID-19.

11. If my staff is contracted as 1099, do I count them as employees?

1. No, for the purpose of this program 1099 contract hires do not count as employees. Only count employees that appear on payroll records as full time or part time employees for the four (4) week period prior to submission of the application.

12. I rent a booth at a hair salon. Can I apply?

1. All applicants must have DUNS number and be registered in SAM. If you've successfully completed this process, then you may apply.

13. Am I able to apply for additional grants and loans to assist my business?
1. Funds may only be used to pay for unmet needs/needs not met by other sources of assistance. A duplication of benefits analysis will be completed before assistance is provided through this program. A duplication of benefits occurs when a person, household, business, government, or other entity receives financial assistance from multiple sources for the same purpose, and the total assistance received for that purpose is more than the total need for assistance. The owner/applicant will be required to certify that they will repay the program for any duplicative benefit subsequently received.
14. Where do I email my pre-application?
1. Email your pre-application to [microgrant@cityofwarren.org](mailto:microgrant@cityofwarren.org)
15. Am I eligible if I am a home based business?
1. No
16. My business received the MEDC Relief Loan. Can I apply for this grant?
1. Yes, as long as the assistance does not result in a duplication of benefits.
17. I am an owner of a franchise or a national chain. Can I apply?
1. Priority will be given to businesses that are not publicly traded and are independently owned and operated. If there are funds still available, we may consider franchise businesses.
18. If I operate more than one business out of the same address, can I apply for each business?
1. Yes, if each business has a separate EIN number and DUN number.
19. Can we be reimbursed for Personal Protective Equipment (PPE) necessary to operate our business?
1. Yes, only if you have **not** been previously reimbursed for the PPE from another source (please refer to “duplication of benefits”).
20. Can I be reimbursed for rent, mortgage and/or utilities if I operate my business from my home?
1. No, home based business are not eligible for this grant.
21. If approved will the funds be disbursed in one lump sum?
1. Yes, but keep in mind that funds are distributed on a reimbursement basis. In order to receive the funds, you will be required to submit documentation verifying that the cost was incurred (i.e. invoices, cancelled checks, bank statements, etc.)
22. How long will this process take; when can I expect to get the money?

1. Applications will be reviewed as quickly as possible after all required documentation is received.
23. Is assistance available for non-English speaking persons, limited English proficiency persons and persons with disabilities?
1. Every reasonable effort to encourage the participation of minorities, non-English speaking persons, limited English proficiency persons and persons with disabilities will be made. Any individual requiring a reasonable accommodation in order to participate in the program should contact [microgrant@cityofwarren.org](mailto:microgrant@cityofwarren.org) with your request.
25. Why are marijuana based business ineligible for this grant?
1. The program is funded with federal Community Development Block Grant funds. Since marijuana is still illegal according to federal law, federal funds may not be used to support those businesses.