**Small Business Emergency Assistance Program**

**Frequently Asked Questions**

How much money is available in the Small Business Emergency Assistance Program?

There is currently $250,000 available for businesses throughout Winona County and up to $325,000 in Wabasha. Additionally, some cities are committing additional funds to serve more businesses in their city.

What is the maximum award?

The maximum beneficiary payment is $20,000 through this program.

When and where can I apply?

Pre-Applications are currently being accepted. A full application will be accepted online only. To access the applications, visit the SEMMCHRA website at [www.semmchra.org](http://www.semmchra.org). The full application will be available starting August 24th.

How will funding decisions be made?

Funding is available on a first come first serve basis and based on number of employees and revenue loss.

When will I know if my business has been selected for an award?

Once all necessary information is submitted and the application is complete an award decision will be made.

I received a Paycheck Protection Program loan or an Economic Injury Disaster Loan. Am I still eligible for a CPR grant?

Yes. However, the requested funds must not be used for expenses already covered by other grant programs. They must be used for separate and unique purposes.

I applied for and received a CARES Act grant from another local unit of government (City, Township). Can I still apply to the EDC?

Yes. However, the requested funds must not be used for expenses already covered by other grant programs. They must be used for separate and unique purposes.

What can the grant funds be used for?

Grant funds shall be used for expenses that have occurred since March 1, 2020. Refer to the first page

of the program guidelines for examples of eligible expenses. If you have specific questions about the use of funds, please contact Amy at 651-565-2638 x 222 or agusa@semmchra.org

Can the grant funds be used to pay back taxes including property taxes? No.

Is there a specific date range for eligible expenses?

Yes. All expenses must be incurred between March 1, 2020 and December 30, 2020.

Is there a deadline for using the funds?

Grant recipients must use all awarded funds by December 30, 2020 and must report on the status of awarded funds within 60 days of disbursement.

What will I need as proof of the use of funds? Grant recipients will be required to submit a form showing itemized expenses. Receipts are required for expenses over $250.

What if I do not have financial information showing a loss for the first half of 2020 due to the nature of my request (i.e. an event/activity that happens later in the year)?

 If the stated months within the application do not show your loss or impact of loss, please provide additional information.

What does "locally owned and operated" and "physical establishment in the County"

mean?

Eligible applicants must have a physical location within respective County boundaries, be located in

a commercial or industrial zoned district or allowed by a conditional use permit. Additionally,

majority ownership of the business should be Minnesota-based.

I own a farm and have been impacted by COVID, am I eligible to apply?

Yes. For-profit farming operations are eligible to apply.

I am a non-profit organization, can I apply?

No, non-profit organizations are not eligible to apply for this County Small Business Emergency Assistance program

I have received funding through either the Paycheck Protection Program (PPP) and/or

Economic Injury Disaster Loan (EIDL), am I eligible to apply and receive these funds?

Yes. However, the Small Business Emergency Assistance program funds must be

used to cover different expenses or expenses over and above what the federal funds were used

for.

I have applied and was awarded for COVID-related emergency small business funding

through the Minnesota Department of Employment and Economic Development. Can I

apply?

No. If a business received funds from the Minnesota Department of Employment and Economic

Development (DEED) through the Small Business Emergency Grant Program or the Small

Business Emergency Loan program, they are not eligible to apply for the County Small

Business Emergency Assistance program. If a business applied for funds, but was not awarded

funds, then they are eligible to apply for this program.

What questions will be on the application? How long will it take to complete?

The application contains questions related to the eligibility of the business and should take less

than 15 minutes to fill out. No verification documents will be required at this stage; however we encourage you to start compiling the information and to be prepared to submit it electronically.

What documentation is required? Must I submit this documentation at the time of

application?

Following submission of the application, and if awarded funds, then the applicant will be

required to submit documentation listed in the program guidelines. This documentation is not

required at the time of application, but we encourage you to start collecting the information and be able to supply it electronically.

My business had 50 or less employees prior to the COVID crisis, but currently all or a

portion of the employees have been laid off. Am I eligible to apply?

Yes. Eligibility is based upon the number of employees the business had on March 1, 2020.

What timeframe should I use when calculating the number of employees?

The number of employees should be pre-COVID-19 or on March 1, 2020. You may note current number

of employees in the narrative section on impact to address furloughs and/or changes in employee

numbers due to the pandemic.

I am a sole proprietor. Do I qualify for the grant program?

No. Businesses must have one W2 employee plus the owner to be eligible for this program.

How will my credit score affect my application?

Credit scores and collateral requirements will not affect your eligibility or selection.

Will information from my application be made public?

The status of the data supplied for CARES Act funding will be governed by MN Statute 13.591

When will I know if my application has been received and/or approved and grant awarded?

You will receive an email from a SEMMCHRA representative verifying receipt of your application and necessary documentation. Grant applications recommended for approval will be notified of the status of their request within a reasonable time following review/action by the SEMMCHRA.

What happens if I am awarded a grant?

Awarded grant funds will be disbursed in full within a reasonable time following approved action by the

SEMMCHRA.

I need help filling out this application or I have a general question about the application

process. Who should I contact?

Amy Gusa, SEMMCHRA, 651-565-2638 x 222 or agusa@semmchra.org

Karen DuCharme, SEMMCHRA 651-565-2638 x213 or kducharme@semmchra.org