

# Frequently Asked Questions

1. Is there a fee to apply?

There is NO fee to apply. If you are being asked to pay a fee, do not proceed. Stop where you are and call our hotline at 314-615-1777.

2. After submitting an application, how will I know that it has been received?

An automatic email reply will be generated to the applicant that informs them that their application was successfully submitted.

3. What will happen after my application is received? Will I receive a phone call to go over my application? Will I receive a DocuSign email with documents I must electronically sign?

Staff from St. Louis Economic Development Partnership will review applications in the order received, as timestamped by Gmail when the submitted application is received in the inbox. If there are no questions or concerns about your submitted application, your application will be moved to the funding stage. An ACH will then be processed for direct deposit into the bank account you provided in your application package. Additionally, because the Memorandum of Understanding and Exhibits A and B should be completed and signed when your application is received, you will not receive a DocuSign email requesting an electronic signature.

If, however, there are questions or concerns about any information in the application, a staff person will call to go over those issues and resolve any issues. If that conversation results in the need for submission of additional documents, the applicant will have five business days (but in no event will the date of resubmission extend past December 13, 2020) to submit all paperwork. Failure to meet that deadline may result in your application being marked as “not complete” and will be moved to the bottom of the queue.

4. Is there a way for me to go in and edit an already submitted application?

No. If you feel you made an error or omitted information from your original application, please contact the hotline at 314-615-1777 and someone will assist you in editing your application.

5. Will I be required to pay grant money back?

No, so long as the money is used on allowable expenditures as outlined in the program guidelines, then funds will not need to be paid back.

6. If my business has multiple locations, may I apply for each location?

No. Each business owner is only allowed to apply for one business or location. Applications will not be considered for multiple locations or multiple businesses owned at least 20% by an applicant.

7. How is verification of application information being handled?

Staff will review all information submitted to ensure the accuracy and completeness of the application. If any information looks unusual or incorrect, a staff person will call to obtain additional documentation, or may use publicly accessible resources to verify information.

8. Will there be any third-party firms involved in this process?

No third-party firms will be involved in this process. Depending on the volume of hotline calls or the need to contact businesses for follow up, the Partnership may employ contracted workers to assist with the workflow. Any person working on this program will be fully knowledgeable about the rules, regulations, requirements, and processes pertaining to the Small Business Rapid Deployment Fund.

9. How long will I have to apply for a Small Business Rapid Deployment grant?

Applications are available at 9 a.m. Monday, November 23, 2020. The application will be removed at 5 p.m. on Monday, December 7, 2020, or earlier if funds are depleted.

10. Does receiving paycheck protection (PPP) or other state/federal loans or grants automatically disqualify my business from receiving a Small Business Rapid Deployment grant? If there are restrictions related to other grants, what specific grants will disqualify a business?

Any applicant that has received a grant from the St. Louis County CARES Small Business Relief Fund will not be eligible to receive funding from the Small Business Rapid Deployment Fund. This is to ensure CARES money allocated by St. Louis County for small businesses is granted to the largest number of small businesses possible.

Receipt of a PPP or EIDL loan or any other funding related to COVID-19 does NOT disqualify a business from receiving a Small Business Rapid Deployment grant. However, expenditures previously reimbursed from any other funding source, including insurance reimbursements, cannot be reimbursed again by this funding.

11. Is the 25 employees qualification a total number of employees for the entire business (e.g. across multiple locations) or 25 employees in a single location?

The requirement is that there be 25 employees or less per federal employer identification number.

12. If I do not have access to a computer, what is the best way to submit an application?

All applications must be submitted through the provided email account. This ensures an accurate date and time stamp is captured, to ensure staff addresses applications in the order received. If you do not have access to a home computer, please contact your local library and ask about availability of computers for public use.

If the prohibiting factor is due to a disability, the County's ADA compliance coordinator, Carol Flood, will work to assist individuals who are unable to complete the application by providing necessary assistance. She can be reached at [cflood@stlouisco.com](mailto:cflood@stlouisco.com)

13. What is the maximum amount of grant funding that can be awarded?

The maximum award amount for a Small Business Rapid Deployment grant is \$5,000.

14. Does a business have to apply for and receive the maximum?

No. The expenditure tracking form totals all expenditures included, and the actual grant will be funded at this amount, up to the \$5,000 maximum.

15. What can Small Business Rapid Deployment grant funds be used for?

The grant can be used to pay for the costs of business interruption as a result of the business closing during the Stay at Home Order or the more recent restrictions due to the surge in cases in the fall of 2020 and to cover costs associated with operating in accordance with social distancing and other mandates. Business interruption costs could include fixed operating costs during closure; this may include rents, utilities, salaries, and benefits. Social distancing related costs could include acquiring personal protective equipment for employees or customers, installing plastic shields to reduce the risks of transmission between customers and employees, or furnishings and structures to allow outside dining and curbside only pickup for restaurants located in St. Louis County.

16. Does your business have to be in St. Louis County?

Yes, this program is only for businesses located in St. Louis County.

If your business is in St. Louis City, a similar program is being offered by the St. Louis Development Corporation. Information about that program can be found at <https://www.stlouis-mo.gov/government/departments/sldc/sbgf/index.cfm>.

17. What if I do not pay St. Louis County Personal Property Tax or Real Estate Taxes?

If you do not pay St. Louis County Real Estate Taxes, please submit the first page of a lease agreement. If you do not pay business-related personal property taxes, you should include a document stating that.

Please note: You could still have personal property taxes if you own things like large copy machines, a company vehicle etc.

## 18. When will I know if I have been granted funds?

We will have all funds distributed by December 30, 2020. As a reminder, applications close at 5:00pm on Monday, December 7, 2020, or EARLIER if funds are depleted before then. Submitting an application does not guarantee approval or funding.

## 19. Where do I find Exhibit B (the Excel spreadsheet)?

### Process:

Several documents needed to complete the application must be digitally signed. The simplest way to electronically sign documents is to use an Adobe application like Adobe Acrobat Reader. If you do not currently have access to Adobe Acrobat Reader, you can download it for free from the [Adobe website](#).

Once you have downloaded Adobe Acrobat Reader, please read [these instructions](#) on how to easily complete and sign your documents

- Documents needed to submit the application include:
  - Copy of paid business-related [personal and real property taxes](#) from St. Louis County
  - Current proof of status of good standing with [Missouri Secretary of State](#)
  - Completed and signed [Form W-9](#)
  - Completed and signed [Memorandum of Understanding \(MOU\)](#)
  - Completed and signed [Exhibit A](#) – Certification to the Federal government, St. Louis County and St. Louis Economic Development Partnership that listed expenses have been incurred between April 1 and December 16, 2020 as a direct result of COVID-19
  - Completed [Exhibit B](#) – **This form will download at the bottom of your screen.**
    - Expenditures Tracking Spreadsheet listing detail of all purchases or expenditures to be reimbursed with the Small Business Rapid Deployment Grant
    - Please note: You are not required to submit receipts or proof of payment at this time. However, that documentation must be retained and available for audit for at least five years from the date of award (through December 2025).

