

**Frequently Asked Questions:
Stockton COVID-19 Small Business Relief Grant**

1. How do I know if the application is declined or if it is approved?

Once your application is submitted and reviewed, an automated approval or decline email notification will be sent with the decision. If declined, you will be informed of the denial reason.

2. What is an ACH and what is it used for?

ACH (Automated Clearing House) is a way to move money between banks without using paper checks, wire transfers, credit card networks, or cash.

3. How long will it take to get approved for this Grant?

This will largely depend on the volume of inquiries we receive. Once you've received an application and you send back a completed application package, we will be able to give you a better sense of the timeline.

4. When does repayment for this loan begin?

The Stockton COVID-19 Small Business Relief Grant will not need to be paid back.

5. Why is my business license number being requested as part of this grant?

Your valid Stockton Business License number confirms you are an actual business operating in the City of Stockton.

6. Are sole proprietors eligible to apply?

Yes, if you have a valid Stockton business license.

7. Are 1099 Contractors eligible to apply?

Yes, if you have a valid Stockton business license.

8. I rent my house on short-term rental sites such as Airbnb. Because of COVID-19, my renters cancelled. Am I eligible for the Stockton COVID-19 Small Business Relief Grant?

Unfortunately, No, short term rentals of private property are not eligible for Stockton COVID-19 Small Business Relief Grant.

9. I drive for Uber/Lyft and have seen my income drop as a result of COVID-19. Am I eligible for Stockton COVID-19 Small Business Relief Grant?

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Unfortunately, no.

10. My business just opened in March 2020. Is my business eligible?

If your business was opened before February 15, 2020 and experienced an economic impact to your business is eligible to apply for a grant.

11. What if I already applied for SBA Economic Injury and Disaster Loans (EIDL) or Paycheck Protection Program (PPP)? Can I still apply?

Yes, you may still apply.

12. I do not have a Stockton business address, but I have a Stockton business license. Will I qualify?

In order to qualify, businesses must meet ALL the eligibility criteria. This means having both a Stockton business address and a Stockton business license. If you have multiple locations for your business, but you have one that is in Stockton, that location would be eligible.

13. Why are you asking for demographic information, and is it used to make your decision?

The submission of demographic information is not required for grant application submission, acceptance or processing, this information is voluntary and is used internally to improve program quality.

14. If I have questions after reading this Q&A, and if I still have questions, who do I send my question to for a Relief?

If you have additional questions, please send email to grant stockton@mainstreetlaunch.org.

15. I was declined, can I re-apply?

Answer: If the decline reason was due to a missing or invalid document uploaded with your application, you may start the application over and reapply. A decline notification as a result of ineligibility will be final.

16. Will I be declined if I do not have a personal or business checking account?

Yes. A valid personal or business checking account is a requirement for approval. If you do not have an account, you may seek to open one and re-apply with the updated information.