



Oakland CARES Small Business Grant Program

Frequently Asked Questions

1. How do I know if my business is eligible, and if my application is declined or approved?

Once your Application Questions are completed, your initial eligibility will be determined based upon the criteria for the grant. If your business is determined eligible to apply, you will proceed to the remainder of the Application. All required forms need to be completed, and all required documents need to be uploaded in order for your Application to be complete. Only **COMPLETED** applications will be considered for funding. Eligible applications will be subject to a randomized selection if demand for the grant exceeds available funding. Once a decision is made, you will be notified via the email address you provided in the Application.

2. Are home-based businesses eligible to apply?

Home-based businesses are not eligible for this grant program. The City of Oakland will launch a separate grant program for home-based businesses shortly. Watch for postings announcing this program at www.oaklandca.gov.

3. Are nonprofit organizations eligible to apply?

Nonprofits are not eligible for this grant program. Two separate grant programs for nonprofit organizations – one for arts-related organizations and the other for general organizations – will be launched shortly. Watch for postings announcing these programs at www.oaklandca.gov.

4. Are sole proprietors and independent contractors eligible to apply?

Yes, but you must have a commercial business location, and not operate your business from your home.

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

No. Short-term rentals of private property are not eligible for the grant.

6. What types of businesses are ineligible for this grant program?

In addition to home-based businesses, nonprofit organizations and short-term rentals, the following types of businesses are not eligible to receive grants under this program.

- Businesses that were not in operation prior to March 1, 2019



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- Passive real estate businesses
- Religious organizations
- Franchises
- Any business involved in bankruptcy proceedings at time of application
- Speculative investment companies
- Real estate investment companies
- Lending institutions
- Gambling operations
- Adult entertainment businesses
- Cannabis businesses
- Applicants with a “M” or “N” City tax designation are ineligible.

7. Why is there a gross revenue cap for businesses as an eligibility requirement?

The intent of this grant program is to help small businesses that have been impacted by the COVID-19 pandemic and related County Health Orders. The two criteria that help ensure that intent is met are the \$2 million in gross receipts cap and the restriction of no more than 50 full-time equivalent employees.

8. How can businesses applying for a grant demonstrate adverse impacts of the COVID-19 pandemic?

As part of the application process, the business owner must complete an affidavit declaring that at least one of the following adverse impacts is true:

- a) The business was forced to temporarily close under the State or County health order
- b) The business had to lay-off at least one employee
- c) Business revenues declined 25% or more

At its discretion, Main Street Launch may request additional documentation from the business applicant to support this claim.

9. What are the priority criteria for this grant program?

To align with the Oakland City Council's direction and equity goals, the funds will be allocated to prioritize both geographic diversity throughout Oakland, and districts containing vulnerable communities, as represented by the Opportunity Zone-qualified and Opportunity Zone-designated census tracts. \$2 million of grants have been specifically earmarked for businesses located in Opportunity Zone-designated census tracts. These historically vulnerable communities were selected based on aggregated demographic characteristics of each tract's resident population as reported by the U.S. Census.



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10. How do I get a copy of my Business License?

Find answers to common questions about the Business License at: <https://www.oaklandca.gov/services/business-tax-applications-1> Try the live chat feature on this page if you need additional assistance.

If you have an existing online account, you can retrieve a copy of your license by logging in at: <https://ltss.oaklandnet.com/Home/SignIn/BusinessLicense>

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

ACH (Automated Clearing House) is a way to move money between banks without checks, wire transfers, credit card networks, or cash. If your grant is approved and funded, we will transfer the money to you via ACH to the account you designate on the Application.

12. Why do I need to complete a W-9?

Main Street Launch is required to report CARES Act funding information to the United States Treasury at the end of the year. The receipt of a grant will be reported, and is generally included in a business's gross income under IRS Code. Please see guidance provided by the Internal Revenue Service (IRS) at: <https://www.irs.gov/newsroom/cares-act-coronavirus-relief-fund-frequently-asked-questions> For specifics on how this grant will impact your tax burden, please contact your tax advisor.

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

This will largely depend on the volume of applications we receive, and if your business is selected in the randomized selection (need will be based on demand). Only **COMPLETED** applications will be considered for funding. Once the application deadline is over and your application is reviewed and selected for funding, disbursement will occur within 10 business days after final approval.

14. Why are my business bank statements being requested as part of this grant application?

We require these statements for two reasons. First, the April 2019 statements allow us to validate that you were in business prior to the start of the pandemic. Second, comparison of the statements allows us to see that your business was impacted by the pandemic and could help to confirm that you meet the eligibility criteria for the gross receipts cap.



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15. Why are you asking for employee information?

We are asking for employment information to ensure your business has no more than 50 employees and to determine if you had a reduction in staff after the pandemic started.

16. My business just opened, is my business eligible?

To qualify for this grant program, your business must have been opened prior to March 1, 2019, and must have had at least one employee – including the owner/sole proprietor – by that date.

17. What if I already applied for Federal assistance including SBA Economic Injury and Disaster Loans (EIDL) or Payroll Protection Program (PPP)? Can I still apply?

Yes, but only if you received \$10,000 or less from the Payroll Protection Program. There is no restriction on EIDL awards. Remember that proceeds from this small business grant can only be used for expenses that were not already covered by PPP.

18. How do I Upload the required documents?

You can upload scans, Word or Excel documents, or images saved to a computer or mobile device. When you get to the upload part of the Application, you can search your device for the document you need, and then upload it.

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

Decline notifications are final, please make sure you complete the application accurately and completely prior to submission.

20. Is the application available in other languages than English?

Yes, the application is available in Chinese, Spanish and Vietnamese at <https://mainstreetlaunch.org/city-of-oakland-cares-act-sb-grant-program>.

21. Where can I learn about other grants and support services for Oakland small businesses?

The City maintains a web page of COVID-19 related resources available to assist small businesses in Oakland at: www.OaklandBusinessCenter.com



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If you would like to receive updates for the business community, please subscribe at: <https://oaklandca19202.activehosted.com/f/8>

To request one-on-one assistance, please [take the City's Business Impact Survey](#) and indicate you would like a staff member to contact you.

The City also maintains a business re-opening resource page at: <https://www.oaklandca.gov/resources/re-opening-resources>.

If you don't have internet connection or can't find the support service you're looking for, contact the Business Assistance Center at (510) 238-7398.