



# Riverside County COVID-19 Small Business Grant Program – Phase 3 Frequently Asked Questions

---

## 1. Is a business license required to be eligible this grant?

If your business is located within a city limit, you are required to have a business license from the city you are located in, and you will need to upload it during the application process. If you are in an unincorporated area, you are not required to have a business license and you should respond Yes to question #3.

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

Yes, for Phase 3, you are now eligible if you have received a Payroll Protection Program (PPP) loan, if the PPP loan is for \$75,000 or less. EIDL loan recipients are also eligible for the grant program.

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

Once your Application Form is 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 lottery 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.

## 4. What do I need to include in the Safe Reopening Plan?

Businesses anticipating a reopening or still operating are expected to complete and implement a Safe Reopening/Operating Plan that addresses employee and customer health measures. The plan does not require County approval, but businesses are encouraged to make the plan available so that the public and staff are aware of the precautions it addresses. Not all components of the plan are intended or expected of all businesses and a business may provide justification that a particular operational component does not apply. You will be asked during the Application process to complete a form addressing components in the Riverside County Safe Reopening Guidelines. Click [HERE](#) to review these guidelines.



# Riverside County COVID-19 Small Business Grant Program – Phase 3 Frequently Asked Questions

---

## 5. 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. If your grant is approved and funded, we will transfer the money to you via ACH to the account you designate on the Application.

## 6. Why do I need to complete a W9?

The County is required to report CARES Act funding information to the United States Treasury at the end of the year.

## 7. What business financial documents do I need to upload for the application?

You will need to upload your business 12/31/19 Income Statement/Profit and Loss Statement. If you do not have those, you can upload the COVER PAGE ONLY of your 2019 business tax returns. If you have not filed for 2019, you can upload the COVER PAGE ONLY of your 2018 business tax return.

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

This will largely depend on the volume of inquiries we receive, and if your business is selected in the lottery (if a lottery is necessary based on demand). Only **COMPLETED** applications will be considered for funding. Once your Application is fully approved, funding will occur within 10 business days.

## 9. Are sole proprietors eligible to apply?

Yes, if your business is your primary source of income. For the purpose of this application, count owner(s) as employees for question #2.

## 10. Why are you asking for my business financial statements?

Your financial statements allow us to verify that your business was active in the County prior to the effective date.



# **Riverside County COVID-19**

## **Small Business Grant Program – Phase 3**

### **Frequently Asked Questions**

---

**11. 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?**

Unfortunately, No, short term rentals of private property are not eligible for the grant.

**12. My business just opened. Is my business eligible?**

Your business must have been opened before March 2019 and have experienced an adverse economic impact from the COVID-19 pandemic to be eligible to apply for a grant.

**13. I do not have a business address in the County, but I have a business license within the County. Will I qualify?**

In order to qualify, businesses must meet ALL the eligibility criteria. This means having both a business address and a current business license within the County. If you have multiple locations for your business and have a location within Riverside County, that location would be eligible.

**14. 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.

**15. If I have questions after reading this FAQ, who do I send my question(s) to?**

If you have additional questions, please send an email to: [rcfaq@mainstreetlaunch.org](mailto:rcfaq@mainstreetlaunch.org)

**16. I was declined, can I re-apply?**

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