



CDBG-CV2 COVID-19 Small Business Grant Program Guide

Document Checklist

This program is for small business grants to assist in offsetting the impacts of the COVID-19 pandemic. Only existing, small, businesses of the City of Port St. Lucie may apply. In order to qualify your small business must either a.) be located in a Qualified Census Tract (QCT) OR b.) be a low- or moderate- income household AND have been negatively impacted by the COVID-19 pandemic (this means that the small business would have to have been in operation prior to the start of the pandemic i.e., March 1, 2020). A detailed explanation of the grant eligibility and what you need to provide, as supporting documentation with your application, is located in the program guide.

You must submit all your documents with your application online on the ZoomGrants portal.

Documents needed for review include (but are not limited to)¹:

- REQUIRED** Photo of owner's current driver's license or other government-issued ID (front & back)
- REQUIRED** 2019 Tax Return
- REQUIRED** Current local business tax receipt (commonly known as a business permit or business license) from St. Lucie County.
- REQUIRED** Current local business tax receipt from the City of Port St. Lucie.
- REQUIRED** Proof of current registration with Sunbiz.com (Florida Division of Corporations).

The following documents are OPTIONAL based on circumstances or which METHOD is chosen by the applicant. All applicants only have to provide documents for one METHOD. If applicants are located in a Qualified Census Tract (QCT) they do not have to provide income qualification documents. Please review the full program guide for more detailed information.

- Method 1: Revenue Losses - Upload your comparison year (Additional tax document any year after 2019 to show a loss in comparison to the 2019 year)
- Method 2: Payroll Increases - Upload your comparison years (Payrolls reports and/or Accounting documents showing an increase in payroll costs any year after 2019, compared to 2019. The 2019 documentation will need to be provided together with an additional comparison any year after that.)
- Method 3: FTE Losses - Upload your comparison years. (Payroll reports and/or Accounting documents showing a decrease in FTEs any year after 2019, compared to 2019. The 2019 documentation will need to be provided together with an additional comparison any year after that.)

¹ Please note that documents can vary based on different circumstances.

- Method 4: COGS Increases - Upload your comparison years (COGS reports documents showing an increase in payroll costs any year after 2019, compared to 2019. The 2019 documentation will need to be provided together with an additional comparison any year after that.)
- Income verification documents (**ONLY if applicable**): upload all ID's and documents verifying income for all members of the household 18 years old or older. These can be W-2s, paystubs, tax returns, or other. Review Program Guide for detailed info. **This information is required only if the business is not located within a Qualified Census Tract (QCT). You can check to see if your business is located in a QCT on the online map here:**
<https://pslgis.maps.arcgis.com/apps/webappviewer/index.html?id=57d59e8f4e9547fdb87ee511c21210b3>

Please contact us if you have any questions.

If your business is not located in a QCT your household must qualify as a low- to moderate- income household. This means that the total gross household income cannot be more than the maximum outlined in the table here below per the number of members in the household.

INCOME LIMITS 2023

MEMBERS IN HOUSEHOLD								
#of members in the household	1	2	3	4	5	6	7	8
Maximum combined total household income allowed	\$47,450	\$54,200	\$61,000	\$67,750	\$73,200	\$78,600	\$84,050	\$89,450

Income in this case means gross wages, income from assets, and certain other resources or benefits as determined by HUD and the Florida housing finance agency. All of these income limits are adjusted for family size. When calculating your household income, you must include all income from all members of the household 18 years or older.

CONTACT INFORMATION: If you have any questions, you may contact the City of Port St. Lucie Neighborhood Services COVID-19 Small Business Grant Administration partner the Florida SBDC at IRSC at: 772-336-6310 or by email at: fsbdc@irsc.edu.



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IMPORTANT NOTES:

This grant program is funded by Community Development Block Grant (CDBG) COVID-19 (CV) Round 2 funding provided through the Florida Department of Economic Opportunity (DEO).

The City reserves the right to change or update the program guide as needed, in line with State and Federal regulations. All updates will be published online.

This program is for small business grants to assist in offsetting the impacts of the COVID-19 pandemic. Only existing, small, businesses of the City of Port St. Lucie may apply. In order to qualify your small business must either a.) be located in a Qualified Census Tract (QCT) OR b.) be a low- or moderate- income household AND have been negatively impacted by the COVID-19 pandemic (this means that the small business would have to have been in operation prior to the start of the pandemic i.e., March 1, 2020). A detailed explanation of the grant eligibility and what you need to provide, as supporting documentation with your application, is located in this program guide.

If you do not qualify for this small business assistance program you can see if you qualify for other assistance programs at the U.S. Small Business Administration (SBA) website here: <https://www.sba.gov/funding-programs/grants> or with the Florida Commerce Small and Minority Business Programs here: <https://floridajobs.org/community-planning-and-development/Small-and-Minority-Business-Resources/Small-and-Minority-Business-Programs>.

The County's Florida Small Business Development Center (SBDC) at IRSC can also offer more information and guidance on what else may be available in our community. They are located at: IRSC Pruitt Campus, 500 NW California Blvd., Port St. Lucie, FL 34986, United States. Telephone Number: 772-336-6310; Email: fsbdc@irsc.edu

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PROGRAM DESCRIPTION:

The City of Port St. Lucie's COVID-19 Small Business Grant Program is designed to help small businesses negatively impacted by the pandemic recover some of their losses. Funds are allocated out of the US Treasury's State and Local Fiscal Recovery Fund (SLFRF) as part of the federal American Rescue Plan Act (ARPA).

You are encouraged to apply as soon as possible as the application portal will close when grant funds are exhausted or the max amount of application requests is reached.

Eligible businesses must have experienced a hardship as a result of the COVID-19 pandemic. Staff encourages you to **carefully review the eligibility requirements in this document (and online in the ZoomGrants application)** to obtain a clear understanding of program participation. Staff is available to answer questions about the eligibility requirements and application process.

**THE ONLINE APPLICATION PORTAL WILL OPEN at
9:00 a.m. on Monday, March 04, 2024.**

This program is not designed to assist those who were not negatively impacted by the COVID-19 pandemic.

Assistance will be provided for a maximum grant amount of \$10,000 and a minimum of \$2,500. The grant amount you receive cannot be higher than your actual losses. Eligible applicants must be able to continue to run their small business once assistance is provided.

Should you desire to apply for the program, please complete and submit the application via the City's ZoomGrants portal. Only submit your personal information and supporting documentation via the ZoomGrants application portal. You must create a user profile and password on the ZoomGrants application portal in order to be able to apply.

No information or documents will be accepted via email.

**LINK to the ZoomGrants application portal will be published here and
online* at 9:00 a.m. on Monday, March 4, 2024.**

And can also be found on the City's website here: <https://www.cityofpsl.com/business>

The application portal will remain open until all funds are exhausted.

**The City reserves the right to publish updates and adjust the program, in line with Federal and State regulations.*

ELIGIBILITY REQUIREMENTS:

There is a three (3) part process for the initial qualification to apply for this grant.

PART 1: Qualifying for CDBG Funding

(1st) First, in order to qualify for this Federal funding, you should be located within one of the City's pre-approved low- and moderate- income Census tracts as described in #1 below. If you are not located on the perimeter or within one of these Census tracts then, you can qualify as a low- or moderate- income household. If, you are in a Census tract then you don't have to provide any backup documentation. If you are not located in a Census tract and are seeking to qualify as a low- or moderate- income household then, you must provide documentation proving your household income as described in **#1 below**.

PART 2: Qualifying for Local Eligibility

(2nd) Second, the small business applying for this grant must have been in operation within the City of Port St. Lucie prior to the start of the COVID-19 pandemic, see **#2 below**.

PART 3: Demonstrating COVID-19 Impact to Business

(3rd) Third, the small business applying for this grant must have been impacted by the COVID-19 pandemic. You can demonstrate your COVID-19 impact by selecting one of the four (4) methods listed under **#3 below**. You will indicate which of the four (4) you chose on your application and only upload additional supporting documentation for one of the four (4) methods.

There is a Federally defined way of determining the type of impact. Your business may be considered "disproportionately impacted" per the Department U.S. Treasury. If you are considered "disproportionately impacted" per the Department U.S. Treasury's definition please note that on your application, in the portal.

You can automatically qualify as impacted if your business falls under one of the "disproportionately impacted" criteria. If your business is not considered "disproportionately impacted" then, you must show your impact.

#1. GENERAL FEDERAL GRANT ELIGIBILITY:

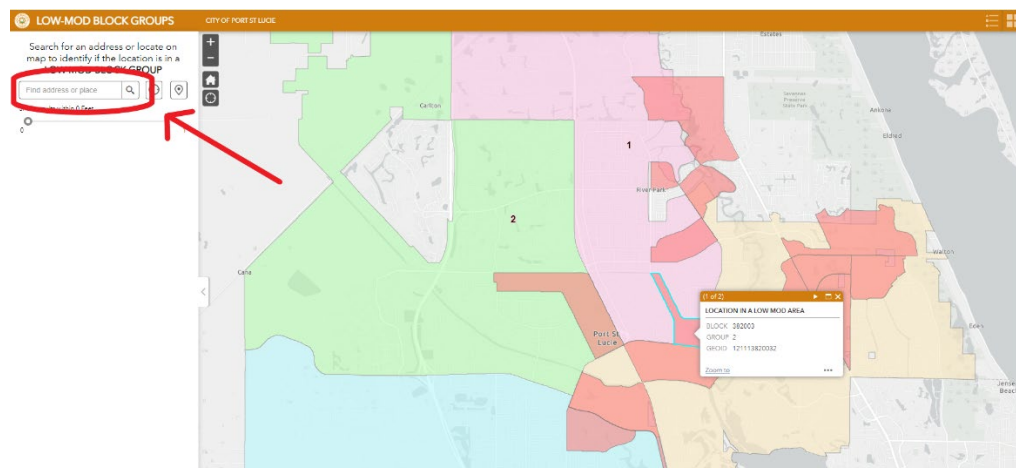
This grant is funding that is provided through the Federal Community Development Block Grant. Therefore, applicants' primary place of business must be either:

- A. located on the perimeter or within a **Qualified Census Tract (QCT)** or
- B. qualify through the owner being classified as a low- moderate- income household within the City of Port St. Lucie city limits.

ADDITIONAL NOTE: marijuana sales are still illegal under federal law, businesses operating under state statutes are barred from receiving federal assistance, including aid for small businesses. Therefore, businesses associated with marijuana sales are not eligible for this grant because it is funded through a Federal program.

- In order to determine if your business qualifies as being located on the perimeter or within a QCT **please search the address in the online map by clicking on the link below:**

<https://pslgis.maps.arcgis.com/apps/webappviewer/index.html?id=57d59e8f4e9547fdb87ee511c21210b3> (after opening the above link, input your address in the upper left-hand corner and click on search/magnifying glass, your business is located within a QCT if it falls within one of the Census tracts highlighted in pink). Please take note of the Census tract where your business is located so that you may input it into your online application.



If your business is not on the perimeter or within a QCT you may qualify for the grant if the owner's household income falls under the low- moderate- income threshold. To see if your household's annual income falls within the threshold

(therefore, qualifying you as a low- moderate- income household) please see the table below:

Please contact us if you have any questions.

If your business is not located in a QCT your household must qualify as a low- to moderate- income household. This means that the total gross household income cannot be more than the maximum outlined in the table here below per the number of members in the household.

INCOME LIMITS 2023

MEMBERS IN HOUSEHOLD								
#of members in the household	1	2	3	4	5	6	7	8
Maximum combined total household income allowed	\$47,450	\$54,200	\$61,000	\$67,750	\$73,200	\$78,600	\$84,050	\$89,450

Income in this case means gross wages, income from assets, and certain other resources or benefits as determined by HUD and the Florida housing finance agency. All of these income limits are adjusted for family size. When calculating your household income, you must include all income from all members of the household 18 years or older.

- Median income for Port St. Lucie MSA as of 5/15/2023 = \$84,800
- Income ranges shown above are to be used for Income Certifications.
- Per Florida Housing Finance Corp Income Limits in this table are effective as of 5/15/23.

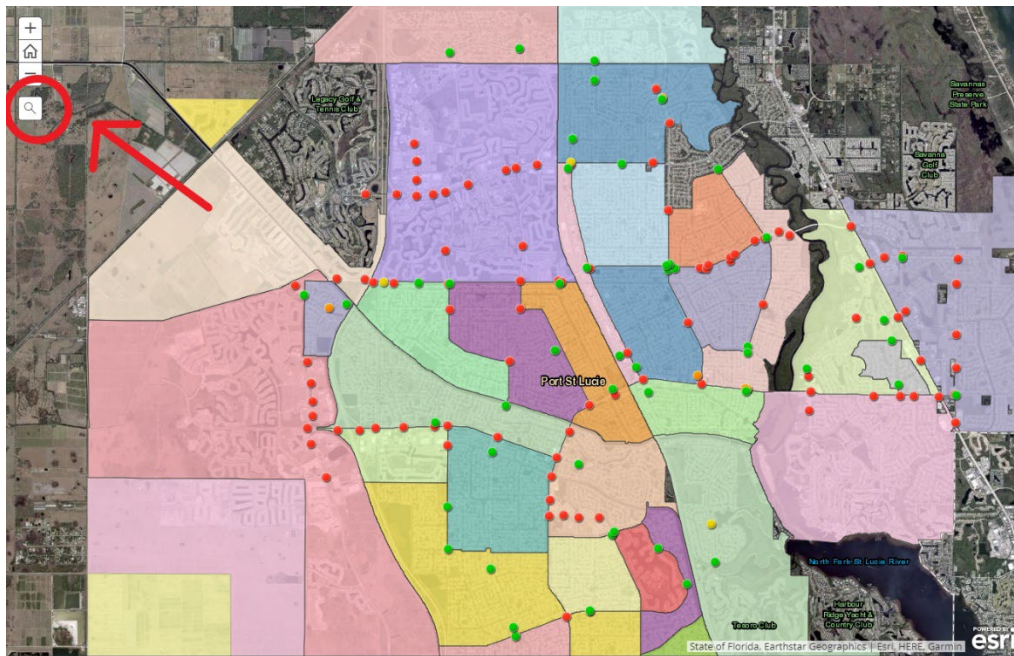
If your primary place of business is not located on the perimeter or within a QCT and you believe that you qualify for this grant as a low- moderate- income household. Please upload all supporting documents proving your annual household income in the application portal. These should include all IDs for all members of the household (in order to determine the household size) and all working members of the household’s proof of income (this can be W-2s, paystubs, tax returns, or something else). Please include supporting documentation for all household income including gross wages, income from assets, retirement, social security, disability, unemployment and any other resources or benefits received by household members age 18 and older.

The applicable income limits for determining program eligibility are published by the Federal Department of Housing and Urban Development (HUD) and are updated annually. The applicant’s gross household income (for the purpose of determining program eligibility) shall be calculated according to the HUD

regulations identified in the Code of Federal Regulations at 24 CFR, Part 5. Income includes gross wages, income from assets, retirement, social security, disability, unemployment and any other resources or benefits received by household members age 18 and older.

IF YOU HAVE ANY QUESTIONS ABOUT INCOME CERTIFICATION OR QUALIFYING AS A LOW- MODERATE- INCOME HOUSEHOLD PLEASE CONTACT STAFF VIA THE CONTACT INFORMATION AT THE END OF THIS PROGRAM GUIDE.

If your business is not located on or within a QCT and you are looking to qualify as a low- or moderate- income household, please remember that your primary place of business should be located within the City of Port St. Lucie city limits. If you are unsure about the city limits you can check your address online [City of Port St. Lucie NICE Neighborhoods map online](#).



Step 1: Insert your address in the space labelled with a magnifying glass and search it.

Step 2: If it is located within the City's different colored neighborhoods, it is located within the City of Port St. Lucie city limits.

#2. LOCAL ELIGIBILITY:

The applicant business must have been in operation prior to March 1, 2020, and still in operation today. All the applicant's City of Port St. Lucie and County business taxes must be paid and up to date. The applicant business must also

be current in their registration with the State of Florida Division of Corporations (sunbiz.org).

In the online application portal, you will be asked to upload your current City of Port St. Lucie and County tax receipts as well as the business' Articles of Incorporation or other proof of being registered with the State of Florida.

#3. COVID-19 IMPACT:

In order to qualify for this grant, you must demonstrate that your business was "impacted" by COVID-19 by uploading supporting documentation showing your COVID-19 financial impact(s). There are four (4) main ways to prove your business was "impacted". They are outlined below, labelled Method 1-4. Please determine which method you will use to demonstrate your business' COVID-19 impact. You will have to indicate on your application, in the application portal, what Method you will be using and upload the supporting documentation for that Method only.

The grant amount you receive cannot be higher than your actual losses. If your business is not "disproportionately impacted" but "impacted" you must demonstrate, with supporting documentation, a negative impact from COVID-19 to qualify for this grant.

- Minimum losses must be \$2,500.
- There are several methods to choose from to show your losses.
- You can pick the method that shows your greatest losses.

Examples: lost revenue from having to close operations due to Covid-19; higher expenses from supply chain issues; higher wages and hiring costs; other increases in operating expenses.

You must choose one method, to show your COVID-related financial impacts. You are only required to choose ONE method. You may include other methods if you choose.

- Method 1: Decline in Revenues (This method is usually demonstrated by providing tax documents: 2019 compared to 2020 tax year, 2019 compared to 2021 tax year, 2019 compared to 2022 tax year, or you may choose a different method to demonstrate my COVID-related impact. Types of tax documents can include LLCs and Sole Proprietors, attach Form 1040: Schedule C, Line 3, Registered Corporations, attach Form 1120: Line 1(c), or Registered Partnerships, attach Form 1065: Line 1(c), Farmers: Schedule F.)
- Method 2: Employee Retention Issues: Increased Payroll Costs (Select two years that show the largest increases in your payroll costs. Example: You had \$100,000 in payroll costs in 2021 and \$150,000 in 2022. You may want to

select "2021 compared to 2022" to show your payroll increases. Types of documents to attach (use whole-year reporting): Payroll Reports, Accounting documents.)

- Method 3: Employee Retention Issues: FTE Losses or decreased FTE (Select two years that show the largest decrease in FTE. Example: You had 12 FTE employees in 2019 and 5 FTE employees in 2020. You may want to select "2019 compared to 2020" to show your FTE employee losses. Types of documents to attach (use whole-year reporting): Payroll Reports, Accounting documents.)
- METHOD 4: Increased Costs of Good Sold (COGS). (Select two years that show the largest COGS increases. Example: You had \$75,000 in COGS expenses in 2021 and \$125,000 in 2022. You may want to select "2021 compared to 2022" to show your COGS increases. Types of documents to attach (use whole-year reporting): COGS reports.)
- *The following sections outline how you can determine if you are "disproportionately impacted" or NOT "disproportionately impacted" with COVID-19 impacts/losses. You will need to indicate this, regarding the business, on your application in the application portal.*

Disproportionately impacted businesses:

The U.S. Treasury considers the following small businesses "disproportionately impacted" by the COVID-19 pandemic and "presumed eligible" for assistance.

(You still need to meet all basic grant qualifications but do NOT need to show proof of your financial losses.):

- Small businesses operated by a Tribal government or operating on Tribal land; or
 - Small businesses located in a City of Port St. Lucie Qualified Census Tract (QCT); or
 - Small businesses within the Travel, Tourism and Hospitality Industries (Examples: restaurants, cafes, bars, hotels, bed & breakfasts, tourism businesses, travel agents, transportation businesses, etc.).
 - Your business industry is defined by your NAICS code. You can find your NAICS code on your tax documents or look it up here: <https://www.census.gov/naics/>
1. Travel: Travel agents, water transport, coach services, car rental agencies. (Uber and Lyft contractors do not qualify as they are not independently owned businesses.)

2. Tourism: Tour guides & operators, performing arts, entertainment, live events, recreation.

3. Hospitality:

Accommodation: Hotels, motels, hostels, camping services, bed and breakfasts. (Airbnb operators and chains do not qualify as they are not independently owned.)

Food and Beverage: Restaurants, catering services, cafés, pubs, food carts (chain businesses do NOT qualify as they are not independently owned.)

If you are in the travel, tourism, or hospitality industry, you are considered disproportionately impacted.

Businesses that are NOT “disproportionately impacted” as defined by the U.S. Treasury:

If you do not qualify as disproportionately impacted, you could still be an eligible “impacted” business.” You can still apply for the small business grant but, on the application in the application portal you will indicate that you are not “disproportionately impacted”.

INSTRUCTIONS FOR APPLYING:

1. Review the **Program Guide and Eligibility Requirements** in their entirety.
2. **Complete the online application** in the City of Port St. Lucie's ZoomGrants portal. The link is located in the PROGRAM DESCRIPTION section of this PROGRAM GUIDE, on page 2.
 - Create an account in the portal if you don't already have one. You will need an account in order to complete the application.
 - If you are having any technical difficulties creating an account on ZoomGrants you must contact ZoomGrants technical support at: <https://www.zoomgrants.com/about-us/request-technical-help/>
 - If English is not your first language and you need translation services, or if you do not have an email address or access to the Internet, please contact staff via the contact information at the end of this PROGRAM GUIDE, page 11, so that we can assist you with available accommodations.
3. **Retrieve and attach copies of all requested documents** listed in the application under the documents tab and any additional applicable supporting documentation that will help prove your household status and current COVID-19 financial hardship (if needed). Only copies of the documents are required. Documents proving applicant(s) financial and housing situations must be provided per ELIGIBILITY REQUIREMENTS. More information about supporting documentation is available in the online application.
4. **Submit completed applications** and all supporting documentation via the ZoomGrants portal. You must make sure you click on submit and check to see that you receive a confirmation email for your submission.

Your application will not be considered complete if all application questions are not completed and all necessary supporting documentation is not attached.

The City will not accept any applications or supporting documentation by email.

The City will follow all Federal and State guidance to establish the rules and regulations of this program.

Limited funding is available. Grants are based on funding availability.

5. If you are approved for grant funding you will be formally contacted by the City of Port St. Lucie with an approval letter that will be sent via your ZoomGrants portal profile to the email registered and on file with your ZoomGrants account.

WARNINGS & DISCLAIMERS:

The application period will be open from 9:00 a.m. October 11, 2023, until 11:59 p.m. on October 17, 2023. Applicants must submit their application with all supporting documentation within this time period. DO NOT wait until the last minute to submit. Staff strongly encourages applicants to submit their applications as soon as possible because funding is limited. Application processing will begin after the application period ends; incomplete applications will be moved to the end of the line and processed only when complete.

Warning: Florida Statute 817 provides that willful false statements or misrepresentation concerning income and assets or liabilities relating to financial condition is a misdemeanor of the first degree and is punishable by fines and imprisonment provided under S77.082 or 772.083.

Warning: Section 1001 of Title 19 of the U.S. code makes it a criminal offense to make willful false statements or misrepresentations to any department or agency of the United States as to any matter within the jurisdiction. False information may result in civil liability, and/or in criminal penalties including, but not limited to, fine or imprisonment or both.

Warning: Availability of Funds - Applications will be processed on a first come, first ready basis. All applicants must meet program eligibility criteria. Only completed applications, which consist of the submittal of all applicable supporting documentation in order to prove eligibility, will be accepted. No exceptions will be made. If the application is not complete, the application will not be eligible for processing. The number of applications that will be processed and the number of applicants that will receive a grant are subject to the availability of funds. When funding has lapsed, the City of Port St. Lucie and the Florida Small Business Development Council (SBDC) at Indian River State College (IRSC) will announce the closure of the program on their websites.

CONTACT INFORMATION: If you have any questions about any of the information in this Program Guide you may contact the City of Port St. Lucie Neighborhood Services COVID-19 Small Business Grant Administration partner the Florida SBDC at IRSC at: 772-336-6310 or by email at: fsbdc@irsc.edu.

DISCLAIMER: The City and the SBDC at IRSC reserve the right to alter, cancel or discontinue this program. In the event that an applicant is denied funding, that determination is final and there is no appeals process. If you feel that a determination was made incorrectly, please contact Alessandra "Alex" Tasca, Neighborhood Services Deputy Director at atasca@cityofpsl.com to lodge a formal complaint and it will be investigated and a response provided. It is important to note that the financial information required by this program may be subject to public inspection or disclosure as required by federal, state, or local law, including the Florida Public Records Act. All applicants submitting applications agree to the terms herein.