



## NELSON CARES Q&A

**Q:** What required business documents do I need to provide to have my application considered?

- A:**
1. Completed and signed W-9
  2. Valid state issued photo ID (can be taken with phone camera)
  3. Copy of active state business registration from Commonwealth of Virginia
  4. Copy of active Nelson County business registration
  5. W-3 Summary or IRS Form 941 prior to Feb. 15, 2020
  6. Information to estimate your company's average monthly business expenses before Feb. 15, 2020

**Q:** What are the full eligibility requirements?

- A:**
1. One or more business locations in Nelson County
  2. 1 to 100 FTE total employees
  3. In Operation on or before March 12, 2019
  4. Expected to return to full operation after local and state emergency guidelines during COVID-19 are rescinded .
  5. Have a valid State business license / federal ein-tax id number
  6. For-profit business
  7. Current on County Taxes as of March 12, 2020
  8. Does not have any unpaid code enforcement liens
  9. Not operating in violation of any state, federal, or local laws
  10. Total annual gross sales of \$5 million or less
  11. Authority to apply for this grant on behalf of business
  12. Documented Business Revenue Loss as a result of COVID-19 to exceed grant amount
  13. Documented Financial hardships and expenses incurred related to COVID...

**Include at least one, but are not limited to:**

- a. Employee furloughs and layoffs
- b. Restricted access to capital
- c. Revenue decline
- d. Decreased or inability to serve customers
- e. Increased operating costs
- f. Limited or interrupted supply and deliveries from vendors

**Q:** What are INELIGIBLE businesses and organizations?

- A:**
1. Banks and financial institutions
  2. Home-based businesses
  3. Franchise businesses, except those that are locally owned and operated
  4. Non-profits

**Q:** What are INELIGIBLE uses of funds?

- A:**
1. Any tax, license or fee obligations payable to any government entity
  2. Personal, non-business expenses of the business or its owner(s)
  3. Depreciation or amortization
  4. Vehicles and major capital equipment
  5. Expenses that will be reimbursed by forgivable loans or grants such as the Small Business Administration Paycheck Protection Program (PPP), or other sources are not eligible
  6. Providing funds, directly or indirectly, for a dividend distribution, return of capital, or otherwise to owners, partners or shareholders of the business enterprise
  7. To finance a business, project, activity, and/or location primarily located outside the geographic boundaries of Nelson County
  8. Damages covered by insurance
  9. Reimbursement to donors for donated items or services
  10. Workforce bonuses other than hazard pay or overtime
  11. Severance pay
  12. Legal settlements
- This is not an exhaustive list of ineligible expenses.*

**Q:** What priority industries are more likely to be selected?

**A:** Small businesses hardest hit by the pandemic, specifically local businesses with a commercial location in the County.

**Q:** What are "priority industries" and what is there Federal numbering?

- A:**
1. Craft beverage (NAICS 312120, 312140, 312130, 424820)
  2. Hospitality (NAICS 722511, 581200)
  3. Retail (NAICS 452990)
  4. Recreation (NAICS 713910, 713990, 711310, 487210)
  5. Agriculture Business

**Q:** What can my grant money be spent on?

- A:**
1. Payroll
  2. Rent/Mortgage
  3. Insurance
  4. Equipment to include PPE and COVID-19 facility readiness
  5. Inventory
  6. Other business critical operating expenses incurred related to COVID
  7. Adaptive costs such as the purchase of e-commerce, equipment/website creation and/or upgrade of an online sales site

**Q:** What period of expenditures am I able to spend this grant money on?

**A:** Eligible expenditures from March 1, 2020 through November 15, 2020

**Q:** How large will my grant be if I am selected?

- A:**
- 1 to 10 full time employees: up to \$5,000
  - 11 to 25 full time employees: up to \$10,000
  - 26 to 50 full time employees: up to \$20,000
  - 51 to 100 full time employees: up to \$30,000

**Q:** What is the MAXIMUM amount my business can receive if I have 60 employees?

**A:** Up to \$30,000.

**Q:** How much total money is available for this program, and where did it come from?

**A:** The County has identified \$350,000 in emergency relief funds to support the community to reimburse expenses incurred related to COVID. The source of funding for this grant program is the Coronavirus Aid, Relief, and Economic Security (CARES) Act Federal stimulus package

**Q:** If I meet all of the eligibility requirements will my application automatically be approved?

**A:** No. Applications will be reviewed and decisions will be based on priority industry needs and available funding. No application is guaranteed for grant approval.

**Q:** If I have a COVID-19 related expenses that is not listed in the 'eligible expenses' category, can I include it in my grant request?

**A:** Yes. All COVID-19 related expenses will be considered if made between March 1, 2020 and November 15, 2020. However, all requests will be reviewed and decisions will be based on priority industry needs and available funding.

**Q:** How will I know if my application has been accepted.

**A:** Once applications have been reviewed and grant recipients have been determined, you will be notified if your business was approved or denied for grant funding.

**Q:** If I am awarded a Nelson CARES grant, will I be required to pay it back if my business recovers from the effects of COVID-19?

**A:** No. All Nelson CARES grants are cash grants and are not required to be repaid.

### How to Apply

[tjpd.org/nelson-cares-2020/](https://tjpd.org/nelson-cares-2020/)

Please carefully read and review program eligibility criteria and the application checklist. Frequently asked questions and answers are also provided.

*Those with additional questions may contact:*

**Thomas Jefferson Planning District  
Commission**  
Small Business Grant Information line  
(434) 979-7310 or [info@tjpd.org](mailto:info@tjpd.org)

