



Cecil CARES Grant Program Frequently Asked Questions

Cecil County Government, under the McCarthy Administration and through the Office of Economic Development, is providing a COVID-19 small business relief grant program called Cecil CARES that utilizes federal CARES Act funds established to help small businesses impacted by the recent pandemic.

Does my business qualify?

- Must be located in Cecil County;
- Must be a for-profit business;
- Must have been in operation prior to March 9, 2020;
- Must be in good standing with the State of Maryland and Cecil County, and registered with the state, if required to do so by law, as of March 9, 2020. Certificate of Status/Good Standing can be found at <https://dat.maryland.gov/businesses/Pages/Internet-Certificate-of-Status.aspx> (Certificate may be provided via screenshot or printed from the webpage – no need to pay for official certificate);
- Must have at least two (2) Full-Time Equivalent (FTE) employees (avg. 30 hours/week) as of March 9, 2020, excluding business owners. (FTE = total average of part-time hours worked per week by non-owners/30 + total number of full-time, non-owner employees)
- Must have no more than 25 full-time equivalent (FTE) employees per Cecil County location;
- Must not currently be in default on any loans from Cecil County or delinquent on any taxes owed to Cecil County; and
- Must have a combined 2019 revenue of less than \$5 million among business affiliates, subsidiaries, and parent company according to a 2019 tax return or end-of-year fiscal statement, required upon audit request.

I have a farm operation/business, can I apply?

Yes. Farm operations that produce food, fiber or livestock for sale and/or provide ag related services, such as equine farms that provide lessons, boarding, trail riding, camps, etc., are considered businesses and are eligible to apply provided all of the other qualifying criteria are met.

What can I use the funding for?

The grant funds must be used solely for expenditures incurred between March 1, 2020 and December 30, 2020 and fall under one or more of the following categories:

- Payroll;
- Operating Expenses;
- Business Lease or Rent;
- Business Telework Equipment Costs;
- Inventory Acquisition (Inventory needed to reopen or maintain open status);
- Personal Protective Equipment (PPE) Purchase; and/or
- Facility Readiness (Social Distancing Preparedness, Business Modifications, etc.).

What can I NOT use the funding for?

- Capital Improvements or Personal Expenses;
- Items already covered through other COVID-19 relief programs (i.e., Payroll through PPP).

How can I access the application?

You can access the application at www.cecilbusiness.org.

When can I submit the application?

You can email the application and all required documents to covidrelief@ccgov.org starting on June 4, 2020 at 8:00 a.m. All application forms must be typed except for where legal signatures are required.

Will an electronic or typed signature be accepted on the application, W-9 and Electronic Funds Transfer Authorization forms? No. A physical signature is needed on all forms.

What happens if I submit my application before June 4 at 8 a.m.?

Applications and required documents WILL NOT be accepted prior to 8:00 a.m. on June 4. ***Any attempted email submission before 8 a.m. on June 4 will not be held in queue and must be resubmitted for consideration.***

How many employees do I need to have in order to qualify for this grant?

Two (2) or more non-owner, Full-Time Equivalent (FTE) employees, but no more than 25 per Cecil County location, as of March 9, 2020.

What qualifies as Full-Time Equivalent (FTE)?

Average of 30 hours per week or more.

Can my part time employee hours be calculated to equal one FTE (full-time equivalent) employee?

Yes, part-time hours worked may be converted to hours that equal one full time employee (minimum of 30 hours worked per week). FTE = total average of part-time hours worked per week by non-owners/30 + total number of full-time, non-owner employees.

The eligibility states less than \$5M in annual revenue. Is that gross or net revenue? Do I have to provide documentation?

Gross revenue. No documentation is needed at the time of application and is self-certified, but is subject to audit at the county's discretion.

Can I apply if I don't have any employees, only 1099 (contractual) agreements?

No. This Small Business Relief Grant is only for businesses who have at least two (2) full-time equivalent (FTE) non-owner employees.

What documentation do I need to submit?

- Fully completed & accurate application (the application form can be found at www.cecilbusiness.org);
- Certificate of Good Status/Standing (a screenshot or printed Certificate from the webpage <https://dat.maryland.gov/businesses/Pages/Internet-Certificate-of-Status.aspx> will suffice – do not buy an official Certificate);
- Payroll report as of March 9, 2020 OR W2 forms to support employment requirement;
- Completed W9 form. Fillable form can be found at www.cecilbusiness.org; and
- Completed Electronic Funds Transfer Authorization Form (it is the last page of the grant application) if you wish to receive the funds electronically, otherwise a check will be mailed.

Are sole proprietors eligible?

Yes. Sole proprietor businesses are eligible, but MUST have a minimum of two (2) FTE employees, excluding owners and part-owners.

What if I submit an incomplete application? Will I keep my place in line?

If an incomplete application is received, the applicant will be notified of the issue regarding incompleteness and asked to resubmit the fully-completed application with all documentation. ***The applicant's place in the queue will not be saved*** as other completed applications will continue moving forward.

Can non-profits apply?

No. Only for-profit businesses are eligible for the grant.

If I have multiple locations in Cecil County, can I apply for each location?

Yes. If each location has more than two (2) full-time equivalent employees, but no more than 25. In addition, business affiliates, subsidiaries, and parent company must have a combined revenue of less than \$5 million.

I personally own the property and building where my business is located. Do I select lease or own on the application?

Regardless of who owns the building and property, if the business applying pays rent or has a lease agreement, then select "lease" on the application.

If I have applied for other COVID-19 related assistance, can I still apply for this grant?

Yes, as long as a business does not recover the same business impact twice, (i.e., using two different funding sources to cover payroll for the same employee within the same time frame).

How can I find out if my business is in good standing?

Visit <https://dat.maryland.gov/businesses/Pages/Internet-Certificate-of-Status.aspx> to obtain Certificate of Status. (Certificate of Status/Good Standing may be provided via a screenshot or printed from the webpage – no need to pay for an official certificate).

When will I receive my grant funds?

Applications will be processed and funded as quickly as possible.

Is there a physical address where I can mail or drop off my application?

No. Applications will only be accepted electronically. The applications and documentation must be submitted in one email to covidrelief@ccgov.org. An email confirming receipt of the application will be sent.

How much is the grant award?

\$10,000.00.

How many businesses will be awarded funds?

100. Applications will be processed on a first-come, first-served basis and eligible businesses will be awarded grants until the \$1 Million in dedicated funds is expended.

Is a franchise eligible for this grant?

Yes. The business will need to be located in Cecil, meet the employment criteria, and expend the dollars in accordance with the grant. Business affiliates, subsidiaries, and parent company must have a combined revenue of less than \$5 million.

I am a franchise owner. Does my Franchisor's 2019 revenue count towards the \$5M aggregate limit?

No, as a franchise owner, each franchise location's revenue is considered separate from the Franchisor's revenue.

Is the data that I submit secure?

If the applicant prefers to submit data securely, it is the sole responsibility of the applicant to submit through a secured or encrypted format. Once data has been received by Cecil County Government, all data at rest is encrypted in a secure format.

I am concerned about submitting sensitive information found on my payroll records and W-2s. What information is absolutely needed for the application to be complete?

For employee verification, applicants only need to provide the name and average hours worked for each employee by providing a payroll record or W-2. You may redact any sensitive information such as Social Security Numbers, Birth Dates, Driver's License Numbers, and/or an employee's personal address.

Who will be reviewing the grant applications?

An extensive first come, first served process has been established involving county staff from multiple departments and will include several stages of management review.

With regards to the MD Public Information Act Disclosure for the Relief Grant Programs, what information and documentation submitted with the application is subject to public disclosure?

Any document deemed a public record by the Maryland Public Information Act is subject to disclosure in response to a request under said law. For more information, visit

<https://www.marylandattorneygeneral.gov/Pages/OpenGov/pia.aspx>.

How were the employment eligibility criteria established for the program?

Cecil County Government created the program in compliance with the CARES Act and focused on small businesses with 2-25 employees as the core of the program. In using this criteria, eligible businesses are supporting a minimum of three families (owner + two non-owner employees) through wages, benefits, etc. While we do understand that many sole proprietors and 1099 contract workers may not be eligible for funds, we highly encourage those individuals to take advantage of the newly formed CARES eligibility requirements for the Maryland State Unemployment Insurance program found at

<https://www.dllr.state.md.us/employment/unemployment.shtml>.

Who can I contact for assistance with the application?

If you need assistance with assessing your eligibility or compiling the needed documents for your application, we advise that you consult with your financial or legal advisors.

Still have questions? If so, please email covidrelief@ccgov.org