



**CITY OF THOUSAND OAKS SMALL BUSINESS GRANT PROGRAM
APPLICATION FREQUENTLY ASKED QUESTIONS (FAQs)**

Last Updated: July 15, 2020

- 1. If my business has been approved for or received financial assistance from another federally-funded grant or loan program, such as the Paycheck Protection Program (PPP), Economic Injury Disaster Loan (EIDL) or other similar program, is my business *ineligible* for the City of Thousand Oaks Small Business Assistance Grant?**
 - Not necessarily. However, Federally-funded programs, including the CDBG program and the funding provided through the CARES Act, must comply with Stafford Act restrictions preventing duplication of benefits. In short, you cannot receive federal financial assistance and use it to cover the same expenses for the same timeframe. You can receive and use federally-funded financial assistance from separate sources and use it for different expenses and/or similar expenses covering a different timeframe.
 - The Grant application process provides an opportunity for applicants to provide details about other financial assistance they have sought and/or received and how those funds were used. Please provide details in the text box, in section *E. Financial Information Question 1b* of the application.
 - Please note, if total requests for funding from qualifying applicants exceeds the total amount available for the Grant Program, the City will consider prioritizing businesses that have not received other sources of financial assistance.

- 2. Can we apply for both the County’s Rapid Response COVID-19 Business Assistance Grant Program and the City’s Small Business Assistance Grant?**
 - Yes. However, both programs are federally-funded, thus, Stafford Act restrictions regarding duplication of benefits apply. Federal financial assistance cannot be awarded or used for the same expenses twice. Please see response to Question #1.

- 3. If my business has applied for other grants or loans but has not heard whether we will receive the funding, should we apply for the City’s Grant?**
 - Yes, we encourage you to consider applying for our program, too. However, please keep in mind Stafford Act restrictions regarding duplication of benefits apply to federally-funded programs, including the City’s Small Business Assistance Grant Program. Federal financial assistance cannot be awarded or used for the same expenses twice. Please see response to Question #1.

4. Are home-based businesses eligible for the Grant Program?

- No. This Grant program focuses on businesses with employees located in commercial properties. In other words, this Grant Program is geared toward brick and mortar businesses within the City of Thousand Oaks.

5. Is the employee limit of nine (9) based on the actual number of individual employees or Full-time Equivalent (FTE) employees?

- The employee limit is based on a Full-time Equivalent (FTE) employee calculation. An FTE employee is someone working 40 hours per week. For example, two part time employees working a combined total of 40 hours per week is considered 1 FTE. A business currently employing more than nine (9) individuals can still qualify for the Grant program so long as the cumulative hours of all currently employed individuals does not exceed 360 hours in total.

6. I had a full-time employee in 2019, but the position was decreased to a part-time position for 2020, am I still eligible for this Grant Program?

- To be eligible for our Grant program a business must have at least one (1) Full-time Equivalent (FTE) employee (excluding the owner). If your business reduced the full-time position to a part-time position before the State's issuance of the Stay at Home Order on March 19, 2020, you would not be eligible. If your business reduced the full-time position to a part-time position after March 19, 2020 and are seeking to make the position a full-time position again, you would be eligible for the Grant Program.

7. Do my employees have to be residents of the City of Thousand Oaks to qualify for the Grant Program?

- No. Basic eligibility criteria only requires that the business is located in the City of Thousand Oaks, and that the business is locally-owned, meaning that at least one owner of the business (owning at least 20% of the business) is a resident of Ventura County or lives within 10 miles of the City of Thousand Oaks.

8. The eligible uses include payroll and/or rent/mortgages. Please explain how this grant can be used for mortgages.

- If the commercial property in which the eligible business is located is owned by the business/business owner rather than leased, the funds may be used to make those mortgage payments. The reference does not pertain to residential mortgages.

9. What is a Low- to Moderate-Income (LMI) employee?

- A Low- to Moderate-Income (LMI) employee means an employee whose household income is 80% of the 2020 HUD Section 8 Program Annual Household Income Limits for

Oxnard-Thousand Oaks-Ventura Metropolitan Statistical Area (MSA). (See table on page 4 of the Application Instructions.)

- The phrase “Low Mod Job” and “Low- to Moderate-Income” (LMI) have the same meaning.

10. How do I certify that my employee(s) meet the LMI household income threshold?

- We have provided a self-certification form for business owner applicants to obtain the necessary information from their LMI employees. An employee cannot be “required” to fill this out. Employees should be asked and encouraged to complete the family income self-certification form in order to show primary benefit to LMI individuals. If the applicant is unable to provide income level data in this manner, please contact the City at 805/449-2391 for information on other ways that LMI benefit can be shown.

11. Employee LMI self-certification is one of the application requirements. As an employer, are there any privacy issues I need to be aware of in having employees fill out the “Self-Certification” forms? Do I have to take any additional measures to protect my employees’ information?

- Household income information is gathered in order to verify that the business in question qualifies for CDBG assistance, which requires that the funds benefit at least 51% LMI individuals. The information will only be used for eligibility and reporting purposes. As the employer, you are not required to take any privacy protection measures beyond what you already have in place to protect your employees’ personal data.

12. Are non-profit organizations eligible for this Grant Program?

- No. Community Development Block Grant (CDBG) restricts this type of Grant program to for-profit entities.

13. What expenses should applicants include in response to the Expense and Revenue question in the application?

- The “expenses” information applicants are to provide through the application process should include *all* expenses related to their business.
- Applicant should provide their *gross revenue* information alongside the expense information.

14. How do I obtain a DUNS number?

- Applicants can sign up for a DUNS number at the Dun & Bradstreet website.
- The website has a Chat feature that can walk the applicant through the steps or the applicant can call 844/597-8410 for assistance.
- <https://www.dnb.com/duns-number/get-a-duns.html>

15. Can I apply to use funds for April 2020 Rent?

- Yes, if no other sources have paid for or will be paying for April Rent. Please see response to Question #1.
- In the date field under section *C. Grant Request, Anticipated Uses of Fund Date*, put in the April 2020 date applicant will be applying funds to.

16. My business does not have a payroll ledger. Can something be substituted in place of a Payroll Ledger?

- Yes, under *F. Attachments, 3. Most recent payroll ledger*, you may upload whatever supporting documentation you have that shows employee payments (spreadsheet, check register, etc.). Clarify in *G. Additional Information* what is being uploaded instead of the payroll ledger.

17. We are a small business with 9 full time equivalent (FTE) employees and we plan to hire more employees to expand our hours with the additional grant funds. This would exceed the 9 FTE and/or 360 hours threshold per week. Would the program allow the business to exceed the 9 FTE after the grant is received?

- For the Small Business Grant Program, the employee limit is based on 9 FTE employees at time of application. If the business were to create additional jobs with the grant funds, the business can exceed the 9 FTE or 360 hours in total.

18. How do we access a “Saved” Application that’s partially complete? Draft application was “Saved” with an email and password.

- The system will generate an e-mail to you from Laserfiche@toaks.org with a link to your saved document. If the email is not in the inbox folder, check the spam/junk mail folder.

CDBG Program Administration

For additional information contact:

Lynn Oshita EDgrants@toaks.org 805/449-2391.



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