

## **Pajaro Small Business Assistance Program Frequently Asked Questions**

### **1. When is the application deadline?**

All applications must be submitted on [www.montereycountyworks.com](http://www.montereycountyworks.com) by April 27, 2024.

### **2. If I do not schedule an appointment, will I be able to walk in to receive assistance with my application?**

All applicants are encouraged to schedule an appointment to ensure that enough time is allocated for one-on-one assistance. Depending on the number of walk-ins that arrive during the designed walk-in hours, timely assistance cannot be guaranteed as the Application Center is required to close by 7:00pm from Tuesdays to Fridays and by 2:00pm on Saturdays.

### **3. What if my business is not located in either the evacuation or flood zone?**

Businesses that are not located in either the evacuation or flood zone can still apply, but the application will be reviewed on a case-by-case basis to determine eligibility.

### **4. Can I apply if my business is owning residential property?**

Applications submitted that do not clearly meet the eligibility criteria, such as for ownership of residential properties, will be reviewed on a case-by-case basis and are not guaranteed for approval.

### **5. Do I still qualify if my business is not located in Pajaro, but the mailing address is (i.e. P.O. box)?**

Businesses must be owned, operated, and located in Pajaro to be considered eligible.

### **6. Can I apply for both the Small Business Assistance Program and the Individual & Household Assistance Program?**

As long as applicants qualify for both programs and are not requesting duplication of benefits, they may apply.

### **7. How much money can my business receive if approved?**

For Phase 1, storefront businesses can receive up to \$85,000 while home-based businesses can receive up to \$5,000.

For Phase 2, storefront businesses can receive up to \$15,000.

### **8. What if I am unable to provide one or more of the required documentation?**

Our team will work with each applicant to allow as much flexibility as possible when it comes to the types of documents that can be submitted, as long as the documents still meet the eligibility criteria.

**9. What if I would like to request funding for Phase 2, but I do not have a quote from a licensed contractor ready when I submit my application?**

If an applicant is also applying for Phase 1, we will move forward with reviewing the documents for that and keep Phase 2 status as pending until the quote is received.

If an applicant is only applying for Phase 2, the application will not be reviewed until the quote is received.

**10. Why is loss of revenue limited to March 10, 2023 to March 31, 2023?**

The duration is set to match the dates of the emergency evacuation order issued as a result of the flood. Applicants are encouraged to also submit other eligible expenses if they are unable to provide or have minimal loss of revenue.

**11. What documentation is required for proof of purchase for Phase 1 eligible expenses? What factors determine how much my business is approved for?**

Examples included receipts, confirmation of paid invoices from vendors, credit card statements, etc. All proofs of payment must be dated between March 10, 2023 and December 31, 2023 unless stated otherwise. Applicants are encouraged to submit expenses that exceed the maximum amount in case not all expenses are approved. Approved amounts will depend on eligibility of the expenses submitted and funding availability.

**12. What is the process for requesting and receiving funding for Phase 2?**

Businesses interested in beautification are only required to submit one application, either along with Phase 1 or just for Phase 2. Quotes obtained from licensed contractors for work that still needs to be done must be attached to the application. If a quote is not attached, the application will not be reviewed for approval until it is received and must be submitted before the application period ends on April 27. If the business owner does not own the building, written approval from the landlord authorizing beautification work to be done must also be submitted with the application. If the quote is approved, 50% of the quoted amount will be issued first after an onsite inspection is completed. Once the work has been completed, a final inspection will be conducted and the remaining balance up to a maximum total of \$15,000 will be issued.

**13. Am I required to obtain a quote from a licensed contractor if I am applying for Phase 2? Does the work also need to be done by a licensed contractor? What else do I need to submit?**

Funding for Phase 2 will not be approved or issued without a quote from a licensed contractor, in addition to written approval from the landlord if the business owner does not own the building. To ensure that the work is done properly and all safety precautions are taken, all approved beautification work must also be done by the licensed contractor that provided the approved quote.

**14. If my business is approved for Phase 2, how long do I have to complete beautification?**

All approved beautification work must be completed by September 30, 2024, unless other arrangements are made with the Monterey County Workforce Development Board due to unexpected delays, shortage of materials, etc. Keep in mind that only 50% of the

approved amount will be issued before beautification work begins. The remaining balance up to a maximum total of \$15,000 will not be issued until work is completed and a final inspection is conducted.

**15. If I apply for the Pajaro Small Business Assistance Program, does that mean I am disqualified from participating in the pending lawsuit and vice versa?**

All Pajaro business owners are encouraged to be informed about the Small Business Assistance Program's eligibility requirements and application process to determine if they would like to apply, since the program is not associated with the pending lawsuit and is not something our team has control over. The program is intended to address unmet needs resulting from the flood on March 10, 2023, however the decision to apply or not is entirely up to each business owner. However, receiving funding from both sources may be considered duplication of benefits.

**16. Can I still apply if I was preparing to open my business and it was not open before March 10, 2023, but I was financially impacted due to the loss and/or damage that occurred?**

Businesses are required to have been established and in operation prior to March 10, 2023, however applicants are still encouraged to apply as some exceptions may be made on a case-by-case basis.

**17. How long will it take for my application to be reviewed for approval?**

If all the required documentation is attached to a completed application, it is expected that the application will be reviewed for approval within 1-3 weeks dependent on if documents are incorrect or missing, followed by another 2-3 weeks for payment processing. The estimated timeframe could either be quicker or take longer, depending on the volume of applications received. Our team will call each applicant to notify them of their award status and next steps for receiving their check if approved.

**18. How will I receive my check if my application is approved?**

If your application is approved, our team will call to notify you and discuss whether you prefer to pick up your check from our office in Salinas or arrange a date / time for us to hand-deliver in Pajaro.

**19. What documents am I required to bring to pick up my check?**

All business owners are required to bring their government-issued photo identification when signing for their check to be released. Our team may also ask a few questions during this time, to collect applicant feedback on the overall program experience.

**20. When can I expect to receive my Form 1099-MISC to file with my 2024 taxes?**

Form 1099-MISC for each approved applicant is estimated to be available in January 2025. Calls will be made to notify each approved applicant when theirs is ready. The approved applicant has the options of either picking theirs up from our office in Salinas with their government-issued photo identification or having it mailed to the address listed on the Vendor Data Record Form.

**21. Will my information be shared if my application is approved?**

Recipients of funds from the Pajaro Small Business Assistance Program should be aware that the payment of those funds by Monterey County will be reported to other governmental agencies. The purpose of the reporting is to ensure that if a recipient later collects any other funds as compensation for damages suffered due to flooding, the funds from the Pajaro Small Business Assistance Program are subtracted from any such collection. This statement is not an admission of any sort regarding potential liability by Monterey County or other agencies connected with the Pajaro River flood control efforts.