

St. Louis County CARES
Small Business Relief Program
Frequently Asked Questions

What can SBR grant funds be used for?

The grant can be used to pay for the costs of business interruption as a result of the business closing during the Stay at Home Order and to cover costs associated with reopening safely. Business interruption costs could include fixed operating costs during closure; this may include rents, utilities, salaries, and benefits. Reopening costs could include acquiring personal protective equipment for employees or customers or installing plastic shields to reduce the risks of transmission between customers and employees.

The following table lists examples of common eligible and ineligible expenses:

Examples of Eligible Expenses	Examples of Ineligible Expenses
<ul style="list-style-type: none"> - Rent or Lease Cost* - Utilities* - Mortgage Cost* - Cost of Installing Shields or Barriers - Payroll Paid to Furloughed Employees** - PPE or Supplies Cost - Cost of Cleaning Supplies - Cost of Using Disposable Items - Cost of Website or Online Payment - Cost of Establishing Curbside Service <p>* Note that for home-based businesses, allowable costs are limited by the IRS. The allowable percentages determined by the IRS must be used for home-based businesses. You may need to consult with a tax professional to determine the appropriate percentages.</p> <p>** Only eligible if not covered from another funding source. Business <i>owners</i> are only eligible for payroll for themselves if they document the pay on a W-2 and not an owner draw.</p>	<ul style="list-style-type: none"> - Lost Revenue - Lost Rent - Lost Proceeds - Duplication of Benefit (only one funding source can be used to cover each expenditure) - Equipment purchase (with the exception of air purifiers or other related supplies) - Vehicle Purchase - Studio/Business Supplies not directly related to business interruption or re-opening costs

The needs of my business have changed since the time of my application; can I change the categories of my expenses?

Yes, you may substitute any of the abovementioned eligible expenses if the needs of your business has changed.

Will I be required to pay back this money to the County?

No, as long as the money is used on allowable expenditures as outlined and verified in compliance review. Unspent or funds spent on ineligible expenses will need to be repaid to St. Louis County.

I do not have enough eligible expenses to absorb all of the funds granted to me; do I have to pay back what I cannot spend on eligible activities?

Yes, if your business does not have enough eligible expenses to account for the full grant amount, the balance will need to be repaid to the County by 11/15/20 as stated in your Funding Agreement. Please return the unused funds to the following address:

St. Louis County
Department of Administration
Attention: Director
41 S. Central, 8th Floor
Clayton, MO 63105

When does the Closeout Report (Exhibit C) have to be submitted?

Unless explicitly told otherwise by a CARES team member, all closeout documentation should be submitted by 5 PM November 15, 2020.

Where do I send the Compliance Report?

Please send your Compliance Report (Exhibit C to your Funding Agreement) to our compliance team at stlouiscountycares-smbcompliance@stlouisco.com. (Note: This is not the same email address you have used in the past, this is specifically for compliance reporting.) Please use your unique SBR contract number in the subject line of the message.

Alternatively, you may mail a hard copy to the County and we will forward it to the compliance team on your behalf.

St. Louis County
Department of Administration
Attention: Director
41 S. Central, 8th Floor
Clayton, MO 63105

How do I find my unique SBR contract number?

You can find your contract number (SBR2020-XXXX) on the upper right-hand side of your Funding Agreement, which has been emailed to you by a CARES team member. You can also search for your

SBR contract number and award amount here: <https://stlcorona.com/resources/Small-Business-Relief-Program>

Does the Closeout Report (Exhibit C) have to be notarized?

No, due to the COVID-19 pandemic and the limited access to notaries this requirement has been waived.

Do I need to include my receipts?

No, you do not need to turn in your receipts, however, please maintain your financial records for a period of five (5) years for audit purposes.

I have a home-based business, how do I calculate the appropriate rent/mortgage and utilities?

Please consult with a tax professional to ensure you are using the appropriate IRS calculations for home-based businesses.

Can I use the funds for payroll of furloughed employees?

Yes, as long as you have appropriate documentation of the expense. Payroll should not be included if the employees received Unemployment Benefits for the same period. Business owners or sole proprietors may only utilize CARES funds for payroll if it is reportable on a W-2 not as an owner draw.

How does my receipt of business interruption insurance, SBA loan/grant, or any federal program payments impact my reporting of costs?

You may only report eligible expenses NOT covered by another funding source. You cannot receive funding for the same eligible expenses from multiple sources.

Will I have to pay taxes on the funds?

SBR recipients must report the net award amount (amount awarded less any amount returned to the County) as business income. This amount when offset by recipient allowable spending under the award will result in a net taxable income of zero. If your allowable expenditures are less than the awarded amount, any excess award must be returned to the County.

I have not received my check yet, what do I do?

It's possible your check has been lost in the mail. Please contact St. Louis County CARES SBR Program via email at stlouiscountycares-smbcompliance@stlouisco.com.

Can I increase my grant request amount?

No, the St. Louis County CARES Small Business Program has closed. If you are still in need of assistance you may be eligible for zero-percent interest Small Business Loans through the St. Louis Economic Development Partnership. More information and other COVID-19 business resources can be found at www.stlpartnership.com.

To whom do I reach out to if I have questions or concerns about my application?

Please contact a St. Louis County CARES SBR Program via email to stlcountycares-smb@stlouisco.com.