

# PALM BEACH COUNTY CARES FOR BUSINESS

## (Restart Business Grants)

The COVID-19 crisis forced the Palm Beach County business community to confront immense challenges. Small business owners in particular are facing highly difficult circumstances.

The Palm Beach County Board of County Commissioners approved the Restart Business Grants Program on May 15, 2020 to accelerate the reopening businesses hardest hit by COVID-19.

The \$60 million Restart Business Grants Program uses a portion of the County's \$261 million allocation from the federal CARES Act approved by Congress. The Board will dedicate \$50 million toward businesses with 25 or fewer employees and \$10 million towards business with greater than 25 employees.

## Restart Business Grant Program Overview

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### Assistance Offered:

- \$25,000 maximum award, subject to funding availability

### Eligibility Requirements:

- Businesses are **ELIGIBLE** to apply for a one-time Restart Business Grant if it:
- Has been operating since October 1, 2019 and was still operating on February 29, 2020
- Is located in Palm Beach County
- Is not a publicly traded company
- Is not a non-profit organization
- Has an Active Status and a Date Filed on or before October 1, 2019 as shown on [SunBiz](#), the Florida Division of Corporations website.

- Has an Active [Palm Beach County Business Tax Receipt](#) or is [Exempt](#) from filing a Business Tax Receipt with the Palm Beach County Tax Collector
  - You can renew your Palm Beach County Business Tax Receipt [on line](#) if it is not currently Active.
  - If you do not have a Palm Beach County Business Tax Receipt, please contact the Palm Beach County Tax Collector at 561-355-2264.
- Has filed IRS Income Tax Returns for 2019 or 2018
- Has payroll forms submitted to the IRS for 2019
- Does not exceed \$5 million in total gross receipts or sales
- Has not received any COVID-19 relief funds in the form of a grant or forgivable loan exceeding \$25,000.

### Eligible Businesses:

- Agriculture
- Child Care Centers
- Gyms & Fitness Studios
- Hair Salons, Nail Salons, Barber Shops
- Health Care Services & Medical Offices
- Retail – Physical Brick/Mortar Store
- Restaurants, Caterers, Bakeries

### Eligible Applicants:

- Sole Proprietors – Self Employed, Independent Contractors and Individual/Single-Owner Limited Liability Company
- Corporations – C-Corp, S-Corp, Limited Liability Company
- Partnerships

### Eligible Uses of Grant Award:

- Salaries/Payroll
- Inventories
- Commercial Lease, Mortgage, or Rent Payments
- Utilities
- Other Expenses - due to new safety provisions

### What You Will Need to Apply:

- **Completed [IRS W-9 Form](#)**
- **Business Financials**
  - **Individual** (Sole Proprietor, Independent Contractor, Individual/Single-Owner Limited Liability Company)

- 2019 Individual Income Tax Return ([Form 1040](#)) including [Schedule C](#) and all other schedules/statements submitted with the tax returns to IRS; **or**
  - 2018 Individual Income Tax Return ([Form 1040](#)) including [Schedule C](#) and all other schedules/statements submitted with the tax returns to IRS; **and**
  - Any payroll forms submitted to the IRS; **and**
  - Active [Palm Beach County Business Tax Receipt](#); **or**
  - Written Statement attesting to your business [exemption](#); **and**
  - Copy of your Active State of Florida Division of Corporations Record as shown on [SunBiz.org](#)
- - **Corporation** (C-Corp, S-Corp, Limited Liability Company)
    - 2019 Corporate Income Tax Return ([Form 1120](#) or [1120-S](#)); **or**
    - 2018 Corporate Income Tax Return (Form 1120 or 1120-S) if 2019 Corporate Income Tax Return is not filed; **and**
    - 2019 Transmittal of Wage and Tax Statements ([Form W-3](#)); **or**
    - Employer's Quarterly Federal Tax Return for 4<sup>th</sup> Quarter 2019 ([IRS Form 941](#)); **or**
    - Any other payroll forms submitted to the IRS; **and**
    - Active [Palm Beach County Business Tax Receipt](#); **or**
    - Written Statement attesting to your business [exemption](#); **and**
    - Copy of your Active State of Florida Division of Corporations Record as shown on [SunBiz.org](#)
- - **Partnership**
    - 2019 Return of Partnership Income ([Form 1065](#)); **or**
    - 2018 Return of Partnership Income (Form 1065) if 2019 Return of Partnership Income is not filed; **and**
    - 2019 Transmittal of Wage and Tax Statements ([Form W-3](#)); **or**
    - Employer's Quarterly Federal Tax Return for 4<sup>th</sup> Quarter 2019 ([IRS Form 941](#)); **or**
    - Any other payroll forms submitted to the IRS; **and**
    - Active [Palm Beach County Business Tax Receipt](#); **or**
    - Written Statement attesting to your business [exemption](#); **and**
    - Copy of your Active State of Florida Division of Corporations Record as shown on [SunBiz.org](#)

## Accessing the Restart Business Grant Portal:

- You will access, complete, and submit the Restart Grant Application through an on line portal
- You will register on the portal by creating a user name and password
- You will be required to attach the required documentation as part of the Application completion and submission process
  - Please gather all required documentation prior to accessing the on line portal
- **Applications will be reviewed on a first-come, first served basis**
- Access to the portal will **begin at 8:00 a.m. on Friday, May 22, 2020 and ended on June 12, 2020**

- Click button to access APPLICATION [Apply Restart Business Grant Program](#)

## Questions?

Please read the [Frequently Asked Questions](#).

If the FAQs do not address your question, please reach out to the Palm Beach County Department of Housing & Economic Sustainability via phone at **561-233-3600** or email at [HESCARES4Business@pbcgov.org](mailto:HESCARES4Business@pbcgov.org) or the Palm Beach County Office of Equal Business Opportunity via phone at **561-616-6840** or email at [oebo@pbcgov.org](mailto:oebo@pbcgov.org).

**Important!** Please do not email your application. Applications must be submitted through the Application Portal.

Due to the widespread impact of the pandemic on our local community, the County anticipates a high volume of questions.

We provide a significant amount of information on line – please make sure you read all available materials before reaching out directly.



**PALM BEACH COUNTY**

*Discover the Palm Beaches...  
the Best of Everything*

## Housing and Economic Sustainability

### Coronavirus Relief Fund (CRF) Emergency Repair Program

**APPLICATION LAUNCH DATE –  
Sunday, September 6, 2020 at 8:00am and end on  
Monday, September 21, 2020**

**[Apply CRF Emergency Repair Program](#)**

**ALLOCATION: \$3,685,932**

**GRANT MAXIMUM AWARD: \$50,000**

**ELIGIBLE EMERGENCY REPAIR ASSISTANCE:** Funding will provide Emergency Repair assistance to income eligible owner occupied residences, impacted by COVID-19, to **ONLY** address emergency conditions such as the installation, replacement or repair of: roofs, windows, doors, and/or heating, ventilation and air conditioning (HVAC).

**Household Size and Income Categories to be served:**

<b>Number of Persons in Household</b>	<b>Extremely Low Income (30%)</b>	<b>Very Low Income (50%)</b>	<b>Low Income (80%)</b>
1	\$18,450	\$30,750	\$49,200
2	\$21,100	\$35,150	\$56,200
3	\$23,750	\$39,550	\$63,250
4	\$26,350	\$43,900	\$70,250
5	\$30,680	\$47,450	\$75,900
6	\$35,160	\$50,950	\$81,500
7	\$39,640	\$54,450	\$87,150
8	\$44,120	\$57,950	\$92,750

**APPLICANT SELECTION CRITERIA:** Applicants must complete an online application ([CLICK HERE FOR APPLICATION](#)) from **Sunday, September 6, 2020 – Monday, September 21, 2020**. Applications will be accepted on a first come, first qualified, first served basis, subject to funding availability.

**REQUIRED DOCUMENTS:** Applicants must meet the program requirements, at the time of application submittal, and must be able to provide:

- (1) **proof of loss of income, reduction in hours, or unemployment as a result of the COVID-19 pandemic, on or after March 1, 2020;**
- (2) copy of valid drivers' license or state identification for each household member;
- (3) copy of recent pay check stub **(OR)** Self Declaration Form, or a current completed verification of employment for all working household members;
- (4) a completed YTD profit and loss statement (if self-employed);
- (5) copy of recent social security, retirement and/or disability award letter for all household members (if applicable);
- (6) copy of court ordered child support documentation;
- (7) copy of recent bank statement **(OR)** Self Declaration Form, or a current completed verification of deposit for all adult household members;
- (8) copy of mortgage and/or warranty deed

**ADDITIONAL INFORMATION:**

- Property must be participants' primary residence.
- Property must be located in Palm Beach County. **(NOTE: If the property is located within a city or municipality, the city/municipality must commit to an expedited permitting process in order to receive emergency repair assistance)**
- Homeowners' insurance and taxes must be current

- Property must be a single-family residential dwelling
- Participants can only receive assistance once.

### **OWNERS' CONDITIONS:**

1. CRF funds must be expended and all projects must be substantially complete by December 1, 2020. Due to this deadline certain projects may not be funded or undertaken even if the applicant is determined to be eligible for funding.
2. OWNER acknowledges that assistance is based upon funding availability.
3. OWNER acknowledges that assistance is based upon their city/municipality's ability to expedite permitting. If permitting cannot be expedited, assistance may be withdrawn.
4. OWNER shall allow representatives of the Department of Housing & Economic Sustainability (DHES) to enter the premises at reasonable hours and days to determine the scope for Repairs/ Improvements of the property, under this grant.
5. OWNER authorizes DHES to solicit bids and to award contracts for the scope of work to qualified Contractors/ Vendors.
6. OWNER agrees that the construction contract shall be between the OWNER and the CONTRACTOR/ VENDOR with funds provided by the County.
7. OWNER acknowledges that the financial assistance from the CRF Emergency Repair Program to provide funding for the repairs/ improvements of the property, will be paid directly from the County to the Contractor/ Vendor in an amount not to exceed \$50,000.
8. OWNER shall allow the Contractors/ Vendors access to the premises for the purpose of verifying information for Bids, and executing the repair work, such access to be permitted, at a minimum, between the hours of 8:00 a.m. and 5:00 p.m. on working days.
9. This program is unable to address patching and painting due to the time constraints of expending funds to meet the grant deadline. OWNER acknowledges and agrees that there may be minor patching, painting, finishing and touchup required to be completed by the property owner after the work is completed by the contractor/ vendor. All exterior surfaces shall be properly sealed by the contractor/vendor per building code requirements upon installation.
10. Should a building inspector cite any additional code requirements outside of the scope of the CRF program repairs, any additional work required by the building inspector shall be the responsibility of the OWNER.
11. OWNER failure to perform any of these enumerated responsibilities, Payment Approvals or Homeowner's other actions or inactions that impede timely progress towards completion of the repairs/improvements, may result in the termination of assistance and cancellation and withdrawal of funding, such decision to be made at the sole and absolute discretion of DHES in its authority as administrator of the CRF Emergency Repair Program.
12. OWNER agrees that any contractor/ vendor performing work on the residence shall perform no other scope of work for the OWNER during the duration of the agreement.
13. OWNER acknowledges that the County reserves the right to award all or some of the work for which the County receives bids/ proposals, or none of the work, as deemed necessary in order to meet grant funding expenditure deadlines, and as determined by DHES to be in the best interest of the County.
14. OWNER acknowledges that certain projects may not be funded or undertaken due to limiting conditions such as:

- Homes requiring additional repairs beyond the eligible repair items specified above, including homes exhibiting structural damage
- Historic homes/ other homes requiring architectural review board/ HOA approvals
- Homes requiring specific building components that may not be readily available
- Homes requiring custom ordered manufactured building materials/ components
- Multifamily properties containing more than one residential unit
- Homes with unpermitted structures/ additions
- Homes with existing code violations which may hinder the final permit process
- Homes with current/ unfinished construction which have not received final permits
- Homes which cannot be accessed in such a way to complete the scope of work

Telephone: (561) 233-3600 or  
 Email: [HES-CIREIS@pbcgov.org](mailto:HES-CIREIS@pbcgov.org) (Repair questions) – [HESVerify@pbcgov.org](mailto:HESVerify@pbcgov.org) (Application questions)

## PBC CARES Mortgage Assistance Program

### NOTICE OF FUNDING AVAILABILITY

Palm Beach County Department of Housing and Economic Sustainability hereby announce the availability of \$20,000,000 in CARES Act funding for temporary relief to homeowners for the following:

**Mortgage Assistance:** CARES Act funding will provide assistance to income eligible households who are delinquent in their first mortgage and escrow payments (PITI). Additionally, funding may assist with late fees, attorney's fees, condominium and homeowners' association payments, special assessments, and other mortgage associated costs related to COVID-19.

**Maximum Award: \$10,000** (Up to four-months mortgage payments, but not to exceed \$10,000)

**Household Size and Income Categories to be served:**

<b>Number of Persons in Household</b>	<b>(Moderate - 140% AMI)</b>  (Less than or Equal to)
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1	\$86,100
2	\$98,420
3	\$110,740
4	\$122,920
5	\$132,860
6	\$142,660
7	\$152,460
8	\$162,260

**Program Terms:** Financial Assistance will be awarded as a grant

**Applicant Selection Criteria:** Applicants must complete an online application by visiting the Website at: <https://www.pbcgov.org/pbc-cares4housing/>, **Monday, June 29, 2020 – Friday, August 14, 2020**. Applications will be accepted on a first come, first qualified, first served basis, subject to funding availability. Applicants must meet the program requirements, at the time of application submittal, and must be able to provide:

- (1) proof of loss of income, reduction in hours, or unemployment as a result of the COVID-19 pandemic;
  - (2) copy of valid drivers' license or state identification for applicant and co-applicant;
  - (3) copy of recent pay check stub for applicant and co-applicant **(OR)** a current completed verification of employment;
  - (4) a completed YTD profit and loss statement (if self-employed);
  - (5) copy of recent social security, retirement and/or disability award letter for applicant and co-applicant;
  - (6) most recent mortgage payment statement showing proof of the applicant's delinquency
- NOTE: Mortgage payments must have been current as of February 29, 2020. Individuals with a forbearance and/or mortgage modification plan in place will be evaluated on a case-by-case basis,** and
- (7) copy of homeowners'/condominium association delinquent statement (if applicable).

**Additional Information:**

- Homeowners who received first mortgage financing through Palm Beach County Department of Housing and Economic Sustainability, are not eligible to participate in this program.
- Property must be participants' primary residence
- Property must be located in Palm Beach County
- Participants' Assess value of their property may not exceed \$331,888 (*current maximum sales price for PBC housing programs*)
- Participants must be at least one-month delinquent
- Participants are required to receive mortgage delinquency default resolution counseling from an Approved Counseling Agency prior to disbursement of funds.
- Participants can only receive assistance once

