



Carver County Community Development Agency

Carver County Small Business Emergency Assistance Program

Frequently Asked Questions

General Program FAQs

How much money is available in the Carver County Small Business Emergency Assistance Program?

There is \$700,000 available for businesses throughout Carver County. Additionally, some cities are committing additional funds to serve more businesses in their city. As of September 2, 2020 the following cities have committed additional funds:

Carver:	\$120,000
Chanhassen:	\$200,000
Mayer:	\$60,000
New Germany:	\$2,000
Norwood Young America:	\$150,000
Waconia:	\$600,000

What is the maximum award?

The maximum beneficiary payment is \$10,000.

When and where can I apply?

Applications will be accepted online only from August 17 to September 4. To access the applications, visit the Carver County CDA's website at <https://www.carvercda.org/housing-and-business-support-programs/>.

How will funding decisions be made?

Applicants will be reviewed by the Carver County CDA, contributing cities, and its program administrator, NextStage, for compliance with eligibility requirements. If applications exceed available funding, applicants will be selected by a randomization process.

When will I know if my business has been selected for an award?

The grant administrator, NextStage, will notify applicants via email if they were chosen to receive an award by September 18.

Eligibility FAQs

What does "locally owned and operated" and "physical establishment in Carver County" mean?

Eligible applicants must have a physical location within Carver County boundaries, be located in a commercial or industrial zoned district or allowed by a conditional use permit. Additionally, majority ownership of the business should be Minnesota-based.

What is the definition of "permanent physical location"?

Only businesses with a permanent physical location in Carver County are eligible for this program. For the purposes of this program, permanent physical location means a non-mobile permanent facility such as an office, warehouse, storefront or other facility where the business carries on a substantial amount of administration or management of their business. Businesses that operate exclusively through a mobile operation, such as a mobile food stand, food truck, etc., are not considered as having a permanent physical location.

Eligible businesses must be located in a commercial or industrial zoned district or allowed by a conditional use permit as defined by the regulating authority's approved Land Use Map. Lease on a commercial address for the purposes of storage, by-the hour-rental, or a virtual office/mail box services shall not be considered a permanent location for the purposes of this program.

Facilities that are in the home, in a space within the home, or in a structure on the same property as the home of the business owner are considered a home-based business. Home-based businesses are ineligible for a grant from this program.

For the purposes of this program, for-profit farming operations as defined by Internal Revenue Code 183 are not considered home-based businesses.

My business had 40 or less employees prior to the COVID crisis, but currently all or a portion of the employees have been laid off. Am I eligible to apply?

Yes. Eligibility is based upon the number of employees the business had on March 1, 2020.

I am a sole proprietor. Do I qualify for the grant program?

Yes. Sole proprietors can qualify for the program.

How do I know if I am in good standing? What does "in good standing" mean?

"In good standing" means that your business is current and active with any required business registrations with the Office of the Secretary of State as of March 1, 2020 and that no Minnesota tax liens have been filed against your business with the Minnesota Secretary of State.

[You can look up your registration.](#) Please have your file number available when filling out the grant application.

Note that, depending on your business structure, you may not be required to be registered with the Secretary of State. In that case, you will be deemed "in good standing" with the Minnesota

Secretary of State. For example, if you are a sole proprietorship operating under your own name, you do not have to be registered with the state.

My business operates from my home, or at a mobile location such as a food truck. Am I eligible to apply and receive funds?

No. Home-based businesses, those without a fixed, permanent, physical location outside the home, are not eligible to receive a Carver County Small Business Emergency Assistance Funds. Eligible businesses must have a designated commercial space, that is rented or owned, where the primary operations of the business are conducted (product is produced, customers are served, etc.).

What is the definition of a home-based business?

According to IRS Publication 587 a home-based business is one that uses the owner's home (or space within the home) as its principal place of business. That is:

1. It is used regularly and exclusively for administration or management of a trade or business, and
2. The owner has no other fixed location where the business carries on a substantial amount of administration or management.

My business is a home-based business that is a licensed child care provider. Am I eligible for this program?

No. Home-based businesses are not eligible for this program. Information about other sources of funding that may be available to you can be found here:

<https://mn.gov/mmb/childcare/providers/>

I own a farm and have been impacted by COVID, am I eligible to apply?

Yes. For-profit farming operations are eligible to apply. If you are selected to receive an award, you may be asked for information that verifies your farm is operated for profit and is not a so-called "hobby farm."

I am a non-profit organization, can I apply?

No, non-profit organizations are not eligible to apply for the Carver County Small Business Emergency Assistance program; however, they are eligible to apply for the Carver County Non-Profit Emergency Assistance fund. More information can be found on the CDA's website at www.carvercda.org.

I have received funding through either the Paycheck Protection Program (PPP) and/or Economic Injury Disaster Loan (EIDL), am I eligible to apply and receive these funds?

Yes. However, Carver County Small Business Emergency Assistance program funds must be used to cover different expenses or expenses over and above what the federal funds were used for.

I have applied and [was awarded](#) for COVID-related emergency small business funding through the Minnesota Department of Employment and Economic Development. Can I apply?

No. If a business received funds from the Minnesota Department of Employment and Economic Development (DEED) through the Small Business Emergency Grant Program or the Small Business Emergency Loan program, they are not eligible to apply for the Carver County Small Business Emergency Assistance program. If a business applied for funds, but was not awarded funds, then they are eligible to apply for this program.

Application, Documentation, and Award FAQs

[What questions will be on the application? How long will it take to complete?](#)

The application contains questions related to the eligibility of the business and should take less than 15 minutes to fill out. No verification documents will be required at this stage.

[What documentation is required? Must I submit this documentation at the time of application?](#)

Following submission of the application, and if awarded funds, then the applicant will be required to submit documentation listed in the program guidelines. This documentation is not required at the time of application.

[Is the data I submit confidential?](#)

Under Minnesota law all data is public unless there is a specific exception. One exception is for financial data of businesses submitted to any governmental entity for the purpose of presenting awards to businesses which data is classified as private or nonpublic data. The information you provide in the application shall be considered Public, and may be shared with cities participating in the Carver County Small Business Emergency Assistance Fund. Information and documents submitted to program administrator NextStage- including tax returns, operating statements, and payroll documents- shall be viewed and retained exclusively by NextStage. In all cases, Carver County must follow all requirements in the Minnesota Data Practices Act.

[How will my credit score affect my application?](#)

Credit scores and collateral requirements will not affect your eligibility or selection.

[How is the award amount determined?](#)

The fund administrator will work with you to verify that your business has been impacted by the interruption from the COVID crisis and will verify the amount of eligible expenses are at least \$2,500 not covered by another source of city, state, or federal funds- up to a maximum of \$10,000.

[What are considered eligible expenses?](#)

Beneficiary payments may be used to cover critical operating expenses such as payroll, commercial rent, commercial mortgage payments, payments to suppliers, utility bills, direct costs to promote public and employee safety (such as cleaning supplies, personal protective equipment, plexiglass counter shields, etc.), and other similar business expenses incurred

between March 15, 2020 through August 30, 2020, during the current period of business interruption due to COVID-19 – described for the purposes of this program as Relief Funds.

Will I be required to pay back the grant if I receive COVID-19 funds from another state, local, or federal source or for other reasons?

Funds from sources deemed allowable under program guideline- and any funds awarded and received after the date of a Beneficiary Agreement are allowed. However; as this program is utilizing funds from the Federal CARES act, it is critical that any additional funds received not used to pay for the same costs reimbursed by this program. You are responsible for meeting all terms of the beneficiary agreement- including the use of program payments- and will be subject to audit by program administrators. If it is found that you are not in compliance with the terms of the Beneficiary Agreement, you may be required to return beneficiary payments.

Additional Questions

I need help filling out this application or I have a general question about the application process. Who should I contact?

You may contact any one of the following:

Elise Durbin, Carver County CDA, 952-556-2778 or elised@carvercda.org
SouthWest Metro Chamber of Commerce, 952-474-3233 or info@swmetrochamber.com
Waconia Chamber of Commerce, 952-442-5812 or request@destnationwaconia.org
NYA Area Chamber of Commerce, 952-737-7403, info@nyachamber.org
Watertown Area Chamber of Commerce, 952-955-5175, watertownchamber@gmail.com