



Coronavirus Relief Funds

Small Business Grant

Program Overview

Bell County will be providing grants to small businesses. The maximum amount per business is \$15,000 with a total funding amount of \$800,000.

Eligibility Criteria

- Must be a locally owned, independent business responsible for all revenues and expenses.
- Must have 25 or fewer FTE (Full time equivalent) for payroll prior to disaster declaration.
- Must have a current or anticipated revenue decline beginning after March 1, 2020, resulting from COVID-19 impacts.
- Must have a physical and publicly accessible location within a commercial building or business district.
- Must have been in continuous operation prior to a disaster declaration ordering the closure of your business.
- Cannot be a home-based business.
- If owner has more than one business, the owner is eligible to apply for only 1 business under this program. Business MUST be located within Bell County. Ownership defined as 20% or more. Application will include disclosure of all 20% or more owners.
- Applicant must have no outstanding Bell County tax liens or judgments and will be required to self-certify to this.
- Must currently be in operation or plan to reopen when eligible.
- Must have been considered a “non-essential business” during disaster declarations
 - Examples include: Massage Establishments, Hair Salons, Tattoo/Piercing Parlors, Nail Salons, Bars, Restaurants, Breweries, Wineries, Small Retail Businesses, Gyms and Fitness Facilities, Indoor Amusement Facilities including Bowling Alleys, Pool Halls, and Movie Theaters; and Gig workers that own or lease an office space not located within a residence

Eligible use of grant funds

- Payroll costs for employees
- Contract labor
- Supplier payments
- Rent, lease, or mortgage payment (for real property used for business purposes, like storefront or warehouse, excluding personal residence.)
- Rent, lease, or purchase payment for business property (e.g., delivery vehicle; food truck; kitchen equipment; technology, payment, and communications systems and equipment)
- New or expanded technology applications and Wi-Fi services
- Utility payments for business properties, excluding personal residence.
- Reasonable costs for business operations (insurance, raw materials, marketing expenses)
- PPE and sanitation supplies and equipment
- Interest on other business debt obligations incurred before February 1, 2020, excluding personal residence

The applications must provide the following documentation:

- Number of FTEs
- A copy of employment reports as submitted to the Texas Workforce Commission for the fourth quarter of 2019, first quarter of 2020 and second quarter of 2020
- Documentation of mortgage or rent payment. If behind on payments, documentation to support that claim
- A complete grant narrative
- A complete IRS Form W-9

In the grant narrative, the applicant must answer the following:

- How has COVID-19 impacted your business financially and organizationally?
- How would you use this funding to mitigate the effects of COVID-19 on your business? Please include budget documentation to show how you would spend the funding.
- Have you applied for funds elsewhere? Please explain why or why not. If you did receive funds elsewhere, explain the amount and how those funds are being used.
- Did you have to close due to COVID-19 (this can include closures due to government orders or other COVID-19 impacts)? What was your closure duration? Please explain reasoning for any closures.

Ineligible Businesses

- Franchisors,
- Real Estate developers/Investors,
- Governmental/taxing agencies/departments,
- Hobby businesses as defined by federal law,
- Multi-level marketing concerns,
- Gambling Concerns, including casinos, racing operations or other activities whose purpose involves gambling,
- Lobbying organizations and political organizations subject to Internal Revenue Code 527,
- Sexually Oriented Businesses (live performances, product sales, items, or materials),
- Businesses primarily engaged in lending, investments, or to an otherwise eligible business engaged in financing or factoring,
- Pawn Shops,
- An individual who employs household employees such as nannies or housekeepers,
- A business where a 20% or more equity owner is incarcerated, on probation, on parole; presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction; or has been convicted of a felony within the last five years,
- Concerns engaged in illegal activities under federal, state, or local laws,
- A business that is otherwise prohibited by federal or Texas law,
- A business that is ineligible or precluded to receive federal or State of Texas funding due to federal laws (including but not limited to the CARES Act) or Texas laws,
- Businesses determined to be essential as defined by the Cybersecurity and Infrastructure Security Agency (CISA)

The application may be obtained by going to either the Bell County website (www.bellcountytexas.com) or the Central Texas Council of Governments (www.ctcog.org). The application may be submitted electronically to anna.barge@ctcog.org or mailed to: CTCOG, 2180 N Main Street, PO Box 729, Belton, TX 76513 Attn: Planning and Regional Services, Bell County CRF, (Questions can be directed to Anna Barge at anna.barge@ctcog.org or Uryan Nelson at uryan.nelson@ctcog.org).