



**The City of Pomona
Pomona Business Assistance
Program (PBAP)**

**FREQUENTLY ASKED QUESTION
(For Phone-In Questions during the 2-Week Application Period)**

I. GENERAL QUESTIONS

1. What is the source of these program funds?

PBAP funds are available under the Community Development Block Grant (CDBG) Program from the U.S. Department of Housing and Urban Development (HUD).

2. Are program funds a Loan or Grant?

These funds are for grants. Repayment is not required.

3. Can non-profit organizations apply?

Non-profit agencies are not excluded from applying, but must meet the definition of a microenterprise business and other program requirements.

4. I do not have a computer and it is hard to apply over the phone. Can I submit the application at City Hall?

Yes, you can drop off your application at City Hall, Mondays through Thursdays, from 7:30 a.m. to 6:00 p.m. Please drop off application at the **Library drop box**. You can also mail your application to the City of Pomona, but the application has to be postmarked prior to May 28, 2020 5:59 pm.

4. Whose application will you review first? Is it first come-first served basis?

Processing of application will **NOT** be on a first come-first served basis. The City will be doing a lottery to determine the applications to be reviewed first.

5. What if I could not submit before 5:59 p.m. on May 28, 2020? Will you re-open the program?

It will depend on availability of funding after this first round of application. The City will be advising the public if the program will re-open (or will no longer re-open).

6. How long do I wait to know if I am approved for the program?

You should hear from the City within 2 weeks from the application deadline. We will be contacting applicants for questions on the application; or to let applicants know if they did not qualify for not meeting program requirements.

7. What is the maximum amount of the grant?

The maximum assistance the City can provide is a one-time grant of \$5,000.

II. PROGRAM REQUIREMENTS

1. What is a microenterprise business?

A microenterprise is defined as a commercial enterprise that has five or fewer employees, one or more of whom owns the enterprise.

2. What if I do not have a valid business license, can I still apply.

No. Businesses must have a valid business license to apply.

3. What if I go and apply for a business license, can I apply for the grant.

Yes. You can apply after you have received the business license as long as you apply before the application deadline. A copy of a valid business license must be uploaded with the application.

4. What is a DUNS Number?

It is a Data Universal Numbering System (DUNS) developed and managed by Dun & Bradstreet that assigns a unique number identifier to a single business entity. This number is required to receive Federal funds.

5. Is a DUNS Number Required?

Yes. Businesses are required to have a DUNS number for final grant approval. If businesses do not currently have a DUNS number, they may skip this field and submit proof of their request for a DUNS number with the application.

6. How can I get a DUNS Number?

Businesses may apply for a DUNS number at: www.dnb.com

7. What if I have a food cart or food truck business, can I apply?

No. The business must have a physical location (bricks and mortar) with a City of Pomona address.

8. What if I have no employees, can I apply?

Yes. You as the owner with no employees can apply but you must meet low-income requirements.

9. How do I prove a loss in income or revenue?

Per the application, submit required documentation (i.e. profit/loss statements, bank statements, etc.)

10. If I am a Non-Profit business, can I apply?

Yes. A business must show at least a 50% loss in income/revenue due to COVID-19 and meet the low-income benefit requirements.

III. INCOME QUESTIONS

1. What do you consider as income?

Income are salaries and wages, tips, benefits, profits from operating your business. The full list of what to consider as income is included in the application, under Income Inclusion.

2. Is income information required for all employees?

Yes. Income information will be required for all employees and household members over the age of 18. This is necessary to determine if 51% of employees are low-income.

3. How do you compute income?

We will take your household's total monthly income and multiply that over the next 12-month period. Your household's total annual income may not exceed the Income Limits for your household size. For example, the total household income cannot exceed \$90,100 for a household size of **four**.

4. I have savings of \$10,000 but I have set this money aside for my children's schooling. Does that mean I am not low income? Will this disqualify me from the program?

We will not count the actual value of your savings as income. Only 2% of your, or \$200, is income. We will combine that amount with the entire household income and that total may not exceed the Income Limits based on your household size. This Income Limits is included in the application.

IV. DUPLICATION OF BENEFITS

1. If I received funds from the Small Business Administration, can I apply?

No. A business must **not** have received any other funding for business assistance from federal, state, local or other entities. HUD does not allow for the Duplication of Benefits (DOB). To be verified.

2. If I was approved for a business loan, but declined funding can I apply?

Yes. If you did not sign a loan agreement, you may apply.

3. If I had a loan application declined or cancelled, can I apply?

Yes, If you did not sign a loan agreement you may apply.