



Pinellas CARES Small Business Grant

(effective April 28, 2020)

Purpose

Pinellas County has initially identified up to \$35 million in emergency relief funds to support the small businesses hardest hit by the COVID-19 pandemic. Funds are available as part of the Coronavirus Aid, Relief, and Economic Security (CARES) Act federal stimulus package.

Pinellas County will provide emergency financial support through the Pinellas CARES Small Business Grant for qualified small businesses that are negatively impacted by the COVID-19 pandemic due to orders to close or limit operations. This program is intended to help offset the significant, temporary loss of revenue to these qualified businesses during this pandemic, and to assist businesses in retaining and paying employees.

The program will offer one-time \$5,000 grants to qualifying small businesses to cover expenses such as employee wages, vendor bills and rent. The emergency relief is targeted specifically to help local brick and mortar businesses cover immediate financial needs. Grants are strictly limited to businesses located physically within Pinellas County. Funds can only be used to reimburse the costs of business interruption caused by required closures provided those costs are not paid by insurance or by another federal program.

Regardless of whether a business is or is not eligible for this program, it may still qualify for other existing funding programs. Visit www.pced.org/covid19loans for a list of federal and state programs assisting businesses impacted by the COVID-19 pandemic.

Eligibility

Businesses are eligible for a one-time \$5,000 grant from Pinellas County if:

- The business occupies commercial space within Pinellas County.
- Has at least 1, but no more than 25, full-time equivalent (FTE) employees, including the business owner. The firm can have many more part-time employees as long as the total weekly hours of all employees does not exceed 1,000 (25 FTE x 40-hour work week).
- The business has been operating since at least October 1, 2019 and was still in operation on February 29, 2020.
- Firm is expected to return to full operations after local and state emergency guidelines during COVID-19 are rescinded.



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Eligible business types:

- “Food Service Establishments” as defined in [Chapter 500, Florida Statutes](#), and “Public Food Service Establishments” as defined in [Chapter 509, Florida Statutes](#).
- Bars, pubs and nightclubs as described in [Governor’s Executive Order 20-68](#).
- Short-term lodging establishments and vacation rental management companies that collect and remit Tourist Development Taxes.
- Non-essential businesses covered under Section 5 of the [“State of Florida & Pinellas County ‘Safer-at-Home’ Guidance” document](#).
- Places of public and private assembly covered under Section 2 of the [“State of Florida & Pinellas County ‘Safer-at-Home’ Guidance” document](#).

These business types were selected because they were either required to close due to the Governor’s or Pinellas County Board of County Commissioners’ (BCC)’s orders or were severely impacted by those orders, as in the case of food service and lodging establishments. While restaurants may remain open for carryout or delivery, the orders still resulted in a significant loss of employment and revenues. Many restaurants were not able to adapt or retain employees and closed entirely.

The lodging industry depends heavily on Pinellas County’s beaches, museums and attractions – all of which were closed by the orders. Non-essential travel is also restricted by government orders. Hotel occupancy is typically around 90% at this time of year; recent occupancy levels have been as low as 17%.

The Pinellas CARES Small Business Grant is a companion to the grant programs that are currently offered by Pinellas County’s municipal partners. Businesses that have already applied or received funding from municipal grant programs are still eligible for this program. Owners with more than one eligible business may submit an application for each legal entity.

We estimate that approximately 6,500 businesses in Pinellas County would qualify for this grant. There are sufficient funds for each of these firms to receive a \$5,000 grant.

Ineligible businesses

- Firms with more than 25 full-time equivalent (FTE) employees. Pinellas County has limited funding. Small businesses tend to be in a more precarious financial condition. The County intends to preserve and promote small local businesses as evidenced by the BCC’s implementation of the Small Business Enterprise (SBE) program.



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Ineligible businesses continued

- Publicly traded companies. These firms are owned by the stockholders, who may not be local residents and are not involved in the day to day operations of the company.
- Home-based businesses. These firms are technically not required to close under the Governor's or the BCC's orders. Many could continue to operate within Center for Disease Control (CDC) social distancing guidelines or through online sales or activities. Home-based businesses also tend to have very few employees and do not pay the additional rent or utilities expenses of brick and mortar businesses.
- Non-profit organizations. 501(c)(3) organizations are by definition "charitable organizations" and receive funding primarily from private donors and governmental sources. Other 501(c) organizations are involved in lobbying activities and/or are supported primarily by member dues, rather than by sales of products or services.
- Firms with unpaid code enforcement liens against them.
- Firms with an owner, officer, partner, or principal actor who has a felony or financial mismanagement conviction within the last two years for which he or she is still serving a sentence (including prison, parole, and probation).

Application process

- Applications will be submitted using a digital online portal.
- Applicants will be required to attach supporting documentation to prove their business location, status and employee count, and to demonstrate recent business income and expenses.
- Applicants will be required to digitally sign the application and attest that all information submitted is truthful.
- Completing the application should take approximately 10-15 minutes, if the applicant has the necessary documentation at hand.

Timeline

- April 28 to May 3, 2020: Program outreach and education.
- May 4 to June 1, 2020: Application portal open for submissions from eligible Pinellas County small businesses.