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**The City of Albany COVID-19 Small Business Adaptation Program  
FREQUENTLY ASKED QUESTIONS**

Revised: 9/8/2020

Please see below for a current listing of frequently asked questions (FAQs). Capitalize Albany staff will periodically update this FAQ document, as additional questions arise and time permits. Please refer back to this document, and contact staff at [development@capitalizealbany.com](mailto:development@capitalizealbany.com) or (518) 434-2532 ext. 25 if you have any additional questions.

**ELIGIBLE APPLICANTS**

**Are non-profits eligible?**

Yes, non-profits are eligible to apply for the program under both the City of Albany Industrial Development Agency and Community Development Block Grant – Coronavirus (CDBG- CV) funding sources. For CDBG-CV, nonprofits will only qualify under the low- to moderate-income job creation/retention national objective funding track. Nonprofits cannot be considered microenterprises.

**Do nonprofits have to be less than a certain number of employees to be eligible?**

As is the case with for-profit businesses, eligible non-profits must have 50 full-time equivalent employees or less at the time of application.

**Are food trucks eligible businesses?**

Yes, food trucks are eligible applicants if the food truck business also has a physical office or commercial storefront in the City of Albany and meets all other eligibility criteria contained in the program guidelines. If the requested grant expenses include expenses for the business' mobile operations, they may be eligible.

**Are churches and other faith-based organizations eligible applicants?**

Yes, organizations that are faith-based are eligible, on the same basis as any other organization, to participate in this program. This program shall not discriminate against an organization on the basis of the organization's religious character or affiliation. Additionally, any applicant receiving program funds may not restrict grant-funded services to people of a particular religion or religious denomination. Faith-based organizations cannot be considered microenterprises.

**BUSINESS LOCATION**

**My business is located outside of Albany, but it has an Albany mailing address, is my business eligible?**

No, the program requires that a business have both a physical office or commercial storefront and conduct operations in the City of Albany. A non-Albany (Colonie, Guilderland, Delmar, etc.) business with an Albany mailing address does not have a physical office or commercial location in the City of Albany.

**If my business address is not located in the City of Albany, but I own property in the City of Albany, and store some of my business' goods on that property, does this make my business eligible?**



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No, the program requires that a business have both a physical office or commercial storefront and conduct operations in the City of Albany. Storage of business wares in the City of Albany does not meet the requirement of having a physical office or commercial storefront in the City of Albany.

**If my business is located outside of Albany, but we also have a drop-off location in the City of Albany, is my business eligible?**

No, a drop-off location in the City does not meeting the requirement of physical office or commercial storefront in the City of Albany. To be considered an office or commercial storefront, the location must have at least one employee based on site.

**If a business is operating, but currently does not possess a commercial storefront or physical office space, is the business eligible to apply?**

No. See above responses.

**LOW- TO MODERATE- INCOME (LMI) BENEFIT**

**The salary of two of our employees is below the 80% Area Median Income (AMI) for a one-person household. Would they qualify as low- to moderate-income (LMI) employees?**

If they are single person households, they may qualify as LMI, provided their salary is their only source of income.

**What is included when determining family income?**

When reviewing family income, all sources of income are required to be included. The application process requires a Family Income Form to be completed by any employees in positions indicated to be retained by the grant assistance. When completing the form, employees will need to total the income from all sources received during the last calendar year (January - December) including employee himself/herself and each member of employee's family who *currently* resides with him/her. Income includes wages, salaries, tips, business income, interest, dividends, the taxable portion of pensions and annuities, IRA distributions, rents, royalties, partnerships, unemployment compensation, and social security; less alimony paid and unreimbursed employee business expenses calculated consistent with IRS Form 2106. To access an income eligibility calculator provided by the U.S. Department of Housing & Urban Development, visit:

<https://www.hudexchange.info/incomecalculator/>.

**MICROENTERPRISE**

**What is the definition of a microenterprise?**

A microenterprise is defined as a commercial enterprise that has five (5) or fewer employees, one (1) or more of which is the principal and owns the enterprise at the time of application. For the purposes of this program, in order to be considered an eligible microenterprise, the business needs to be primarily owned by a low- to moderate-income (LMI) individual. If you employ 5 or less employees, but as the owner you do not meet the LMI requirement, you must qualify under the low- to moderate-income job creation and retention national objective funding track for CDBG-CV funding.

**Why do you need my income as a microenterprise owner?**

To meet a CDBG-CV national objective, microenterprises need to be primarily owned by a low- to moderate-income individual(s).

**ELIGIBLE PROJECT COSTS**

**I took on an adaptation project and incurred expenses prior to grant availability, are these expenses eligible for funding?**

Unfortunately, due to the stringent requirements of the funding sources, costs incurred prior to August 18, 2020 are not eligible at this time. Although your project has started, if you have additional forward-looking expenses that were not incurred prior to August 18, 2020, they would be eligible to be requested under the program.

**Can we ask for reimbursement for rent that was paid while the business was closed under NY PAUSE?**

No, previously paid rent, back-due rent, and other operating costs are not eligible costs under this program.

**If a business requires additional square footage - for example, a retailer needing to meet social distancing requirements had to expand its leased space and take on additional rent - would that qualify as an eligible cost under the grant?**

No, rent is not an eligible cost under this program, although a number of other types of assistance can be provided. This program could cover the cost of additional furniture, fixtures and equipment for the additional space.

**What are some examples of eligible costs?**

Please see the tables below for examples of eligible costs, as identified in the program guidelines:

*CAIDA Project Expenditures:*

<b>Adaptation Project Type</b>	<b>Examples of Qualifying Project Expenditures</b>
<p><b>Reopening:</b> The purchase of personal protective equipment (PPE) necessary to minimize the spread of COVID-19</p>	<ul style="list-style-type: none"> <li>• Face coverings (including N95 masks, cloth, disposable, face shields)</li> <li>• Disposable gloves</li> <li>• Protective gowns or uniforms</li> <li>• Protective eyewear</li> <li>• Hand sanitizer</li> <li>• Cleaning materials and disinfecting supplies</li> <li>• No-contact thermometers for employees and customers</li> <li>• Specialized packaging for shipping</li> <li>• COVID testing kits</li> <li>• Other forms of PPE, as approved by Capitalize Albany and the CAIDA Board</li> </ul>



*CDBG-CV Project Expenditures:*

Adaptation Project Type	Examples of Qualifying Project Expenditures
<p><b>Retraining:</b> The development and implementation of programs to train new employees, or re-train existing workforce on new business practices</p>	<ul style="list-style-type: none"> <li>• Registration fees and/or supplies costs to complete approved disinfection, health, and safety training programs or certifications (such as ServSafe, Barbicide or other similar trainings or certifications relevant to the industry of the Applicant and prevention of COVID-19)</li> </ul>
<p><b>Restocking:</b> The purchase of perishable goods to replace those that were lost due to COVID-19 and those that were used to supply recovery efforts</p>	<ul style="list-style-type: none"> <li>• Food and beverage service inventory (not including alcohol or tobacco products)</li> <li>• Personal care products inventory (including those for hair, face, nails, etc.)</li> </ul>
<p><b>Reorganizing:</b> The purchase of furniture, fixtures, and equipment (FFE) necessary to adapt a business' space to minimize the spread of COVID -19</p>	<ul style="list-style-type: none"> <li>• Physical barriers/sneeze guards</li> <li>• Hand sanitizer stations</li> <li>• Respiratory devices such as air purifier systems installed in the business</li> <li>• Signage</li> <li>• Café tables and chairs or planter boxes/barriers required to define and/or protect a cafe space</li> <li>• Point of Sale (POS) payment equipment</li> <li>• Other expenses related to the reconfiguring of the business to meet required or recommended health and safety guidelines, and as approved by Capitalize Albany</li> </ul>
<p><b>Reimagining:</b> The development and implementation of new programs or product lines to expand/adapt operations to meet new market demands</p>	<ul style="list-style-type: none"> <li>• Equipment and/or materials and supplies costs for new product lines or services</li> <li>• Costs of developing a website and/or online payment platform to enable contactless orders, payment and/or delivery</li> <li>• Marketing expenses related to reopening and/or restoring consumer confidence</li> </ul>

**If a business is expanding its offerings, are the purchase of additional beverage equipment, an oven, as well as protective barriers and sanitation stations all eligible project expenditures?**

Yes, if these costs have not been incurred prior to August 18, 2020, these types of expenses can be eligible project costs under the CDBG-CV funding source.



**Is a protective covering for a business' patio area an eligible program expenditure?**

Yes, the purchase of an awning or other protective covering for a business' outdoor seating/dining area is an eligible program expenditure under the CDBG-CV funding source. However, installation expenses are not an eligible program expenditure, due to related program requirements.

**Is a business eligible to apply for both the CAIDA and CDBG-CV grant funds?**

Yes, businesses can apply to one or both funding sources through the same application.

**If a business applies to both CAIDA and CDBG-CV grant funds, is the total capped at \$10,000 total or per funding source?**

All small businesses other than Disadvantaged Business Enterprises (minority, woman, or veteran-owned businesses) may apply for up to a program maximum of \$10,000 in total funding, not \$10,000 per funding source. DBEs may apply for up to a program maximum of \$20,000 in total funding, or up to \$10,000 per funding source.

**If the applicant is an existing local pharmacy, can the applicant use the funding to purchase a COVID-19 testing machine in order to add this service to their current offerings?**

Yes, equipment, materials, and/or supplies costs required to expand/adapt operations by adding a new product line or service to meet new market demands are eligible expenses for eligible applicants.

**Would the purchase of a COVID-19 testing machine for a pharmacy be eligible under the Reopening grant category or under the Reimagining grant category?**

As a new service offering, the purchase of a COVID-19 testing machine for an existing pharmacy would be eligible under the Reimagining category of grant expenses.

**As a faith-based organization, can the Reimagining grant category be used to expand an existing program to offer hot lunch and take-out services?**

Yes, this sounds like a Reimagining activity. Please note that all faith-based organizations, like all organizations implementing this program, must serve all eligible beneficiaries without regard to religion. An organization receiving program funds may not restrict program-funded services or activities to people of a particular religion or religious denomination, and may not require a particular religious belief or activity as a condition of receiving benefits or participating in activities provided with program funds. For example, a church-run "soup kitchen" or meal service assisted with program funds may not restrict meals to members of the church. Inherently religious activities, such as worship or religious instruction, must also be separate in time and location from the meal service and must be voluntary for any recipients of the meal service.

**Can the grant be used to hire additional staff to help us reopen while meeting all the health and safety guidelines?**

No, payroll expenses and other operating costs are not eligible costs under this program.

**Will any of the grant funds will be targeted specifically toward local barbershop and hair salons?**

No, the program does not have a specific allocation of funding for any one industry.



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**Is there an end date for program expenditures?**

Yes, once the project has started, the applicant has six months to complete the project and be open for business.

**May I provide previous or current receipts as a cost estimate for inventory purchases requested in the application?**

Yes, either past or current receipts for inventory purchases can be used to document the reasonableness of these project costs. However, please note that the source(s) and date(s) of estimates may be factored into the review process. Costs incurred prior to August 18<sup>th</sup>, 2020, or as required by the program funding sources, are ineligible project costs.

**FULL-TIME EQUIVALENT EMPLOYEES**

**What is the full-time equivalent employee requirement for a business to be eligible?**

The applicant business or nonprofit must have 50 full-time equivalent employees or less at the time of application.

**How is the total number of full-time equivalents determined?**

For the purposes of this program, full time equivalency (FTE) is defined as a combination of your full time and part-time employees. To calculate your FTEs, you will need to translate any part-time employee's hours into FTEs. First, find the total number of hours worked by your paid, part-time employees on average per week and divide that sum by 35 hours. Add the resulting number to the number of your paid, full-time employees.

**Do volunteers count as full-time equivalent employees?**

No, to be considered an employee, the individual must be on the payroll of the applicant business or nonprofit and must be eligible to receive the usual and customary fringe benefits extended by the applicant business or nonprofit to other employees with comparable rank and duties.

**REQUIRED DOCUMENTS**

**This challenging environment has been overwhelming. I need help organizing my records and advice on my financials or business plan. Are there local resources to assist me?**

Two of the best organizations in the region for small business development – the New York State Small Business Development Center at UAlbany and the Community Loan Fund of the Capital Region have offered to provide counseling and assist with your application. They offer personal financial/business counseling, online workshops, and guidance on additional resources. Best of all, most of the services they provide are free.

*NY Small Business Development Center (SBDC)*

<https://www.nyssbdc.org/covid19response.html>

The SBDC advisors are available to help small business owners review and answer questions on loan and grant applications, developing business continuity plans, and many other business related challenges.



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*Community Loan Fund of the Capital Region*

<https://mycommunityloanfund.org/workshops/>

The Community Loan Fund provides trainings and free workshops designed to help business owners and non-profit leaders grow. These Community Loan Fund trainings tackle important issues like financial planning, sales, marketing, and human resources. The Community Loan Fund also provides one-on-one mentoring.

**In terms of non-profits, do nonprofits need to submit the government-issued photo identification and the most recent personal tax return?**

Nonprofits do not need to provide a personal tax return, but the individual authorized to submit the application on behalf of the nonprofit should provide a copy of appropriate government-issued photo identification.

**In terms of non-profits, are donations considered income for the purposes of reporting funding previously received?**

No, individual donations are not considered income for the purposes of reporting “Other Assistance Received” in the application.

**APPLICATION PROCESS/AWARD**

**Does the application save the completed answers, so applicants can return to complete the application at a different time?**

Yes, responses are saved and submitted when an applicant clicks the Next or Done button on each page of the survey. Responses do not automatically save as each question is answered—they are saved and submitted page by page as applicants progress through the survey. Applicants are not required to complete the full application in a single session and should be able to return to the application to continue where they left off, up until the application deadline.

**If an applicant lost the link to their in-progress application, how might the applicant retrieve it?**

If an applicant closes the browser or otherwise loses access to their in-progress application, contact Capitalize Albany staff and we will attempt to assist you. It may be possible to send the applicant a link to retrieve the application. However, if irretrievable, it is possible the applicant may need to begin your application again.

**Can applicants go back and edit their application as long as they have not yet submitted?**

Yes, up until the application deadline and/or the submittal of the application (whichever comes first), applicants should be able to click “Previous” and return to earlier pages to edit their responses. Once an applicant signs the application and hits submit, Capitalize Albany begins to review the application questionnaire as complete and alterations cannot be made.

**Can applicants go back and edit the application or any supplemental information after it has been submitted?**

No. Once an applicant signs the application and hits submit, Capitalize Albany begins to review the application questionnaire as complete and alterations cannot be made. If an applicant finds that they have certified something incorrectly, the applicant is urged to contact Capitalize Albany as soon as possible and submit the corrected information. However, Capitalize Albany deems an application complete once it is electronically

signed and submitted. Therefore, application revisions sent after original submission may not be received in time and may not be considered. Edits submitted following the application deadline will not be considered.

**Who should sign the certification at the end of the application?**

The individual authorized to submit the application on behalf of the applicant should sign the certification and provide a copy of appropriate government-issued photo identification.

**Is there a possibility of a partial award?**

Yes, due to both the overwhelming response to the program and the program guidelines required by the funding sources, there is the possibility that some applicants may only receive a portion of their funding request. This in no way commits Capitalize Albany to awarding partial funding requests, but partial requests may be considered, to the extent practicable. Upon approval, all applicants will be notified of the maximum dollar amount of their award. Requests made for Reopening/PPE activities to be funded through CAIDA may not be awarded partial funding pending the Board's review, as applicants are stating that they are requesting only what they need to continue operations.

**If an application is approved, how soon would funding become available?**

Funds are disbursed only after the project is completed, and a disbursement request with paid receipts and/or invoices, as well as proof of payment such as cancelled checks and/or bank or credit card statements for eligible project costs are submitted and approved by Capitalize Albany Corporation. The applicant must also have completed their project, be open for business, and have met all requirements in the contractual agreement. The full (100%) grant will be provided to the grantee in a single payment.

**If an applicant is approved, how long is provided to use the grant money?**

This grant is provided on a reimbursement-basis. That being said, the program guidelines stipulate that once the grant is approved, the applicant has until December 31, 2020 to begin the project. Once the project has started, the applicant has six months to complete the project and be open for business. Capitalize Albany Corporation will only be obligated to reimburse applicants for which eligible, reimbursement requests are received within 60 days following the completion of the project.