

PALM BEACH COUNTY
BOARD OF COUNTY COMMISSIONERS
AGENDA ITEM SUMMARY

Meeting Date: May 15, 2020

☐ Consent

☒ Regular

☐ Ordinance

☐ Public Hearing

Department:

Submitted By: Office of Financial Management and Budget

I. EXECUTIVE BRIEF

Motion and Title: Staff recommends motion to:

A) receive and file the Coronavirus Aid, Relief, and Economic Security (CARES) Act Relief Fund certification, which includes receipt of \$261,174,822.80 received on April 23, 2020.

B) approve a budget amendment of \$261,174,823 within the CARES Act Relief Fund to recognize the CARES Act Relief funding, and to establish a budget for the accepted CARES Act Relief funding.

C) authorize the Office of Financial Management and Budget to administratively process budget transfers within the General Government Expenses activity category with a maximum of \$35,000,000 to properly account for expenses by department and object.

Summary: Pursuant to the CARES Act Relief Fund program, the County received an automatic payment of \$261,174,823 on April 23, 2020. The County has until December 30, 2020 to expend funds. These funds must only be used to prevent, prepare for, and respond to coronavirus. Countywide (DB).

Background and Policy Issues: The County received our allocation of the CARES Act Relief funds from the federal government to offset the impact of COVID-19 to our community. The CARES Act provides for the immediate distribution of \$261,174,823.

Attachments:

1. CARES Relief Act Certification
2. CARES Act Fiscal Strategy - Expenditures
3. Budget Amendment

Recommended By:

Department Director

Date

Approved By:

County Administrator

Date

II. FISCAL IMPACT ANALYSIS

A. Five Year Summary of Fiscal Impact:

Fiscal Years	2020	2021	2022	2023	2024
Capital Expenditures	_____	_____	_____	_____	_____
Operating Costs	261,174,823	_____	_____	_____	_____
External Revenues	(261,174,823)	_____	_____	_____	_____
Program Income (County)	_____	_____	_____	_____	_____
In-Kind Match (County)	_____	_____	_____	_____	_____
NET FISCAL IMPACT	\$0	_____	_____	_____	_____
#ADDITIONAL FTE POSITIONS (Cumulative)	_____	_____	_____	_____	_____
Is Item Included In Current Budget?	Yes _____		No <u>X</u>		
Does this item include the use of federal funds?	Yes <u>X</u>		No _____		

Budget Account No.: Fund: 1160 Dept: VAR. Unit: VAR Object: VAR.

B. Recommended Sources of Funds/Summary of Fiscal Impact:

Source: Federal Grant provided through the Coronavirus Aid Relief and Economic Security (CARES) Act.

C. Departmental Fiscal Review: _____

III. REVIEW COMMENTS

A. OFMB Fiscal and/or Contract Administration Comments:

Lisa R. 5/14/2020
OFMB DAI LM
5/13 5/13

John J. Jaroch 5/14/2020
Contract Administration
5/14/2020 FW

B. Legal Sufficiency:

Jean-Adel Williams
Assistant County Attorney

C. Other Department Review:

Department Director



**Office of
Financial Management & Budget**

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West Palm Beach, FL 33402-1989
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FAX: (561) 355-2109
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**Palm Beach County
Board of County
Commissioners**

Dave Kerner, Mayor
Robert S. Weinroth, Vice Mayor
Hal R. Valeche
Gregg K. Weiss
Mary Lou Berger
Melissa McKinlay
Mack Bernard

County Administrator

Verdenia C. Baker

"An Equal Opportunity
Affirmative Action Employer"

Official Electronic Letterhead

CERTIFICATION

I, Verdenia Baker, am the chief executive of Palm Beach County Board of County Commissioners, and I certify that:

1. I have the authority on behalf of Palm Beach County Board of County Commissioners to request direct payment from the Department of the Treasury ('Treasury') pursuant to section 601(b) of the Social Security Act, as added by section 5001 of the Coronavirus Aid, Relief, and Economic Security Act, Pub. L. No. 116-136, div. A, Title V (Mar. 27, 2020).
2. I understand that Treasury will rely on this certification as a material representation in making a direct payment to Palm Beach County Board of County Commissioners
3. Palm Beach County Board of County Commissioners' proposed uses of the funds provided as direct payment under section 601(b) of the Social Security Act will be used only to cover those costs that-
 - a. are necessary expenditures incurred due to the public health emergency with respect to the Coronavirus Disease 2019 (COVID-19);
 - b. were not accounted for in the budget most recently approved as of March 27, 2020, for Palm Beach County Board of County Commissioners and
 - c. were incurred during the period that begins on March 1, 2020, and ends on December 30, 2020.

By: Verdenia Baker
Signature: VCBaker
Title: County Administrator
Date: 4-14-2020

PAPERWORK REDUCTION ACT NOTICE

The information collected will be used for the U.S. Government to process requests for support. The estimated burden associated with this collection of information is two hour per response. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Privacy, Transparency and Records, Department of the Treasury, 1500 Pennsylvania Ave., N.W., Washington, D.C. 20220. DO NOT send the form to this address. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a valid control number assigned by OMB.

CARES ACT FISCAL STRATEGY - EXPENDITURES		
Activity	Description	Amount
General Government Expenses	PPE's, Staffing, BCC Covid-19 Expenses Infrared Technologies, Teleworking equipment Countywide Signs, public education messaging Other Constitutional officers Covid-19 related Expenses	\$35,000,000
Emergency Food Distribution	Food Distribution exceeding normal base expenses; community food programs identified in emergency feeding plan	\$35,000,000
Individual & Family Housing Assistance	Emergency Mortgage, Rental and Utility Assistance	\$40,000,000
Human Services Assistance	Unmet needs	\$10,000,000
Restart Small Business Grant	Small businesses with 25 or less employees	\$50,000,000
Business Grants	Businesses with more than 25 employees	\$10,000,000
Countywide Testing	Covid-19 and Antibodies Testing , HCD medical vehicle, staffing	\$35,000,000
Non-Congregate Sheltering	For individuals: Test Positives for Covid-19 that require isolation Have been exposed to Covid-19 and warrant quarantine Persons needing social distancing as precautionary measure	\$10,000,000
Re-employment Training	Training programs for citizens who have lost employment as a result of Covid-19	\$15,000,000
Broadband Enhancements	To enable teleworking and long distance learning capabilities	\$10,000,000
Total Expenses		\$250,000,000
Reserves		\$11,174,823
Total		\$261,174,823

20-0752

BOARD OF COUNTY COMMISSIONERS
PALM BEACH COUNTY, FLORIDA
BUDGET AMENDMENT

1160 Coronavirus Fed Grnt - CARES Act Relief Fund

BGRV 051320*470
BGEX 051320*1411

ACCT.NUMBER	ACCOUNT NAME	ORIGINAL BUDGET	CURRENT BUDGET	INCREASE	DECREASE	ADJUSTED BUDGET	EXPENDED/ ENCUMBERED AS OF 04/30/2020	REMAINING BALANCE
1160-800-CV00-3198	Fed Grnt-CARES Relief Act	0	0	261,174,823	0	261,174,823		
	Total	0	0	261,174,823	0	261,174,823		
1160-120-CV01-4900	Disaster Expenses	0	0	500,000	0	500,000	0	500,000
1160-120-CV01-6405	Data Processing Equipment	0	0	500,000	0	500,000	0	500,000
1160-140-CV01-4900	Disaster Expenses	0	0	62,500	0	62,500	0	62,500
1160-140-CV01-6405	Data Processing Equipment	0	0	62,500	0	62,500	0	62,500
1160-143-CV01-4900	Disaster Expenses	0	0	50,000	0	50,000	0	50,000
1160-143-CV01-6405	Data Processing Equipment	0	0	50,000	0	50,000	0	50,000
1160-150-CV01-4900	Disaster Expenses	0	0	62,500	0	62,500	0	62,500
1160-150-CV01-6405	Data Processing Equipment	0	0	62,500	0	62,500	0	62,500
1160-160-CV01-9498	Tr To PBSO Fd 1902	0	0	3,000,000	0	3,000,000	0	3,000,000
1160-310-CV01-4900	Disaster Expenses	0	0	62,500	0	62,500	0	62,500
1160-310-CV01-6405	Data Processing Equipment	0	0	62,500	0	62,500	0	62,500
1160-320-CV01-4900	Disaster Expenses	0	0	500,000	0	500,000	0	500,000
1160-320-CV01-6405	Data Processing Equipment	0	0	500,000	0	500,000	0	500,000
1160-340-CV01-4900	Disaster Expenses	0	0	62,500	0	62,500	0	62,500
1160-340-CV01-6405	Data Processing Equipment	0	0	62,500	0	62,500	0	62,500
1160-360-CV01-4900	Disaster Expenses	0	0	250,000	0	250,000	0	250,000
1160-360-CV01-6405	Data Processing Equipment	0	0	250,000	0	250,000	0	250,000
1160-380-CV01-4900	Disaster Expenses	0	0	62,500	0	62,500	0	62,500
1160-380-CV01-6405	Data Processing Equipment	0	0	62,500	0	62,500	0	62,500
1160-410-CV01-4900	Disaster Expenses	0	0	500,000	0	500,000	0	500,000
1160-410-CV01-6405	Data Processing Equipment	0	0	500,000	0	500,000	0	500,000
1160-420-CV01-4900	Disaster Expenses	0	0	50,000	0	50,000	0	50,000
1160-420-CV01-6405	Data Processing Equipment	0	0	50,000	0	50,000	0	50,000
1160-440-CV01-4900	Disaster Expenses	0	0	1,000,000	0	1,000,000	0	1,000,000
1160-440-CV01-6405	Data Processing Equipment	0	0	1,000,000	0	1,000,000	0	1,000,000
1160-490-CV01-4900	Disaster Expenses	0	0	2,000,000	0	2,000,000	0	2,000,000

1160-490-CV01-6405	Data Processing Equipment	0	0	2,000,000	0	2,000,000	0	2,000,000
1160-520-CV01-4900	Disaster Expenses	0	0	100,000	0	100,000	0	100,000
1160-520-CV01-6405	Data Processing Equipment	0	0	100,000	0	100,000	0	100,000
1160-580-CV01-4900	Disaster Expenses	0	0	500,000	0	500,000	0	500,000
1160-580-CV01-6405	Data Processing Equipment	0	0	500,000	0	500,000	0	500,000
1160-640-CV01-4900	Disaster Expenses	0	0	50,000	0	50,000	0	50,000
1160-640-CV01-6405	Data Processing Equipment	0	0	50,000	0	50,000	0	50,000
1160-600-CV01-4900	Disaster Expenses	0	0	50,000	0	50,000	0	50,000
1160-600-CV01-6405	Data Processing Equipment	0	0	50,000	0	50,000	0	50,000
1160-660-CV01-4900	Disaster Expenses	0	0	50,000	0	50,000	0	50,000
1160-660-CV01-6405	Data Processing Equipment	0	0	50,000	0	50,000	0	50,000
1160-670-CV01-4900	Disaster Expenses	0	0	50,000	0	50,000	0	50,000
1160-670-CV01-6405	Data Processing Equipment	0	0	50,000	0	50,000	0	50,000
1160-680-CV01-4900	Disaster Expenses	0	0	50,000	0	50,000	0	50,000
1160-680-CV01-6405	Data Processing Equipment	0	0	50,000	0	50,000	0	50,000
1160-700-CV01-4900	Disaster Expenses	0	0	50,000	0	50,000	0	50,000
1160-700-CV01-6405	Data Processing Equipment	0	0	50,000	0	50,000	0	50,000
1160-720-CV01-4900	Disaster Expenses	0	0	100,000	0	100,000	0	100,000
1160-720-CV01-6405	Data Processing Equipment	0	0	100,000	0	100,000	0	100,000
1160-760-CV01-4900	General Government	0	0	19,575,000	0	19,575,000	0	19,575,000
1160-768-CV01-4900	Disaster Expenses	0	0	50,000	0	50,000	0	50,000
1160-768-CV01-6405	Data Processing Equipment	0	0	50,000	0	50,000	0	50,000
1160-140-CV02-4900	Disaster Expenses	0	0	35,000,000	0	35,000,000	0	35,000,000
1160-140-CV03-8301	Contributions For Individuals	0	0	20,000,000	0	20,000,000	0	20,000,000
1160-143-CV03-8301	Contributions For Individuals	0	0	20,000,000	0	20,000,000	0	20,000,000
1160-140-CV04-8301	Contributions For Individuals	0	0	10,000,000	0	10,000,000	0	10,000,000
1160-143-CV05-8201	Contributions-Non-Govts Agncs	0	0	50,000,000	0	50,000,000	0	50,000,000
1160-143-CV06-8201	Contributions-Non-Govts Agncs	0	0	10,000,000	0	10,000,000	0	10,000,000
1160-760-CV07-4900	Disaster Expenses	0	0	34,500,000	0	34,500,000	0	34,500,000
1160-760-CV07-8101	Contributions Othr Govtl Agency	0	0	500,000	0	500,000	0	500,000
1160-760-CV08-4900	Disaster Expenses	0	0	10,000,000	0	10,000,000	0	10,000,000
1160-760-CV09-4900	Disaster Expenses	0	0	15,000,000	0	15,000,000	0	15,000,000
1160-490-CV10-4674	Rep/Maint-Dp Equip & Software	0	0	10,000,000	0	10,000,000	0	10,000,000
1160-150-CV11-4900	Disaster Expenses	0	0	3,000,000		3,000,000		3,000,000
1160-820-CV00-9902	Operating Reserves	0	0	8,174,823	0	8,174,823	0	8,174,823
Total		0	0	261,174,823	0	261,174,823	0	261,174,823

Signatures & Dates

By Board of County Commissioners

County Cooperative Extension

At Meeting of

INITIATING DEPARTMENT/DIVISION


May 15, 2020

Administration/Budget Department Approval

Deputy Clerk to the

OFMB Department - Posted

Board of County Commissioners



5/18/2020

FEEDING



**Palm Beach County Board of County Commissioners
COVID-19 RELIEF – CARES FUNDING**

**PROPOSED ALLOCATIONS FOR FEEDING PLAN
Allocation: \$35,000,000**

Program:	Recommended Allocation:
Partnership with Food Bank/Pantry Infrastructure:	\$8,000,000
<ul style="list-style-type: none"> - Infusion of 150,000-200,000 lbs per week into PBC Food Bank(s) - Direct assistance to “super pantries” as required - Cash grants or commodities, based on vetted requests directly from pantries/Food Banks - 	
- Refrigeration, transportation, storage, technology, admin support	\$1,000,000
- Grant dollars for potential partnership initiative between local FSF & PBCFB	\$2,500,000
Palm Beach County School District/Local Farmers	\$1,000,000
-- identify continued partnership opportunities to supply school feeding sites with local produce or other services/supplies in support of their effort	
Palm Beach County Farmers	\$1,000,000
- Identify and support initiatives to continue supply of perishable products for distribution to families in need through existing distribution system	
Maintain and Continue Non-Congregate Senior Meals Program	\$8,500,000
<ul style="list-style-type: none"> - Continue to support “grab and go” feeding at Senior Sites - Continue to support home delivered meals to home-bound seniors beyond initial 8-week period currently funded - Programming in partnership with DOSS/Mae Volen/Area Agency on Aging 	

Support Feeding Programs in CCRT Neighborhoods & Community Feeding Grass Roots Efforts in Response to COVID-19	\$1,000,000
<ul style="list-style-type: none"> - Infusion of produce and shelf stable “nonperishable staples” with current feeding programs - Assess needs – areas to assist in funding current efforts (hot meal feeding program) 	
Restaurant Coupon Pilot Program	\$1,500,000
<ul style="list-style-type: none"> - Work with restaurants identified by Glades representatives and OEBO - Develop coupon program to provide to individuals and families - Develop delivery program 	
Feeding Vouchers For Human Services Clients	\$5,000,000
-in partnership with rental assistance clients based on estimate of need (35,000 new unemployment claims since crisis & underemployed people who may need assistance due to loss of income)	
Administrative Support/Temporary Staffing Needs to Support Feeding Plans (Snap Outreach, Feeding Staffing Support, Etc.)	\$500,000
CARES Funding Reserves for Additional Programming Needs by Year End	\$5,000,000

*Allocations subject to change based on program needs



Palm Beach County Board of County Commissioners

COVID-19 RELIEF – CARES FUNDING

PROPOSED ALLOCATIONS FOR FEEDING PLAN

Allocation: \$35,000,000



Program:

Recommended Allocation

Partnership with Food Bank/Pantry Infrastructure:	\$8,000,000
<ul style="list-style-type: none">- Infusion of 150,000-200,000 lbs per week into PBC Food Bank(s)- Direct assistance to “super pantries” as required- Cash grants or commodities, based on vetted requests directly from pantries/Food Banks-	
- Refrigeration, transportation, storage, technology, admin support	\$1,000,000
- Grant dollars for potential partnership initiative between local FSF & PBCFB	\$2,500,000



Program:

Recommended Allocation

Palm Beach County School District/Local Farmers	\$1,000,000
— identify continued partnership opportunities to supply school feeding sites with local produce or other services/supplies in support of their effort	



Program:

Recommended Allocation

Palm Beach County Farmers	\$1,000,000
- identify and support initiatives to continue supply of perishable products for distribution to families in need through existing distribution system	



Program:

Recommended Allocation

**Maintain and Continue Non-Congregate Sr. Meals
Program**

\$8,500,000

- Maintain “grab and go” feeding programs through December, 2020
- Maintain home delivered meals to home-bound seniors through December 2020
- Eliminate waiting lists for services
- Maintain partnership of effective programming in partnership with DOSS/Mae Volen/AAA



Program:

Recommended Allocation

**Support Feeding Programs in CCRT Neighborhoods
& Community Feeding “Grass Roots” Efforts in
Response to COVID-19**

\$1,000,000

- Assess needs & find areas to assist in funding current feeding efforts specifically functioning to support increased need
- Consider and support proposals from community feeding programs
- Infuse produce and shelf-stable nonperishable “staples” with current feeding programs



Program:

Recommended Allocation

Restaurant Coupon Pilot Program

\$1,500,000

- Work with Glades representatives and OEBO to identify participating restaurants
- Identify restaurants in each of the 7 Districts
- Develop coupon program to provide to individuals and families for a fixed amount to redeem at participating restaurants
- Develop delivery program to support
- Develop restaurant reimbursement program



Program:

Recommended Allocation

Food Vouchers for Human Services Clients	\$5,000,000
<ul style="list-style-type: none">- Identify participating grocery stores, farm stores, and other retail outlets to allow County reimbursement of vouchers to Human Services Clients specifically affected by the COVID-19 crisis- Create voucher and vetting process for clients and determine appropriate amount of assistance per voucher	



Program:

Recommended Allocation

**Administrative Support/Temporary Staffing Needs to
Support Programs**

\$500,000

**-SNAP Outreach, Feeding program staffing
support, tech support, etc.**



Program:

Recommended Allocation

**CARES Funding Program Reserves for Additional
Programming Needs by 12/30/2020**

\$5,000,000

- To support recommended programs with
higher than anticipated funding needs**
- To support new programs to meet
unanticipated needs**

**BUSINESS GRANTS
&
FORECLOSURE ASSISTANCE**



PALM BEACH COUNTY CARES FOR BUSINESS

RESTART BUSINESS GRANTS

(25 Employees or Fewer)

Allocation: \$50,000,000

Assistance Offered: \$25,000 maximum award

Eligibility

- Business has 25 employees or fewer
- Business has been operating since October 1, 2019 and was still operating on February 29, 2020
- Business is located in Palm Beach County
- Business is not a publicly traded company
- Business is not a non-profit organization
- Business does not exceed \$3 million in total income with subcategories include:
 - *Businesses with less than 5 employees with total income up to \$1.5M*
 - *Businesses with 6-25 employees with total income up to \$3M*
 - *Businesses in this # of employee category with total income of \$3-5M will be funded from the \$10M allocation*

Eligible Businesses (Phase I)

- Accounting Offices
- Agriculture
- Art Shops
- Bakeries
- Boutiques - clothing, shoes & accessories
- Florists
- Gourmet Food Markets
- Hair/Nail Salons
- Home Décor/Design businesses - home furnishings, art galleries, kitchen wares
- Insurance Offices
- Law Offices
- Marketing Offices
- Medical Offices
- Real Estate Offices
- Restaurants
- Specialty Retail Businesses –stationary, gifts, sporting goods



PALM BEACH COUNTY CARES FOR BUSINESS

Eligible Uses

- Salaries/Payroll
- Inventories
- Commercial Lease, Mortgage, or Rent Payments
- Utilities
- Other Expenses - due to new safety provisions

Required Documents

- Fully executed application, including certifications, affirmations, and acknowledgements
- Financial information such as tax returns and payroll report
- Active Palm Beach County Business Tax Receipt

Justification

- To support businesses most affected by COVID 19

Other

- Minimum number of business helped under this program is 2000
- Completed applications will be processed in the order that they were received
- PBC will be partnering with S/M/WBE vendors to process business grant applications

Statistics: FL Department of Economic Opportunity 2018 employment data

- 58% of businesses in Palm Beach County have 5 or less employees
- 20% of businesses in Palm Beach County have 6-25 employees
- 22% of businesses in Palm Beach County have over 25 employees



PALM BEACH COUNTY CARES FOR BUSINESS

RESTART BUSINESS GRANTS

(More Than 25 Employees)

Allocation: \$10,000,000

Assistance Offered: \$25,000 maximum award

Eligibility

- Business has more than 25 employees
- Business has been operating since October 1, 2019 and was still operating on February 29, 2020
- Business is located in Palm Beach County
- Business is not a publicly traded company
- Business is not a non-profit organization
- Business does not exceed \$5 million in total income
 - *Businesses in the 25 or less employee category with total income of \$3-5M will be funded from this \$10M allocation*

Eligible Businesses (Phase I)

- Accounting Offices
- Agriculture
- Art Shops
- Bakeries
- Boutiques - clothing, shoes & accessories
- Florists
- Gourmet Food Markets
- Hair/Nail Salons
- Home Décor/Design businesses - home furnishings, art galleries, kitchen wares
- Insurance Offices
- Law Offices
- Marketing Offices
- Medical Offices
- Real Estate Offices
- Restaurants
- Specialty Retail Businesses - stationary, gifts, sporting goods

Eligible Uses

- Salaries/Payroll
- Inventories
- Commercial Lease, Mortgage, or Rent Payments
- Utilities
- Other Expenses - due to new safety provisions



PALM BEACH COUNTY CARES FOR BUSINESS

Required Documents

- Fully executed application, including certifications, affirmations, and acknowledgements
- Financial information such as tax returns and payroll report
- Active Palm Beach County Business Tax Receipt

Justification

- To support businesses most affected by COVID 19

Other

- Minimum number of business helped under this program is **400**
- Completed applications will be processed in the order that they were received
- PBC will be partnering with S/M/WBE vendors to process business grant application

Statistics: FL Department of Economic Opportunity 2018 employment data

- 58% of businesses in Palm Beach County have 5 or less employees
- 20% of businesses in Palm Beach County have 6-25 employees
- 22% of businesses in Palm Beach County have over 25 employees

Palm Beach County CARES for Business: Restart Business Grant Program

Palm Beach County Board of County Commissioners

Board Meeting

May 15, 2020



Palm Beach County Statistics

- **Statistics:** FL Department of Economic Opportunity 2018 employment data
- 58% of businesses in Palm Beach County have 5 or less employees
- 20% of businesses in Palm Beach County have 6-25 employees
- 22% of businesses in Palm Beach County have over 25 employees
-

PBC CARES: Restart Business Grants

- **Source:** \$261m federal CARES Act Relief Fund
- **Allocation:** \$60m
- **Targeted Businesses:**
 - ≤ 25 employees & $\leq \$1.5\text{m}-\3m total income: \$50m fund
 - > 25 employees & $\leq \$5\text{m}$ total income : \$10m fund
 - ≤ 25 employees \$3m-\$5m total income : \$10m fund
- **Maximum Award:** \$25,000 grant
- **Minimum Served: 2,400 businesses**
 - ≤ 25 employees: 2,000
 - > 25 employees: 400

Restart Business Grants: Eligible Businesses

- Accounting Offices
- Agriculture
- Art Shops
- Bakeries
- Boutiques - clothing, shoes & accessories
- Florists
- Gourmet Food Markets
- Hair/Nail Salons
- Home Décor/Design businesses - home furnishings, art galleries, kitchen wares
- Insurance Offices
- Law Offices
- Marketing Offices
- Medical Offices
- Real Estate Offices
- Restaurants
- Retail Businesses

**Restart
Business
Grants:
Eligible Uses**

- Salaries/Payroll
- Inventories
- Commercial Lease, Mortgage, or Rent Payments
- Utilities
- Other Expenses - due to new safety provisions

Foreclosure Prevention – CARES Act



Foreclosure Prevention:

- **Allocation:** \$20m
- **Maximum Award:** \$10,000 grant
 - Up to 4 months assistance
- **Maximum Area Median Income (AMI) assisted:** 140%
 - Household of 4 - \$122,920
- **Maximum home value cannot exceed:** \$320,855
- **Establish partnerships with HUD and Neighborworks Housing Counselling Agencies**

Foreclosure Prevention: Eligible Uses

- Mortgage Payment (PITI)
- Late fees
- Attorney's fees
- Condo and HOA fees
- Special Assessments
- Other foreclosure prevention related expenses