RPU Small Business Coronavirus Relief Fund (CRF) Program Frequently Asked Questions

1. What are the CRF funds?

CARES (Coronavirus Aid, Relief, and Economic Security) Act enacted on March 27, 2020 by Congress, has appropriated dollars to the City of Rochester to be used towards paying customer utility bills incurred during the period of March 1, 2020 through December 31, 2020.

2. How much CRF funding is available?

There is currently \$500,000 in funds available to RPU to disburse to qualifying small business customers and that have an active utility account with RPU.

Small business accounts will be capped:

- For commercial: use 50% of the average annual billing, capped at \$5,000
- \$100,000 of the funding is set aside for Targeted businesses including women, minority, and veteran/disabled veteran owned businesses (https://dot.state.mn.us/civilrights/tgb-veterans.html)
- A Targeted Small Business is one that is certified that it is 51% owned by women, racial minority, a person with a substantial physically disability or a service or disabled veteran.

3. How are CRF funds disbursed?

Eligible customers will receive an account credit up to one-half (1/2) of the total amount that they are eligible to receive in phase one. If additional funds are available after October 16, 2020, RPU will review the remaining funds, and do one of the following:

- Provide customers with the remaining half (1/2) of their eligible amount or;
- Divide the remaining available funds equally among all qualified applicants. This
 amount may be less than the remaining half of their eligible amount.

For example, if business Z's average annual bill is \$5,000. Half of the average annual bill is \$2,500 so the customer will receive a credit of \$1,250. If funds are available after October 16, 2020, the business could receive up to another \$1,250.

4. Can I have a check mailed to me?

No, CRF funds will be applied directly to the customer's utility bill.

5. What is the process to receive funds?

Submit a completed application, along with any required documentation, on or before October 16, 2020:

- Application form can be found at <u>www.rpu.org</u>.
- By mail or drop off at the RPU Service Center located at 4000 East River Rd NE
- By e-mail at rpumarketing@rpu.org

6. What is the approval process?

Approval will be based on meeting all the requirements within the application form, making sure RPU has received all the necessary documentation required, and getting your application in before the first cut-off date of October 16, 2020.

However, due to limited funding, applications will be processed on a first-come, first-serve basis. Funds could be gone before the first cut-off date. Missing information and/or documentation will delay the processing of the application and affect the order in which the application was received.

7. Do I need to send in financial information with my application?

Yes, financial information is required to show hardship because of the COVID 19 crisis.

8. What kind of financial information is acceptable?

Profit and loss statements (P&L) are acceptable for pre-COVID months March 1, 2019 to August 2019 as compared to March 1, 2020 to the present.

9. If my business does not have an RPU account, my business is a tenant can I still apply?

Yes. You can submit an application but we also need information from the landlord that shows the allocation of the landlord's utility bill on each tenant that is billed by a given meter. The landlord's information should reflect your share so that it adds up to 100% including common areas if all the tenants apply. If your application is eligible and approved, the amount will be credited to the landlord as the RPU account holder and a letter will be sent to you and the landlord indicating the amount that was awarded. Which in turn, the landlord will need to credit that amount to you, as the tenant. The landlord is required to cosign the application in order to agree to the terms and conditions of the award.

10. What kind of small businesses can apply?

Any small business can apply so long as they can provide P&L statements showing a loss along with not exceeding the SBA revenue financing limits or size standards, which may be found at www.sba.gov/sites/default/files/files/Size Standards Table.pdf.

11. Are Nonprofits eligible?

Yes, Nonprofits that are 501 c 3 or 501 c 19, we are accepting applications.

12. Do I fill out a separate application for each service address (account number) that I have or can it all be on one application?

Yes, do you need to fill out a separate application for each service address and account.

13. Where are these dollars coming from?

The funds are Federal dollars, therefore if need be, recipients of CRF funds shall submit reports or documentation as required, if RPU or granting authority determines additional documentation is needed to ensure compliance with conditions that are imposed for the payment.

14. How will I know if I have been approved or denied funding?

You will receive a letter notifying you whether your account was approved or denied. Approval letters will provide the dollar amount that will be applied to your utility account and denial letters will indicate a reason(s) as to why you were denied.

15. What if there is a language barrier?

RPU does provide a language line service, which is available in our Service Center located at 4000 East River Rd.

16. If I have questions who do, I contact?

E-mail us at rpu.org or call 507.280.1500. Our Customer Relations Representatives will redirect you to the right person.