

## IDA/HENRI FAQs

1. Where/when can I apply for the Henri/Ida grant program?
  - The application will open at 9am (Eastern) on Friday September 17, 2021. The application is located at <https://programs.njeda.com>
2. Will language assistance be available?
  - The NJEDA is providing the online application in English and Spanish.
    - o NJEDA will offer applicants access to interpretation services to support speakers of ten additional languages –Arabic, Chinese (Mandarin and Cantonese), Gujarati, Hindi, Italian, Korean, Polish, Portuguese, and Tagalog. Translated versions of the application language will be made available in advance of opening.
    - o Applicants can contact [languagehelp@njeda.com](mailto:languagehelp@njeda.com) to receive a call within one business day from a representative who can communicate with them in their primary language.
3. The following questions will determine your initial eligibility for the Ida/Henri Business Assistance Grant Program. Please review them in detail. After reviewing these questions please attest that you can answer “Yes” to all of the threshold eligibility questions.  
If you cannot answer “Yes” to the below, please do not proceed with the application because you will be denied.

### **Eligibility Questions:**

- Does your Business have a physical commercial business location within the State of New Jersey?
  - Did your Business’s physical commercial business location sustain physical damage as a result of Ida/Henri (physical damage includes flooding, structural damage, roof damage, etc. Physical damage DOES NOT INCLUDE power loss alone)?
  - Can you provide evidence of the physical damage (photos, repair invoices, etc) at the time of your application?
  - Was your business in operation on August 1, 2021?
  - Did you make an August 2021 rent or mortgage payment in excess of \$1,000 for the physical commercial business location that suffered damage?
  - Can you provide evidence of the rent/mortgage payment (copy of payment) at the time of your application?
  - Was the physical damage to the commercial business location and the business interruption (lost hours, lost sales, etc.) in excess of \$1,000?
  - You are a commercial business operation and not a landlord or a home-based business?
  - I have reviewed the above questions and attest that my business is eligible because I can answer “Yes” to **ALL** of the above questions. If during the application/review process, it is determined any of the above questions are a “No” your application will be denied. By answering this acknowledgement, you understand this statement and would like to proceed.
4. How is the size of my business’s grant award determined?
    - The minimum grant amount is \$1,000 with a maximum award of \$5,000, capped at the lesser of applicant’s unmet need or rent/mortgage payment.
  5. How is physical damage due to Ida/Henri defined for this program?
    - Damage to structure (floors, walls, windows) when such damage is the direct result of physical damage due to high winds, debris and/or flooding

- Damage to machinery, equipment, fixtures and inventory – when such damage is the direct result of physical damage due to high winds, debris, and/or flooding

6. What documentation will be required for the program?

- Proof of damage:
  - o Clear photographs of damage, both before and after when possible, photographs should also include building/structure identifiers when possible. Contractor estimates and/or can invoices can also be used for proof of damage.
- Proof of need:
  - o Repair estimates, receipts
- Proof of rent/mortgage payment:
  - o Copy of canceled check, copy of receipt of electronic funds transfer.
    - Lease/Mortgage agreement should accompany proof of payment

7. Additional eligibility requirements for the Program.

To be eligible for Ida/Henri Grant Program, the applying entity must:

- Have been in existence and operational on August 1, 2021.
- Applicants must have an August rent/mortgage payment of at least \$1,000 and an unmet need (damages or revenue loss) that is greater than \$1,000.
- Have sustained physical damage to their commercial location as a result of the remnants of Hurricane Henri on August 22-23, 2021 and/or Hurricane Ida, on September 1-3, 2021.
- Be registered to do business in the State of New Jersey at the time of application, as evidenced by a valid Business Registration Certificate, if required. If the SME is not recognized by the Division of Taxation, then the SME must provide proof of registration with the State prior to August 1, 2021 and a valid Business Registration Certificate (BRC). The SME will have 7 calendar days from initial notification from the Authority to satisfy that requirement. No grant agreement will be executed without a current registration status from the Division of Taxation or a valid BRC. Entities can verify their registrations here : [https://www1.state.nj.us/TYTR\\_BRC/jsp/BRCLoginJsp.jsp](https://www1.state.nj.us/TYTR_BRC/jsp/BRCLoginJsp.jsp)
- Be in good standing with the New Jersey Department of Labor and Workforce Development (LWD), the New Jersey Department of Human Services (DHS) (if the applicant is regulated by DHS), the Department of Children and Families (DCF) (if the applicant is regulated by DCF), and the New Jersey Division of Alcoholic Beverage Control (ABC) (if the applicant is regulated by the ABC) at the time of application, as determined in the sole discretion of LWD, DHS, DCF and ABC.
- Have no more than 50 Full-Time Equivalent Employees (FTE) in the businesses' most recent WR 30 filing. The NJEDA's definition of a FTE is detailed in the following question.
- Have a physical location in the State of New Jersey (e.g., an office, a physical point of sales, a warehouse, manufacturing facility, etc.). Home-based businesses are NOT eligible for this Program. Landlords are also NOT eligible for this Program.
- Not be actively excluded or debarred by the State of New Jersey or the Federal Government

8. What is a Full-Time Equivalent (FTE) employee?

- A FTE employee should not be confused with and is separate from the State's guidance on a full-time employee. Whether or not an employee qualifies as an FTE depends on the number of weeks worked and wages earned. The NJEDA's online grant estimator can help you determine the number of FTEs at your business. For the purposes of this grant program, the NJEDA is determining the number of FTE employees based on the entity's most recent (Q2 2021) WR 30 filing. To determine

your FTE employees please visit <https://forms.business.nj.gov/grant-4/size/>, note that this should be used strictly to determine FTE and **NOT** grant size.

- FTE employees do not include 1099 independent contractors
9. My business is not required to file a WR-30 (Sole Proprietorship, Partnership, Single-Member LLC, 1099 Contractor, etc.). Is my business eligible?
- If the entity was in business and operational on August 1, 2021, the same entity is fully and properly registered to do business in the State, and it meets all other eligibility requirements, it would be eligible.
10. A payroll company or Professional Employer Organization (PEO) files my business's WR-30; is my business eligible?
- Yes - the NJEDA understands businesses use PEOs or similar payroll providers to file their WR-30s on their behalf. In these situations, payroll companies or PEOs must provide to the NJEDA the Employee ID or name, weeks worked and wages documented similar to the format of a WR-30, which they file on behalf of your business.
  - Your business may provide this documentation during the verification process.
11. Are religious entities (churches, temples, synagogues, et al) eligible to apply?
- Yes, however, such entities will be required to answer specific questions about the different uses of the building (churches, temples, synagogues, et al) that grant funds are being used to pay the rent or mortgage of. Grant funds cannot be used for inherently religious activities.
12. My business is a not-for-profit organization; is my organization eligible?
- If your organization is registered with the IRS as a 501(c) non-profit, your organization may be eligible, provided your organization meets all other program eligibility requirements.
13. My business has multiple locations; can I submit a separate application for each location?
- There is an application limit of 1 application per Federal Employment Identification Number (FEIN). If your business has 5 separate FEINs, then you would be eligible to apply 5 times, but would have to apply separately for each business (with its own FEIN).
  - If your business has 1 FEIN and 5 locations, your business is only eligible for 1 grant and can only apply once under the sole FEIN.
  - My business has 5 locations. All are reported under 1 FEIN with 60 Full-Time Equivalent (FTE) employees; can I allocate my employees among the different locations?
    - o The location of the employees does not affect the eligibility of an application. Therefore, a business cannot allocate employees to different locations to meet the size requirement of the Program.
    - o As stated above, an application is based on a FEIN. In this example the applicant would not be eligible because it exceeds the Program maximum of 50 FTEs.
14. My business has multiple locations under one FEIN. What is considered my business's primary location?
- For purposes of this Program, your primary business location is the address where most of your employees are working. If no one location has the most employees because multiple locations have

the same number, then the primary location from among those locations is the one that generates the most revenue. If there are still multiple locations that meet the criteria, the primary location is the location that opened first.

15. What is a Duplication of Benefit (DOB)?

- A DOB occurs when an entity receives assistance from multiple sources for the same need. One way this happens is if the cumulative amount of assistance exceeds the business's needs. To avoid a DOB, the NJEDA will reduce the Grant amount by the amount of other assistance for the same need. However, if the need is greater than the assistance, there is no DOB.