



City of Irving, Texas
Small Business Recovery & Resiliency Program
Frequently Asked Questions



1. What business types are eligible for the Recovery and Resiliency Program?

For profit businesses are eligible for the program. Nonprofits are ineligible.

2. What business types are ineligible for the Recovery and Resiliency Program?

Ineligible businesses include those engaged in illegal activities, loan packaging, speculation, multi-sales distribution, gambling, investment or lending, or where the owner is on parole. Specific types of businesses not eligible include: 1) Passive real estate investment firms with zero employees; 2) Dealers of rare coins and stamps; 3) Pyramid sales plans with products such as cosmetics, household goods, and other soft goods; 4) Charitable, religious, government-owned corporations, consumer and marketing cooperatives; 5) Lobbying and political organizations; 6) Franchises which are not responsible on a local level for all revenues and expenses; 7) Pawn Shops and; 8) Businesses that operate adult entertainment venues.

3. My business received a separate COVID relief grant, can I apply for the Recovery and Resiliency Program?

Applicants who have received funding from previous COVID-relief programs are eligible to apply for funding through the Small Business Recovery and Resiliency Program. If other funds were already received by the applicant entity, they will need to certify to not use Small Business Recovery and Resiliency Program proceeds toward the same expenses covered by previous grant/loan proceeds from county or federal sources – supporting documentation is not required to validate.

4. What are the funding sources and the requirement of these funds.

This program is funded by American Rescue Plan Act (ARPA) Coronavirus State and Local Fiscal Recovery Funds (CSLFRF) and Community Development Block Grant Cares Act (CDBG-CV) funds. Businesses must certify and demonstrate they experienced economic hardship due to the COVID-19 public health emergency. In some cases, the funding availability is dependent on if the business can and will agree to create or retain one full-time job available to people of low or moderate income.

5. What are the definitions of idea stage, startup stage and growth stage?

Idea Stage: You have begun to act in order to figure out if your idea has the potential to be a profitable business.

Startup Stage: You have committed to founding a company and are selecting a legal structure, forming a team, crystallizing the value proposition, and addressing other critical activities.

Growth Stage: Your company exists and has plans to grow its revenue, raise capital, add employees, and reach other goals.

6. I just started my business. Can I apply?

Startups are eligible to apply. However, the owner must be able to show revenue and/or expenditures and other documentation as evidence of business operations. Businesses in the idea stage are not eligible.

7. My business is not located in Irving, Texas, but I conduct business in Irving, Texas. Is my business eligible?

No. Businesses must have a physical location in Irving, Texas to be eligible for the program.

8. I conduct my business from home. Is my business eligible?

Yes. Home-based businesses are eligible for the program.

9. I own a franchise business. Am I eligible?

Franchise business are eligible if the franchise is not corporate-owned.

10. What is a full-time equivalent (FTE) employee?

A full-time equivalent (FTE) employee is an employee who works 40-hours or more in one pay period. For example, one person working 40 hours in one pay period is considered one FTE employee. Two people each working 20 hours each in one pay period (a total of 40 hours when combined) is also considered one FTE employee. 1099 contractors are not W-2 employees.

11. Can an owner with multiple businesses apply for each eligible business?

If an applicant owns more than one business, they may apply for each eligible business. However, only one eligible business can be awarded per owner.