



F O A O S O T O E O R

FINANCIAL ASSISTANCE FOR SAFETY, TECHNOLOGY & ECONOMIC RESILIENCE

Programs & Administrators

Large Loan Program

Borderplex Community Capital (EP Community Foundation)

Zero Interest & Forgivable Loan Program

Amounts: \$35K to \$125K

Program: \$2M

Small Loan Program

LiftFund & PeopleFund

Zero Interest & Forgivable Loan Program

Amount: Up to \$50K

Program: \$3.5M

Build Safe Grant Program

EP Chamber & EP Hispanic Chamber

Microgrants Supporting Operational Safety Improvements (PPE/Guards/Signage)

Amount: Up to \$10,000

Program: \$1.5M

Commercial Assistance Grant Program

EP Chamber & EP Hispanic Chamber

Microgrants for Commercial Mortgage/Rental & Utility Assistance

Amount: Up to \$10,000

Program: \$1.5M

Technology Solutions Grant Program

Workforce Solutions Borderplex

Technical & Equipment Acquisition Assistance

Business Assisted Goal: Approximately 100

Program: \$1M

Funding Tier Prioritization & Aspirational Goals

Tier I: Areas Outside City of El Paso (60 Percent of Funds-Available Starting January 4)

Tier II: City of El Paso (40 Percent of Funds-Available Starting January 4)

Note: On March 5, any unspent Tier I funds shall be made available to both Tier I and Tier II applicants until funds have been expended.

- FASTER Administrators shall strive to ensure 75 percent of businesses served are historically underutilized businesses (minority, woman or veteran-owned businesses) and may use this factor independently as disbursement criteria (may vary by program).
- FASTER Administrators shall evaluate wages offered to employees by businesses to determine if 75 percent or more of employees are paid a living wage of \$12.50 or more. Administrators shall use this factor independently as disbursement criteria (may vary by program).
- County staff shall work with program administrators to achieve the objectives set forth by the Commissioners Court of promoting public health and economic resiliency by making necessary adjustments to various rules, processes, criteria or guidelines as needed.

Eligible Businesses

- Located in El Paso County
- Sole proprietorship, partnerships, corporations or any other legal form
- Have an Employer Identification Number (EIN)
- In existence on/before January 1, 2020
- Demonstrate negative impact due to COVID (reduced revenue/increased costs)
- Have less than 50 employees
- Not currently in bankruptcy
- Non-profit organizations
- Have developed and implemented Health & Safety Policy pursuant to County Judge's Orders
- Franchises (Locally Owned & Independently Operated, Only One Storefront per Franchisee)

Excluded Businesses

- Age-restricted businesses
- Bank, savings and loan or credit union
- E-commerce only company
- Political or lobbying organizations
- Real estate investment trusts (primary income from rental/income producing properties)
- Businesses who have received more than \$50,000 of Paycheck Protection Program (PPP) assistance shall only receive funding for any unmet need in excess of their PPP allotment.

Other Exclusions

- Employees of El Paso County
- Persons/entities who are a party to a lawsuit against the County within the past 24 months
- Persons/entities who have been a party to a contract with El Paso County that has been terminated in the past 24 months because of insufficient performance.
- Persons/entities that have received a citation for failure to comply with health directives or orders issued by the El Paso County Judge, City of El Paso Mayor or Texas Governor.

Combining Grant & Loan Program

- An individual/entity may qualify for a grant and loan, however, the grant amount awarded shall be deducted from the maximum loan amount for the specific program. This only applies to the Build Safe and Commercial General Assistance Programs to be administered by the El

Paso Chamber and El Paso Hispanic Chamber and do not apply to the Technical Assistance Program proposed to be administered by Workforce Solutions Borderplex.

Qualifying Criteria for Loan Forgiveness

Criteria Met/Percent of Loan Forgiven: 2/25 Percent; 3/50 Percent; 4+/100 Percent

- Historically underutilized businesses (minority/women/veteran owned businesses)
- Non-essential business voluntarily reduced capacity below guidelines and directives issued by health authority, Texas Governor or County Judge by 25 percent
- Businesses who provide employees with a living wage of \$12/hour
- Businesses seeking to install new equipment that promotes public health and safety for employees and patrons, including:
 - Drive Thru/Walkup Service Window
 - Plexiglass or other clear shields at strategic locations
 - HELP Air Filtration, Bi-Polar Ionization, UV Light Purification
 - Other specialized equipment that limits the spread of contagion via anti-microbial or anti-septic technology/design (e.g. antimicrobial mats, touchless door entry, automatic flush toilets, motion sensor faucets, motion sensor light fixtures)
- Business utilizes delivery, curbside-service, al fresco dining or other services that allow business to have zero interaction with customers in doors for period of 90 days
- Business constructs open or semi-open facilities to move operations involving interaction with customers away from indoor facilities
- Business invests in technological solutions that:
 - Allows of employees to work from home for 120 days
 - Increases digital sales
- Businesses replace current POS system with one that allows for touchless payments
- Participate in business coaching program/curriculum
- Other proposals shall be considered and approved by administering agency and County staff if they promote public health and safety (for employees and/or consumers) or promote business sustainability and resiliency.