



Working Washington Grants: Border Business Relief (WWBRR) Program

Frequently Asked Questions (FAQ's) – Current as of 9.23.21

*Please visit www.commercegrants.com for the most up-to-date FAQs

GENERAL QUESTIONS

What is the Working Washington Grants: Border Business Relief Program?

The Department of Commerce's Working Washington Small Business Grant Program provides funds to help small businesses that have struggled due to COVID-19. The program's focus is to offer targeted relief in the form of grants to small businesses and eligible non-profits that continue to be adversely impacted by the extended US-Canadian border closures as a result of the Covid-19 pandemic.

Grants to eligible businesses will be up to \$50,000. Award amounts will vary and will take into account previous Working Washington awards received from Commerce or affiliated partners. *All grant amounts are subject to review and adjustment pending applicant volume and magnitude of reported losses.*

Who is this round intended for?

These targeted grants are aimed at providing support to customer-facing businesses that generate significant revenue from Canadian visitors or businesses that require access to the US-Canadian border crossings or ports. These grants intend to help mitigate the added hardship experienced by businesses due to the continued U.S.-Canadian border restrictions.

What are the Eligibility Requirements?

- Active business (identified by UBI number or EIN number) physically located in one of the following counties in Washington state: Clallam, Jefferson, Skagit, San Juan, Island, Whatcom, Okanogan, Ferry, Stevens and Pend Oreille
- Reported annual gross receipts or revenue of \$5,000,000 USD or less to the Washington State Department of Revenue for calendar year 2019
- Documented reduction in business income or activity related to COVID-19 or as a result of state or local COVID-related public health measures
- Adherence to all mandated COVID-19 public health measures

How are applications prioritized?

Eligible applications will be reviewed based on the following priority criteria:

- Customer-facing businesses that require direct, in-person interaction with individuals for a significant portion of their business activity (examples include a retail shop or nail salon)
- Businesses located within a 20 mile radius of a Canadian border crossing or port in Clallam, Jefferson, San Juan, Island, Skagit, Whatcom, Okanogan, Ferry, Stevens and Pend Oreille counties*
 - *Any business located in Clallam, Jefferson, San Juan, Island, Skagit, Whatcom, Okanogan, Ferry, Stevens or Pend Oreille counties will be considered for this round of Working Washington grants if they meet the requirements for eligibility.
- Industry sectors most impacted by the closure, which includes but is not limited to, retail, tourism, hospitality, recreation and entertainment
- Size of the business (measured by 2019 revenue)
- Lost revenue between 2019 and 2020 and/or added expenses to maintain safe operations
- Businesses operating in a rural or low-income community and/or or owned by someone from a historically disadvantaged or underserved population (minority, veteran, LGBTQ+ or women-owned)

How long will a business have to apply once the application portal opens?

The portal will be open for 15 days. It will open the morning of October 4, 2021 and close on October 18, 2021 at 5:00 PM PT.

Is this a first-come, first-served grant program?

No. All applicants who meet eligibility requirements and apply between October 4 and October 18, 2021 at 5:00 PM PT, will be considered. However, we strongly encourage applicants to begin the application process as soon as possible.

Applicants sometimes have questions or technical issues and need time to resolve these issues in advance of the deadline. Applications will not be accepted after the deadline.

Where does the funding come from?

Grant funding comes from federal relief funds that were appropriated by the state legislature in [HB 1368](http://lawfilesexternal.wa.gov/biennium/2021-22/Pdf/Bills/Session%20Laws/House/1368-S.SL.pdf#page=1) (<http://lawfilesexternal.wa.gov/biennium/2021-22/Pdf/Bills/Session%20Laws/House/1368-S.SL.pdf#page=1>) and signed by Governor Inslee on February 19, 2021.

What is Commerce doing to address equitable distribution?

To ensure equitable distribution, Commerce will also consider businesses operating in a rural or low-income community or those owned or operated by someone from a historically underserved or disadvantaged population (minority, veteran, LGBTQ+ or woman-owned).

ELIGIBILITY QUESTIONS**Do businesses located outside of a 20-mile radius of a Canadian border crossing or port still qualify?**

Yes, as long as a business meets the minimum eligibility requirements (<https://commercegrants.com/working-washington-grants-border-business-relief/>) and is located in Clallam, Jefferson, San Juan, Island, Skagit, Whatcom, Okanogan, Ferry, Stevens or Pend Oreille counties, they will be considered for this round of Working Washington grants.

If a business is not physically located in one of the border counties, are they eligible to apply?

No, this program focuses on businesses located only in Clallam, Jefferson, Skagit, San Juan, Island, Whatcom, Okanogan, Ferry, Stevens and Pend Oreille counties.

Why is the maximum revenue threshold set at \$5,000,000?

The legislature set this amount in [HB 1368](http://lawfilesexternal.wa.gov/biennium/2021-22/Pdf/Bills/Session%20Laws/House/1368-S.SL.pdf#page=1) (<http://lawfilesexternal.wa.gov/biennium/2021-22/Pdf/Bills/Session%20Laws/House/1368-S.SL.pdf#page=1>), stating that the qualifying businesses, "Have reported annual gross receipts of \$5,000,000 or less to the department of revenue for calendar year 2019."

If a business did not report their annual gross receipts/revenue to the Washington State Department of Revenue in 2019 because they were exempt, are they still eligible to apply?

No, you must have reported revenue, in whatever form received or accrued, to the Department of Revenue in 2019. The amount must be \$5,000,000 or less that calendar year to be eligible for this grant round as required by [HB 1368](http://lawfilesexternal.wa.gov/biennium/2021-22/Pdf/Bills/Session%20Laws/House/1368-S.SL.pdf#page=1) (<http://lawfilesexternal.wa.gov/biennium/2021-22/Pdf/Bills/Session%20Laws/House/1368-S.SL.pdf#page=1>).

If a business does not have a Unified Business Identifier (UBI) number, do they still qualify?

Every eligible small business and non-profit should have a UBI number. If you are a tribal-member owned business, you may provide alternative business validation such as a license or registration with a federally recognized tribal nation instead of a [UBI number \(https://dor.wa.gov/open-business/business-licensing-and-renewals-faqs#UBI\)](https://dor.wa.gov/open-business/business-licensing-and-renewals-faqs#UBI).

If a business is a sole proprietor and does not have an Employer Identification Number (EIN), are they still eligible for this grant?

Yes, please select the option on the application form noting that you do not have an [EIN \(https://www.irs.gov/businesses/small-businesses-self-employed/employer-id-numbers\)](https://www.irs.gov/businesses/small-businesses-self-employed/employer-id-numbers) . Do not provide your social security number on the application as an alternative. However, you are still required to have a [Unified Business Identifier \(UBI\) number \(https://dor.wa.gov/open-business/business-licensing-and-renewals-faqs#UBI\)](https://dor.wa.gov/open-business/business-licensing-and-renewals-faqs#UBI) unless you are a tribal-member owned business that is licensed or registered with a federally recognized tribal nation.

If a business owner does not have a Social Security Number (SSN), are they eligible to apply? Yes, we do not require a SSN to be eligible to apply. If awarded, a business owner who does not have a federal Employer Identification Number (EIN) or SSN will need to provide their [Individual Taxpayer Identification Number \(ITIN\) \(https://www.irs.gov/individuals/individual-taxpayer-identification-number\)](https://www.irs.gov/individuals/individual-taxpayer-identification-number) along with their banking information to receive their award. This information will be needed to send out a 1099 form for federal tax reporting purposes at the end of the year.

Does a business qualify if they did not receive an award in prior Commerce grant rounds?

Every grant round has had different eligibility, so we encourage businesses to apply if they think they qualify. If you are uncertain, please contact our Technical Support Center starting on September 29 to learn more about eligibility for this grant round by calling (855) 602-2722 or emailing commercegrants@submittable.com.

Does a business qualify for this grant if they have already received a PPP and/or EIDL loan from the federal government?

Yes. Though we ask applicants to provide this information, it will not change your eligibility or affect the review of your application.

If an applicant owns multiple businesses, can they apply for each business?

Only one grant is allowed per [Unified Business Identifier \(UBI\) number \(https://dor.wa.gov/open-business/business-licensing-and-renewals-faqs#UBI\)](https://dor.wa.gov/open-business/business-licensing-and-renewals-faqs#UBI). If a

business owner has multiple businesses with unique UBI numbers for each, they may qualify for more than one grant.

Does an applicant need to use their designated NAICS code originally assigned to their business when selecting which sector/industry their business falls under?

If your business operations has significantly shifted, then you can include the NAICS code most relevant to the business as it stands today. If you don't know your NAICS code, you can look up your code here <https://www.naics.com/search/>.

Do religious organizations qualify for this grant program?

No, religious organizations do not qualify for this grant program. However, if a religious organization owns and operates a business or non-profit that has a primary function (source of revenue) within an eligible sector for this program, they may apply. Examples include overnight camps, music venues or a restaurant.

Does it matter how many employees a business has to be eligible for this grant program?

No, there are no employee number minimums or maximums to qualify for this grant program.

Are marijuana-based businesses eligible for this grant program?

No, marijuana-licensed businesses in the state of Washington are not eligible for this federally funded grant program. However, CBD retailers do qualify as they are not the same as marijuana/cannabis businesses.

Do a business qualify if they are a driver of a shared-ride company (like Uber or Lyft) or host/operator of a vacation or short-term rental unit (like Airbnb or VRBO)?

No, this grant program does not extend to any drivers of a shared-ride company or host/operator of a vacation or short-term rental unit like Airbnb or VRBO.

Does a business have to provide a social security number to apply?

Commerce does not require a social security number to apply for this grant and discourages applicants from including this information.

How does an applicant know if their contractor license is in good standing with the Washington State Department of Labor & Industries?

Please learn more by visiting the department's website here:
<https://secure.lni.wa.gov/verify/>

Can an applicant's government-issued ID be expired in order to qualify for this grant program?

No, in order to qualify for this program, the applicant must submit a government-issued ID that is valid and in current standing.

What information and documents are required for this application?

Applicants will need:

- WA State Unified Business Identifier (UBI)* number ([check this website](#) to make sure your business license is active and in good standing (<https://secure.dor.wa.gov>[Washington State Department of Revenuesecure.dor.wa.gov](#))).
*Tribal member-owned businesses without a UBI may provide alternative business validation such as a license or registration with a federally recognized tribal nation
- Federal Employer Identification Number (EIN), if applicable
- 2019 and 2020 gross annual business revenues
- Valid Government-issued photo ID

Who is ineligible?

The following business/organization types are not eligible to apply for this round of grants:

- Property management/real estate (including owners or operators of short-term rental properties)
- Host/operators of a vacation or short-term rental unit (like Airbnb or VRBO)
- Licensed marijuana/cannabis operation (this does not include CBD retailers)
- Drivers of shared ride companies (e.g., Lyft or Uber)
- Government entities or elected official offices
- Passive business, investment companies and investors who file a Schedule E on their personal tax returns
- Financial business primarily engaged in the business of lending, such as banks, finance company and factoring company
- Businesses that have permanently closed or intend to permanently close in 2021
- Businesses engaged in any socially undesirable activity or activity that may be considered predatory in nature (such as rent-to-own businesses and check cashing businesses)
- Businesses of a prurient sexual nature (“adult” businesses)
- Speculative businesses
- Businesses primarily engaged in political or lobbying activities
- Businesses without a physical location in Washington state
- Businesses that restrict patronage for any reason other than capacity or age restrictions per regulations

- Businesses found to be in violation of any COVID-19-related order issued by the governor. This includes remaining open when ordered to close, or disregarding COVID-19 health or safety measures applicable to the business.
- Businesses found to have compliance or regulatory issues as of March 2020
- Businesses that are actively engaged in current/pending lawsuits
- Businesses disbarred by the federal government
- Businesses actively pursuing a bankruptcy declaration

LOGISTICS & PORTAL QUESTIONS

Can questions be answered in any language for the application?

We ask that all answers be provided in English. Please consider using a translation tool (like Google Translate) to help translate the response into English before submitting the final application.

What hours will the Technical Support Center be open?

The Technical Support Center opens on Wednesday, September 29 and will provide support to applicants with questions related to the Working Washington Grants: Border Business Relief Program.

Email and phone support will be offered in English and Spanish and is managed by our partner, Submittable. The public can access it by calling (855) 602-2722 or emailing commercegrants@submittable.com.

The hours are as follows:

8 AM – 5 PM PT Monday-Friday

8 AM – 5 PM PT Saturday & Sunday (through October 17)

Email & Voicemails: Response provided within 48 business hours

Spanish phone support will be available starting October 4.

What languages are available from the Technical Support Center?

Our Technical Support Center will offer support by phone in English and Spanish. Email support is provided in English.

Can the application be viewed in any language besides English?

The application portal offers a feature so you can change the language for buttons, menus, static text, and dialog boxes throughout the site. However, applications must be submitted in English.

What help is available to support this application?

Please contact our Technical Support Center for assistance in navigating the application portal. The English-only support center will be open from September 29 – December 31 at (855) 602-2722 or by emailing commercegrants@submittable.com.

Spanish phone support will be available starting October 4.

Who is Submittable?

Submittable is a company that offers application services for programs such as this. Washington State Department of Commerce has partnered with Submittable to manage the application process and distribute awards.

If you do not currently have a Submittable account, you will be prompted to register prior to accessing the application form. Submittable recommends using Google Chrome, Mozilla Firefox, or Apple Safari as browsers. Internet Explorer is not supported.

Submittable has prepared technical support guidance regarding the application platform here: [Submittable Help – Working Washington Grants: Round 4 program | Submittable](#)

([https:// www.submittable.com/help/commercegrants/](https://www.submittable.com/help/commercegrants/))

If a business has applied in a previous grant round with Commerce, do they have to apply again or will their application roll-over?

You will need to apply again even if you applied in any other round as this program requires different criteria than prior rounds.

What documents will applicants be required to upload?

Valid government-issued photo identification (ID):

- A valid government-issued photo ID of the applicant who is signing the grant application. Washington state-issued driver's license/ID card, U.S. Passport book or card, or other valid, state issued or federal issued photo ID.

Verification of Tribal-member owned business, if applicable:

- A registration, or license, (or, may include official letters of Tribal ID) information from a federally recognized tribe.

Can multiple files be uploaded for each document?

Yes. Applicants can attach up to 2 files for their valid government-issued photo ID and/or tribal-owned business verification, if applicable. All documentation must be

provided in an electronic format for online upload, such as PDF/JPEG/DOC or other accepted format.

Are photos acceptable when submitting documents (e.g. taken from a smartphone)?

Yes, although direct file uploads are preferred.

Does the business owner need to attest to the certifications in the application or can the business manager/accountant use their own name?

The business owner must electronically sign the application form and will also need to provide banking information if awarded.

Can applicants invite people to help/collaborate with them on their application?

Yes. To invite collaborators to your application, click the “Invite Collaborators” link located at the top right of the application once you are logged into Submittable and in the grant application. Invited collaborators will receive an email, letting them know you've invited them to collaborate on a draft application using Submittable. For details and guidance about this feature, please review information [for submitters \(https://submittable.help/en/articles/3654810-how-can-i-invite-people-to-collaborate-with-me-on-a-submission\)](https://submittable.help/en/articles/3654810-how-can-i-invite-people-to-collaborate-with-me-on-a-submission) and [for collaborations \(https://submittable.help/en/articles/4147309-i-received-a-request-to-collaborate-on-submittable-what-s-next-faqs\)](https://submittable.help/en/articles/4147309-i-received-a-request-to-collaborate-on-submittable-what-s-next-faqs).

Why is Commerce using an online application portal and not allowing paper-based applications?

Due to the nature of the pandemic, and for the safety of Washington state employees and their community partners, we are limited to conducting this process through online applications only. Further, in order to process these grant awards in the time required, we must do it all online.

Can applicants apply for this grant program on their smart phone or tablet?

Yes, this application is mobile-friendly and available on multiple browsers. Commerce recommends using Google Chrome, Mozilla Firefox, or Apple Safari as browsers (Internet Explorer is not supported), whether on your smart phone, tablet or computer to apply for this grant.

Can the application be saved after an applicant begins to apply and then comes back later to complete and submit?

Yes, the application will automatically save your work. There is also a “save” button at the bottom of the page. Please make sure to note your account login and password so you are able to access your application later. Please note, you will not be able to edit or make corrections to your application after it is submitted. You will also not be able to



create more than one application per business. The grant application portal closes on October 18 at 5:00 pm PDT.

Does the application time out due to inactivity?

The Submittable application portal times out after 24 hours of inactivity.

What if an applicant has technical questions about the application portal?

Submittable has prepared technical support guidance regarding the application platform here : [Submittable Help – Working Washington Grants: Round 4 program | Submittable](https://www.submittable.com/help/commercegrants/) (https:// www.submittable.com/help/commercegrants/)

Can an applicant request an edit on their application?

If your application has been submitted, it is no longer editable. Further, Submittable is not permitted to edit the content of your application. However, you can "withdraw" your application and resubmit a new application.

[Withdrawing your application](https://submittable.help/en/articles/904887-how-do-i-withdraw-my-submission-s#:~:text=Click%20on%20the%20Active%20tab,right%20area%20above%20the%20box.) (<https://submittable.help/en/articles/904887-how-do-i-withdraw-my-submission-s#:~:text=Click%20on%20the%20Active%20tab,right%20area%20above%20the%20box.>) allows you the ability to start from scratch and resubmit a new application. Withdrawing an application does not affect your eligibility to receive a grant, nor will it be a factor that will count against you.

Please note, should you chose to withdraw an application, you will need to submit a new application before the deadline of 5:00 PM Pacific Time on Monday, October 18, 2021 to be eligible.

All applications must be submitted before this deadline regardless if you have withdrawn an application or not. Should you choose to withdraw your application after 5:00 PM Pacific Time Monday, October 18, 2021, you will remove your application from consideration for the grant award. Withdrawn applications, even if they are complete, will not be considered or reviewed.

QUESTIONS ABOUT THE GRANT AWARDS

Why will the grant amounts vary?

Once an application is approved, Commerce will have to confirm whether or not the business has received a prior Working Washington grant and then reduce the new grant amount by that total. This is required by the legislature in [HB 1368](http://lawfilesexxt.leg.wa.gov/biennium/2021-) (<http://lawfilesexxt.leg.wa.gov/biennium/2021->



[22/Pdf/Bills/Session%20Laws/House/1368-S.SL.pdf#page=1](#)), which appropriated the funding for this program. A maximum award per grantee for this Working Washington grant round is \$50,000.

All grant amounts are subject to review and adjustment pending applicant volume and magnitude of reported losses.

Is this grant taxable income?

Your accountant can advise you of any tax obligations, but these grants are not subject to business and occupation (B&O) tax, public utility tax, or retail sales tax (per [HB 1095 \(https://app.leg.wa.gov/billsummary?BillNumber=1095&Year=2021&Initiative=false\)](https://app.leg.wa.gov/billsummary?BillNumber=1095&Year=2021&Initiative=false) which exempts the receipt of “qualifying grant” funds from certain taxes).

Qualifying grants include all rounds of Working Washington grants and any grants that are received from the government, or another organization authorized to distribute government grants, and are meant to address the impacts of a national or state declaration of emergency. This includes national or state declarations occurring since February 29, 2020 (e.g., the declaration of emergency issued due to the COVID-19 pandemic).

Does anything need to be repaid?

No, these grants do not need to be repaid. However, all taxes associated with the acceptance and/or uses of cash awarded are the sole responsibility of the individual grantee. Please contact your financial advisor or the Washington State Department of Revenue for questions related to your own situation.

What kind of reporting will be required as a recipient of these funds?

There will be no reporting requirement. However, each awardee will be required to attest to the certifications in the application and complete bank wire instructions to receive the funding, if awarded.

There is no need to provide any proof of receipts to Commerce, however successful grantees will have to attest that they will use the funding in accordance with the requirements of the law. Please see “*What can an applicant use this money for and when does it have to be spent by?*” to learn more about the parameters of this funding.

Will receiving a grant impact other federal assistance or unemployment insurance eligibility?

You will need to check with those assistance providers.

Will successful applicants need to fill out a W-9 for federal tax reporting purposes to receive their award? No, information provided in the application and award process will be used to issue federal tax reporting documents. If an applicant does not have a federal Employer Identification Number (EIN) then they will be asked to provide their Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN) when providing their banking information to receive their award. This information will be needed to send out a 1099 form for federal tax reporting purposes at the end of the year. All 1099s will be sent in January by our partner, Submittable.

What is expected of an awardee after they receive the grant from this program? There is no need to provide any proof of receipts to Commerce, however successful grantees will have to attest that they will use the funding in accordance with the requirements of the law. Please see *“What can an applicant use this money for and when does it have to be spent by?”* to learn more about the parameters of this funding.

How will successful applicants receive their award and in what format? Once all submissions are reviewed, awardees will be notified via email (from Submittable at commercegrants@submittable.com) to take next steps in the granting process by mid-November. They will be asked to provide their bank information. Once their banking information is verified, grant awardees can expect to receive payment via direct deposit within a few business days. All payments will be disbursed through US Bank.

Awardees who do not bank with an institution in the United States will be able to receive a paper check via mail.

How will funds be distributed? All payments will be disbursed through US Bank using a direct bank transfer of funds referred to as an ACH. Knowing your correct business bank account and routing number for your bank branch is critical to successfully obtaining funds. Submittable and Commerce are the only entities that will contact you as part of this process. If you have any questions or are concerned about the legitimacy of an email you receive, please contact customer service via email at commercegrants@submittable.com or by phone at (855) 602-2722.

What can an applicant use this money for and when does it have to be spent by?

Successful grantees must use the funding for costs incurred between March 1, 2020 and December 31, 2021, as required by [HB 1368](http://lawfilesexternal.wa.gov/biennium/2021-22/Pdf/Bills/Session%20Laws/House/1368-S.SL.pdf#page=1) (<http://lawfilesexternal.wa.gov/biennium/2021-22/Pdf/Bills/Session%20Laws/House/1368-S.SL.pdf#page=1>). All funds must be spent

by December 31, 2021. Awardees are able to expend grant funding for any eligible expenses due to the impact of COVID-19 as long as they have not been previously funded through other grant awards.

If all responses for the particular incurred cost are “true” for all five statements below, then the applicant can feel confident the cost is eligible:

- 1) The expense is connected to the COVID-19 emergency.
- 2) The expense is “necessary” to continue business operations.
- 3) The expense is not to be used to pay government related fees (i.e. taxes, licenses, state, county, federal, and/or city fees).
- 4) The business will self–attest that the expense is not funded by any other funder, whether private, state or federal.
- 5) The business wouldn’t be requesting assistance with expenses if they had not been impacted by COVID-19.

Any expenses outside of the March 1, 2020 – December 31, 2021 timeframe would not be considered reimbursable. Commerce is not requesting receipts as part of the grant award, but, in the event of an external audit, the business must show proof of expenditures. As a result, it is recommended that awardees maintain records for a period of 6 years.

If you have any questions about how Working Washington grant funds can be used, please contact an accounting professional. Commerce is not able to answer specific questions for awardees regarding the eligibility of specific expenses beyond what is presented in this FAQ.

Can the funds be used for future expenses (next year) or just current expenses?

The funds must be spent on expenses incurred between March 1, 2020 and December 31, 2021 as set by the state legislature, in [HB 1368](http://lawfilesexternal.wa.gov/biennium/2021-22/Pdf/Bills/Session%20Laws/House/1368-S.SL.pdf#page=1) (<http://lawfilesexternal.wa.gov/biennium/2021-22/Pdf/Bills/Session%20Laws/House/1368-S.SL.pdf#page=1>). Awards must be spent by December 31, 2021.

What expenses are classified as ineligible expenses?

Ineligible expenses include:

- Lobbying
- Alcohol (other than for inventory needs of their business)
- Salary increases, bonuses, and dividends to owner(s) or investor(s)



- Costs already reimbursed previously by federal programs (e.g. SBA Paycheck Protection Program) or expenses previously reimbursed by any grant or loan program
- Personal expenses

Which previous grants will be deducted from what an applicant is eligible for this time?

Working Washington Grants: Rounds 1, 2, 3, and 4 will reduce the amount offered in the Border Business Relief Program. The Business Resiliency grant and other local grants will not impact the total amount received in this new round.

Will Commerce provide the application questions in any language besides English?

Yes, but the applicant is required to fill out this application in English only on <https://commercegrants.com/>. The application questions and this FAQ will be translated in Spanish and available for the application portal opening on Commerce's website.

Will there be more grant opportunities?

The Working Washington Grants: Round 5 program is expected to launch in early 2022. Additional information and program requirements will be available through the Department of Commerce's website. Please visit www.commercegrants.com for regular updates about upcoming programs and funding opportunities.