

Kerr County Flood Recovery Fund



COMMUNITY
FOUNDATION
of the
TEXAS HILL COUNTRY

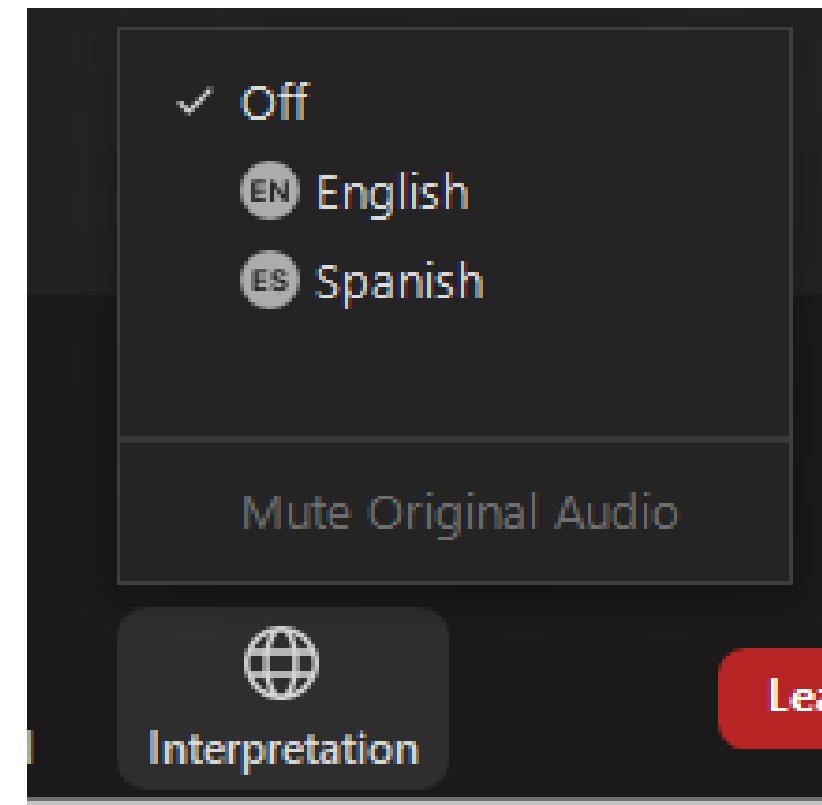
LiftFund
DREAM IT. FUND IT.

Application Open Tuesday, January 13

Bilingual Session - Audio Instructions

1. In your meeting/webinar controls, click "Interpretation"
2. Click the language that you would like to hear
3. (Optional) To only hear the Interpreted language, click "Mute Original Audio".

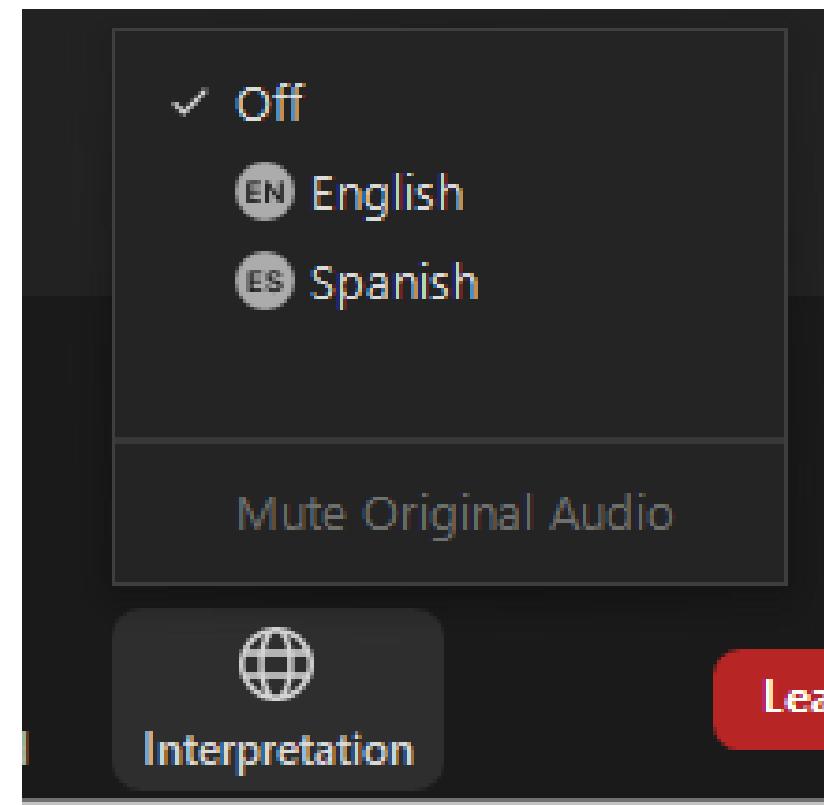
Language Options:
English & Spanish



Sesión Bilingüe - Instrucciones de Audio

Escuche en Español

1. En los controles de la reunión, selecciona el botón de interpretación.
2. Selecciona la idioma que desee escuchar: Español
3. Para escuchar solo la idioma interpretado, selecciona silenciar audio original, esto es opcional.



Welcome



Liliane Spenlé
Development Operations Manager

Welcome



Jayne Zirkel
Chief Marketing Officer
Community Foundation of the Texas Hill
Country

Welcome



Adrian Gonzalez
Chief CDC Officer

Grant Overview & Goals

The program is made possible by a grant from the Community Foundation of the Texas Hill Country through the Kerr County Flood Relief Fund.

- Grants up to \$50,000.
- All completed applications will be reviewed based on stated and verified business information

Key Grant Dates & Application Process Timeline

Application period: Tuesday,
January 13th at 9:00am -
Monday, June 15th at 4:59
pm

Award
notification
and funding:
January 29th
- **June 29th**



Grant Program Qualifications

Applicants must be:

- Must be a small business or non-profit that was operating on or before July 1st, 2025
- Located in Kerr County or Comfort, Texas
- Have suffered negative economic impact and/or loss or damage to business property and/or equipment from the July 4, 2025 floods.
- Previous grant recipients are eligible for consideration for this program.

Grant Awards & Limitations

Funds must be used for business-related expenses, including:

- payroll/healthcare benefits
- contract labor
- working capital
- rent/mortgage or utility payments for business location
- supplier payments
- repair or replace machinery and equipment due to flood related damage or loss

Grant Required Document List

- Valid driver's license of business owner
- Business entity formation document
- Most recent business utility bill
- 2024 filed business tax return and 2025 profit and loss statement.
 - For businesses that began on or after 1/1/25, the January - June 2025 P&L statement + July - December 2025 P&L
- Most recent business bank statement
- Voided check
- Estimates, invoices, or contractor statements for repair work necessitated by the July 4th floods, if business faced physical damage
- Attestation of no duplication of funds (template provided in application)
- 3 photos of physical damage, if business faced physical damage
- 1 photo of your business pre-flood
- Grant resolution (template provided in application)

Grant Required Document List Cont.

- **Non-profits** will be also be asked to submit:
 - List of board of directors
 - 501c3 determination letter

Grant Application Process

- Online application at www.liftfund.com/kerr-county-small-business-recovery-program
- Applications take 30-60 minutes to complete
- Applicants will have the ability to save their progress during the application period
- All proper documentation must be uploaded for an application to be considered complete

Flood Recovery Loan

- **Flexible loan amounts**

- Borrow up to \$500,000 to support recovery and reopening.

- **0% Interest Benefits**

- Loans under \$100,000: 0% interest
- Loans over \$100,000: 0% interest for the first 5 years, then refinanced at market rate for the remaining term.

- **No Added Fees**

- No commitment fee
- No prepayment penalty

- **Flexible Repayment Loan Terms**

- Loans up to \$100,000: 12-120 months
- Loans from \$100,001-\$500,000: Up to 180 months

- **Works Alongside Grant Support**

- Businesses may receive both grant and loan assistance
- Loan participation is optional and does not affect grant eligibility

Flood Recovery Loan

Grant funding alone may not fully cover recovery costs.

The 0% interest buy-down loan can help bridge remaining recovery expenses and support a faster return to normal operations, without the burden of high interest.

This loan option is separate from and does not affect your grant application or eligibility.

We encourage you to explore both options to ensure access to all available recovery capital.

Affordable Financing

To apply, visit

<https://www.liftfund.com/kerr-county-small-business-recovery-program>

And click Apply now in the loan section

Workshops & Coaching

Virtual workshops

Elevate Your Brand: Building and Growing your Online Presence on a Shoestring Budget

2/18, 3/18, 4/22 and 5/20 from 10 am -noon

In person workshop

AI for Small Business seminar: 2/26, 10 am - 3 pm This hands on workshop will help small business owners use AI to stabilize operations and recover after a disruption: assess financial health, forecast cash flow risks, automate customer communications, and quickly adapt marketing and operations—supporting faster recovery and long-term business resilience.

Personalized coaching

Meet one-on-one with an advisor to get help with your specific needs, including: an audit of your online media with recommendations for easy upgrades, assessment based on your business for how to maximize benefit of grant funds, review of business financials to offer a SWOT analysis, cash flow projections and solutions to gaps.

Workshops & Coaching

All sessions are 100% free.

To register for a workshop or 1 on 1 consultation, visit:

www.liftfund.com/kerr-county-small-business-recovery-program

Additional Resources

Capital

- LiftFund Loans:
www.liftfund.com/loan-offerings

Business Support

- Business consultations and guidance
- Resources
www.liftfund.com/resources
- Business Resource Hub
www.liftfund.com/business-support

Virtual Events

- Workshops and training sessions:
www.liftfund.com/events

Questions?

In person application assistance is available
Tuesdays to Thursdays, 9:30 am to 3:30 pm
98 Coronado, Kerrville, TX
No appointment necessary

www.liftfund.com/kerr-county-small-business-recovery-program

800-923-9551
sbgrants@liftfund.com

Q&A
