

ALL APPLICANTS SHOULD READ THIS SUMMARY BEFORE DECIDING WHETHER TO APPLY

SMALL BUSINESS RECOVERY ASSISTANCE PROGRAM SUMMARY OF PROGRAM

The Accomack County Small Business Recovery Assistance Program is designed to help small businesses in Accomack County recover from COVID-19 related financial problems. The program is managed by the Accomack-Northampton Planning District Commission.

The SBRA program targets small local businesses operating with 20 or fewer employees; that were in business prior to and during 2019 and 2020 (and are still operating); that suffered a loss of income or incurred significant new expenses related to COVID-19; and need financial assistance for rent/mortgage relief and non-construction reopening costs. Small businesses within the County are eligible to receive a maximum of \$15,000 each in total assistance.

Businesses that wish to receive assistance must submit an online application¹, along with required supporting documentation. Applications will be accepted until December 2021 or until funds are fully expended. Note: There can be no duplication of benefits with any other government financial assistance received. This includes, but is not limited to: SBA, PPP, Cares Act, Rebuild-VA, etc. For example, if you received COVID-19 related financial assistance from the SBA in 2020, or in 2021, you are not eligible for assistance under this program.

Requests for assistance for the following types of recovery expenses will score higher in the evaluation model:

Retooling and technology activities:

- I. Space and technology upgrades to reopen and conduct business safely;
- II. Sanitation (e.g., plexiglass counter shields, PPE, etc.)
- III. Job training specifically related to protecting employees and customers.

Retooling and technology activities will be disbursed on a reimbursement basis once the business submits documentation of expenditures via invoices and proof of payment.

Rent / Mortgage Relief:

- I. Up to six-months of support may be made for a single business for the period subsequent to the Governor of Virginia's Declared Emergency (March 12, 2020)
- II. For rent reimbursement, the applicant must supply an up-to-date written lease agreement in its entirety including signatures from both parties and proof of payment.

¹ IMPORTANT: Applicants who do not have access to a computer can use computers at the public library. After you complete your application, print two (2) copies – one (1) for your records and one (1) to submit. Note: Be sure to delete your application before you leave the library.

- III. For mortgage reimbursement, the applicant must supply a current mortgage statement and proof of payment. Principal and interest are the only eligible expenses. Taxes and insurance and other items are not allowed.

The following is a partial list of ineligible businesses and expense categories that are not allowed for assistance:

Ineligible Businesses:

- I. Businesses not located in Accomack County.
- II. Businesses with more than 20 full-time employees. (Note: Restaurants that have more than 20 employees, but that employ many part-time staff, may be eligible).
- III. Applicants that do not have a business license and a DUNS number.
- IV. Businesses that were not open prior to March 12, 2020.
- V. The business cannot be participating in another element or project in the Regional Urgent Needs COVID-19 Response Program or similar Town based program for small business assistance or food security.

Applicants must be able to provide a personal ID, copy of a business license, copy of DUNS number, a completed W-9 form, signed IRS form 1040 and schedule C for 2019 and 2020.

Ineligible Costs:

- I. Vehicle purchase or repair expenses.
- II. Construction / landscaping.
- III. Advertising and marketing.
- IV. Lost revenue.
- V. Schools – public or private.
- VI. Churches/faith communities.
- VII. Insurance, utilities, payroll, and costs of daily maintenance/operations of a facility.
- VIII. Note: Rescue squads, fire departments and/or organizations that perform purposes of government, may be eligible depending upon their incorporation status and other factors.

In conclusion, the Small Business Recovery Assistance Program is designed to assist businesses that have been operating since at least 2019, and that were adversely impacted by COVID-19 related losses of income and/or increases in expenses. The program is not a disbursement of public funds to subsidize small businesses in general. The program is also not available to fund start-up businesses.

Print & Submit application to:

Accomack-Northampton Planning District Commission
PO Box 417
Accomac, VA
23301

Or Download & Email to:

jabogabir@a-npdc.org

If applicable, how many employees do you currently have? Full-time: Part-time:

What town/locality is your business located on the Eastern Shore? If home-based, please specify:

How has Covid-19 impacted your business and its operations? What measures or adjustments has your business made to open and operate safely during Covid-19?

Have your business conditions become urgent within 18 months that the date of application will be submitted?

	YES	NO	If yes, when?
Have you received any business pandemic assistance from the federal, state, or local government, or private funding assistance? If you are unsure, please detail the assistance and eligibility will be checked.	<input type="checkbox"/>	<input type="checkbox"/>	

Why are you requesting funding from the Covid-19 CDBG Urgent Needs Grant?

- Mortgage
- Rent
- Non-construction re-opening costs

After choosing above, please explain why:

Necessary Support Documentation

- Copy of a Personal ID
- Copy of a business license
- Copy of the business' DUNS Number
- W-9
- For rent reimbursement, a copy of a current, fully executed lease agreement and proof of payment.
- For mortgage reimbursement, a copy of mortgage statement from the lender that shows the payment breakdown, along with proof of payment. Please note, only principle and interest are eligible for reimbursement.
- For PPE, retooling, and technology expenses, please provide itemized receipts and proof of payment for each item.

Disclaimer

Rent & Mortgage Disclaimers

- These funds are not eligible for use of future, planned, or anticipated expenses.
- For home-based businesses, up to 25% of the business owner's rent or mortgage is eligible, not to exceed six months or \$15,000.
- For a nonprofit to be eligible, it must be a 501(C)(3) organization that provides service without regard to protected class status.
- If a request is for rent, the basis for the request amount must be established with a current written lease. If the rent has been paid and the business is requesting reimbursement, the SBRA payment can be made to the business owner when the business owner presents receipts or comparable from the landlord. If the rent has not been paid, the appropriate amount of rent to bring the business current may be paid to the landlord, for up to six months. A receipt from the landlord is required.
- Mortgage funds can only be used for current and for past due mortgage amounts. Only principle and interest are eligible.

Signature

READ CAREFULLY BEFORE SIGNING:

WARNING: Section 1001 of Title 18 of the United States Code makes it a criminal offense to make a willfully false statement or misrepresentation to any Department or Agency of the United States as to any matter within its jurisdiction.

Verification of any or all information contained in this application may be obtained from any source named herein.

My signature below certifies that the information contained in this application is accurate and complete to the best of my knowledge. I hereby grant permission to project staff to verify any or all information contained in this application or any additional information that I may provide in support of this application. I understand that the information in this application will be held in strict confidence as required under the provisions of the Virginia Privacy Protection Act, and will only be used to determine my eligibility for business assistance under this project.

Signature of Applicant:

Date:

Signature of Co-Applicant:

Date:

Signature of Intake Surveyor:

Date:

Print & Submit application to:

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