

Delco Strong Small Business Support Grant Program

Frequently Asked Questions

This is an initiative administered by the Delaware County Economic Development Oversight Board with a primary goal to provide small businesses in Delaware County with financial relief needed due to loss of revenue from the COVID-19 pandemic and disruption of normal business operation.

Program materials outlining paperwork needed to apply are being made available in advance to Delaware County businesses to prepare an application. There will be 2 ways to apply for this program, online or by dropping off a paper copy. The Application Window is fully detailed under “Application” in this FAQ.

Program

Application

Technical

Program

Q: How is this program being funded?

A. The program is being funded through the Delaware County Redevelopment Authority and a grant from the Delaware Valley Regional Economic Development Fund.

Q: Will there be multiple rounds of funding available?

A. While we continue to review and seek additional funding sources, as of this writing, this will be the only round for the Delco Strong Small Business Support Grant Program.

Q: How much funding is available?

A. \$1,750,000 is the total fund.

Q: If I am not one of the first applications submitted, does that mean I will not get funded?

A. No. This is not a first come first serve program. The application materials are being made available a week in advance of the Application Window opening so that all businesses who want to apply have the ability to do so. However, not all applications are likely to get funded, preference will be given for the priorities listed in the program guidelines.

Q: What are priorities of the program?

- A. Businesses located within a designated CDBG, redevelopment, or blighted area of Delaware County
- B. Businesses engaged in “Main Street” (retail/service based) activity.

- C. Business engaged in Manufacturing.
- D. Businesses engaged in the Trades. (HVAC, Plumbing, Electrical, etc.)
- E. Businesses that report 5 or more fulltime employees on payroll in Delaware County prior to March 1.
- F. Businesses that demonstrate ability to survive with strong cash flow prior to pandemic shutdown.

Q: What is CDBG?

- A. CDBG = Community Development Block Grant Program, which is administered by the US Department of Housing and Urban Development. The program targets low-to-moderate income population areas.

Q: What if my business is not on Main Street, a Manufacturer, or in a Trade?

- A. The list provides an idea of the preferred businesses to be funded by the program, it is not an absolute.

Q: Are there requirements to be eligible for the program?

- A. The guidelines state we are looking to only fund businesses:
 1. Only located within Delaware County
 2. That occupy a bricks and mortar location in a commercial or industrial or similar zoning location.
 3. Businesses whose total employment is less than 50 fulltime on payroll company-wide.
 4. Businesses registered or incorporated to do business in the Commonwealth of PA.
 5. Businesses under \$4,500,000 in revenue.

Q: My business is a home-based business, do I qualify?

- A. No. We are prioritizing businesses located outside of residential homes or areas, located in commercial, industrial, or similarly zoned locations.

Q: I don't live in Delaware County, but my business is physically located in Delaware County, do I qualify for this program

- A. Thank you for locating your business in Delaware County, PA. We applaud that decision and your business is eligible for this program. We are saddened to hear that you were not able to locate a home in Delco and will be happy to introduce you to the Realtors Association to address your current living arrangements and reduce your commute once this pandemic is behind us.

Q: Are there businesses who do not qualify for this program?

- A. Yes.
 - Businesses that do not have a physical location in Delaware County
 - Businesses that are in default with taxes and do not have an active payment plan
 - Non-profits
 - Churches or other religious organizations
 - Real estate development or rental property businesses
 - Government, or government owned entities
 - Private clubs and businesses which limit the number of memberships for reasons other than capacity.
 - Businesses primarily engaged in political or lobbying activities.

Q: What about my part-time employee headcount?

- A. We left out the part-time (PT) and full-time equivalent (FTE) to keep it simple. If you want to let us know about your PTs and FTEs, include it in your paper or electronic submission documentation.

Q: Is the number of employees specific to the business located in Delaware County or is this global employment?

- A. The cap for this program is 50 fulltime employees and is specific to the business entity. (Global) However, you may break out employment and list Delco v. Global if preferred.

Q: If a business has multiple locations in Delaware County, do I need to file a specific application for each location?

- A. This would depend on how the business is structured. If the multiple locations are treated as one legal entity, then that would be one application for all locations.

Q: Does applying for this grant impact my eligibility for federal and/or state COVID-19 business funding and/or programs?

- A. Traditionally these programs do not want you to “double dip” or pay for the same expense twice using grant or loan funding. This program is based on expenses incurred by the business between February 15 and May 5, 2020. The expenses may include rent/mortgage payments, utility costs, and inventory only. Grant award is based on those expenses and invoices for those items must be submitted with this grant application. If you have been awarded funding from one of the Federal or State programs for these specific items during this specific time period, you may want to check with the awarding agency. It is ultimately the responsibility of the applicant/awardee to insure they are following all applicable rules, regulations, and contract stipulations of all grant and loan programs regardless if the source is local, state or federal.

Q: How will I know if I am awarded a grant?

- A. The contact person listed on the application will be contacted to initiate paperwork. A wire transfer form, and grant contract will have to be executed prior to funds being released. Any owner with 20% or more interest will have to sign contract acknowledging the grant proceeds.

Q: How will the grant amount be determined?

- A. Grant amount will be determined based on revenue and invoices submitted with the application, and will not exceed \$7,500.

Application:

Q: I am ready, how do I submit an application?

A. Our Application Window to accept applications for the Delco Strong Small Business Support Grant Program will be available May 6th through May 7th. How you apply will determine your Application Window.

1. Online submission can be made at www.delcostrong.delcopa.org

The ability to apply online will only be available from 12:01am to 11:59pm on May 6, 2020.

2. Paper application may be dropped off at the Delaware County Courthouse Entrance 201 W Front Street, Media. Paper applications should be in a sealed envelope with Company Name and Contact Name on the outside. The ability to drop off a paper application will only be available on May 6, 2020 from 12 noon to 4:30pm, and again on May 7, 2020 from 8:30am to 1:00pm.

APPLICATIONS WILL NOT BE ACCEPTED BEFORE OR AFTER THIS APPLICATION WINDOW.

Q: If my business is new and does not yet have a tax return documents, can I still apply?

A. Please submit an attachment in the Tax Document section online, or include with your paper copy a short narrative that outlines how long you have been operational, the business, and where you stand today as a result of the COVID-19 shutdown.

Q: What is a NAICS Code?

A. NAICS = North American Industry Classification System. This should be listed on your tax return at top as “business activity” code or a list of 2-digit industry codes can be found here:
<https://www.census.gov/cgi-bin/sssd/naics/naicsrch?chart=2017>

Q: Why do you only ask for full-time employees as of March 1, 2020?

A. We kept it simple not asking about part-time (PT) or full-time equivalents (FTE) on payroll. We asked as of March 1, 2020 because it is right before the COVID-19 started to affect the economy in Delaware County. If you want to inform us of your PT and FTE employment as of March 1, 2020 – please include it in your submission.

Q: Why are you asking about layoffs? Will my application not get consideration if I laid off employees?

A. Your application will still get full consideration even if you have had to lay off or furlough employees at this juncture. We are only asking the question to take into account the full picture of the effect of COVID-19 on the business.

Q: Will my application not be considered if I still continue to operate or have not experienced 100% decline in revenue?

A. Yes. Your application will be considered if you continue to operate or still see revenue. Revenue does not necessarily mean profit, and we know many businesses are keeping their doors open for a variety

or reasons but at a huge cost. These questions are just for us to gage the effect of COVID-19 on the Delaware County economy.

Q: Why are you asking if I applied or received money from the state and federal programs?

A. Your application will still be considered, even if you did receive funding. This is a question being used to gage the effect of COVID-19 on the Delaware County economy.

Technical:

To be completed, addressed by IT company.