



## **SMALL BUSINESS RESILIENCY PROGRAM**

### **Frequently Asked Questions As of May 11, 2020**

#### **Q. What is the Small Business Resiliency Program?**

**A.** The Small Business Resiliency Program was established to provide assistance to eligible small businesses who have experienced economic hardship as a result of mandated closures in response to the COVID-19 pandemic.

#### **Q. What requirement do I need to meet in order to qualify?**

**A.** This program is for for-profit businesses operating within the County outside the City of Fayetteville employing up to ten (10) individuals at the time of application submission may apply.

- The business must possess the capacity to be successful with the use of Community Development Block Grant funds;
- If the business is a sole proprietorship or a partnership, each person owning an interest in the business must be at least 18 years old;
- The business must have a valid tax identification number consisting of the owner's social security number, if the business is a sole proprietorship or Federal Employer Identification Number, if the business is other than a sole proprietorship; a State Employer Number; and a business bank account in the name of the business;
- If the business is a corporation, limited liability company or limited partnership, it must be registered in good standing with the North Carolina Secretary of State;
- The business must not currently be in bankruptcy; if the business is a sole proprietorship or a partnership no person owning an interest in the business may currently be in bankruptcy;
- The business is current with property taxes and any fees that are collected with property taxes, or has a payment plan in place with the tax collector; and
- Business will have general liability insurance in policy with sufficient coverage in place at the time the grant is received.

#### **Q: Are there any businesses ineligible to apply?**

**A:** The following types of businesses DO NOT qualify:

- Businesses Exclusively Residential;
- Franchises;
- Hotels or Motels;
- Liquor Stores;
- Financial / Lending Institutions;
- National / Regional Chain Businesses;
- Bars and Night Clubs;
- Vape Shops and Hemp Shops;
- Tattoo Parlors and Body Piercing Shops;

- Private Membership or Fraternal Organizations/Businesses;
- Adult Oriented Businesses;
- Gambling Business; and
- Businesses owned in part or fully by Cumberland County staff, administration, or leadership.

**Q. Where do I submit my application?**

**A:** Applications can be delivered or mailed to:

Cumberland County Community Development (CCCD)  
707 Executive Place  
Fayetteville, North Carolina 28305

or you may email the application to [cmclamb@co.cumberland.nc.us](mailto:cmclamb@co.cumberland.nc.us). Indicate in the subject line, SBRP Application – [Business Name]

Applications must be postmarked, emailed, or dropped off at the CCCD office by **5:00 p.m., May 29, 2020**.

**Q: How much funding is available?**

**A.** Businesses can apply for up to \$10,000 for eligible costs.

**Q: Once I submit my application, how long will it take for my application to be approved?**

**A.** The application process consists of several steps that involve verification of documents received; verification of eligibility; determining eligible costs; determining the level of need; and determining the amount of funding to be awarded. The time to process each application will vary. It could take one to three months or longer depending on the completeness of the application, the need of the business, and the number of applications received during that period.

**Q: Why are you only accepting applications from businesses that operate outside of the City limits of Fayetteville?**

**A:** Both the City of Fayetteville and the County of Cumberland receive entitlement grants from U.S. Department of Housing and Urban Development. The amount of the entitlement is based on the population and several other objective measures of community needs within the geographic area of the jurisdiction. Therefore, if your business is located within the City of Fayetteville area, then you may be eligible to apply for the programs offered within that jurisdiction.

**Q. Can I contact the office to check on the status of my application?**

**A.** You are welcomed to contact the office to check on the status of your application. However, Staff will be contacting applicants throughout the application process in order to obtain additional information, if needed, as well as provide an update on the status of the application.

**Q. Why are you asking businesses about additional funding received from other sources?**

**A.** The program is funded through a Federal agency, U.S. Department of Housing and Urban Development. Therefore, staff is required to ensure the assistance the business receives from Cumberland County Community Development, does not duplicate other forms of assistance (e.g. SBA loan, etc.) the business received to address the same need. Receiving other forms of assistance does not automatically disqualify the business for assistance through the Small Business Resiliency Program. However, staff will thoroughly review the amount of assistance your business received from other sources in order to determine if the assistance from those sources were intended for the same purpose or need that you indicated on the SBRP application. Staff will use this information to determine the unmet need.