



Laurel Strong

COVID-19 Small Business Grant Program

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General

Why was this grant program created?

The goal of this Program is to provide financial support to businesses that have been negatively impacted by the COVID-19 pandemic.

How much is in the grant fund?

The total fund dedicated to this Program is \$335,000.

- \$115,000 of the fund is dedicated to businesses with a single physical commercial location within the City of Laurel limits and 10 or fewer full-time employees
- \$115,000 of the fund is dedicated to minority, women, and veteran owned businesses with a single physical commercial location within the City of Laurel and 10 or fewer full-time employees
- \$60,000 of the fund is dedicated to businesses with a single physical commercial location within the City of Laurel and 10 or more full time employees
- \$25,000 of the fund is dedicated to childcare businesses with a physical location within the City of Laurel
- \$20,000 of the fund is dedicated to non-profit businesses that have a physical location within the City of Laurel

How is this grant program funded?

Funds to support this program are provided locally through the CARES Act, via the City's Coronavirus Relief Fund Agreement with Prince George's County.

How much is the grant award?

This Program will award grants in the amount of \$500 to \$10,000.

How many businesses will be awarded funding?

The number of awards given will vary due to the grant award amount being between \$500 to \$10,000.

When is the deadline to apply?

The deadline to apply will be October 2, 2020 at 11:59 pm or once 500 applications are submitted – whichever is sooner.

Who can I contact if I have additional questions about this grant?

You can contact the Department of Economic and Community Development at ECD@Laurel.md.us

Eligibility

What can the grant funding be used for?

The grants shall only be used to cover costs that are necessary expenditures incurred due to the public health emergency with respect to COVID-19 and were incurred during the period that begins on March 1, 2020 and ends on December 30, 2020.

Eligible expenses include:

- Commercial rent payment(s)
- Commercial mortgage payment(s)
- Commercial utility payments
- Safety improvements to the property related to COVID-19 (i.e. social distance markings, plexiglass installation, etc.)
- Personal and single-use PPE (i.e. face masks, hand sanitizer, gloves, etc.)

Can the grant be used to reimburse expense that I have already incurred?

Yes, the grant can cover eligible costs that were incurred during the period that begins on March 1, 2020 and ends on December 30, 2020.

Can the grant be used to pay for an expense that I expect to incur in the future?

Yes, the grant can cover eligible costs that you expect to incur after you submit grant application or expenses that you will be able to pay for after being awarded the grant funding.

Is there anything that the grant funding can not be used for?

Ineligible Expenses include:

- Personal expenses
- Payroll expenses
- Residential rent payments
- Residential mortgage payments
- Property improvements not related to COVID-19 health and safety requirements
- County or City of Laurel property taxes, and other governmental bills and obligations

Are there any business types that are not eligible?

Ineligible Business Types or Persons include:

- Houses of Worship
- Home-Based Businesses
- Banks and Financial Institutions

- Food Trucks
- Corporate-Owned Franchises
- Businesses that do not have a physical commercial location
- More than one physical commercial location of any business within the City of Laurel
- Business located outside of the incorporated City of Laurel municipal boundaries
- Businesses that do not have a current or valid City of Laurel use and occupancy permit
- Businesses with a Use and Occupancy issued on or after March 16, 2020
- Businesses in which City Staff and/or elected officials of the City have a financial interest of at least 25%.

Are non-profits eligible to apply?

Yes, \$20,000 of the total fund is dedicated to non-profit businesses that have a physical location within the City of Laurel.

Are sole proprietors eligible to apply?

Yes, sole proprietors are eligible to apply as long as the business has a physical commercial location within the City of Laurel AND the business must have one or more full-time employees or be the majority source of income for the business owner(s).

Do I need to be a City of Laurel resident to apply?

No, only the commercial business address is required to be located within the City of Laurel incorporated boundaries.

Am I eligible to apply if I am a resident of the City of Laurel?

Yes, but only if the commercial business address is also located within the City of Laurel incorporated boundaries.

Am I eligible to apply if my business has a Laurel address?

The business must be located within the City of Laurel incorporated boundaries. A Laurel, Maryland address does not determine eligibility because some Laurel addresses are not within the incorporated boundaries of the City of Laurel. You may use the [City of Laurel Zoning and Property Finder](#) to determine if your commercial address is within the City of Laurel or you may contact ECD@Laurel.md.us for assistance.

Can my business apply more than once?

No, only one application submission per business entity will be accepted.

If I own multiple businesses, can I apply for this grant more than once?

Yes, but only one application submission per business entity will be accepted; meaning each business must be registered as a separate business entity to apply for more than business location.

If my business is a new startup, am I eligible to apply?

Yes, as long as the business was established with a valid City of Laurel Use and Occupancy permit prior to March 16, 2020

My business was deemed essential during the stay-at-home order, am I still eligible to apply?

Yes, if the business is able to demonstrate that it was unable to operate or operated at a reduced capacity due to COVID-19 AND is able to demonstrate a loss of revenue between March and July 2020.

Is there any previous grant or funding programs that make me ineligible for receiving the Laurel Strong grant?

Yes, if you have received any funding from a CARES Act program for your business, you are ineligible to receive Laurel Strong grant funding. CARES Act business funding programs include but are not limited to:

- Paycheck Protection Program (PPP)
- SBA Economic Injury Disaster Loan
- Maryland COVID-19 Emergency Relief Grant Fund
- Prince George's County COVID-19 Business Relief Fund

Application

What format can I submit my application documents in?

The Laurel Strong grant application process will be completely done online through the grant portal. This means all application documents must be submitted in an electronic format. We accept most file formats, but prefer the following files types:

- PDF (.pdf)
- Word Document (.doc)
- Image (.jpg)
- Image (.png)

Am I able to submit a paper application?

At this time, we are not accepting any paper or printed applications for this grant program. If you are unable to submit your application electronically or need reasonable accommodations, please contact ECD@Laurel.md.us for assistance.

Is there someone that is able to assist me with completing my application?

If you need assistance, please contact ECD@Laurel.md.us

Am I able to change my application after it has been submitted?

Applications may not be updated after submission. Please make sure your application is correct and complete before submitting.

What supporting documents are required to apply?

The following documents are required with your application:

- Signed Lease Contract for Commercial Space OR Proof of Ownership of Commercial Property where the business resides
- Financial statement showing Gross Revenue for the period of March 1, 2019 through July 1, 2020
- Financial statement showing Gross Revenue for the period of March 1, 2020 through July 1, 2020
- Most recent Employee Roster/Payroll
- City of Laurel Use and Occupancy Permit
- Business Plan or similar business organization description

Post Application

Who will review the grant applications?

All grant applications will be reviewed by the City of Laurel's Department of Economic and Community Development.

How are the grant applications evaluated?

All grant applications will be evaluated on a first come, first serve basis. The following factors will have the most weight when determining which applications receive funding:

- If the business falls into one of the priority funding categories
 - Minority-owned businesses
 - Women-owned businesses
 - Veteran-owned businesses
 - Childcare businesses
 - Non-profit businesses
- How many employees the business currently has on payroll
- The financial impact that COVID-19 has had on the business
- The amount of grant funding requested
- The proposed grant budget (How will the requested funds be used)

How can I check the status of my grant application?

Applicants can login to the grant application portal at any time to check the status of their grant application. You may also receive email and/or text message updates about your application status if you opt-in to these services through the application portal.

When will I find out if I was awarded?

Applications are evaluated on a first come, first serve basis. The time it takes to process the grant applications and awards depends on many factors including, how many applications we receive and the total amount of funding that is requested. We know this grant is very important to you and your business, we ask for your patience as we evaluate the applications that we receive. We are dedicated to processing the grants as quickly as possible through our new online grant portal. We will contact every applicant as to the funding status of the grant, whether it was awarded or not.

How will I be notified if I receive grant funding?

Applicants can login to the grant application portal at any time to check the status of their grant application. You may also receive email and/or text message updates about your application status if you opt-in to these services through the application portal.

I was approved, how long until I receive my award?

Once you are notified that you have been approved for a grant reward, you should receive your funds within 30 to 45 days.

If I get awarded a grant, how will I receive my funds?

Grant recipients will receive funds through direct deposit.

Does any grant funding need to be repaid?

No, this is a grant opportunity meaning as long as funds are used correctly in accordance with your grant application and funding agreement the grant award does not need to be repaid.

Only under the following circumstances, would you be required to repay the grant award:

- Using the grant funds for ineligible expenses
- Using the grant funds for expense other than those outlined in the “Purpose of Funding” and “Proposed Budget” on your grant application
- The inability or unwillingness to provide documentation regarding the manner in which the grant funds are expended
- If all of the grant funds are not expended by December 30, 2020
- If the business, which is currently operating, permanently closes before receiving the grant funds
- If the business, which is currently closed, does not reopen within 30 days of receiving the grant funds
- If any information provided on the grant application is found to be false or incorrect

What are my obligations if I receive this award?

Here is a brief outline of some of your responsibilities as a grant recipient:

- Expend all grant funds no later than December 30, 2020
- Only use grant funds for eligible expenses that were included in your application under “Purpose of Funding” and “Proposed Budget”
- Provide documentation regarding the manner in which grant funds are expended (i.e. financial reports, receipts)

For a complete list of all obligations regarding this grant, please review the “Grant Funding Agreement” section of the [Laurel Strong Grant Application Package](#).