

Frequently Asked Questions – Small Business Relief Program

Key Information from MEDC:

- There is one application, regardless of whether a business is applying for a grant or a loan. A business may receive a grant or a loan, but not both.
- Businesses who do not receive a grant may still be considered for a loan.
- The grants will be administered by 15 regional economic development organizations throughout the state, which combined cover all 83 counties in Michigan.
- All applications or recommendations for Michigan Small Business Relief Program loans will be referred from the partner EDOs to the MEDC for evaluation and disbursement.
- Macomb County will be issuing grants at two levels: \$5,000 and \$10,000 based on business size, priority and financial need.
- Application opens March 30, 2020
- Application closes April 3, 2020 at 5:00 p.m.
- Review team will score all applications by April 10, 2020
- Businesses will be notified no later than April 13, 2020.
 - Please note, if your company is awarded a grant, your company will need to produce a W9 before funds can be awarded.

Frequently Asked Questions:

1. What is the definition of a small business?
 - a. For purposes of this grant, it is a business that has 50 or less employees.
 - b. For purposes of the loan, it is a business that has 100 or less employees.
2. What does MEDC stand for?
 - a. Michigan Economic Development Corporation- the state's economic development agency.
3. What does the SBA stand for?
 - a. Small Business Administration. The U.S. Small Business Administration helps Americans start, build, and grow businesses. The SBA was created in 1953 as an independent agency of the federal government to aid, counsel, assist and protect the interests of small business concerns, to preserve free competitive enterprise and to maintain and strengthen the overall economy of our nation.
4. What does an EDO stand for?
 - a. Economic Development Organization- Macomb County Planning and Economic Development is the current EDO regarding this application.

5. What is a DDA?
 - a. A DDA is a Downtown Development Authority.
6. What is the difference between Executive Order "EO" 2020-09 and Executive Order 2020-20.
 - a. Governor Whitmer declared Executive Order 2020-09 on March 16, 2020. That order has been rescinded and replaced with Executive Order 2020-20 on March 22, 2020.
7. Am I a company that was impacted by the Executive Order 2020-20?
 - a. Companies that can apply for the MEDC Relief Grant are those that fall under Executive Order 2020-20 or subsequent action by the Governor. Examples include: restaurants, food courts, cafes, coffeehouses, bars, taverns, brew pubs, breweries, microbreweries, distilleries, wineries, tasting rooms, hookah bars, cigar bars, theaters, cinemas, and indoor and outdoor performance venues, libraries, museums, gymnasiums, fitness centers, recreation centers, indoor sports facilities, indoor exercise facilities, exercise studios, and facilities offering non-essential personal care services like spas and salons.
8. I am not a business listed in Executive Order 2020-20. Can I still apply?
 - a. Yes, please respond how your business is providing support to impacted employees and how your business experienced an income loss as a result of Executive Order 2020-20 or any subsequent Executive Order of similar intent.
9. How can I tell if my business is located in a DDA or high impact corridor?
 - a. Please use this tool to determine your eligibility. Type in your address in the upper left corner. <https://gis.macombgov.org/go/grant>
10. If my company is NOT in a downtown development authority (DDA) or high impact corridor, can I apply?
 - a. Yes you can, however priority will be given to those located within the DDA or high impact corridor. You may want to consider alternative options such as the MEDC Small Business Relief Loan or the application for disaster loan assistance through the SBA. More information can be found here: michiganbusiness.org/covid19.
11. If my company is awarded this grant, when will I be notified?
 - a. No later than April 13, 2020.
12. If my company is awarded this grant, when will the funds be disbursed?
 - a. Distribution will begin April 15, 2020.
 - b. If your company is awarded a grant, your company will need to produce a W9 before funds can be awarded.
13. Can a non-profit qualify for the program or does it have to be for profit?

- a. Yes, provided the non-profit meets the eligibility requirements of “eligible business” outlined in the guidelines.
14. Can I apply for both the grant and loan program, if so, can I submit one or two separate applications?
- a. Applicants are allowed EITHER grant or loan support, NOT both.
15. If I laid people off in the last week do these count in the equation?
- a. People laid off after issuance of Executive Order 2020-20 count into the equation. (Before March 16, 2020)
16. What if I don't have three years of financials?
- a. You can still apply. Please provide for as many years you have been in business.
17. Can I fill out the information on my own?
- a. Yes the form is very easy to fill out.
18. If I do not receive the grant, can I apply for the loan portion?
- a. Yes, all grant applications that do not get funded, will be considered for the MEDC Small Business Relief Loan. Additional resources and programs can be found at michiganbusiness.org/covid19.
19. If a business is interested in only the loan, what should I do?
- a. If a business is interested in the loan, not the grant, they can email us at SBRP@macombgov.org. We then send them the application. They can also select the loan option in the application. This application is then sent to the MEDC for review.
20. If my business is closing for good because of the pandemic, can I still apply for the grant to recover losses?
- a. Financial sustainability will be evaluated as a criteria. Businesses anticipating they will close should not apply as there are provisions for payback.
21. If I have 99 employees now after laying off several can I apply for the loan.
- a. No, you must have less than 100 employees prior to the Executive Order placed on March 16, 2020.
22. If my company is doing amazing in one aspect, but affected by COVID-19 in another can I still apply?
- a. Yes, you can apply. Financial stability and community impact will be evaluated.
23. If I have businesses in several different locations can I apply in the other counties as well.
- a. No, one grant per business.
24. If I receive a grant, what can I use the funds for?

- a. The grant shall be used only for working capital for payroll expenses, rent, mortgage payments, utility expenses, or other similar expenses that occur in the ordinary course of its business.
25. I did not receive a grant. Will there be additional rounds of grant funding?
- a. We are working with our partners at the state and federal level to seek additional sources of financial relief for our impacted businesses. Please visit www.MacombBusiness.com for updates to programs and resources.