

# **2025 Backing Small Businesses Grant Program: Disaster Recovery Grants**

## **Frequently Asked Questions**

### **General Program Questions**

#### **When does the application period open? How can I apply?**

Applications will be accepted beginning at 9:00 AM Central Time on May 7, 2025. The application period will remain open until 11:59 PM Central Time on May 21, 2025.

[The online application can be found on this webpage while the application period is open.](#)

#### **What do you mean by businesses who have been impacted by a natural disaster?**

For this round of the Backing Small Businesses Grant Program, 100 grants will be awarded to high-scoring applicants who have been impacted by a natural disaster, including the California Wildfires and other FEMA-declared disasters since January 2024. Your business must have operated in a brick-and-mortar storefront located in a county/parish/borough listed as a Designated Area of a FEMA Declared Disaster. Your business must have operated in this location during the disaster's incident date, which must include dates on or after January 1, 2024. The application includes directions to navigate the FEMA website to look up qualifying disasters in your area. The application also provides space for you to indicate how you have been impacted (e.g., physical damage or loss, supply chain disruption, economic impact), which will be considered by our reviewers.

#### **Can I apply if I wasn't impacted by a natural disaster?**

No, but later this year, our broader round of Backing Small Businesses grant program will open to offer 400 \$10,000 grants for economically vulnerable small business owners with local significance for projects that grow or improve their businesses by building community, supporting their economic viability, or bolstering meaningful change. Stay tuned for more information on this round coming soon.

### **Eligibility Questions**

#### **What businesses are eligible?**

Applicants should be owners of small, independently-owned businesses that have been impacted by a federally declared disaster, been open on or before January 1, 2024, and must have operated in a "brick-and-mortar" location in an older or historic main street, downtown, or commercial district in the United States or a U.S. territory at the time of the disaster.

#### **Are nonprofits eligible?**

No, nonprofits are not eligible.

#### **Are franchises eligible?**

No, franchises are not eligible.

#### **My business is outside of the United States and U.S. territories. Can I still apply?**

No, your business must be in the United States or U.S. territories.

**I own multiple businesses. Can I submit an application for more than one business?**

No, you may only apply for one business.

**Are sole proprietors eligible for the grant?**

Yes, sole proprietors or business owners with no employees are eligible.

**I applied to the Backing Small Businesses Grant Program in prior years but did not receive a grant.**

**May I reapply this year in 2025?**

If you meet the eligibility criteria for this special round, you may apply again.

**I received a grant through this program previously. Am I eligible to receive another grant through the Backing Small Businesses Grant Program this year?**

If you have previously received any grant from the Backing Small Businesses Grant Program, you are not considered eligible if the previous grant funds were spent on disaster recovery from the same disaster you indicate in the application. If the grant funds were spent on disaster recovery from a different disaster, or not spent on disaster recovery at all, you are considered eligible and may apply.

**I have applied (or intend to apply) for another disaster recovery grant sponsored by American Express in 2025. Am I eligible to apply for this program?**

Any business who has been impacted by a natural disaster since January 1, 2024 and received a grant from a program supported by American Express related to that natural disaster is not eligible to apply for funding related to that same disaster. If the business has been impacted by a different disaster, they can apply for a grant to assist with recovery efforts for that subsequent disaster.

**I have a business that started after January 1, 2024, but was impacted by a natural disaster on or after January 1, 2024. Am I still eligible for the grant?**

To be eligible, your business must have been in operation on or before January 1, 2024.

**My business was in a residence, shopping mall, office park, or coworking space at the time of the disaster, but now I have my own location. Is my business eligible?**

No. Your business must have operated in a “brick-and-mortar” location in an older or historic main street, downtown or commercial district in the United States or U.S. territories at the time of the disaster. We define this as a contiguous commercial district with businesses and mixed-use buildings along a commercial corridor. Home-based businesses and businesses located within a coworking or similar shared commercial space, even those in historic neighborhoods, are **not** eligible. Brick-and-mortar businesses located outside of historic downtowns and commercial corridors, including, but not limited to, office parks and shopping malls are also **not** eligible.

**My business was in operation on or before January 1, 2024, but was not in a brick-and-mortar location when I was starting up. Am I still eligible for the grant?**

If the business was not in a brick-and-mortar location before January 1, 2024, but was in a brick-and-mortar location when you were impacted by the disaster, you are still eligible.

**Does my business have to be in the same brick-and-mortar location as it was during the disaster?**

No, businesses that have moved locations after the disaster are still eligible, as long as your business was in a brick-and-mortar location at the time of the disaster.

**Do I have to be a member of Main Street America to apply?**

No, you do not have to be a member to apply.

**My business employs a mixture of full-time and part-time employees. How does the requirement that the business employ 20 or fewer full-time employees, including the owner, apply to me?**

If you employ a mixture of full-time and part-time employees, calculate the Full Time Equivalent (FTE) hours for all of your employees. FTE hours are an employee's scheduled hours divided by the employer's hours for a full-time workweek. If the FTE hours for all your employees are fewer than the equivalent of 20 full-time employees, your business is eligible.

## **Application Questions**

**Who should be filling out the application?**

The application is designed to be completed by the business owner. If someone is assisting the business owner with the completion of the application form, please be sure to include their name and email address in the application when asked. This will ensure that the person assisting will also receive updates and information pertaining to this program and your application.

**Which documents do I need when filling out my application?**

In the application, you will be asked to upload 3-10 attachments demonstrating the losses to the business due to the disaster. These attachments may be in the form of a text document/PDF, photos, or videos (for which you own and can license the relevant copyrights). Examples of the types of documentation you might provide could include: photos/videos of physical damage, financial reports showing loss of sales/inventory, cancelled orders, receipts of replacement inventory purchases, invoices from contractors making physical repairs, summaries of insurance claims, approvals, or denials, and screenshots of social media posts/local news articles, among others. If you intend to use grant funds for a physical repair or remediation/clean up, we will ask for a "before" photo showing us how the area currently looks. If you do not own the building where your business operates, please include the section of your lease and/or communications with your landlord confirming you have permission to make physical repairs or adjustments to the structure.

We also strongly recommend you have a copy of a recent tax return (2023 or 2024) for your business near you when filling out the application. You will **not** need to submit a copy on the application, but certain questions on the application will ask for the legal entity name and tax identification number for your business which must match how they are written on your tax forms EXACTLY (including punctuation). We recommend having the documents handy to double-check there are no typos before you submit your application.

The following documents **may** be required to be submitted on the application, and we may request further information from you during our review process in May if we cannot independently verify the information ourselves:

1. A Certificate of Good Standing, OR

2. An active business license (federal, state, or local – all are acceptable, you may only need to submit one if prompted)

Requests for additional documents will come from [SmallBizGrant@mainstreet.org](mailto:SmallBizGrant@mainstreet.org) during May or early June. Failure to reply promptly may prevent your application from being selected as a grant recipient.

**What is a Certificate of Good Standing?**

A Certificate of Good Standing is a document issued by a state's Secretary of State's office or a similar agency. Some states refer to them as "certificates of existence," "status certificates," or "certificates of status." This document demonstrates that your business is licensed and is in good standing with the state in which your business was formed and is doing business. Check with your state's Secretary of State website or similar office to request a certificate of good standing/existence.

**Can I save a draft of my application?**

Your application will auto-save as you move through the form on our application platform, Submittable. You can save a draft within the application submission platform, but we strongly encourage you to also save your application in a separate document as back-up.

**What do I do if I can't log into my application, or I'm having other technical issues?**

Please contact Submittable (the company that hosts our application) for help with logging into your account or if you have any other technical issues. You can find answers to frequently asked questions about using Submittable [here](#). You can contact Submittable customer support [here](#).

**How will I know if my application has been submitted?**

Once you hit "submit," you will receive an email notification from Submittable notifying you that your application has been received. Automatic emails from Submittable occasionally get caught in spam filters, so please check your junk folder.

**Can I change my application once it has been submitted?**

No, you cannot make any changes to your application once it has been submitted.

**When will I be notified about the status of our application?**

We will notify all applicants about the status of their submission in June 2025, via the email provided in your application. Be sure to check your email regularly, including your junk folders. Email updates to all applicants will come from Submittable at [notifications@email.submittable.com](mailto:notifications@email.submittable.com). If someone assisted you with the completion of the application form, please be sure to include their email address when asked. This will ensure they will receive a copy of the status email as well. If we are unable to notify you via email, we may attempt to contact you using alternative methods, such as telephone or mail.

Grant recipients will receive an email detailing next steps from [SmallBizGrant@mainstreet.org](mailto:SmallBizGrant@mainstreet.org). Failure to promptly complete the next steps may result in disqualification from the grant program.

**Do grant funds need to be repaid?**

No, grant funds do not need to be repaid. However, all taxes associated with the acceptance and/or uses of cash awarded are the sole responsibility of the grant recipients. Cash awarded will be reported by Main Street America to the Internal Revenue Service as Main Street America deems necessary according to applicable law. All grant recipients should consult with their own tax professionals and/or legal counsel to ascertain the tax impact of the cash awards.

**What is an Enhancement Grant, and how do I apply for one?**

Recipients also have the potential to be awarded \$30,000 Enhancement Grants, which will provide those business owners the opportunity to create transformative change within their business and in their community.

To be eligible for a \$30,000 Enhancement Grants, a recipient must have received the initial \$10,000 grant and successfully completed their projects, and must not have previously received an Enhancement Grant from the Backing Small Businesses grant program. Enhancement Grant recipients will be considered based on Enhancement Grant project proposals, which must be submitted through the final grant report for the initial \$10,000 grant.

Of the 500 recipients selected to receive \$10,000 grants, a limited subset of 25 recipients will be awarded \$30,000 Enhancement Grants.

**Have additional questions?**

For other questions, email [SmallBizGrant@mainstreet.org](mailto:SmallBizGrant@mainstreet.org) or text/call 708.515.4889 to leave a voice message. Please allow up to two business days for a response.