



BACKING SMALL BUSINESSES 2025

Disaster Recovery Grant Application Overview

Presented by American Express

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ON TODAY'S CALL

- + Welcome & Introductions
 - American Express
 - About Main Street America
- + About the Backing Small Businesses Grant Program
 - Eligibility
 - The Application
- + Questions
 - Use the Q&A form
 - Email: smallbizgrant@mainstreet.org



Elisa Lyew, owner of Elisa's Love Bites in New York, NY, was a grant recipient in the fourth cycle of Backing Small Businesses in 2022. Photo courtesy of Elisa's Love Bites Dessert Atelier.



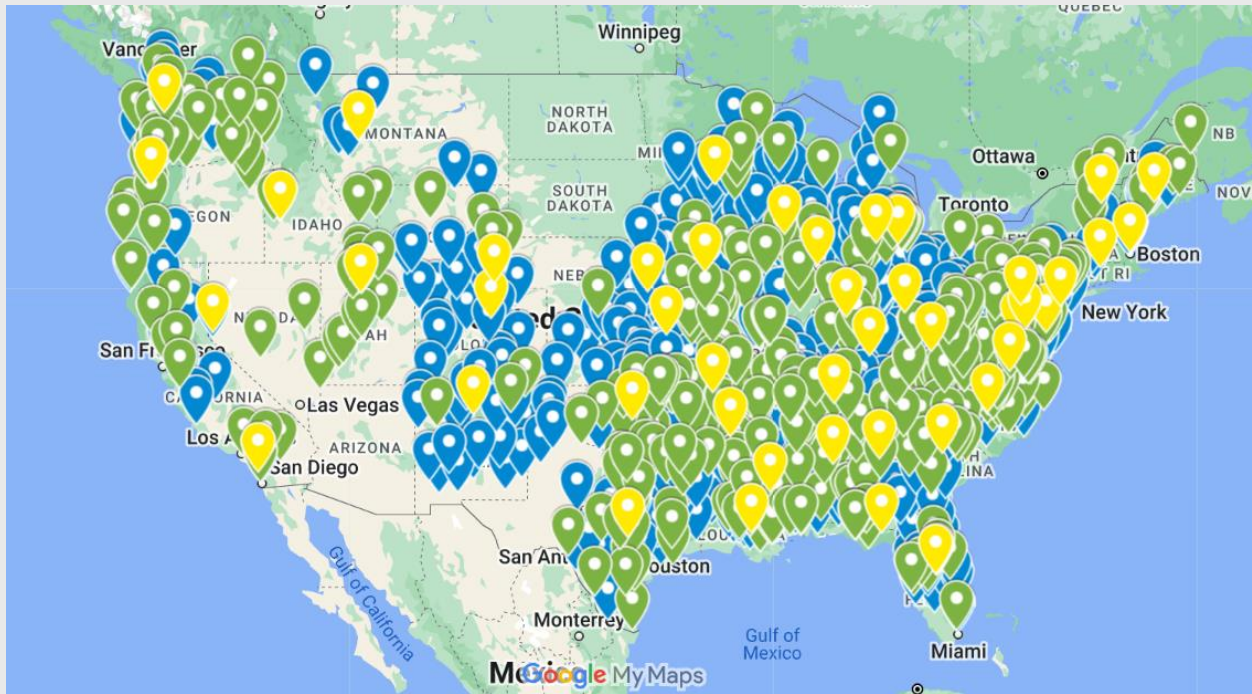
About Main Street America

ABOUT MAIN STREET AMERICA

- Subsidiary of the National Trust for Historic Preservation
- Main Street America leads a movement committed to strengthening communities through preservation-based economic development in older and historic downtowns and neighborhood commercial districts.
- Our network of more than 1,600 grassroots organizations and 46 State, County, and City-level Coordinating Programs are united by a commitment fostering strong local economies and enhancing the distinctive character that makes communities attractive to residents, visitors, and businesses.
- The Main Street Approach—our time-tested framework for community driven revitalization — equips local leaders with a practical, adaptable, and balanced approach to achieving economic health and quality of life outcomes.



MAIN STREET IMPACT



Wausau (WI) River District

Since 1980, over 2,000 programs have used the Main Street Approach™, resulting in:

- +**\$101.58 Billion** Reinvested in Communities
\$6.25 Billion Reinvested in 2022
- +**746,897** Net New Jobs
29,174 Net New Jobs in 2022
- +**168,693** Net Gain in Businesses
7,657 Net New Businesses in 2022
- +**325,119** Buildings Rehabilitated
10,688 Buildings Rehabbed in 2022
- +**33.7 Million** Volunteer Hours Leveraged
1.5 Million Volunteer Hours in 2022

THE MAIN STREET APPROACH – THE 4 POINTS

The Main Street Approach emphasizes a focus on holistic community transformation through the identification of transformation strategies.



A photograph of a historic street lined with multi-story brick and stone buildings. The street has a yellow double line down the center. Several cars are parked along the left side. A dark, semi-transparent diagonal shape covers the upper half of the image, creating a split effect between the bright sky and the darker street scene. The text 'Backing Small Businesses Grant Program' is written in a bold, yellow, sans-serif font across the lower right portion of the image.

Backing Small Businesses Grant Program

BACKING SMALL BUSINESSES GRANT PROGRAM HISTORY

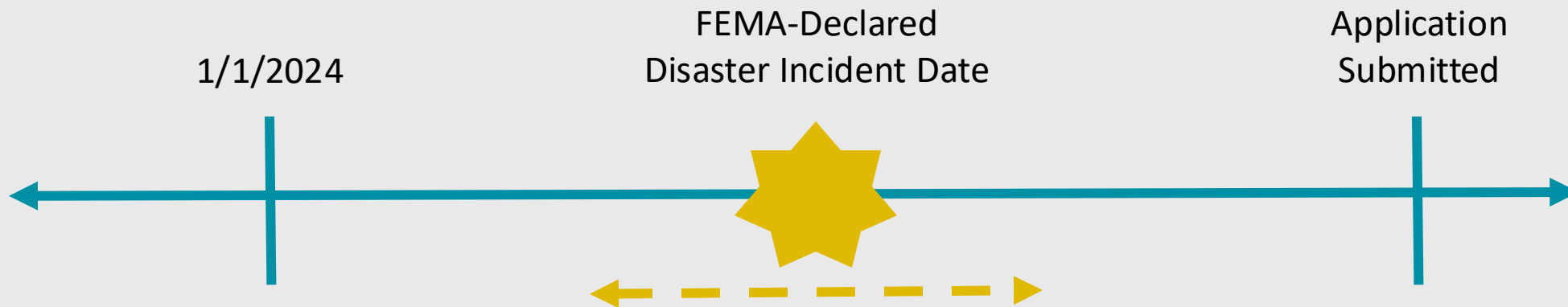
- + Launched in 2021 to help small business owners recover from the COVID-19 pandemic and grow their businesses
- + This year: Anticipating \$5.75 million in total awards to support economically vulnerable, locally significant small businesses for projects that improve their businesses by building community, supporting growth and viability, or nurturing positive change.
 - Disaster Recovery Grant: 100 recipients to receive \$10,000 each
 - Broader round: 400 recipients to receive \$10,000 each
 - More info to come this summer!
 - Enhancement Grant: A limited subset of 25 recipients selected from both prior pools to receive an additional \$30,000
 - After the broader round projects are completed

A photograph of a historic street scene with multi-story brick and stone buildings. A dark, semi-transparent diagonal overlay covers the upper half of the image. The word "Eligibility" is written in large yellow letters in the lower right. The street has parked cars and a clear sky with some clouds.

Eligibility

KEY ELIGIBILITY DATES

- + Disaster MUST be FEMA-declared
- + Disaster Incident Date MUST include at least 1 date between 1/1/2024 and the day you submit your application



ELIGIBILITY

+ On or before 1/1/2024:

- Began operation

+ On the Incident Date:

- Located in a Designated Area (county)
- Operate out of a brick-and-mortar storefront located in an older or historic main street, downtown, or commercial district
- **Not** an online/virtual, home-based, mobile business
- **Not** located in coworking space, shopping mall, office park



Eligible



NOT Eligible



ELIGIBILITY (CONT.)



Wausau (WI) River District

+ On the day you submit your application:

- Owner of business, over 18 years of age
- Employ less than 20 full-time employees.
- Be in good standing in the state in which you do business
- Have an active business license, if required by state or local government
- **Not** a non-profit or part of a franchise
- Have not previously received grant funds from a program sponsored by American Express **AND** spent those grant funds towards recovery from THIS disaster

ELIGIBLE GRANT EXPENSES INCLUDE BUT ARE NOT LIMITED TO:

+ **Community Events and Programs**

- Examples: re-opening events, public educational/training workshops, hosting community fundraisers, partnerships with other small businesses

+ **Equipment and Inventory**

- Examples: recovering lost inventory, point of sale device/software, purchasing of items for sale, display cases, kitchen equipment

+ **Marketing**

- Examples: investing in social media campaign to re-establish your customer base, building a website

+ **Operational Strategies**

- Examples: accounting software, business coaching, and other types of support that would increase the viability of your business

+ **Physical Repairs and Improvements**

- Examples: signage, awnings, painting façade, replacing damaged shelving and lighting

ELIGIBLE GRANT EXPENSES (CONT.)

- + **Remediation and Clean up**

- Examples: debris removal, mold/smoke remediation

- + **Resiliency Projects**

- Examples: Installing alarms and safety equipment, installing a rain garden as a preventative measure to assist in floodwater catchment, installing solar panels/alternative power sources

- + **Technology**

- Examples: data recovery, building an online storefront, online ordering system, or other e-commerce platform

- + **Payroll, Rent, and Utilities Expenses**

- + **Insert Your Great Idea Here!**

***Note:** Debt/Loan repayment is *not* an eligible grant expense.

A photograph of a historic street scene with multi-story brick and stone buildings. A dark, semi-transparent diagonal overlay covers the upper half of the image. The street is lined with parked cars, and a sign for 'RICH'S' is visible in the distance.

The Application

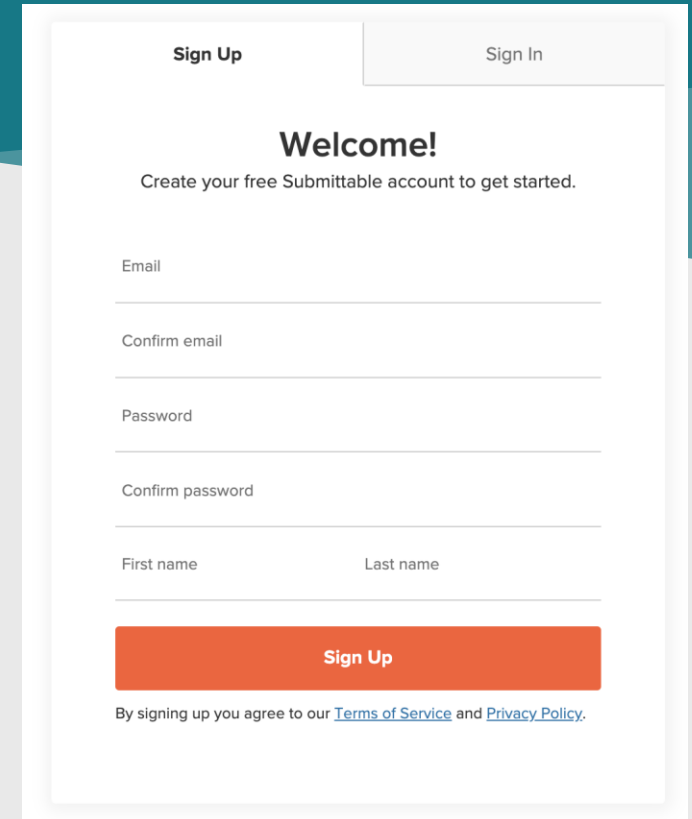
KEY DATES

- + **May 7, 9am CT:** Application opens
- + **May 21, 11:59pm CT:** Application closes
- + **May-June:** Review and follow-up
- + **Late June:** Recipients announced and funds awarded
- + **Sep. 30, 11:59pm CT:** Spending deadline
- + **Oct. 15, 11:59pm CT:** Grant report due

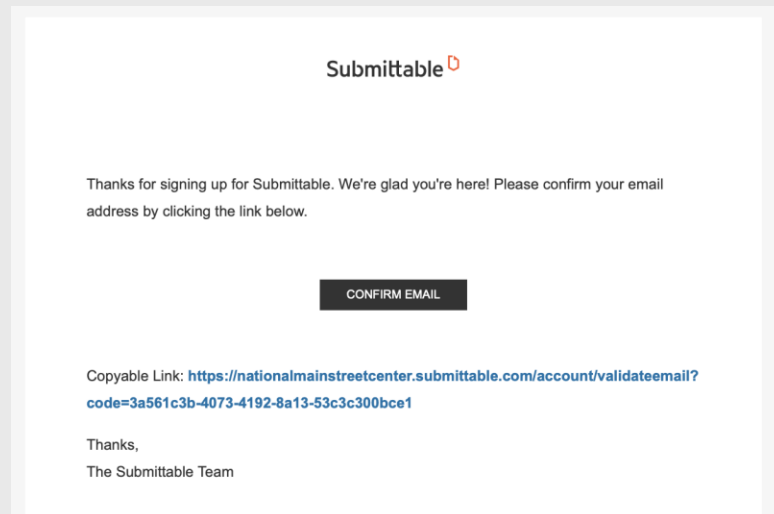


ACCESSING THE APPLICATION

- + Application link will appear on our website
<https://www.mainstreet.org/backingsmallbusinesses>
- + Create a Submittable account
- + Check email for verification link
 - notifications@email.submittable.com



The image shows a 'Sign Up' form for Submittable. At the top, there are two tabs: 'Sign Up' (active) and 'Sign In'. Below the tabs is a 'Welcome!' heading followed by the text 'Create your free Submittable account to get started.' The form contains several input fields: 'Email', 'Confirm email', 'Password', 'Confirm password', 'First name', and 'Last name'. A large orange 'Sign Up' button is positioned below the input fields. At the bottom, there is a line of text: 'By signing up you agree to our [Terms of Service](#) and [Privacy Policy](#).'



- + Page translatable with Google Translate
- + Application filled out in English
- + Eligibility Form, Main Application Form
- + Save draft, no edits after submitting

HAVE AT THE READY

- + Documents showing the disaster's impact
 - Photos, news articles, receipts, insurance summary
 - Before photos for accessibility/physical repair projects
- + Recent business tax return (for reference only)
- + Sole proprietors: Copy of business license
- + Certificate of Good Standing (verify online only)
- + FEMA Designated Area/Disaster Code



HOW DO I CHECK IF I'M IN GOOD STANDING?

- + Website is different for every state!
 - Usually through Secretary of State
 - Google: “Business Entity lookup” or “Business Entity search” in your state
 - secstates.com > Select state in list at bottom of page > Click link under (1)
- + Sole Proprietor/Single-Member LLCs may not be listed on the website
- + If you are marked as “Inactive,” “Delinquent,” or “Noncompliant”
 - Often due to a missing annual report or fee, can often be filed/paid online
 - If not clearly indicated on the website, contact the state office
- + You do not need to download/purchase a Certificate

HOW DO I LOOK UP FEMA INFORMATION?

- + Search for the location of the business at the time of the disaster.
- + Scroll to list of Declared Disasters and identify any disasters where the incident date includes any date(s) on or after January 1st, 2024.
- + Determine if the county/parish/borough is listed in Individual Assistance or Public Assistance
- + Note down the FEMA Disaster Code
 - XX-####-XX

Declared Disasters

Incident Type

- Any -

Search and Filter Disasters

Illinois SEVERE STORMS, TORNADOES, STRAIGHT-LINE WINDS, AND FLOODING (DR-4819-IL)

Incident Period: July 13, 2024 - July 16, 2024

Major Disaster Declaration declared on September 20, 2024

All Disaster Declarations

Illinois SEVERE STORMS, TORNADOES, STRAIGHT-LINE WINDS, AND FLOODING (DR-4819-IL)

Designated Areas

News & Media

Reports & Notices

How a Disaster Gets Declared

Disaster Authorities

Historic Disasters

Volunteer & Donate

Individual Assistance

Individuals and households in these designated counties are eligible to apply for financial and direct services. [Apply for assistance](#), or [learn more about the Individual Assistance program](#).

- Cook (County)
- Fulton (County)
- Henry (County)
- St. Clair (County)
- Washington (County)
- Will (County)
- Winnebago (County)

Public Assistance

State, local, tribal and territorial governments and certain private-non-profit organizations in these designated counties are eligible for assistance for emergency work and the repair or replacement of disaster-damaged facilities. [Learn more about the Public Assistance program](#).

PA

None

PA-A

None

APPLICATION QUESTIONS

+ Eligibility Form

- Must be completed correctly to proceed to application!

+ Basic owner and business information

- Contact info, entity name, etc.
- Refer to tax returns for accuracy
- Possible upload required of business license
- Website/social media links

Legal Entity Name (Corporations and LLCs taxed as Corporations) *

Please make sure this matches EXACTLY what would appear on Form 1120 or 1120-S on your business tax return, including punctuation and abbreviations such as "L.L.C.", "Inc" or "INC.". Providing inaccurate information could cause future payment delays.

+ Business overview

- Start date, type of business
- Short answer: Tell us about your business, community involvement

+ Disaster Impacts

- FEMA code, types and estimated total cost of losses incurred
- Short answer: Describe loss, recovery so far

Please upload any supporting documentation of the impact on your business. (required)

Choose File

Please upload 3-10 additional documents. Examples of attachments might include:

- Photos/videos of physical damage (for which you own and can license the relevant copyrights)
- 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
- Screenshots of social media posts/local news articles

APPLICATION QUESTIONS (CONT.)

+ Project description and short budget

- Bullet point budget
- Detailed, not necessarily itemized
- Optional file upload

+ Optional questions (will not be seen by reviewers)

- Demographics
- Application assistant contact info
- Connected to local Main Street program?
- Publicity/additional research opt-ins

Example Budget:

- 2 new Square POS Terminals - \$800 each
- Printing new menus - \$400
- Flooring repairs (to be completed by Joan's Flooring and Construction) - \$4000
- New window decals – 2 windows, \$250 each
- Local newspaper advert - \$500
- Inventory (produce, drinks, etc.) - \$3000

DETERMINATION CRITERIA

+ Eligibility

+ Feasibility:

- Proposed project must be completed with \$10,000 grant by September 30, 2025.
- Suppliers/contractors identified, permits obtained (if needed)
- Plan around anticipated supply chain/regional disruption

+ Need:

- Severity of damages/losses to the business
- Struggling to cover basic operating expenses?
- Business operations have been drastically altered (eg. Loss of storefront, access to revenue streams)
- Compounding systemic challenges



DETERMINATION CRITERIA (CONT.)



+ Impact:

- Providing a critical resource or services otherwise not available to the community
- Funding will help stabilize/fortify the business
- Limiting further loss/damages

+ Community Significance:

- Historical significance
- Uniqueness in services/product offerings
- Engaged and active in community



QUALITIES OF A STRONG APPLICATION



Kim and Chris Casteel, co-owners of Anew Life Prosthetics and Orthotics, and Carina Brooks King, owner of Carina Esthetics, were grant recipients of Backing Small Businesses in 2022. Photos courtesy of Anew Life Prosthetics and Orthotics and Carina Esthetics.

- + Attached documents highlight impacts from the disaster
 - Before photos for physical/accessibility improvements
- + Pride in your business and neighborhood
 - What are you doing that is unique or special to your business?
 - Involved in and critical to the surrounding community
 - Determination, resourcefulness, adaptability
- + Be honest about concerns/difficulties
 - How can these grants help you?
 - Roadblocks accounted for

QUALITIES OF A STRONG APPLICATION (CONT.)

- + Projects are feasible to complete by Sept. 30, 2025
 - Budget is broken-down by expense categories
 - Project plan anticipates suppliers/contractors to engage, if needed
- + Clear and Concise





Questions?

Contact:
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