

# SCHUYLKILL COUNTY COMMUNITY DEVELOPMENT COVID (CDBG –CV) BUSINESS ASSISTANCE PROGRAM



July 28, 2021





# GENERAL OVERVIEW

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Schuylkill County receives an entitlement allocation of state-administered CDBG program on behalf of 9 entitlements in the County and the balance of the 47 non-entitlement communities. (The City of Pottsville is a separate grantee.) DCED is the state agency that is responsible for managing these funds from the U.S. Department of Housing and Urban Development, HUD. Under the CARES Act, each entitlement community received an allocation of CDBG-CV funds.

The County determined that the best use of the CDBG CV Funds was to provide assistance to small businesses (maximum 20 employees) with up to \$15,000 per loan to prevent, prepare for, and respond to coronavirus.



# ECONOMIC DEVELOPMENT

Of the 9 entitlement communities, 8 signed onto the Business Assistance Program for their CDBG CV allocation.

Schuylkill County	\$	136,245.00
Butler Township	\$	52,476.00
Mahanoy City	\$	50,143.00
Minersville	\$	50,659.00
Pine Grove Township	\$	50,057.00
Shenandoah	\$	52,140.00
Tamaqua	\$	56,612.00
Wayne Township	\$	52,232.00
West Penn Township	\$	50,758.00

\* The County allocation represents the funds available to the 47 non-entitlement municipalities in the county.

\* Schuylkill Haven elected to run a different program using these funds. Pottsville has its own business program. Please contact these municipalities for more information.



# ECONOMIC DEVELOPMENT

**All CDBG CV funds are subject to the rules of the CDBG Program.**

**The primary national objective of the CDBG Program is Low and Moderate-Income benefit. The CDBG funds must benefit people who meet this criteria or areas where the majority of people meet this income threshold.**

**To make CV Funds more accessible, the CARE Act provided that the low-mod income requirement will be met when there is 1 job created or retained that pays the less than the income of a Full-time employee at the low-mod level for a 1 –person household or \$38,300 (\$18/hour based on 40 hour/week). That job may be the owner of the business or be made up of one full-time or several part-time employees equal to 40 hours.**



## ROLE OF NEPA

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Schuylkill County has engaged NEPA to administer this program. NEPA ran the CHIRP program providing funding to restaurant businesses funded by other grant funds.

NEPA will be responsible for underwriting the applications received for this program. They will recommend funding to the County who will disburse funds to approved businesses.



# Business Assistance Program

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Criteria for assistance are:

1. Located in Schuylkill County outside of Schuylkill Haven or Pottsville (the city has its own program).
2. Create or retain one job for a low- or moderate income person
3. Have suffered either a cash loss due to Covid or lost revenue
4. Remain in business and continue to employ the low-moderate income person for at least 6 months and the “loan” will be forgiven



# Business Assistance Program

Criteria for assistance are:

5. Be other than one of these

Ineligible Businesses:

- Any private or commercial golf course
- Country club
- Massage parlor
- Hot tub facility
- Suntan facility
- Racetrack or other facility used for gambling; or
- Any store, the principal business of which is the sale of alcoholic beverages for consumption off the premises

6. Eligible Use of Funds

- Working capital
- Payroll
- Rent/mortgage
- Utilities such as oil, gas, electric, water/sewer, internet, phone
- Supplies needed for day-to-day operations up to 90 days
- Insurance, accounting, legal services
- Advertising
- Inventory
- Equipment (for example outdoor seating to sustain business operation)

(note: Taxes are not eligible for payment or reimbursement)



# Business Assistance Program

## Duplication of Benefit:

Applicants must disclose all other Federal CARES act funds received such as PPP and EIDL. There can be no Duplication of Benefit.

## REQUIRED ATTACHMENTS

- 2019 and 2020 Business Tax Return
- 2019 and 2020 Profit and Loss (P&L) Statement.
- Evidence that your business revenues have been affected by COVID-19. Examples include monthly profit and loss statements or monthly revenue receipts. For program eligibility, the business must have experienced a decline in revenue between March 1, 2020 and December 30, 2020
- PPP or other source of funding received





# APPLICATIONS

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Accepting applications starting August 2

Only complete applications will be accepted.

Funding will be made on a first-come first-served basis

Visit <http://nepa-alliance.org/cdbg> for more information.



# Additional Information

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**Applications will be accepted beginning Monday morning. Application must be complete to be considered. Please sign and return all the forms. No photographs will be accepted. Please scan the applications to email to NEPA. Early applications will be queued up on Monday.**

**Paper copies of the application will be available upon request. If you need assistance with submission of your application, please contact: **Stephen Ursich**  
570-891-4649  
email: [sursich@nepa-alliance.org](mailto:sursich@nepa-alliance.org)**

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# QUESTIONS