

Q: Who is eligible for the Capital Access Program?

A: For-profit small businesses located in the City of Norfolk. Business owners must have a current-year City of Norfolk Business License and be up-to-date on all taxes, permits, and fees. Eligible legal structures are:

- Sole Proprietorships, General Partnerships, Limited Partnerships (LP),
- Limited Liability Partnerships (LLP), Corporations (Inc., Corp.),
- Limited Liability Companies (LLC)

Q: Who is ineligible for the Capital Access Program?

A: Any business that has received a Microgrant within the last 3 years, any business that has received a Reimbursable grant within the last 3 years, if you have an active loan/grant, and/or if you have been awarded funding from the Façade Improvement Grant.

Non-profits, Not-for-profit and faith-based organizations, political organizations, adult bookstores, adult video shops, other adult entertainment facilities, gambling facilities, blood or plasma donor centers, and pawn shops. Business owners who are employees of the City of Norfolk, elected or appointed officials or officers of the City of Norfolk, employees or board members of the City of Norfolk Economic Development Authority are not eligible to apply to the Program.

Q: What are eligible CAP grant purchases?

A:

- Supplies
- Equipment
- Inventory
- Furniture
- Training
- Professional Services

Q: What are ineligible CAP grant purchases?

A:

- Payroll/Salaries
- Rent
- Insurance
- Real Estate
- Interior and Exterior Buildouts or Renovations
- Operating Licenses
- Permitting and Fees
- Utilities
- Vehicle Purchases/Leases

Q: If I received a CORE grant through the City of Norfolk can I apply for a CAP grant?

A: Yes, CORE grant awardees are eligible to apply for CAP.

Q: How will I know if my application was fully submitted?

A: Once you submit your online application via Survey Monkey, you will receive an automated email confirming receipt.

Q: How long do I have to spend the grant funds if I am awarded?

A: Once the Grant Agreement is fully executed by both the City of Norfolk and the business owner, the grant awardee will have 6 months to utilize funds. Funds must be spent during the term of the agreement, items/expenditures spent before or after the term of the agreement will not be eligible for reimbursement.

Q. How are applications scored?

A: Applications are scored based on the criteria listed below:

- Vision and Plan
- Experience and Capacity
- Community Impact
- Innovative and Scalability
- Financial Status and Leverage

** Incomplete applications will not be scored*

Q: Can I apply for more than one grant or loan product at a time?

A: No. Business owners may only apply for one product per application round. If multiple applications are submitted, CAP administration will review the application that best fits your business needs.

Q: How do grant winners receive payment?

A: Grant proceeds will be released upon receipt of an invoice and supporting proof of payment, including check copies, bank statements, or credit card statements.

Q: Where can I apply?

A: Here's the link to apply - <https://developmentprograms.smapply.co/>

Q. When is the application portal open?

A: January 23rd at 8am – February 6th at 12:00pm

Please remember that applications are only received during the dates listed above.

Q. Do I have to attend a Mandatory Workshop?

A: Yes, please choose one of the following dates to attend:

- January 14th - 11 am, Richard Tucker Memorial Library – 2350 Berkley Ave
- January 14th - 6 pm, Mary D. Pretlow Library – 111 W Ocean View Ave
- January 15th - 11am, Virtual Session [Virtual Mandatory Workshop Session - Morning 1/15](#)
- January 16th - 11 am, Jordan Newby Anchor Branch Library – 1425 Norchester Ave
- January 16th - 6 pm, Norview Community Center – 6380 Sewells Point Rd
- January 21st – 6 pm, Virtual Session [Virtual Mandatory Workshop Session - Evening 1/21](#)
- January 22nd - 11 am, Virginia Career Works Center – 861 Glenrock Rd #100
- January 22nd - 6 pm, Lambert’s Point Community Center – 1251 W 42nd St