

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 cannot reapply for this tier and can only apply for a Micro Enterprise Grant or a Reimbursable grant.
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- Any business that has received a Reimbursable Grant
- Franchises, not-for-profits, faith-based organizations, political organizations, adult bookstores, adult video shops, other adult entertainment facilities, gambling facilities, blood or plasma donor centers, massage parlors, 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.

Q: What are eligible CAP grant purchases?

A:

- Equipment
- Inventory
- Marketing
- Materials
- Professional Fees/Services (e.g. professional licenses, 3rd party contracting or services, etc.)
- Training

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 long do I have to complete my full-time hire if I am a \$35,000 recipient?

A: Once the Grant Agreement is fully executed by both the City of Norfolk and the business owner, the grant awardee will have 12 months to complete their full-time hire.

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 product at a time?

A: No. Business owners may only apply for one product per application round.

Q: How do grant winners receive payment?

A: Reimbursements will be processed 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: The next round opens on July 21, 2026, at 8 am. A portal link will be available here and open directly to the application.

Q. Do I have to attend a Mandatory Workshop?

A: Yes, please see the website for workshop information.