

Business Emergency Gap Assistance Program (BEGAP)

Informational Webinar - August 2024



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BEGAP Informational Webinar Presenters



Program Overview

The Business Emergency Gap Assistance Program (BEGAP) is a grant program for businesses and nonprofits that suffered physical damages from flooding events. This includes farms and landlords.

Funding is for property damaged in the 2023 and/or 2024 floods. Eligibility and grant calculations differ depending on several factors.

BEGAP funding is granted per physical location, and separate applications need to be submitted for each physical location.

A business or nonprofit can receive grants for up to three physical locations, per flood. (Ex. If a business or nonprofit received BEGAP funding in 2023 for three properties, and another property was damaged in 2024, they could receive BEGAP funding for that fourth property.)

If you are an agricultural business, please visit the [Agency of Agriculture, Food and Markets \(AAFM\) website for guidance](#) before applying. If agricultural businesses have questions they can email: agr.floodresponse@vermont.gov

Important Information for All Applicants

To ensure BEGAP communications are delivered successfully and avoid potential redirection to spam, please add the following to your approved email contacts:

- ACCD.BizFloodGrant@Vermont.gov
- noreply@vermont.gov
- msonlineservicesteam@microsoftonline.com

A cell phone is required to open an application account.

It is essential that applicants remember their login email and password.

BEGAP funding is taxable.

Private nonprofit organizations which provide services of a governmental nature and are deemed critical should apply directly to FEMA for uninsured disaster-related expenses and/or disaster-related damages to the facility. (Ex. Emergency services, water supply, electric power, telephone communications, direct medical care.)

BEGAP Eligibility Requirements for All Applicants

This information applies to all BEGAP funding.

An eligible applicant for BEGAP must be a business or nonprofit that meets the following criteria:

- Physical property damages must be in Vermont.
- Physical damages include damage to real estate, leasehold improvements, inventory, machinery, and equipment.
- Intends to reopen in the same location or elsewhere in Vermont and will utilize the grant funds for this purpose.
- Nonprofit organizations providing community service (education, utilities, health care facilities, or emergency services) that were denied a Public Assistance Grant from FEMA.

The following are ineligible:

- Municipalities
- Businesses or nonprofits that sustained only economic injury (revenue loss)
- Individual homeowners (for home-based businesses, this application only pertains to business assets)
- Nonprofit organizations that provide community service (education, utilities, health care facilities, or emergency services) and receive a Public Assistance Grant from FEMA.



2024 BEGAP Funding

Deadline

- Applications are due November 15, 2024

Eligibility

- Business or nonprofit must have been established before the 2024 flood(s).
- The location for operations and/or assets must have suffered physical damages from the 2024 flood(s).

Grant Calculation

- 30% of net uncovered damages, up to \$100,000.
- “Net uncovered damage” is the remaining unmet need after subtracting any insurance proceeds and other grants or donations used to defray the costs of repairing or replacing damaged assets.

Note

- Preference will be given to applicants with the majority of their operations based in Vermont.
- 10% of funds will be set aside for awards to Black, Indigenous, and Persons of Color applicants.
- Applicants who received funding for 2023 flood damage are also eligible to apply for new damage sustained from 2024 flooding.

2024 BEGAP Funding

Required Information

- Contact information
- Damaged property location and ownership documentation such as property tax bill, lease
- Federal Employer Tax Identification Number (FEIN)
- Insurance policy information: type of coverage, policy number, agent contact
- Dollar amount of damages anticipated to be recouped through insurance
- Other grants or donations received and used to defray the costs of repairing or replacing those damaged assets
- Description of the impact of the flooding on the applicant
- Damage type and estimated costs for repair/replacement

Required Documentation

- Most recently filed Federal Tax Return (or 990 for nonprofits)
 - **Please Note:** Complete tax returns are required, and documents cannot be password protected.
- Profit and Loss Statement if the business started recently or if the most recent tax return is unavailable
- An updated IRS Form W-9
 - **Please Note:** Documents must be hand-signed in blue or black in within the last year. Digital signatures will not be accepted. The address must match the mailing address listed in the application.
- Declaration or Certificate of Insurance for all policies held
- Supporting documentation for claimed damages (insurance adjuster report, vendor estimates)
- Repair estimates for physical structures, equipment, inventory, supply purchases, or actual paid expenses
- Photographs of damaged property (maximum of 5)
- Proof of interest in the damaged property (e.g. property tax bill, deed, lease agreement)

2023 BEGAP Funding

Deadline

- Applications are due September 30, 2024.

Eligibility

- Business or nonprofit must have been established before the 2023 flood(s).
- The location for operations and/or assets must have suffered physical damages from the 2023 flood(s).
- The applicant has not already received 2023 BEGAP funding for this property.

Grant Calculation

- 30% of net uncovered damages, up to \$50,000.
- “Net uncovered damage” is the remaining unmet need after subtracting any insurance proceeds and other grants or donations used to defray the costs of repairing or replacing damaged assets.

Note

- 20% of funds will be set aside for awards to Black, Indigenous, and Persons of Color applicants.

2023 BEGAP Funding

Required Information

- Contact information
- Damaged property location and ownership documentation such as property tax bill, lease
- Federal Employer Tax Identification Number (FEIN)
- Insurance policy information: type of coverage, policy number, agent contact
- Dollar amount of damages anticipated to be recouped through insurance
- Other grants or donations received and used to defray the costs of repairing or replacing those damaged assets
- Description of the impact of the flooding on the applicant
- Damage type and estimated costs for repair/replacement

Required Documentation

- Most recently filed Federal Tax Return (or 990 for nonprofits)
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- Declaration or Certificate of Insurance for all policies held
- Supporting documentation for claimed damages (insurance adjuster report, vendor estimates)
- Repair estimates for physical structures, equipment, inventory, supply purchases, or actual paid expenses
- Photographs of damaged property (maximum of 5)
- Proof of interest in the damaged property (e.g. property tax bill, deed, lease agreement)

Supplemental 2023 BEGAP Funding

Please use the application form to submit an initial inquiry. If the inquiry meets the eligibility requirements, applicants will then receive an application via email.

Deadline

- Inquiries are due September 30th, 2024

Eligibility

- The business or nonprofit received 2023 BEGAP funding and has ongoing unmet need.
- The previous BEGAP award must have been less than \$500,000.
- The business or nonprofit must have 50 or fewer employees.

Grant Calculation

- Up to \$50,000.
- A pro rata calculation to determine amounts will be confirmed following the close of the current round of 2023 BEGAP applications.
- The calculation will be the total funding that remains available (following the close of 2023 Supplemental BEGAP applications on September 30, 2024) divided by the aggregate unmet need of applicants.

Note

- 20% of funds will be set aside for awards to Black, Indigenous, and Persons of Color applicants.



Technical Assistance

All applicants seeking assistance in preparing to submit this grant application, including translations, can receive help from the Central Vermont Economic Development Corporation (CVEDC). CVEDC is the statewide technical assistance provider for BEGAP. Fill out their [support request form](#) and they will follow up with resources to help.

Translations

If you are a non-English speaker and need translation assistance, please email ACCD.BizFloodGrant@Vermont.gov. You will be connected with state-contracted translation and interpretation services.



Application Portal



☰ Dashboard



BEGAP 2023/2024 Application

Business Emergency Gap Assistance Program



Business Emergency Gap Assistance Program

Are you seeking an award to help fund the re-opening or restoration of your business? *

- Yes
- No

Which scenario is this application for? (Please Note: Property may be eligible for multiple scenarios. If this is true, please complete a new application for each scenario that applies to the property.) *

- You are seeking assistance for flood damage incurred as a result of flooding in July 2024.
- You are seeking assistance for flood damage that you incurred as a result of flooding in 2023, for which you have not already received an award.
- You have already received an award for flood damage in 2023 and are seeking additional assistance. Please be aware that if you select this option, upon completing this inquiry you will receive a full application by email once your eligibility is confirmed.



Please note that there is funding set-aside for BIPOC owned or managed businesses. Therefore, is the damaged property and/or business at least 51% owned by Black, Indigenous or People of Color (BIPOC) individuals, or principally managed by BIPOC individuals? *

- Yes
- No
- Prefer not to answer

Please specify your business type: *

- Partnership
- Corporation
- Limited Partnership
- Limited Liability Corporation
- Trust
- Non-profit Organization
- Sole Proprietor or Single Member LLC
- Other

Number of full-time equivalent Vermont based employees prior to the loss event *

Legal Name of the Organization Seeking Assistance: *

Trade Name (if different from legal name)

Business Phone Number: *

Mailing Address Type *

- Business
- Home
- Temp
- Other

Optional Address Lookup (Not valid for PO Boxes); this address should match the address listed on your uploaded W-9

Mailing Address Line 1; this address should match the address listed on your uploaded W-9 *

Mailing Address Line 2 (unit #, Apt #)

Mailing City *

Mailing State *

Mailing Zip Code *

Damaged Property Address Lookup (Not valid for P.O. Boxes)

Damaged Property Street Address Line 1 *

Damaged Property Address Line 2 (unit #, Apt #)

Damaged Property City *

Damaged Property State *

Damaged Property Zip Code *

Damage Property Address County *

Date Business was established *

Business Property is: *

Leased Owned

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Individuals to Contact for information necessary to process the application.

Primary Contact

First name *

Last Name *

Title or relationship to applicant *

Phone Number *

E-mail Address *

Organization *

Secondary Contact

Name

Secondary Contact Title or relationship to applicant

Phone Number

E-mail Address

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Industry Sector:

Industry Sector: *

- Agriculture*
- Retail
- Accommodations and food services
- Manufacturing
- Services (professional, tech, scientific)
- Healthcare and Social Assistance
- Forestry
- Landlord – Residential
- Landlord – Commercial / Industrial
- Landlord – Mixed Use
- Arts, Entertainment, and Recreation
- Other (write in)

*Agriculture includes production and on farm processing, cannabis, and hemp growers

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Flood Impact Details (Physical Damage)

Please describe the physical damage that your business has sustained as a result of the flooding that occurred during July 2023 or July 2024 *
(1000 Character Limit)

Amount of estimated loss:

Real Estate: *

\$

Machinery and Equipment *

\$

Inventory *

\$

Leasehold improvements *

\$



If you rent your location, please describe the physical damage that your business is responsible for restoring versus those that are the responsibility of the landlord? (If you do not rent/lease enter N/A) *
(1000 Character Limit)

Are there any existing, or anticipated, regulatory issues that will impact your ability to restore your property? *
(1000 Character Limit)

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Insurance and Other Relief

Do you have insurance coverage? *

- Yes No

Have you received any other relief funding? (For business restoration) *

- Yes No

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Insurance and Other Relief

Do you have insurance coverage? *

- Yes No

Does your policy cover flood damage? *

- Yes No

Name of Insurance Company *

Name of Insurance Agent *

Phone number of Insurance Agent *

Policy Number *

Expected insurance pay out from this event (if any)? *

Have you received any other relief funding? (For business restoration) *

- Yes No



Have you received any other relief funding? (For business restoration) *

Yes No

List the other relief and amounts received from each source (max 5)

Source of Funding *

Amount Received *

Do you have another program to report? *

Yes No

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Required Documents

Upload documentation to support the physical damage to your business. Documentation must be uploaded that supports ALL claims of monetary damage for which you are seeking assistance.

Required:

IRS Form W-9: This must be signed within the last 6 months in blue or black ink (non electronic signature). *

Select files...

The most recent version of the IRS Form W-9 can be downloaded from this link, [IRS Form W-9](#).

Most recently filed Federal Tax Return (or 990 if non-profit) or if you do not have a filed tax return upload your most recent profit and loss statement. *

Select files...

Proof of Property Interest - If you are the owner of the property, you must upload proof of ownership (either a deed or your most recent property tax bill). If you are the lessee, you must upload the lease or property tax bill. *

Select files...

Please upload photos of your physical damages (up to five photos). If photos are not available, the applicant should upload a document with an explanation. *

Select files...

You must submit as many of the following documents as are relevant to evidence the damage claims made in this application. The more evidence provided to support your claims, the faster your application can be processed.

Insurance Declarations and Certificates of Insurance for all policies held *

Select files...

Insurance Adjusters Report

Select files...

Insurance Claim Application

Select files...

Insurance Denial Letter

Select files...

Vendor Invoices, Receipts, or Estimates to Repair or Replace Damages - include physical structures, machinery, equipment, inventory, or supplies purchases, and/or actual paid expenses *

Select files...

Any Additional Supporting Documentation

Additional supporting documentation:

Select files...

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Attestations

An authorized signatory of the Applicant Organization must attest to the following by checking the box next to the statement:

1. I have the authority to request payment from the State of Vermont. *

2. To the extent that actual expenditures are less than the total award amount, Applicant agrees to return funds to the State of Vermont. *

The applicant authorizes the State of Vermont, including the Agency of Commerce and Community Development (ACCD), to share data relevant to this award with Federal and State agencies. This includes, but is not limited to, any W-9 information. In addition, ACCD may release/share application data with State, Federal, local, tribal, and nonprofit organizations for the purpose of assisting the Applicant in seeking additional sources of assistance. *

The applicant authorizes their insurance company, bank, financial institution, or other related party to release information to ACCD including but not limited to any records and data necessary to process this application. The applicant acknowledges that BEGAP funding is considered taxable income. *

5. The Agency of Commerce and Community Development may release any information collected in connection with this application to Federal, state, local, tribal or nonprofit organizations for the purpose of assisting the applicant with additional assistance. *

6. As the applicant of Business Emergency Gap Assistance Program (BEGAP) funds, I attest, under penalty of perjury, that all information provided in this application is true and accurate. I understand that the State of Vermont will rely on this certification as a material representation in making this award. Further, I understand that intentional misrepresentation of information is fraud and may subject me or my organization to disqualification from receiving further benefits, administrative penalties, and criminal prosecution. Any person who knowingly presents a false claim for payment to the State is at risk of criminal prosecution including up to five years imprisonment and a fine of up to \$10,000 and may also be liable under the Vermont False Claims Act for up to three times the amount falsely claimed plus a penalty of \$5,500 to \$11,000. *

7. Applicant acknowledges and agrees that BEGAP funds, and any and all information obtained by the State from the Party in connection with this application and grant award are subject to the State of Vermont Access to Public Records Act, 1 V.S.A. § 315 et seq. *

8. Applicant will submit reports as required by the State of Vermont, and/or Agency of Commerce and Community Development. Applicant, if awarded funds, will report on incurred expenses in a form and at a frequency prescribed by the State of Vermont. Within six months from the date of the grant award, applicants, will be required to submit to the State of Vermont receipts and proof of payment for all expenditures as evidence of physical damages awarded. Award applicants will need to submit a request for an extension in writing. *

Are the majority of your business operations based in Vermont? To receive funds, you may need to provide documentation to support that claim *

 Yes No

Please sign this application by typing your name in the text box below. *

X

Signer's Name Type Draw Upload Clear

[Save](#) [Back](#) [Submit](#)



A ACCD.BizFloodGrant@Vermont.Gov
To:



You don't often get email from accd.bizfloodgrant@vermont.gov. [Learn why this is important](#)

EXTERNAL SENDER: Do not open attachments or click on links unless you recognize and trust the sender.



Dear 2024 Flooding,

Thank you for completing an application for the [Business Emergency Gap Assistance Program](#) (BEGAP). This grant program is for businesses and nonprofits that experienced physical damage from flooding and have not yet received a BEGAP award for the year in which the damage occurred.

For additional questions about the BEGAP please email ACCD.BizFloodGrant@Vermont.gov.

For the latest update on this program and all flood recovery updates from ACCD and DED, sign up for the [Severe Storm Recovery Newsletter](#).

Sincerely,

Business Emergency Gap Assistance Program





Newsletter

For the latest updates on this program and all flood recovery updates from ACCD and DED, sign up for the [Severe Storm Recovery Newsletter](#).





Q & A





All Information

<https://accd.vermont.gov/BEGAP>



Questions?

ACCD.BizFloodGrant@Vermont.gov

