



think
GREENSBURG

SUMMER 2020

EXECUTIVE DIRECTOR MESSAGE

Over the past several months, we have all been experiencing personal and professional challenges that have disrupted our everyday lives and sense of normalcy. As we adapt to the changes around us, I am inspired by the kindness, strength, and resilience displayed by the Greensburg community.

While it's no secret that Greensburg small businesses have been suffering due to the effects of COVID-19, we tend to forget how the pandemic has affected our already vulnerable population. Many of our residents struggle with food insecurity, or not having reliable access to a sufficient quantity of affordable, nutritious food. According to the Westmoreland County Food Bank, there are 16,500 county residents who are in need of charitable food assistance each month. The pandemic has only exacerbated this issue, causing food supply shortages and disruptions to food distribution to those in need.

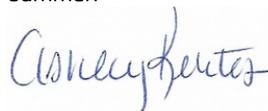
Feeding the Spirit, a non-profit group dedicated to nourishing the bodies, minds and spirits of those in need in the Greensburg community, were forced to cancel their free Thursday dinner at Otterbein United Methodist Church in Greensburg. In order to continue to provide these free meals, Feeding the Spirit partnered with local restaurant owners to provide prepackaged meals every Saturday afternoon at Greensburg's St. Clair Park. More than ten local restaurants generously donated and helped to distribute hundreds of meals to families in need.

Greensburg restaurant owner Jim Bosco also answered the call to help feed community members experiencing food insecurity that has worsened due to COVID-19. Since the beginning of April, his restaurant, Major Stokes, has delivered over 450 meals to residents in Westmoreland County. Included with each meal is a letter of hope written by local children.



Ashley Kertes
Executive Director

These acts of kindness are but a few examples of the generosity and compassion displayed by the Greensburg community in these uncertain and unprecedented times. I am proud to live and work in a town whose residents, business owners, and leaders come together to help those who are struggling the most. I hope that you and your families continue to remain healthy and safe this summer.



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GREENSBURG COMMUNITY DEVELOPMENT CORPORATION AWARDED \$150K RICHARD KING MELLON GRANT TO AID CITY BUSINESSES IMPACTED BY COVID-19



The Greensburg Community Development Corporation (GCDC) is pleased to announce that it has been named as one of the recipients of the Richard King Mellon Foundation's COVID-19 Economic Impact and Recovery Initiative, which has recently awarded over \$8 million to organizations throughout the region. GCDC will use the \$150,000 grant award to create a program that will aid struggling City of Greensburg businesses who have been impacted by the COVID-19 health and economic crisis.

Titled the COVID-19 Relief Main Street Jump-Start Program, this will be a joint initiative by the Greensburg Community Development Corporation and the City of Greensburg to help stimulate the local economy. It will provide City of Greensburg small business owners with grant funds to cover costs associated with essential business services needed to bounce back from the effects of COVID-19 and sustain their business. While assistance from the federal CARES Act may be used to cover costs associated with rent, utilities, and paying employees, the GCDC's COVID-19 Relief Main Street Jump-Start Program will cover other costs vital to sustaining a small business; namely, accounting & finance, human resources, legal services, marketing, and information technology. A portion of the grant funds will also be used to create a marketing campaign to promote downtown Greensburg and its small businesses.

"Greensburg's small businesses are critical engines of the broader Westmoreland County economy, and the women and men who own and operate those small businesses deserve our best efforts," said Sam Reiman, Director of the Richard King Mellon Foundation. "We salute the GCDC for its commitment to helping Greensburg small businesses to not only persevere through this pandemic, but also hopefully to come out even stronger on the other side."

Jon Reese, Board President of the Greensburg Community Development Corporation, believes this grant will allow the City to continue its revitalization progress that began prior to the global pandemic. "We are excited to be able to continue our mission through these difficult economic times. Our partnership with the City of Greensburg will give us an excellent opportunity to help continue the City's pre-pandemic growth and revitalization. We are grateful to the Richard King Mellon Foundation for this opportunity to help our small business owners in need."

COVID-19 has resulted in financial hardship for the majority of Greensburg businesses. The GCDC recently conducted a survey to gauge how recent shutdowns have affected a wide variety of local businesses, including retail (non-food), grocery, food service, professional services, personal care (salons, spas, etc.), healthcare, social services, private clubs, auto services, manufacturing, and gyms/fitness centers. Of the 77 business owners who responded, 60 percent of these businesses have been in operation for more than ten years while 10 percent have just opened their doors within the past year. 97 percent of business owners have experienced loss of revenue, 60 percent of which have suffered a decrease of more than 75 percent in sales. When asked how soon they believe their business will be at risk of closing permanently, 64 percent said five months or less.

Many of these businesses have also been affected by supply chain disruptions, business closures, employee layoffs, added expenses to mitigate COVID-19 risk, and establishing alternative modes of operations such as online sales, delivery, and curbside pickup. For many, their business is their only source of income. Business owners are not the only ones suffering, as many of their employees have been furloughed, laid off, or had their hours reduced. Through further conversations with Greensburg's small business owners, many have expressed that they are not sure if they will be able to survive these difficult times.

"As the Westmoreland County seat, the City of Greensburg has the unique position to serve as the catalyst needed to jump-start the local economy in the wake of COVID-19," said Ashley Kertes, Executive Director of the GCDC. "Over the past several years, our City has experienced a resurgence of growth and revitalization that will be all for naught if our small businesses are unable to survive. On behalf of the Greensburg Community Development Corporation's Board of Directors, we thank the Richard King Mellon Foundation for the generous grant award that will allow us to help our small business owners who are struggling the most."

"We are grateful to the Greensburg Community Development Corporation for going above and beyond to help our City's small businesses in need. This grant from the Richard King Mellon Foundation will go a long way in aiding in the City's COVID-19 recovery process. We are proud to partner with GCDC on this tremendous initiative," said Greg Mertz, City of Greensburg Councilman.

More details about GCDC's COVID-19 Relief Main Street Jump-Start Program will be announced soon, including program guidelines, eligibility, and application information. For the latest updates, please visit www.thinkgreensburg.com and be sure to follow GCDC's Facebook page @ThinkGreensburg.

GCDC AWARDS MORE THAN \$15,000 OF GRANT FUNDS TO CITY BUSINESS OWNERS

Founded in 1973, the Greensburg Community Development Corporation, then named "Go Greensburg", was created as a non-profit 501(c)3 organization aimed at promoting downtown development and increasing the level of citizen involvement in the development and redevelopment of the City. Since our inception nearly 50 years ago, our mission has been to assist the City of Greensburg, businesses, institutions, and organizations in the development and implementation of plans and programs encompassing total community development. We are proud of all that our organization has accomplished over the years, and continue to create new ways in which we may serve the Greensburg community.

Last November, the GCDC announced the latest financial assistance program available to commercial property owners in the City of Greensburg. The G-Fund Grant Program, aimed at providing financial assistance to property owners/developers whose eligible projects result in significant community and economic development impacts, may award half of the total project cost up to \$25,000. This program is funded by payments from Local Economic Revitalization Tax Assistance (LERTA) program participants. On June 9, the GCDC and G-Fund Advisory Committee proudly awarded the first G-Fund Grant in the amount of \$15,000 to City Cribs, LLC for renovations made to 136 S. Pennsylvania Avenue. City Cribs invested roughly \$1.3 million dollars into this property that includes two retail storefronts, office space, and apartments.



G-Fund Grant Presentation to City Cribs, LLC
 Left to right: Ron Mellinger, Rebecca Davidson, Ashley Kertes, Tim Zontek, Suzanne Ward, Mike Ward, Jon Reese, Jason Rigone

On June 11, the GCDC presented a \$1,700 check to Invisible Man Brewing as part of the Facade Improvement Grant Program. Established by the City and GCDC, this program assists business and property owners in improving their storefronts and building facades as part of the overall revitalization process. Since 2011, the Facade Improvement Grant Program has stimulated efforts to improve the street appearance of Greensburg's business and commercial facades, awarding more than \$150,000 in grant funds. The 2019/2020 program has been funded by grant awards secured by GCDC from the Community Foundation of Westmoreland County Greensburg Foundation Fund.



Facade Improvement Grant Presentation to Invisible Man Brewing
 Left to right: Rebecca Davidson, Ashley Kertes, Sean McLaughlin, Stephanie and Dan Victor, Annie Urban, and Roy Bodnar

The GCDC Board of Directors would like to thank both of our grantees, City Cribs, LLC and Invisible Man Brewing, for their continued efforts in helping to revitalize downtown Greensburg!

If you are a commercial property owner or business owner interested in learning more about any of our financial assistance programs, please contact Ashley Kertes, Executive Director at GCDC@thinkgreensburg.com or 724-689-0040.

Henninger Accounting Services, P.C. and Simply Payroll, LLC are a full accounting firm and payroll company located in Greensburg, PA offering personalized service to both individuals and businesses. Services include Tax Planning and Preparation, Social Security Strategies, Payroll, Business Valuations, Financial Statement Audits, Reviews and Compilations, and QuickBooks and Sage Support.



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\$250 MILLION OF FEDERAL FUNDING AVAILABLE TO SMALL BUSINESSES IMPACTED BY COVID-19 THROUGH STATE AND COUNTY GRANTS



The Greensburg Community Development Corporation strongly encourages small businesses to familiarize themselves with two sources of federal COVID-19 related assistance, including the \$31.5 million grant that has been awarded to Westmoreland County to help local governments, small businesses, and nonprofit organizations and the \$225 million statewide grant program recently announced by Governor Tom Wolf.

As part of the federal government's stimulus package for COVID-19 relief efforts, Westmoreland County has been awarded a \$31.5 million grant that will be used to help local governments, small businesses, and non-profit organizations who have suffered financial losses due to the COVID-19 pandemic. According to Westmoreland County Commissioners, the federal funding will arrive mid-July. Further details, including program eligibility and application guidelines will be announced in the next several weeks. The Greensburg Community Development Corporation will share these details with the local business community once available.

For the latest updates on the County's grant program, please visit <https://www.co.westmoreland.pa.us/2883/COVID-19-Business-Resources>.

Governor Tom Wolf recently announced a \$225 million state grant program also aimed at assisting small businesses that have been impacted by COVID-19. The COVID-19 Relief Pennsylvania Statewide Small Business Assistance Program will provide grants ranging from \$5,000 to \$15,000 to businesses who have suffered losses due to the COVID-19 pandemic and related statewide business closures. Funded by the \$2.6 billion federal CARES Act, funding is available through the following three state grant programs:

- Main Street Business Revitalization Program** – \$100 million
- Historically Disadvantaged Business Revitalization Program** – \$100 million
- Loan Payment Deferment and Loss Reserve Program** – \$25 million

The Department of Community and Economic Development (DCED) will distribute the funds to Community Development Financial Institutions (CDFIs) which will then administer the funding to eligible small businesses. All businesses must apply through an eligible CDFI and meet the program requirements. Eligible Westmoreland County businesses must apply online through one of the three following CDFIs that serve Westmoreland County:

- The Progress Fund** – <https://www.progressfund.org/>
- Bridgeway Capital** – <https://www.bridgewaycapital.org/>
- Reinvestment Fund** – <https://www.reinvestment.com/>

The application window officially opened on June 30, 2020 and will remain open until July 14, 2020. Eligible businesses must operate primarily in Pennsylvania and must file a Pennsylvania tax return. They may be structured as C-corporations, S-corporations, limited liability corporations, sole proprietors, independent contractors or self-employed individuals. Other eligibility requirements include:

- Be physically located, certified to do business, and generate at least 51% of their revenues in Pennsylvania
- Have annual revenue of \$1 million or less prior to the impact of COVID-19
- Have 25 or fewer full-time equivalent employees prior to February 15, 2020
- The business was in operation on February 15, 2020 and if required paid income taxes to the state and federal government, as reported on individual or business tax returns
- COVID-19 has had an adverse economic impact and makes this grant request necessary to support the ongoing operations of the applicant
- The grant will be used cover COVID-19 related costs
- During the period beginning on June 1, 2020 and ending on December 31, 2020, the applicant has not and will not receive another grant under this state program

For more information regarding the COVID-19 Relief Pennsylvania Statewide Small Business Assistance Program, including program guidelines, eligibility criteria, and where to apply please visit the Pennsylvania Department of Community and Economic Development's website at <https://dced.pa.gov/programs/covid-19-relief-statewide-small-business-assistance/>.



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