**Lucas County Small Business Stabilization Grant -- FAQs**

**What is the source of funding for the program?**

The program is funded by a $1.5 million allocation from Lucas County’s third and final distribution of federal CARES Act funding from the State of Ohio. According to federal and state guidance, funding can be purposed for grant programs aimed at assisting small businesses negatively impacted by the COVID-19 pandemic. According to the CARES Act, all remaining funding must be spent by December 30, 2020.

**What is the role of the Toledo Regional Chamber of Commerce?**

The Toledo Regional Chamber of Commerce will administer the program through a sub-grant agreement with Lucas County. Chamber responsibilities include intake of applications and documentation from applicants, review of applications and documentation, obtaining grant agreements from awardees, issuing of payments to awardees, and promoting and marketing the program.

**Do I have to be a member of the Toledo Regional Chamber of Commerce to receive a grant?**

No. Just like Chamber membership is not required for its Small Business Development Center services, membership is not a requirement of, nor consideration for, a Lucas County Small Business Stabilization grant.

**How much is my business eligible to receive from the program?**

Small businesses experiencing a decrease in gross revenue due to COVID-19 with 50 or fewer employees and less than $5 million in gross annual revenue can apply for grants of up to $25,000. Those with 1-20 employees are eligible for grants of up to $10,000, and those with 21-50 employees are eligible for grants of up to $25,000. Not-for-profit entities with 50 or fewer employees are eligible for grants of up to $25,000.

**What is the criteria for eligible businesses to apply?**

Small businesses experiencing a decrease in gross revenue due to COVID-19 with 50 or fewer employees and less than $5 million in gross annual revenue can apply. Eligible businesses include those that have their primary operation located in Lucas County; were established on or before January 1, 2019; have a Federal Tax Identification Number (and a copy of a non-profit determination letter, if applicable); have a physical business location inside Lucas County; are current on all taxes and free from liens on property; are compliant with all legal requirements for businesses; and will remain in business for the duration of 2020.

**How are number of employees determined?**

For the purposes of the Lucas County Small Business Stabilization Grant program, an employee is counted as an employee, no matter how many hours they work. Applicants must have 50 or fewer employees as of March 1, 2020 to be eligible for the program.

**What types of businesses are ineligible to apply?**

Ineligible businesses include banks, savings and loans, and credit unions; businesses with costs originating solely from a personal residence; franchised businesses not locally owned and independently operated; businesses currently in bankruptcy; and cannabis businesses and businesses ancillary to cannabis.

**What expenses are eligible for reimbursement?**

Eligible expenses include payroll; rent or lease costs; mortgage costs including interest; utility costs for electric, natural gas/propane, internet, and phone; business insurance costs; inventory and supplies; and personal protective equipment. Expenses must be incurred between April 1, 2020 and October 31, 2020 and be applicable to locations within Lucas County.

**What expenses are not eligible for reimbursement?**

Ineligible expenses include the cost of vehicles or equipment leased or purchased (except if to comply with Responsible RestartOhio); personal or non-business expenses of the business or its owner; construction costs (except if to comply with Responsible RestartOhio); any tax, license, or fee obligations payable to any governmental entity; costs already covered or reimbursed by any COVID-related funding; and costs for political or religious activities of an organization.

**What religious activities are ineligible for reimbursement?**

Program funds cannot be used to carry out the construction, operation, or maintenance of any part of any program or facility that is used for sectarian instruction or as a place for religious worship, except that maintenance of a facility is allowed if it is not primarily or inherently devoted to sectarian instruction or religious worship, (i.e., where the person or entity operating the facility is part of a program or activity providing legally authorized social services).

**What is the application process?**

Applications will be accepted beginning October 27, 2020 and the application period will close on December 1, 2020 or when the number of submissions indicate the depletion of funds. Applicants must submit the application and required documentation via the web-based form provided at [www.toledochamber.com/lucas-county-stabilization-grant.html](http://www.toledochamber.com/lucas-county-stabilization-grant.html). Completed applications will be processed on a first-come-first-serve basis until funds are exhausted.

**What documentation is necessary to submit with the application?**

Applicants must supply a (1) copy of year 2019 tax returns, including Form 1040 with Schedule C Profit or Loss from Business, Form 1120 (if corporation), or equivalent documentation; (2) copy of year 2019 Form W-3 Transmittal of Wage and Tax Statements (showing number of employees); (3) copy of business’s Form W-9 Request for Taxpayer Identification Number and Certification; and (4) proof of reimbursable business expenditures (receipts/invoices).

**What if I am unable to apply online from my location?**

You are encouraged to visit a Toledo Lucas County Public Library location which will have computer and internet access.

**How will I receive payment if I am awarded funding?**

All grant funds will be distributed via electronic payment according to the information provided on an ACH form by the awardee. This form is provided on the web-based application and the completed form must be submitted along with other required documentation.

**How is the Lucas County Small Business Stabilization Grant program being publicized?**

The Toledo Regional Chamber of Commerce will promote the program via its newsletter and social media throughout application period. Outreach will also occur to various organizations.

**What should I do if I need additional information?**

For additional information regarding the Lucas County Small Business Stabilization Grant, contact the Toledo Regional Chamber of Commerce at [businessgrant@toledochamber.com](mailto:businessgrant@toledochamber.com).