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Toledo Emergency Microenterprise Recovery Grant Second Round Announced

Media Advisory

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Toledo Mayor Wade Kapszukiewicz today announced a second round for applications to the city's [Emergency Microenterprise Recovery Grant](#) (EMRG) program.

The grant application originally opened May 11 and closed May 24. The second and final round will open at 9 a.m., Monday, Oct. 19, Mayor Kapszukiewicz said.

"There is \$250,000 remaining, so we will be able to help about 50 additional businesses," the mayor said. "The first round of this program was a great success and helped a lot of small businesses in Toledo. We established the Emergency Microenterprise Recovery Grant to aid in the economic recovery of microenterprises negatively impacted by the COVID-19 crisis. Microenterprises, the smallest businesses in our city, contribute greatly to the vitality of our neighborhoods, support families, create jobs, and are essential to the economic health of our city. We will process applications during this final round of the program until the funds are exhausted."

The EMRG is a grant program designed to assist for-profit microenterprises to maintain or restart operations and retain jobs by providing up to \$5,000 for eligible operating expenses. The program is funded with \$1 million of the \$4.4 million COVID-19 CARES Act Community Development Block Grant Funds received by the city. The grants are subject to federal requirements. EMRG is a one-time program that will terminate once the grant funds are disbursed.

"Each business receiving funding is located in a low-to-moderate income census tract, or is owned by a member of a low-to-moderate income household," said Sandy Spang, commissioner of business services. "The business types are strongly representative of sectors most severely impacted by mandatory closures and loss of revenue, including salons and barbershops, daycares, restaurants, retailers, and other service providers."

Three-hundred three applications were received during the first round, of which, 239 were HUD-qualified by census tract or household. One-hundred ninety-five businesses have been awarded grants for a total of \$750,000.

"We look forward to offering support to additional businesses impacted by the unprecedented challenge of COVID-19," Ms. Spang said.

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Demographics of Awarded Business Owners:

- 60 percent of awardees are Minority Owned Businesses
- 52 percent of awardees are Woman Owned Businesses
- 40 percent of awardees are Female Head of Household
- 77 percent of awardees are Woman and/or Minority Owned Businesses

A microenterprise is defined as a small-scale business with five or fewer employees, including the owner(s).

Eligible applicants must meet all of the following criteria:

- Applicant meets one U.S. Department of Housing and Urban Development eligibility requirement:
 - Owns a business located in a low-to-moderate income census tract; **or**
 - Household income does not exceed 80 percent of HUD area median income.
- Owns a for-profit business located in the city of Toledo.
- Has an active registration with the Toledo Division of Taxation.
- Applicant is 51 percent + majority owner of the business.
- Applicant is 18 or older.
- Business has been in operation since Jan. 1, 2020.
- Business has five or fewer full-time employees, or their equivalent, as of February 15, 2020.
- Applicant is in good standing with governmental entities.

Ineligible applicants include:

- Landlords
- Realtors
- 501(c)(3) organizations
- Social service agencies
- Religious institutions
- Lobbying organizations
- Applicant, and any owners thereof, who are employed by the city of Toledo
- Other ineligible businesses include payday loan businesses, liquor and tobacco stores, pawn shops, firearm or other weapons dealers, adult entertainment, passive real estate investments, or home-based businesses operating without appropriate zoning and/or permits.

More information can be found, and applications may be filed, at

<https://toledo.oh.gov/emrgrant>. Please email emrg@toledo.oh.gov with any questions.

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