

News and Information from CCD Business Development Corporation



For Immediate Release: *January 3, 2023*

Emergency Small Business & Microenterprise Grant Program

Roseburg, OR – In response to the economic impact of the COVID-19 pandemic, the Community Development Block Grant (CDBG) program has been highlighted as a vehicle for providing financial relief to states, communities, and small businesses.

The Emergency Small Business and Microenterprise Grant Program is intended to help businesses remain solvent and able to retain/create low- and moderate-income jobs.

Business Oregon has partnered with CCD Business Development Corporation to administer a limited amount of funding for a new \$3 million Small Business and Microenterprise Grant Program.

Program Objectives:

To assist Small Businesses/Microenterprises to:

- Avoid job loss, enable retention/creation of jobs held by low- and moderate-income persons caused by small business closures related to social distancing by providing:
 - Grants to small business for working capital necessary to remain in operation through the crisis.
 - Grants to stabilize and expand microenterprises that have been impacted by the crisis.

Eligible Businesses:

- A Business that has been in business for a minimum of one year prior to declaration of Executive Order 20-3 Declaration of Emergency due to Corona Virus (COVID-19) outbreak in Oregon, March 8th, 2020. *(In business prior to March 8th, 2019)*
- A Business impacted by the public health restrictions – Loss Revenue, Mandated Closures, Workforce Issues, Supply Issues, Etc.
- A Businesses generally stable/strong prior to the crisis.
- A Business that is considered a microenterprise *(5 or fewer employees, owner is low-moderate income level based on their 2021 Personal Federal Tax Return)*
Please visit <https://www.huduser.gov/portal/datasets/il.html> to determine if all owners with 20% or greater ownership in the business fall within the low-moderate income level as defined by the Department of Housing and Urban Development. **Please ensure that the year 2022 is selected, then click the button title “Click Here for FY 2022 IL Documentation”, then select the state of Oregon, and your county. Please compare the 80% line with the amount of people in the owner’s family.**
- A Business that employs low-moderate income level individuals. To determine low-moderate income level based on your county location, please visit <https://www.huduser.gov/portal/datasets/il.html>. **Please ensure that the year 2022 is selected, then click the button title “Click Here for FY 2022 IL Documentation”, then select the state of Oregon, and your appropriate county. Please compare the 80% line to the single-family size using only the income earned by staff at your organization.**

Eligible Grant Amounts:

Grant sizes will be between \$2,500 - \$30,000 per business:

- Microenterprise – maximum grant amount \$10,000 *(LMI determined by total household income earned by business owner and their family size.)*
- Small Business – maximum grant amount \$30,000 *(\$2,500 per LMI employee)*

Allowable Use-of-Funds: Funds may be used to offset expenses incurred from the crisis, or to pay for operating expenses incurred while revenue is compromised.

Duplication of benefits will be determined in the application and underwriting process.

Funds are limited. Actual grant amount will be determined by an application review process.

Required Program Documentation Checklist:

- 2019, 2020, and 2021 Business Federal Tax Return or Full Personal Tax Return if filing a Schedule C.
- 2022 Business In-House Profit & Loss Statement. (*January 2022 – October 2022 time period*)
- If Corporation, copy of the Articles of Incorporation stamped as “filed” by the State and By-Laws.
- If Limited Liability Company (LLC), copy of the Articles of Organization stamped as “filed” by the State and Operating Agreement (*not applicable for single member LLCs*)
- If Partnership, copy of the Partnership Agreement.
- Business NAICS Code - *This can be found on your business tax return as “business code” or you can be looked up through the NAICS site via “Keyword Search Here” www.naics.com.*
- Unique Entity ID - *If you do not have a UEI, one can be requested through www.SAM.gov. For detailed instructions, please use the [UEI Quick Start Guide](#).*
- Most recent Oregon Form 132 Quarterly Filing, or two consecutive pay stubs for each qualifying employee. (*Only applicable if certifying based on employee income.*)

Tutorial Videos:

Tutorial videos have been recorded to provide additional information on how to prepare and complete the application. Visit www.ccdbusiness.org/oregonsbma.

Application Process:

CCD will begin accepting applications on **January 23, 2023**. Applications will be processed on a lottery basis at the time of application closure. These funds are intended to be equally accessible to all businesses including the historically disadvantaged population groups (Asian, Black, Hispanic, Native American, and Women Owned Businesses).

The application can be accessed at www.ccdbusiness.org/oregonsbma, starting **January 23, 2023, at 8 a.m. and will close on January 27, 2023, at 5 p.m.**

Applications will be submitted through an online portal. **NO PAPER APPLICATIONS WILL BE ACCEPTED.** If you do not have access to a computer or feel you will need assistance with completing the grant application, technical assistance is available to assist with completing the application process. Please contact CCD at 1-888-263-0971 for assistance.

You can email general program questions to oregonsbma@ccdbusiness.com.

Business Oregon is an equal opportunity provider. All qualified grant applications will receive considerations without regard to race, color, religion, sex, or national origin.