

# MICROENTERPRISE

## Program Survey

**Program Name:** Community Development Block Grant (CDBG)

**Web Address:** <http://www.hud.gov/cpd/cdbg.html>

**Office\Agency:** **Office of Block Grant Assistance**  
**U.S. Department of Housing and Urban Development**

**Address:** **Room 7286**  
**451 7<sup>th</sup> Street, S.W.**  
**Washington, DC 20410**

**Program Contact:** Barbara Neal, Deputy Director, Entitlement communities' Division  
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**Eligible Applicants:** Eligible recipients of CDBG funds are units of general local Government.

**Type of Assistance:** Annual grants

**Application Process:** CDBG entitlement recipients receive CDBG funds directly from HUD based upon a statutory formula. Non-entitlement units of general local government (those that are not otherwise entitled) receive funds provided by HUD to states which in turn distribute the funds to the non-entitlement recipients.

**Target Population:** Seventy percent of CDBG funds must be carried out for projects that principally benefit low and moderate income persons.

### **Types of Services Provided to Target Population by Grantees\Recipients:**

Loans and loan guarantees - CDBG funds may be used by recipients to provide direct financial assistance to microenterprise including grants, loans, loan guarantees, and other forms of financial support for the establishment, stabilization, and expansion of microenterprise.

Business Training/ Technical Assistance - CDBG funds may be used to provide technical assistance, advice, and business support services to owners of microenterprises and persons developing microenterprises.

Other - CDBG funds may be used to provide general support, including, but not limited to peer support programs, counseling, child care, transportation, and other similar services, to owners of microenterprises and persons developing microenterprises.

CDBG funds may also be provided to public and private organizations, agencies, and other subrecipients (including nonprofit and for-profit subrecipients) to facilitate the above. These funds may also include training, technical assistance, or other support services to increase the capacity of the recipient or subrecipient to carry out the microenterprise activities.

**Available Funding:** For Federal Fiscal Year 1999, Congress appropriated \$4.223 billion for distribution to entitlement units of general local government and to states for distribution to non-entitlement units of general local government. From these funds, each community develops its own program of community and economic development activities to address its local needs. Thus a community's CDBG program may or may not contain program activities that address the needs of microenterprises.

Under the CDBG program, a microenterprise is defined as a commercial enterprise that has 5 or fewer employees, 1 or more of whom owns the enterprise. Persons developing microenterprises means persons who have expressed interest and who are, or after an initial screening process are expected to be actively working toward developing businesses, each of which is expected to be a microenterprise at the time it is formed.

**Average Award:** Each CDBG recipient is free to design the breadth and scope of its microenterprise program as well as the amount of financial and other assistance provided to a microenterprise or potential microenterprise.

**Status\Achievements of Program:** The CDBG program is an on-going program. CDBG funds are used extensively to capitalize economic development revolving loan funds generally and microenterprise loan funds in particular. CDBG is one of the single largest sources for capitalizing economic development loan funds.

**Other Related Websites:** N/A

# MICROENTERPRISE

## Program Survey

**Program Name:** Economic Development & Supportive Services (EDSS)

**Web Address:** <http://www.hud.gov>

**Office\Agency:** Office of Public and Indian Housing  
U.S. Department of Housing and Urban Development

**Address:** 451 7<sup>th</sup> Street, S.W.  
Washington, DC 20410

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**Eligible Applicants:** All Public Housing Authorities, Tribes, or Tribally Designated Housing Entities (TDHE's) that haven't received a previous EDSS grant.

**Type of Assistance:** Grants

**Application Process:** Competitive

**Target Population:** Public Housing Residents

**Types of Services Provided to Target Population by Grantees\Recipients:**

Loans and loan guarantees -

Business Training/ Technical Assistance - Services include job training, development of job placement services, aid and training in the development of businesses, creation of credit unions to support the normal financial management needs of residents, and the provision of supportive services such as child care, transportation, and family counseling along with many other types of services.

Other -

**Available Funding:**

**Average Award:**

**Status\Achievements of Program:**

Since its inception in FY 1996, HUD has awarded 162 EDSS grants totaling \$56.2 million to public housing agencies, Tribes and Tribally Designated Housing Entities (TDHE's)

**Other Related Websites:** N/A

# MICROENTERPRISE Program Survey

**Program Name:** Family Investment Centers

**Web Address:** <http://www.hud.gov>

**Office\Agency:** Office of Public and Indian Housing  
U.S. Department of Housing and Urban Development

**Address:** 451 7<sup>th</sup> Street, S.W.  
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**Eligible Applicants:** All Public Housing Authorities, Tribes, or Tribally Designated Housing Entities (TDHE's) that haven't received a previous EDSS grant.

**Type of Assistance:** Grants

**Application Process:** Competitive

**Target Population:** Public Housing Residents

**Types of Services Provided to Target Population by Grantees\Recipients:**

Loans and loan guarantees -

Business Training/ Technical Assistance - The funding may be used to hire service coordinators and to renovate, purchase, or construct a facility to provide supportive services such as education, job training, and job referrals.

Other -

**Available Funding:** Program sunsets FY 1999

**Average Award:** \$1 million

**Status\Achievements of Program:**

Program sunsets in FY 1999. In FY 1994, FIC funding was awarded to 82 public housing agencies and Tribally Designated Housing Entities representing every region of the country.

**Other Related Websites:** N/A

