

# **List of Federal Departments/Agencies: Economic Development-Related Programs**

## **DEPARTMENT OF AGRICULTURE PROGRAMS**

### **Disaster-Related Programs**

#### **Rural Development Disaster Assistance Fund**

Funds intended to help existing Rural Development borrowers in areas affected by natural disasters, and are geared toward single and multi-family housing loan borrowers or grant recipients. Funds consist of Natural Disaster Loans and Grants to help families whose Rural Development-financed homes were damaged or destroyed, and loan servicing options are available to help families who experience financial problems after the disaster can be provided.

<http://www.rurdev.usda.gov/rd/disasters/disassistance.html%23disauth>

#### **Rural Business Enterprise Grants (RBEG)**

Grants to public agencies, private non-profit corporations or Indian groups for financing and facilitating development of small and emerging private business enterprises (defined as having less than \$1 million in revenues and fewer than 50 employees). Funds can be used to provide needed infrastructure, to fund technical assistance needs and to establish or fund revolving loan programs. Projects must be located in an area of less than 50,000 in population.

<http://www.rurdev.usda.gov/rbs/busp/rbeg.htm>

#### **Economic Impact Initiative Grants**

Targeted communities that are experiencing a high rate of residents unable to find employment may apply for Economic Impact Initiative (EII) grant funds made available through the U.S. Department of Agriculture Rural Development. The funds may be used for a variety of community facility needs including road maintenance equipment, police vehicles, computer and communication equipment, energy efficiency improvements and municipal buildings.

#### **Distance Learning, Telemedicine, Broadband Program**

Through the Distance Learning and Telemedicine Program, USDA Rural Development offers rural communities help in developing facilities to make these services accessible. Distance learning projects provide funding for computers and internet hookups in schools and libraries. Telemedicine provides rural clinics and health care centers with instant access to physicians hundreds or thousands of miles away.

The USDA Rural Broadband Access Loan and Loan Guarantee Program provides loans and loan guarantees for the construction, improvement, and acquisition of facilities and equipment for broadband service in eligible rural communities. These loans facilitate deployment of new and innovative technologies to provide two-way data transmission of 200 kbps or more, in communities with populations up to 20,000.

### **Rural Business Cooperative Program**

The mission of Cooperative Services Program is to promote understanding and use of the cooperative form of business as a viable organizational option for marketing and distributing agricultural products. The program serves cooperative members, directors, management, educational institutions, organizations, rural residents, and all others with an interest in the cooperative form of business; it strives to assist them to effectively use cooperatives to improve their economic well-being and quality of life.

<http://www.rurdev.usda.gov/rbs/busp/bprogs.htm>

### **Rural Business Opportunity Grants (RBOG)**

The RBOG program promotes sustainable economic development in rural communities with exceptional needs through provision of training and technical assistance for business development, entrepreneurs, and economic development officials and to assist with economic development planning. Rural public bodies, rural nonprofit corporations, rural Indian tribes, and cooperatives with primarily rural members that conduct activities for the mutual benefit of the membership are eligible. To apply, contact your Rural Development State Office.

<http://www.rurdev.usda.gov/rbs/busp/rbog.htm>

### **Rural Cooperative Development Grant Program (RCDG)**

Rural Cooperative Development Grants are made for establishing and operating centers for cooperative development to improve the economic condition of rural areas by developing new cooperatives and improving operations of existing cooperatives. Eligible recipients include nonprofit corporations and institutions of higher education; grants may also go to eligible recipients in rural areas to form and operate centers for cooperative development for providing education, research, and technical assistance to rural cooperatives assisting the cooperative development process.

<http://www.rurdev.usda.gov/rbs/coops/rcdg/E9-9759.pdf>

### **Rural Economic Development Loan and Grant (REDLG)**

The REDLG program provides funding to rural projects through local utility organizations. Under the REDLoan program, USDA provides zero interest loans to local utilities which they, in turn, pass through to local businesses (ultimate recipients) for projects that will create and retain employment in rural areas. The ultimate recipients repay the lending utility directly. The utility is responsible for repayment to the Agency. Under the REDGrant program, USDA provides grant funds to local utility organizations which use the funding to establish revolving loan funds. Loans are made from the revolving loan fund to projects that will create or retain rural jobs. When the revolving loan fund is terminated, the grant is repaid to the Agency. To apply, contact your Rural Development State Office.

<http://www.rurdev.usda.gov/RBS/BUSP/redlg.htm>

## **Rural Economic Development Loans Program Account**

Funds in this program finance economic development and job creation in rural areas. They are utilized to provide zero interest loans to electric and telecommunications borrowers for the purpose of promoting rural economic development and job creation projects, including funding for feasibility studies, startup costs, and other reasonable expenses for the purpose of fostering rural economic development. The cooperative makes these loans to for-profit businesses, non-profit businesses or public bodies.

<http://www.rurdev.usda.gov/>

## **Rural Housing Services**

As a part of USDA Rural Development, this program is designed to improve the quality of life in rural areas. Housing and Community Facilities Programs helps rural communities and individuals by providing loans and grants for housing and community facilities. Funding is designated for single family homes, apartments for low-income persons or the elderly, housing for farm laborers, childcare centers, fire and police stations, hospitals, libraries, nursing homes, schools, and more. In partnership with non-profits, Indian tribes, state and federal government agencies, and local communities, HCFP creates packages of technical assistance and loan and grant funds to assist more rural communities and individuals.

## **Rural Microentrepreneur Assistance Program (RMAP)**

RMAP's goal is to help new and existing microentrepreneurs by providing funds to microenterprise development organizations for microlending and technical assistance to their microloan prospects and borrowers. Loans will be used to capitalize revolving microloan funds, and grants will be given to microlenders to assist their applicants and borrowers. This program was created under the 2008 Farm Bill, and is still under development.

<http://www.rurdev.usda.gov/OR/biz/RMAPoverview.pdf>

## **Business and Industry (B&I) Guaranteed Loan Program**

The purpose of the B&I Guaranteed Loan Program is to improve, develop, or finance business, industry, and employment and improve the economic and environmental climate in rural communities. This purpose is achieved by bolstering the existing private credit structure through the guarantee of quality loans which will provide lasting community benefits. It is not intended that the guarantee authority will be used for marginal or substandard loans or for relief of lenders having such loans.

[http://www.rurdev.usda.gov/rbs/busp/b&I\\_gar.htm](http://www.rurdev.usda.gov/rbs/busp/b&I_gar.htm)

## **Water and Environmental Programs**

Water and Environmental Programs (WEP) provides loans, grants and loan guarantees for drinking water, sanitary sewer, solid waste and storm drainage facilities in rural areas and cities and towns of 10,000 or less. Public bodies, non-profit organizations and recognized Indian tribes may qualify for assistance. WEP also makes grants to nonprofit organizations to provide technical assistance and training to assist rural communities with their water, wastewater, and solid waste problems. Applications accepted on a continuing basis.

<http://www.usda.gov/rus/water/>

## **Section 502 Guaranteed Loan Program**

Section 502 loans are primarily used to help low-income individuals or households purchase homes in rural areas. Funds can be used to build, repair, renovate or relocate a home, or to purchase and prepare sites, including providing water and sewage facilities. They may also be used to refinance debts when necessary to avoid losing a home or when required to make necessary rehabilitation of a house affordable. At least 40 percent of appropriated funds must be used to assist families with incomes less than 50 percent of area median income (AMI).

[http://www.rurdev.usda.gov/rhs/sfh/brief\\_rhguar.htm](http://www.rurdev.usda.gov/rhs/sfh/brief_rhguar.htm)

[http://fhasecure.gov/offices/cpd/economicdevelopment/programs/rhedgateway/pdf/502\\_DirectLoans.pdf](http://fhasecure.gov/offices/cpd/economicdevelopment/programs/rhedgateway/pdf/502_DirectLoans.pdf)

# **DEPARTMENT OF COMMERCE PROGRAMS**

## **Economic Development Administration (EDA)**

Funding will be focused on continuing resolution for disaster relief in places designated as “major disaster areas” by the President. Focused on promoting comprehensive, entrepreneurial and innovation-based economic development efforts to enhance the competitiveness of regions, resulting in increased private investment and higher-skill, higher-wage jobs in regions that have experienced sudden and severe economic dislocation and job loss due to corporate restructuring.

<http://www.eda.gov/PDF/FY09%20ARRA%20FFO%20-%20FINAL.pdf>

## **Public Works and Economic Development Program**

Public Works and Economic Development investments help support the construction or rehabilitation of essential public infrastructure and facilities necessary to generate or retain private sector jobs and investments, attract private sector capital, and promote regional competitiveness, including investments that expand and upgrade infrastructure to attract new industry, support technology-led development, redevelop brownfield sites and provide eco-industrial development.

<http://www.eda.gov/AboutEDA/Programs.xml>

## **Economic Adjustment Assistance Program**

The Economic Adjustment Assistance Program provides a range of technical, planning and infrastructure assistance to areas experiencing adverse economic changes that may occur suddenly or over time. This program is designed to respond flexibly to pressing economic recovery issues and is well suited to help address challenges faced by U.S. regions and communities. The Economic Adjustment Assistance Program includes EDA's Revolving Loan Fund Program.

## **Community Trade Adjustment Assistance Program**

EDA's Community Trade Adjustment Assistance (Community TAA) Program, is aimed at helping to create and retain jobs by providing project grants to communities, cities, counties, or other political subdivisions of a state that have experienced, or are threatened by, job loss resulting from international trade impacts.

<http://www.eda.gov/CommunityTAA.xml> .

## **EDA - Global Climate Change Mitigation Fund**

Incentive fund established to advance the connections between economic competitiveness and environmental quality. Designed to offset the increased construction costs associated with the incorporation of technologies and strategies which reduce energy consumption and harmful gas emissions and contribute to sustainability. The goal of the fund is to promote EDA policies and strategies which contribute to sustainable “green” construction and resource conservation in an effort to address the effects of global climate change.

## **National Institute of Standards and Technology (NIST)**

The National Institute of Standards and Technology (NIST), an agency of the U.S. Department of Commerce, was founded in 1901 as the nation's first federal physical science research laboratory. NIST's mission is to promote U.S. innovation and industrial competitiveness by advancing measurement science, standards and technology in ways that enhance economic security and improve our quality of life. Over the years, the scientists and

technical staff at NIST have made solid contributions to image processing, DNA diagnostic "chips," smoke detectors, and automated error-correcting software for machine tools. Grant proposals to be considered need to address measurement science and engineering research needs in areas of national importance (energy, environment and climate change, information technology/cybersecurity, bioscience/healthcare, manufacturing, and physical infrastructure).

<http://www.nist.gov/index.html>

### **National Institute of Standards and Technology: Manufacturing Extension Partnership (MEP)**

MEP focuses on increasing the competitiveness of the U.S. industrial base by bridging the productivity gap for manufacturers, identifying opportunities for growth, and encouraging technology deployment. It leverages federal investment by teaming with industry as well as state and local organizations. MEP provides access to a range of resources meeting the critical needs of America's manufacturers, and conducts technical assistance projects, training programs, networking events, and provides long-term strategic support.

<http://www.mep.nist.gov/>

### **National Institute of Standard and Technology: Technology Innovation Program (TIP)**

TIP was established "to support, promote, and accelerate innovation in the United States *through high-risk, high-reward research in areas of critical national need.*" TIP is aimed at speeding the development of high-risk, transformative research targeted to address key societal challenges. Funding could be provided to industry (small and medium-sized businesses), universities, and consortia for research on potentially revolutionary technologies for meeting critical national needs that present high technical risks—with commensurate high rewards if successful. The primary mechanism for this support would be cost-shared research grants, cooperative agreements, or contracts awarded on the basis of merit competitions.

[http://www.nist.gov/public\\_affairs/tip.htm](http://www.nist.gov/public_affairs/tip.htm)

## **National Oceanic and Atmospheric Administration**

### **Disaster-Related Programs:**

#### **Fishery Disaster Assistance Program**

Fishery Disaster Assistance Program provides grants to deal with commercial fishery failures brought about by fishery resource disasters. Fishery disaster causes may be (a) natural; (b) man-made (if they are "beyond the control of fishery managers to mitigate through conservation and management measures"); or (c) undetermined. Grant funds can be used for assessing the effects of commercial fishery failures or for restoring fisheries or preventing future failures, and for assisting fishing

communities affected by fishery failures. Activities funded under the above authority must not expand the fishery failure in that fishery or into other fisheries or into other geographical regions.

<http://sero.nmfs.noaa.gov/grants/fda.htm>

## **DEPARTMENT OF DEFENSE PROGRAMS**

### **Army Corps of Engineers**

The U.S. Army Corps of Engineers has approximately 34,000 dedicated Civilians and Soldiers delivering engineering services to customers in more than 90 countries worldwide. With environmental sustainability as a guiding principle, it works to strengthen America's security by building and maintaining infrastructure and providing military facilities where service members train, work and live. The Corps also researches and develops technology for U.S. war fighters while protecting America's interests abroad by using its engineering expertise to promote stability and improve quality of life. Likewise, it works to devise hurricane and storm damage reduction infrastructure, subsequently reducing risks from disasters.

<http://www.usace.army.mil/Pages/Default.aspx>

### **Base Realignment and Closure (BRAC) 1990**

Through the Defense Base Closure and Realignment Act of 1990, the BRAC process was developed in order to elevate military efficiency. The goal of BRAC is to achieve the government's objective of closing and consolidating excess military installations, and realigning the total asset inventory in order to save money on operations and maintenance. Two of the most pressing issues arising from the process are providing assistance to local communities economically impacted by base closures and establishing a cost-effective program of environmental clean-up at bases prior to their disposition.

<http://www.hqda.army.mil/acsim/brac/braco.htm>

### **Base Realignment and Closure (BRAC) 2005**

In line with the objectives and processes laid out in BRAC 1990, this round of closures could eventually lead to the consolidation of or joint operation of military facilities in areas where there are numerous separate activities. Recommendations called for closing 33 major military bases in the United States, in addition to calling for realigning an additional 29 major military bases and the closure or realignment of another 775 smaller military locations.

<http://www.defenselink.mil/brac/>

### **Office of Economic Adjustment (OEA)**

OEA is the Department of Defense's primary source for assisting communities that are adversely impacted by Defense program changes, including base closures or realignments, base expansions, and contract or program cancellations. OEA offers technical and financial

assistance to adversely impacted communities, and coordinates the involvement of other Federal Agencies through the Defense Economic Adjustment Program and the President's Economic Adjustment Committee.

<http://www.oea.gov/OEAWeb.nsf/Home?OpenForm>

## **Department of Energy Programs**

### **Advanced Technology Vehicles Manufacturing Loan Program (ATVM)**

Incentive program consisting of both grants and direct loans. ATVM provides loans to automobile and automobile part manufacturers for the cost of re-equipping, expanding, or establishing manufacturing facilities in the United States to produce advanced technology vehicles or qualified components, and for associated engineering integration costs.

<http://www.atvmloan.energy.gov/>

### **Office of Science**

The Office of Science is the single largest supporter of basic research in the physical sciences in the United States, overseeing and funding U.S. research programs in high-energy physics, nuclear physics, and fusion energy sciences. It manages fundamental research programs in basic energy sciences, biological and environmental sciences, and computational science. In addition, it is the Federal Government's largest single funder of materials and chemical sciences, and it supports unique and vital parts of U.S. research in climate change, geophysics, genomics, life sciences and science education.

<http://www.sc.doe.gov/grants/grants.html>

### **Office of Energy Efficiency and Renewable Energy (EERE)**

The Office of Energy Efficiency and Renewable Energy works to strengthen the United States' energy security, environmental quality, and economic vitality in public-private partnerships. It supports this goal through enhancing energy efficiency and productivity; bringing clean, reliable and affordable energy technology to the marketplace; and enhancing consumer energy choices and quality of life.

<http://www.eere.energy.gov/>

### **Innovative Technology Loan Program**

*The Energy Policy Act of 2005 (EPAct05)* authorizes the U.S. Department of Energy to issue loan guarantees to eligible projects that "avoid, reduce, or sequester air pollutants or anthropogenic emissions of greenhouse gases" and "employ new or significantly improved technologies as compared to technologies in service in the United States at the time the guarantee is issued". Loan guarantees will promote commercial use of innovative technologies,



and are targeted at early commercial use only—not energy research, development, and demonstration programs. DOE believes that accelerated commercial use of new or improved technologies will help to sustain economic growth, yield environmental benefits, and produce a more stable and secure energy supply.

Eligible projects include: renewable energy systems, including incremental hydropower, that generate electricity or thermal energy and facilities that manufacture related components; electric power transmission systems, including upgrading and re-conductoring projects; leading-edge biofuel projects that will use technologies performing at the pilot or demonstration scale that the secretary determines are likely to become commercial technologies and will produce transportation fuels that substantially reduce lifecycle greenhouse gas emissions compared to other transportation fuels (up to a limit of \$500 million).

<http://www.lgprogram.energy.gov/features.html>

<http://www.lgprogram.energy.gov/apply.html>

## **Energy Efficiency and Conservation Block Grant Program (EECBG)**

The purpose of the program is to assist eligible entities in implementing energy efficiency and conservation strategies that reduce fossil fuel emissions and total energy use, as well as improve energy efficiency in the transportation, building, and other appropriate sectors. First year funding can be used for strategy development; funding in subsequent years is only for implementation of city and county strategies approved by the U.S. DOE. The funding will support energy audits and energy efficiency retrofits in residential and commercial buildings, the development and implementation of advanced building codes and inspections, and the creation of financial incentive programs for energy efficiency improvements.

Other activities eligible for use of grant funds include transportation programs that conserve energy, projects to reduce and capture methane and other greenhouse gas emissions from landfills, renewable energy installations on government buildings, energy efficient traffic signals and street lights, deployment of Combined Heat and Power and district heating and cooling systems, and others. To ensure accountability, the Department of Energy will provide guidance to and require grant recipients to report on the number of jobs created or retained, energy saved, renewable energy capacity installed, greenhouse gas emissions reduced, and funds leveraged. Funding is based on a formula that accounts for population and energy use.

<http://www.eecbg.energy.gov/>

<http://www.usmayors.org/climateprotection/documents/eecbgbandout.pdf>

## **Weatherization Assistance**

The Weatherization Assistance Program increases the energy efficiency of dwellings occupied by low-income Americans to reduce their energy costs while safeguarding their health and safety. Through this program, weatherization service providers install energy efficiency

measures in the homes of qualifying homeowners free of charge. DOE provides funding and technical guidance to states, but the states run their own programs and set rules for issues such as eligibility. They also select service providers, which are usually nonprofit agencies that serve families in their communities, and review their performance for quality.

<http://apps1.eere.energy.gov/weatherization/>

## **Environmental Protection Agency (EPA) Programs**

### **Brownfields**

Brownfields are real property, the expansion, redevelopment, or reuse of which may be complicated by the presence or potential presence of a hazardous substance, pollutant, or contaminant. Cleaning up and reinvesting in these properties takes development pressures off of undeveloped, open land, and both improves and protects the environment. EPA is announcing the availability of funds to supplement eligible brownfields revolving loan fund (RLF) grants.

<http://epa.gov/brownfields/>

### **Clean Water and Drinking Water State Revolving Funds (DWSRF)**

Funds available to drinking water systems to finance infrastructure improvements. The program emphasizes providing funds to small and disadvantaged communities and to programs that encourage pollution prevention as a tool for ensuring safe drinking water. Funds can be used to install, upgrade, or replace infrastructure to continue to ensure the provision of safe drinking water.

<http://www.epa.gov/safewater/dwsrf/>

## **Department of Health and Human Services Programs**

### **Community Services Block Grants (CSBG)**

The CSBG program provides States and Indian Tribes with funds to alleviate the causes and conditions of poverty in communities. The funds provide a range of services and activities to assist the needs of low-income individuals including the homeless, migrants and the elderly. Grant amounts are determined by a formula based on each State's and Indian Tribe's poverty population. Grantees receiving funds under the CSBG program are required to provide services and activities addressing employment, education, better use of available income, housing, nutrition, emergency services and/or health.

<http://www.hhs.gov/recovery/programs/acf/csbg.html>

<http://www.acf.hhs.gov/programs/ocs/csbg/guidance/im109.html>

## **Community Economic Development (CED)**

The purpose of the Community Economic Development discretionary grant program is to promote and support projects that address economic self-sufficiency for low-income persons and distressed communities by awarding funds to nonprofit community development corporations (CDCs) to create employment and business development opportunities. A CDC must be governed by a board consisting of community residents and business and civic leaders and have as a principle purpose planning, developing, or managing low-income housing or community development projects.

Grants are awarded to cover project costs for: (1) startup or expansion of businesses, physical improvements, or commercial activities; (2) capital expenditures, such as the purchase of equipment or real property; (3) allowable operating expenses; and (4) loans or equity investments. Expenditures must result in the creation of employment or business opportunities for low-income individuals. There is no funding match requirement; however, the Office of Community Services requires documentation for the commitments for all non-CED funding that will be necessary for the successful completion of the funded project.

<http://www.acf.hhs.gov/programs/ocs/ced/index.html>

<http://www.acf.hhs.gov/grants/open/HHS-2009-ACF-OCS-EE-0034.html>

## **Department of Homeland Security Programs**

### **Disaster-Related Programs**

#### **Hazard Mitigation Grant Program (HMGP)**

The Hazard Mitigation Grant Program (HMGP) provides grants to States and local governments to implement long-term hazard mitigation measures after a major disaster declaration. The purpose of the HMGP is to reduce the loss of life and property due to natural disasters and to enable mitigation measures to be implemented during the immediate recovery from a disaster. The HMGP is authorized under Section 404 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act.

<http://www.fema.gov/government/grant/hmgp/>

#### **Public Assistance Grant Program**

The objective of the Federal Emergency Management Agency's (FEMA) Public Assistance (PA) Grant Program is to provide assistance to State, Tribal and local governments, and certain types of Private Nonprofit organizations so that communities can quickly respond to and recover from major disasters or emergencies declared by the President.

<http://www.fema.gov/government/grant/pa/index.shtm>

## **Federal Emergency Management Agency (FEMA)**

The primary mission of the Federal Emergency Management Agency is to reduce the loss of life and property and protect the Nation from all hazards, including natural disasters, acts of terrorism, and other man-made disasters, by leading and supporting the Nation in a risk-based, comprehensive emergency management system of preparedness, protection, response, recovery, and mitigation. Direct assistance is available to individuals, families and businesses in areas covered by a disaster declaration where property has been damaged or destroyed and whose losses are not covered by insurance. Funding is meant to help with critical expenses that cannot be covered in other ways, and is not intended to restore damaged property to its condition before the disaster.

<http://www.fema.gov/assistance/index.shtm>

<http://www.fema.gov/government/grant/index.shtm>

## **Department of Housing and Urban Development Programs**

### **Disaster-Related Programs**

#### **Community Development Block Grants (CDBG) - Disaster Recovery Assistance**

HUD provides flexible grants to help cities, counties, and States recover from Presidentially declared disasters, especially in low-income areas, subject to availability of supplemental appropriations. In response to disasters, Congress may appropriate additional funding for the CDBG and HOME programs as Disaster Recovery grants to rebuild the affected areas and provide crucial seed money to start the recovery process. Since CDBG Disaster Recovery assistance may fund a broad range of recovery activities, HUD can help communities and neighborhoods that otherwise might not recover due to limited resources. Disaster Recovery grants often supplement disaster programs of the Federal Emergency Management Agency, the Small Business Administration, and the U.S. Army Corps of Engineers.

<http://www.hud.gov/offices/cpd/communitydevelopment/programs/drsi/index.cfm>

### **Community Development Fund**

The Community Development Fund provides funding to state and local governments, and to other entities that carry out community and economic development activities under several authorized programs.

## **Brownfields Economic Development Initiative (BEDI)**

The Brownfields Economic Development Initiative is a key competitive grant program that HUD administers to stimulate and promote economic and community development. BEDI is designed to assist cities with the redevelopment of abandoned, idled and underused industrial and commercial facilities where expansion and redevelopment is burdened by real or potential environmental contamination. BEDI grant funds are primarily targeted for use with a particular emphasis upon the redevelopment of brownfields sites in economic development projects and the increase of economic opportunities for low-and moderate-income persons as part of the creation or retention of businesses, jobs and increases in the local tax base. BEDI funds are used as the stimulus for local governments and private sector parties to commence redevelopment or continue phased redevelopment efforts on brownfields sites where either potential or actual environmental conditions are known and redevelopment plans exist.

<http://www.hud.gov/offices/cpd/economicdevelopment/programs/bedi/index.cfm>

## **Choice Neighborhoods Initiative**

The Choice Neighborhoods Initiative is a new initiative designed to build on the lessons learned in the HOPE VI program by broadening the scope of eligible entities and activities to achieve more holistic neighborhood development. It will transform distressed neighborhoods and public and assisted projects into viable and sustainable mixed-income neighborhoods by linking housing improvements with appropriate services, schools, public assets, transportation, and access to jobs. The Department is placing a strong emphasis on coordination with other federal agencies, with the expected result that federal investments in education, employment, income support, and social services will be better aligned in targeted neighborhoods. To date, the Departments of Education, Justice and Health and Human Services are working with HUD to coordinate investments in neighborhoods of concentrated poverty, including those targeted by Choice Neighborhoods. A strong emphasis will also be placed on local community planning for access to high-quality educational opportunities, including early childhood education.

<http://www.hud.gov/offices/pih/programs/ph/cn/>

## **Rural Housing and Economic Development**

Funds awarded to support federally recognized Indian tribes, state housing finance agencies (HFAs), state community and/or economic development agencies, local rural non-profit organizations, and community development corporations to support innovative housing and economic development activities in rural areas. In administering funds, HUD encourages coordinating activities with those supported by the U.S. Department of Agriculture (USDA), the Economic Development Administration (EDA), the Appalachian Regional Commission (ARC), the Department of the Interior (for Indian tribes), and HUD.

<http://www.hud.gov/offices/cpd/economicdevelopment/programs/rhed/funding09/index.cfm>

## **Community Development Loan Guarantee – Section 108**

Section 108 is the loan guarantee provision of the Community Development Block Grant (CDBG) program. Section 108 provides communities with a source of financing for economic development, housing rehabilitation, public facilities, and large-scale physical development projects. The program allows local governments to transform a small portion of their CDBG funds into federally guaranteed loans large enough to pursue physical and economic revitalization projects that can renew entire neighborhoods. Such public investment is often needed to inspire private economic activity, providing the initial resources or simply the confidence that private firms and individuals may need to invest in distressed areas. Section 108 loans are not risk-free, however; local governments borrowing funds guaranteed by Section 108 must pledge their current and future CDBG allocations to cover the loan amount as security for the loan.

<http://www.hud.gov/offices/cpd/communitydevelopment/programs/108>

## **Department of Justice Programs**

### **Weed and Seed**

Weed and Seed is foremost a strategy—rather than a grant program—that aims to prevent, control, and reduce violent crime, drug abuse, and gang activity in targeted high-crime neighborhoods across the country. The strategy involves a two-pronged approach: law enforcement agencies and prosecutors cooperate in "weeding out" criminals who participate in violent crime and drug abuse, attempting to prevent their return to the targeted area; and "seeding" brings human services to the area, encompassing prevention, intervention, treatment, and neighborhood revitalization. A community-orientated policing component bridges weeding and seeding strategies. Officers obtain helpful information from area residents for weeding efforts while they aid residents in obtaining information about community revitalization and seeding resources. Weed and Seed sites range in size from several neighborhood blocks to 15 square miles. Interested communities are eligible to apply for funding from CCDO (Community Capacity Development Office), based on availability of funds that are awarded on a competitive basis.

<http://www.ojp.usdoj.gov/ccdo/ws/faq.html>

## **Department of Labor Programs**

Programs listed below are authorized in large part by the Workforce Reinvestment Act through the Employment & Training Administration (ETA).

<http://www.doleta.gov/usworkforce/WIA/act.cfm>

## **Disaster-Related Programs:**

### **National Emergency Grants (NEGs)**

National Emergency Grants (NEGs) temporarily expand the service capacity of the Workforce Investment Act. NEGs provide resources to states and local workforce investment boards to quickly reemploy laid-off workers by offering training to increase occupational skills after a disaster event.

## **Employment and Training Administration: Unemployment Insurance**

The Recovery Act makes funding for Unemployment Insurance Modernization Incentive payments available to states. Each state is eligible for a share of the funds if the state law meets certain provisions. States which either have these provisions in law, or enact them between ARRA enactment and September 30, 2011, are eligible for a portion of state funds which has been set aside as incentives to make these changes. The funds will be distributed in segments, depending on the type of provisions adopted by the states. With current laws, 19 states will be able to access these funds in the near term.

<http://wdr.doleta.gov/directives/attach/UIPL/UIPL14-09.pdf>

## **Adult Employment and Training Activities**

Adult Employment and Training Activities replaces the Adult Training Grants program authorized under JTPA (Job Training Partnership Act) and provides formula-based funding to States and territories to design and operate training programs for adults. Priority use of funds is for employment and training services to public assistance recipients and other low income individuals. The types of services available include outreach, job search and placement assistance, labor market information, comprehensive assessments, individual employment plans and counseling and career planning, linkage to job opportunities, and access to either occupational training or training in basic skills.

## **Dislocated Workers Employment and Training**

Dislocated Worker Activities, authorized under Title I of the Workforce Investment Act, is a State-operated program which replaces the Dislocated Worker Assistance program authorized under JTPA (Job Training Partnership Act) and provides reemployment services and retraining assistance to individuals permanently dislocated from their employment. In addition, States use these funds for rapid response assistance to help workers affected by mass layoffs and plant closures. Eighty percent of funding is distributed by formula to the States. The remaining twenty percent is available to the Secretary for activities specified in WIA, primarily to respond to mass layoffs, plant and/or military base closings, and natural disasters across the country, which cannot be otherwise anticipated, as well as technical assistance and training demonstration projects. The Trade Adjustment Assistance Reform Act of 2002 (P.L. 107-210, 8/6/2002) added new provisions to the Workforce Investment Act which authorize the use of

national emergency grant funds to pay for the cost of certain healthcare insurance coverage for individuals eligible for the TAA and NAFTA-TAA programs.

## **Youth Activities**

Youth Activities replaces the former JTPA (Job Training Partnership Act) Youth Training Grants and Summer Youth Employment and Training Programs with a single funding stream to support a wide range of activities and services to prepare low-income youth for academic and employment success, including summer jobs. The new youth program is a formula-funded, State-operated program which links academic and occupational learning with youth development activities.

## **Job Corps**

The Job Corps is the nation's largest free, residential education and training program for disadvantaged youth. The Job Corps is a full-time, year-round residential program that offers a comprehensive array of training, education and supportive services, including supervised dormitory housing, meals, medical care and counseling. The program provides occupational exploration; world of work and social skills training; and competency-based vocational and basic education. Occupational trades offered include construction, automotive mechanics and repair, business and clerical, retail trades, health occupations, computer occupations and culinary arts. Post-program placement services are provided for all trainees.

<http://www.jobcorps.gov/Home.aspx>

## **Community-Based Job Training Grants (CBJTG)**

These grants are employer-focused and build on the High Growth Job Training Initiative, a national model for demand-driven workforce development implemented by strategic partnerships between the workforce investment system, employers, and community colleges and other training providers. The primary purpose of the CBJTG grants is to build the capacity of community colleges to train workers to develop the skills required to succeed in high growth/high demand industries. Grants will be used to increase the capacity of community colleges to provide training in a local high growth, high demand industry through activities such as the development of training curricula with local industry, hiring qualified faculty, arranging on-the-job experiences with industry, and using up-to-date equipment. Grants will also help to train new and experienced workers in identified high growth, high demand industries, with the aim of employing and/or increasing the retention and earnings of trained workers, while meeting the skill needs of businesses within targeted industries.

<http://www.doleta.gov/Business/Community-BasedJobTrainingGrants.cfm>

## **Bureau of Labor Statistics (BLS)**

BLS is the principal fact-finding agency for the Federal Government in the broad field of labor economics and statistics. The BLS is an independent national statistical agency that collects, processes, analyzes, and disseminates essential statistical data to the American public, the U.S. Congress, other Federal agencies, State and local governments, business, and labor.



The BLS also serves as a statistical resource to the Department of Labor. BLS data must satisfy a number of criteria, including relevance to current social and economic issues, timeliness in reflecting today's rapidly changing economic conditions, accuracy and consistently high statistical quality, and impartiality in both subject matter and presentation.

<http://www.bls.gov/>

## **National Science Foundation**

The National Science Foundation (NSF) is an independent federal agency created by Congress in 1950 "to promote the progress of science; to advance the national health, prosperity, and welfare; to secure the national defense..." With an annual budget of about \$6.9 billion (FY 2010), the foundation is the funding source for approximately 20 percent of all federally supported basic research conducted by America's colleges and universities. In many fields such as mathematics, computer science and the social sciences, NSF is the major source of federal backing.

<http://www.nsf.gov>

## **Small Business Administration Programs**

SBA and the 2009 American Recovery & Reinvestment Act (ARRA) information can be found at the following link: <http://www.sba.gov/recovery/index.html>

### **Disaster-Related Programs:**

#### **Disaster Loan Program**

SBA provides low interest disaster loans to homeowners, renters, businesses of all sizes and private, non-profit organizations to repair or replace real estate, personal property, machinery & equipment, inventory and business assets that have been damaged or destroyed in a declared disaster. Loans come in two forms: Physical Disaster Loans and Economic Injury Disaster Loans. The former cover uninsured or under-insured losses only, while the latter are available only to businesses that are unlikely to get credit elsewhere.

<http://www.sba.gov/services/disasterassistance/>

[http://www.sba.gov/idc/groups/public/documents/sba\\_homepage/serv\\_da\\_disastr\\_loan\\_factsht.pdf](http://www.sba.gov/idc/groups/public/documents/sba_homepage/serv_da_disastr_loan_factsht.pdf)

#### **Microloan Program**

The Microloan Program provides very small loans to start-up, newly established, or growing small business concerns. Under this program, SBA makes funds available to nonprofit community based lenders (intermediaries) which, in turn, make loans to eligible borrowers in amounts up to a maximum of \$35,000. The average loan size is about \$13,000. Applications are submitted to the local intermediary and all credit decisions are made on the local level.

<http://www.sba.gov/services/financialassistance/sbapartners/microloan/index.html>

## **Section 504 Company Debentures**

The CDC/504 loan program is a long-term financing tool for economic development within a community. The 504 Program provides growing businesses with long-term, fixed-rate financing for major fixed assets, such as land and buildings. A Certified Development Company is a nonprofit corporation set up to contribute to the economic development of its community. CDCs work with the SBA and private-sector lenders to provide financing to small businesses. There are about 270 CDCs nationwide, with each covering a specific geographic area.

Typically, a 504 project includes a loan secured with a senior lien from a private-sector lender covering up to 50 percent of the project cost, a loan secured with a junior lien from the CDC (backed by a 100 percent SBA-guaranteed debenture) covering up to 40 percent of the cost, and a contribution of at least 10 percent equity from the small business being helped. Proceeds from 504 loans must be used for fixed asset projects such as: purchasing land and improvements, including existing buildings, grading, street improvements, utilities, parking lots and landscaping; construction of new facilities, or modernizing, renovating or converting existing facilities; or purchasing long-term machinery and equipment. The 504 Program cannot be used for working capital or inventory, consolidating or repaying debt, or refinancing.

<http://www.sba.gov/services/financialassistance/sbaloantopics/cdc504/index.html>

## **Small Business Development Centers (SBDC)**

The Office of Small Business Development Centers provides management assistance to current and prospective small business owners. SBDCs offer one-stop assistance to individuals and small businesses by providing a wide variety of information and guidance in central and easily accessible branch locations. The program is a cooperative effort of the private sector, the educational community and federal, state and local governments and is an integral component of Entrepreneurial Development's network of training and counseling services.

<http://www.sba.gov/aboutsba/sbaprograms/sbdc/index.html>

## **Section 7(a) Guaranteed Loan Program**

7(a) loans are the most basic and most used type loan of SBA's business loan programs. Its name comes from section 7(a) of the Small Business Act, which authorizes the Agency to provide business loans to American small businesses.

All 7(a) loans are provided by lenders who are called participants because they participate with SBA in the 7(a) program. Not all lenders choose to participate, but most American banks do.

There are also some non-bank lenders who participate with SBA in the 7(a) program which expands the availability of lenders making loans under SBA guidelines.

7(a) loans are only available on a guaranty basis. This means they are provided by lenders who choose to structure their own loans by SBA's requirements and who apply and receive a guaranty from SBA on a portion of this loan. The SBA does not fully guaranty 7(a) loans. The lender and SBA share the risk that a borrower will not be able to repay the loan in full. The guaranty is a guaranty against payment default. It does not cover imprudent decisions by the lender or misrepresentation by the borrower. Under the guaranty concept, commercial lenders make and administer the loans.

In order to get a 7(a) loan, the applicant must first be eligible. Repayment ability from the cash flow of the business is a primary consideration in the SBA loan decision process but good character, management capability, collateral, and owner's equity contribution are also important considerations. All owners of 20 percent or more are required to personally guarantee SBA loans.

<http://www.sba.gov/services/financialassistance/sbaloantopics/7a/>

## **Small Business Investment Company Debenture Program (SBIC)**

The Small Business Investment Company program helps to improve and stimulate the national economy and small businesses by stimulating and supplementing the flow of private equity capital and long term loan funds for the sound financing, growth, expansion and modernization of small business operations while insuring the maximum participation of private financing sources. Namely, it fills the gap between the availability of venture capital and the needs for small businesses in start-up and growth situations. SBIC debentures are pooled periodically and sold in the public markets to private investors in the form of SBA Guaranteed Certificates. Essentially, the SBIC program is a “fund of funds” – meaning that portfolio management and investment decisions are left to qualified private fund managers. As a result, SBA has very minimal direct involvement in a SBIC's portfolio management operations. The government itself does not make direct investments or target specific industries.

<http://www.sba.gov/aboutsba/sbaprograms/inv/index.html>

[http://www.sba.gov/idc/groups/public/documents/sba\\_program\\_office/inv\\_rcvry\\_act\\_sbic\\_changes.pdf](http://www.sba.gov/idc/groups/public/documents/sba_program_office/inv_rcvry_act_sbic_changes.pdf)

## **Small Business and Community Bank Lending Initiative**

This effort seeks to arrest the precipitous decline in SBA lending through several efforts. First, it uses the Consumer & Business Lending Initiative to finance the purchase of AAA-rated SBA loans to unfreeze secondary markets for small business loans. Second, it increases the guarantee for SBA loans from 75% to 90%. Lastly, it reduces fees for SBA 7(a) and 504 Lending, and provide funds for both oversight and speedier, less-burdensome processing of loan applications.

<http://www.financialstability.gov/roadtostability/smallbusinesscommunity.html>

<http://www.financialstability.gov/docs/fact-sheet.pdf>

## **Department of Transportation Programs**

### **Federal Highway Administration**

Funds allocated for highway infrastructure investment being distributed to states, with a portion of the funds within each state being sub-allocated by population areas. States have 120 days after apportionment to obligate the first 50 percent of their highway funds, and one year after apportionment to obligate the remainder of the funds. Projects seeking funding must be included in the metropolitan Transportation Improvement Program (TIP) or Statewide Transportation Improvement Program (STIP).

<http://www.fhwa.dot.gov>

### **Federal Transit Administration**

Funding available for transit capital improvements includes Transit Capital Assistance, Fixed Guideway and Infrastructure Investment, and Capital Investment Grants. Emphasis is placed on job creation and preservation, promoting a cleaner environment through “green purchases,” retrofitting existing facilities, making public transportation accessible to more people, and easing state and local fiscal problems. Monies obtained can be used toward capital expenditures (including intercity bus stations and terminal), as well as administrative costs related to capital project. However, operating expenses are NOT covered under grant funding. Those eligible include current recipients of Formula Grants for Other Than Urbanized Areas Program, Urbanized Area Formula Program, Fixed Guideway Modernization Program, Capital Investment Grants and federally recognized Indian tribes.

[http://www.fta.dot.gov/index\\_9440.html](http://www.fta.dot.gov/index_9440.html)

## **Department of the Treasury Programs**

### **Community Development Financial Institutions Fund**

Through monetary awards and the allocation of tax credits, the CDFI Fund helps promote access to capital and local economic growth in urban and rural low-income communities across the nation. Through its various programs, the CDFI Fund enables locally based organizations to further goals such as: economic development (job creation, business development, and commercial real estate development); affordable housing (housing development and homeownership); and community development financial services (provision of basic banking services to underserved communities and financial literacy training). No single awardee (or its affiliates) can receive more than \$5 million in assistance from the CDFI Fund over a three-year period.

<http://www.cdfifund.gov/>

## **New Market Tax Credits Program (NMTC)**

The New Markets Tax Credit Program permits taxpayers to receive a credit against Federal income taxes for making qualified equity investments in designated Community Development Entities (CDEs). To qualify as a CDE, an organization must: be a domestic corporation partnership at the time of the certification application; demonstrate a primary mission of serving, or providing investment capital for, low-income communities or low-income persons; maintain accountability to residents of low-income communities through representation on a governing board of or advisory to the entity.

Substantially all of the qualified equity investment must in turn be used by the CDE to provide investments in low-income communities. The credit provided to the investor totals 39 percent of the cost of the investment and is claimed over a seven-year credit allowance period. In each of the first three years, the investor receives a credit equal to five percent of the total amount paid for the stock or capital interest at the time of purchase. For the final four years, the value of the credit is six percent annually. Investors may not redeem their investments in CDEs prior to the conclusion of the seven-year period.

Throughout the life of the NMTC Program, the Fund is authorized to allocate to CDEs the authority to issue to their investors up to the aggregate amount of \$23 billion in equity as to which NMTCs can be claimed, including \$1 billion of special allocation authority to be used for the recovery and redevelopment of the Gulf Opportunity Zone. An organization wishing to receive awards under the NMTC Program must be certified as a CDE by the Fund.

[http://www.cdfifund.gov/what\\_we\\_do/programs\\_id.asp?programID=5](http://www.cdfifund.gov/what_we_do/programs_id.asp?programID=5)

## **Bank Enterprise Awards Program (BEA)**

The Bank Enterprise Award Program was created in 1994 to support FDIC-insured financial institutions around the country that are dedicated to financing and supporting community and economic development activities. The BEA Program complements the community development activities of insured depository institutions (i.e., banks and thrifts) by providing financial incentives to expand investments in CDFIs and to increase lending, investment, and service activities within economically distressed communities. Providing monetary awards for increasing community development activities leverages the Funds dollars and puts more capital to work in distressed communities throughout the nation. The BEA Program provides formula-based grants to applicants for increasing qualified activities from a Baseline Period to an Assessment Period. Awards are based on activities within three categories: CDFI Related Activities, Distressed Community Financing Activities, and Service Activities. All depository institutions insured by the Federal Deposit Insurance Corporation (FDIC) are eligible to apply for a BEA Program award.

[http://www.cdfifund.gov/what\\_we\\_do/programs\\_id.asp?programID=1](http://www.cdfifund.gov/what_we_do/programs_id.asp?programID=1)