Federal-State Programs Guide for CRAs

The following provides a comprehensive list of various Federal and State resources for rebuilding cities and towns. Areas of support include access to capital, economic development, infrastructure, housing, environment and community redevelopment. This section provides a summary list of Federal and State programs followed by detailed descriptions of each. The resources presented in this section are designed to help communities:

- Create jobs and economic opportunities;
- Promote small business creation and development;
- Provide increased access to credit and capital;
- Provide tax incentive to businesses to clean up and redevelop former industrial property;
- Increase access to affordable housing and homeownership opportunities;
- Enhance community development.

<table>
<thead>
<tr>
<th>Access to Capital</th>
<th>Business Assistance</th>
<th>Community Development</th>
<th>Economic Development</th>
<th>Environment</th>
<th>Housing and Homelessness</th>
<th>Infrastructure</th>
<th>Public Safety</th>
<th>Technical Assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td>7(a) Guaranteed Loans</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Certified Development Company Loans (504 Loans)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Community Development Financial Institutions (CDFI) Fund</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Small Business Investment Companies (SBIC) Program</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Business and Industry Loans</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Intermediary Relending Program</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Office of Government Contracting (GC)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Office of Minority Enterprise Development (MED)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Procurement Technical Assistance Program (PTAC)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Small, Minority, and Women-Owned Businesses – Office of Economic Impact &amp; Diversity</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The Good Neighbor Program</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Brownfields Economic Development Initiative (BEDI) Grants</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Brownfields Tax Incentive</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Community Development Block Grant (CDBG) Program</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Access to Capital</td>
<td>Business Assistance</td>
<td>Community Development</td>
<td>Economic Development</td>
<td>Environment</td>
<td>Housing and Homlessness</td>
<td>Infrastructure</td>
<td>Public Safety</td>
<td>Technical Assistance</td>
</tr>
<tr>
<td>-------------------</td>
<td>---------------------</td>
<td>-----------------------</td>
<td>----------------------</td>
<td>-------------</td>
<td>-------------------------</td>
<td>---------------</td>
<td>--------------</td>
<td>----------------------</td>
</tr>
<tr>
<td>Economic Adjustment Program</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Federal Historic Preservation Tax Incentives</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Public Works and Economic Development Facilities Program</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rebuild America</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rural Business Enterprise Grants (RBEG)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Section 8(a) Business Development Program</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Section 108 Loan Guarantee</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Selling to the Military, Department of Defense (DoD), Office of Small and Disadvantaged Business Utilization</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tax-Exempt Bond Financing</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Brownfields Assessment and Cleanup Cooperative Agreements</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home Investment Partnerships (HOME)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Housing Opportunities for Persons With AIDS (HOPWA)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Title V (Surplus Federal Property for Use To Assist the Homeless)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Public Works and Development Facilities Program</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Boys and Girls (B&amp;G) Clubs</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Local Technical Assistance Program</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Assistance to Small Shipyards</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Technical Assistance on Ports and Intermodal Development</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>U.S. Environmental Protection Agency’s Smart Growth Network</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>STATE PROGRAMS</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Waterfronts Florida Partnership Program</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Department of Environmental Protection Coastal Partnership Initiative</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Florida Fish and Wildlife Conservation Commission</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Florida Boating Improvement Program (FBIP)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Florida Brownfields Redevelopment Program</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Florida Department of Community Affairs, Weatherization Assistance Program</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Florida Department of Environmental Protection, Florida Recreation Development Assistance Program (FRDAP)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Access to Capital

7(a) Guaranteed Loans

**Program Description/Activities:** This program provides guaranteed loans to small businesses that are unable to obtain financing in the private credit market, but can show an ability to repay the loans. Participating lenders provide loan funds, and the U.S. Small Business Administration (SBA) guarantees a portion of the loan. Guarantees can reach up to 85 percent on loans up to $150,000, and up to 75 percent on loans more than $150,000. The maximum loan amount covered is $1.5 million. Loan proceeds can be used for any legitimate business purpose such as construction, purchase of equipment, inventory, and working capital.

**Related Categories:**
Business Assistance, Economic Development

**Program/Agency Contact:**
Loan Programs
U.S. Small Business Administration
Phone: 202–205–6490
Web site: www.sba.gov
Certified Development Company Loans (504 Loans)

Program Description/Activities: The 504 loans provide long-term, fixed financing at reasonable rates for small businesses that need to acquire land, construct buildings, or fund construction, expansion, renovation, modernization, machinery, and equipment. Loans may have either a 10- or 20-year term. A lender provides at least 50 percent of the total required amount, up to 40 percent is provided by a U.S. Small Business Administration (SBA)-Certified Development Company, and 10 percent is contributed by the borrower. SBA’s maximum guarantee is $1.5 million.

Related Categories:
Business Assistance, Economic Development

Program/Agency Contact:
Loan Programs
U.S. Small Business Administration
Phone: 202–205–6490
Web site: www.sba.gov

Community Development Financial Institutions (CDFI) Fund

Program Description/Activities: The CDFI fund was created to expand the availability of credit, investment capital, and financial services in distressed urban and rural communities. By stimulating the creation and expansion of diverse CDFIs and by providing incentives to traditional banks and thrifts through the Bank Enterprise Awards Program, the fund’s investments work to build private markets, create healthy local economies, promote entrepreneurship, restore neighborhoods, generate local tax revenues, and empower residents. The CDFI Fund also provides small infusions of capital to institutions serving distressed communities and low-income individuals.

Since its inception, the Fund has made more than $500 million in awards to loan funds, banks, credit unions, and community development venture capital funds.

The Fund provides monetary awards for Financial Assistance (FA) and Technical Assistance (TA) through the CDFI Program. CDFIs use FA awards 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, financial literacy training, and predatory lending alternatives).
Federal-State Programs Guide

Financial Assistance Awards - Through FA awards, the Fund invests in certified CDFIs that demonstrate they have the financial and managerial capacity to: 1) provide affordable and appropriate financial products and services that positively impact their communities; 2) be viable financial institutions; and 3) use and leverage CDFI Fund dollars effectively.

Applicants may request a maximum $2,000,000 award under the FA Program to be used as financing capital, loan loss reserves, capital reserves, or operations.

Technical Assistance Awards - Technical Assistance (TA) grants allow certified CDFIs and established entities seeking to become certified CDFIs to build their capacity by acquiring prescribed types of products or services including technology (usually efficiency enhancing technology such as computers and loan management software), staff training, consulting services to acquire needed skills or services (such as a market analysis or lending policies and procedures), or staff time to conduct discrete, capacity-building activities (such as website development).

Applicants may request a maximum $100,000 award under the TA Program. All TA Awards are in the form of a grant and can be used for personnel costs, training, travel, professional service costs, materials, and equipment.

Related Categories:
Community Building, Economic Development

Program/Agency Contact:
U.S. Department of the Treasury
Phone: 202–622–8042
Small Business Investment Companies (SBIC) Program

Program Description/Activities: SBIC helps to fill the gap between the availability of venture capital and the needs of small businesses in startup and growth situations. SBICs, licensed and regulated by the SBA, are privately owned and managed investment firms that use their own capital, plus funds borrowed at favorable rates with an SBA guarantee, to make venture investments in small businesses. Virtually all SBICs are profit-motivated businesses. They provide equity capital, long-term loans, debt-equity investments, and management assistance to qualifying small businesses. Their incentive is the chance to share in the success of the small business as it grows and prospers. Specialized SBICs, also known as 301(d) SBICs, invest in small businesses owned by entrepreneurs who are socially or economically disadvantaged, primarily members of minority groups.

Related Categories:
Business Assistance, Economic Development

Program/Agency Contact:
Investment Division
U.S. Small Business Administration
Phone: 202–205–6510
Web site: www.sba.gov/inv/
Business Assistance

Business and Industry Loans

Program Description/Activities: Direct or insured loans assist public, private, or cooperative organizations (for-profit or nonprofit), Indian tribes, or individuals in rural areas to improve, develop, or finance business, industry, and employment and to improve the economic and environmental climate in rural communities. Loans may be used for pollution control and abatement.

Grant/Award Amount: Maximum loan amount $10 million, can go up to $25 million. Maximum guarantee is 80%

Related Categories:
Access to Capital, Economic Development

Program/Agency Contact:
Rural Business–Cooperative Service
U.S. Department of Agriculture
Phone: 202–720–0813
Web site: www.usda.gov

Intermediary Relending Program

Program Description/Activities: The Intermediary Relending Program provides direct loans to finance business facilities and community development. Eligible intermediaries include private, nonprofit organizations, cooperatives, State or local governments, and federally recognized Indian tribes.

Loan/Award Amount: $150,000 to $1,000,000. Average: $632,755.

Related Categories:
Access to Capital, Economic Development

Program/Agency Contact:
Rural Business–Cooperative Service
U.S. Department of Agriculture
Phone: 202–720–0813
Web site: www.usda.gov
Office of Government Contracting (GC)

**Program Description/Activities:** The Office of Government Contracting (GC) works to create an environment for maximum participation by small, disadvantaged, and woman-owned businesses in federal government contract awards and large prime subcontract awards. GC advocates on behalf of small business in the federal procurement world.

**Related Category:**
Equal Opportunity

**Program/Agency Contact:**
Office of Government Contracting
U.S. Small Business Administration
Phone: 202–205–6460
Web site: www.sba.gov/gc/

Office of Minority Enterprise Development (MED)

**Program Description/Activities:** This program provides business development assistance to socially and economically disadvantaged business persons to ensure opportunity to participate more fully and successfully in the mainstream national economy.

**Related Category:**
Equal Opportunity

**Program/Agency Contact:**
Office of Minority Enterprise Development
U.S. Small Business Administration
Phone: 202–205–6412
Web site: www.sba.gov/med/
Procurement Technical Assistance Program (PTAC)

**Program Description/Activities:** The Department of Defense (DoD) PTAC mission is to increase contracting activity between small businesses; major prime contractors; and the Federal, State, and local governments. PTAC counselors assist small businesses with marketing proposal preparation, technical consulting, and pre/post contract award compliance and conduct educational seminars on procurement.

**Related Category:**
Technical Assistance

**Program/Agency Contact:**
DDAS, Defense Logistic Agency
U.S. Department of Defense
Phone: 703–767–1650
Web site: www.dla.mil/ddas/procurem.htm

Florida PTAC Office: www.fptac.org/

Small, Minority, and Women-Owned Businesses – Office of Economic Impact & Diversity

**Program Description/Activities:** The mission of the Office is to identify the impact of energy policies on minorities, minority businesses and minority institutions; to promote equal opportunity in employment and contracting at DOE and DOE’s major facility contractors; and to assure that small businesses receive a fair and equitable share of Departmental contracts and subcontracts. Key support programs include:

- Mentor-Protégé
- 8(a) Pilot
- Women Business
- Veterans
- HUBZones

**Related Categories:**
Equal Opportunity, Technical Assistance

**Program/Agency Contact:**
Office of Economic Impact and Diversity
U.S. Department of Energy
Phone: 202–586–8383
Web site: www.diversity.doe.gov/index.html
Community Building

The Good Neighbor Program

Program Description/Activities: The General Services Administration (GSA) Public Buildings Service is the Federal Government’s largest civilian landlord. GSA provides 40 percent of all Federal office space in government-owned buildings and space leased from the private sector, more than 250 million square feet, for more than a million Federal workers. Through this program, GSA partners with cities, other Federal agencies, and community groups to provide safe public environments in Federal buildings and surrounding neighborhoods; locate Federal workers in central business areas; participate in downtown management districts to provide services that physically improve neighborhoods and attract people to downtowns; offer free or at-cost space, restaurants, shops, and activities (farmers’ markets, festivals, concerts, and exhibits) in Federal facilities and outdoor plazas; provide excess Federal property for public use; and participate in local community revitalization and planning efforts.

Related Categories: Infrastructure, Technical Assistance

Program/Agency Contact:
Public Buildings Service
U.S. General Services Administration
Phone: 202–501–1100
Web site: goodneighbor.gsa.gov
Economic Development

Brownfields Economic Development Initiative (BEDI) Grants

Program Description/Activities: The Brownfields Economic Development Initiative (BEDI) 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.

The purpose of the BEDI program is to spur the return of brownfields to productive economic use through financial assistance to public entities in the redevelopment of brownfields, and enhance the security or improve the viability of a project financed with Section 108-guaranteed loan authority. Therefore BEDI grants must be used in conjunction with a new Section 108-guaranteed loan commitment.

Section 108 is the loan guarantee provision of the Community Development Block Grant (CDBG) program. The BEDI funds minimize the potential loss of future CDBG allocations. Both Section 108 loan proceeds and BEDI grant funds are initially made available by HUD to public entities approved for assistance. Such public entities may re-loan the Section 108 loan proceeds and provide BEDI funds to a business or other entity to carry out an approved economic development project, or the public entity may carry out the eligible project itself.

Grant/Award Amount: Fiscal Year 2007 range of assistance was $480,000 to $2,000,000.

Related Category: Environment

Program/Agency Contact:
Financial Management Division
Office of Block Grant Assistance
U.S. Department of Housing and Urban Development
Phone: 202–708–1871
Web site: www.hud.gov
Brownfields Tax Incentive

Program Description/Activities: The Brownfields Tax Incentive allows property owners and purchasers to deduct certain environmental remediation costs as a business expense rather than capitalizing them as a property improvement. This provision benefits taxpayers by reducing their present tax liability. The incentive reduces the cost of environmental remediation, thereby prompting cleanups and the redevelopment of brownfields in distressed areas. Eligible areas must be approved by the State agency responsible for brownfields redevelopment.

Related Category:
Environment

Program/Agency Contact:
Income Tax and Accounting, Branch 5
U.S. Department of the Treasury
Internal Revenue Service
Phone: 202–622–4950
Community Development Block Grant (CDBG) Program

Program Description/Activities: CDBG provides annual formula grants to entitled metropolitan cities (50,000 or more people) and urban counties (20,000 or more people) and to States for distribution to nonentitled communities to carry out a wide range of community development activities: public facilities and improvements (streets, sidewalks, sewers, and water systems); public services for youths, seniors, or the disabled; crime reduction initiatives; homeless and housing services; and direct assistance and technical assistance to for-profit businesses (including microenterprises).

Grant/Award Amount: FY 09 estimate $1,909,184,000

Related Categories:
Access to Capital, Business Assistance,
Community Building, Education, Environment,
Health, Housing and Homelessness,
Human Services and Family Support,
Infrastructure, Public Safety and Crime
Prevention, Workforce Development

Program/Agency Contact:
U.S. Department of Housing and
Urban Development
Urban areas:
Phone: 202–708–1577
Rural areas:
Phone: 202–708–1322
Web site: www.hud.gov/cpd/cdbg.html
Economic Adjustment Program

**Program Description/Activities:** The Economic Adjustment Program helps States and local areas design and implement strategies for facilitating adjustment to changes in their economic situation that impact the underlying economic base. Such changes may occur suddenly (sudden and severe economic dislocation) or over time (long-term economic deterioration) and result from industrial or corporate restructuring, new Federal laws or requirements, reductions in defense expenditures, depletion of natural resources, or natural disasters. Strategy grants provide resources to organize and carry out a planning process tailored to the particular economic problems of the impacted area(s). Implementation grants may be used to support activities identified in an adjustment strategy approved by the Economic Development Administration. Implementation activities include creation or expansion of strategically targeted business development and financing programs, including grants for revolving loan funds, infrastructure improvements, organizational development, and market or industry research and analysis.

**Grant/Award Amount:** FY 09 estimate $40,330,000.

In FY 2007, grants ranged from $13,382 to 6,080,000. The average grant for Economic Adjustment Assistance in FY 2007 was $568,390.

**Related Categories:**
- Infrastructure

**Program/Agency Contact:**
U.S. Economic Development Administration
Phone: 404-730-3002
Web site: www.eda.gov
Federal Historic Preservation Tax Incentives

Program Description/Activities: Federal Historic Preservation Tax Incentives are available for buildings listed in the National Register and certain historic districts that are substantially rehabilitated for income producing purposes according to standards set by the Secretary of the Interior. Jointly managed by the National Park Service and the Internal Revenue Service, in partnership with State Historic Preservation Offices, the program rewards private investment by providing a 20-percent tax credit for rehabilitating historic buildings. The program has been responsible for more than 27,000 historic properties being rehabilitated through private investment of more than $17 billion.

Related Category:
Community Building

Program/Agency Contact:
Federal Historic Preservation Tax Incentives
Heritage Preservation Services
National Park Service
U.S. Department of the Interior
Phone: 202–343–9594
Web site: www.doi.gov

Public Works and Economic Development Facilities Program

Program Description/Activities: Grants are provided to help distressed communities attract new industry, encourage business expansion, diversify local economies, and generate long-term, private-sector jobs. Projects funded include water and sewer facilities primarily serving industry and commerce, access roads to industrial parks or sites, port improvements, and business incubator facilities. Proposed projects must be located within an EDA-designated Economic Development District.

Grant/Award Amount: FY 09 estimate $7,200,000.

In FY 2007, Public Works investments ranged from $12,500 to $3,215,427. The average investment was $1,246,410.

Related Categories:
Community Building, Infrastructure, Workforce Development

Program/Agency Contact:
U.S. Economic Development Administration
Phone: 404-730-3002
Web site: www.eda.gov
Rebuild America

**Program Description/Activities:** This program helps community and regional partnerships improve the energy efficiency of commercial and multifamily buildings. Partners may include government agencies, economic development organizations, energy service companies, financial institutions, utilities, private businesses, and nonprofit organizations. The Department of Energy provides technical and financial assistance to help plan and carry out energy-efficient alterations, renovations, and building repairs. Examples of technical assistance include methods of auditing buildings, selection of energy-efficient equipment, and methodology for monitoring energy use and calculating savings. Seed money is available for programs that can significantly improve the reach and effectiveness for energy-efficient retrofits.

**Related Category:**
Technical Assistance

**Program/Agency Contact:**
Office of Energy Efficiency
U.S. Department of Energy
Phone: 202–586–9424
Web site: www.doe.gov

Rural Business Enterprise Grants (RBEG)

**Program Description/Activities:** Rural business enterprise grant (RBEG) funds may be used to create, expand or operate rural distance learning networks or programs that provide educational or job training instruction related to potential employment or job advancement to adult students; develop, construct or acquisition land, buildings, plants, equipment, access streets and roads, parking areas, utility extensions, necessary water supply and waste disposal facilities; refinancing; services and fees; and to establish a revolving loan fund.

FY 09 estimate $38,727,000
Range and Average of Financial Assistance $25,000 to $500,000.
Average: $96,668.

**Related Category:**
Business Assistance

**Program/Agency Contact:**
U.S. Department of Agriculture
Rural Development
Phone: 1-800-670-6553
Web site: www.rurdev.usda.gov
Section 8(a) Business Development Program

Program Description/Activities: To foster business ownership by individuals who are both socially and economically disadvantaged; and to promote the competitive viability of such firms by providing business development assistance including, but not limited to, management and technical assistance, access to capital and other forms of financial assistance, business training and counseling, and access to sole source and limited competition Federal contract opportunities, to help the firms to achieve competitive viability.

Related Categories:
Business Assistance, Equal Opportunity

Program/Agency Contact:
Office of Minority Enterprise Development
U.S. Small Business Administration
Phone: 202–205–6459
Web site: www.sba.gov/
Section 108 Loan Guarantee

Program Description/Activities: 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. This makes it one of the most potent and important public investment tools that HUD offers to local governments. It allows them 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.

Maximum Commitment Amount

Commitments are limited as follows:

1. Entitlement public entities. An entitlement public entity may apply for up to five times the public entity's latest approved CDBG entitlement amount, minus any outstanding Section 108 commitments and/or principal balances of Section 108 loans.

2. State assisted public entities. A nonentitlement public entity may apply for up to five times the latest approved CDBG amount received by its State, minus any outstanding Section 108 commitments and/or principal balances on Section 108 loans for which the State has pledged its CDBG funds as security.

3. Nonentitlement public entities eligible under the HUD administered Small Cities Program. For a public entity in Hawaii, the maximum commitment amount is five times the public entity's latest grant under 24 CFR 570, Subpart F, minus any outstanding Section 108 commitments and/or principal balances on Section 108 loans.


Program/Agency Contact:
Financial Management Division
Office of Block Grant Assistance
U.S. Department of Housing and Urban Development
Phone: 202–708–1871
Web site: www.hud.gov
**Selling to the Military, Department of Defense (DoD), Office of Small and Disadvantaged Business Utilization**

**Program Description/Activities:** The major DoD procurement offices and the products and services they purchase are listed in *Selling to the Military*. This publication is a marketing guide for businesses and may be purchased from the Superintendent of Documents, U.S. Government Printing Office, Washington, DC 20402.

**Program/Agency Contact:**
Office of Small and Disadvantaged Business Utilization  
U.S. Department of Defense  
Phone: 703–614–1151  
Web site: www.acq.osd.mil/sadbu

**Tax-Exempt Bond Financing**

**Program Description/Activities:** Tax-exempt Enterprise Zone (EZ) facility bonds generally have lower interest rates than conventional financing. To qualify, 95 percent or more of the net proceeds of the bond issue must be used to finance “qualified zone property” whose principal user is an EZ business.

**Grant/Award Amount:** Maximum bond financing is $3 million per business within a specific zone and $20 million per business across all zones, subject to State volume caps.

**Program/Agency Contact:**
Technical Department  
U.S. Department of the Treasury  
Internal Revenue Service  
Phone: 1–800–829–1040  
Environment

Brownfields Assessment and Cleanup Cooperative Agreements
U.S. Environmental Protection Agency, Office of Brownfields and Land Revitalization

Program Description/Activities: Brownfield sites 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. The objectives of the brownfield assessment, revolving loan fund and cleanup cooperative agreements (project grants) are to provide funding: (1) to inventory, characterize, assess, and conduct planning and community involvement related to brownfield sites; (2) to capitalize a revolving loan fund (RLF) and provide subgrants to carry out cleanup activities at brownfield sites; and (3) to carry out cleanup activities at brownfield sites that are owned by the grant recipient. Funding Priority - Fiscal Year 2008: By statute, 25 percent of the funding for this program must be used for characterization, assessment, and cleanup of Brownfields sites contaminated by petroleum or petroleum products. The Agency must also give preference to statutory ranking criteria found at CERCLA 104(k)(5)(C) (see CRITERIA FOR SELECTING PROPOSALS) when evaluating applications for funding.

Grant/Award Amount: Range and Average of Financial Assistance: (1) For assessment grants, an eligible entity may apply for up to $200,000 to address sites contaminated by hazardous substances, pollutants, or contaminants (including hazardous substances co-mingled with petroleum) and up to $200,000 to address sites contaminated by petroleum; most applicants receive this amount. Applicants may request a waiver of the $200,000 limit up to $350,000 for sites contaminated by hazardous substances, pollutants, or contaminants (including hazardous substances co-mingled with petroleum) and up to $350,000 to address sites contaminated by petroleum. Waiver requests must be based on the anticipated level of contamination, size, or ownership status of the site. These limits are mandatory under CERCLA 104(k)(4)(A). (2) For revolving loan fund grants, an eligible entity may apply for up to $1,000,000 for an initial RLF grant. This limit is mandatory under CERCLA 104(k)(4)(A). In addition, coalitions of eligible entities may apply together under one recipient for up to $1,000,000 per eligible entity. (3) For cleanup grants, an eligible entity may apply for up to $200,000 per site. The $200,000 per site limit is mandatory under CERCLA 104(k)(3)(A). Approximate average financial assistance is $200,000 for cleanup grants, $200,000 for assessment grants and $1 million per entity for revolving loan fund grants.

Program/Agency Contact:
U.S. Environmental Protection Agency
Region 4
Phone: 404-562-9900
Web site: www.epa.gov/region4/home
Housing and Homelessness

Home Investment Partnerships (HOME)

Program Description/Activities: HOME provides grants to States and units of general local government to implement local housing strategies designed to increase homeownership and affordable housing opportunities for low-income persons. Eligible uses of funds include tenant-based assistance, housing rehabilitation, assistance to first-time homebuyers, and some new construction.

Grant/Award Amount: FY 09 estimate $1,966,640,000.

Range and Average of Financial Assistance
$256,131 to $116,046,814; $2,607,003.

Program/Agency Contact:
Program Policy Division
Office of Affordable Housing Programs
U.S. Department of Housing and Urban Development
Phone: 202–708–2470
Web site: www.hud.gov
**Housing Opportunities for Persons With AIDS (HOPWA)**

**Program Description/Activities:** This program provides funding to State and local governments for housing assistance and supportive services for low-income persons with HIV/AIDS and their families. Eligible activities include acquisition, rehabilitation, or new construction of housing units; costs for operation and maintenance of facilities and community residences; and rental assistance and short-term payments to prevent homelessness. HOPWA funds may also be used for services such as healthcare and mental health services; drug and alcohol abuse treatment and counseling; intensive care, when required; nutritional services; case management assistance with daily living; housing information; and placement services.

**Grant/Award Amount:** FY 09 est $300,100,000.

**Range and Average of Financial Assistance**

The range of Fiscal Year 2008 formula allocations is $56,811,000 to the largest grant and $115,000 to the smallest grant; Grants selected under the fiscal year 2008 competition are pending selection as renewal or new projects; the FY 2007 selections range in size from $269,278 to $1,424,500.

**Related Categories:**
Health, Human Services and Family Support

**Program/Agency Contact:**
U.S. Department of Housing and Urban Development
HIV/AIDS Housing
Phone: 202–708–1934
Web site: www.hud.gov
Title V (Surplus Federal Property for Use To Assist the Homeless)

Program Description/Activities: Suitable Federal properties that are categorized as unutilized, underutilized, or surplus are made available to States, units of local government, and nonprofit organizations for use to assist the homeless. Properties can be used to provide shelter, services, storage, or other uses of benefit to the homeless. The program provides no funding, and the properties are made available on an “as is” basis.

Related Category:
Human Services and Family Support

Program/Agency Contact:
Special Needs Assistance Programs (SNAPS)
U.S. Department of Housing and Urban Development
Phone: 202–708–1226
Web site: www.hud.gov
Infrastructure

Public Works and Development Facilities Program

Program Description/Activities: Grants are provided to help distressed communities attract new industry, encourage business expansion, diversify local economies, and generate long-term, private-sector jobs. Projects funded include water and sewer facilities primarily serving industry and commerce, access roads to industrial parks or sites, port improvements, and business incubator facilities. Proposed projects must be located within an EDA-designated Redevelopment Area or Economic Development Center.

Grant/Award Amount: FY 09 estimate $7,200,000.

In FY 2007, Public Works investments ranged from $12,500 to $3,215,427. The average investment was $1,246,410.

Related Categories:
Economic Development

Program/Agency Contact:
U.S. Economic Development Administration
Phone: 404-730-3002
Web site: www.eda.gov
Public Safety and Crime Prevention

Boys and Girls (B&G) Clubs

Program Description/Activities: B&G Clubs help youth develop the qualities needed to become responsible citizens and leaders through a nationwide affiliation of local clubs and B&G Clubs of America. Their mission is to create positive partnerships between concerned adults and disadvantaged young people; between B&G Clubs and their supporters; and between the national organization and local clubs. BJA provides resources to the B&G Clubs of America to establish new clubs or enhance existing clubs in public housing and other at-risk communities.

Related Categories:
Community Building, Education

Program/Agency Contact:
Bureau of Justice Assistance
U.S. Department of Justice
Phone: 202–616–6500
Web site: www.ojp.usdoj.gov
Technical Assistance

Local Technical Assistance Program

Program Description/Activities: Grants awarded under this program are designed to assist in solving specific economic development problems, respond to developmental opportunities, and build and expand local organizational capacity in distressed areas. In responding to specific problems and opportunities, a local economic development organization might focus on military base and industrial plant closures, deteriorating commercial districts, and technical or market feasibility studies. Eligible applicants include public or private nonprofit national, State, area, district, or local organizations; public and private colleges and universities; Indian tribes; local governments; and State agencies.

Grant/Award Amount: FY 09 estimate $9,400,000.

Range and Average of Financial Assistance
In FY 2007 range of investments: $690 to $430,000. The average grant for the University Center Program in fiscal year 2007 was $130,934; for National Technical Assistance projects, $266,394; and for Local Technical Assistance projects, $34,253.

Related Categories:
Economic Development

Program/Agency Contact:
U.S. Economic Development Administration
Phone: 404-730-3002
Web site: www.edagov
**Assistance to Small Shipyards**

**Program Description/Activities:** To award grants for capital improvements and related infrastructure improvements at qualified shipyards that will facilitate the efficiency, cost effectiveness, and quality of domestic ship construction for commercial and Federal Government use.

**Grant/Award Amount:** FY 09 estimate $10,000,000. Range and Average of Financial Assistance Awards can be in any amount up to $10,000,000 (if matching requirement is waived).

**Program/Agency Contact:**
U.S. Department of Transportation
Maritime Administration
Phone: 202-366-5737
Web site: www.marad.dot.gov

**Technical Assistance on Ports and Intermodal Development**

**Program Description/Activities:** Technical assistance and advice are provided to Federal, State, and local government agencies; port authorities; and private-sector marine transportation companies on issues relating to port and intermodal development and related environmental concerns. Port activities covered include analysis of issues associated with the adequacy and condition of U.S. ports; planning, development, and operation requirements; economic importance and development; physical security; and financial requirements. Intermodal activities include improving transportation affecting land-side access (rail and highway) to marine facilities and reducing congestion and air pollution. Technical assistance is available on the impact of dredging, vessel scraping, and pollution from ships related to ports, shipping, and shipyards; recommendations that enhance environmental protection in the maritime industry; and compliance with national and international standards for prevention of marine pollution.

**Related Categories:**
Economic Development, Environment, Infrastructure

**Program/Agency Contact:**
Office of Ports and Domestic Shipping
Maritime Administration
Phone: 202–366–4357
Web site: marad.dot.gov
U.S. Environmental Protection Agency’s Smart Growth Network

**Program Description/Activities:** Smart Growth Network offers technical assistance to encourage more compact, pedestrian-oriented, center-city development and thereby slow the spread of urban sprawl. Assistance includes workshops on infill redevelopment; industrial ecology models; peer matching among local government officials, economic development officials, and developers; fiscal impact and land-use modeling of new or redevelopment building deconstruction as an alternative to building demolition; modeling the air-quality benefits of infill; and limited scholarships to a number of regional smart growth conferences.

**Related Categories:**
Economic Development, Environment

**Program/Agency Contact:**
Smart Growth Network
U.S. Environmental Protection Agency
Phone: 202–260–2750
Web site: [www.epa.gov/dced/index.htm](http://www.epa.gov/dced/index.htm)
STATE PROGRAMS

Department of Community Affairs Waterfronts Florida Partnership Program

Program Description/Activities: The Department of Community Affairs' Waterfronts Florida Program offers help to all coastal local governments in Florida to revitalize their working waterfronts by providing resources for planning. In addition, the Program designates selected communities to receive technical and limited financial assistance through the Waterfronts Florida Partnership Program.

The Waterfronts Florida Partnership Program was created by the Florida Coastal Management Program in 1997 to address the physical and economic decline of traditional working waterfront areas. New communities are designated as Waterfronts Florida Partnership Communities through a competitive application process held every two years. Since 1997, a total of 21 communities have received designation as Waterfronts Florida Partnership Communities. Most recently in May 2007, three new communities were designated for the 2007-2009 cycle: the City of Carrabelle, the City of St. Marks and the community of Steinhatchee in Taylor County. Please contact the Waterfronts Florida Coordinator for information on the 2009 designation cycle.

Shawna Beji
Waterfronts Florida Coordinator
Florida Department of Community Affairs

2555 Shumard Oak Blvd
Tallahassee, FL 32399-2100
850-921-4801
FAX 850-488-3309
shawna.beji@dca.state.fl.us
Department of Environmental Protection Coastal Partnership Initiative

Program Description/Activities: Through the Coastal Partnership Initiative, the Florida Coastal Management Program makes funds available to local governments in the 35 coastal counties and all municipalities within their boundaries that are required to include a coastal element in their comprehensive plan; national estuary programs (NEP), and national estuarine research reserves (NERR) for projects and activities that protect and enhance natural and cultural resources. Public and private colleges, universities, regional planning councils and nonprofit groups may also apply if an eligible local government, NERR or NEP agrees to participate as a partner.

The Coastal Partnership Initiative intends to inspire community action and promote the protection and effective management of Florida’s coastal resources in four specific categories:

Remarkable Coastal Places: Communities may conduct activities related to designating and protecting places with exceptional cultural, historic and ecologic value, for example: developing acquisition plans, conservation plans, and long-term management plans; implementing restoration plans; creating environmental awareness publications, displays and campaigns.

Community Stewardship: Typical stewardship projects include small-scale, community-based activities that involve citizens and volunteers in the field, from monitoring and wetland restoration to educational field trips and waterfronts cleanups.

Access to Coastal Resources: Communities are encouraged to accommodate public access to coastal and marine resources while protecting fragile and overused environments. Access projects could include: developing plans for land acquisition, restoration and management; developing site plans for nature trails; developing recreational surface water use policies; exotic species removal and restoration of native species; and small-scale capital improvements such as dune walkovers, boardwalks, and canoe launches.

Working Waterfronts: Waterfront communities may wish to revitalize, renew and promote interest in their waterfront districts. Some examples of projects include: developing and implementing a vision plan for a waterfront district; developing architectural standards for waterfront areas; and small construction projects such as a boardwalk, observation platform, welcome center or information kiosk.

Financial awards are limited to no more than $50,000 and no less than $15,000. Applications are accepted once a year in response to a Notice of Availability of Funds published in the August-September time frame.

Dornecia Allen
Florida Coastal Management Program
3900 Commonwealth Boulevard, MS 47
Tallahassee, Florida 32399-3000
Phone: (850) 245-2161
Fax: (850) 245-2191
E-mail: Dornecia.Allen@dep.state.fl.us
Florida Fish and Wildlife Conservation Commission
Florida Boating Improvement Program (FBIP)

Program Description/Activities: The Florida Boating Improvement Program provides funding through competitive grants for boating access projects and other boating-related activities on coastal and/or inland waters of Florida. Eligible program participants include county governments, municipalities and other governmental entities of the State of Florida.

Eligible uses of program funds include:

- Boat ramps; lifts and hoists; marine railways; and other public launching facilities
- Piers, docks and other mooring facilities
- Recreational channel marking and other uniform waterway markers
- Derelict vessel removal
- Boater education
- Economic development initiatives that promote boating
- Other local boating-related activities that enhance boating access for recreational boaters
Florida Brownfields Redevelopment Program

**Program Description/Activities:** Cleaning up and reinvesting in Brownfield properties facilitates job growth, utilizes existing infrastructure, increases local tax bases, removes development pressures on undeveloped open land as well as both improving and protecting the environment.

**Florida’s Brownfields Redevelopment Program:**
- Prevents the premature development of greenspace (farmland, open space and natural areas);
- Reduces public cost for installing infrastructure in greenspaces;
- Creates jobs;
- Encourages the highest and best use of blighted properties;
- Promotes voluntary cleanup;
- Minimizes or eliminates the need for state cleanup and/or enforcement costs;
- Encourages community revitalization.

If your property is located in a designated Brownfield area, you may be eligible for:

- **$2,500 Job Bonus Refund**
- **Sales Tax Credit on building materials**

In addition, if you enter into a Brownfield Site Rehabilitation Agreement (BSRA) you will be eligible for:

- **50% Voluntary Cleanup Tax Credit (VCTC)** applicable to Florida’s corporate income tax;
- **25% Additional VCTC** if the property is redeveloped with affordable housing;
- **State Loan Guarantees** for primary lenders, up to 50% on all brownfield sites and up to 75% if the property is redeveloped as affordable housing.

**Florida Fish and Wildlife Conservation Commission**
Phone: 850-488-5600
Email: FBIP@MyFWC.com

Art Torvela – Brownfields Coordinator
Florida Department of Environmental Protection
Southeast District
Phone: 561-681-6676
Email: art.torvela@dep.state.fl.us
Website: [www.dep.state.fl.us/waste/categories/brownfields/default.htm](http://www.dep.state.fl.us/waste/categories/brownfields/default.htm)
Florida Department of Community Affairs Weatherization Assistance Program

**Program Description/Activities:** The Weatherization Assistance Program annually provides grant funds to community action agencies, local governments, Indian tribes and non-profit agencies to provide specific program services for low-income families of Florida. These entities provide program services throughout the state.

**MISSION:** The mission of the program is to reduce the monthly energy burden on low-income households by improving the energy efficiency of the home.

**FUNDING:** The program is funded each year by the U.S. Department of Energy and receives supplemental funding from the U.S. Department of Health and Human Services. The extent of services to be provided depends on available funding.

Florida Department of Environmental Protection, Florida Recreation Development Assistance Program (FRDAP)

**Program Description/Activities:** FRDAP is a competitive grant program that provides financial assistance to local governments for development or acquisition of land for public outdoor recreational purposes. All county governments and municipalities in Florida and other legally constituted local governmental entities with the legal responsibility for the provision of outdoor recreational sites and facilities for the use and benefit of the public are eligible. The maximum grant request may not exceed $200,000.

**Department of Community Affairs**
Division of Housing and Community Development
Weatherization Assistance Program
2555 Shumard Oak Boulevard
Tallahassee, Florida 32399-2100

Norm Gempel (850) 488-7541
E-mail: norm.gempel@dca.state.fl.us